

Sale by Design

For many buyers, visualizing a home beyond the owner's decorative style or furnishings can be challenging — especially if the owner has a unique sense of style. At the same time, an owner may realize his leopard-print sofa or life-size picture of Elvis Presley may be a little intimidating for potential buyers who, shall we say, do not share his whimsicality.

If you suspect your taste in home décor may be an acquired one, do yourself a favor and try a couple of these design tips that can go a long way to helping potential buyers see your home as theirs.

- Consider staging a room. Your agent can recommend a professional stager or suggest some inexpensive rental pieces if your furniture is more avant-garde than advantageous.
- Pare it down. An overabundance of knick-knacks, plants, books,

pictures and furniture should be thinned out.

- Paint. The orange powder room that is bright and sunny in your eyes might appeal to more buyers if you give it a neutral coat of paint. Paint is an inexpensive way to neutralize any décor.

Remember, when selling your house, a neutral look is best. It may be boring, but a signed contract will be worth the extra effort.



Linda Oelke-McNamer
Assistant Vice President

Mortgage Rates are Rising

We've been enjoying historically low interest rates for some time now. We've forgotten what it is like to be in a higher rate environment even though rates are still at a very attractive level. Since the majority of your payment is interest, the increase in the interest rate may be somewhat offset with the tax write-off you'll have on your federal and state income tax returns.

For current home owners, it may be time to look at refinancing if you have a Home Equity Line of Credit (HELOC). The Federal Reserve is estimating 2-3 increases in the prime rate yet to come. This may affect your HELOC rate and increase your monthly payment.

For buyers, you may want to consider an adjustable rate mortgage (ARM) versus a fixed rate mortgage. Increase your down payment or pay points to lower the rate.

Home Ownership Is Still Affordable!

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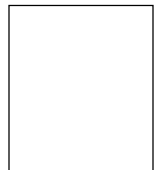
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Do you know someone who is thinking about buying or selling a home? Please mention my name.

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