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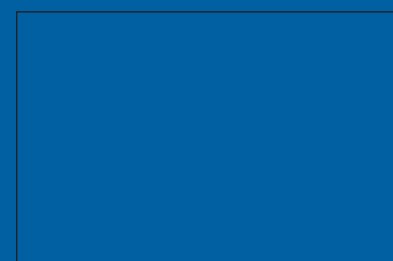
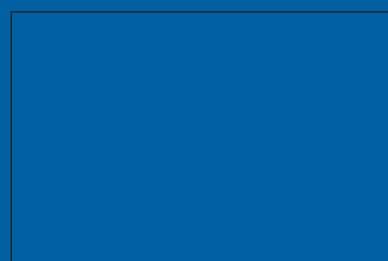


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Community Involvement

*"Trust Our Reputation
Count On Our Character"*





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Is My Home Priced to Sell?



THE RIGHT PRICE MEANS A SUCCESSFUL SALE

Pricing your home is both an art and a science. Achieving the optimal price is the result both of objective research into comparable properties and a gut feeling about your property and the current market. The right price should:

- Attract buyers
- Allow you to earn the most money possible, and
- Help you sell as quickly as possible

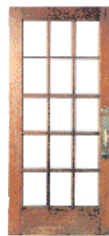
The simple fact is, price is the number one factor that most homebuyers use to determine which homes they want to view. And it's important to remember that, although the price is set by you, the value of the home is determined by the buyer. Try to avoid allowing your enthusiasm to impact your better judgment – overpricing is a common mistake that can cost you in the end.

With that in mind, here are some reliable guides to use when pricing your



FACTORS AFFECTING YOUR ASKING PRICE

- How quickly you need to sell
- The amount of competition in your price category and area
- The availability, flexibility and affordability of financing
- The sale prices of similar homes sold in your area during the past six months to one year



FACTORS THAT SHOULD NOT AFFECT YOUR ASKING PRICE

- The original cost of the property – price is determined by today's market
- Any investments you've made in improvements
- The cost to build your home today
- Emotional attachment
- The opinions of friends and neighbors



PROBLEMS THAT CAN ARISE FROM OVERPRICING

- Your home may stay on the market longer
- You could lose money as a result of making extra mortgage payments while incurring taxes, insurance and unplanned maintenance costs
- A potential buyer may face appraisal and financing problems as a result of the inflated price
- You might help sell similar homes that are priced lower
- You could lose market interest and qualified buyers
- You may have to accept less money
- You might create a negative impression of the property



Is My Home Ready to Sell?



GIVING YOUR HOME THE ON-THE-MARKET MAKEOVER

You work with a **GOODWIN REALTY AGENT** because he or she is best able to sell your home quickly and profitably. But remember: Your relationship with your **REALTOR®** is a partnership. While he or she markets your property and screens potential buyers, it's up to you to give your home a simple inexpensive sprucing up that can go a long way toward a speedy sale.



BEFORE THE SHOWING BEGINS

Hint: First Impressions are Lasting Impressions

The exterior of your home often determines how buyers will view the interior, so:

- Make sure your front entrance is clean and inviting
- Paint or replace your front door if it's faded or worn
- Add some paint to shutters, trim and any other outside features showing signs of wear



Hint: Beauty is More than Skin Deep

Buyers often see the surface condition of your home as a sign of what's underneath, so:

- Keep windows and floors clean
- Replace faded wallpaper and glue any areas that have come away from the wall
- Repair worn woodwork
- Repaint scarred or dirty walls in a neutral color
- Steam clean carpeting or replace if necessary
- Repair loose knobs, sticking doors and windows, warped cabinet drawers, broken light switches and other minor flaws
- Check and repair caulking in bathtubs and showers



Hint: Accentuate the Positive

Try to see your home with a fresh perspective and arrange each room to bring out its best attributes, including:

- Open draperies and curtains to let the light in during the showing
- Remove all unnecessary clutter from your attic and closets to better display spacious rooms (consider storage or a garage sale to dispose of extraneous items)
- Arrange all your rooms neatly and remove excess furniture
- Keep fresh, clean towels in the bathroom.
- Use candles or air fresheners to make the room smell pleasant



Hint: Put Your Home in the Best Light

Strategically lighting your home, even during daytime showings, can create a cozy mood and highlight positive attributes of each room, so:

- Avoid the use of overhead lighting that makes rooms look washed out and lifeless
- Be creative and arrange lamps to help smaller rooms seem larger, and large rooms seem more intimate
- Use lighting to highlight the "living areas" of your home, such as a pair of chairs near a fireplace, or a table in a breakfast area

1. Put the spotlight on the strengths and potentials of your home
2. Create the right mood and atmosphere given the room's function, color scheme, etc.
3. Accent the positive aspects and unique features of each area of your home.
4. Define the space
5. Bring the room to life

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AFTER THE SHOWING BEGINS

Hint: Leave the Selling to the Professional

Buyers often feel uncomfortable in the presence of a homeowner, so:

- Try not to be present during inspections
- If you are home, never apologize for the appearance of your house
- Only your **GOODWIN REALTY AGENT** should discuss any objections and subjects like price, terms, possession and other factors with the buyers

Hint: Keep the Disturbances Down

Potential homebuyers have a lot to take in, so minimize distractions.

- Pipe in classical, jazz or soft rock music, but keep the volume low
- If possible, turn off the ringer on your phone during showings
- Keep cats, dogs, litter boxes and feeding dishes out of the way – preferably out of the house

Hint: Create a Homey Atmosphere

A buyer tries to picture themselves and their family living in your home, so:

- Create a pleasant aroma by baking cookies or bread, or placing cornmeal in a pie plate in a warm oven on the day of the showing
- Keep the heat or air conditioning at comfortable levels
- If you have a fireplace, light it during wintertime showings

Hint: Have Records Available

Even if a buyer doesn't study them, having records available can make it clear you are conscientious and have nothing to hide.

- Have copies of your gas, electric and water bill from the last 12 months available



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Am I Ready to Move?



IT'S TIME TO GET MOVING

An efficient, well-managed move not only saves you time and money, it can also make the transition to your new home easier and more pleasant for



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THE BEFORE-YOU-MOVE CHECKLIST

- Hire the movers. Retain a reliable moving company as early as possible. Be clear about your needs and expectations, and make sure you understand the company's policies.
- Take a room-by-room inventory of your home. This list will help you when it's time to pack.
- Organize your belongings. Clean and sort your possessions and set aside unwanted items for a garage sale, your favorite charity or the garbage pickup.
- Arrange for the shut-off or transfer of your phone and other utilities.
- Contact your bank and transfer the contents of your safe deposit box to a bank closer to your new home.
- Complete the change-of-address kit at your post office.
- Give your friends and relatives your new address and phone number.
- Obtain copies of all medical and dental records, school transcripts and birth certificates.
- Label contents on the outside of each box and indicate where it will go in your new home.
- Write FRAGILE in large, legible letters on boxes that contain breakable and/or valuable items.
- Pack all breakables and liquids separately.
- Seal all medicines and other containers to prevent leaking and move them in leak-proof bags or containers.
- To conserve space, fill drawers with light items such as shirts, underwear, blankets, pillowcases, etc.
- Transport your plants and pets personally, if possible. Make sure pets are kept in a well-ventilated cage.
- Hard-to-replace or extremely valuable items such as jewelry, documents or artwork should also remain under your personal supervision.
- Get plenty of rest the day before you move.
- Have food and beverages available for the movers at both ends of your journey.
- When the movers arrive, show them which items you want loaded last, and which items they should not load.
- When you arrive at your new house, check the utilities and do as much cleaning as you can before moving furniture inside.
- After the movers have finished unloading, you might be asked to sign an inventory list. Note any apparent damage before



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Should I Rent or Own?

Rent vs. Own: What's Right for You?

Owning a home is the American dream. But for some individuals, renting a property can be a wise choice, both financially and personally. Which is right for you? Consider the following:



1. Which offers lower monthly costs?

In many locations, rent is still affordable. In others, it can be higher than a comparable mortgage, especially when you consider that mortgage interest and property taxes are tax deductible. If your potential monthly mortgage payments are lower than your monthly rent, it might be time to buy.



2. Which offers more value?

A home is an investment. A rental property is an expense. Home ownership allows you to build up equity over time, which can make buying a home a better value even though it might seem more expensive in the short-term.



3. Which offers more stability?

As a renter, you're subject not only to rising rents, but also to the sale of your building. As an owner, your home belongs to you until you're ready to move on.



4. Which allows you to benefit from mortgage interest?

You can deduct mortgage interest from your income tax if you buy a home. If you rent, your landlord gets the deductions and uses your rent to make the mortgage payment.

5. Which allows you to deduct real estate tax?

You can deduct real estate taxes on your tax return when you own. If you rent, your landlord takes the tax deduction.

6. Which gives you good credit?

Home ownership is a major indicator of financial responsibility and stability, which gives you the chance to build a strong credit history.

7. Which helps you establish roots?

Unlike home owners, renters are more mobile and often don't establish roots in a community.

8. Which helps you build a retirement nest egg?

Homeowners can enjoy tax-free profits up to \$500,000 from the sale of a primary residence that they have occupied for two of the last five



HOME OWNERSHIP PAYS

No question about it, home ownership is a big investment, maybe the largest you'll ever make. But over time, it's an investment that pays for itself many times over. Here's how:

TAX ADVANTAGES

- Mortgage interest is tax deductible
- Real estate taxes are tax deductible
- Local tax benefits are available in many areas
- You can enjoy tax-free profits up to \$500,000 from the sale of a primary residence that you have occupied for two of the last five years, if you are married and filing jointly. If you're single or married filing separately, you can enjoy tax-free profits up to \$250,000.

INVESTMENT BENEFITS

- You build equity over time, which you take in cash when you sell your home
- The profits from home investments are often greater than from many other investments
- Because you can borrow against it in most states, home equity can be a source of emergency funding
- Land appreciation adds to the value of your home
- For many, home owning is an important part of retirement planning

PERSONAL SATISFACTION

- You gain more living space
- You enjoy the satisfaction and pride of home ownership
- Home ownership is, for many people, a sign of independence and achievement

Let a GOODWIN REALTY AGENT Help you Achieve Your Dream

It might seem like a long way from renting to owning. But many times, a little expert advice and creativity are all you need to make the leap. If you're ready to own, talk to a GOODWIN REALTY AGENT. As an experienced REALTOR® with advanced training in residential sales, a GOODWIN REALTY AGENT can introduce you to purchase and financing options you may not have considered, options that can put the home of your dreams within your grasp.



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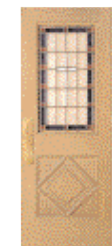
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Should I Sell My Home Myself?

It's a question thousands of homeowners ask themselves every year. If you're one of them, you have some difficult decisions awaiting you. Because selling your home can be a long and complex process. So it's important to think about all the potential implications - both positive and negative - before choosing to go it alone.

To help you make the decision that's right for you, below is a list of some of the duties and responsibilities you would face as an independent home seller.



1. PRICING YOUR HOME

- Your first responsibility as an independent home seller is assigning your home an accurate value, meaning the highest price a ready, willing and able buyer will pay.
- As part of that decision, you need to consider comparable properties in your area, current market conditions, as well as the cost of financing and its availability.
- Remember that your listing should be in line with comparable properties and market trends - you don't want your home to linger on the market or sell for a lower price than you might have otherwise received.
- You should also remember that "For Sale by Owner" homes typically attract bargain hunters who may expect you to lower your price since they, too, are looking to save money on REALTOR® commissions.

2. MARKETING YOUR HOME

- Independent home sellers must also market their properties to the public. That means:
 - Putting up signage that is consistent with local ordinances
 - Developing and paying for display and classified ads in your local newspapers
 - Holding open houses
 - Working to ensure your home gets good word-of-mouth exposure among your friends, neighbors and community organizations.

- As an independent home seller, you would be responsible for all showings of your home.
- With that in mind, always encourage prospects to make an appointment, and discourage drop-ins.
- Work to screen the "buyers" from the "lookers" - curiosity-seekers are common at "For Sale by Owner" homes.
 - You should also pre-qualify potential buyers to ensure they can afford to buy your home.
 - When the time comes to negotiate, you'll need to be prepared and informed.
 - Try to resolve any doubts your buyers might have, work to keep their interest high and make a final agreement as quickly and efficiently as possible.



4. DRAWING UP THE CONTRACT

- Every independent home seller should have an attorney or another qualified individual to preside over all agreements.
- That individual will draw up the contract and manage the sale proceedings and closing. He or she might also help you set the closing date and time.
- You should be sure to include a list of items you want written into the contract, including any personal property that is to remain with the home (like the refrigerator, microwave oven, dishwasher, etc.), or items excluded in the sale.
- Also remember that as the seller, you are obligated by law to disclose any material defects in your property to the purchaser.

IS A GOODWIN REALTY AGENT A BETTER CHOICE?

*Selling your own home takes a lot of hard work and know-how. Making even a small mistake can spell serious trouble. By working with a **GOODWIN REALTY AGENT**, you gain the services of a professional with training in residential sales. Not only does that free you from the time-consuming tasks involved with selling your home, it gives you the added expertise to help maximize the profit from your home.*

A **GOODWIN REALTY AGENT** can help you sell your home faster and for the best price by:

- Pricing your home accurately by conducting a Comparative Market Analysis. This research will help support the price with comparable facts and statistics
- Advertising your home in the most visible outlets in your area
- Accessing out-of-town buyers through the nationwide network of ReLoBrokers and REALTOR.com™
- Suggesting easy ways to make your home more attractive to potential buyers
- Exploring alternative financing methods that can help relieve a potential buyer's financing concerns
- Scanning the Multiple Listing Service to locate active buyers through a special nationwide network of resources
- Acting as a third-party negotiator between you and the buyer, making sure the selling price and buying price are optimal for both parties
- Screening prospects so you don't have to expose your family to any stranger who knocks at your door

Think of the services a **GOODWIN REALTY AGENT** provides



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