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A Fresh Approach to Real Estate

REAL ESTATE UPDATE

SELL FASTER WHEN YOU UNDERSTAND THE BUYERS MINDSET

When most sellers list their home for sale the first thing they think about is how much will I get and that is usually followed by how soon will I get the money. It's certainly understandable that those two concerns are, most often, top of mind. After all, you're likely selling your home to buy another one or invest the money in something else.

But, if as a seller, you can get into the buyer's mindset, the sale of your home can come faster and for more money.

Understanding the way buyers think involves seeing things not from your perspective but from your potential buyer's mindset. It can sound easy but actually it's often harder to do than most sellers think. The psychology of buying is driven by emotional experiences, money, and timing. With that in mind, sellers can help create optimal circumstances that literally help walk the buyer through the process and completion of the sale of your home.

It starts with a feeling. When you meet someone for the first time, you form a first impression based on a feeling. That's exactly what happens when buyers set foot into your home. Work with an experienced agent to learn exactly what kind of impression your home is giving off. If it's a small home, make sure it's not overfilled and cluttered.

Pick up all the loose clutter that's floating around. Throw out old magazines. People like to see things that are streamlined or clean or fresh looking. There's nothing worse than walking into a place and seeing a stack of magazines all over the place or an unmade bed.

Go the extra step and take care of items

that might have been overlooked for quite some time. Steam clean the carpets, the upholstery, the furniture, if that's what's needed. Have the windows cleaned, light fixtures cleaned. Make it feel clean when you walk in.

Go back to basics. You may love your turquoise carpet but do you really think buyers will? Getting inside the buyers mind will help you answer these questions. You can also pick up home décor magazines and see what appeals to the masses. You don't have to change everything in your home, but going back to basics in a few areas will help buyers see how your home can become their home.

As soon as buyers see a really loud red, orange or lemon-green color they automatically think about re-doing. That, of course, means the buyers are already beginning to calculate the amount of money they need to take off of the sale price in order to get the home in the condition they would like it.

If instead you stick with neutral colors such as painting the walls off-white, light beige or Navajo white, you have a better chance in preserving the sale price.

Repair anything that looks torn, worn or broken. If you walked into a retail store and saw a garment that you liked but it was torn or missing buttons, chances are you'd search for another one or ask for a discount if that were the only one of its kind.

That's what buyers will do with your home when they spot torn screens, garage doors that don't open, or broken light fixtures that are hanging out of the wall. Buyers, if at first they don't get completely

turned off and walk away from the sale, will first begin to think that there is more damage to the home than what they're able to see and then they start to calculate the cost of repairing those damages. But buyers often exaggerate the amount of money needed to fix the repairs.

In today's market people are looking desperately to find out what's wrong with a home so that they can lower the price.

In the buyers' minds, they come up with some kind of incredible price to fix repairs. In their mind, they go way overboard and eventually it affects the bottom line price for the seller.

Don't miss an opportunity to get the word out about your home being listed for sale. It only makes sense to let your neighbors know. By doing this your neighbors can sometimes become great facilitators and supporters of the sale.

Most people are visual buyers. If the home doesn't look clean, spotless, and repaired then the buyer thinks what's behind the walls, and how much more money do I have to put into this home.

Remember understanding the psychology of the buyer's mindset can help you sell faster and for the price you really want.

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Monthly Home Maintenance

August

- To minimize water hammer or a banging noise in pipes, shut off the incoming water to your home. Open the highest and lowest faucets, valves or outdoor faucet, and drain all water from pipes to restore air cushions in the plumbing system.
- If a furnace is part of your air-conditioning system, check filter. Clean or replace as needed.
- Clean underside of range hood and clean or replace filter(s).
- Clean condenser coils or fins beneath or behind refrigerator, according to the manufacturer's instructions. Check to be certain there is adequate air flow around the appliance.



EASY WAYS TO KEEP YOUR LAWN GREEN

Everyone loves a nice-looking yard, but dragging those hoses and sprinklers around to keep everything watered can be a real chore -- especially when you add in the different watering cycles required by some communities and the adjustments that are often necessitated by seasonal weather changes.

If you're thinking about an easier way to get the lawn and flowers watered, it might be time to consider a sprinkler timer. There are sizes and styles that will work with anything from a complex underground system to a simple hose and sprinkler, in both electric and battery-operated models.

HOSE TIMERS

If you typically use a hose and sprinkler and are simply looking to be able to turn it on and off at preset times, a battery-powered hose timer will do the trick very nicely. Hose timers consist of a small control box with a female fitting above it that screws directly to an exterior faucet, and have a male fitting below the control box that the hose is attached to. A 9-volt battery provides the necessary power to activate the controls, so no electrical wiring is needed.

The typical hose timer has a small LCD display panel and simple controls that allow you to set the day and time, as well as the desired watering times. Most will allow you to set the duration of the watering time in one, five- or 15-minute increments, typically up to 12 hours in length. Some of the lesser expensive models will repeat that watering sequence every day, but the better models work on a seven-day calendar schedule that allow you to set which days of the week you want to water -- a real plus if you live in a community that restricts outdoor watering to certain days.

Hose timers allow a manual override of the program, which lets you use the hose in the same manner as just turning on the faucet. Better models will have a program override as well, which lets you shut the timer off during periods of rain without affecting the program in its memory.

Hose timers are very easy to install and can typically be programmed in just minutes. They are also waterproof, so they can be attached to any outside faucet whether it's sheltered from the weather or not. There are also dual-hose timers that allow you to operate two different hoses on two different cycles from the same faucet.

ELECTRIC TIMERS

If you have underground sprinklers that you are currently turning on and off manually, or if you're considering installing a sprinkler system, an electric sprinkler control timer is the way to go. They are a little more complicated than the simple hose timer, but really allow you to get the most from your system in terms of convenience and watering efficiency.

Electric timers utilize 120-volt power to run the timer circuits, and low-voltage power to operate the sprinklers themselves. The timer is connected to the sprinkler system by wires, not hoses or pipes, so it can be placed in a remote location for easier installation and access. Most are housed in weatherproof enclosures, so they can be mounted outdoors if desired.

Most of today's electric sprinkler timers utilize an LCD display and electronic circuitry for programming and operation. Each timer is capable of operating a certain number of individual sets of sprinklers -- called stations -- and the timer you select should have enough stations to handle your current sprinkler layout plus a couple of extra for future expansion. Electric timers that employ a rotating mechanical timer wheel instead of electronic circuits are also readily available.

The timer is first programmed with the current day and time, as well as the date -- electronic timers will automatically compensate for the number of days in the month. Then, each station is programmed individually for what days it will come on and how long it will come on, as well as a watering "budget" that lets you increase or decrease the amount of water being used by a specific station. Most timers allow for multiple start times each day as well.

All of these controls give you tremendous flexibility. For example, you may have several stations programmed to come on every third day for one hour to water an established lawn, while another station comes on every day for 20 minutes to water specific garden areas, and yet another set of stations come on three times a day for 10 minutes each time to properly water that patch of new lawn that's just getting established.

Better electric timers offer standby modes for rainy days, so you can skip watering without affecting the clock or the program, as well as battery backups to hold the program in memory in the event of a power outage.





TAKING THE REAL ESTATE INVESTMENT PLUNGE

Just like buying a home to live in, taking the real estate investment plunge requires taking stock of your financial goals, planning and lifestyle before taking the plunge.

Pretty much like buying any property.

If you've got the time, the money and the lifestyle that lends itself to managing a real estate investment, you are just about half way there.

However, both halves are pretty big halves.

The National Real Estate Investors Association says you've still got a lot of work to do.

Here's what.

Buy your own home first. Buying a home will not only put a roof over your head, but also teach you the true cost of property ownership beyond the monthly mortgage payment; give you a primer on financing; school you on how location and changing market conditions affect property values; give you the angle on tax and other home-owning benefits; help you learn about property maintenance; introduce you to a host of professionals who could prove invaluable when you really get into investments; and otherwise get you grounded for higher studies in real estate investments.

Even before homeownership, the involved process of buying a home provides basic information that later could prove invaluable to you as an investor. What's more, your first home could later become your first investment property, a property in a market with which you are familiar.

Go back to school. A booming real estate market that pushes your home value up by double digit percentages in the first year doesn't make you a market mogul any more than a housing bust should scare you off. After you buy your own home, turn to the Internet, libraries of books by reputable authors, successful, credible investment groups, college and university level courses, even your state's real estate license program. Become your own expert. You aren't required to sell homes just because you have a real estate license, but what you'll learn getting one will certainly give you a leg up on your investment moves.

Individual real estate investors, salespeople and others who you met on the way to homeownership may also be valuable resources, both for information and perhaps as a mentor. Using more than one resource will help you cancel out the bad information and ferret out the good.

Get professional help. The same way you find any competent, trustworthy and honest professional is the same way to look for a mentor, investment partner with prior knowledge or investment group. Seek referrals from friends, family, professionals with whom you already conduct business, co-workers and others you trust who've recently had a satisfactory, successful experience investing in real estate.

Someone who already knows the ropes will come in handy when you are on the ropes.

And chances are, no matter how hard you study, you'll need professional help to acquire your investment and later, beyond the buying stage, when questions arise, property management issues surface or you get bogged down by your new endeavor.

That's particularly true if you invest from a distance and buy investments away from your primary residence.

Learn your investment market. One market's bubble could be one investor's boom and another investor's bust. A home in one market could give you vacation rental income in a half year sufficient to cover the cost of principal, interest, taxes, insurance, home owner association dues, upkeep and other costs, but still not appreciate. Another home in another market may not bring you sufficient rent in a year's time to cover the cost of owning the property, but might appreciate more than enough to make up for your carrying costs over the long term.

The variables are endless and you'll need to measure your capacity for risk against market conditions.

This is where education and professional help come in. Your education should teach you not only by rote, but also how to find the answers you need. The pro is your point person and backup to help you fill in the gaps with experienced guidance.



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AUGUST 2008 REAL ESTATE UPDATE

**Catch your favorite films for a year!
 Win a \$215 gift card to NETFLIX.**

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Prize to be awarded by a drawing of all entries. Drawing to be held October 28, 2008. Winner need not be present. Odds of winning depend on the number of entries received. No cost or obligation to participate



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 - Now
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 "A Netflix Voucher"
 Giveaway (10/28/08)

Name _____ Address _____

City _____ State _____ Zip _____ Telephone _____

Email _____



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