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# *the* HOME *front*

*Your local realtor newsletter*

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## **Renting or Buying? Either Way You're Still Paying a Mortgage**

BY ROBYN PORTER

There are some people who have not purchased homes because they are uncomfortable taking on the obligation of a mortgage. Everyone should realize that, unless you are living with your parents rent-free, you are paying a mortgage – either yours or your landlord's.

As Entrepreneur Magazine, explained in their article, "12 Practical Steps to Getting Rich":

"While renting on a temporary basis isn't terrible, you should most certainly own the roof over your head if you're serious about your finances. It won't make you rich overnight, but by renting, you're paying someone else's mortgage. In effect, you're making someone else rich."

Christina Boyle, Senior VP and head of the Single-Family Sales & Relationship Management organization at Freddie Mac, explains another benefit of securing a mortgage vs. paying rent.

"With a 30-year fixed rate mortgage, you'll have the certainty & stability of knowing what your mortgage payment will be for the next 30 years – unlike rents which will continue to rise over the next three decades."

As a homeowner, your mortgage payment is a form of 'forced savings' which allows you to build equity in your home that you can tap into later in life. As a renter, you guarantee the landlord is the person with that equity.

### **Home Buying Season**



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**POOL PARTY!!!**

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**7:15-9:15 pm**  
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Be sure to check out [platinumgroupshays.com](http://platinumgroupshays.com) every week to get updates on all open houses in the area!

# How to Sell Your Home Fast in 9 Easy Ways

TRULIA'S BLOG \ REAL ESTATE 101

By Angela Vogel Daley | Jun 22, 2017 12:45PM

By using these easy and inexpensive tips, you can expect an offer in no time.

Whether you're selling Portland, ME, real estate or have a home for sale in San Angelo, TX, putting your home on the market can be stressful. Week after week of showings require your house to be presentable at all times, not to mention the hassle of vacating at a moment's notice. If you have pets or children, that stress is multiplied. But buyers will be most interested in your home the first few weeks it's on the market — so you need to hit the ground running and sell before your listing grows stale. "To sell a home quickly, it needs to show well, be marketed well, and priced correctly," says Goran Forss, broker at Allison James Estates & Homes in Temecula, CA. If you need to sell your home in a hurry, these tried-and-true methods can help you get offers quickly that are close to (or even above!) your asking price.

## 1. Get a storage unit

You might think the easiest way to declutter your home is to shove everything into the closets. Bad idea: Anyone who tours your home is going to check out the storage spaces, and disorganized, overstuffed closets only serve as evidence that your home is lacking. Opt instead for a storage unit to house the things you won't need while your home is on the market. The general rule? Get rid of a third of your stuff. "If you don't use it every day, store it," says Justin Seeby, principal at the Graham Seeby Group with Keller Williams Intown Realty in Atlanta, GA. Holiday decorations, baby gear, seasonal clothes, that bread maker you've never used — they can all go into storage. Bonus: If you choose a portable unit, it can be transported to your new home, making moving day a cinch.

## 2. Hire a professional to stage and photograph your home

A professional home stager sees your home from a buyer's perspective — a good one understands how to highlight its strengths and soften its flaws. Your buyer's first impression will be the listing photos, and studies show that homes with more than six listing photos online are twice as likely to be viewed by buyers. But not everyone wants their home staged (or has the money for it). Forss poses another option: "A friend can stand at the curb and walk through the house with fresh eyes to offer their perspective on decluttering, and then the agent can go through from a marketing standpoint. Either way, staging of some sort is necessary on almost every home, no matter how beautiful it is."

## 3. Find the right real estate agent

Don't hire a real estate agent just because they're also a die-hard fan of your college football team or they're from your hometown. What really matters? A track record of sales that proves they know how to sell your house fast. Are they familiar with the benefits (and negatives) of your neighborhood? Can they walk into your home





and tell you precisely what buyers will love and hate? Are they, basically, the fairy godparent you never knew you needed? One way to be sure: check their reviews. “Check the online client reviews and feedback on all the agents you’re considering,” says Forss. You should also make sure your agent promotes their properties online. Make sure they hire a professional to take photos and includes a variety of photos on their site and social media. “The agent should promote the listing on social media to build up demand before it goes on the market,” says Forss.

#### ***4. Promote it yourself***

Don’t leave all the marketing up to your agent. Do your part to get the word out about your home by using your personal social media accounts and sending the listing page to family and friends. You never know what friend of a friend or distant relative may be looking in your neck of the woods! You may even consider spreading word about your home in your neighborhood. Send the listing to your homeowners’ association email list and let your neighbors help.

the lawn. Consider pressure-washing your house, walkways, and driveway, or even adding a fresh coat of paint to your trim and shutters. Everything matters — even things as small as the brass on your front door. Polish the kick-plate and doorknob, and clean any cobwebs or bird droppings off your front porch. Flowers, particularly near the entryway, add a hint of color, making your home feel alive and inviting.

#### ***5. Remove personalized items***

Removing personal photographs or memorabilia will allow the prospective buyer to imagine themselves living in your house and make it easier to focus on the home’s highlighted features. Of course, your kids’ baby pictures are adorable, but when your home is on the market, they need to come down in order to sell fast. In the same respect, don’t distract from the house itself with art, which could be unappealing to a buyer. “Make the home interesting, not your artwork,” says Justin Seeby.

#### ***6. Make small upgrades***

Don’t go overboard on major remodels. Chances are, you won’t get your money back. Instead, focus on small upgrades, particularly in the kitchen and bathroom, where you’re most likely to see a return on investment. A new sink and cabinet hardware in the kitchen, or light fixtures, shower curtains, and hand towels in the bathroom, are inexpensive but can instantly transform your space. Rather than splurging \$30,000 on a full kitchen remodel, ditch your unmatched old appliances and spend \$3,500 on a new stainless steel appliance suite. Small upgrades can have a big impact.

*Pondering If Now Is A Good Time To Sell Your Pad?*



*The real estate market has made great leaps towards recovery. Contact me to learn the value of your 'pad' in today's market.*

#### ***7. Light it up***

A dark or poorly lit home feels damp and depressing. Brighten it up by using natural and artificial light. “Get the highest wattage light bulb for that light fixture, and it will instantly brighten up the room,” says Seeby. “When you leave for showings, turn the lights on and open curtains and blinds.” A fresh coat of paint can also brighten a room. Seeby recommends Sherwin-Williams Agreeable Gray, a light, neutral gray that provides a soft, brighter palette, making rooms look larger. A deep cleaning will also help brighten baseboards, windows, and light fixtures.

#### ***8. Amp up the curb appeal***

“Curb appeal is everything,” says Seeby. Your home’s exterior is typically the first thing a buyer sees in person and on listing sites. If it doesn’t look good, a buyer won’t even consider looking at the interior shots. Tidy up your yard by trimming and shaping hedges, refreshing mulch, and edging the lawn. Consider pressure-washing your house, walkways, and driveway, or even adding a fresh coat of paint to your trim and shutters. Everything matters — even things as small as the brass on your front door. Polish the kick-plate and doorknob, and clean any cobwebs or bird droppings off your front porch. Flowers, particularly near the entryway, add a hint of color, making your home feel alive and inviting.

#### ***9. Sell at the right time***

Spring and summer are typically known as the best time to sell your home. If you can wait until then to list, you should consider it. But be forewarned that increased inventory means spring and summer buyers can afford to be pickier — so make sure your home is in tip-top shape. You also need to price your house right. Just because you want to sell for a certain amount doesn’t mean your home is worth your magic number (unfortunately). Do your own research about area comps, get listing price suggestions from a couple of agents, and then listen to your agent when it comes to negotiating.