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# INSIGHTS



# RE/MAX

of cherry creek inc.

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**Paula L. Brinton**  
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because experience matters

## Uncle Sam is Rewarding First-time Homebuyers!

There are only 60 days left to take advantage of the tax credit for first-time homebuyers of up to \$8,000! This free cash incentive is available for home purchases prior to November 30th. Contact Paula for more information to see if you qualify. Be sure to jump on this opportunity right away as transactions in the current market are taking longer than usual.

*Just one additional payment of \$8,000 can potentially save you more than 10% of the total interest paid over the life of the loan!*

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## Some other reasons to buy now:

The market is full of great deals and housing affordability is at an all-time high.

Experts predict interest rates are on the rise. Currently they are at some of the lowest we have experienced in history. Along with projections of inflation come expectations of interest rate hikes in the near future.

**Call Paula to take advantage of this rare opportunity!**

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As always,

**thank you**

for your business and referrals of people considering buying or selling a home.

## Fresh Sales Strategies in a Changing Market

Today's shifting real estate market has spurred creative new tactics for selling a home. Our agents report that as a result of recent "hands off" reforms involving appraisers, since lenders can no longer order appraisals from a trusted appraiser who knows the local market, appraisals may come in at values lower than expected or take longer to complete. To address this situation, some agents recommend that when first listing a home, homeowners consider ordering their own appraisal. Your RE/MAX realtor has many contacts and can recommend an appraiser who can preview existing comparables and determine the potential appraised value, to prevent unpleasant surprises later.

In addition, our agents report that since buyers are becoming more aggressive about asking for repairs to be made based on inspections, it's a good idea to order a pre-listing inspection. Doing so can flag problem areas. If you make repairs based on pre-inspection findings, you will be able to provide evidence of the improvements you have made. Furthermore, a

pre-listing inspection can shorten the lead time on a sale and lessen the likelihood of the transaction falling apart.

In this tricky economic environment, RE/MAX agents have learned that sometimes it pays to get a second opinion about whether or not the suggested repairs or replacements from an inspection are really necessary, especially for expensive items, such as roof repair or sewer pipe replacement. Your RE/MAX agent can recommend qualified inspectors familiar with your neighborhood and homes similar to yours.

Call us to discuss whether or not these strategies might work for you. We can also provide other creative ideas to address the most current changes and trends in the market. Be assured that we'll do everything possible to facilitate a successful sale for you.

*Paula*

## LOOK INSIDE

How to Sell Your Home by Year-End

Six Questions to Ask Your Mortgage Lender

New Regulations Affect Condo Buyers and Sellers

Volume XVI • Number VII



an independent member broker

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