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Just a Thought!

They say March comes in like a lion and out like a lamb. Fierce and brave it ushers us into spring and gently leads us into warmer weather, new beginnings and hopefully tamer economic times. As real estate professionals, helping consumers navigate the changes in the market, the tough financial decisions and helping them always manage the resources they need to do what's best for their families is something we're passionate about.

With 'ol St. Patrick wishing us all luck this month, we wanted to take a moment to do the same. We're so blessed to have customers like you in our life and to have a position that allows us to serve home buyers and sellers in a unique way. It makes us feel very lucky and we hope you have found that as well in what you do.

You know, there's never been a better time for all of us to reach across professions, across streets and cities and beyond to do what we can to help each other succeed. Please know that if there is ANYTHING we can do to help you in your business, or realize your goals, we hope you'll ask. Our business is built on referrals, so we certainly know the value of them. Our profession puts us in contact with people from almost every walk of life. If there's a chance we can send any business your way, we're happy to.



Thinking About Buying a Foreclosure?

We need to set the record straight in a few areas. Everyone one of us has seen the news or read the papers and are aware that there are more foreclosures and short sales in Broward County than in any other place in Florida and we rank right near the top in the US. (For the differences between a short sale and a foreclosure, please go to our web site to understand the difference; <http://www.dandjrealtors.com>.)

The overwhelming majority of these properties, whether they be short sales or foreclosures, are in western side of Broward County. East of Federal Hwy, there are very few properties that are in the categories mentioned.

Daily, we get requests for Oceanfront 2/2 up to \$150k. Everyone is surprised when we tell them that those are very hard to find in the Greater Ft Lauderdale area. Every Saturday, we print out a list of all properties for sale along the A1A corridor from Hillsboro Inlet to Port Everglades. Feel free to pick one up on Saturdays or go to our site and you can download your own copy. I tell you this, because

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Opening a Window....

Our industry has seen a great many changes in the last year to be sure. However, with change, there is almost always an equal or greater opportunity. Savvy buyers and investors are seeing just that — and taking advantage of today's open "window" of opportunity.

We have what some consider a perfect storm for first time homebuyers, consumers considering



moving up into a bigger home and certainly investors. Interest rates are at an industry low, inventory is high, sellers are motivated and the credit freeze is starting to loosen. There's no better time to buy.

Top that with new statistics that state eight out of ten economists predict that home prices will rise in the next five years, and you start to put a timetable to how long that perfect buying window will last.

If you or someone you know would

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- **List of Properties**
- **Mortgage Options Analysis**
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sometimes, prices for regular sales are comparable to a foreclosure and there might be a few less surprises.

Those who are faced with foreclosures oftentimes do not maintain their property in good condition. Oftentimes, they will take with them items such as washers and dryers, refrigerators and other items that are not nailed down.

Another main problem with a foreclosure property is that there is a good chance that the property has been vacant for some time and that could lead to a lot of problems. Down here with our high humidity and strong seasonal storms, there is a good chance that any property, condo or house, is a good candidate for mold. That cursed M word that has killed more sales across the Country than almost anything else.

We always recommend that any buyer spend that little bit for a good professional inspection. On a foreclosed property, a buyer should get a full inspection including a mold inspection.

Your professionals with D&J Realtors' Group have access to all of the listings in the tri-county area. That includes foreclosed-for sale, short sales, and normal sales. They can even assist a buyer with a HUD foreclosure.

Don't be fooled by all of the signs with the different real estate offices, we all have access to the same properties. It is the professional Realtors that make the difference if you are a buyer. Realtors, who have the experience and the counseling abilities is the strength of the D&J Realtor Group. We know how to listen and search and understand what a significant decision a purchase is.

Spring Up Your Home For Selling

Prospective buyers are much better able to visualize your home as their home when there's no clutter. A little bit of spring cleaning could mean money in the bank for homeowners anxious to sell in today's shifting market.

Through our experience as REALTORS®, We have learned what's important to prospective home buyers. Although many factors ultimately play into the purchase decision, let's begin with the buyer's ability to visualize.

There's a good reason why most model homes have minimal furnishings and wide-open spaces: so buyers can easily see how their family will fit. Providing that same open landscape when selling your own home allows people to put themselves in the picture. The result? You will likely sell your home in a shorter period of time and for a better price.

Whether you are just considering a move, already have the "for sale" sign up or aren't planning to go anywhere for a long time, spring cleaning is a great way to combat the clutter. Simply take stock of what you have, decide what you don't need or want, and clear out the unnecessary items by hosting a yard sale or giving them to charity.

If you've definitely decided to sell your home, get packing early! The benefit of boxing your cherished possessions and other "space takers" is threefold: It will keep them out of harm's way while your property is being shown, it will give you a jump start on packing for the big move, and it will provide the "clean slate" that helps prospective buyers visualize.

If you're on the fence about moving or just need to clear some clutter, start by getting rid of the things that truly don't matter. Go room by room, and gather the "dust collectors" that have no sentimental value. Magazines, newspapers, old binders, worn linens, chipped dishes and that third set of measuring cups all are candidates for the first cut. Remember to lift that dust ruffle and pitch the forgotten-about items under your bed. Then use the long arm of the vacuum to eliminate those hard-to-reach dust bunnies!

Tackle the bathroom cabinets and medicine chests next. With a garbage bag in hand, toss those old prescriptions, half-used products, bobby pins, outdated makeup, etc. As a general rule, if it is expired or hasn't been used in three months—or if you're not even sure what it is—out it goes! When you're done, put new liners on your shelves and in your drawers for a fresh feel and sense of accomplishment!

FREE HOME EQUITY ANALYSIS

Knowing where you stand with assets and debts can create real peace of mind in a changing economy. If you would like to know how much equity you have in your home—based on current market values—simply call us.

Whatever you need, whatever you want to know... we're here to help at 954-654-2317!

David Whitworth & Jeff Kahn
 Century 21
 Hansen Realty
 3351 Gulf Ocean Dr
 Fort Lauderdale, FL 33308
 Mobile 954-654-2317
 Fax 954-662-4820
 realtors@dandjrealtors.com
 www.dandjrealtors.com

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like to learn more about real estate investment strategies, buying options and smart “window shopping” for your family, we invite you to give us a call today. From college funding to retirement planning to moving into your dream house, your answers are a phone call away

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Next, open your closets and get rid of anything that hasn't been worn in two years, broken/scuffed-up shoes and other items that are simply taking up precious room. Storage areas such as closets rank high in the minds of buyers, so showing space will surely make their faces light up as they consider how much of *THEIR* stuff will fit!

When you're ready to begin, be sure to get the family involved! Make a game of it for the kids, or make it a contest for the whole family. Turn the music up, offer incentives, and get into the spirit of spring cleaning. Whether or not you are selling your home, declutter! It will make you feel refreshed, revitalized and ready for the new season!

Some people seem to walk through life charmed, with a lucky turn waiting around every corner. Most of us, however, tend to find our luck in little ways throughout the days by capturing the moments that mean the most to us and keeping those memories close at heart.

We feel lucky each and every day... lucky to be able to count our blessings... lucky to be able to care for our family and friends... and lucky to be able to truly do our best for those around us.

How fortunate we are to have new chances, new challenges and new discoveries waiting for us. No need for lucky charms or four-leaf clovers, not when we have the opportunity to continuously learn, grow, give back and contribute to this wonderful world we live in.

We are blessed to work in an industry that allows us to do just that. As REALTORS®, we have the opportunity to serve our community by sharing our real estate knowledge and experience with people who are very important in our life: our customers. We will always be here for you, with undeniable passion and unwavering commitment.

D & J Executive Team

Realtors Jeff Kahn 954-445-6307
 David Whitworth 954-654-2317
Attorneys Nugent & Ground 954-537-1717

Household Quick-Fixes

Putting a little creativity into your spring cleaning can be a good thing! Try these five handy tips for a few touches of extra freshness in your home.

- Apply spray starch to doors and to painted walls along hallways and stairways where fingerprints accumulate. The coating it creates will resist marks better.
- Place a piece of white chalk in your silver chest or jewelry box to absorb moisture and help prevent tarnishing of silverware and jewelry.
- Wipe the inside of the fridge with vinegar helps prevent mildew because the acid in vinegar kills mildew fungus.
- Crumbled newspapers lining the vegetable compartments of a refrigerator will keep veggies crisp.
- Those beds of flowers will bloom more prolifically if you take a few moments to pinch out early buds. This encourages plants to bush out and, in the end, produce more flowers.

Real Estate Outlook

With so much emphasis on the housing markets in the news, we have lots of customers calling to find out what this means in terms of THEIR home.

Real Estate markets fluctuate—they always have and they always will. How that affects you and your family is the kind of information and knowledge base that we make a top priority. We can tell you what has happened recently, share with you what is projected for our immediate area and give you the wide spectrum of facts and figures you need to make sure you're making the right decisions for your family. We keep tabs on all these changes — so that you don't have to.

Call us today or stop by our web site for a free Neighborhood Update Report, Home Price Analysis or just to ask a question. We're here to help!

Century 21 Hansen Realty

3351 Galt Ocean Dr.
Fort Lauderdale, FL 33308
www.Century21Hansen.com

Phone: 954-445-6307
Fax: 954-862-6820
E-mail: realtors@dandjrealtors.com

David Whitworth **954-654-2317**
Jeff Kahn **954-445-6307**



Taxpayers Seeking Homebuyer Tax Credits, Refunds Must File Paper

Homeowners filing for the home buyer tax credit are not allowed to use electronic IRS filing and must file hard copies due to special documentation requirements.

Under the new and expanded home buyer tax credit rule, the credit is worth up to \$8,000 for first-time home buyers and up to \$6,500 for qualifying existing home buyers who buy a primary residence or have one built.

The tax credit is refundable. The home can cost no more than \$800,000 and qualifying income is limited to a maximum of \$125,000 for single taxpayer and \$225,000 for joint taxpayers.

All taxpayers seeking a credit or refund, must use the new IRS Form 5405. The instruction, which teaches taxpayers what documents are required are available on IRS Form 5405. Existing home owners applying for the \$6,500 tax credit must use additional forms.

You will need a copy of the HUD Settlement Statement.

Penne Pasta & Spring Veggies

- 1 (8 ounce) package sugar snap peas, trimmed
- 1 pound fresh washed asparagus, trimmed and cut into ½ inch pieces
- 1 small red bell pepper, sliced into thin strips
- 1 (8 ounce) package dry penne pasta
- 1 tablespoon butter
- 3 tablespoons olive oil
- ½ cup shaved Parmesan cheese
- salt and pepper to taste

Bring a large pot of lightly salted water to a boil. In medium skillet, add butter, asparagus, peas, and peppers and sauté for 3-5 minutes until just tender. Transfer vegetables and drippings to a large bowl; set aside. Add pasta to boiling water, and cook for 8 to 10 minutes or until al dente; drain. Place pasta in the bowl with the vegetables. Toss with olive oil, Parmesan cheese, salt and pepper

**If you know of anyone thinking of
buying or selling , we would
appreciate the referral!**

Jeff and David