

# Anita Dream Home

"Love the House, Live in the House, Grow into a Home"



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***Positive, Passionate, Professional  
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Greetings! You're receiving this newsletter with hopes that you find it informative and entertaining.

If you're thinking of making a move, or are just curious as to real estate trends in your area, please feel free to call at any time. It's always good to hear from you!

All the best,

*Anita Pimentel*



## YOUR WINNING STRATEGY FOR TODAY'S ACTIVE MARKET

**Are you planning to move to an area where the real estate environment is considered a "seller's market," where there is more buyer interest than available housing inventory? If so, how can you strengthen your chances of securing your dream home?**

It's vital, before even starting your home search, to get a formal mortgage pre-approval from your lender – not just an estimate from the Internet – to confirm exactly what you can afford. Once you get a set figure it's important to recognize two important things: First, just because you qualify to borrow a certain amount doesn't mean you have to spend that maximum amount; and second, closing and moving costs can add up quickly – make sure to budget accordingly. Being financially prepared is a crucial first step to home buying success.

Speaking of budget, note that if you're able to commit a sizable down payment to the property, you'll come across as having stronger purchasing power, which could give

you a buyer's edge in a tight market. Communicating a flexible moving date – sooner or later depending on the seller's needs – is also an advantage.

Finally, it's important, now more than ever, to have a close working relationship with your REALTOR®, to secure the latest information about available properties and to find out how the prices of recently sold local properties might be swaying the market. Please call today for a no-obligation market update!



## Terminology Tip

**LISTING AGREEMENT** – A contract between a homeowner and a real estate brokerage for a given time period to sell or lease based on the owner's stated terms, and under which the owner agrees to pay the brokerage a fee. The listing agreement sets limitations on the brokerage's authority and forms the foundation for drafting offers on the property and the negotiations involving the offer. This contract also provides detailed information about the property being sold, which assists the salesperson in handling inquiries from prospective buyers responding to ads or viewing the property.





## HEALTHIER, HAPPIER HOUSEPLANTS

Have you started to think your thumb's more brown – or perhaps black – than green? Before you give up on growing houseplants altogether, let's see if you're making any of the following mistakes that could be preventing plants from thriving, or even surviving, in your home.

- **Buying low-quality plants.** Get this one wrong, and the rest of the tips on this list won't much matter. You're probably not off to a great start if you're purchasing your plants from a grocery or big-box store instead of a nursery/garden center or florist. Regardless of where you shop, give plants a once over before buying. Inspect leaves for discoloration (yellowing, black spots), damage (holes, wilting), and pests (especially on undersides). Check soil, too: it should be moist (not bone-dry or soaking wet) and free of mold, pests, and foul odor.
- **Inadequate drainage.** Plant roots need water, but they also need air in order to breathe. If its container doesn't allow excess water to escape, your plant will sit in stagnant water, and its drowning roots will eventually rot. You can still use those decorative pots without holes – just double-pot using a plastic insert with holes. Your pots do have holes? Great! Add some drainage material (rocks, pot shards) to their bottoms. Avoid pots with permanently attached saucers, and be sure to empty out saucers that are detachable.
- **The wrong soil.** If you're using dirt from outdoors, you could be introducing pests, fungus, or weeds to your indoor plants. Garden soil isn't suitable for many houseplants, either, because it's too dense to allow for adequate drainage or aeration. For the best chance of success with your houseplants, use potting soil. It provides the right texture and nutrients for plants growing in small, confined spaces. You can buy it from your local nursery/garden center or make your own – just be sure whatever you buy or make is designed for your plants' specific needs.
- **Poor placement.** Are you just sticking your plants wherever they fill empty space in your home, giving little thought as to whether their specific needs will be met? Like us, plants don't like a chilly draft, nor do they like living near artificial heat sources like fireplaces or space heaters. Consistent temperatures are key. Also, like us, plants can get burnt if exposed to too much direct sunlight. On the other hand, given too little light, plants can grow thin and weak as they try to reach towards it.
- **Overwatering.** We tend to think plants are like us in that the more water they drink, the better. But not enough water is actually less harmful than too much water, which is the quickest way to kill plants. It is easy to diagnose a dehydrated plant, with shrivelled, wilted leaves being obvious signs. Overwatering, however, causes root rot, which is less obvious and often fatal. Plants like to dry between thorough soakings, like they do in nature. Poke a finger about an inch into the soil – if it's moist, watering can wait.

## FALL INTO ENERGY SAVINGS



With cooler weather on the horizon for many areas around the country, you'll want to start preparing your home for fall energy savings. For example:

- Check for drafts or open gaps in your home. Seal all leaks by applying a sealant or caulk around windows, doorframes, sills and joints. Consider using plastic window covers to help prevent heat loss.
- A large amount of heat can be lost from an un-insulated basement while a poorly insulated attic can allow heat to escape from the other end of the house. Invest in extra insulation before the winter cold blows in.
- Book a furnace tune-up and clean or replace your furnace filter – a dirty filter restricts airflow and forces the furnace to run longer and harder.



# TURNAROUND OR TURNKEY?

Fixer-upper or move-in ready home? Weigh the pros and cons of each to see which is better for you.

## FIXER-UPPER: Pros

- **Price.** Homes needing work are usually priced accordingly and there's often more room to negotiate. That lower price can mean less risk during market downturns and greater resale potential.
- **Design possibilities.** A fixer-upper affords greater opportunity to design a home that's customized to your specific tastes. Plus, you'll have more confidence in the quality of the finished product.

## Cons

- **A fixer-upper requires work – and patience.** Whether you DIY or hire contractors, fixer-uppers are obviously more work, and the process can mean months or even years of inconvenience.
- **The cost of fixing up that fixer-upper could offset your savings on the purchase price.** Research the cost of repairs and renovations to see if you'll really come out ahead. Remember that the cost of credit can quickly eat into any financial gains from the renovations.

## MOVE-IN READY: Pros

- **Turnkey homes require little to no work,** making them ideal for buyers short on time or DIY skills. Plus, life in your new home won't be disrupted by ongoing construction.
- **You'll likely find it's easier to obtain financing and insurance** for a move-in ready home than for a fixer-upper, as lenders and insurers see them as less of a risk.

## Cons

- **Move-in ready homes command higher prices.** Their sellers, having put much work into getting their properties into such condition, may be less negotiable, and you'll likely face more buyer competition.
- **Lack of customization.** Buying a turnkey home means paying for improvements the seller has made. Unless you want to spend even more upon moving in, you'll be living with their choices for some time.

## ~ Monthly Musing ~

*“There is only one way to happiness, and that is to cease worrying about things which are beyond the power of our will.”*

~ Epictetus



## SHOWING DAY TO-DOS

You keep your home clean and clutter-free the entire time it's on the market, right? Of course you do! But below are a few chores that are “must-do” on any day your home will be shown to buyers.

- **First thing in the morning,** make the bed(s) and make sure there's no dirty laundry in sight. It requires a lot of suspension of disbelief, but buyers like to think no one's actually living in the home they're viewing.
- **After morning bathroom routines are finished,** round up and hide toiletries – toothbrushes, razors, what's left of bar soaps, all those bottles in the shower, even the just-used towels. Ensure counters and sinks are clean and toilet lids are down.
- **Finished breakfast?** Now make sure that none of last night's, last week's, or this morning's dirty dishes are on the counters or in the sink, and that the counters are spotlessly clean.
- **Let the light and air in.** Open up all your window coverings (except the ones that would reveal an unsightly view) and interior doors, and turn on all the lights. Open up all the safe-to-open windows (unless they'd let in off-putting noise).
- **Make sure your thermostat's set for temperatures that will be welcoming and comfortable** given the day's weather. Now's not the time to skimp on utilities! Buyers will rush through the showing if they're too cold or hot.
- **Empty all the garbage cans** around your home, as well as any ashtrays, litter boxes, etc. You'll be leaving before the buyer arrives, right? Of course you will! So you can take the garbage and litter out with you for disposal.





# CARAMEL APPLES

## Ingredients

- 9 large apples, washed and dried thoroughly
- 9 stir sticks
- 1 c. granulated sugar
- 1 c. brown sugar, packed
- 3/4 c. unsalted butter
- 1 can sweetened condensed milk
- 2/3 c. corn syrup
- 1/4 tsp. salt
- 2 tsp. vanilla
- 1/2 c. candy sprinkles

## Directions

1. Remove stems from apples and insert a wooden stir stick into stem end of each. Refrigerate apples.
2. In a heavy-bottomed saucepan, melt together granulated and brown sugars, butter, condensed milk, corn syrup and salt. Bring to boil over medium-high heat, stirring constantly to prevent mixture from scorching. Reduce heat to medium-low. Simmer, stirring often, for 18 to 20 minutes or until mixture is thick. Mixture should be a deep, caramel color. Test if caramel is done by dropping 1 tsp. of mixture into cold water. It should form a soft, pliable ball.
3. Remove from heat. Stir in vanilla. Let cool for 5 minutes.
4. Holding each apple by its stick, swirl individual apples in caramel, allowing excess to drip back into saucepan. Roll apples in sprinkles. Place on parchment paper-lined baking sheet; refrigerate until caramel is set, about 15 minutes.



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Compliments of Anita Pimentel

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Sales Representative

## Complimentary Market Evaluation

Call today and I will be happy to provide a professional market evaluation of your property, at no cost or obligation. This service will assist you in determining the market value of your real estate holdings.

This is not intended to solicit buyers and sellers currently under contract with a broker.

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