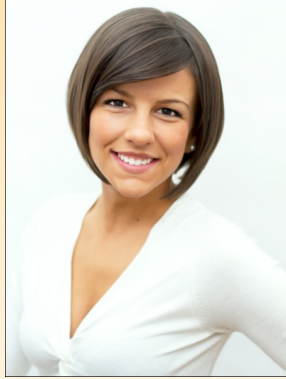


Anita Dream Home

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



Anita Pimentel
Sales Representative

*Positive, Passionate, Professional
and Knowledgeable*

The Realty Firm Inc., Brokerage
14-979 Wellington Road
London, ON N6E 3A9

Office: 519-601-1160
Cell: 519-851-7063
Fax: 519-601-1167
info@anitadreamhome.com
www.anitadreamhome.com

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



SPRING TO IT!

Spring is one of the most exciting times of the year, with an appreciation that we made it through another cold Canadian winter and that warmer days are on the horizon. Spring is also traditionally the busiest real estate season, although according to the Canadian Real Estate Association (CREA), even last fall produced surprisingly strong sales results.

A strong rebound in Toronto and Vancouver home sales over last summer and fall resulted in an increase of 9.8 percent in overall average Canadian transaction prices. Not taking into account those two active markets, prices still came in at a 4.3 percent increase, reinforcing the continuing trend of overall market stability.

Looking ahead, CREA forecasts national activity to increase 3.7 percent this year. This is based on gains of between two and four percent in most provinces, with a strong sales increase of 8.4 percent in British Columbia for 2014. Laura Leyser, CREA President notes, "Real estate market trends and outlooks can be very different depending on the region and community due to

many local factors. For that reason, buyers and sellers should talk to their REALTOR® about the housing market outlook where they live or might like to."

Gregory Klump, CREA Chief Economist adds, "Most housing markets are well balanced, including many large urban centres. Housing price gains are always stronger in places where supply is tight relative to demand, such as we're seeing in Calgary and in parts of southern Ontario including the low-rise market in Toronto."

Wondering if the time is right for you to spring into the market? Find out what conditions are like in your area – please call today for a no-obligation update!



COUNTER CARE

Both while you're living in it and when it's for sale, your kitchen and bathrooms are arguably the most important rooms in your home. Your counters are their centerpiece, so keep them looking good with the following care and maintenance tips.

Laminate:

- Clean with soft cloths, mild soap and water; harsh chemicals and abrasives can dissolve and scratch the laminate's surface coating. Dry thoroughly to prevent liquid from penetrating seams.
- Don't let spills sit – you may do more damage trying to remove them after they've adhered to your laminate.
- Never cut or place hot objects (e.g. cookware in the kitchen, styling tools in the bathroom) directly on your counters – being plastic, laminate is susceptible to scratching and burning.
- Laminate doesn't require sealing, but regularly waxing your counters will restore some shine and make them more stain-resistant and easier to clean.

Solid Surface:

- Use warm, soapy water and soft cloths for daily cleaning, and ammonia-based and specially formulated solid-surface cleaners for deeper cleaning. Dry counters thoroughly – standing water dulls them.
- Solid surface counters are quite resistant to stains, making them relatively easy to remove if you tend to spills and splashes when they occur.
- Like laminate, solid surface counters contain plastic, so use trivets, potholders, and cutting boards to prevent scorching and scratching.
- Being non-porous, these counters don't require sealing – polishing and buffing to restore shine is all the regular maintenance needed.

Granite:

- Use soft cloths and warm water for daily cleaning, and stone soap weekly. Acidic and abrasive products degrade your granite's sealant and soap causes buildup, dulling its shine.
- Attend to spills – particularly acidic foods and liquids – immediately by blotting, not wiping.
- Though highly heat-resistant, granite isn't heat-proof – use trivets or potholders. Also, use cutting boards to protect both your knives and your highly scratch-resistant counter.
- Sealing slows the rate at which your granite absorbs liquid, making it easier to prevent stains. When water no longer beads atop your granite, it's time to reseal.

Marble:

- Clean daily with soft cloths and warm water and weekly with stone soap. Marble is more vulnerable to acidic cleaners than granite, and will also be dulled by regular use of soap.
- Marble is sensitive to etching, particularly from acidic substances, so blot spills quickly.
- Heat is unlikely to damage marble, but cracking from thermal shock is always possible with stone. As marble is softer than granite, don't cut directly on it.
- Like granite, marble counters should be regularly sealed to help liquids stay closer to the surface when spilled, making stains easier to avoid.

Ceramic Tile:

- Clean with warm water and/or mild cleanser like dish soap. Acidic, abrasive cleaners dull tiles and deteriorate grout. Clean grout with a soft toothbrush (dipped in water-bleach solution if mold is present).
- Don't let liquids sit – moisture attracts mold, and unlike ceramic tile, grout isn't stain-resistant.
- Though it's heat-resistant, you may want to use trivets or potholders anyway; definitely use cutting boards as ceramic isn't scratch-resistant.
- Buff tiles with a soft cloth and use colored epoxy or acrylic grout to keep your ceramic looking shiny and your grout looking clean.





COME OUT ON TOP

Spring is fast approaching, and with it the busiest home-buying time of the year. With more competition pounding the pavement in search of a new home, how can you up the odds of yours being the winning offer?

- **Price it right.** When markets pick up, sellers are less likely to respond to low bids with counter offers, so put your best foot forward when it comes to the bottom line. Know the market – ask your real estate representative for information on comparable sales – so you can establish an offer price more likely to catch the buyer's eye.
- **Understand the seller's needs.** While price is often paramount, sometimes it's another term that can make your offer tops. Use your real estate rep to find out if the seller has any needs your offer could address. For example, if they're under a tight deadline, offer them a quick closing.
- **Keep it simple.** The more requests made (like chattels or repairs) or conditions included (like making your offer contingent on obtaining financing or selling your current home), the less attractive your bid. Make a clean offer: include only necessary contingencies and keep their timelines short (e.g. three days to complete a home inspection instead of seven).
- **Get pre-approved.** Sellers don't want to deal with buyers who might not be able to close, and in a timely manner too. Doing the necessary paperwork to get pre-approved for mortgage financing before you make an offer shows sellers you're serious about buying and assures them the deal won't be held up or fall through because of financing issues.

SECRETS OF SUCCESS

Sometimes it's not the home that stands in the way of a sale, but the seller. Below are four characteristics of successful sellers worth emulating throughout the spring market.

- **Successful sellers are serious about selling.** They don't list just to test the waters and see what they could get if they decided to sell. Their goal is to sell – as such, they're willing to do the work (e.g. repairs) needed to make their home more marketable; they price to sell; and they take every offer seriously, keeping negotiations open by making counter-offers.
- **Successful sellers are emotionally detached.** They're better able to see their property as a product rather than their home, and, as a result, they're less likely to overprice (as they're less sentimental); they struggle less with staging their interiors to suit buyers' tastes rather than their own; and they're less likely to take offence at buyers' negative comments or low offers.
- **Successful sellers are receptive to advice.** They understand that when their real estate representative suggests, for example, that they make certain changes to their home's interior, such advice is intended not as a critique of their personal taste, but as a means of broadening their home's appeal in the eyes of the greatest number of potential buyers.
- **Successful sellers are accommodating.** They realize that if they're going to sell their home, buyers need to see it, and that buyers want to see it at their convenience. As such, successful sellers establish generous showing hours (and stick to them), and make sure their real estate rep has access to their keys and knows how to quickly reach them to book showings.





Ingredients:

- 1 c. flour
- 1/2 c. cornmeal
- 2 tsp. baking powder
- 1/2 tsp. salt
- 1 1/2 c. blueberries
- 1/4 tsp. cinnamon
- 1 c. plain yogurt
- 1 c. sugar
- 3 eggs
- 2 tsp. grated lemon zest
- 1/2 tsp. almond extract
- 1/4 c. vegetable oil
- 1/4 c. icing sugar (optional)

Directions:

1. Preheat oven to 350 °F. Grease and flour a 9"x5" loaf pan.
2. In a large bowl, whisk together flour, cornmeal, baking powder and salt. Stir in cinnamon and blueberries.
3. In a separate bowl, whisk together yogurt, sugar, eggs, lemon zest, almond extract, and vegetable oil.
4. Stir the dry ingredients into the wet ingredients until just combined.
5. Pour mixture into prepared pan and bake for approx. 55 minutes, or until a skewer inserted comes out clean. Cool in pan for 10 minutes before turning out onto cooling rack. Sprinkle with icing sugar if desired and enjoy!



Terminology Tip

PREPAYMENT PRIVILEGE — Some mortgages include prepayment privileges, which allow you to repay a specified amount of the mortgage principal before it is due, without penalty.

Examples of a prepayment privilege would be doubling up the amount of your payments, paying off a certain percentage of your mortgage principal in a given year, or increasing your monthly mortgage payments by a certain percentage.

Check your current loan contract or ask your mortgage broker to clarify the details of your mortgage agreement.

The information and opinions contained in this newsletter are obtained from sources believed to be reliable, but their accuracy cannot be guaranteed. The publishers assume no responsibility for errors and omissions or for any damages resulting from the use of the published information. This newsletter is provided with the understanding that it does not render legal, accounting, or other professional advice. Not intended to solicit properties or businesses listed for sale and agency agreements in place with other real estate brokers. Whole or partial reproduction of this newsletter is forbidden without the written permission of the publisher. © Market Connections Inc.® 2014, Phone: (800) 387-6058.

Compliments of Anita Pimentel

The Realty Firm Inc., Brokerage



Anita Pimentel
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.

Office:
519-601-1160

Fax:
519-601-1167

Email:
info@anitadreamhome.com