

Happy Holidays

Happy Holidays everyone. I want to take this time of year to Thank all my past and future clients. I hope you all had a Happy Holiday season and got to spend time with your family and friends. That's what it's all about. If you have any questions about Real Estate or even service providers in your area don't hesitate to call. I've got a great list of Affiliates and they're all people my clients or I have worked with in the past. So you're not using the dartboard technique you get when you open the phone book. I will be back delivering the Howler in person in the Spring but in the meantime make an appt if you need help with anything! :)



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Negotiate your way into your dream home

Whether you are buying your first home or looking to downsize after retirement, negotiation skills are crucial in getting what you want. Here are some tips for homebuyers trying to negotiate with sellers.

1. It is always advisable for buyers to get preapproved, not just prequalified. Pre-approved buyers have an edge over potential buyers who have only prequalified for a loan. Preapproval means the buyer has attained a conditional commitment in writing for an exact loan amount from a lender. This saves time and a quick closing may be appealing to a seller.
2. Do your homework before you make an offer. Confer with your qualified real estate agent to decide how much a property is worth. After researching comparables, crime statistics, local schools and considering the length of time the property has been on the market- make an educated and realistic offer. If you come to negotiations with facts to back up your offer, the seller may be more willing to meet your price.
3. Find out the seller's motivation. Do your due diligence when it comes to finding out as much as you can about why the home is for sale. If a property is vacant, perhaps the owners are anxious to unload the property. It is important the sellers see a human face on the other end of the sale. This may work in your favor, though be careful not to over share with the sellers, exposing your motivation or finances.

Consult century21.com for offices and professionals in your area to assist you in the home buying process.



Great reasons to put your home on the market before the New Year

The busy holiday season may not seem like a convenient time to have your home as an active listing. However, don't dismiss the idea of listing your home before the New Year so easily. Here are five reasons why you should consider putting, or keeping, your home on the market during the holiday season.

1. **Serious buyers.** The potential homebuyers who take the time to view your home over the holidays are usually serious about purchasing. There may be fewer buyers viewing your home, but they are motivated and are usually looking to buy sooner rather than later.
2. **Limited competition.** Homeowners often take their homes off the market or wait until after the holiday season to list their homes. This eliminates a lot of competition and limits the options prospective buyers have to choose from. Less competition may mean your home will sell for more money in a shorter amount of time.
3. **Low interest.** Interest rates tend to drop the most at the end of the year and savvy buyers often take advantage of the incentive by purchasing a home and securing a fixed rate.
4. **Time is on your side.** Potential buyers often have more vacation time during the holidays to view your home than they would during normal business days.
5. **Closing time.** When buyers close on their new home before the end of the year they can deduct mortgage interest, property taxes and points on their loan on their income tax return. They can also take advantage of significant deductions associated with home equity loans. This means faster closings and determined buyers.



Happy Holidays!

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