

HOUSECALLS



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Home selling during the holidays

Your decorated home may be more beautiful in December than at any other time of the year.

The key to having it appeal to prospective buyers lies in keeping the decorations simple. It's wise to confine decorations to the living room. Have a beautiful tree that doesn't take up a great



deal of floor space.

Avoid featuring many displays or collections. To you, they may be beautiful, but to a prospective buyer, they may just be distracting.

Put a beautiful, natural wreath on the front door.

Although you will have fewer prospects call on you in December, those who do are more serious buyers.

Caroling past and present

Above a lonely field of shepherds and grazing sheep, the heavenly host could hardly contain its joy and excitement.

When the angel of the Lord announced the birth of the Messiah, and suddenly the glory of the Lord filled the sky, the host of angels began praising God and singing the first Christmas carol.

"Glory to God in the Highest and on earth peace to those on whom his favor rests."

Early Christians knew these words as 'The Angel's Hymn.' It became part of every Christmas celebration as early as 129 AD.

Of course, the Gospel writer Luke actually doesn't say the angels were singing. Still, through the centuries, artists have depicted the host of angels, joyous at the birth of Christ, as filled with music and song; heraldic angels with trumpets; winsome angels with violin; and the heavenly host as a choir.



The Angel Band, subject of art both ancient and modern, forms the basis of the Christian tradition of caroling, or singing songs on streets and in churches.

In the late 19th century, adults and families went door-to-door singing Christmas

songs to their neighbors. Since the 1950s in America, the tradition is mainly continued by Christian youth groups.

In the 21st century, on YouTube, that great chronicler of pop culture, you'll find movies of young people singing carols while driving down the street in open topped buses.

And, finally, still another new form of caroling has appeared, right in step with technology: The Flash Mob, or we might say the Secret Carolers. One of the most famous such groups performed Nov. 13, 2010, in a Michigan mall. Right between Arby's and A&W Root Beer, an accomplished soprano soloist suddenly stood up among the mall crowd and began the lovely first phrase

of the Hallelujah Chorus. She was joined by soloists and choristers all scattered among the lunch area. At this writing, a video of the carolers has been seen on YouTube 34 million times.

The Angel Band would be proud.



ASK THE EXPERT

Q We've been looking at investment properties. What are the pros and cons of a duplex, triplex or fourplex?

A You are wise to consider all investments carefully. Though economists quoted in Money say rental properties today constitute "the "opportunity of a generation," it's a long-term investment.

They also say buying real estate and holding it creates wealth and that most millionaires achieved that standing through real estate.

Here are a few factors to consider:

- * Look at properties in a stable area that is near an employment center, such as a university or hospital.

- * Consider properties in your own neighborhood. It makes sense to stay close to home.

- * Do the calculations. Make sure the rental income will cover loan payments, insurance and property taxes. Allow 20 percent for maintenance and vacancies. Re-

Pomp and Splendor Crossword

- Across**
- Country club figure
 - Bar order, with "the"
 - ...vian, e.g.
 - Sheriff's group
 - Fix, in a way
 - Like some piano keys
 - Belong
 - Exists
 - Bum
 - You and me
 - Ballroom dance
 - Composed
 - Skater Babilonia
 - Pasta choice
 - Ashes holder
 - Caught a glimpse of
 - Thickness

- Down**
- "Frasier" actress Gilpin
 - Parade spoiler
 - Should, with "to"
 - Reproached
 - Serious
 - Cable network
 - Fungal spore sacs

1	2	3		4	5	6	7	8
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13			14				15	
		16				17		
18	19		20				21	22
23		24				25		
26						27		
28						29		

8. Albanian monetary units *The title is a clue to the word in the shaded diagonal.*

- Fine fur
- "__ or shut up"
- Letter gr.
- Increase, with "up"
- Rank above viscount
- Miniscule
- "Wheel of Fortune" buy

Y	L	P		D	E	P	I	E	S
N	R	U		N	E	N	E	P	E
I	A	T		A	I	D	S	T	A
T		U		N	I	N		S	
		P		A	M	P		T	
S		I		R	E	R	E	I	N
K		A		B	L	A	C	R	I
E		S		S	E	P	O	S	E
L		A		U	S	U	A	L	P



member that rents rise every year, while mortgage payments stay the same.

You will need a down payment of at least 20 percent, and the interest rate will be 1/2 to 1 percent higher than on a home mortgage. (If you will live in a two-to-four unit, FHA will finance it as a single-family home with lower interest and a lower down payment.)

As far as tax on rental income goes, the depreciation deduction will mean you won't pay much. The property will be depreciated over 27.5 years.

If you bought a fourplex for \$400,000 and the improvement value is \$275,000, you can deduct \$10,000 annually (\$275,000 divided by 27.5) from operating income before calculating taxable income (\$275,000 is the value of the building; land can't be depreciated).

Another factor to consider is whether you and your spouse have the time to operate the property. You will have to arrange for repairs, or do them yourself, screen future tenants, and be available to handle emergencies.



Tips for selling your home

Here's how to get started on your goal to sell your home so you can move to a new one:

First, make the outside of your home attractive. Drive-by prospects are more likely to be interested in winter if the snow is shoveled.

In the spring selling season, be sure the lawn is cut and there are no toys or miscellaneous objects in the yard. Flowers near the entry are a plus.

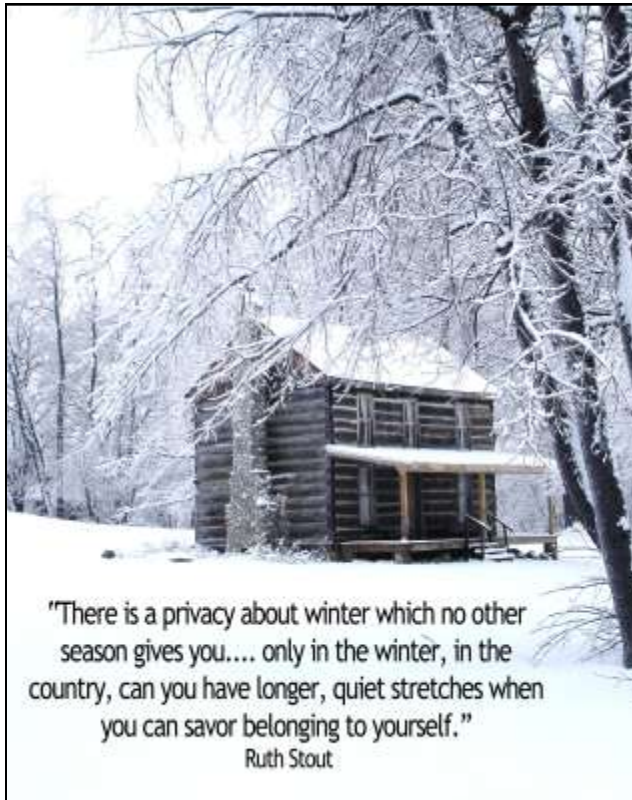
If one or more rooms are a loud or unusual color, repaint them in beige.

Stage the inside of the home. Buyers decide whether they are interested in a home within 30 seconds after opening the front door. Rent a storage building and put your extra furniture into it. Make the home look more spacious by decluttering. Send the extras to storage or to a charitable organization.

Organize closets and drawers. Prospects will open them and look inside.

Depersonalize the house. Leave no personal objects in view on bathroom counters. Remove family photos from bookshelves and walls so prospects can visualize themselves in the home.

Hire a photographer to take photos of the interior, exterior and special features.



Your real estate agent will use the outside photo on newspaper ads and the inside photos on the Internet.

Have a For Sale sign in the yard. Real estate agents say they often get calls from people who have seen a yard sign and are interested in the property.

Price the home correctly. You might think it's worth \$250,000, but if comparable homes are selling for \$175,000, buyers will go elsewhere. Your real estate agent

will help you set a competitive price.

Have a flyer copied for distribution to interested parties. It should tell the home's square footage, have an exterior photo, one or more interior photos, a listing of the home's special features, the locations of parks and schools, and information about property taxes and utility costs.

When a showing is scheduled, first make sure the house is clean. Some home stagers say the home should appeal to all five senses:

Sight: Open the blinds and drapes to let in natural light. Keep your pet out of the home.

Smell: Put out flowers and candles in the main rooms and a colorful bowl of fruit on the dining table.

Taste: A hot pot of coffee helps with taste and aroma.

Hearing: Turn off the sound on all television sets and computers. Have background music playing softly.

Touch: Ask your agent to have the guests sit on the softest couch.

Space: If you are showing the property yourself, let the buyers enter the room first. In small rooms, stay at the door so the room isn't crowded.



Call or Email me for a free market analysis.

I can tell you the current values of homes in your area and what's selling!

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ESA, SRES, ABR, SFR,
EcoBroker, ePro, MBA



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December

The Jim Allen Group
COLDWELL BANKER HOWARD PERRY AND WALSTON

COLDWELL
BANKER

HOWARD PERRY
AND WALSTON
HPW.COM

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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11	12	13	14	15	16	17
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- Click here for a FREE: [Market Snapshot Report](#)
- Visit my [YouTube.com channel](#)
- Get more information about the Triangle area, especially schools from [Welcome Here](#) magazine
- [Go to My Website](#) • [Search For Homes](#)



<<<< **My Listings as of November 1, 2011** >>>>

In Falls Landing off Mitchell Mill Rd in N Raleigh off Hwy 401N. 2,220 Sq. Ft, 4 BR, 2.5BAs. Large Family Rm w/gas FP, kitchen has lots of cabinet space, w/island. MBA is large with separate Tub/Shower, 2 Car



\$200,000 REDUCED!
www.3222LandingFalls.com

3,000 SF 3Bedrooms 3.5 Baths On 1.85 ac lot overlooking pond. W/2 Car Garage , 2 Story LR, Formal DR, Fam Rm with vaulted ceiling and gas FP. Screen porch. Game room and large bonus with full bath on 2nd. Large. Attic



\$310,000 REDUCED!
www.10704Balustrade.com

3,045 Sq. Ft. 3 BR 2.5 Bas. 2 Story fam rm w/gas FP. Large kitchen w/eating nook, 1st floor master w/large MBA, screen porch, bonus room, fenced back yard, On .71 acres w/2 car garage. New AC systems. Irrigation syst allowance



\$325,000 Pending
www.65Kensington.com

North Raleigh Contemporary Ranch in Stone Ridge . 4,236 Sq. Ft. 4BRs, 3.5BAs . Updated Kitchen & Baths, Large Garden Rm, Formal LR and DR, Family Rm, Multi-Level Deck, Office, on .92 acre



\$500,000 REDUCED!
www.813ThatcherWay.com

North Raleigh 3,472 Sq. Ft. 5BR 4BA 2 Story fam rm w/gas FP. Lrg kitch w/eating nk, islnd, desk & WI Pantry. Bonus room, private back yard with deck. Formal DR & LR. MBath has separate garden tub & shower, twin sinks. Granite



\$375,000 Price Reduced!
www.1705Southwell.com

Granville County 3,715 Sq. Ft. 4BR 4BA 2 Story fam rm w/gas FP. Lrg kitch w/eating nk & islnd. 1st Flr MBR w/sitting rm & FP plus loft. 2 Bonus rms, private back yard w/deck & patio. Formal DR. MBath has separate garden tub



\$450,000 Price Reduced!
www.3027Krogen.com



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