



A Special Message

I am pleased to present you with the latest issue of Life@Home. Delivered to home buyers, sellers and owners on a monthly basis, this electronic newsletter is designed to give you the real estate information that is important to you. In each issue, you will find practical tips and articles related to buying, selling or owning a home, as well as the latest news on real estate trends. I hope that you enjoy this issue of Life@Home. If I can be of any assistance, please do not hesitate to contact me.



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7 Reasons to Work with a Real Estate Agent to Buy a Home



If you had a legal problem, would you proceed without an attorney? How about a tax problem—would you hire a CPA? Then why would you even consider trying to purchase a home—the biggest investment of your life—without the assistance of a real estate agent?

Real estate agents are licensed professionals who are trained to assist you before, during and even after you purchase your home. A qualified agent can help you save time and money, reduce stress and streamline the entire process. An agent can be particularly valuable for first-time homebuyers, who haven't been through the process yet.

According to a survey by the National Association of Realtors, 81% of buyers say they would "definitely" use the same agent again.

NAR offers some additional advantages for working with a qualified agent:

- He or she can help determine your buying power and guide you to properties you can afford.
- Real estate agents know which houses are for sale, as well as houses that haven't yet hit the market.
- An agent can provide you with specific information about properties in which you may have an interest, such as utilities, zoning, schools, etc.
- Your agent can help you negotiate price, contract terms, inspections and other issues that arise in every purchase.
- Need qualified professionals to conduct inspections, complete repairs, provide legal advice or title insurance? An agent knows which local vendors provide the best service.
- An agent can refer you to lenders and help you understand different financing options.
- Your agent will be there every step of the way, to guide you, advise you and ensure that everything goes smoothly.

Would you like to find a qualified agent in your neighborhood or learn about available homes? Give our CENTURY 21 office a call today.

7 Tips for De-cluttering Your Home



We all want our homes to be tranquil—places where we can unwind and escape from the stress in our everyday lives. But if your home is filled with clutter, relaxing may be difficult.

Here are some tips for turning your home into an organized, stress-free retreat.

- Set realistic goals. Don't expect to clean up your entire house in an hour or two. Instead of saying, "I'm going to get organized," break your goal down into achievable tasks. That way, you won't become overwhelmed.
- Overcome your emotional attachment to the objects in your home. You may not be able to part with certain pieces, such as antiques handed down from generation to generation, but other items can be sold, donated or tossed.
- Remove visual clutter, such as extensive photo displays, knickknacks, artwork on walls or even heavy curtains. Your rooms will appear more open and spacious.
- Check your kitchen pantry for foods that are past their expiration date. Also, go through medicine cabinets and throw out expired medications and cosmetics.
- Organize closets. Get rid of old clothes and linens.
- Stop papers from taking over. Throw out junk mail immediately. Keep bills and other important letters, as well as periodicals, in a file cabinet or folder.
- Once you've de-cluttered your home, maintain it. Deal with the little things as they arise, and they won't pile up and overwhelm you.

Say Goodbye to PMI



If you purchased a home with less than 20% down, then it's likely you're paying for private mortgage insurance (PMI). When you've made enough payments to gain 20% equity, however, you can request that the PMI be canceled—under certain conditions. Contact your lender for more information.



3812 Waverly Rd Huntington, WV 25704

MLS ID: 121535

Ready to move in. 2BR, 1BA home with bonus room. Custom kitchen, hardwood flooring under wall to wall carpet, tile under carpet in bath. Full basement with family room. Central heat & air. 1 car garage with carpet.



118 Bridge St Huntington, WV 25702

MLS ID: 120641

Prime location for commercial/industrial development on 3rd Ave. at entrance to Guyandotte from Huntington. Corner lot consisting of 11 parcels totaling 1.4427 usable, 1.7421 acres total which includes land outside of floodwall. High traffic/visibility on corridor from Huntington to Rt. 2. Some multi-family properties exist, some warehouse/commercial buildings, property adjacent to Guyandotte Post office. Machinery and equipment in buildings not included in this sale.