



Above
the Crowd!®

Cindy Tippe

RE/MAX ACA Realty
TEL: (403) 335-3377
CEL: (403) 556-5559
cindytippe@remax.net



"I'm **SOLD** on Didsbury!"

Spring 2010

1906 - 20th Street Didsbury, P.O. Box 1898 Didsbury, AB, T0M 0W0 Web: didsburyrealestate.com



Dear Friend,

It is spring again! The change of the season may prompt you to think of a change in your home. You should think ahead of what that will mean for you if you are looking to make some changes. For instance, interest rates are changing slightly which determine your monthly payments; something to consider if you are thinking of moving. Do you go with a variable or fixed mortgage and for what time period? And how much can you or should you put down on that mortgage?

The new federal government regulations on down payments come into effect on April 19th. You will likely need 10% down instead of 5% and there will also be changes if you are purchasing a revenue property. These changes could affect how you finance your next home. Bottom line here, surprises aren't necessarily a good thing. Inform yourself! Take the time to sit down with your bank or mortgage broker; it will save valuable time and prevent frustrations on every level if you know what you can afford and what preparations are needed.

Please feel free to come into the office- with an onsite mortgage broker it is one-stop shopping with RE/MAX.

Cindy Tippe
RE/MAX ACA

TIPS FOR HOME SELLERS

Everyone who is currently selling a home is looking to sell it quickly and make as much money as they can. Just a little attention to the details will help seller's present their home in the best way possible. These tips won't cost a lot and will make a big difference on the appeal of your home, which in turn will help you sell.

• SPRUCE UP THE EXTERIOR OF YOUR HOME

The exterior is the most important part of your house. You only get one chance to make a first impression so make sure you have good "curb appeal". The interior won't matter if the prospective home buyer won't get out of the agent's car. Keep your lawn and landscape manicured, paint and repair gutters and siding and repair cracked windows. A well kept exterior tells the prospective buyer this is a well maintained home.

• ELIMINATE THE CLUTTER

Get rid of everything you aren't currently using, including furniture. The less you have in your home, the larger your rooms will look which will make your home more appealing to the prospective buyer. Ideally, you should store your additional items in an off-site storage space.

• REMOVE UNPLEASANT SMELLS

Many people are extremely sensitive to offensive odors. Eliminate your home's unpleasant smells by shampooing your carpets, emptying your trash cans and recycle bins, changing cat litter boxes, bathing your pets and cleaning your curtains and drapes. Incorporate pleasing smells into your home with fresh flowers, potpourri or fresh baked goods.

• DEPERSONALIZE AND DETACH

The goal is for your home to be appealing to a broad audience and this can be accomplished by removing items that reflect your unique taste and personality. Personal items and mementos are important to everyone, but keep in mind you are selling your space and you want buyers to imagine themselves living in your home. Books, family photos and other personal objects should be removed before you show your house.

• FIND A GREAT REALTOR®

Selecting the right person to sell your home is one of the most important steps of selling. You need to choose wisely and hire the best. An experienced REALTOR® can recommend repairs or cosmetic work that will significantly enhance the salability of your property as well as give you up-to-date information on what is happening in the marketplace and the price, financing, terms and condition of competing properties. These are key factors in getting your property sold at the best price, quickly and with minimum hassle.

(taken from momls.com)

"I'm **SOLD** on Didsbury!"

Tips From Tippe

GET PRE-APPROVED!

There are changes taking place that could affect you if you are in the market for a new home. Before going out with a realtor to look at that house I advise you to talk to your bank/mortgage broker to see what you can safely spend.

Sometimes there are a few steps for you to take or credit to clean up before moving ahead with your purchase. Your credit determines your interest rate, which determines your monthly payments. Knowledge is power, know what you need to do to prevent surprises that could prevent you from owning your dream home.

It's a Great Time to Buy ...

MortgageBrokers.com

Rates (closed):

1 year 2.49%

2 year 2.95%

5 year 3.79%

6 month 4.60%

Rates are provided for information purposes only & are subject to change without notice. Talk to your lender or come in to see me for more information on interest rates.

Want to join Cindy's newsletter?

E-mail her cindytippe@remax.net

Disclaimer

This newsletter is not intended to solicit properties already listed and does not reflect the opinion of the brokerage.

Layout and graphic design by:
LepKey Design Team
403.481.0284



APRIL IS AUTISM AWARENESS MONTH

Did you know...?

⇒ New stats say AUTISM affects 1 in 110 children.

⇒ It affects boys more than girls (due to testosterone) so that number is more like 1 in 70 for boys.

These numbers are conservative since other related disorders (ADD, ADHD) aren't considered, but are on the AUTISM SPECTRUM DISORDER (ASD). And these escalating numbers **aren't** due to better diagnosis. AUTISM is a medical condition requiring biological treatment. We've come a long way, but much still needs to be done. (See Good Reading)

You probably know at least one person with AUTISM- I certainly do!

Tips for HOME Buyers

Buying your first home can be an exciting, yet often overwhelming, experience. These 10 tips will help you navigate the process.

1. CLEAN UP YOUR CREDIT.

If you have poor credit, you are a bigger risk & you'll pay higher interest rates, reducing the amount of home you can afford or keep you out of the housing market altogether. Make a point of paying auto loans, credit card bills, and other payments on time and in full.

2. SAVE.

You will need money for your down payment, closing costs, moving and other expenses.

3. GET PRE-APPROVED FOR YOUR LOAN.

A lender can tell you generally what you can afford and how much you can borrow. This will give you an edge with sellers in a competitive market.

4. BE REALISTIC.

Your dream house could quickly turn into a nightmare if you spend more than you can really afford. Pick a house with a mortgage payment that will allow you to be comfortable in other aspects of your life.

5. CONSULT WITH A REAL ESTATE PROFESSIONAL.

Real estate agents provide invaluable information about homes and their neighborhoods. She will be working on your behalf and may get you a better deal on your home.

6. RESEARCH THE NEIGHBORHOOD.

A good real estate agent can help you with this. Check out the schools, hospitals, zoning etc. as this may affect resale.

7. MAKE ANY OFFER CONTINGENT ON AN INSPECTION.

Even if the house looks perfect to you, chances are that it's not. A home inspection can help you understand the condition of the property and identify problems you may encounter in the future.

8. ASK THE SELLER FOR UTILITY BILLS OR ESTIMATES.

Costs for electricity, gas, and water can add up. Sellers should be able to provide copies of bills or estimates to give you an idea of what to expect.

9. LOOK FOR GIFTS AND GRANTS.

In addition to your relatives and friends, your employer might offer incentives for first-time home buyers.

10. DON'T CHANGE YOUR FINANCIAL STATUS.

From the time you decide to buy a home until you actually close on the loan is not the time to make major changes in your finances. Don't quit your job, don't buy a new car or make any other large purchases, and don't stop paying your bills. Changes like these can result in even a pre-approved loan being denied before closing.

Some information taken from nchfa.com

HOME Buyers Kit

THINKING ABOUT BUYING A HOME? FOR A **FREE COPY** OF MY HOME BUYERS KIT YOU CAN CLIP/SEND THIS OR YOU CAN PHONE/EMAIL ME

Name _____

Address _____

Phone Number (_____) _____

AT HOME WITH CINDY:

Crunchy Garlic Chicken (Fingers)

Ingredients:

- 1 clove garlic
- 1 lemon
- 6 soda crackers (I prefer cornflake crumbs)
- 2 Tbsp. butter
- 4 sprigs fresh parsley
- Sea salt
- Freshly ground black pepper
- 1 heaping Tbsp. all-purpose flour
- 1 large egg
- 2 skinless chicken breast fillets
- Olive oil



*TASTES GREAT
AND SO
QUICK 'n' EASY*

Directions:

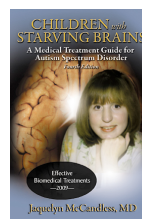
To prepare your chicken: Peel the garlic and zest the lemon. Put your crackers into a food processor with the butter, garlic, parsley sprigs, lemon zest and a pinch of salt and pepper. Whiz until the mixture is very fine, then pour these crumbs on to a plate. Sprinkle the flour on to a second plate. Crack the egg into a small bowl and beat with a fork. Lightly score the underside of the chicken breasts. Put a square of plastic wrap over each one and bash a few times with the bottom of a pan until the breasts flatten out a bit. Dip the chicken into the flour until both sides are completely coated, then dip into the egg and finally into the flavored crumbs. Push the crumbs on to the chicken breasts so they stick—you want the meat to be totally coated.

To cook your chicken: You can either bake or fry the chicken. If baking, preheat your oven to its highest temperature (475°), place your chicken on a sheet pan and cook for 15 minutes. If frying, put a frying pan on a medium heat, add a few good lugs of olive oil and cook the chicken breasts for 4 to 5 minutes on each side, until cooked through, golden and crisp. This crumbing technique is so versatile—you can cook pork or even cod in exactly the same way. As there is butter in the crumb mixture, you can grill, fry, roast or bake the meat dry in the oven and it will go lovely and golden.

To serve your chicken: Either serve the chicken breasts whole, or cut them into strips and pile them on a plate. Beautiful and simple served with a lemon wedge for squeezing over, and a tiny sprinkling of salt. Great with a lovely fresh salad or simply dressed veggies. Serves 2

(This recipe is taken from Jamie's Food Revolution by Jamie Oliver)

GOOD READING



CHILDREN with STARVING BRAINS-
A Medical Treatment Guide for Autism Spectrum Disorder

~ by **Jaquelyn McCandless, MD**

Inspirational Corner...

"In any moment of decision the best thing you can do is the right thing, the next best thing is the wrong thing, and the worst thing you can do is nothing."

- Theodore Roosevelt.