



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!"

Winter 2009

1906-20th Street Didsbury, P.O. Box 1898, Didsbury, AB T0M 0W0 Web: www.cindytippe.ca



Dear Friend,

How's REAL ESTATE these days? It is a question I hear a lot these days. While it is true that there was a bit of a correction in the market earlier in the year that resulted in prices sliding back a bit, I think we are entering a time that is ripe for purchasing a home. We appear to have bottomed out with prices and in fact, according to the Calgary Real Estate Board there has been a slight incline in pricing. So combine that with FANTASTIC interest rates and a great selection of homes to choose from, it really is an optimal time to buy. Thinking about a change? I invite you to call me at the RE/MAX office so that I can show you what you need to do to prepare for buying your next home or listing the one you have now.

Cindy Tippe
RE/MAX Mountain Aire

The 10 Commandments for Buyers

If you are in the process of buying a home, remember that your credit must not change or be affected in any way until you actually sign the paperwork and get possession of your new home. Lenders will not only look into your credit when you first get pre-approved, they will check it again (and sometimes again and again) before they let you sign the mortgage. I have heard of buyers who saw their home loan turned down days before closing because they had bought a new truck or furniture for their new home before it actually became their home. Now they have beautiful furniture with no home to put it in. If you want to buy new furniture for your home or change jobs, just be patient. There will always be time to do it after the closing!!!

1. Thou shalt not change jobs, become self-employed or quit your job.
2. Thou shalt not buy a car, truck or van (or you may be living in it)!
3. Thou shalt not use credit cards excessively or let your accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without first checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.

Information taken from KWU

HOME BUYERS Kit

THINKING ABOUT BUYING A HOME? FOR A FREE COPY OF MY HOME BUYERS KIT, PHONE, E-MAIL OR PRINT-CLIP & SEND THIS FORM TO MY ATTENTION

Name _____

Address _____

Phone number (____) _____

Tips From Tippe

Thinking About Listing your Home?

1. LET IT SNOW!- when your home is listed it is highly recommended that during winter months the sidewalks are cleared of snow and ice. You don't want anyone falling while looking at your house!

2. SUMMER PICS Do you have a picture perfect yard? During the winter months it can be difficult to determine what kind of yard a house has. It is always nice to see pictures of what the yard is like in full bloom; if you do have pictures put them out for all to see.

It's a GREAT time to buy....

ATB Mortgage Rates (closed):

1 year	3.75%
2 year	changes to 3.95%
30 month	changes to 3.70%
6 month	changes to 4.65%

Rates are provided for information purposes only and 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 E-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 by: Lep Key Design Team "Get What You Want"
www.lepkeydesign.com

RE/MAX FACTS:

Clearing Your Clutter Helps Fight Cancer!

Community Yard Sales Raise Funds To Help Conquer Breast Cancer

Yard Sale for the Cure is an annual one-day event, held the last Saturday each May. On this day, Canadians from coast to coast gather their clutter and hold a Yard Sale for the Cure. Presented by **RE/MAX**, this worthy cause encourages Canadians to hold a yard sale and donate the proceeds to help in the fight against breast cancer. The brainchild of breast cancer survivor Rachael Smith, **Yard Sale for the Cure** was her way of giving back to everyone who helped with her treatment and care. Rachael and a group of friends joined forces and had a tremendously successful first year. Now in its third year, the entire event is expected to be bigger and better than ever! Last year, combined proceeds from the one-day yard sales raised \$150,000, as more than 1,000 people hosted and shopped at this tremendously worthy event.



Participants can visit www.yardsalefortheure.com for more information or to register their yard sale. Each Registrant will receive a Yard Sale Kit. Each kit includes a pink YSC ball cap, lawn sign, pink balloons, two advertising SOLD ON GIVING posters and an information package. Once the sale is over, participants are asked to visit the website and donate a percentage or all of their proceeds to help fund the fight against breast cancer. 100% of the proceeds will go to the Canadian Breast Cancer Foundation. If you have any questions contact Marie Sheppy at 1-800-563-3622

How to Avoid Common Mistakes Sellers Make;

When you decide to put your home on the market, here are a few tips to get it SOLD!

1. Rid your house of clutter! Do a walkthru of each room & make a list to determine what needs to go.
2. Remove personal items, photos, kids artwork, etc.
3. Make it light & bright with new paint, light colored curtains etc. Having sparkling, clean windows helps a lot too!
4. Do any repairs needed before you put it on the market!
5. Toss out old rugs, bedspreads, or anything that is tattered. REFRESH!
6. Make a good first impression curb-side...tidy up, take rubbish away & trim shrubs/bushes!
7. Hide your pet's stuff & be mindful of those pet smells!
8. Make yourself scarce! It is better not be there when there are viewings of your home.
9. Don't take lowball offers personally!
10. Carefully, consider your first offer, it may be the best you get!

Taken from Lori Bauers Group

Need more information on buying your next home?

Give me a call for more information or get a copy of my HOME BUYER'S KIT. I can help you through the process.

At Home With Cindy ...

Butter Tarts II

Ingredients

- 1 egg
- 1/2 cup brown sugar
- 1/8 teaspoon salt
- 1/2 teaspoon vanilla extract
- 1/4 teaspoon lemon extract
- 1 tablespoon melted butter
- 1/2 cup raisins
- 8 (3 inch) unbaked tart shells



Directions

1. Preheat oven to 400 degrees F (200 degrees C.)
2. In a large bowl, beat the egg, then beat in brown sugar and salt. Stir in vanilla and lemon extract. Beat until light and bubbly, then stir in melted butter. Fold in raisins. Drop filling by spoonfuls into tart shells.
3. Bake in preheated oven for 10 minutes. Reduce oven temperature to 350 degrees F (175 degrees C) and bake an additional 20 to 25 minutes, until filling is set and pastry is golden brown.

Recipe obtained at www.allrecipes.com

Moms Corner : Do you have something to say? Would you like to list a great resource or have a touching or funny story? Email me and tell me about it!

Good Reading ...

"The Shack"

~ Wm. Paul Young

Mack and his family suffer the unimaginable. After an unforgettable weekend they learn the answer to : Where is God in a world so filled with unspeakable pain? You will want to read it again and again.

Inspirational Corner

"The first step to getting the things you want out of life is this: Decide what you want. "

~ Ben Stein

Layout by: Lep Key Design Team "Get What You Want"
www.lepkeydesign.com