

Selling Paradise Newslink

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New Comforters, Linens Give Bedroom Character

As the largest piece of furniture, the bed is always the focal point of the master bedroom. Just changing the bedding, from the comforter and the pillows, to the bed skirt and sheets, creates a picture of who you are now.

Maybe you are in a flamboyant mood and want to show it with bold florals, geometric patterns or Caribbean island colors. The new linens could reflect your wish for the lavish comfort of satins or spa-style whites.

If you enjoy changing your decor to reflect the seasons, there are many choices available. Whether you spent \$50 or hundreds, the room is new and refreshed.

One easy way to do it is to make everything the same color. It has a calming effect.

Orange and Turquoise

Spring carrot orange was the hot color at recent wholesale furniture shows, where furnishings are introduced before they hit the stores. Orange showed up on dining room chairs and splashed into area rugs and accessories.

Some accessory tips: Pile oranges all over; add orange toss pillows.

Turquoise, however, was voted the color of the year. One designer says turquoise is perceived as a color of hope, healing and compassion.



No Green Thumb?

Silk trees, foliage and flowers add no-trouble beauty to your home

So, you've found the perfect home for yourself or your family. The problem is: You have to sell your present home in order to seal the deal.

Here's one idea to make your home more welcoming.

How about giving your place a touch of class with a silk tree, large plant or a planter with flowers?

Today's selections are so real-looking that you can't tell the difference unless you touch them. Even then it's hard to know if they are fake or the real thing.

Though the best imitations can be pricey, they will never die, never need

to be watered or fertilized, and never make you sneeze. Even better, this is one home improvement you can take with you to your next home.

To welcome guests and prospective buyers, place a large plant or silk

tree in the entry. Or place one in a living room or dining room corner to create a softening effect and natural atmosphere. A tree or large plant can also define areas and create traffic patterns.

When choosing a faux succulent, such as an Aloe Vera plant, pick one that has a matte finish and at least 10 spikes. Leaves should have some shading for realism. Some aloe leaves are ringed with burgundy.



A tree or foliage plant should have branches and leaves of various lengths. Stems should contain wire so you can shape them. Look for bark that is textured or mottled, not smooth.

If the tree has fruit, the fruit should be slightly pliable.

Other Tips

- Don't display flowers that are out of season. No sunflowers in January, for example.
- If an artificial plant doesn't fool you the first time you see it, move on to one that does.
- Have a variety of pots in various shapes and sizes in order to create interest.
- Some decorators advise having only artificial plants that would grow in your own yard if they were real.

If you can't find something locally that you like, check these Web sites: arborsilks.com or commercialsilk.com. Both sites have many selections to choose from.



Ask the Expert

Q. We're thinking of putting our house on the market. How far should we go to spruce it up?

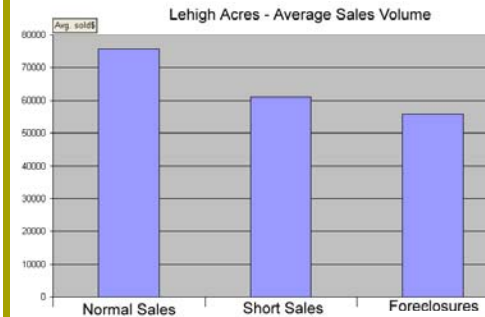
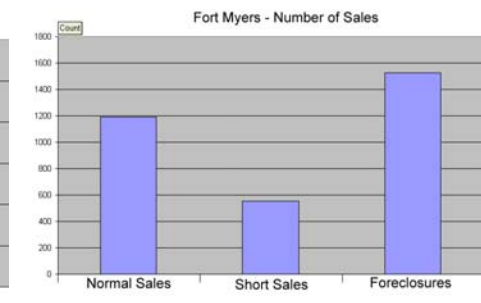
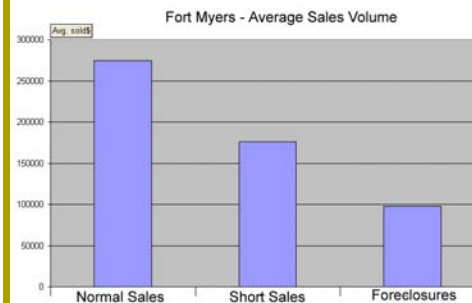
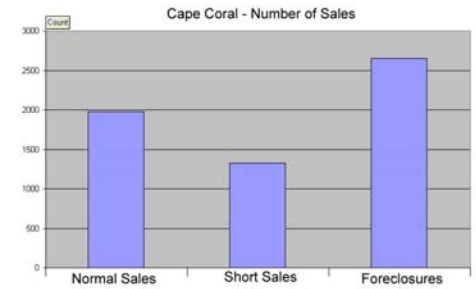
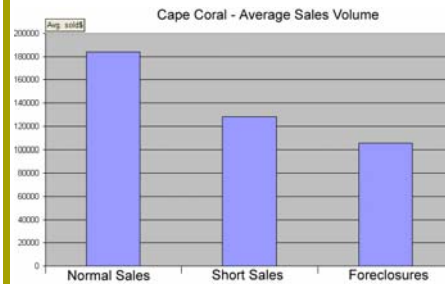
A. Glad you asked. There are things you can do that don't cost a lot of money and will make your home more attractive. Here are some basics that require a little muscle but not a lot of cash.

- Check your curb appeal. Prospects first drive by a home. Next, when visiting, they gauge the home on its entry. So, cut the lawn, trim the bushes, and plant some flowers. Or at least have a pot or two of flowers and greenery by the door.
- Paint the door if it needs it and buy new door handles if yours are old.
- The inside of your home should be cleared of unnecessary furniture and clutter even if you have to rent a storage building to hold the extras. Your home will look and feel more spacious.
- The same is true of closets. Stuffed closets and stacked closet shelves are a turn-off. They could make a buyer think the rest of the house is not well-maintained. Or they might think the closets won't be big enough for them either.
- Buyers want light. Take down the drapes and wash the windows. Don't block the light with furniture, and cut back any bushes that block the sun.
- If any room needs to be refreshed with paint, use a neutral color. New light fixtures and faucets could be in order, and a fancy shower head adds class.
 - It's no longer necessary to spend a great deal of money remodeling the kitchen. Though prospects like stainless steel appliances, they may not return as great a percentage of your investment as they used to. Buyers today are looking more for value in the home and think they can update the decor later.

Now is the time to think about pricing. Though home prices are gradually rising, they aren't what they were a few years ago.

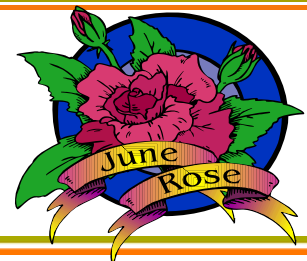
On the other hand, when you buy a re-

Market Trends



placement home, it will be priced lower that it would have been two years ago. It evens out, or you could even end up thousands of dollars to the better.

I will be pleased to help you get the best possible deal on both transactions.





New Microwave Ovens: Water Reservoir & Humidity Sensors

In the 43 years microwaves have been on the market, they have remained essentially the same. Most are used for heating coffee and leftovers or making



popcorn. Though 93 percent of American households have a microwave oven, few use it for making dinner.

Manufacturers want to change that. New, high-end units are designed for full-scale cooking.

Sharp has a \$1,000 microwave that uses steam to keep food moist while it's cooking. Users fill a reservoir with water.

Whirlpool offers steam in a combination microwave-ventilation hood. Prices begin at \$349. It fits over a gas or electric stove.

Viking Range Corp. has introduced a \$1,275 microwave in a pull-out drawer unit that fits under the kitchen counter.

It doesn't have steam, but it's great for people who want to save counter space.

This is an ideal time to come out with innovations. Last year, the number of people using a microwave to prepare meals at home rose 9.5 percent, the first increase in decades.

The average microwave lasts eight to nine years, according to Mintel International Group. Many of them were bought at Wal-Mart for about \$90.

Consumers may not realize their own microwaves come with sensor technology that cooks food until it reaches a safe temperature. Instead of guessing cook time, they should just press the button that says potato or popcorn.

Thinking About A Mortgage?

Some Plans to Consider...

30 Year Fixed Rate Loan

The thirty year fixed rate loan is the most traditional and conventional product on the market. The interest rate associated with the loan is "fixed" which means that it will not change over the course of that period. The loan payment never changes.

Adjustable Rate Mortgage

An adjustable rate mortgage (ARM) is a mortgage that changes rates over the course of the loan. The initial term is usually 1, 3, 5, 7, or 10 years. The interest rate then changes to a higher rate after that time. An adjustable rate mortgage can be attractive to buyers who desire a lower payment now and can pay a higher payment in the future.

Convertible Mortgage

These are ARM loans that allow you to convert to a fixed rate loan at or before a specified time. It lets you start off with a low variable rate, then lock in a fixed rate at a later date.

Interest Only Mortgage

An interest only mortgage is a mortgage where the buyer is only paying the interest on the loan every month. Most interest only loans will at some point



require the buyer to start paying down the principal, however, for that "interest only" period (which could be as long as 10 years) the borrower only has to pay the interest to the bank. This can be attractive for a buyer who believes that the real estate market will rise. As the real estate market rises, the buyer builds equity from the increased value, while still simply paying interest.

Balloon Payment Mortgage

A balloon payment mortgage is a product where the buyer only pays down a certain percentage of the note.

At the end of the term of the loan, the buyer is then responsible for a "balloon payment" that is to be paid to the lender. This type of loan is attractive for a buyer who wishes to have a smaller monthly payment than if they received a 30 year fixed mortgage loan. The seven year balloon payment is common.




Why consider an FHA Loan?

- An FHA loan may be a good choice for people at all income levels. It requires a down payment of only 3.5 percent.
- FHA terms allow you to include closing costs into the mortgage. In later years, it provides cash-out refinancing for things such as college or home improvements.
- As with any loan on which the down payment is less than 20 percent of the home's value, mortgage insurance is added to the monthly payment. In addition, 1/12 of annual homeowners insurance and property taxes are added to the monthly payment.



June



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12 New Moon ●
13	14  FLAG DAY	15	16	17	18	19
20 Father's Day 	21  SUMMER BEGINS	22	23	24	25	26 Full Moon ○
27	28	29	30			



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