



Realty View

KIM LEA GAYER, LICENSED BROKER®
REALTOR®
GRI CBR ABR CMMS, CNS, CMS

Gayer Group | www.gayergroup.net | (512) 282-HOME/4663 | November, 2008

Market Talk:

Selling in today's market

While today's market can seem uncertain, there's still a way to sell smart. Aligning yourself with an agent you trust is key to jumping into the real estate market, because a real estate professional has the skill, knowledge, and experience to give timely advice on buying and selling in today's market. Two areas of selling a home in which an agent's expertise is exceptionally helpful are the areas of pricing and curb appeal. Surprisingly, many sellers have trouble getting it right in these areas, so here are some things to keep in mind.

To get your home sold and get the best value for it, you need to make sure it is priced correctly. You don't want to under-price, but over-pricing reduces buyer interest, makes competing homes look like better values, and can lead to mortgage rejections once the appraisal is in. Be sure to discuss pricing options with your real estate professional, who can give you a comparative market analysis to let you know what the best range will be for your area.

Another area that sellers tend to overlook at times their homes' curb appeal. While it may be obvious to some, it's always good to be reminded that first impressions really do count. The outside of your home is the first impression that potential

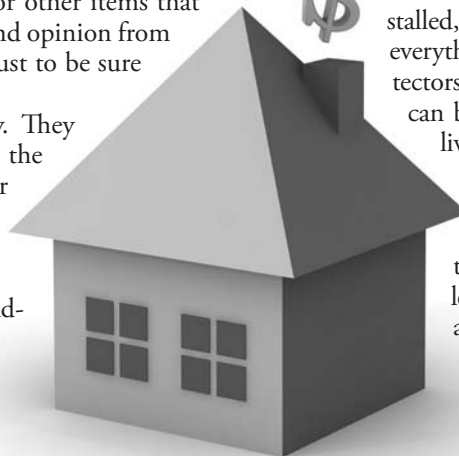
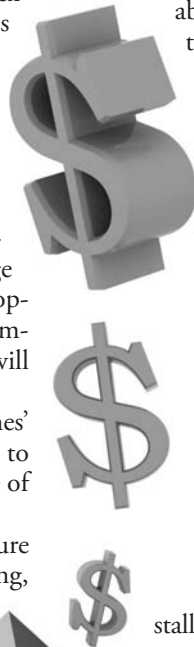
buyers get and you want it to be the best possible. Make sure your yard is clean and tidy, make sure your entrance is welcoming, and be sure to clear out any trash bins or other items that can be put away in the garage. Get a second opinion from your agent before showing your home, just to be sure your curb appeal is at its height.

Today's home buyers are very savvy. They educate themselves on current trends in the market and the pricing of homes in your neighborhood. It's helpful if you put yourself in a position where you are equally or better prepared than your potential buyers. Your agent will be able to advise you on key issues that sellers everywhere need to take into consideration when it comes to selling, especially in this market. So be sure to call today at (512) 282-HOME/4663 for more information and help to meet your needs.

Autumn - the perfect time for a home safety check!

This time of year is perfect to check out the safety of your home. According to safety experts, increased public awareness of fire safety procedures and availability of affordable smoke and carbon monoxide detectors have contributed to a decrease in fatalities throughout the country.

If you already have smoke detectors in-



stalled, make it a habit to replace the batteries to make sure everything is in good working order. If you don't have detectors, make a commitment to pick them up soon. They can be purchased for as little as \$10 each and can save lives worth so much more. Put them in hallways outside bedrooms, near kitchens and in other areas like basements or garages.

Also make sure to have a carbon monoxide detector in your home. Carbon monoxide is an odorless, colorless gas that is highly toxic even in small amounts. Remember that a smoke detector and CO detector do not function the same, so you must be prepared with both. Test all your detectors at least once a month - maybe even take time out today to make a quick safety check on your home, and make this holiday season a safe and memorable one!

Get the credit you deserve

Whether you're in the market for a new home or applying for a loan, you need to look at your credit score. A credit score can give you the information needed to negotiate loan terms and bring you one step closer to buying your dream home. Here are a few tips to help ensure that your credit score gives you the credit you deserve.

Your payment history is a significant factor in determining your credit score. A history of late payments on current and past accounts is likely to have a negative impact on your score.

What you owe counts significantly in the calculation of your credit score. Maintaining large balances on your credit cards may be a signal to lenders that you have accrued more debt than you can handle.

A portion of your score is based on how long you've had established credit. In general, a longer credit history can help earn you a better standing with lenders. Consider ways to manage new credit wisely. Applying for many different types of credit in a short period of time can take a toll on your score. Having a combination of account types including installment, revolving and mortgage is a good way to help diversify your credit.



Home repairs improve home value

If you're set on improving your home you may have already started to calculate the positive effect on your home's value, especially if your short term plans include selling your home. However, before you pound the first nail or call a contractor, here are some common mistakes you can avoid.

Many homeowners wrongly assume that a dollar invested in home improvement will make a dollar in home value, but dollar for dollar returns are a common misconception. Studies reveal that most home improvements yield a lesser percentage of money returned at the time of sale. The good news is the longer you live in your home, the more its overall value increases.

So, if you plan to sell your home within a year, making a major improvement can be a mistake. It may be more profitable to focus on a quick and easy fix. Everyday maintenance is key. Failure to keep up on maintenance can directly effect your home's value because a new homeowner expects everything to be in working order. Think of minor maintenance improvements as a way to prevent your home's value from decreasing.

If you plan to be in your home for an extended period of time, making major home repairs may be something you will want to consider, but before you commit to any big projects make sure it is not out of character for your neighborhood. If you improve your house above and beyond the surrounding neighborhood, it may become more difficult to sell in the long run.

Looking at comparisons and neighborhood sales gives you the best idea of your home's value. If you know the house down the street made improvements, you can consider if those same kind of improvements are right for you. Keep track of home sale values and prices by consulting a real estate professional. It is their job to stay on top of the housing market at all times, so if you're considering remodeling, just call us at (512) 282-HOME/4663.

Spread Thanksgiving cheer by volunteering

With Thanksgiving this month, it's the perfect time to give back to the community and get everyone involved in helping those around you by volunteering!

There are so many ways you can get involved in making sure your family and others who are less fortunate around you can experience a wonderful Thanksgiving - one great idea is to organize a family volunteer day. Many families have already made this a Thanksgiving tradition by volunteering at local shelters or community centers on the day. Another great way to give back this year is to collect unused soap and other sample-size toiletries for shelters and centers to give out, or even by donating gently used items to these places. There are plenty of opportunities around your area for volunteering - check out your local newspaper or city website for more information and details on where your family could be needed most.

Thanksgiving is all about being thankful for what we have, and a great way to give thanks is to actually get involved. This year, why not create a new family tradition that will set a good example for kids and bring a truly meaningful experience home?

Have a very Happy Thanksgiving!



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Candy Apple Pie

Ingredients...

- 1 3/4 cups apple juice
- 20 cinnamon red hot candies
- 1/4 teaspoon red food coloring
- 1/2 teaspoon vanilla extract
- 5 Granny Smith apples
- 3 tablespoons cornstarch
- 1 (9 inch) pie crust, baked

Instructions... Peel and core apples. Slice thinly. Combine 1 1/2 cups apple juice, candies, food coloring, vanilla, and apples in a saucepan. Bring to a boil. Simmer until apples are tender, stirring frequently. Combine remaining 1/4 cup apple juice and corn starch; stir into apple mixture, and cook until thickened. Remove from heat, and let cool. Spread apple mixture into pie shell, and chill for a few hours. Before serving, top with whipped topping and sprinkle with cinnamon if desired.

COMPANY LISTINGS AND CO-OP TRANSACTIONS

<u>MLS #</u>	<u>Property Address</u>	<u>Subdivision</u>	<u>Beds</u>	<u>Full Bath</u>	<u>Half Bath</u>	<u>Sq. Feet</u>	<u>List Price</u>	<u>Status*</u>	<u>Code**</u>
2984929	528 Sendero Verde	Arroyo Doble	3	2	0	1,698	Sold	S	
5367609	429 Manchester Lane	Belterra	4	2	1	2,528	Sold	S	
4501377	1309 Sir Thopas Trail	Canterbury Trails	4	2	1	1,590	Sold	S	
7301314	2405 Castledale	Castlewood Forest	4	3	0	2,950	Sold	S	
7739656	9424 Sanford Drive	Cherry Creek	4	3	0	2,045	Sold	S	
8542922	208 Buttercup Trail	Coves Cimarron	4	2	0	2,384	Sold	S	
2417903	256 McKennas	Creekside Park	3	2	0	2,137	\$183,000	A	
2167574	1253 Haleys Way Drive	Creekside Park	4	2	0	2,302	\$189,900	A	
N/A	137 Sydneys Way	Creekside Park	4	2	1	2,043	Leased	L	
3806237	1610 Melissa Oaks Lane	Crossing at Onion Creek	3	2	0	1,880	Leased	L	
7295134	304 Blueberry Hill	Flournoys Sweetbriar	3	2	0	1,007	\$125,000	A	2012
3763289	11140 Currin Lane	Hillcrest	3	2	1	2,834	Sold	S	
8296793	11012 Jockey Bluff	Knolls of Slaughter Creek	5	3	0	3,137	\$270,000	A	2003
5878458	10912 Sea Hero Lane	Knolls of Slaughter Creek	3	2	0	2,269	Sold	S	
2457098	6501 Deer Run	Lago Vista				(0.38 Acre Lot)	\$23,000	A	
5223423	6503 Deer Run	Lago Vista				(0.41 Acre Lot)	\$23,000	A	
2953959	114 Hazeltine Drive	Lakeway	4	3	1	3,203	\$544,900	A	
8486556	120 White Sands Drive	Lakeway	3	3	1	2,528	Sold	S	
4596668	309 Leisurewoods	Leisurewoods	3	2	0	1,824	\$195,000	A	
7940762	108 Poplar Drive	Mountain City Oaks	3	2	1	2,755	Sold	S	
3339923	11109 County Down Dr	Onion Creek	3	2	1	2,402	Sold	S	
7014737	11111 Champions Lane	Onion Creek	5	4	1	3,875	Sold	S	
9017682	188 Retama (For Lease)	Park at Steeplechase	3	2	1	2,244	\$1,200/Mo.	A	2001
8278613	9913 Buffalo Lake Lane	Parkside at Slaughter Crk.	4	2	1	2,342	\$239,900	A	2008
3293744	256 Skinner	Plum Creek	4	2	0	1,907	\$199,000	A	2009
5059626	5412 Hartson	Plum Creek	3	2	0	1,306	Sold	S	
5065764	109 River Run	River Oaks Ranch	4	3	0	2,334	\$172,000	A	2011
5353603	2313 S Crossing Drive	South Creek	3	2	0	1,346	\$129,900	A	2006
4936188	2961 Sussex Gardens Lane	Southland Oaks	3	3	1	2,668	\$325,000	A	2010
2827166	2904 Nives	Southland Oaks	4	2	0	2,074	Sold	S	
5627058	3507 Starline	Starline	2	2	0	1,380	\$349,900	A	
3738306	151 Desert Quail Lane	Stoneridge	3	2	0	1,856	Sold	S	
8839585	1109 Emmitt Run	The Grove	3	2	1	1,590	\$177,000	A	
5502784	6300 Clairmont Drive	Village At Western Oaks	4	2	0	2,267	Leased	L	
3047512	8104 Bounty	Village At Western Oaks	3	2	0	1,387	Sold	S	

* A=Active, PB=Pending Take Backup, P=Pending, S=Sold and L=Leased

** For 24-hour recorded property information, call 1-800-799-9336 and then enter code.



GAYER GROUP, REALTORS®
 Beyond The Move Realty, LLC
 1807 W. Slaughter Lane, Ste. 475, Austin, Texas 78748
 Business: (512) 282-HOME/4663 • Fax: (512) 282-4665
 Website: www.gayergroup.net
 Kim Lea Gayer, 512.517.5117 - kgayer@gayergroup.net
 Kris Hill, 512.922.6977 - khill@gayergroup.net
 Kay Bowen, 512.963.6844 - kbowen@gayergroup.net
 Renee Sonntag, 512.749.8453 - rsonntag@gayergroup.net

Eric Eggleston, 512.964.5263 - eeggleston@gayergroup.net
 Wayne Gayer, 512.517.5170 - wgayer@gayergroup.net

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11 critical home inspection traps to be aware of weeks before listing your home for sale

Austin Area - According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale. A new report has been prepared which identifies the eleven most common of these problems, and what you should know about them before you list your home for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection. If not identified and dealt with, any of these 11 items could cost you dearly in terms of repair. That's why it's critical that you read this report before you list your home. If you wait until the building inspector flags these issues for you, you will almost certainly experience costly delays in the close of your home sale or, worse, turn prospective buyers away altogether.

In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for, and knowing what you're looking for can help you prevent little problems from growing into costly and unmanageable ones.

To help home sellers deal with this issue before their homes are listed, a free report entitled "11 Things You Need to Know to Pass Your Home Inspection" has been compiled which explains the issues involved.

To hear a brief recorded message about how to order your FREE copy of this report, call 1-800-856-0036 and enter 1003. You can call any time, 24-hours a day, and 7-days a week. Call NOW to learn how to ensure a home inspection doesn't cost you the sale of your home.

