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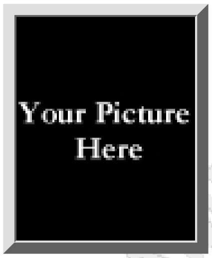

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Mortgage Rates Tic Up

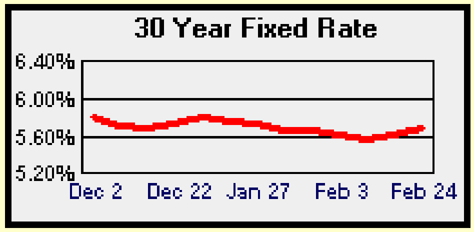
Freddie Mac's results of its Primary Mortgage Market Survey show the 30-year fixed-rate mortgage (FRM) averaged 5.69 percent, with an average 0.7 points, for the week ending February 24, 2005. One-year Treasury-indexed adjustable-rate mortgages (ARMs) averaged 4.16 percent.

"Mortgage rates moved up for the second week in a row on concerns about a pick up in inflation showing up in raw materials," said Frank Nothaft, Freddie Mac's chief economist. "However, a broader measure of inflation, the Consumer Price Index (CPI), posted a less than expected rise in inflation, causing bond yields to fall.

This means that rates may retreat to prior levels seen earlier in the year.

Mortgage Rates

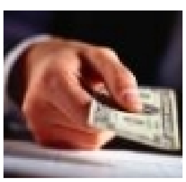
Source: Realty Times



U.S. averages as of February 24, 2005:

30 yr. fixed: 5.69%
15 yr. fixed: 5.22%
1 yr. adj: 4.16%

Mortgages Reverse In-home Care Costs



The National Council on the Aging (NCOA) has published a report that says reverse mortgages can help an estimated 13.2 million elderly homeowners pay for long-term care and remain independent in their homes longer. The study said such homeowners could access a total of $695 billion through reverse mortgages.

A borrower aged 75 years old with a home worth $100,000 could receive a reverse mortgage that could pay a family care giver $500 a month for almost 12 years; $1,120 a month in adult day care services for almost five years; or $2,160 a month in home care -- daily care for at least four hours -- for 2.5 years.

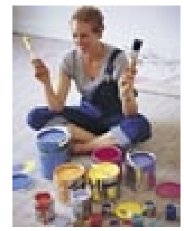
Moving? Stay In Touch

When you move it's important to update your postal information so mail can be forwarded to your new address. Fortunately, changing addresses is both quick and easy.

Notify the Postal Service about a month before you move. Such time is necessary because the post office will contact you at your current address to assure the notice is legitimate. Use the change-of-address form (PS Form 3575) from your local post office.

First Class, Priority and Express mail will be forwarded to your new address for a year, and newspapers and magazines will be forwarded for 60 days. Books, catalogs and other mail will not be automatically forwarded unless you ask.

Right Paint Choices A Key To Resale



If people stop dead in their tracks to admire your residence, your house has curb appeal.

According to the National Association of Realtors, curb appeal sells more than half of all houses that go on the market. At the very least, it makes buyers take notice, gets them across the sidewalk or yard and inside the front door.

Real estate agents say that when you couple curb appeal with pricing the house appropriately, that figure climbs to 90 percent.

What kind of property it is has a bearing on how it is perceived, but generally, the tidier, fresher and cleaner it looks, the more curb appeal it has.

And painting is key.

Sure, choices and tints can vary from region to region, but a new paint job that's crisp and fresh can really reel them in no matter where you live.

Painting can be very expensive, but it is the least expensive way to get the biggest return on your investment. Because painting is a maintenance issue, you can't say to a buyer, "Well, I spent X amount on painting." But the expense of painting definitely will be reflected in the quality of the buyer's offer.

Whatever your personal preference, you should always keep resale in mind. If you go off the deep end of the color spectrum, you could affect not only the value of your house but that of the entire neighborhood.

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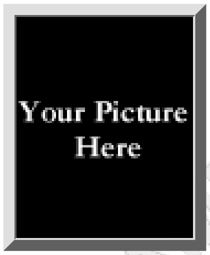

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Uncle Sam Provides Helping Hand With Down Payment Savings

By M. Anthony Carr

Don't file your taxes too quickly before finding out what you can get back from Uncle Sam to help you save for your down payment. There's more available to you for increasing your tax refund than just your basic personal deductions. Tax credits can be another way to increase your refund or create one altogether that can inject more bucks into your savings account.

"Thousands of people every year pass up millions of dollars because they don't know they can take advantage of some or all of the credits" available to them, according to the U.S. Housing and Urban Development. As you prepare your Form 1040, be sure to look over the credits below to see if you can increase your personal bottom line:

Earned Income Tax Credit: Last year, more than 21 million taxpayers raked in a boat load of money ($36 billion) through the Earned Income Tax Credit (EITC), a.k.a., Earned Income Credit (EIC). This credit can create a refund boon for low-income working individuals and families. Originally put in the tax code in 1975, the EITC was created to offset the burden of social security taxes and to provide an incentive to work. The IRS says when the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

The very basic requirements include:

- Must have earned income
- Must have a valid Social Security Number
- Investment income is limited to $2,650
- Filing status cannot be "married filing separately"
- Generally must be a U.S. citizen or resident alien all year
- Cannot be a qualifying child of another person
- Cannot file Form 2555 or 2555-EZ (related to foreign earn income)

When you consider the average taxpayer using the EITC was able to pull in about $1,714, that's a good chunk of change for your down payment savings account.

Child Tax Credit: Having children has never been more financially beneficial when it comes to tax deductions. Not only do the tikes count for a deduction as a dependent (2004 amount is $3,100 each, according to IRS.gov), you may also be able to claim a child tax credit for each child that qualifies. For 2004, the maximum amount of the credit is $1,000 for each qualifying child. Here are the stipulations for a qualifying child:

- Is claimed as your dependent,
- Was under age 17 at the end of 2004,
- Is (a) your son, daughter, adopted child, stepchild, or a descendant of any of them; or (b) is your brother, sister, stepbrother, stepsister, or a descendant of any of them whom you care for as you would your own child; or (c) is an eligible foster child, and
- Is a U.S. citizen or resident.

As you can see -- here's another area that could put more money into your down payment account. Check with your tax professional to see if you qualify for these deductions and credits.

Individual Development Accounts: You can use an Individual Development Account (IDA) to save towards the purchase or repair of a home, or to pay off a long-term debt. Some companies have partnered with IDA provider to help their employees to make matching contributions.

A list of IDA groups can be found at the IDA Network. The search directory is operated by the Corporation for Enterprise Development in Washington, DC. CED explains that an IDA is a tool to "enable low-income American families to save, build assets, and enter the financial mainstream. IDAs reward the monthly savings of working-poor families who are trying to buy their first home, pay for post-secondary education, or start a small business."

The incentive to the individual saving in an IDA is through the use of matching funds that typically come from a variety of private and public sources. It's like a 401(k) for homeownership.

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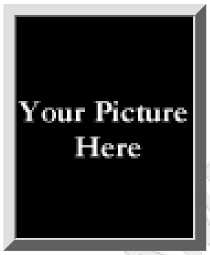

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Smart Kitchens Could Cook Up A Strong Future, Report Says

By Michele Dawson

With cell phones, pagers and computers becoming staples in everyday life, will kitchen appliances follow suit and jump into the home network? The electronics industry is cooking up support for so-called "smart" kitchens - especially in new homes.

In fact, the Consumer Electronics Association calls smart kitchens - those equipped with broadband-equipped home networks to connect appliances with cell phones, pagers, office computers, laptops and other remote devices - one of "5 Technologies to Watch" in a recent report.

The need for speed coupled with the desire for old-fashioned 'home cookin' has led to the invention of several new products that could make the kitchen the center of the home," the CEA's report states.

The smart kitchen features refrigerators equipped with cable-ready TV screens, refrigerators that can monitor the shelf life of your in-box items, ovens that will download recipes from the Internet and can be temperature-controlled during the day so all you have to do is make a call on your cell phone to get dinner cooking. "The rapid expansion of high-speed home networks and the rollout of smart kitchen appliances looks like a marriage destined for success," the report states. Many companies - including Whirlpool, IBM, Sears and Hewlett-Packard - are coming together to resolve some of the design issues associated with the smart kitchen. The alliance says 42 percent of American single-family homeowners - 26.1 million households - are interested in new technology in a connected home.

The industry, the report says, is targeting the new home. Many homebuilders are pre-wiring the kitchen so the broadband connection will be in place when the homeowner moves in. Americans are spending more time in the kitchen and welcome all the help and amenities they can get. On that note, the Internet Home Alliance has launched a pilot program called "Mealtime."

For six months 20 Boston homeowners have used an Internet-enabled refrigerator and oven, an entertainment center and wireless application protocol cell phone to control the kitchen appliances at and away from home. But will the smart kitchen become as popular as the microwave? The alliance says there are still some major hurdles:

- The cost. Adding it all up, a smart kitchen can cost $10,000 to $20,000. Incorporating smart kitchens in new homes can help soften sticker shock.
- Space limitations. Many older houses have smaller, cramped kitchens - another reason to target new homes.
- Consumer apprehension. Many homeowners are typically intimidated by new products, especially when technology is involved.
- Convincing more Americans to jump on the high-speed Internet highway.

While the growth rate of home networking is steady, the CEA says the industry needs to persuade more Americans to get high-speed Internet services and home networks so they'll ultimately buy more products and get them connected.

Meanwhile, in another recently released survey, the Internet Home Alliance found that half of the new homes being constructed are built with at least one technology option mandated by the owner. Voted most important to current and prospective buyers are pre-wired cable/satellite TV and a home security system.

Survey takers said structured wiring, multi-zone HVAC, an air purification system, a community-wide high-speed Internet connection, a home control/automation system and light control were "somewhat important."

Participants said they were often overwhelmed by the technology options; they were often the last-mentioned options and are often presented in a cursory, checklist fashion. They said they would like to purchase options after seeing them in a showroom setting.

"We were delighted to learn that the concept of the connected home is, indeed, becoming a reality," said Tim Woods, Internet Home Alliance's Vice President of Ecosystems Development.

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Counteroffers: What Sellers Need to Know

By Julie Garton-Good

You've found a buyer and she's made an offer. But the offer is not quite what you were looking for, so you make a counteroffer back to the buyer. A good idea? Perhaps. But to be a strong, in-control seller, it's imperative that you understand the good, the bad, and the potentially ugly regarding counteroffers.

Let's explore what a counteroffer is, how it works, and how you can use it to best advantage.

When counteroffers occur:

Counteroffers are replies to original offers (as the name implies). Just like making a verbal counter-point to another person's statement, the counteroffer is a response to an original offer.

For example, the buyer asks that you leave the washer and the dryer with the house. You decline and counter back to the buyer with the washer and dryer marked off of the personal property section of the contract. You have made a counteroffer.

Counteroffer snafu:

It sounds simple. But there's one twist. A counter offer is an entirely new offer, one that the buyer doesn't have to accept. Any change, no matter how minor, voids the first offer, and the buyer is under no legal obligation to respond to the new offer.

This means that even though the buyer first offered to pay full-price (in cash) for the house, you may have just killed the sale because you balked at leaving the washer and dryer worth $200!

Communicating your acceptance:

There's an additional point to understand regarding offers of all kinds (counter or otherwise): The offeror, the person making the offer, has the right to withdraw the offer prior to it being accepted with that acceptance being communicated back to the offeror. This means that a buyer could withdraw the offer (with earnest money being returned) anytime prior to receiving word from you that you had accepted the offer.

For example, you are trying to decide whether or not to accept a buyer's offer when you receive a call stating that she is revoking her offer and purchasing another property. Or worse yet, you accept the buyer's offer, and, in your state of euphoria, forget to call her to relate your acceptance. Prior to receiving word of your acceptance, the buyer could withdraw the offer.

Does this mean that you should never make counter-offers to a buyer? No, but make sure you know the price you pay if you do! The buyer doesn't have to accept the offer, can walk away from the sale---can even counter back at terms more in his favor and less in yours. Make sure you weigh the pros and cons before proceeding and be ready to accept the consequences.

In general, win/win negotiating will take you a long way in making and accepting counter offers. If you keep the other party's position in mind when negotiating, meeting the buyer half way will be easier to do and more productive as well.

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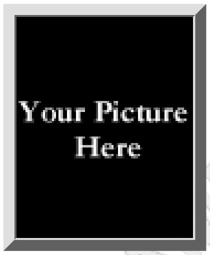

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Sweet New Suite Of Mortgages

By Broderick Perkins

A new suite of mortgages gives key community workers, working families, and borrowers with limited credit and savings greater access to low- and zero-down mortgages to buy homes in their community or refinance existing mortgages.

"The biggest thing is that this suite of products is available nationally from 2,000 lenders and 10,000 mortgage brokers who use Loan Prospector (an automated underwriting tool). Previously, loans with these features were available only on a negotiable basis with lenders and they were typically tied to revitalization projects where a city was trying to stimulate home ownership in a given area," said Brad German a spokesman for Freddie Mac.

Announced last month, this Freddie Mac product could help put home ownership within reach for tens of thousands of households that otherwise couldn't make the leap and they can realize their dream with market-rate loans. "It would be very much worth while to talk to a lender and check it out to see if you can qualify for this product. It's a conforming conventional mortgage rate as opposed to sub-prime or other rate," German added.

Freddie Mac's "Home Possible Mortgage" combines borrower education, early delinquency counseling, zero- and 3-percent down payment mortgage products, and flexible credit requirements for low- and moderate-income households. Borrowers can move into a home with as little as $500 for the down payment or closing costs.

"There's no hidden administration fee or other costs," German said. "A 43 percent debt-to-income ratio also gives you extra flexibility."

Similar "Home Possible Neighborhood Solution Mortgages" targets teachers, law enforcement officers, firefighters, and health care workers.

"Home Possible is what our lenders tell us they need to compete in today's market: a flexible, easy-to-use mortgage uniting Loan Prospector's ease and efficiency with exceptionally low down payments and flexible credit. Perhaps no other mortgage product launched in recent memory will enable our lenders to reach and help as many additional borrowers as Home Possible," said David Stevens, senior vice president of single family sourcing at Freddie Mac.

The Home Possible Mortgage is available either as a 100 percent loan-to-value (LTV) mortgage that borrowers can use for single-family home purchases and no cash-out refinancing, or as a 97 percent LTV mortgage for one-to-four unit properties. Both the zero and 3 percent down payment versions of Home Possible loans allow borrowers to put down as little as $500 from their personal funds towards the down payment and closing costs for a one-unit property. Two-unit properties require borrowers to put in 3 percent of the property's value; 3-4-unit properties and manufactured homes require a 5 percent borrower contribution.

Home Possible Neighborhood Solution combines a temporary subsidy buy-down (reducing the initial rate by 1.5 percentage points in the first year and 0.5 percentage points for the next two years) with a higher debt-to-income ratio to boost the home buying power of teachers, firefighters, law enforcement officers, and health care workers by as much as 30 percent. For example, a borrower with adequate reserves earning $2,761 a month and making a 3 percent down payment can boost her home buying power from $200,000 to $260,400 by opting for a Home Possible Neighborhood Solution Mortgage over standard 97 percent LTV mortgages, Freddie Mac says.

Both Home Possible loan varieties are available as 15-, 20- and 30-year fixed rate mortgages (FRMs) or as 7-1 (fixed for seven years, then adjusting once a year thereafter) or 10-1 adjustable rate mortgages for one-unit properties.

Borrowers can earn up to their area's median income or, if they earn more than the area's median, can buy or refinance a home in an undeserved market area to benefit from the special loans.

All borrowers must be schooled in a pre-purchase borrower education program. Such programs significantly reduce mortgage delinquencies and foreclosures.

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Prepare Now to Sell in The Spring

By Michele Dawson

If you plan on selling this spring or summer, now's the time to start getting your house ready to put on the market.

Home sales typically soar during the spring and summer months because of the more favorable weather in most parts of the country and kids being out of school. As we enter into spring, sellers should expect the market to begin to recover some of its momentum. Traditionally spring and early summer are the best selling seasons. Low interest rates continue to help the already steady market.

While the thought of an increased pool of buyers in the spring may put you at ease, don't forget, there will be more competition as you see more of your neighbors put their houses on the market, too.

One of the first things you should do is examine, and, if needed, repair, any major structural systems. If you're unaware of any, you may want to hire a professional home inspector. Chances are a potential buyer will hire an inspector to examine the house, so you might as well save yourself any surprises down the road.

The American Society of Home Inspectors says a typical home inspection includes drainage conditions, exterior surfaces, decks, chimney, the roof, windows, doors, plumbing fixtures, furnace, air conditioner, insulation, ventilation, electrical, heating, and plumbing systems.

Once that's done, you should make sure you don't have any loose shingles. Repair and paint your gutters, if needed. Once the structural systems are repaired or given the thumbs-up, then you should turn to appearance.

Two of the most effective but most inexpensive ways to improve the look of your home are to shampoo your carpets and to repaint any walls that are dirty or dingy. Remember - keep the colors neutral.

Next you'll want to get rid of all your extra clutter - start with the garage, closets, and bedrooms. Have a garage sale to get rid of all the extra stuff you don't use anymore. If you have anything left over, donate it to charity.

If you have a lot of furnishings, think about putting some of them in storage. When a potential buyer looks at your house, there should be enough open space for them to visualize their things in the room. They shouldn't have to visually plod through all of your belongings.

Another thing to work on is creating good curb appeal. A home shopper's first impression is everything. The moment they pull up to the curb, they'll make an instant judgment. You'll want to be sure it's positive. You can begin by making sure your front landscape is kept up, the lawn is mowed on schedule, and bushes and trees are pruned.

Bring your front door to life with a fresh coat of paint and a spring wreath. Set some planters near the front door and plant some colorful annuals in the front yard.

Now is also a good time to interview real estate professionals. Ask about their experience, find out how well they know the area you're eyeing, and talk to references. Once you have someone lined up you can follow his or her additional recommendations and begin the final phases of preparation before your house goes on the market.

Another thing you should start thinking about is setting your price competitively. Many agents will begin by conducting a competitive market analysis of your house and give you an estimate of the fair market value of your home, which is a range that will fluctuate depending on the housing market in your area and how much similar homes in your neighborhood are selling for. This will help to give you an idea of how much you should list your house for.

Like other major undertakings, the real key to selling your house is preparation. Some sellers don't have this luxury - they may have a job relocation or other circumstances that force them to sell quickly. If you plan on moving in the spring or summer, use the coming months to your full advantage to ultimately garner top dollar for your house.

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End Home Equity Write-Offs? Forget it

By Peter G. Miller

The reported thinking in Washington which suggests that it may be time to end the interest write-off for up to $100,000 in home equity financing is a non-starter, a political suicide mission in a city where taking care of one's own political hide is always a first priority.

At a time when budgets at the federal and state levels are running in the red and lawmakers are looking for new things to tax, old deductions to eliminate and current taxes to raise, the real estate community now has a new and stronger argument to say that real estate tax policies should be left alone. Why? Aside from political self-interest, tinkering with the present real estate write-off system could cause massive harm to the economy, an economy which cannot afford such a wallop.

It's usually said that real estate represents roughly 20 percent of the nation's goods and services. That's a huge proportion of the national economy, but now comes evidence that even 20 percent is just too little.

In the fourth quarter of 2004, the Bureau of Labor Statistics estimated that the nation's gross domestic product amounted to $11,967 trillion. Of this amount, $1,259.7 trillion went for housing, $461.5 billion was spent on "housing operations" and $358.8 billion was spent on furniture and household equipment. That's a total of $2.080 trillion, or 17 percent of the overall economy.

According to AdAge.com, however, a typical family spent $40,817 on goods and services in 2003, the last year for which figures are available. Of this amount, $13,432 went for housing and housing-related costs -- a full 33 percent of all household spending.

"Americans," says AdAge.com, "are buying more -- and bigger -- homes." The Census Bureau says 69% of families own homes today, vs. 63% in 1965. The average new house today is 2,300 square feet, vs. about 1,500 square feet in the mid-60s and below 1,000 square feet in 1950, according to the National Association of Home Builders. Those rooms need to be furnished. Add it up, and housing accounted for 33¢ of every dollar of consumer spending in 2003, up from 26¢ in 1950."

If 17 percent seems too low and 33 percent seems to high, then consider a just-released report by Boston University's Center for Retirement Research. It shows that a typical married couple devote 29 percent of their total income in housing -- more than is spent on health care (20 percent) or food (13 percent).

For unmarried seniors, housing represents 39 percent of all spending, according to the study.

Are not mortgages paid off by seniors? Nope. The study found that "25 percent of married adults ages 65 and older are homeowners with mortgages."

It's long been recognized that the largest political block in the U.S. is composed of those who live indoors. Red states, blue states, conservative or liberal, the electorate shares common ground when it comes to real estate. Except for a few think tanks, the idea of reducing mortgage interest, property tax or capital gains write-offs appeals to no one.

Cutting real estate write-offs was politically unattractive when the country ran massive surpluses, but now that we're in a period of massive debt the political climate has changed: Even such things as once-sacred farm subsidies are open for discussion in Washington.

But as to ending the home equity write-off, forget it. No congressional district would forgive a politician who supported such a measure. Just ask your neighbors.

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Help Your Kids Adjust When Moving in The Middle of the School Year

By Michele Dawson

Going through the arduous process of buying a house may leave you with all the stress you can handle. But don't forget your kids. The thought of a new house usually brings pangs of anxiety as they think about being the "new kid" - especially if you're moving in the middle of the school year.

Rest assured, yours isn't the only family to go through this experience. The U.S. Census Bureau says that some 43 million Americans moved during a one-year period tracked from March 1999 to March 2000. While some 56 percent of those families stayed within the same county, that doesn't always spare the kids from having to move to a new school.

And with the real estate market continuing to stay steady into the first months of 2005, there are guaranteed to be many more "new kids" roaming the halls of schools across the country in search of their new class assignments.

The confusion and disorder associated with moving, packing, home inspections, taking care of all the final paperwork, and closing up your household is likely to produce a range of emotions for you and your kids. A lot of how well your child will adjust, experts say, depends on his or her personality and developmental age.

"Some children are naturally outgoing and will be able to make friends immediately while some other children may take months," said Lesia Oesterreich, a family life specialist at Iowa State University Extension, in an article for National Network for Child Care.

If your child tends to be a worrier or gets nervous easily, you'll see those characteristics exacerbated by the move process, she says.

The most important things you can do are to be understanding, acknowledging both positive and negative feelings, and to keep daily routines as normal as possible.

And there are things you can do to help your child adjust to his or her new home and new school.

- Once you know you will be moving, try to bring your child along when you look at houses so they understand and come to accept that the family will be moving.
- Plan a farewell party for your child - this helps solidify the upcoming move in your child's mind and helps them accept reality.
- Take your child to visit his or her new school. If possible, try to arrange for your child to meet the teacher ahead of time.
- Introduce yourself to neighbors as soon as you move in. Your child may be able to get a head-start on making friends if you live near kids the same age.
- Gather information on the sports or other extra-curricular activities that interest your child so you know how and when to sign up.
- Let your child ease into the academic aspect of school. Kids typically learn more easily when they are comfortable and at ease. Give them time to get adjusted to their new learning environment.
- Encourage your child to invite new friends over to your new house.
- Scout out your neighborhood parks and take your kids there frequently.
- When you move into your new home, begin a new keepsake and encourage your child to write about his or her hopes and expectations at the new home.
- Once you've selected your new house, show your child where his or her room will be. Draw a sketch of the room layout and let your child take part in determining where he or she will place the furniture.
- If your budget allows, perhaps help your child choose a new décor for the new bedroom. If nothing else, new paint in a bright color is an inexpensive way to brighten up the room and give your child a sense of personalizing his or her new room.
- Read children's literature about moving to your kids.

The NNCC says that it can take as long as 16 months for kids and adults to adjust to a move. It usually takes about a month after you're moved in for it to sink in that the reality of friends and familiar places are no more. So the most important thing you can do for your child as you move in the middle of the school year is to just be patient. Everyone handles stress and change differently. And be a good role model. Let your kids see and hear you express your thoughts as you sort out your own feelings about your new environment.

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March Real Estate Update

Mortgage Rates Tic Up

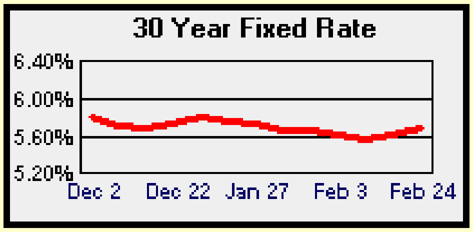
Freddie Mac's results of its Primary Mortgage Market Survey show the 30-year fixed-rate mortgage (FRM) averaged 5.69 percent, with an average 0.7 points, for the week ending February 24, 2005. One-year Treasury-indexed adjustable-rate mortgages (ARMs) averaged 4.16 percent.

"Mortgage rates moved up for the second week in a row on concerns about a pick up in inflation showing up in raw materials," said Frank Nothaft, Freddie Mac's chief economist. "However, a broader measure of inflation, the Consumer Price Index (CPI), posted a less than expected rise in inflation, causing bond yields to fall.

This means that rates may retreat to prior levels seen earlier in the year.

Mortgage Rates

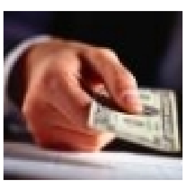
Source: Realty Times



U.S. averages as of February 24, 2005:

30 yr. fixed: 5.69%
15 yr. fixed: 5.22%
1 yr. adj: 4.16%

Mortgages Reverse In-home Care Costs



The National Council on the Aging (NCOA) has published a report that says reverse mortgages can help an estimated 13.2 million elderly homeowners pay for long-term care and remain independent in their homes longer. The study said such homeowners could access a total of $695 billion through reverse mortgages.

A borrower aged 75 years old with a home worth $100,000 could receive a reverse mortgage that could pay a family care giver $500 a month for almost 12 years; $1,120 a month in adult day care services for almost five years; or $2,160 a month in home care -- daily care for at least four hours -- for 2.5 years.

Moving? Stay In Touch

When you move it's important to update your postal information so mail can be forwarded to your new address. Fortunately, changing addresses is both quick and easy.

Notify the Postal Service about a month before you move. Such time is necessary because the post office will contact you at your current address to assure the notice is legitimate. Use the change-of-address form (PS Form 3575) from your local post office.

First Class, Priority and Express mail will be forwarded to your new address for a year, and newspapers and magazines will be forwarded for 60 days. Books, catalogs and other mail will not be automatically forwarded unless you ask.

Right Paint Choices A Key To Resale

If people stop dead in their tracks to admire your residence, your house has curb appeal.

According to the National Association of Realtors, curb appeal sells more than half of all houses that go on the market. At the very least, it makes buyers take notice, gets them across the sidewalk or yard and inside the front door.

Real estate agents say that when you couple curb appeal with pricing the house appropriately, that figure climbs to 90 percent.

What kind of property it is has a bearing on how it is perceived, but generally, the tidier, fresher and cleaner it looks, the more curb appeal it has.

And painting is key.

Sure, choices and tints can vary from region to region, but a new paint job that's crisp and fresh can really reel them in no matter where you live.

Painting can be very expensive, but it is the least expensive way to get the biggest return on your investment. Because painting is a maintenance issue, you can't say to a buyer, "Well, I spent X amount on painting." But the expense of painting definitely will be reflected in the quality of the buyer's offer.

Whatever your personal preference, you should always keep resale in mind. If you go off the deep end of the color spectrum, you could affect not only the value of your house but that of the entire neighborhood.

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Uncle Sam Provides Helping Hand With Down Payment Savings

By M. Anthony Carr

Don't file your taxes too quickly before finding out what you can get back from Uncle Sam to help you save for your down payment. There's more available to you for increasing your tax refund than just your basic personal deductions. Tax credits can be another way to increase your refund or create one altogether that can inject more bucks into your savings account.

"Thousands of people every year pass up millions of dollars because they don't know they can take advantage of some or all of the credits" available to them, according to the U.S. Housing and Urban Development. As you prepare your Form 1040, be sure to look over the credits below to see if you can increase your personal bottom line:

Earned Income Tax Credit: Last year, more than 21 million taxpayers raked in a boat load of money ($36 billion) through the Earned Income Tax Credit (EITC), a.k.a., Earned Income Credit (EIC). This credit can create a refund boon for low-income working individuals and families. Originally put in the tax code in 1975, the EITC was created to offset the burden of social security taxes and to provide an incentive to work. The IRS says when the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

The very basic requirements include:

- Must have earned income
- Must have a valid Social Security Number
- Investment income is limited to $2,650
- Filing status cannot be "married filing separately"
- Generally must be a U.S. citizen or resident alien all year
- Cannot be a qualifying child of another person
- Cannot file Form 2555 or 2555-EZ (related to foreign earn income)

When you consider the average taxpayer using the EITC was able to pull in about $1,714, that's a good chunk of change for your down payment savings account.

Child Tax Credit: Having children has never been more financially beneficial when it comes to tax deductions. Not only do the tikes count for a deduction as a dependent (2004 amount is $3,100 each, according to IRS.gov), you may also be able to claim a child tax credit for each child that qualifies. For 2004, the maximum amount of the credit is $1,000 for each qualifying child. Here are the stipulations for a qualifying child:

- Is claimed as your dependent,
- Was under age 17 at the end of 2004,
- Is (a) your son, daughter, adopted child, stepchild, or a descendant of any of them; or (b) is your brother, sister, stepbrother, stepsister, or a descendant of any of them whom you care for as you would your own child; or (c) is an eligible foster child, and
- Is a U.S. citizen or resident.

As you can see -- here's another area that could put more money into your down payment account. Check with your tax professional to see if you qualify for these deductions and credits.

Individual Development Accounts: You can use an Individual Development Account (IDA) to save towards the purchase or repair of a home, or to pay off a long-term debt. Some companies have partnered with IDA provider to help their employees to make matching contributions.

A list of IDA groups can be found at the IDA Network. The search directory is operated by the Corporation for Enterprise Development in Washington, DC. CED explains that an IDA is a tool to "enable low-income American families to save, build assets, and enter the financial mainstream. IDAs reward the monthly savings of working-poor families who are trying to buy their first home, pay for post-secondary education, or start a small business."

The incentive to the individual saving in an IDA is through the use of matching funds that typically come from a variety of private and public sources. It's like a 401(k) for homeownership.

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Smart Kitchens Could Cook Up A Strong Future, Report Says

By Michele Dawson

With cell phones, pagers and computers becoming staples in everyday life, will kitchen appliances follow suit and jump into the home network? The electronics industry is cooking up support for so-called "smart" kitchens - especially in new homes.

In fact, the Consumer Electronics Association calls smart kitchens - those equipped with broadband-equipped home networks to connect appliances with cell phones, pagers, office computers, laptops and other remote devices - one of "5 Technologies to Watch" in a recent report.

The need for speed coupled with the desire for old-fashioned 'home cookin' has led to the invention of several new products that could make the kitchen the center of the home," the CEA's report states.

The smart kitchen features refrigerators equipped with cable-ready TV screens, refrigerators that can monitor the shelf life of your in-box items, ovens that will download recipes from the Internet and can be temperature-controlled during the day so all you have to do is make a call on your cell phone to get dinner cooking. "The rapid expansion of high-speed home networks and the rollout of smart kitchen appliances looks like a marriage destined for success," the report states. Many companies - including Whirlpool, IBM, Sears and Hewlett-Packard - are coming together to resolve some of the design issues associated with the smart kitchen. The alliance says 42 percent of American single-family homeowners - 26.1 million households - are interested in new technology in a connected home.

The industry, the report says, is targeting the new home. Many homebuilders are pre-wiring the kitchen so the broadband connection will be in place when the homeowner moves in. Americans are spending more time in the kitchen and welcome all the help and amenities they can get. On that note, the Internet Home Alliance has launched a pilot program called "Mealtime."

For six months 20 Boston homeowners have used an Internet-enabled refrigerator and oven, an entertainment center and wireless application protocol cell phone to control the kitchen appliances at and away from home. But will the smart kitchen become as popular as the microwave? The alliance says there are still some major hurdles:

- The cost. Adding it all up, a smart kitchen can cost $10,000 to $20,000. Incorporating smart kitchens in new homes can help soften sticker shock.
- Space limitations. Many older houses have smaller, cramped kitchens - another reason to target new homes.
- Consumer apprehension. Many homeowners are typically intimidated by new products, especially when technology is involved.
- Convincing more Americans to jump on the high-speed Internet highway.

While the growth rate of home networking is steady, the CEA says the industry needs to persuade more Americans to get high-speed Internet services and home networks so they'll ultimately buy more products and get them connected.

Meanwhile, in another recently released survey, the Internet Home Alliance found that half of the new homes being constructed are built with at least one technology option mandated by the owner. Voted most important to current and prospective buyers are pre-wired cable/satellite TV and a home security system.

Survey takers said structured wiring, multi-zone HVAC, an air purification system, a community-wide high-speed Internet connection, a home control/automation system and light control were "somewhat important."

Participants said they were often overwhelmed by the technology options; they were often the last-mentioned options and are often presented in a cursory, checklist fashion. They said they would like to purchase options after seeing them in a showroom setting.

"We were delighted to learn that the concept of the connected home is, indeed, becoming a reality," said Tim Woods, Internet Home Alliance's Vice President of Ecosystems Development.

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Counteroffers:
What Sellers Need to Know

By Julie Garton-Good

You've found a buyer and she's made an offer. But the offer is not quite what you were looking for, so you make a counteroffer back to the buyer. A good idea? Perhaps. But to be a strong, in-control seller, it's imperative that you understand the good, the bad, and the potentially ugly regarding counteroffers.

Let's explore what a counteroffer is, how it works, and how you can use it to best advantage.

When counteroffers occur:

Counteroffers are replies to original offers (as the name implies). Just like making a verbal counter-point to another person's statement, the counteroffer is a response to an original offer.

For example, the buyer asks that you leave the washer and the dryer with the house. You decline and counter back to the buyer with the washer and dryer marked off of the personal property section of the contract. You have made a counteroffer.

Counteroffer snafu:

It sounds simple. But there's one twist. A counter offer is an entirely new offer, one that the buyer doesn't have to accept. Any change, no matter how minor, voids the first offer, and the buyer is under no legal obligation to respond to the new offer.

This means that even though the buyer first offered to pay full-price (in cash) for the house, you may have just killed the sale because you balked at leaving the washer and dryer worth $200!

Communicating your acceptance:

There's an additional point to understand regarding offers of all kinds (counter or otherwise): The offeror, the person making the offer, has the right to withdraw the offer prior to it being accepted with that acceptance being communicated back to the offeror. This means that a buyer could withdraw the offer (with earnest money being returned) anytime prior to receiving word from you that you had accepted the offer.

For example, you are trying to decide whether or not to accept a buyer's offer when you receive a call stating that she is revoking her offer and purchasing another property. Or worse yet, you accept the buyer's offer, and, in your state of euphoria, forget to call her to relate your acceptance. Prior to receiving word of your acceptance, the buyer could withdraw the offer.

Does this mean that you should never make counter-offers to a buyer? No, but make sure you know the price you pay if you do! The buyer doesn't have to accept the offer, can walk away from the sale---can even counter back at terms more in his favor and less in yours. Make sure you weigh the pros and cons before proceeding and be ready to accept the consequences.

In general, win/win negotiating will take you a long way in making and accepting counter offers. If you keep the other party's position in mind when negotiating, meeting the buyer half way will be easier to do and more productive as well.

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Sweet New Suite Of Mortgages

By Broderick Perkins

A new suite of mortgages gives key community workers, working families, and borrowers with limited credit and savings greater access to low- and zero-down mortgages to buy homes in their community or refinance existing mortgages.

"The biggest thing is that this suite of products is available nationally from 2,000 lenders and 10,000 mortgage brokers who use Loan Prospector (an automated underwriting tool). Previously, loans with these features were available only on a negotiable basis with lenders and they were typically tied to revitalization projects where a city was trying to stimulate home ownership in a given area," said Brad German a spokesman for Freddie Mac.

Announced last month, this Freddie Mac product could help put home ownership within reach for tens of thousands of households that otherwise couldn't make the leap and they can realize their dream with market-rate loans. "It would be very much worth while to talk to a lender and check it out to see if you can qualify for this product. It's a conforming conventional mortgage rate as opposed to sub-prime or other rate," German added.

Freddie Mac's "Home Possible Mortgage" combines borrower education, early delinquency counseling, zero- and 3-percent down payment mortgage products, and flexible credit requirements for low- and moderate-income households. Borrowers can move into a home with as little as $500 for the down payment or closing costs.

"There's no hidden administration fee or other costs," German said. "A 43 percent debt-to-income ratio also gives you extra flexibility."

Similar "Home Possible Neighborhood Solution Mortgages" targets teachers, law enforcement officers, firefighters, and health care workers.

"Home Possible is what our lenders tell us they need to compete in today's market: a flexible, easy-to-use mortgage uniting Loan Prospector's ease and efficiency with exceptionally low down payments and flexible credit. Perhaps no other mortgage product launched in recent memory will enable our lenders to reach and help as many additional borrowers as Home Possible," said David Stevens, senior vice president of single family sourcing at Freddie Mac.

The Home Possible Mortgage is available either as a 100 percent loan-to-value (LTV) mortgage that borrowers can use for single-family home purchases and no cash-out refinancing, or as a 97 percent LTV mortgage for one-to-four unit properties. Both the zero and 3 percent down payment versions of Home Possible loans allow borrowers to put down as little as $500 from their personal funds towards the down payment and closing costs for a one-unit property. Two-unit properties require borrowers to put in 3 percent of the property's value; 3-4-unit properties and manufactured homes require a 5 percent borrower contribution.

Home Possible Neighborhood Solution combines a temporary subsidy buy-down (reducing the initial rate by 1.5 percentage points in the first year and 0.5 percentage points for the next two years) with a higher debt-to-income ratio to boost the home buying power of teachers, firefighters, law enforcement officers, and health care workers by as much as 30 percent. For example, a borrower with adequate reserves earning $2,761 a month and making a 3 percent down payment can boost her home buying power from $200,000 to $260,400 by opting for a Home Possible Neighborhood Solution Mortgage over standard 97 percent LTV mortgages, Freddie Mac says.

Both Home Possible loan varieties are available as 15-, 20- and 30-year fixed rate mortgages (FRMs) or as 7-1 (fixed for seven years, then adjusting once a year thereafter) or 10-1 adjustable rate mortgages for one-unit properties.

Borrowers can earn up to their area's median income or, if they earn more than the area's median, can buy or refinance a home in an undeserved market area to benefit from the special loans.

All borrowers must be schooled in a pre-purchase borrower education program. Such programs significantly reduce mortgage delinquencies and foreclosures.

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Prepare Now to Sell in The Spring

By Michele Dawson

If you plan on selling this spring or summer, now's the time to start getting your house ready to put on the market.

Home sales typically soar during the spring and summer months because of the more favorable weather in most parts of the country and kids being out of school. As we enter into spring, sellers should expect the market to begin to recover some of its momentum. Traditionally spring and early summer are the best selling seasons. Low interest rates continue to help the already steady market.

While the thought of an increased pool of buyers in the spring may put you at ease, don't forget, there will be more competition as you see more of your neighbors put their houses on the market, too.

One of the first things you should do is examine, and, if needed, repair, any major structural systems. If you're unaware of any, you may want to hire a professional home inspector. Chances are a potential buyer will hire an inspector to examine the house, so you might as well save yourself any surprises down the road.

The American Society of Home Inspectors says a typical home inspection includes drainage conditions, exterior surfaces, decks, chimney, the roof, windows, doors, plumbing fixtures, furnace, air conditioner, insulation, ventilation, electrical, heating, and plumbing systems.

Once that's done, you should make sure you don't have any loose shingles. Repair and paint your gutters, if needed. Once the structural systems are repaired or given the thumbs-up, then you should turn to appearance.

Two of the most effective but most inexpensive ways to improve the look of your home are to shampoo your carpets and to repaint any walls that are dirty or dingy. Remember - keep the colors neutral.

Next you'll want to get rid of all your extra clutter - start with the garage, closets, and bedrooms. Have a garage sale to get rid of all the extra stuff you don't use anymore. If you have anything left over, donate it to charity.

If you have a lot of furnishings, think about putting some of them in storage. When a potential buyer looks at your house, there should be enough open space for them to visualize their things in the room. They shouldn't have to visually plod through all of your belongings.

Another thing to work on is creating good curb appeal. A home shopper's first impression is everything. The moment they pull up to the curb, they'll make an instant judgment. You'll want to be sure it's positive. You can begin by making sure your front landscape is kept up, the lawn is mowed on schedule, and bushes and trees are pruned.

Bring your front door to life with a fresh coat of paint and a spring wreath. Set some planters near the front door and plant some colorful annuals in the front yard.

Now is also a good time to interview real estate professionals. Ask about their experience, find out how well they know the area you're eyeing, and talk to references. Once you have someone lined up you can follow his or her additional recommendations and begin the final phases of preparation before your house goes on the market.

Another thing you should start thinking about is setting your price competitively. Many agents will begin by conducting a competitive market analysis of your house and give you an estimate of the fair market value of your home, which is a range that will fluctuate depending on the housing market in your area and how much similar homes in your neighborhood are selling for. This will help to give you an idea of how much you should list your house for.

Like other major undertakings, the real key to selling your house is preparation. Some sellers don't have this luxury - they may have a job relocation or other circumstances that force them to sell quickly. If you plan on moving in the spring or summer, use the coming months to your full advantage to ultimately garner top dollar for your house.

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End Home Equity Write-Offs? Forget it

By Peter G. Miller

The reported thinking in Washington which suggests that it may be time to end the interest write-off for up to $100,000 in home equity financing is a non-starter, a political suicide mission in a city where taking care of one's own political hide is always a first priority.

At a time when budgets at the federal and state levels are running in the red and lawmakers are looking for new things to tax, old deductions to eliminate and current taxes to raise, the real estate community now has a new and stronger argument to say that real estate tax policies should be left alone. Why? Aside from political self-interest, tinkering with the present real estate write-off system could cause massive harm to the economy, an economy which cannot afford such a wallop.

It's usually said that real estate represents roughly 20 percent of the nation's goods and services. That's a huge proportion of the national economy, but now comes evidence that even 20 percent is just too little.

In the fourth quarter of 2004, the Bureau of Labor Statistics estimated that the nation's gross domestic product amounted to $11,967 trillion. Of this amount, $1,259.7 trillion went for housing, $461.5 billion was spent on "housing operations" and $358.8 billion was spent on furniture and household equipment. That's a total of $2.080 trillion, or 17 percent of the overall economy.

According to AdAge.com, however, a typical family spent $40,817 on goods and services in 2003, the last year for which figures are available. Of this amount, $13,432 went for housing and housing-related costs -- a full 33 percent of all household spending.

"Americans," says AdAge.com, "are buying more -- and bigger -- homes." The Census Bureau says 69% of families own homes today, vs. 63% in 1965. The average new house today is 2,300 square feet, vs. about 1,500 square feet in the mid-60s and below 1,000 square feet in 1950, according to the National Association of Home Builders. Those rooms need to be furnished. Add it up, and housing accounted for 33¢ of every dollar of consumer spending in 2003, up from 26¢ in 1950."

If 17 percent seems too low and 33 percent seems to high, then consider a just-released report by Boston University's Center for Retirement Research. It shows that a typical married couple devote 29 percent of their total income in housing -- more than is spent on health care (20 percent) or food (13 percent).

For unmarried seniors, housing represents 39 percent of all spending, according to the study.

Are not mortgages paid off by seniors? Nope. The study found that "25 percent of married adults ages 65 and older are homeowners with mortgages."

It's long been recognized that the largest political block in the U.S. is composed of those who live indoors. Red states, blue states, conservative or liberal, the electorate shares common ground when it comes to real estate. Except for a few think tanks, the idea of reducing mortgage interest, property tax or capital gains write-offs appeals to no one.

Cutting real estate write-offs was politically unattractive when the country ran massive surpluses, but now that we're in a period of massive debt the political climate has changed: Even such things as once-sacred farm subsidies are open for discussion in Washington.

But as to ending the home equity write-off, forget it. No congressional district would forgive a politician who supported such a measure. Just ask your neighbors.

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Help Your Kids Adjust When Moving in The Middle of the School Year

By Michele Dawson

Going through the arduous process of buying a house may leave you with all the stress you can handle. But don't forget your kids. The thought of a new house usually brings pangs of anxiety as they think about being the "new kid" - especially if you're moving in the middle of the school year.

Rest assured, yours isn't the only family to go through this experience. The U.S. Census Bureau says that some 43 million Americans moved during a one-year period tracked from March 1999 to March 2000. While some 56 percent of those families stayed within the same county, that doesn't always spare the kids from having to move to a new school.

And with the real estate market continuing to stay steady into the first months of 2005, there are guaranteed to be many more "new kids" roaming the halls of schools across the country in search of their new class assignments.

The confusion and disorder associated with moving, packing, home inspections, taking care of all the final paperwork, and closing up your household is likely to produce a range of emotions for you and your kids. A lot of how well your child will adjust, experts say, depends on his or her personality and developmental age.

"Some children are naturally outgoing and will be able to make friends immediately while some other children may take months," said Lesia Oesterreich, a family life specialist at Iowa State University Extension, in an article for National Network for Child Care.

If your child tends to be a worrier or gets nervous easily, you'll see those characteristics exacerbated by the move process, she says.

The most important things you can do are to be understanding, acknowledging both positive and negative feelings, and to keep daily routines as normal as possible.

And there are things you can do to help your child adjust to his or her new home and new school.

- Once you know you will be moving, try to bring your child along when you look at houses so they understand and come to accept that the family will be moving.
- Plan a farewell party for your child - this helps solidify the upcoming move in your child's mind and helps them accept reality.
- Take your child to visit his or her new school. If possible, try to arrange for your child to meet the teacher ahead of time.
- Introduce yourself to neighbors as soon as you move in. Your child may be able to get a head-start on making friends if you live near kids the same age.
- Gather information on the sports or other extra-curricular activities that interest your child so you know how and when to sign up.
- Let your child ease into the academic aspect of school. Kids typically learn more easily when they are comfortable and at ease. Give them time to get adjusted to their new learning environment.
- Encourage your child to invite new friends over to your new house.
- Scout out your neighborhood parks and take your kids there frequently.
- When you move into your new home, begin a new keepsake and encourage your child to write about his or her hopes and expectations at the new home.
- Once you've selected your new house, show your child where his or her room will be. Draw a sketch of the room layout and let your child take part in determining where he or she will place the furniture.
- If your budget allows, perhaps help your child choose a new décor for the new bedroom. If nothing else, new paint in a bright color is an inexpensive way to brighten up the room and give your child a sense of personalizing his or her new room.
- Read children's literature about moving to your kids.

The NNCC says that it can take as long as 16 months for kids and adults to adjust to a move. It usually takes about a month after you're moved in for it to sink in that the reality of friends and familiar places are no more. So the most important thing you can do for your child as you move in the middle of the school year is to just be patient. Everyone handles stress and change differently. And be a good role model. Let your kids see and hear you express your thoughts as you sort out your own feelings about your new environment.

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