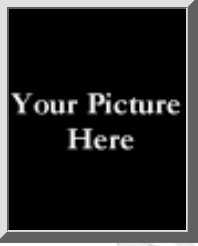


Your REALTOR®

February 2006

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- [How To Accelerate Your Mortgage Application](#)
- [Getting the Best Deal on a Home](#)
- [Capital Gains Tax Relief Refresher Course](#)
- [Top Ideas To Get Your House In Order](#)
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- [February Real Estate Update](#)
- [Top 10 Tax Breaks, On The House](#)
- [Thinking Green: An Early Start on Gardening](#)
- [How To Accelerate Your Mortgage Application](#)
- [Getting the Best Deal on a Home](#)
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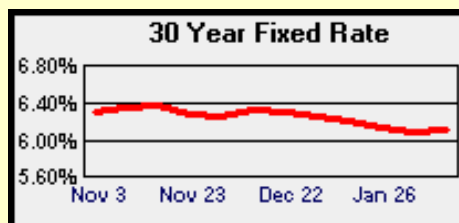
Mortgage Rates Flat**I**n Freddie Mac's Primary Mortgage

Market Survey the 30-year fixed-rate mortgage (FRM) averaged 6.12%, with an average 0.5 point, for the week ending January 26, 2006. Last year at this time, the 30-year FRM averaged 5.66%.

Keep in mind, however, long-term rates are still below December's monthly average and continue to fuel the housing market. Last week, mortgage applications for home purchases were stronger than last December's average.

Mortgage Rates

Source: Realty Times



U.S. averages as of January 26, 2006:

30 yr. fixed: 6.12%
15 yr. fixed: 5.70%
1 yr. adj: 5.20%

Even refinancing activity remains strong, averaging around 43 percent of all mortgage applications.

Refinancing May Still Be Beneficial**T**oday's rates are still

historically low and refinancing may still be beneficial.

Here are five ways refinancing could help you:

- You want lower monthly payments. A lower rate may mean lower monthly payments. Consider taking out a new loan for the same length of time that remains on your current mortgage.
- You want to pay off your mortgage more quickly. You may be able to shorten the length of your mortgage (say, from 30 to 15 years) while keeping your monthly payment near its current level or by increasing it.
- You want to switch from an adjustable rate mortgage to a fixed rate loan. Some people chose an adjustable rate mortgage when fixed rates were higher. Now you can refinance, switch to a fixed rate mortgage, potentially lower your interest rate and save money.
- You want a better adjustable rate mortgage. Mortgage options are constantly changing. A new program may be available that has more favorable rates and terms than your current loan.
- You want to consolidate debt. If you have enough equity in your home, you might want to combine a home equity loan with your original mortgage and have one manageable payment. Or you might want to wipe out some other high-interest debt.

Reviewing your mortgage on a regular basis is important. Right now may be a good time to act.

Housing Market to "Normalize" in 2006**T**he key word for

the housing market in 2006 is balance, with a return to a more normal rate of price growth, according to the National Association of Realtors®.

David Lereah, NAR's chief economist, said current trends in the housing sector are healthy. "We don't need to break a record every year for the housing market to be good -- in fact, cooling sales are necessary for the long-term health of this vital sector," Lereah said. "A modest slowdown in home sales, coupled with improvements in housing inventory, means the market is in the process of normalization. That will help to bring balance between home buyers and sellers, yet sales will remain historically strong."

Planning Your Move**S**ome people will move

themselves. Others will hire professionals, with mixed results, depending on the reliability of the moving company and the quality of the crew.

In any move, timing is essential. With so many people moving in so short a time, moving companies can be booked so far in advance that the best you can do, might not do at all.

The experts suggests that four to six weeks in advance of the move is a good time to begin contacting companies for estimates.

First you should decide what you will be moving. It's, a perfect time too think about getting rid of the stuff you don't need anymore, as estimates are partly based on the number of pounds they have to move.

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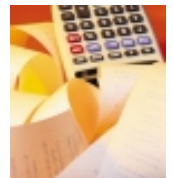
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Top 10 Tax Breaks, On The House

By Broderick Perkins



The New Year always turns thoughts to the new tax season and when it comes to taxes there's no place like home to find shelter. Your home offers a score of tax deductions and credits designed to help offset the cost of housing and to keep the housing market fueled with new buyers. Here's a look at the Top 10 Tax Breaks.

- **Mortgage Loan Interest:** The Mother Of All Tax Breaks, because interest payments comprises a large portion of your mortgage payment in the early years of the loan's term, mortgage interest on a maximum of \$1 million in mortgage debt secured by a first and second home is deductible. Deductions reduce your taxable income against which your taxes due are calculated. The \$1 million level applies to joint tax filers. You get half the deduction if you file single or separately.

Likewise, home equity loan interest is deductible, but limited to the smaller of \$100,000 (half as much for each member of a married couple if they file separately), or the total of your home's fair market value as determined by a complicated formula.

- **Home Improvement Loan Interest:** The interest on a home improvement loan is also deductible, but calculated differently. You can deduct all the interest on a home improvement loan provided the work is a "capital improvement" rather than repairs, maintenance or cosmetic upgrades. Capital improvements typically increase your home's value, or prolong it's life.

- **Points:** Points, each equal to 1 percent of the loan principal, are charged by lenders as part of the cost of the loan. You can fully deduct points associated with a home purchase mortgage, but not a mortgage broker's commission. Refinanced mortgage points are deductible too, but only when they are amortized over the life of the loan. Once you refinance a second time, the balance of the old points from a refinanced loan offer an immediate write off, as you begin to amortize the new points.

- **Property Taxes:** Property taxes or real estate taxes are fully deductible. Any local city or state property tax refunds reduces your federal property tax deduction by the same amount.

- **Capital Gains Exclusion:** Home buying investors' best tax shelter comes from provisions in the Taxpayer Relief Act of 1997 which allows married taxpayers who file jointly to keep,

tax free, up to \$500,000 in profit on the sale of a home used as a principal residence for two of the prior five years. The amount is halved for those filing single or separately.

- **Home-Based Business Deduction:** Home offices that use a portion of your home exclusively for business could qualify you to deduct a percentage of costs related to that portion. Included are a percentage of your insurance and repair costs, utility bills and depreciation.

- **Selling Costs and Capital Improvements:** When you sell your home, you can reduce your taxable capital gain by the amount of your selling costs, which include real estate commissions, title insurance, legal fees, advertising and inspection fees. Cost typically stemming from decorating or repairs -- painting, wallpapering, maintenance, and the like -- are also selling costs if you complete them within 90 days of your sale and with the intention of making the home more saleable.

- **Moving Costs:** A move triggered by a new job comes with some deductible moving costs. To qualify, you must meet certain requirements including, moving within one year of starting your new job, moving 50 miles farther from your old home than your old job was and working full-time at the new job for 39 of 52 weeks following the move. Deductions include travel or transportation costs and expenses for lodging and storing your belongings.

- **Mortgage Tax Credit:** Mortgage Credit Certificates (MCCs) allow qualifying low-income, first-time home buyers to take a mortgage interest tax credit of up to 20 percent (the amount varies by jurisdiction) of the mortgage interest payments made on a home. This credit is available every year you keep the loan and live in the house purchased with the certificate. Unlike a deduction that reduces your income, the credit is subtracted, dollar for dollar, from the income tax owed.

- **Energy Tax Credits:** The newest home-based tax credits were made possible last year by the Energy Policy Act of 2005. Tax credits of up to \$500 in 2006 and 2007 are available for upgrading heating and air conditioning systems, insulations, windows, doors and thermostats, caulking leaks, installing pigmented metal roofs and for otherwise putting the bite on energy waste in your home.

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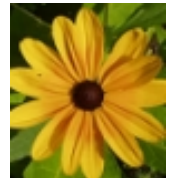
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Thinking Green: An Early Start on Gardening

By Debbie L. Sklar



Even though it's a cold outside in most parts of the country, it isn't too early to think about the garden. Spring will be here before you know it, so let's get prepared for making the garden look great.

And what better way than to give your plants a boost by planting them in pretty containers for an added zip?

Whether you live in condominium or a large home, containers can add color and style to a simple garden. To begin, there are three main elements to keep in mind when adding containers as a decor item in the garden:

- Choosing the pots.
- Getting the right planting medium.
- Selecting the plants.

Most importantly, the key is to create a healthy growing environment for the plant roots. For a healthy root system, water must be able to pass quickly through the soil. As the water drains out, air replaces it in the soil and an exchange of carbon dioxide is made with the plant roots, so say the experts. This movement of water and air is essential to a healthy plant.

Here are some tips to help choose from the array of pots, troughs and boxes available at local home improvement and hardware stores:

- Pick the spot for your garden first and then find a container to suit it. For example, a wooden trough may look better in a rustic garden, and classic urn shaped pots are better choices for a casual country garden. In addition to style, pay attention to size and proportion of the containers.
- Consider the weight of the container -- not only empty, but filled with wet soil and plants. If there is a strong wind that cuts across your outdoor space, the container needs to be heavy enough so it doesn't tip. On the other hand, the structure on which the containers sit should be strong enough to hold them.

Here are some container choices:

- Clay/terracotta pots: These are attractive and complement

a wide range of foliage and flowering plants. These are the traditional potting container because, in addition to draining well, they hold in moisture through their sides. This provides a drier root environment, which means less opportunity for root diseases.

However, it also means more frequent watering is needed. If you tend to underwater, use terra cotta pots for only drought tolerant plants, or choose another type of container.

- Plastic pots: These are inexpensive, lightweight and functional, and come in a wide variety of shapes, sizes and colors. If you don't like the look of plastic, try adding a faux finish or slip plastic pots inside other containers. If you tend to underwater your plants, plastic is a better choice than terra cotta, but they may need to be weighted down to stay in place.

- Wood containers: These look great in natural environments, and most plants do well in them. Wood drains better than plastic and can be heavy when planted. Choose containers made of hardwood, such as redwood, cedar or cypress, which don't rot out easily. Lining wood containers with plastic garbage bags will give added protection from moisture, but remember to provide proper drainage.

- Metal containers: These look good in contemporary settings. Galvanized containers are the best for planting -- they don't rust out. Unless the container was designed as a planter, drainage holes should be added to the bottom of the pot, or place other pots inside it.

- Fun stuff: If you're highly motivated or creative, miscellaneous items can add variety and whimsy to the garden. If you're going to plant directly in such items as watering cans, old boots, teapots or wheelbarrows consider drainage and air movement around the roots of the plants.

Selecting the right outdoor garden planter is very important to the success of your garden so be sure you've chosen the right one before "digging" in.

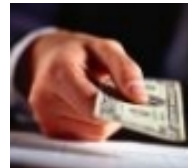
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How To Accelerate Your Mortgage Application*By Broderick Perkins*

The best way to deal with so much uncertainty in the mortgage market is the fast way. The faster you get your loan approved, the better shot you'll have at the home you want. Here are some ways to speed up the approval process for your home loan.

- Be smart. Financial planners, your REALTOR®, mortgage brokers and lenders are all available to assist you to give you insight on what is likely to be your largest financial transaction ever. The more you know, the faster you can make decisions about how much you can afford, and what loan is best for you.
- Be creditworthy. Pull your credit report to determine if there are any black marks that could stall your application or get it rejected. You are entitled to one free credit report each year from each of the three major credit reporting agencies -- Experian, Equifax and TransUnion -- which means you can get three different credit reports each year at no cost.
- Be frugal. Certainly stretch to afford the most home you can buy, if you want to avoid the cost of adding on or moving up later, but stretch only within the scope of what you can truly afford. Determine how your mortgage payment will fit your current budget and, to some extent, your future obligations. Don't let the lender make this decision for you.

When calculating what you can afford, don't forget related insurance, taxes, homeowner association dues and any other expenses that come with the cost of owning a home in addition to the mortgage payment. Likewise, calculate the financial benefits of home ownership, including tax breaks and equity growth.

- Be a comparison shopper. Shop mortgage lenders, brokers and online mortgage outlets to compare the best of all worlds. To the extent that it's possible, compare all major loan costs, rates, points, broker fees and other costs to make the best comparison.
- Be prepared. When it's time to complete your mortgage application, have all your "docs" in a row. The application will ask for information about your job tenure, employment stability, income, your assets and your liabilities. Have pay stubs, tax

returns, rental agreements, divorce decrees, proof of insurance and any other documentation you'll need to back up statements on your application. The sooner they are available, the faster your application will proceed.

- Be focused. You've done your homework. Settle on one loan. Complete one application and see it through. Don't "double dip." Online applications make it easy to fire off several quick applications, but each one trigger a credit check. That could send the wrong signal to a lender who could reject an application that yields a credit report with numerous credit checks in a short period.
- Be available. Don't complete an online mortgage application, say at work, if you don't have Internet access at home or you'll defeat the purpose of the automated online mortgage process. Online brokers use e-mail to keep you abreast of your application's progress and some offer online application tracking. Brick and mortar operations may do likewise. Don't plan a vacation, roadtrip or getaway during the application process. If there are questions about your application, you'll need to be available to address them quickly.
- Be about locking down that rate. During the loan application, get a rate lock, in writing. A rate lock guarantees you a certain interest rate and terms. The lock is in effect for a given period of time, which should be stated in the lock contract. The lock cuts down on haggling time for the best rate.
- Be committed. Don't behave like a retail shopper who fills out a credit application in the checkout line. Most housing consumers, 92 percent of those want to buy a home, have no idea if they can really qualify for a mortgage, according to Wisconsin-based mortgage banker and broker Majestic Mortgage Corp.
Getting prequalified, even preapproved for a loan have been superseded by getting a real loan commitment. As rock solid as the rate lock, a loan commitment guarantees you've got a loan. All you need to do is sign on the dotted line. When you go shopping for a home, the commitment tells the seller your offer is indeed worth a whole lot more than the paper it's printed on.

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Getting the Best Deal on a Home

By Phoebe Chongchua



Buying a home is very often an emotional process especially if it's going to be your primary residence. Well, buyers, fear not -- just make sure you review these helpful tips before you make your next offer on a house. It could give you an advantage over another buyer in the market.

- Determine true market size. There may be plenty of homes in a particular area where you are house hunting, but that doesn't mean that they'll all be suitable for your needs. Identifying how many homes actually could be right for you will help to determine your negotiating power. Choices are always critical to creating a better deal.
- Look for vacant properties. Finding properties that are vacant is a good opportunity to get a deal. Very often sellers might have moved out because they purchased another home and they don't want to now have to carry two mortgages. The longer vacant homes sit on the market, often the more eager and motivated the sellers become to begin negotiating with buyers.
- Look for the diamond in the rough. Have you ever been shown a house and your first thought was, "This is awful. Who would ever live here?" The home sells; the new owner makes a few changes to it and puts it back on the market. You go see it again and it feels completely different -- now it's charming and pleasant. This is the diamond-in-the-rough scenario. A lot of buyers will pass up a good buy on a home because they can't see its potential.
- Look at schools in the area. You may not have kids but you'll still want to look at the school districts where you are planning to buy your home. This can be a good bargaining chip with the seller. If the schools are really, really great it re-affirms that there is underlying value in the property. If the schools aren't so

great then maybe it's a negotiating point.

- Be willing to visit difficult-to-show properties. Some houses that are considered good buys on the market are the ones that frequently aren't easy to show. Whether it's because a tenant is living there and won't cooperate, the seller has refused to allow a lockbox to be put on the home or the showing hours are extremely limited -- regardless of the reason, this is a home you should see. Why? If you have a home for sale with minimal showings, then there are likely very few, if any, offers. It's the perfect opportunity to bait a seller by putting in an offer.
- Be flexible with your closing date. There are lots of reasons why sellers have to close escrow by a certain date. They may be trying to move to get their children into another school or they may have a job lined up somewhere else -- whatever the reason, if you can match your closing date with the seller's you might get the best deal on the house. Make sure you know when the seller wants to be out of the house before you put in an offer and then do your best to meet the seller's closing date.
- Shy away from price-per-square-foot method. This method only determines the square footage of a home, but it leaves out upgrades such as recently-remodeled kitchens or bathrooms. It also doesn't take into account homes that have views or are located on very busy streets. It gives you an idea of what you're paying per square foot, but other details about the home may be the reason it is priced higher or lower than a home in the neighborhood with similar square footage.

If you can keep your emotions in check, practice patience and follow the tips in this column, you'll find you're in a better position to get the best deal on your next home.

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Capital Gains Tax Relief Refresher Course

By Broderick Perkins



When the 105th U.S. Congress passed H.R. 2014, the Taxpayer Relief Act of 1997, tax preparers jokingly referred to the complex measure as the "Tax Preparers Full Employment Act." That's because, unless you are schooled not just in tax law, but also tax law interpretation, revisions and calculus, you will need a professional tax preparer to guide you through the provisions that apply to capital gains from home sales, which make up only a fraction of the larger set of tax regulations. Here's a brief cheat sheet to give you some quick insights on what the law means to you if you sold a home this year.

- First, by now you should have long ago forgotten the old \$125,000 tax exclusion on capital gains for home owners older than 55 and the "rollover" law that allowed you to defer paying capital gains taxes provided you purchased another, more expensive home in time. Those laws are history.
- The relief act's primary provision for home sellers is the capital gains tax exclusion -- when you sell your home, if you qualify, you can keep, tax free, capital gains of up to \$500,000 if you are married filing jointly or \$250,000 for single taxpayers, or married taxpayers who file separately. Your capital gain on the sale of your home is the selling price minus your cost basis. The cost basis is your purchase price, plus qualified purchase costs, improvements and selling costs, minus any accumulated depreciation, say for a home-based business.
- To qualify for the \$500,000 or \$250,000 exclusion, the home must have been your primary residence of record for at least two of the prior five years.
- If you have a second home that is also a primary residence of record, say where you live, go to work, send the kids to school, it will take four years to qualify either or both homes. While you may qualify both simultaneously, the law only allows you one exclusion every two years.
- If, however, through some qualifying unforeseen event, such as a job change, illness or some other hardship, you are forced to sell before you meet the two-year residency requirement you can only prorate the \$500,000 or \$250,000 exclusion (not your specific gain) if you are forced to sell early. That means if you only live in your home one year -- half the required time to get

the full exclusion -- and you are forced to sell for some qualifying unforeseen event, you can exclude from taxes, up to \$250,000 in capital gains if you are married and file jointly or up to \$125,000 for separate and single filers -- half the total exclusion allowed.

What are unforeseen circumstances?

- Multiple births resulting from the same pregnancy.
 - The death of the homeowner, a spouse, co-owner or other person whose principal place of residence is the house that was sold.
 - Divorce or legal separation.
 - Health problems, if the primary reason for the sale is "to obtain, provide or facilitate the diagnosis, cure, mitigation or treatment of disease, illness or injury" of the home owner, co-owner, spouse or other resident.
 - A loss of employment triggering eligibility for unemployment compensation.
 - A change in employment status that results in the owner's inability to pay housing costs.
 - The "involuntary conversion" of your home, say, when the state government or other eminent domain order requires you to sell your house.
 - Military duty. Military personnel posted abroad for extended periods can stop the clock on the two-of-the-past-five-years provision until they return stateside.
- There's another tax relief law break for home owners with home-based businesses.
- As long as your qualified home-based business is in the same dwelling as your primary residence -- rather than some unattached structure on your property -- you don't have to allocate a home sale's capital gains between the home and the business. Previously if you used, say, 10 percent of your home for a home-based business, 10 percent of the gain from a sale would be subject to capital gain taxes and you couldn't use the exclusion on that portion. For these and other tax law provisions, professional help is key to an accurate tax return.

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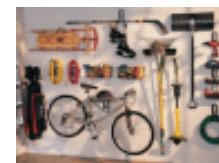
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Top Ideas To Get Your House In Order

By Broderick Perkins



At the stroke of midnight, Jan. 1, 2006, you were absolutely resolute about organizing your home. Unfortunately, whatever motivated you to get your house in order wound up in the pile you planned to clear.

You just need a little timely hand-holding and a few bright ideas. Coming up with the courage is still your job. So hold out your hand and consider these ideas from organizational extroverts who want to help get the orderly you out of the closet.

- **Optimize Your Timing To Organize.** It's a good time to organize now. You are rained in, snowed in or just plain fed up with winter's mush, slush and freeze and you've pretty much had it with guests trudging through your home. After spending most of the month clearing holiday litter, you've already got a head start. It's not surprising organizing is a top New Year's resolution.
- **Realize Your Limitations.** Your home wasn't cluttered in a day. Understand cleaning, removing the clutter from and organizing a 1,500 square foot storage bin is going to take more time than it took you to come up with a promise to clean house.
- **De-emphasize Excuses.** The popular refrain, "I might need it someday," is little more than an excuse to put off until tomorrow getting rid of something you won't use today or anytime soon, especially if you haven't used it in six months or more. Likewise, "It was expensive and I can't stand to see it go to waste," is nothing but denial. The item is already being wasted if you aren't using it. "It was a gift." So, re-gift it. The gift giver may have already done that to you.
- **Miniaturize Tasks.** Start small. Real small. Daily Missions assign you to a small task each day in one of a half dozen "Home Zones."
- **Systemize Tasks.** Instead of a hodgepodge, willy-nilly system of bins and baskets and shelves and racks that don't mesh, consider one sane, organized, built-in or matching storage system. Do-it-yourself or hire out. The once-and-for-all proposition can be used to organize everything in a given room (say, garage or office), closet, nook or cranny.

- **Deputize Your Family.** Delegate. Send the kids to their room and Pop to the garage as you take on the kitchen. Give specific instructions to your troops. Tell the kids to pick up their clothes and put them in the hamper or make their beds. Tell Pop to hang the tools and sort the trash from the recyclables. You get to choose your own kitchen job.

- **Optimize Your Efforts.** During hard-core efforts to organize, take a few minutes every hour to reward yourself while taking stock of the task at hand. Over a cup of joe, make a list of what's yet to be done, prioritize it. This exercise keeps a plan at hand.

- **Capitalize On Your Junk.** Among the growing number of eBay Trading Assistants (TAs), there's probably one who can take at least some of that stuff off your hands and give you some cash for doing so. TAs are sort of like online consignment shops -- inlets instead of outlets. They will help you overcome your fears of selling online or the dread of garage sales and sell that stuff you don't want to "waste." Plug in your ZIP code, find TAs in your neighborhood, call for a pick up or drop off your unwanted treasures.

You may have to pay the TA a commission as high as 50 percent of the sales price, but whatever cash you net is more than you are getting for storing stuff you don't need. Cash in hand also takes up a whole lot less space. Don't expect to unload junk on TAs. They've been around the trading block a few times and they know what will sell and what won't.

- **Hire An Organizer.** Bite the bullet, accept that you'll never get the job done on your own and get some help. Visit the National Association of Professional Organizers (<http://www.napo.net>) for help from a service industry developed to help home owners and others organize. The association swears by the habit because, it says, organization breeds efficiency. Efficiency gives you more control over your surroundings and your life. Control allows you to get more done in less time. As you know, time is money.

It's a theory worth considering.

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Builders Tackle Fields of New Products*By Lew Sichelman*

The National Football League could simultaneously stage 40 different Super Bowls at the huge International Builders Show in Orlando and still not tackle all the 1,600-plus exhibits that fill one of the largest convention centers in the world.

The products and services on display for the more than 100,000 attendees to see, touch and even smell span more than 300 building industry categories, and represent the most cutting-edge designs, technologies, products and services currently available -- or on the drawing boards.

Billed as the world's first commercially available in-home hydrogen-powered appliance, the "Aqueon" fireplace actually creates fire from water. Simply supply the unit with water and electricity, and it harvests hydrogen from the water through electrolysis.

Once the hydrogen and oxygen molecules are separated, the two elements are channeled individually and the hydrogen is just like any other gas fireplace to create a flame. The oxygen either can be reintroduced to add color and brightness to the flame, or simply released into the room.

Whether hydrogen represents the future for fireplaces remains to be seen, but officials of Hearth & Home Technologies, the maker of the Heat & Glo brand, say it is the cleanest burning unit on the market today and does not release harmful air pollutants such as carbon monoxide and nitrous oxide into the house.

Efficiency also is the hallmark of the latest in laundry rooms. And with energy cost rising, it can't come soon enough. At least that's what the makers of washing machines and dryers say. Kenmore's Oasis HE, which stands for high efficiency, uses 47 percent less water than conventional models and 53 percent less energy. And Sears, which says three out of four consumers still prefer top loaders, claims the machine has 28 percent more capacity than a standard machine.

The yawning clothes washer could cut in half the number of loads cleaned by the typical family, and capacity, says Sears, is the second most wanted feature after high efficiency.

Another new feature: The drum spins so fast -- 1,000 RPMs fast -- that it squeezes out more water than older models. As a result, the dryer doesn't have to work as hard. According to Sears officials, the unit will dry a load quicker than the washer can finish the next one.

Kenmore also has a new line of dishwashers, including one with something called "Optical Soil Sensor" technology that gauges the cleanliness of the dishes and the load size, and then adapts the amount of temperature of the more to fit the circumstances.

Similarly, GE's new Profile dishwasher determines the precise amount of detergent to use based on water hardness, the soil level of the dishes and the selected cycle.

Another new product shows just how far synthetic grass has come. Once known simply as "Astroturf" -- it was first installed in the Houston Astrodome -- the product now comes in eight realistic varieties, including bluegrass, rye and fescue, for landscape, playground, field and even golf applications.

Manufactured by SYNlawn and currently available in California, Arizona, Nevada and New Mexico, the fake turf is being billed as an earth-friendly product that solves many a problem. The sod virtually eliminates the cost and labor associated with mowing, watering and fertilizing. All of a sudden, artificial is starting to look better, much better.

Paperless wallboard is still another new product that may find its way into homes over the next few years. By G-P Gypsum, the moisture resistant wallboard fends off mold.

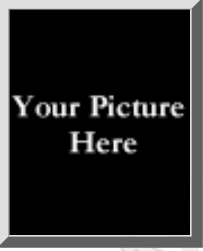
In the "didn't know you needed it" category, HomeHeartbeat has an "out-of-the-box," wireless, plug-and-use home awareness tool that remotely monitors safety, security and comfort issues. The system routinely provides updates via a key fob, email or a text message as it monitors home appliances, temperature, sump pumps and the opening and closing of doors and windows. Of particular interest, the system can detect water leaks and interrupt a home's main water supply due to serious damage and even flooding.

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February Real Estate Update

Mortgage Rates Flat

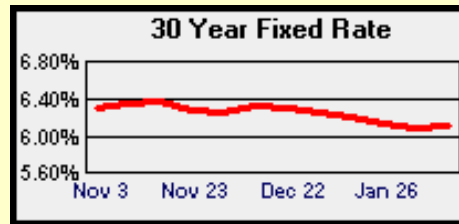
In Freddie Mac's Primary Mortgage

Market Survey the 30-year fixed-rate mortgage (FRM) averaged 6.12%, with an average 0.5 point, for the week ending January 26, 2006. Last year at this time, the 30-year FRM averaged 5.66%.

Keep in mind, however, long-term rates are still below December's monthly average and continue to fuel the housing market. Last week, mortgage applications for home purchases were stronger than last December's average.

Mortgage Rates

Source: Realty Times



U.S. averages as of January 26, 2006:

30 yr. fixed: 6.12%
15 yr. fixed: 5.70%
1 yr. adj: 5.20%

Even refinancing activity remains strong, averaging around 43 percent of all mortgage applications.

Refinancing May Still Be Beneficial

Today's rates are still



historically low and refinancing may still be beneficial.

Here are five ways refinancing could help you:

- You want lower monthly payments. A lower rate may mean lower monthly payments. Consider taking out a new loan for the same length of time that remains on your current mortgage.
 - You want to pay off your mortgage more quickly. You may be able to shorten the length of your mortgage (say, from 30 to 15 years) while keeping your monthly payment near its current level or by increasing it.
 - You want to switch from an adjustable rate mortgage to a fixed rate loan. Some people chose an adjustable rate mortgage when fixed rates were higher. Now you can refinance, switch to a fixed rate mortgage, potentially lower your interest rate and save money.
 - You want a better adjustable rate mortgage. Mortgage options are constantly changing. A new program may be available that has more favorable rates and terms than your current loan.
 - You want to consolidate debt. If you have enough equity in your home, you might want to combine a home equity loan with your original mortgage and have one manageable payment. Or you might want to wipe out some other high-interest debt.
- Reviewing your mortgage on a regular basis is important. Right now may be a good time to act.

Housing Market to "Normalize" in 2006



The key word for

the housing market in 2006 is balance, with a return to a more normal rate of price growth, according to the National Association of Realtors®.

David Lereah, NAR's chief economist, said current trends in the housing sector are healthy. "We don't need to break a record every year for the housing market to be good -- in fact, cooling sales are necessary for the long-term health of this vital sector," Lereah said. "A modest slowdown in home sales, coupled with improvements in housing inventory, means the market is in the process of normalization. That will help to bring balance between home buyers and sellers, yet sales will remain historically strong."

Planning Your Move

Some people will move



themselves. Others will hire professionals, with mixed results, depending on the reliability of the moving company and the quality of the crew.

In any move, timing is essential. With so many people moving in so short a time, moving companies can be booked so far in advance that the best you can do, might not do at all.

The experts suggests that four to six weeks in advance of the move is a good time to begin contacting companies for estimates.

First you should decide what you will be moving. It's, a perfect time too think about getting rid of the stuff you don't need anymore, as estimates are partly based on the number of pounds they have to move.

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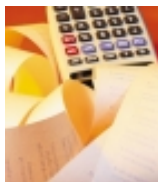
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Top 10 Tax Breaks, On The House

By Broderick Perkins



The New Year always turns thoughts to the new tax season and when it comes to taxes there's no place like home to find shelter. Your home offers a score of tax deductions and credits designed to help offset the cost of housing and to keep the housing market fueled with new buyers. Here's a look at the Top 10 Tax Breaks.

- **Mortgage Loan Interest:** The Mother Of All Tax Breaks, because interest payments comprises a large portion of your mortgage payment in the early years of the loan's term, mortgage interest on a maximum of \$1 million in mortgage debt secured by a first and second home is deductible. Deductions reduce your taxable income against which your taxes due are calculated. The \$1 million level applies to joint tax filers. You get half the deduction if you file single or separately.

Likewise, home equity loan interest is deductible, but limited to the smaller of \$100,000 (half as much for each member of a married couple if they file separately), or the total of your home's fair market value as determined by a complicated formula.

- **Home Improvement Loan Interest:** The interest on a home improvement loan is also deductible, but calculated differently. You can deduct all the interest on a home improvement loan provided the work is a "capital improvement" rather than repairs, maintenance or cosmetic upgrades. Capital improvements typically increase your home's value, or prolong it's life.

- **Points:** Points, each equal to 1 percent of the loan principal, are charged by lenders as part of the cost of the loan. You can fully deduct points associated with a home purchase mortgage, but not a mortgage broker's commission. Refinanced mortgage points are deductible too, but only when they are amortized over the life of the loan. Once you refinance a second time, the balance of the old points from a refinanced loan offer an immediate write off, as you begin to amortize the new points.

- **Property Taxes:** Property taxes or real estate taxes are fully deductible. Any local city or state property tax refunds reduces your federal property tax deduction by the same amount.

- **Capital Gains Exclusion:** Home buying investors' best tax shelter comes from provisions in the Taxpayer Relief Act of 1997 which allows married taxpayers who file jointly to keep,

tax free, up to \$500,000 in profit on the sale of a home used as a principal residence for two of the prior five years. The amount is halved for those filing single or separately.

- **Home-Based Business Deduction:** Home offices that use a portion of your home exclusively for business could qualify you to deduct a percentage of costs related to that portion. Included are a percentage of your insurance and repair costs, utility bills and depreciation.

- **Selling Costs and Capital Improvements:** When you sell your home, you can reduce your taxable capital gain by the amount of your selling costs, which include real estate commissions, title insurance, legal fees, advertising and inspection fees. Cost typically stemming from decorating or repairs -- painting, wallpapering, maintenance, and the like -- are also selling costs if you complete them within 90 days of your sale and with the intention of making the home more saleable.

- **Moving Costs:** A move triggered by a new job comes with some deductible moving costs. To qualify, you must meet certain requirements including, moving within one year of starting your new job, moving 50 miles farther from your old home than your old job was and working full-time at the new job for 39 of 52 weeks following the move. Deductions include travel or transportation costs and expenses for lodging and storing your belongings.

- **Mortgage Tax Credit:** Mortgage Credit Certificates (MCCs) allow qualifying low-income, first-time home buyers to take a mortgage interest tax credit of up to 20 percent (the amount varies by jurisdiction) of the mortgage interest payments made on a home. This credit is available every year you keep the loan and live in the house purchased with the certificate. Unlike a deduction that reduces your income, the credit is subtracted, dollar for dollar, from the income tax owed.

- **Energy Tax Credits:** The newest home-based tax credits were made possible last year by the Energy Policy Act of 2005. Tax credits of up to \$500 in 2006 and 2007 are available for upgrading heating and air conditioning systems, insulations, windows, doors and thermostats, caulking leaks, installing pigmented metal roofs and for otherwise putting the bite on energy waste in your home.

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Thinking Green: An Early Start on Gardening

By Debbie L. Sklar



Even though it's a cold outside in most parts of the country, it isn't too early to think about the garden. Spring will be here before you know it, so let's get prepared for making the garden look great.

And what better way than to give your plants a boost by planting them in pretty containers for an added zip?

Whether you live in condominium or a large home, containers can add color and style to a simple garden. To begin, there are three main elements to keep in mind when adding containers as a decor item in the garden:

- Choosing the pots.
- Getting the right planting medium.
- Selecting the plants.

Most importantly, the key is to create a healthy growing environment for the plant roots. For a healthy root system, water must be able to pass quickly through the soil. As the water drains out, air replaces it in the soil and an exchange of carbon dioxide is made with the plant roots, so say the experts. This movement of water and air is essential to a healthy plant.

Here are some tips to help choose from the array of pots, troughs and boxes available at local home improvement and hardware stores:

- Pick the spot for your garden first and then find a container to suit it. For example, a wooden trough may look better in a rustic garden, and classic urn shaped pots are better choices for a casual country garden. In addition to style, pay attention to size and proportion of the containers.
- Consider the weight of the container -- not only empty, but filled with wet soil and plants. If there is a strong wind that cuts across your outdoor space, the container needs to be heavy enough so it doesn't tip. On the other hand, the structure on which the containers sit should be strong enough to hold them.

Here are some container choices:

- Clay/terracotta pots: These are attractive and complement

a wide range of foliage and flowering plants. These are the traditional potting container because, in addition to draining well, they hold in moisture through their sides. This provides a drier root environment, which means less opportunity for root diseases.

However, it also means more frequent watering is needed. If you tend to underwater, use terra cotta pots for only drought tolerant plants, or choose another type of container.

- Plastic pots: These are inexpensive, lightweight and functional, and come in a wide variety of shapes, sizes and colors. If you don't like the look of plastic, try adding a faux finish or slip plastic pots inside other containers. If you tend to underwater your plants, plastic is a better choice than terra cotta, but they may need to be weighted down to stay in place.
- Wood containers: These look great in natural environments, and most plants do well in them. Wood drains better than plastic and can be heavy when planted. Choose containers made of hardwood, such as redwood, cedar or cypress, which don't rot out easily. Lining wood containers with plastic garbage bags will give added protection from moisture, but remember to provide proper drainage.
- Metal containers: These look good in contemporary settings. Galvanized containers are the best for planting -- they don't rust out. Unless the container was designed as a planter, drainage holes should be added to the bottom of the pot, or place other pots inside it.
- Fun stuff: If you're highly motivated or creative, miscellaneous items can add variety and whimsy to the garden. If you're going to plant directly in such items as watering cans, old boots, teapots or wheelbarrows consider drainage and air movement around the roots of the plants.

Selecting the right outdoor garden planter is very important to the success of your garden so be sure you've chosen the right one before "digging" in.

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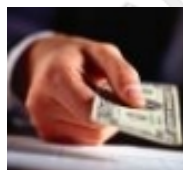
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How To Accelerate Your Mortgage Application

By Broderick Perkins



The best way to deal with so much uncertainty in the mortgage market is the fast way. The faster you get your loan approved, the better shot you'll have at the home you want. Here are some ways to speed up the approval process for your home loan.

- Be smart. Financial planners, your REALTOR®, mortgage brokers and lenders are all available to assist you to give you insight on what is likely to be your largest financial transaction ever. The more you know, the faster you can make decisions about how much you can afford, and what loan is best for you.
- Be creditworthy. Pull your credit report to determine if there are any black marks that could stall your application or get it rejected. You are entitled to one free credit report each year from each of the three major credit reporting agencies -- Experian, Equifax and TransUnion -- which means you can get three different credit reports each year at no cost.
- Be frugal. Certainly stretch to afford the most home you can buy, if you want to avoid the cost of adding on or moving up later, but stretch only within the scope of what you can truly afford. Determine how your mortgage payment will fit your current budget and, to some extent, your future obligations. Don't let the lender make this decision for you.

When calculating what you can afford, don't forget related insurance, taxes, homeowner association dues and any other expenses that come with the cost of owning a home in addition to the mortgage payment. Likewise, calculate the financial benefits of home ownership, including tax breaks and equity growth.

- Be a comparison shopper. Shop mortgage lenders, brokers and online mortgage outlets to compare the best of all worlds. To the extent that it's possible, compare all major loan costs, rates, points, broker fees and other costs to make the best comparison.
- Be prepared. When it's time to complete your mortgage application, have all your "docs" in a row. The application will ask for information about your job tenure, employment stability, income, your assets and your liabilities. Have pay stubs, tax

returns, rental agreements, divorce decrees, proof of insurance and any other documentation you'll need to back up statements on your application. The sooner they are available, the faster your application will proceed.

- Be focused. You've done your homework. Settle on one loan. Complete one application and see it through. Don't "double dip." Online applications make it easy to fire off several quick applications, but each one trigger a credit check. That could send the wrong signal to a lender who could reject an application that yields a credit report with numerous credit checks in a short period.
- Be available. Don't complete an online mortgage application, say at work, if you don't have Internet access at home or you'll defeat the purpose of the automated online mortgage process. Online brokers use e-mail to keep you abreast of your application's progress and some offer online application tracking. Brick and mortar operations may do likewise. Don't plan a vacation, roadtrip or getaway during the application process. If there are questions about your application, you'll need to be available to address them quickly.
- Be about locking down that rate. During the loan application, get a rate lock, in writing. A rate lock guarantees you a certain interest rate and terms. The lock is in effect for a given period of time, which should be stated in the lock contract. The lock cuts down on haggling time for the best rate.
- Be committed. Don't behave like a retail shopper who fills out a credit application in the checkout line. Most housing consumers, 92 percent of those want to buy a home, have no idea if they can really qualify for a mortgage, according to Wisconsin-based mortgage banker and broker Majestic Mortgage Corp.

Getting prequalified, even preapproved for a loan have been superseded by getting a real loan commitment. As rock solid as the rate lock, a loan commitment guarantees you've got a loan. All you need to do is sign on the dotted line. When you go shopping for a home, the commitment tells the seller your offer is indeed worth a whole lot more than the paper it's printed on.

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Getting the Best Deal on a Home

By Phoebe Chongchua



Buying a home is very often an emotional process especially if it's going to be your primary residence. Well, buyers, fear not -- just make sure you review these helpful tips before you make your next offer on a house. It could give you an advantage over another buyer in the market.

- Determine true market size. There may be plenty of homes in a particular area where you are house hunting, but that doesn't mean that they'll all be suitable for your needs. Identifying how many homes actually could be right for you will help to determine your negotiating power. Choices are always critical to creating a better deal.
- Look for vacant properties. Finding properties that are vacant is a good opportunity to get a deal. Very often sellers might have moved out because they purchased another home and they don't want to now have to carry two mortgages. The longer vacant homes sit on the market, often the more eager and motivated the sellers become to begin negotiating with buyers.
- Look for the diamond in the rough. Have you ever been shown a house and your first thought was, "This is awful. Who would ever live here?" The home sells; the new owner makes a few changes to it and puts it back on the market. You go see it again and it feels completely different -- now it's charming and pleasant. This is the diamond-in-the-rough scenario. A lot of buyers will pass up a good buy on a home because they can't see its potential.
- Look at schools in the area. You may not have kids but you'll still want to look at the school districts where you are planning to buy your home. This can be a good bargaining chip with the seller. If the schools are really, really great it re-affirms that there is underlying value in the property. If the schools aren't so

great then maybe it's a negotiating point.

- Be willing to visit difficult-to-show properties. Some houses that are considered good buys on the market are the ones that frequently aren't easy to show. Whether it's because a tenant is living there and won't cooperate, the seller has refused to allow a lockbox to be put on the home or the showing hours are extremely limited -- regardless of the reason, this is a home you should see. Why? If you have a home for sale with minimal showings, then there are likely very few, if any, offers. It's the perfect opportunity to bait a seller by putting in an offer.
- Be flexible with your closing date. There are lots of reasons why sellers have to close escrow by a certain date. They may be trying to move to get their children into another school or they may have a job lined up somewhere else -- whatever the reason, if you can match your closing date with the seller's you might get the best deal on the house. Make sure you know when the seller wants to be out of the house before you put in an offer and then do your best to meet the seller's closing date.
- Shy away from price-per-square-foot method. This method only determines the square footage of a home, but it leaves out upgrades such as recently-remodeled kitchens or bathrooms. It also doesn't take into account homes that have views or are located on very busy streets. It gives you an idea of what you're paying per square foot, but other details about the home may be the reason it is priced higher or lower than a home in the neighborhood with similar square footage.
If you can keep your emotions in check, practice patience and follow the tips in this column, you'll find you're in a better position to get the best deal on your next home.

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Capital Gains Tax Relief Refresher Course

By Broderick Perkins



When the 105th U.S. Congress passed H.R. 1083, the Taxpayer Relief Act of 1997, tax preparers jokingly referred to the complex measure as the "Tax Preparers Full Employment Act." That's because, unless you are schooled not just in tax law, but also tax law interpretation, revisions and calculus, you will need a professional tax preparer to guide you through the provisions that apply to capital gains from home sales, which make up only a fraction of the larger set of tax regulations. Here's a brief cheat sheet to give you some quick insights on what the law means to you if you sold a home this year.

- First, by now you should have long ago forgotten the old \$125,000 tax exclusion on capital gains for home owners older than 55 and the "rollover" law that allowed you to defer paying capital gains taxes provided you purchased another, more expensive home in time. Those laws are history.
- The relief act's primary provision for home sellers is the capital gains tax exclusion -- when you sell your home, if you qualify, you can keep, tax free, capital gains of up to \$500,000 if you are married filing jointly or \$250,000 for single taxpayers, or married taxpayers who file separately. Your capital gain on the sale of your home is the selling price minus your cost basis. The cost basis is your purchase price, plus qualified purchase costs, improvements and selling costs, minus any accumulated depreciation, say for a home-based business.
- To qualify for the \$500,000 or \$250,000 exclusion, the home must have been your primary residence of record for at least two of the prior five years.
- If you have a second home that is also a primary residence of record, say where you live, go to work, send the kids to school, it will take four years to qualify either or both homes. While you may qualify both simultaneously, the law only allows you one exclusion every two years.
- If, however, through some qualifying unforeseen event, such as a job change, illness or some other hardship, you are forced to sell before you meet the two-year residency requirement you can only prorate the \$500,000 or \$250,000 exclusion (not your specific gain) if you are forced to sell early. That means if you only live in your home one year -- half the required time to get

the full exclusion -- and you are forced to sell for some qualifying unforeseen event, you can exclude from taxes, up to \$250,000 in capital gains if you are married and file jointly or up to \$125,000 for separate and single filers -- half the total exclusion allowed.

What are unforeseen circumstances?

- Multiple births resulting from the same pregnancy.
 - The death of the homeowner, a spouse, co-owner or other person whose principal place of residence is the house that was sold.
 - Divorce or legal separation.
 - Health problems, if the primary reason for the sale is "to obtain, provide or facilitate the diagnosis, cure, mitigation or treatment of disease, illness or injury" of the home owner, co-owner, spouse or other resident.
 - A loss of employment triggering eligibility for unemployment compensation.
 - A change in employment status that results in the owner's inability to pay housing costs.
 - The "involuntary conversion" of your home, say, when the state government or other eminent domain order requires you to sell your house.
 - Military duty. Military personnel posted abroad for extended periods can stop the clock on the two-of-the-past-five-years provision until they return stateside.
- There's another tax relief law break for home owners with home-based businesses.
- As long as your qualified home-based business is in the same dwelling as your primary residence -- rather than some unattached structure on your property -- you don't have to allocate a home sale's capital gains between the home and the business. Previously if you used, say, 10 percent of your home for a home-based business, 10 percent of the gain from a sale would be subject to capital gain taxes and you couldn't use the exclusion on that portion. For these and other tax law provisions, professional help is key to an accurate tax return.

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Top Ideas To Get Your House In Order

By Broderick Perkins



At the stroke of midnight, Jan. 1, 2006, you were absolutely resolute about organizing your home. Unfortunately, whatever motivated you to get your house in order wound up in the pile you planned to clear.

You just need a little timely hand-holding and a few bright ideas. Coming up with the courage is still your job. So hold out your hand and consider these ideas from organizational extroverts who want to help get the orderly you out of the closet.

- **Optimize Your Timing To Organize.** It's a good time to organize now. You are rained in, snowed in or just plain fed up with winter's mush, slush and freeze and you've pretty much had it with guests trudging through your home. After spending most of the month clearing holiday litter, you've already got a head start. It's not surprising organizing is a top New Year's resolution.
- **Realize Your Limitations.** Your home wasn't cluttered in a day. Understand cleaning, removing the clutter from and organizing a 1,500 square foot storage bin is going to take more time than it took you to come up with a promise to clean house.
- **De-emphasize Excuses.** The popular refrain, "I might need it someday," is little more than an excuse to put off until tomorrow getting rid of something you won't use today or anytime soon, especially if you haven't used it in six months or more. Likewise, "It was expensive and I can't stand to see it go to waste," is nothing but denial. The item is already being wasted if you aren't using it. "It was a gift." So, re-gift it. The gift giver may have already done that to you.
- **Miniaturize Tasks.** Start small. Real small. Daily Missions assign you to a small task each day in one of a half dozen "Home Zones."
- **Systemize Tasks.** Instead of a hodgepodge, willy-nilly system of bins and baskets and shelves and racks that don't mesh, consider one sane, organized, built-in or matching storage system. Do-it-yourself or hire out. The once-and-for-all proposition can be used to organize everything in a given room (say, garage or office), closet, nook or cranny.

- **Deputize Your Family.** Delegate. Send the kids to their room and Pop to the garage as you take on the kitchen. Give specific instructions to your troops. Tell the kids to pick up their clothes and put them in the hamper or make their beds. Tell Pop to hang the tools and sort the trash from the recyclables. You get to choose your own kitchen job.

- **Optimize Your Efforts.** During hard-core efforts to organize, take a few minutes every hour to reward yourself while taking stock of the task at hand. Over a cup of joe, make a list of what's yet to be done, prioritize it. This exercise keeps a plan at hand.

- **Capitalize On Your Junk.** Among the growing number of eBay Trading Assistants (TAs), there's probably one who can take at least some of that stuff off your hands and give you some cash for doing so. TAs are sort of like online consignment shops -- inlets instead of outlets. They will help you overcome your fears of selling online or the dread of garage sales and sell that stuff you don't want to "waste." Plug in your ZIP code, find TAs in your neighborhood, call for a pick up or drop off your unwanted treasures.

You may have to pay the TA a commission as high as 50 percent of the sales price, but whatever cash you net is more than you are getting for storing stuff you don't need. Cash in hand also takes up a whole lot less space. Don't expect to unload junk on TAs. They've been around the trading block a few times and they know what will sell and what won't.

- **Hire An Organizer.** Bite the bullet, accept that you'll never get the job done on your own and get some help. Visit the National Association of Professional Organizers (<http://www.napo.net>) for help from a service industry developed to help home owners and others organize. The association swears by the habit because, it says, organization breeds efficiency. Efficiency gives you more control over your surroundings and your life. Control allows you to get more done in less time. As you know, time is money.

It's a theory worth considering.

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Builders Tackle Fields of New Products

By Lew Sichelman



The National Football League could simultaneously stage 40 different Super Bowls at the huge International Builders Show in Orlando and still not tackle all the 1,600-plus exhibits that fill one of the largest convention centers in the world.

The products and services on display for the more than 100,000 attendees to see, touch and even smell span more than 300 building industry categories, and represent the most cutting-edge designs, technologies, products and services currently available -- or on the drawing boards.

Billed as the world's first commercially available in-home hydrogen-powered appliance, the "Aqueon" fireplace actually creates fire from water. Simply supply the unit with water and electricity, and it harvests hydrogen from the water through electrolysis.

Once the hydrogen and oxygen molecules are separated, the two elements are channeled individually and the hydrogen is just like any other gas fireplace to create a flame. The oxygen either can be reintroduced to add color and brightness to the flame, or simply released into the room.

Whether hydrogen represents the future for fireplaces remains to be seen, but officials of Hearth & Home Technologies, the maker of the Heat & Glo brand, say it is the cleanest burning unit on the market today and does not release harmful air pollutants such as carbon monoxide and nitrous oxide into the house.

Efficiency also is the hallmark of the latest in laundry rooms. And with energy cost rising, it can't come soon enough. At least that's what the makers of washing machines and dryers say. Kenmore's Oasis HE, which stands for high efficiency, uses 47 percent less water than conventional models and 53 percent less energy. And Sears, which says three out of four consumers still prefer top loaders, claims the machine has 28 percent more capacity than a standard machine.

The yawning clothes washer could cut in half the number of loads cleaned by the typical family, and capacity, says Sears, is the second most wanted feature after high efficiency.

Another new feature: The drum spins so fast -- 1,000 RPMs fast -- that it squeezes out more water than older models. As a result, the dryer doesn't have to work as hard. According to Sears officials, the unit will dry a load quicker than the washer can finish the next one.

Kenmore also has a new line of dishwashers, including one with something called "Optical Soil Sensor" technology that gauges the cleanliness of the dishes and the load size, and then adapts the amount of temperature of the more to fit the circumstances.

Similarly, GE's new Profile dishwasher determines the precise amount of detergent to use based on water hardness, the soil level of the dishes and the selected cycle.

Another new product shows just how far synthetic grass has come. Once known simply as "Astroturf" -- it was first installed in the Houston Astrodome -- the product now comes in eight realistic varieties, including bluegrass, rye and fescue, for landscape, playground, field and even golf applications.

Manufactured by SYNLawm and currently available in California, Arizona, Nevada and New Mexico, the fake turf is being billed as an earth-friendly product that solves many a problem. The sod virtually eliminates the cost and labor associated with mowing, watering and fertilizing. All of a sudden, artificial is starting to look better, much better.

Paperless wallboard is still another new product that may find its way into homes over the next few years. By G-P Gypsum, the moisture resistant wallboard fends off mold.

In the "didn't know you needed it" category, HomeHeartbeat has an "out-of-the-box," wireless, plug-and-use home awareness tool that remotely monitors safety, security and comfort issues. The system routinely provides updates via a key fob, email or a text message as it monitors home appliances, temperature, sump pumps and the opening and closing of doors and windows. Of particular interest, the system can detect water leaks and interrupt a home's main water supply due to serious damage and even flooding.

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