



# REAL ESTATE *Update*

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**Mortgage Rates  
Edge Upward****I**n Freddie Mac's Primary Mortgage

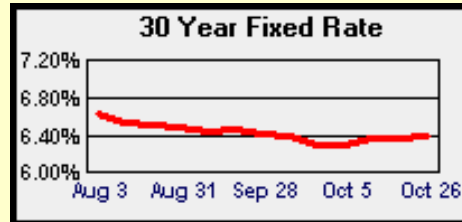
Market Survey the 30-year fixed-rate mortgage (FRM) averaged 6.40 percent, with an average 0.4 point, for the week ending October 26, 2006. Last year at this time, the 30-year FRM averaged 6.15 percent.

"At its most recent meeting, the Federal Reserve again declined to raise rates for the third time, citing a slowdown in the housing market," said Frank Nothaft, Freddie Mac chief economist.

"For instance, the median price of both new and existing homes in

**Mortgage Rates**

Source: Realty Times



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

**30 yr. fixed: 6.40%**  
**15 yr. fixed: 6.10%**  
**1 yr. adj: 5.60%**

September posted significant decreases. And some areas of the country may experience a few bumps up and down as the housing industry corrects itself in the coming months."

**Home Prices Correcting,  
Buyers Returning to the  
Market****H**ome sales

appear to be bottoming out with lower home prices attracting buyers in many areas of the country, according to the National Association of Realtors.

David Lereah, NAR's chief economist, said the housing market is showing signs of life and that sales may be leveling out. "Many potential home buyers who have been taking a wait-and-see attitude or taking their time and being methodical in the search process are being enticed by lower home prices," he said. "Given a positive economic backdrop of lower mortgage interest rates and job creation, we expect sales activity to pick up early next year."

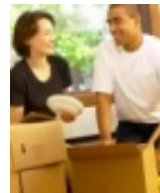
Existing-home sales are forecast to be fairly stable in the fourth quarter and sales for all of 2006 are expected to drop 8.9 percent to 6.45 million -- still the third strongest year after consecutive records in 2004 and 2005. New-home sales are forecast to fall 17.3 percent this year to 1.06 million, the fourth highest year on record.

NAR President Thomas M. Stevens, said this presents a unique opportunity for buyers. "The supply of homes on the market is the highest we've seen in over 13 years, and interest rates are experiencing an unexpected decline," said Stevens.

While this changing market is a great time to buy, it's become increasingly important for parties on both sides of the real estate transaction process to have professional representation. Contact your REALTOR® today.

**Do You Marry The  
Credit Score?**

**S**ome think that lenders average everyone's credit scores together. If Jane has an 800 credit score and John has a 400 credit score, their combined score would be  $800 + 400 = 1200$  divided by two, giving a not-so-terrible-after-all score of 600. Of course, that's not so. Good credit doesn't erase bad credit. In fact, bad credit will kill the deal altogether. And scores aren't averaged, they're examined independently and the 400 score would render the 800 score impotent. If a spouse or joint borrower has bad credit, and the person with good credit can qualify on her own, then leave the person with bad credit off the mortgage and simply include him on the title.

**America Is On The Move****N**early 40 million

people -- 14 percent of the population -- changed addresses in 2005, according to the United States Census Bureau.

Only 3.7 million moved to another place because they changed their status from renter to owner. Some 3.1 million moved to establish their own household, and 4.2 million switched places because they took a new job or were transferred. About 1.4 million moved to be closer to work, and 2.8 million moved because of a change in their marital status.

According to the government, 7.1 million people moved because they wanted a new or better home or apartment, and 1.6 million moved to change neighborhoods. In other words, they moved up.

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## Seller's Home Appeal for Today's Market

By Mark Nash



After years of hearing from successful sellers that they didn't have to do a thing to sell, they now need to understand how they can stand out from their competition. Here is a handy list to help sellers determine if some features in their home might need some attention.

- Test all door and cabinet knobs. Replace mismatched or inexpensive hardware for a quick update. Buyers rarely can get beyond a knob that comes off in their hand as they attempt to use a door.
- Take the time to paint walls, trim and ceilings. Keep adjoining rooms in one color palette, which will make your home appear larger. Clean up spills from messy painters. Hire professionals to paint mullions on windows and staircase spindles.
- Slipcover mismatched furniture in a room that requires visual unification.
- Discover ways to organize day-to-day room needs. Substantial wicker baskets or square stainless steel or brass containers can organize magazines, remote controls and toys. Books provide a good look, but vary them by laying some down and standing some up.
- Wallpaper is considered fill-in-the-blank decorating. No two people have the same taste in this instant decorator wannabee. If it's more than three years old, take it down and paint in a neutral color. And wallpaper borders are out.
- Simple furniture rearrangement can bring new life to a tired space. Float sofas and coffee tables away from walls for a designer look. Use area rugs to anchor furniture groupings on bare tile and wood floors.
- Make sure there is balanced lighting in every room for dusk and evening showings. Dimmers help set the right tone.
- Polish and wax hardwood floors to brighten and blend an old finish.
- Clean every surface until it shimmers and shines. Clean can seal a deal. Don't forget the windows.
- Purchase the best quality carpet pad which can make any new carpeting "cushy," and home buyers love cushy. Stay away from shag styles; buyers know it won't be around long in

style cycles.

- Streamline window fashions. Heavy drapes are in the minority. Think "let the light shine in" when placing blinds and shades.
- Freshen-up closets with closet organizers to maximize storage space and paint a neutral, washable color. Make sure buyers can see the back of all closets and cupboards. Lighting is an often overlooked feature in closets, but buyers will always turn on lights when viewing a closet, big or small.
- Don't forget the basement; dark, dirty and musty basements are a turn-off to buyers. Add extra lighting, paint the floor and vacuum out all the cobwebs. Organize storage areas and take the time to clean the washing machine and dryer.
- Take a good look from the street or road at the front of your home. Look for shrubs that are overgrown or dead and remove and replace them with shrubs or plants that are scaled to your home. Small inexpensive bushes send the wrong message.
- Limit yard ornaments to a favored few. Excess ornaments can make yards look busy and buyers might want them included in a purchase contract.
- Paint and refresh yard lights, flagpoles, mailboxes, window boxes, fences and trellis. Don't forget the swing set or play equipment.
- Replace broken bricks on terraces, cracked concrete patios and steps.
- Restore screens on porches and lanai's. Dirty, rusty and ripped screens limit functionality to homebuyers.
- Don't leave pets unattended for property showings, especially if you think they could be aggressive or territorial around strangers.
- Have carpets and area rugs cleaned before showing your home to potential buyers.
- A barking dog or overly-friendly cats can kill a showing. Be pro-active and take your pets off site for showings. Hire a dog walker to occupy pets if you can't be home.

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Document Value Of Donated  
Household Goods

By Broderick Perkins



If you regularly count on Goodwill, the Salvation Army and others to find homes for what won't fit in your attic, garage or spare room -- all while getting a charitable tax deduction -- do your spring purging now.

That's especially true if you commonly fudge the value of donated items.

In 2007, the Internal Revenue Service will hold you accountable for accurately documenting the value of donated goods under a new tax edict tucked away in the Pension Protection Act of 2006, signed by President Bush this summer.

The broader act is aimed at curing the ailing defined-benefit pension system but it includes a host of unrelated provisions, including one that governs required, accurate documentation when you claim tax breaks for gifts, including household goods trucked off to charitable organizations.

Under the current law, the IRS pretty much takes you at your word when you claim a tax break for donations of money or items you've valued at up to \$250. Documentation is required for larger amounts and, of course, if you are audited.

Next year, you might want to put a check in the Salvation Army's Christmas Kettle and make sure that futon is really worth \$50 -- if you take the deduction.

Under the new provision, you won't have to file your receipts, canceled checks or other donation documentation, but you'd better have proof on hand.

IRS will keep tabs on you through a form that's already necessary when you give goods, IRS Form 8283, "Noncash

Charitable Contributions" which comes with instructions, both of which you can download from <http://www.irs.gov/>.

Along with newly required documentation, the IRS will be beefing up enforcement of existing penalties that rain down on you if you overstate the value or adjusted basis of donated goods.

The penalty is 20 percent of the underpayment of tax related to the overstatement if the value or adjusted basis claimed on the return is 200 percent or more of the correct amount, and you underpaid your tax by more than \$5,000 because of the overstatement.

The penalty jumps to 40 percent if the value or adjusted basis claimed on the return is 400 percent or more of the correct amount and you underpaid your tax by more than \$5,000 because of the overstatement.

And of course you'll have to pay any taxes that were actually due.

The Salvation Army (<http://www.satruck.com>), Goodwill Industries (<http://www.goodwillpromo.org>) and other charities offer suggested values for a host of items, but it's up to you to make sure you get it right.

If you are a frequent household goods donator it makes sense to get more assistance from the source of the new rules.

IRS Publication 561 "Determining The Value Of Donated Property" or the IRS Web page (<http://www.irs.gov/>) with the same name, both teach you how to value everything from aircraft and household goods and to real estate and stocks.

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## Buying To Expand Can Be Tricky

By Broderick Perkins



It may be better to buy the square footage you need in a neighborhood of larger homes rather than buying into a neighborhood of smaller homes with plans to build up or out.

At the very least, if you decide to shop for a home you want to expand, also shop for zoning laws that will allow it.

The purchase money you save up front on a smaller home may not be worth the headache that could come later from building restrictions and market conditions that leave you with a home that doesn't fit.

Shifting cash into major home improvements can have a triple payoff -- the work will likely increase the value of your home, boost your net worth and improve your quality of life, especially if you need room for an expanding family.

But if you've got a case of palace envy and plan to tear down walls or pop off the roof to create an expansive estate, make sure you don't move into a community where zoning laws won't let your home become your castle.

Numerous jurisdictions passed restrictions preventing so called "monster homes" in response to the late 1990s "wealth effect" of stock market endowed riches. Many home owners used their stock market winnings to rebuild homes, twice or three times their original size -- much to the chagrin of neighbors.

Today, the cost of housing is forcing many owners to consider staying put and expanding their home, but that door may be closed.

Bowing to community pressures, jurisdictions enacted home improvement restrictions that prevent home owners from spreading out or up too much. Often based on the lot size, square-footage and footprint of the existing home, the new zoning laws are designed to allow neighborhoods to retain their character as well as prevent starter mansions from physically over shadowing their neighbors.

Even where such laws don't exist, you must consider a major home improvement's impact on your resale. Rebuilding or expanding a home beyond the scope of existing homes could be financially hazardous if you plan to sell the home later.

Major home improvements don't always return to the value of the home the full cost of the work and even if you plan on remaining in your home indefinitely, your heirs could be stuck with a very large, immobile white elephant.

In the best of markets, where there's room for appreciation, improvements are generally wise if they don't push your home's value beyond 20 to 25 percent above the current value of like homes in the community, appraisers say.

In a tired market where there's less wiggle room, your improvements should keep your home's value in line with the value of existing homes.

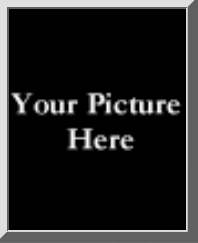
In any market, if your neighborhood's homes have mixed values, keep your improved home's value just below the top values. The high end homes will help buoy your home's value, while offsetting pressure from low end homes to sink it.

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## Keeping Your Credit Clean

By Phoebe Chongchua



Many homebuyers frequently wonder, "If I am shopping for a home loan will my credit be affected each time a credit report inquiry is made?"

It's a logical and intelligent question to ask; the answer is: not significantly, if the credit checks are done in a short period of time.

When a credit check is made by a potential lender it is called a hard inquiry. When a hard inquiry occurs it does have an impact on your credit score. However, when you're shopping for a mortgage or a car loan, credit bureaus typically cluster the hard inquiries together because the credit reporting bureaus understand that the consumer is shopping for the best loan. "So for example, if you're shopping for a new mortgage and three potential lenders pull your credit score within three weeks, that is looked at as one inquiry for that purpose," says Steven Katz a spokesperson for TransUnion's TrueCredit.com.

Keeping your credit clean is critical. Katz offers the following advice to help ensure healthy credit.

One card you should not carry: Leave your Social Security card at home. "There is basically no reason that you need to carry that with you," says Katz.

Most people have their Social Security card number memorized. If you're not one of those people, then only carry your card with you when you know you need the information on it. Your Social Security card number contains personal information that if it gets into the wrong hands, can cause major credit dilemmas.

Lock it up: Apartment complexes and condominiums typically have locking mailboxes, but these types of secure mailboxes aren't as common in residential, single-family neighborhoods.

"If at all possible, people should have a locking mailbox," says Katz.

Katz says mailboxes with locking devices are becoming more popular at hardware stores because identity theft is spreading. Taking precaution to protect your personal information can save you months of agony.

Shred your documents: Katz says if you don't shred your personal documents and criminals access the information,

the result can be devastating to your credit. Criminals will often attempt to open new accounts using your name and information. If they're successful, they will use the new account and divert the account information to the criminals' address or post office box.

"So, you'll never even know that the account was established. They'll be receiving the bills and then just throwing them out. It's ruining your credit," says Katz.

Keep an eye on your credit card: Katz says while it is difficult, people should not let their credit card out of their sight or else they run the risk of becoming a victim of skimming. Skimming has become prevalent at some restaurants and gas stations where a clerk might have a small device that scans the consumer's credit card.

"It's a very small scanner that captures all the information that is on the magnetic strip, and then the card's information can be cloned," explains Katz.

Of course, keeping your credit card visible at all times is nearly impossible. Katz says, "If you're going to go to a restaurant in an area that you're a little uncertain of -- that's in a fringe area or you're in a foreign country and you're not too certain about where you're dining -- attempt to use cash."

Also, when using credit cards be sure that the receipt you leave with the merchant does not have your credit card number exposed. Most merchants have credit card systems that only print out the last four digits of a consumer's credit card; however, some still show the entire account number on the print out. If your full credit card account number appears on the receipt, scratch it out with a pen. Additionally, in rare cases where carbon copies are used, ask for the carbon.

Check your credit history

Consumers can check their credit history for free once a year at <http://annualcreditreport.com>. Katz says that the free reports will not contain an actual credit score, but you can get the scores for a fee.

Another good credit-checking resource is found at <http://truecredit.com>. The website offers access to tools to manage a consumer's credit health by receiving credit reports, credit scores, credit monitoring, and informational materials.

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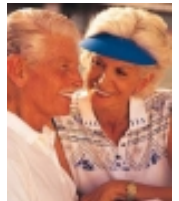
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**Baby Boomers More Than  
Second Home Market Makers***By Broderick Perkins*

Today's baby boomers are just about as likely to unload a second home as they are to buy one and they aren't any more likely than their parents to own additional properties.

In the greater scheme of the housing market, those distinctions are probably more significant than heralding baby boomers merely as second home market boom makers.

"Housing Trends Among Baby Boomers," a new study of home owners 50 and older by the Mortgage Bankers Association's finance research arm, Research Institute for Housing America, says the growth in the number of boomers has been essential to growth in the second home market, only because there is a growing number of boomers, not because boomers' appetites have increased for second homes.

The real impact of baby boomers is that they own homes at a higher rate than other population groups, their listings help keep the market supplied with resales and those looking to move down from empty nests or over to a second home, are a key source of housing demand.

Also, their home equity is the most significant non-pension asset in household portfolios and, as a large reserve of untapped wealth, that bodes well for both the housing market and the ever-more housing dependent economy.

Tuning up some of the beliefs about baby boomers and the second home market, the study found:

- Only 15 percent of homeowners 50 and over also own a second home.
- Despite anecdotal evidence, the rate of second-home ownership among 50 to 60 year olds has remained flat over the 12-year period from 1992-2004. Early Baby Boomers were no more likely to own such homes than older cohorts.

- The typical second home is held for about 15 years, but turnover is high: 45 percent of older homeowners with such homes disposed of them within six years.

Changes in marital status and health, not income or employment, drive the decision to dispose of a second home.

- Second homes are a small portion of the typical asset portfolio of an older household and are not important drivers of investment decisions.

- Most second-home owners make limited use of their homes: one-half spend two weeks or less and two-thirds spend four weeks or less per year in the home. Also, only 12 percent of owners intend to sell their main home and eventually occupy their second home.

- The market for mortgages on second homes for older households is only 6.3 percent of the size of the market for mortgages on primary residences.

- Most baby boomer second-homes aren't mortgaged. Owners either inherited their homes or purchased them with cash. Second-home mortgage originations comprise only about four percent of overall mortgage market originations.

- There are strong regional patterns of demand for second homes including Florida, California, New England, and other coastal regions, as well as the West and mountain, lake and desert areas throughout the nation.

- Empty-nesters are not flocking to urban areas. Only two percent of all empty-nest retirement-age suburban homeowners can be expected to move to an urban area.

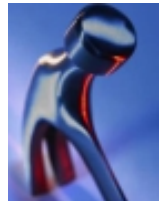
- Suburban empty-nesters are just as likely to move to a non-metropolitan area as they are to an urban area.

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**Sellers: How Much is Too Much  
to Fix up Your House?***By M. Anthony Carr*

As with any resale product, the person trying to sell said product will usually try to make the product look as new as possible to ensure the highest profit available. In reviewing many of the homes on the market today, however, some sellers don't get that notion.

There are some task items any seller should consider when selling a house. Even if you decide to sell "as is," a little soap and water could put a few more bucks in your pocket. With that in mind, let's look at what sellers should look at doing with any house they want to put on the market; what to do when you want to get a little more money; and how to compete with the Joneses when looking to prepare your home for sale.

**Any House**

- All homes going on the market should receive a deep cleaning. This is the cleaning that you do when -- well, you would never do it unless you're selling your house. This involves scrubbing every cranny of the house. Nothing goes unscrubbed. I would suggest bringing in a professional group to get this done and plan on spending a couple hundred bucks to get the house ready for your new buyer.
- Next, declutter the house. Go ahead and rent a huge storage unit and fill it up. Plan this with a bunch of pre-made boxes that have lids you can tape shut and label. Donate all clothes that are even a bit too tight or out of date. Remove excess furniture.
- Repair and paint where needed. As with most homes that have been lived in, that would be all of them. Walk through a new construction home to see what you're up against and then go and make yours look as best you can on your budget.
- Landscaping. Thankfully, mulch and flowering plants don't really cost a lot of money for those who are just sprucing up. Before going out and paying for a designer-created landscaping job, start with the local garden center and get some free advice on how to spruce up on a budget. Fresh, flowering plants (even in fall and winter) can make the house look oh-so much better.

Even if you're selling as-is, the above four tips are a must. Next is where we spend a little more money.

**Redecorating**

- Renewed color. Giving your house a makeover doesn't have to cost you a second mortgage. The first item to consider for rehab is your color selection. While the traditional advice is "go vanilla," professionally selected colors (not too bold) can make a "nice" house into a "wow" house.
- Flooring is one of the best moderately priced upgrades a seller can install to make a huge difference. Like I said, make your house a "wow" by making that first great impression with new carpet.
- Replacing dated items. Sometimes replacing certain items in the house is really more like maintaining your home instead of upgrading it. Items like windows, doors, light fixtures, faucets, door hardware, etc., need upgrading and replacing periodically. A walk down the light aisle at your favorite hardware store reveals this could be done on a budget.

**Keeping up with the Joneses**

At some point you have to look at what the neighbors are doing and keep up or you'll lose out. If everyone in the neighborhood is ripping out the old and installing the new (kitchen, bath, carpet, doors, etc.) then you may be forced to do the same thing long before you're thinking of putting your home on the market.

**Redo, Remodel, Relax**

As you look around the house, making your list of things to change before putting the house on the market, remember to create some time to enjoy your new digs before selling the place. If a sale is on your horizon and you must redo the landscaping before putting the house on the market -- do it early so you can drive home to the professionally designed flowerbeds and floral creations a few months or years before selling it to someone else.

While you want to repair, paint, remodel and add on to your house because it adds value to your home, every homeowner should especially do it because they want to enjoy the changes as well.

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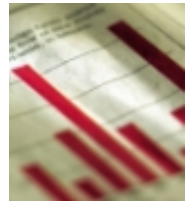
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**Economists Question Media's  
Negative Drumbeat on Housing***By Kenneth R. Harney*

Is it a housing bust or a media-driven panic? Mike Moran, chief economist for Wall Street's Daiwa Securities America, Inc., says he's surprised that virtually nobody has challenged the constant drumbeat of negative headlines and TV news warnings of imminent crashes and home price meltdowns.

"It's really been way out of line with reality," says Moran, whose firm specializes in the bond market. When a 1.7 percent decline in the median home price nationwide sparks headlines about the "housing bust," that is "just pure sensationalism about what is going on here," he said in an interview.

The housing market "is going through a correction that's badly needed" after five years of record sales and price appreciation. "The key issue is whether it is orderly or disorderly" -- and it's clearly the former. Yet the financial press and TV news programs are "portraying it as a catastrophe."

Moran got indirect support for that view from other economists, including the Mortgage Bankers Association of America's chief economist, Doug Duncan, who said "the rhetoric is just way overwrought" -- the sky is not falling in the real estate and mortgage sectors.

To the contrary, even the Federal Reserve's vice chairman believes the current correction will not be dramatic or even that long-lived, and that the housing slowdown will not have dire side effects on other parts of the economy.

In a speech that went virtually unreported by major media, vice chairman Donald L. Kohn told New York analysts that the "rebalancing" of prices to better fit current demand that is underway in many metropolitan markets is a normal, cyclical event -- not an incipient disaster. In fact, it may even be a healthy and necessary part of the cycle: "The reported declines in new home prices in a number of areas should help facilitate

the rebalancing of supply and demand" -- ie, lower prices should help gradually expand the number of serious buyers looking for houses.

Thanks to strong underlying demographic factors -- new household formations and population growth -- the current down phase may be relatively short-lived, Kohn suggested. New housing "starts may be closer to their (low point) than to their peak." If one takes mid-summer 2005 as the peak of the multi-year housing boom, Kohn appeared to suggest that the low point of the cycle -- and the beginning of the eventual turnaround -- could be just over the horizon.

The latest pending home sale index from the National Association of Realtors, which showed a surprising 4.3 percent jump in the number of sales in the contract stage, but not yet closed, supports that conclusion.

Kohn also noted that other economic conditions today do not point to a deep housing price recession or bust. For example, long-term mortgage interest rates are about a point above their historic lows, the Fed itself has stopped raising short-term rates, gas prices are falling, and the unemployment rate just dropped to 4.6 percent.

The current "situation stands in sharp contrast to some past downturns in the housing market" -- in the early 1980s especially -- "that followed actions by the Federal Reserve to tighten credit conditions significantly."

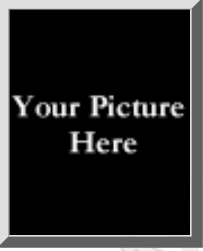
"Continuing growth in real incomes should underpin the demand for housing," said Kohn, "and as home prices stop rising, help to erode affordability constraints." So, how come you're not hearing about the Fed vice chairman's moderately upbeat speech while watching it on the evening news or reading about it in your newspaper? Good question.

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# November Real Estate Update

## Mortgage Rates Edge Upward

In Freddie Mac's Primary Mortgage

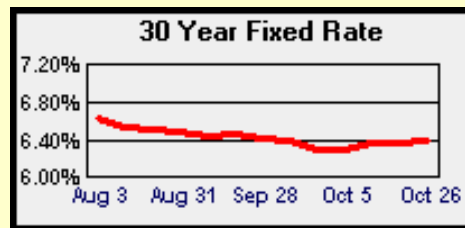
Market Survey the 30-year fixed-rate mortgage (FRM) averaged 6.40 percent, with an average 0.4 point, for the week ending October 26, 2006. Last year at this time, the 30-year FRM averaged 6.15 percent.

"At its most recent meeting, the Federal Reserve again declined to raise rates for the third time, citing a slowdown in the housing market," said Frank Nothaft, Freddie Mac chief economist.

"For instance, the median price of both new and existing homes in

## Mortgage Rates

Source: Realty Times



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

**30 yr. fixed: 6.40%**  
**15 yr. fixed: 6.10%**  
**1 yr. adj: 5.60%**

September posted significant decreases. And some areas of the country may experience a few bumps up and down as the housing industry corrects itself in the coming months."

## Home Prices Correcting, Buyers Returning to the Market

Home sales



appear to be bottoming out with lower home prices attracting buyers in many areas of the country, according to the National Association of Realtors.

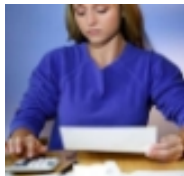
David Lereah, NAR's chief economist, said the housing market is showing signs of life and that sales may be leveling out. "Many potential home buyers who have been taking a wait-and-see attitude or taking their time and being methodical in the search process are being enticed by lower home prices," he said. "Given a positive economic backdrop of lower mortgage interest rates and job creation, we expect sales activity to pick up early next year."

Existing-home sales are forecast to be fairly stable in the fourth quarter and sales for all of 2006 are expected to drop 8.9 percent to 6.45 million -- still the third strongest year after consecutive records in 2004 and 2005. New-home sales are forecast to fall 17.3 percent this year to 1.06 million, the fourth highest year on record.

NAR President Thomas M. Stevens, said this presents a unique opportunity for buyers. "The supply of homes on the market is the highest we've seen in over 13 years, and interest rates are experiencing an unexpected decline," said Stevens.

While this changing market is a great time to buy, it's become increasingly important for parties on both sides of the real estate transaction process to have professional representation. Contact your REALTOR® today.

## Do You Marry The Credit Score?

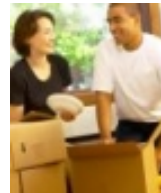


Some think that

lenders average everyone's credit scores together. If Jane has an 800 credit score and John has a 400 credit score, their combined score would be  $800 + 400 = 1200$  divided by two, giving a not-so-terrible-after-all score of 600. Of course, that's not so. Good credit doesn't erase bad credit. In fact, bad credit will kill the deal altogether. And scores aren't averaged, they're examined independently and the 400 score would render the 800 score impotent. If a spouse or joint borrower has bad credit, and the person with good credit can qualify on her own, then leave the person with bad credit off the mortgage and simply include him on the title.

## America Is On The Move

Nearly 40 million



people -- 14 percent of the population -- changed addresses in 2005, according to the United States Census Bureau.

Only 3.7 million moved to another place because they changed their status from renter to owner. Some 3.1 million moved to establish their own household, and 4.2 million switched places because they took a new job or were transferred. About 1.4 million moved to be closer to work, and 2.8 million moved because of a change in their marital status.

According to the government, 7.1 million people moved because they wanted a new or better home or apartment, and 1.6 million moved to change neighborhoods. In other words, they moved up.

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# Seller's Home Appeal for Today's Market

By Mark Nash



After years of hearing from successful sellers that they didn't have to do a thing to sell, they now need to understand how they can stand out from their competition. Here is a handy list to help sellers determine if some features in their home might need some attention.

- Test all door and cabinet knobs. Replace mismatched or inexpensive hardware for a quick update. Buyers rarely can get beyond a knob that comes off in their hand as they attempt to use a door.
- Take the time to paint walls, trim and ceilings. Keep adjoining rooms in one color palette, which will make your home appear larger. Clean up spills from messy painters. Hire professionals to paint mullions on windows and staircase spindles.
- Slipcover mismatched furniture in a room that requires visual unification.
- Discover ways to organize day-to-day room needs. Substantial wicker baskets or square stainless steel or brass containers can organize magazines, remote controls and toys. Books provide a good look, but vary them by laying some down and standing some up.
- Wallpaper is considered fill-in-the-blank decorating. No two people have the same taste in this instant decorator wannabee. If it's more than three years old, take it down and paint in a neutral color. And wallpaper borders are out.
- Simple furniture rearrangement can bring new life to a tired space. Float sofas and coffee tables away from walls for a designer look. Use area rugs to anchor furniture groupings on bare tile and wood floors.
- Make sure there is balanced lighting in every room for dusk and evening showings. Dimmers help set the right tone.
- Polish and wax hardwood floors to brighten and blend an old finish.
- Clean every surface until it shimmers and shines. Clean can seal a deal. Don't forget the windows.
- Purchase the best quality carpet pad which can make any new carpeting "cushy," and home buyers love cushy. Stay away from shag styles; buyers know it won't be around long in

style cycles.

- Streamline window fashions. Heavy drapes are in the minority. Think "let the light shine in" when placing blinds and shades.
- Freshen-up closets with closet organizers to maximize storage space and paint a neutral, washable color. Make sure buyers can see the back of all closets and cupboards. Lighting is an often overlooked feature in closets, but buyers will always turn on lights when viewing a closet, big or small.
- Don't forget the basement; dark, dirty and musty basements are a turn-off to buyers. Add extra lighting, paint the floor and vacuum out all the cobwebs. Organize storage areas and take the time to clean the washing machine and dryer.
- Take a good look from the street or road at the front of your home. Look for shrubs that are overgrown or dead and remove and replace them with shrubs or plants that are scaled to your home. Small inexpensive bushes send the wrong message.
- Limit yard ornaments to a favored few. Excess ornaments can make yards look busy and buyers might want them included in a purchase contract.
- Paint and refresh yard lights, flagpoles, mailboxes, window boxes, fences and trellis. Don't forget the swing set or play equipment.
- Replace broken bricks on terraces, cracked concrete patios and steps.
- Restore screens on porches and lanai's. Dirty, rusty and ripped screens limit functionality to homebuyers.
- Don't leave pets unattended for property showings, especially if you think they could be aggressive or territorial around strangers.
- Have carpets and area rugs cleaned before showing your home to potential buyers.
- A barking dog or overly-friendly cats can kill a showing. Be pro-active and take your pets off site for showings. Hire a dog walker to occupy pets if you can't be home.

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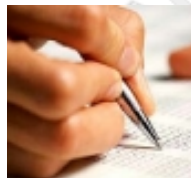
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# Document Value Of Donated Household Goods

By Broderick Perkins



If you regularly count on Goodwill, the Salvation Army and others to find homes for what won't fit in your attic, garage or spare room -- all while getting a charitable tax deduction -- do your spring purging now.

That's especially true if you commonly fudge the value of donated items.

In 2007, the Internal Revenue Service will hold you accountable for accurately documenting the value of donated goods under a new tax edict tucked away in the Pension Protection Act of 2006, signed by President Bush this summer.

The broader act is aimed at curing the ailing defined-benefit pension system but it includes a host of unrelated provisions, including one that governs required, accurate documentation when you claim tax breaks for gifts, including household goods trucked off to charitable organizations.

Under the current law, the IRS pretty much takes you at your word when you claim a tax break for donations of money or items you've valued at up to \$250. Documentation is required for larger amounts and, of course, if you are audited.

Next year, you might want to put a check in the Salvation Army's Christmas Kettle and make sure that futon is really worth \$50 -- if you take the deduction.

Under the new provision, you won't have to file your receipts, canceled checks or other donation documentation, but you'd better have proof on hand.

IRS will keep tabs on you through a form that's already necessary when you give goods, IRS Form 8283, "Noncash

Charitable Contributions" which comes with instructions, both of which you can download from <http://www.irs.gov/>.

Along with newly required documentation, the IRS will be beefing up enforcement of existing penalties that rain down on you if you overstate the value or adjusted basis of donated goods.

The penalty is 20 percent of the underpayment of tax related to the overstatement if the value or adjusted basis claimed on the return is 200 percent or more of the correct amount, and you underpaid your tax by more than \$5,000 because of the overstatement.

The penalty jumps to 40 percent if the value or adjusted basis claimed on the return is 400 percent or more of the correct amount and you underpaid your tax by more than \$5,000 because of the overstatement.

And of course you'll have to pay any taxes that were actually due.

The Salvation Army (<http://www.satruck.com>), Goodwill Industries (<http://www.goodwillpromo.org>) and other charities offer suggested values for a host of items, but it's up to you to make sure you get it right.

If you are a frequent household goods donator it makes sense to get more assistance from the source of the new rules.

IRS Publication 561 "Determining The Value Of Donated Property" or the IRS Web page (<http://www.irs.gov/>) with the same name, both teach you how to value everything from aircraft and household goods and to real estate and stocks.

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# Buying To Expand Can Be Tricky

By Broderick Perkins



It may be better to buy the square footage you need in a neighborhood of larger homes rather than buying into a neighborhood of smaller homes with plans to build up or out.

At the very least, if you decide to shop for a home you want to expand, also shop for zoning laws that will allow it.

The purchase money you save up front on a smaller home may not be worth the headache that could come later from building restrictions and market conditions that leave you with a home that doesn't fit.

Shifting cash into major home improvements can have a triple payoff -- the work will likely increase the value of your home, boost your net worth and improve your quality of life, especially if you need room for an expanding family.

But if you've got a case of palace envy and plan to tear down walls or pop off the roof to create an expansive estate, make sure you don't move into a community where zoning laws won't let your home become your castle.

Numerous jurisdictions passed restrictions preventing so called "monster homes" in response to the late 1990s "wealth effect" of stock market endowed riches. Many home owners used their stock market winnings to rebuild homes, twice or three times their original size -- much to the chagrin of neighbors.

Today, the cost of housing is forcing many owners to consider staying put and expanding their home, but that door may be closed.

Bowing to community pressures, jurisdictions enacted home improvement restrictions that prevent home owners from spreading out or up too much. Often based on the lot size, square-footage and footprint of the existing home, the new zoning laws are designed to allow neighborhoods to retain their character as well as prevent starter mansions from physically over shadowing their neighbors.

Even where such laws don't exist, you must consider a major home improvement's impact on your resale. Rebuilding or expanding a home beyond the scope of existing homes could be financially hazardous if you plan to sell the home later.

Major home improvements don't always return to the value of the home the full cost of the work and even if you plan on remaining in your home indefinitely, your heirs could be stuck with a very large, immobile white elephant.

In the best of markets, where there's room for appreciation, improvements are generally wise if they don't push your home's value beyond 20 to 25 percent above the current value of like homes in the community, appraisers say.

In a tired market where there's less wiggle room, your improvements should keep your home's value in line with the value of existing homes.

In any market, if your neighborhood's homes have mixed values, keep your improved home's value just below the top values. The high end homes will help buoy your home's value, while offsetting pressure from low end homes to sink it.

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# Keeping Your Credit Clean

By Phoebe Chongchua



Many homebuyers frequently wonder, "If I am shopping for a home loan will my credit be affected each time a credit report inquiry is made?"

It's a logical and intelligent question to ask; the answer is: not significantly, if the credit checks are done in a short period of time.

When a credit check is made by a potential lender it is called a hard inquiry. When a hard inquiry occurs it does have an impact on your credit score. However, when you're shopping for a mortgage or a car loan, credit bureaus typically cluster the hard inquiries together because the credit reporting bureaus understand that the consumer is shopping for the best loan. "So for example, if you're shopping for a new mortgage and three potential lenders pull your credit score within three weeks, that is looked at as one inquiry for that purpose," says Steven Katz a spokesperson for TransUnion's TrueCredit.com.

Keeping your credit clean is critical. Katz offers the following advice to help ensure healthy credit.

One card you should not carry: Leave your Social Security card at home. "There is basically no reason that you need to carry that with you," says Katz.

Most people have their Social Security card number memorized. If you're not one of those people, then only carry your card with you when you know you need the information on it. Your Social Security card number contains personal information that if it gets into the wrong hands, can cause major credit dilemmas.

Lock it up: Apartment complexes and condominiums typically have locking mailboxes, but these types of secure mailboxes aren't as common in residential, single-family neighborhoods.

"If at all possible, people should have a locking mailbox," says Katz.

Katz says mailboxes with locking devices are becoming more popular at hardware stores because identity theft is spreading. Taking precaution to protect your personal information can save you months of agony.

Shred your documents: Katz says if you don't shred your personal documents and criminals access the information,

the result can be devastating to your credit. Criminals will often attempt to open new accounts using your name and information. If they're successful, they will use the new account and divert the account information to the criminals' address or post office box.

"So, you'll never even know that the account was established. They'll be receiving the bills and then just throwing them out. It's ruining your credit," says Katz.

Keep an eye on your credit card: Katz says while it is difficult, people should not let their credit card out of their sight or else they run the risk of becoming a victim of skimming. Skimming has become prevalent at some restaurants and gas stations where a clerk might have a small device that scans the consumer's credit card.

"It's a very small scanner that captures all the information that is on the magnetic strip, and then the card's information can be cloned," explains Katz.

Of course, keeping your credit card visible at all times is nearly impossible. Katz says, "If you're going to go to a restaurant in an area that you're a little uncertain of -- that's in a fringe area or you're in a foreign country and you're not too certain about where you're dining -- attempt to use cash."

Also, when using credit cards be sure that the receipt you leave with the merchant does not have your credit card number exposed. Most merchants have credit card systems that only print out the last four digits of a consumer's credit card; however, some still show the entire account number on the print out. If your full credit card account number appears on the receipt, scratch it out with a pen. Additionally, in rare cases where carbon copies are used, ask for the carbon.

Check your credit history

Consumers can check their credit history for free once a year at <http://annualcreditreport.com>. Katz says that the free reports will not contain an actual credit score, but you can get the scores for a fee.

Another good credit-checking resource is found at <http://truecredit.com>. The website offers access to tools to manage a consumer's credit health by receiving credit reports, credit scores, credit monitoring, and informational materials.

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# Baby Boomers More Than Second Home Market Makers

By Broderick Perkins



Today's baby boomers are just about as likely to unload a second home as they are to buy one and they aren't any more likely than their parents to own additional properties.

In the greater scheme of the housing market, those distinctions are probably more significant than heralding baby boomers merely as second home market boom makers.

"Housing Trends Among Baby Boomers," a new study of home owners 50 and older by the Mortgage Bankers Association's finance research arm, Research Institute for Housing America, says the growth in the number of boomers has been essential to growth in the second home market, only because there is a growing number of boomers, not because boomers' appetites have increased for second homes.

The real impact of baby boomers is that they own homes at a higher rate than other population groups, their listings help keep the market supplied with resales and those looking to move down from empty nests or over to a second home, are a key source of housing demand.

Also, their home equity is the most significant non-pension asset in household portfolios and, as a large reserve of untapped wealth, that bodes well for both the housing market and the ever-more housing dependent economy.

Tuning up some of the beliefs about baby boomers and the second home market, the study found:

- Only 15 percent of homeowners 50 and over also own a second home.
- Despite anecdotal evidence, the rate of second-home ownership among 50 to 60 year olds has remained flat over the 12-year period from 1992-2004. Early Baby Boomers were no more likely to own such homes than older cohorts.

- The typical second home is held for about 15 years, but turnover is high: 45 percent of older homeowners with such homes disposed of them within six years.

Changes in marital status and health, not income or employment, drive the decision to dispose of a second home.

- Second homes are a small portion of the typical asset portfolio of an older household and are not important drivers of investment decisions.

- Most second-home owners make limited use of their homes: one-half spend two weeks or less and two-thirds spend four weeks or less per year in the home. Also, only 12 percent of owners intend to sell their main home and eventually occupy their second home.

- The market for mortgages on second homes for older households is only 6.3 percent of the size of the market for mortgages on primary residences.

- Most baby boomer second-homes aren't mortgaged. Owners either inherited their homes or purchased them with cash. Second-home mortgage originations comprise only about four percent of overall mortgage market originations.

- There are strong regional patterns of demand for second homes including Florida, California, New England, and other coastal regions, as well as the West and mountain, lake and desert areas throughout the nation.

- Empty-nesters are not flocking to urban areas. Only two percent of all empty-nest retirement-age suburban homeowners can be expected to move to an urban area.

- Suburban empty-nesters are just as likely to move to a non-metropolitan area as they are to an urban area.

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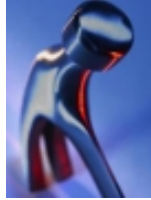
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# Sellers: How Much is Too Much to Fix up Your House?

By M. Anthony Carr



As with any resale product, the person trying to sell said product will usually try to make the product look as new as possible to ensure the highest profit available. In reviewing many of the homes on the market today, however, some sellers don't get that notion.

There are some task items any seller should consider when selling a house. Even if you decide to sell "as is," a little soap and water could put a few more bucks in your pocket. With that in mind, let's look at what sellers should look at doing with any house they want to put on the market; what to do when you want to get a little more money; and how to compete with the Joneses when looking to prepare your home for sale.

## Any House

- All homes going on the market should receive a deep cleaning. This is the cleaning that you do when -- well, you would never do it unless you're selling your house. This involves scrubbing every cranny of the house. Nothing goes unscrubbed. I would suggest bringing in a professional group to get this done and plan on spending a couple hundred bucks to get the house ready for your new buyer.

- Next, declutter the house. Go ahead and rent a huge storage unit and fill it up. Plan this with a bunch of pre-made boxes that have lids you can tape shut and label. Donate all clothes that are even a bit too tight or out of date. Remove excess furniture.

- Repair and paint where needed. As with most homes that have been lived in, that would be all of them. Walk through a new construction home to see what you're up against and then go and make yours look as best you can on your budget.

- Landscaping. Thankfully, mulch and flowering plants don't really cost a lot of money for those who are just sprucing up. Before going out and paying for a designer-created landscaping job, start with the local garden center and get some free advice on how to spruce up on a budget. Fresh, flowering plants (even in fall and winter) can make the house look oh-so much better.

Even if you're selling as-is, the above four tips are a must. Next is where we spend a little more money.

## Redecorating

- Renewed color. Giving your house a makeover doesn't have to cost you a second mortgage. The first item to consider for rehab is your color selection. While the traditional advice is "go vanilla," professionally selected colors (not too bold) can make a "nice" house into a "wow" house.

- Flooring is one of the best moderately priced upgrades a seller can install to make a huge difference. Like I said, make your house a "wow" by making that first great impression with new carpet.

- Replacing dated items. Sometimes replacing certain items in the house is really more like maintaining your home instead of upgrading it. Items like windows, doors, light fixtures, faucets, door hardware, etc., need upgrading and replacing periodically. A walk down the light aisle at your favorite hardware store reveals this could be done on a budget.

## Keeping up with the Joneses

At some point you have to look at what the neighbors are doing and keep up or you'll lose out. If everyone in the neighborhood is ripping out the old and installing the new (kitchen, bath, carpet, doors, etc.) then you may be forced to do the same thing long before you're thinking of putting your home on the market.

## Redo, Remodel, Relax

As you look around the house, making your list of things to change before putting the house on the market, remember to create some time to enjoy your new digs before selling the place. If a sale is on your horizon and you must redo the landscaping before putting the house on the market -- do it early so you can drive home to the professionally designed flowerbeds and floral creations a few months or years before selling it to someone else.

While you want to repair, paint, remodel and add on to your house because it adds value to your home, every homeowner should especially do it because they want to enjoy the changes as well.

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# Economists Question Media's Negative Drumbeat on Housing

By Kenneth R. Harney



Is it a housing bust or a media-driven panic? Mike Moran, chief economist for Wall Street's Daiwa Securities America, Inc., says he's surprised that virtually nobody has challenged the constant drumbeat of negative headlines and TV news warnings of imminent crashes and home price meltdowns.

"It's really been way out of line with reality," says Moran, whose firm specializes in the bond market. When a 1.7 percent decline in the median home price nationwide sparks headlines about the "housing bust," that is "just pure sensationalism about what is going on here," he said in an interview.

The housing market "is going through a correction that's badly needed" after five years of record sales and price appreciation. "The key issue is whether it is orderly or disorderly" -- and it's clearly the former. Yet the financial press and TV news programs are "portraying it as a catastrophe."

Moran got indirect support for that view from other economists, including the Mortgage Bankers Association of America's chief economist, Doug Duncan, who said "the rhetoric is just way overwrought" -- the sky is not falling in the real estate and mortgage sectors.

To the contrary, even the Federal Reserve's vice chairman believes the current correction will not be dramatic or even that long-lived, and that the housing slowdown will not have dire side effects on other parts of the economy.

In a speech that went virtually unreported by major media, vice chairman Donald L. Kohn told New York analysts that the "rebalancing" of prices to better fit current demand that is underway in many metropolitan markets is a normal, cyclical event -- not an incipient disaster. In fact, it may even be a healthy and necessary part of the cycle: "The reported declines in new home prices in a number of areas should help facilitate

the rebalancing of supply and demand" -- ie, lower prices should help gradually expand the number of serious buyers looking for houses.

Thanks to strong underlying demographic factors -- new household formations and population growth -- the current down phase may be relatively short-lived, Kohn suggested. New housing "starts may be closer to their (low point) than to their peak." If one takes mid-summer 2005 as the peak of the multi-year housing boom, Kohn appeared to suggest that the low point of the cycle -- and the beginning of the eventual turnaround -- could be just over the horizon.

The latest pending home sale index from the National Association of Realtors, which showed a surprising 4.3 percent jump in the number of sales in the contract stage, but not yet closed, supports that conclusion.

Kohn also noted that other economic conditions today do not point to a deep housing price recession or bust. For example, long-term mortgage interest rates are about a point above their historic lows, the Fed itself has stopped raising short-term rates, gas prices are falling, and the unemployment rate just dropped to 4.6 percent.

The current "situation stands in sharp contrast to some past downturns in the housing market" -- in the early 1980s especially -- "that followed actions by the Federal Reserve to tighten credit conditions significantly."

"Continuing growth in real incomes should underpin the demand for housing," said Kohn, "and as home prices stop rising, help to erode affordability constraints." So, how come you're not hearing about the Fed vice chairman's moderately upbeat speech while watching it on the evening news or reading about it in your newspaper? Good question.

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