

LET'S TALK...

A QUARTERLY NEWSLETTER
FROM YOUR COMMUNITY REALTOR

PAULA STEARS

F I R S T Q U A R T E R 2 0 1 6

BUYING A HOUSE IN THE WINTER

It isn't the worst thing that can happen. In fact, here are some advantages that show how you could benefit from house hunting in the winter.

Is It Time?

Ready to sell?

Downsize?

Relocate?

Build your own home?

Buy your first home?

Purchase investment property?

*Let me guide
you through
the process!*



PS
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928 710.0845



FEWER BUYERS TO COMPETE WITH

The most obvious plus is exactly because real estate wisdom says to shop spring and summer. As a result of this popular piece of real estate advice, there will be fewer buyers in competition during the winter months. It's simple economics - the low demand will work in your favor. So for the investor looking to swoop for a good deal in the house market, the winter can be prime time.

PRICES WILL BE LOWER

When you have fewer buyers in the market, supply exceeds demand. This usually results in prices will be lower than during the hot season.

SELLERS WILL BE MOTIVATED

All the low activity in the winter will result in sellers being far more motivated to sell. Real estate agents know that the slow winter months are when sellers are more willing to negotiate, whether it is on selling price, closing costs, closing date or even terms of the sale, including what household appliances and items are included in the sale.

And these are all the very reasons that many real estate agents recommend that their clients delay listing their homes till at least the spring. The winter is not a great time for sellers, in general.

Furthermore, there are the circumstances hinted at above when

sellers are forced to sell during the winter. Perhaps a job offer has dictated a winter move, or the seller may have personal issues that are dictating his/her actions - financial woes, divorce, etc. Again, this may work to the buyer's advantage for the seller will be motivated.

FEWER CHANCES THAT THERE WILL BE MULTIPLE OFFERS ON THE HOUSE YOU WANT

Another reason that winter can be such a buyer's market for real estate is that the fewer number of buyers competing for homes means that the chances of there being multiple offers on a single property are greatly reduced. This again translates to buyers having the upper hand over sellers in negotiations.

So brave the cold, pull on a winter coat, and get out there and house hunt. Remember that in the United States, it is still a great time to invest in real estate.

**SEARCH FOR FREE at
www.PaulaStears.com**



LET'S TALK...

PREPARING YOUR HOME FOR A PROPERTY APPRAISAL

By Sandi Collette
Licensed Mortgage Professional
Homeowners Financial Group

You've sold your home. Or, you are thinking of refinancing your current mortgage.

One of the things that the lender will require is a property appraisal. While the actual appraisal inspection make take only an hour or two, the appraiser must go back to the office, do the research and write a 10- to 12-page report.

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Homeowners FINANCIAL GROUP

Here are some tips to help the appraiser with additional information — and in most instances a faster turn-around time to complete the report.

- Compile a list of recent improvements. If possible include “before and after” pictures, copies of paid receipts for work completed. If major updates were made, provide a detailed copy of the bid from the contractor.
- Make sure all areas are accessible, including the attic, basement and crawl spaces. This includes the garage.
- If the home is part of a homeowner’s association, include a copy of the fees paid, and the name and phone number of the association president or executive director.
- Straighten up each room. Appraisers are required to photograph each room, and while it may not make a difference to them if the room is messy, there may be an underwriter who is less objective.
- If there are any unfinished projects, make sure they are completed before the inspection.
- If there are any easements, encroachments or unusual deed restrictions, you may want to provide a copy of the list.

A little help from you goes a long way to make sure that the appraisal report is complete and accurate.

FIVE TIPS FOR SELLING YOUR HOME IN A HURRY

There are a lot of factors that will determine how quickly your house is sold, and it's important to tackle the factors you can control. If you're still living in your home while trying to sell it, these are a few simple ideas that can help speed up the home sale process.

- 1. De-clutter:** Buyers want to step into a prospective home and imagine the possibilities. That's a lot easier to do when a space is airy and clutter-free. Get rid of the clutter that's just taking up space in your home, and it can totally transform how a buyer sees the property.
- 2. Offer an incentive:** Don't break the bank for add-ons that don't make financial sense in the long run, but there are some reasonable expenses you can use to entice buyers, such as offering a home warranty.
- 3. Focus on flow:** Now that you're working toward a new home, it's important to position your furniture for easy movement through the space, rather than how you personally like it arranged. Position your furniture so that it's natural to flow from one room to the next.
- 4. Take care of your to-do list:** There's probably a list of small repairs that you've been putting off for a while, like fixing a dripping faucet or touching up paint on some walls. Make those repairs so that the home is more move-in ready for buyers.
- 5. Commit to cleanliness:** Just like removing clutter, keeping your place clean can go a long way toward appealing to buyers. It's especially true in the kitchen—no dishes in the sink or coffee rings on the countertops!

BIGGEST WINTER HOME RISKS

By James Harvey Agency
American Family Insurance

The winter season is a prime time for house fires. Half of all destructive fires tend to occur in December, January, and February, according to the National Fire Protection Association.

But most home fires are preventable. Here are some leading culprits to watch for:

Space heaters. These devices are the leading cause of house fires in the winter. Make sure the heater is at least three feet away from anything flammable. Plug it directly into the outlet, not an extension cord. And do not go to bed with the space heater still on, experts warn. "Most space heater accidents happen while everyone is sleeping," says Peter Duncanson, director of disaster restoration training for ServiceMaster.

Cooking. The leading cause of house fires year-round is stovetop cooking. Interestingly, the majority of these fires occur within the first 15 minutes of cooking. Never leave the house when the oven or stove is on. Keep oven mitts, dish towels, and other flammable items at least three feet away from the stovetop.

Electrical cords. Overloaded or damaged circuits cause 3,300 fires annually. The laptop, iPhone charger, toaster, and other electrical appliances all squeezed

onto the same power outlet with extension cords and adapters can be dangerous. Feel your cords to make sure they're not warm (if they are, it's a sure sign they're overloaded and you need to unplug some). Also, never run extension cords under rugs or in walls, and don't connect several in a row.

Fireplaces and wood stoves. Make sure you keep any flammable objects at least five feet away. And don't think vigilance only during active burning is enough; embers can smolder for up to two weeks and still ignite if given the opportunity. Empty ashes into a metal container and keep them away from anything flammable for at least two weeks, experts advise. Sabine Schoenberg, home improvement expert and host of ThisNewHouse, advises that home owners be sure to clean fireplaces and flues at least weekly.

Source: "The Biggest Risk to Your House This Winter," realtor.com® (Dec. 23, 2015)



**BETTER SERVICE...
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HAPPIER HARDWOOD FLOORS

Hardwood floors make for a beautiful, stunning addition to your home. However, they can bring new cleaning and maintenance challenges that aren't present with carpet. Here are some tips for simple, efficient, and thorough hardwood floor cleaning.

Make the job easier. Place mats on either side of your exterior doors and always remove your shoes before entering your home—and make sure your guests do the same. Protect the floors by placing felt (or similar) protectors on the feet of your furniture, and use area rugs to designate play areas for the kids. This will reduce extra dirt, dust, and floor scratches.

Weekly cleaning. Sweeping with a standard broom will remove some dirt and dust, but not as much as a mop, wipe, or broom that's been treated with a dusting agent such as a Swiffer. You could also invest in a vacuum that is designed for hardwood floors. Just be sure that the vacuum won't leave scratches!

Deeper cleaning. Regular sweeping will remove most dirt and dust, but occasionally you'll need to give the floors a deeper cleaning to remove the dirt and grime that builds up in your floors' seams. Use a wood-cleaning soap to thoroughly mop your floors, but make sure the mop isn't sopping wet—you don't want to leave standing water.

Spots and scuffs. Most of the marks that occasionally show up on your floors, such as scuffs from rubber soles on boots and shoes—can be wiped away with a rag or very fine steel wool.

4 COOL WAYS TO MAKE YOUR FLAT-SCREEN TV PRACTICALLY VANISH

Today, flat-screen TVs are ubiquitous—hanging serenely on walls, freeing up space once hogged by bulky traditional boob tubes and the hulking entertainment stands that supported them. Still, a flat-screen TV still looks like ... a TV. Not exactly a work of art gracing your wall.

Lucky for you, plenty of other homeowners are on the case and have come up with some ingenious ways to keep these screens under wraps. Check out a few of their strategies below.

FRAME IT

Dressing up your flat-screen TV with a beautiful picture frame is easy, according to home improvement expert Danny Lipford, host of "Today's Homeowner with Danny Lipford." All you need is decorative molding to make the frame and a few other materials. To make your TV blend in even more, make the frame the same color or style as the surrounding shelves or furniture, or make it one of many frames on one wall.

USE THE MAGIC OF A ONE-WAY MIRROR

One-way mirrors—which allow viewers on only one side to see through—can be used to hide a flat-screen TV when it's not being used, says interior designer and decorator Nicole Sassaman.

"All you do is create a niche in the wall for your TV to sit in," she says. "Then purchase a two-way mirror and place it in a frame covering the niche." Now here's the magic part: When your TV's turned on, the light will shine through the mirror, giving you a crystal-clear image.



It will look like a mirror hanging on your wall, but the TV will be visible when turned on," says Sassaman. For the non-DIY version, you can also buy a flat-screen TV that's designed to look like a mirror.

STASH IT BEHIND ARTWORK

If you prefer that your TV look like a pretty picture when it's not airing "Walking Dead," then it's entirely possible to make that happen, too. TV Coverups gives you a selection of art and frames starting around \$1,500, or else you can make your own—which is what Crown Heights, NY, software developer Shaya Posner did by buying a remotely controlled shade.

"I just glued a painting canvas to an electric window shade that rolls up and down, then mounted it inside a frame with the TV," he says of his handiwork. Total cost: \$250.



HIDE IT BEHIND SLIDING DOORS

Another genius way to hide your flat-screen TV is to place it behind sliding doors (barn doors, artwork, or otherwise). Lowe's features these DIY video instructions on hiding your TV below, and you don't have to be a master carpenter to pull it off. This project is estimated to take one weekend and be appropriate for beginners.

Source: Realtor.com



BEAUTY YOU CAN EAT

By Ken Lain, the mountain gardener

Early spring always brings a sense of rejuvenation, vitality, and renewal; a revitalization that we gardeners see in our plants' new leaves and blossoms. The season also generates activity in plants that produce edibles, especially those fruit trees that flourish in the higher elevations of Arizona. But there is more to fruit trees than just a bountiful harvest; they bring seasonal interchanges of colors and textures that provide interesting diversity in our landscapes.

If, however, you are choosing fruit trees for their harvest, look for those that bloom latest; late blooming prevents frost damage that may take the fruits. Ask for help from your local nursery staff, which takes special note of the trees that do best locally and those that don't. Like other nursery professionals, I've observed local landscapes for years and have experimented with hundreds of plants to determine the hardiest and most productive of these fruiting wonders.



Granny Smith Apples are one of my favorite fruits. This bright green apple is grown primarily as a dessert and cooking apple, but my mouth waters just thinking about a fruit freshly picked and immediately eaten in the shade of this landscape beauty. This late blooming variety consistently fruits in local gardens.

Elberta Peach is the world's most famous because of its abundant flavor and attractive color. These trees produce very large peaches of the highest quality.

Stella Cherry is very cold hardy. Its heavy clusters of fruit resemble Bing varieties, but I find them to be sweeter than Bings. To many gardeners the high quality fruits of this prolific bearer seem to take a back seat to its magnificent blossoms. A majestic Stella covered with its spectacular blooms truly is one of the breath-taking beauties of spring.

In addition to fruit trees, grape vines produce surprisingly well in our area. The fruits can be a tad smaller than their California cousins, but they are sweeter than any grape you've ever tasted. The vines long tendrils make great shade cover as they climb arbors, decks, and covered patios. The strongest seedless producers are the Flame and Thompson varieties, but don't dismiss the vineyard wine grapes.

Until next issue, I'll see you at the garden center.



Ken Lain can be found throughout the week at Watters Garden Center, 1815 W. Iron Springs Rd in Prescott, or contacted through his web site at WattersGardenCenter.com or [FB.com/WattersGardenCenter](https://www.facebook.com/WattersGardenCenter).





Don't Wait To Buy Your Dream Home

As a seller, you will be most concerned about 'short term price' – where home values are headed over the next six months. As either a first-time or repeat buyer, you must not be concerned only about price but also about the 'long term cost' of the home.

Let us explain.

There are many factors that influence the 'cost' of a home. Two of the major ones are the home's appreciation over time, and the interest rate at which a buyer can borrow the funds necessary to purchase their home. The rate at which these two factors can change is often referred to as "*The Cost of Waiting*".

What will happen over the next 12 months?

According to CoreLogic's latest *Home Price Index*, prices are expected to rise by 4.7% by this time next year.

Additionally, Freddie Mac's most recent *Economic Commentary & Projections Table* predicts that the 30-year fixed mortgage rate will appreciate to 4.7% in that same time.

What Does This Mean to a Buyer?

Here is a simple demonstration of what impact these projected changes would have on the mortgage payment of a home selling for approximately \$250,000 today:

Date	Mortgage	Interest Rate/APR*	P&I**
Today	\$250,000	4.25%/4.413%	\$1,173.45
2016 2Q	\$261,750	4.75%/4.917%	\$1,357.53
Difference in Monthly Payment			\$184.08

*Average Commitment Rate per Freddie Mac. **Principal and Interest Payment.



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Notice: This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states.



ARIZONA FUN FACTS

- 1** The geographic center of Arizona is 55 miles (89 kilometers) southeast of Prescott.
- 2** No one is permitted to ride their horse up the stairs of the county court house in Prescott, Arizona.
- 3** There are 11.2 million acres of National Forest in Arizona and one fourth of the state is forested. The largest forest is comprised of Ponderosa Pine

White Bean Chili

INGREDIENTS

- 3/4 pound boneless skinless chicken breasts, cubed
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 2 tablespoons olive oil
- 1 medium onion, chopped
- 4 garlic cloves, minced
- 1 jalapeno pepper, seeded and chopped
- 2 teaspoons dried oregano
- 1 teaspoon ground cumin
- 2 cans (15 ounces each) white kidney or cannellini beans, rinsed and drained, divided
- 3 cups chicken broth, divided
- 1-1/2 cups (6 ounces) shredded cheddar cheese
- Sour cream and minced fresh cilantro, optional



Yield: 6 servings.

DIRECTIONS

Sprinkle chicken with salt and pepper. In a large skillet over medium heat, brown chicken in oil.

Stir in the onion, garlic and jalapeno; cook 2 minutes longer. Sprinkle with oregano and cumin; cook 1 minute longer or until chicken is browned and vegetables are tender. Transfer to a 3-qt. slow cooker.

In a small bowl, mash 1 cup of beans; add 1/2 cup broth and stir until blended. Add to the slow cooker with the remaining beans and broth.

Cover and cook on low for 3 to 3-1/2 hours or until chicken is tender. Stir before serving. Sprinkle with cheese. Garnish with sour cream and cilantro if desired.

CALENDAR OF EVENTS

Monday, February 1

10am: Toddler Story Time
Prescott Library. 20-30 minutes
of simple stories, songs and
fingerplays with plenty of parent
and child interaction. For toddlers
and their grownups.

Monday, February 1

5:30pm - 9pm: St Germaine
Catholic Daughters Bingo. St
Germaine: 7997 E Dana Dr.,
Prescott Valley. Play Bingo and
have a Chili dinner too! Dinner is
\$5 and Bingo is \$10 for 10 games.
Additional games are \$1. Prizes
are cash or gift prize. Bring a
canned food item and receive a
cover all for free.

Thursday, February 4

5pm: A new play by David Hare.
Based on the book by Katherine
Boo. Yavapai College Performing
Arts Theatre 928-776-2000

Saturday, February 6

3pm: Phoenix Boys Choir
Yavapai College Performing Arts
Theatre. www.ycpac.com, 928-
776-2000

Thursday, February 11-12

AIA High School Wrestling
Championships Prescott Valley
Events Center

Tuesday, February 16

5pm: Bolshoi Ballet: the Taming
of the Shrew. Yavapai College
Performing Arts Theatre
www.ycpac.com, 928-776-2000

Saturday, February 20

7:30pm: Jennifer Nettles & Brandy
Clark in Concert Yavapai College
Performing Arts Theatre
www.ycpac.com, 928-776-2000

Monday, February 22

5pm-7pm: Prescott's 4th Friday Art
Walk Held the 4th Friday of every
month many galleries. Come to
town & enjoy an evening of fun,
good food, conversation, live music
and most important: ART! Event
info at www.artthe4th.com

Friday, February 26-28

Southwest Leather Workers Trade
Show 2016 Prescott Resort &
Conference Center Prescott,
Arizona Free Admission

Sunday, February 28

6:30pm: Brian Regan In Concert
(Comedian) Yavapai College
Performing Arts Theatre
www.ycpac.com, 928-776-2000

Tuesday, March 1

6pm: Rage in the Cage CLXXV
Prescott Valley Events Center
<http://www.rageinthecage.com>

Saturday, March 5

10am: Met Opera: Manon Lescaut
Yavapai College Performing Arts
Theatre www.ycpac.com, or by
calling 928-776-2000 (toll free:
877-928-4253). Tickets cost \$20-
\$25

Sunday, March 6

2pm: The Phoenix Symphony
In Prescott Yavapai College
Performing Arts Theatre
(928) 776-4255
www.yavapaisymphony.org

Monday, March 21

7:30pm: Women of Ireland
Yavapai College Performing Arts
Theatre www.ycpac.com or call
928-776-2000.

It's All About You!

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FEATURED LISTINGS



MLS# 989692

THE HERITAGE LOT FOR SALE

Beautiful .44 acre flag lot located at the end of a cul-de-sac in The Heritage. This lot offers just enough boulders and trees for character and beauty but still very buildable! There are just few lots left in this highly sought after Subdivision, well priced and waiting for your dream home!

**1330 Clear Creek,
Prescott, AZ 86305**



MLS# 979330

GREAT VIEWS! GREAT LOCATION!

SUPER MOTIVATED!! Beautiful, well treed .29 acre lot in desirable Kingswood Estates! All city utilities, club house/athletic facility, located just minutes from downtown Prescott. This lot is perfect for a walk-out home! Possible Owner Carry Terms.

**1800 Windy Walk Lane,
Prescott, AZ 86305**



MLS# 988744

COME BUILD YOUR DREAM...

Escape to the beautiful pines of Prescott. Come build your dream home in Dearing Park, a lovely community nestled in the pines behind the majestic Thumb Butte. Electric and Phone at lot line. Corners marked.

**375 S Camille Lane
Prescott, AZ 86305**



MLS# 991621

BRAND NEW, IN THE RESERVE AT WILLOW HILLS

A nicely appointed single level home, 3 bed, 2ba, 1925 sq ft. Beautiful Alder wood cabinets, granite counters throughout, a split floor plan with Master Suite. Ready to move into now! GATED COMMUNITY! Low HOA.

**1013 Queen Ann Drive
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MLS# 989754

NEW BUILD

Move in ready! Single Level Classic from Reserve builders. 4 car garage, cul-de-sac location, upgrades throughout! Don't miss this home with views!

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**222 West Gurley
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