

your home

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Tips and trends for homeowners, buyers and sellers

ACCESSORIZE IT

↘ If your home décor seems stuck in a rut, updating your accessories can bring more spice to your living space. When accessorizing your home, follow these simple tips and tricks from HGTV and HouseBeautiful.com.

→ **Highlight a few favorite accessories at one time.**

While it's fun to collect different styles of pillows, artwork and collectibles, displaying them all at one time can overwhelm the room. Try showing only 20 percent of your prized accessories at a given time and change them regularly throughout the year.

→ **Highlight a focal point in the room.** Perhaps you have a uniquely designed fireplace mantel or a treasured area rug that you want to showcase.

Select a piece of artwork to complement the rug, or display a few photographs or your favorite figurines along the mantel.

→ **Choose a color scheme and theme.** Before buying accessories, decide on one or two colors that will add visual interest to each room and complement your furniture and wall colors.

If your furniture and walls are neutral, choose bold colors for your accessories to create a vibrant look. Accessories can also play up a theme of a room.

→ **Group similar items.** To create a consistent, balanced look, display accessories in small groupings. Some designers work by the rule of three. For example, a trio of matching mirrors lined up on the wall with a



contrasting background can provide a dramatic focal point.

→ **Light up your space.** Create instant impact by choosing light fixtures that complement the design style of the room. To create a certain mood, use wall sconces, an extravagant chandelier or recessed lighting.

With the right accessories, your home can go from stale to stunning in no time.

NO MORE CLOSING SURPRISES

Thanks to new mortgage disclosure guidelines from the Consumer Financial Protection Bureau (CFPB) that became effective October 3, 2015, homebuyers can expect a more seamless closing process and fewer headaches at the closing table. The new rules simplify the loan paperwork so buyers understand

exactly what they owe.

Buyers can expect to receive two documents during the sales process — a loan estimate and a closing disclosure form, which are intended to be more transparent and could save them money on hidden costs and small-print fees that they might otherwise miss.

The loan estimate details the transaction, including the estimated loan and closing costs. Consumers can use this form to do an apples-to-apples comparison when shopping for home loans. The closing disclosure form, which details the final transaction, is provided to buyers three days before closing so they can confirm

whether they are getting what they expected and negotiate any changes. The two documents mirror each other, making it easy to compare estimates with final loan terms.

Because of the strict timing rules lenders must follow, it's important that buyers provide lenders with all the information they need to process their

loan applications quickly. A qualified real estate professional can help ensure that all paperwork and negotiations with the seller are completed in a timely fashion.

For more information and to see samples of these forms, visit the CFPB's website, consumerfinance.gov.



home WORK

According to a recent study by Telework Research Network, 30 million people work from home at least once a week, and that number is expected to grow by 63 percent over the next five years. While dedicating an entire room for a home office is ideal, it's not always practical. With smaller laptops and office furnishings and Wi-Fi connections, work areas can be set up anywhere in the home. Before setting up a workspace at home, here are a few ideas to consider.

Reliable power.

Many older homes may not have sufficient power or may lack grounded outlets. An electrician can do a wiring inspection and upgrade outlets and circuits as needed. A strong Internet connection is also important. Make sure your DSL or cable modem is functioning well and can handle a demanding workload.

Adequate storage. Storage solutions don't have to be fancy or expensive, but they do need to be tailored to hold everything you need, including reference books, office supplies and files.



Sufficient lighting. Tasks like reading or drafting require lighting that shines directly on the work. For task lighting, use energy-efficient, long-lasting LEDs and a dimmer switch to control levels.

Work surface. The type of work you do will determine the size of work surface you need. A longer, wider area is better for spreading out papers, while a smaller desk may work best for reading documents and making phone calls. If you use a printer every day, place it within easy reach.

Seating. If you sit for long periods, invest in an ergonomic chair. Though it may cost more, it can provide better comfort and support for your back.

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