

LET'S TALK...

A REAL ESTATE NEWSLETTER FROM
YOUR PREMIER SALES TEAM

THIRD QUARTER 2018

NEW LISTINGS &
HOUSING TIPS
INSIDE



Paula Stears Thomas - Cathy Klein - Michelle Clustka



Is it Time?

Ready to sell?

Downsize?

Relocate?

Build your own home?

Buy your first home?

Purchase investment property?

*Let our team
guide you through
the process!*

WHAT ARE THE HOT COLORS FOR 2018

Color can impact the overall mood of your surroundings as well as what potential buyers feel when they step inside your home. The challenge comes in choosing the right combination for your particular space. See what forecasters are predicting (<https://www.thecreativityexchange.com/2017/08/2018-colors-of-the-year.html>), and learn how to implement the hot colors of 2018.

Hues to Use. Experts from Pantone, Sherwin Williams and other companies make annual paint color predictions based on global themes. Hues such as BEHR's color of the year, In the Moment, along with its peaceful palette, focus on people's need to unplug from an overconnected world. Similar shades like Equilibrium and Off the Grid also promote a sense of serenity.

The Light and the Dark. Contrasting light and dark colors is a great way to create dynamism in your home decor. The lighter the shade, the more spacious the appearance. If your furniture or flooring is primarily neutral, adding dark colors to the mix can bring balance and help create visual focal points.

Capitalizing on Color.

Our mood is subtly yet consistently influenced by the colors around us. For example, soothing shades such as the powdery blue Casual Day can help you unwind and relax after a long day at work. Conversely, vibrant deep oranges like Civara invigorate and promote an optimistic tone.

Pointers for Color Pops.

Both fun and formal spaces are equally enhanced by accents. Whether you use them to highlight a unique architectural feature or tie an area together, the trick is to be strategic. In design, the 60-30-10 rule is a well-known way to bring balance to a room.

What is Your Home Worth?



Here is a link to a quick snapshot...
pstears.smarthomeprice.com

While the above link can give you an 'idea' of what your home is worth, there are many more factors that attribute to the value - That is where we come in!

We would love the opportunity to meet with you and fine tune a marketing plan designed just for the sale of your home to meet your goals.

Call your real estate experts today:

928-710-0845



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If you are already working with an agent, this is not meant as a solicitation for that business.

DOWN PAYMENT ASSISTANCE: IS IT THE RIGHT PATH FOR YOU?

When it come to buying a home, rising home prices make it a challenge for many people to save enough for a down payment, especially with a low to moderate income.

Fortunately, Guild mortgage specializes in helping people overcome the down payment challenge. We maintain one of the mortgage industry's most extensive networks of partnerships with state and local programs nationwide. That means there are down payment assistance programs right in our area that may be right for you-and we can help you find them.

Here's what else you need to know:

- Most down payment assistance programs have income limitations. We can determine which program works best for your situation.
- Assistance is commonly provided as a loan which is secured as a lien against the property, or as a grant that is forgiven over time.
- Guild offer an exclusive 1% Down conventional loan that comes with a 2% grant-repayment is not required. This program allows qualified buyers to move in with 3% equity for just 1% down. Here are a few details of the program:
- Minimum credit score of 680
- Income limit of 100% of area median imcome
- Not limited to first time home buyers
- Cancellable, reduced mortgage insurance

Contact us to find out more. We would love to help you get into a home of your own.



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BASICS BY BINKLEY-HOMEOWNERS INSURANCE

By Robin Binkley, Binkley & Associates



Insurance is something most people don't even want to think about but it is a significant part of protecting you and the assets you have worked so very hard for.

Basic Homeowners insurance covers 16 major perils such as damage resulting from fire, windstorm, hail, water damage (excluding flooding), riots and explosion as well as other causes of loss, such as theft and the extra cost of living elsewhere which the structure is being repaired or rebuilt. In general, an insurable loss is one that is a sudden & unexpected accidental or incidental circumstance resulting in loss. It does not cover maintenance issues or losses caused due to neglect.

When was the last time you did a policy check up to keep up with local building costs, home improvements and the value of your personal belongings?

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HOUSEPLANTS YOU CAN TOTALLY NEGLECT

By Ken Lain, The Mountain Gardener

Always forgetting to water? These varieties are perfect matches for their absent-minded owner



Succulents – These waxy, geometric beauties are certainly trendy, but not only because of their interesting shapes and hues ranging from mint green to deep violet. Their thick leaves store water, so they typically only require weekly watering (wait until the soil is dry before dousing them again). Succulents come in lots of varieties like slender cacti, spiky sedum, smooth Echeverri, or flowering Kalanchoe. They typically enjoy sunlight and dry air, the perfect Arizona plant.

ZZ plant – These beauties, which grow in tall stalks of deep green, rubbery leaves, actually like to be left alone. Though they prefer moderate levels of sunlight, can tolerate low light, too, so they're often the go-to choice for offices. "These plants prefer to stay on the dry side, and seem to thrive on neglect,"



Pothos – This leafy vine would have been voted "most popular" in high school. Since its quite hardy, and very pretty from a young age, people choose it often. It can deal with low light, and won't be bothered if you let the soil dry out. It even talks through droopy leaves days before as this plant needs more water. Fertilize once a month with Watters 'Flower Power 54' for a plant that impresses.

Ponytail palm – This Mexico native gets its name from its shape — its skinny leaves sprout from a thick stalk, where it stores huge amounts of water.



Snake plant – Also called mother-in-law's tongue (perhaps because its leaves come to a sharp point), this easy-care plant is a popular choice for many homes. "You might think they're kind of passé, but there are lots of interesting new varieties coming out every year.

Air plants – Much like their name suggests these spidery plants don't even need soil to thrive; you can literally hang them in midair, place them in a decorative vase, or prop



them up on a shelf. And watering them is nearly set-and-forget: "Just dunk them in water for hour every 5-7 days.



Begonias – These crowd-pleasing blooms need their soil to dry out before they get another drink, and require even less watering in the winter. Plus, they come in many different foliage colors and patterns.

Chinese evergreen – This is one rock solid plant! We don't think you should torture any plant, but the Chinese evergreen can stand up to a lot of abuse. And there are fun versions with speckles and stripes that look like they belong at a carnival." Thrives in low to medium light, water when you notice the soil is dry, or the plant light to pick up.



Cast-iron plant – Tough as nails, much like its name suggests this low growing plant with wide flats leaves can stand up to tough conditions (like an owner who often forgets to pick up the watering can). You should water them when the soil is dry, but they'll live through drought and frequent travelers too.

Flower Power 54 – Most houseplants appreciate monthly feeding with this flower boosting formula.



Aqua Boost – allows plants to go twice as long between water needs. Simply take a pencil and poke several holes in the soil and sprinkle one teaspoon as deep into the roots as possible. These water boosting crystals hole water until your plants need it.



Now you can truly neglect your plants, or take that exotic 3 week cruise and return to happy, healthy plants.



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).



FEATURED PROPERTIES

Beautiful custom home with panoramic views in Granite Oaks

- 2800 sq ft custom home
- Master suite, 2nd en-suite, 3rd bedroom and an office
- 2000 sq ft heated RV garage/workshop
- Sprawling paver patios with forever views
- Backs up to BLM land
- Horse corral with plenty of space to add equestrian features.
- No HOA's

2090 Mountain Oak, Prescott
offered at \$945,000.

Full Tour:

www.2090MountainOakinPrescottAZ.com



Ranch style custom home with dream workshop & RV garage

- Beautifully designed 3404 sq ft home w/attached 4 car pass through garage
- Situated on 1.69 acres
- 2000 sq ft dream workshop
- RV garage w/full hook ups
- Gorgeous Master suite, 2 guest rooms, 2 additional bonus rooms, plus an office
- Courtyard area and covered patios for outdoor entertaining

5540 Deer Spring Place, Prescott
offered at \$1,195,000.

Full Tour:

www.5540DeerSpringPrescottAZ.com



Custom Home with Equestrian Facilities On 2 Acres and views of Granite Mountain

- 3114 sq ft custom home w/ no HOA's
- Master suite, 3 add'l bds & an office
- Attached 3 car garage & workshop
- Full covered back patio
- Backs up to BLM land; ride from your backyard
- 2 Independent horse shade/stalls, both w/ electricity
- Full perimeter fencing, cross fencing & gates
- No HOA's

8735 N Oak Forest Drive, Prescott
offered at \$784,900.

Full Tour:

8735nOakForestDrivePrescott.com



Fantastic 10 Acre Equestrian Property/Ranch

- 3384 sq ft 5 bedroom home
- 10 acres full perimeter fencing, gated entrance
- 2 car attached garage plus detached garage workshop
- Zoned Agricultural/Residential (many use possibilities)
- Great producing well
- Ranch/equestrian features listed inside

1151 E Road North, Chino Valley
offered at \$580,000.

Full Tour:

www.FantasticChinoValleyRanch.com



Call for details or private showing

Nestled amongst boulders & pines in a quiet neighborhood close to downtown, this remodeled Sante Fe has lots of space for outdoor entertaining w/views of Thumb Butte. 2 bedrooms w/ loft, updated kitchen & fully fenced backyard.
1177 Loren Drive



Fantastic Chino Valley property on 2.6 acres. 3 bed/2 bath 1600sf home with attached 2 car garage plus office (included in sf). Also, an additional detached RV garage for many uses. Property is fully fenced with gated entry and nestled in a private setting.

3135 W Cindy Lane, Chino Valley
MLS #1012002 \$269,900



NEW CONSTRUCTION

New Build from Edgewood Construction

3bed/2 bath split floor plan, 2100 sq ft. Large great room with gas fireplace. Open kitchen offers island, double oven and large corner pantry. Front landscaping and rear fencing with side gate. Huge covered back patio for outdoor living.

7226 E Courage Bute Trl, Prescott Valley
MLS 1008884 \$389,000.



Centrally located 4 bedroom family home with in ground swimming pool and hot tub in the private backyard.

5563 N Western Blvd, Prescott Valley
MLS 1012737 Priced to sell at \$315,000

Full Tour:

www.PrescottValleyPOOLgome.com



*Know the Facts
Before you Buy.*

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