

THE BEASLEY TIMES



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REAL ESTATE PRICES FALL, WILL SELLERS TAKE NOTE?

Price reductions have increased for home listings currently on the market in the United States. The reductions are now at an all-time high of 27 percent, according to Trulia.com.

The record-high reductions amount to more than \$30.7 billion nationwide. In a press release, Trulia concludes that there has been "a continual and dramatic price reduction increase in many cities that began in June 2010."

Anxious sellers, watching prices decrease, have gotten aggressive in their pricing. "We would normally expect to see a seasonal uptick in price reductions between June and October, as motivated sellers whose homes are still on the market after the summer selling season aggressively cut prices in an effort to get their homes sold before the holidays," said Tara-Nicholle Nelson, consumer educator, Trulia.com.

**IN TODAY'S REAL
ESTATE MARKET
YOU CAN ONLY
AFFORD TO WORK
WITH THE BEST!**

This is like Christmas coming early for buyers who are hoping to capitalize on a bargain-buy before the year's end. "Comparatively speaking, we've found that seasonal considerations combined with a lack of urgency on the part of would-be buyers and continued job market doldrums nationwide have led to more significant reductions during this time period than during the same time frame in 2009," said Tara-Nicholle.

Low interest rates and great deals on houses is making this an ideal time for some buyers to purchase a home. However, while buyers may think it's "their" market, it's important to remember that if you're an ill-prepared buyer, you could lose the deal of a lifetime and the home you really want.

Here are a few tips to keep you prepared for that perfect sale in the new market conditions.

Even if you're just browsing, get your pre-qualification for your loan. You might think, you're not really ready to buy but let's go shopping any way. Don't make this crucial mistake. Know your price point. Understand how much home you can afford and browse in that market range.

Since the mortgage crisis, getting loans and buying a home has gotten more complex and can take even longer than before. That shouldn't discourage you but rather encourage you to get everything in order to make the close of escrow simpler.

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REGULAR HOME MAINTENANCE

Here's a checklist of items every homeowner should get to regularly.

- Test your garage door opener monthly to ensure that it reverses when it hits an obstruction or when its sensor beam is interrupted.
- Vacuum the clothes dryer's exhaust duct at least once a year. If the duct is plastic, replace it (it is a fire hazard). Rigid sheet-metal ducting is best.
- Replace furnace filters quarterly, or as recommended by the furnace manufacturer.
- Test all GFCI (ground fault circuit interrupter) outlets monthly. Press the test button and use a voltage tester to make sure the power goes off.
- Clean leaves and debris from the condenser of a central air conditioner seasonally.
- Once a year, vacuum the refrigerator coils underneath the appliance.
- Have the fireplace chimney inspected and cleaned annually.
- Inspect caulking and weather stripping yearly.
- Replace the batteries in smoke detectors yearly. And remember, even recent hard-wired smoke detectors have backup batteries that must be replaced. If you have never checked yours, do so. ❖

Potato & Cheddar Soup

*This is a smooth creamy soup.
Great for those cold winter days.*

INGREDIENTS:

2 cups water
2 cups peeled and cubed red potatoes
3 tablespoons melted butter
3 tablespoons all-purpose flour
1 small onion, chopped
salt and pepper to taste
3 cups milk
1 cup diced ham
1 cup shredded Cheddar cheese
Green onions and additional cheese for toppings



DIRECTIONS:

1. Using a medium sized stock pot add cubed potatoes and cover with cold water. Bring potatoes to a boil and cook until tender. Drain reserving 1 cup liquid.
2. In the medium sized stock pot, stir in butter and flour, until thoroughly incorporated. Add onions and cook until translucent. Season with salt and pepper. Gradually stir in potatoes, reserved liquid, milk, and ham. Simmer for 30 minutes, stirring frequently.
3. Turn off the heat
4. Slowly stir in the cheese.
5. Top with chopped green onions & additional grated cheese. ❖

*Here is the simple
but powerful rule...
always give people more than
they expect.*

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BRING GARDEN CHEER INTO YOUR HOME WITH COLOR

With the chill of winter in the air, when most gardens are hibernating under a cold-weather blanket, it is easy to bring the warm, vibrant feelings of spring into the home with colors, textures and patterns.

From the saturated colors of fresh fruits and flowers to the neutral hues of pavers and fountains, the promise of new spring gardens can provide an endless source of decorating inspiration.

In fact, styling a home is much like planting a garden: Begin with a base color, then add pops of lively hues to complement the space. Reminiscent of violets in the garden, try purple vases on the fireplace mantel. Finally, add accents such as a green rug, as if there were freshly cut blades of grass underfoot.

Many paint suppliers have infused their paint collections with new color tones that encourage the use of colors that you might find in a springtime garden bouquet. These bright hues look especially fresh when paired with light, natural wood tones.

Using fabrics with botanical motifs is another way to reflect the cheery mood of spring renewal. Furniture upholstery, pillows and curtains can interweave organic elements into the home.

Experimenting with muted, natural colors is another twist on garden-style decorating. Look for neutrals reminiscent of vintage, glazed pottery. Accent a room with an understated coral, yellow or green to give a home the feeling it has been well-loved for generations.

Relaxed neutrals are often at the center of nature's palettes. Mixing in weathered browns or desert tans can add comfort and provide a serene backdrop for your favorite tag sale treasures.

To really bring a room to life, bring things that are living and growing into it; whether it be a beautiful orchid plant, magnolia leaves or a giant bowl of Granny Smith apples.

To breathe easy while painting indoors in the midst of winter, try a low-odor, low-VOC paint. The paint's durability and ease of cleaning will keep a room looking as beautiful as the day it was painted. ❖

SELLERS: DON'T LET EMOTIONS RULE

It can be easy for the selling experience to become clouded by emotion. A homeowner may have years of memories stored within the walls of a home. They look at a room, and instead of resale potential, they see a baby's first steps and early Christmas mornings. When the time comes to sell, however, the time has also come to sever emotional ties with a house.



Emotions can cloud your reasoning. And they can misguide you during a very expensive and important business transaction. Sellers sometimes overvalue their homes, adding in sentimental value on top of property value. They refuse offers that, while reasonable, don't add up to the value of their memories. Or they turn down a potential buyer, because they don't garden and won't "leave the rose bushes," or aren't the "type" of person they'd like living in their home.

For a smooth transition, hire an experienced real estate agent. Once you've turned yourself over to their guidance, you can then turn your focus onto the new phase of your life. An agent can help you establish a fair, and unbiased, asking price. They find the sellers. They show the house. And they help you sign on the dotted line. The middle man is extremely beneficial in separating you from your emotions.

Your emotions may surface as soon as you list the house for sale, since many agents will suggest you remove many of your personal items from the house for staging. This is neither a personal attack on your decorating nor your memories. Staging is a wonderful way for potential buyers to see the house as their future home, instead of seeing your house and your home.

Don't fret over lost memories; take pictures of your home and make a scrapbook. Channel your emotions into the joy of moving. And have fun imagining the new memories you'll make in your new place. This is not a time for mourning, instead it's a time for celebrating new beginnings! ❖

REAL ESTATE PRICES FALL, WILL SELLERS TAKE NOTE?

(Continued from page 1)

Act now. Timing the market and waiting to see if you can get the absolute rock bottom interest rate, can cause you to lose the home you love. Of course, we all want to save money and get the best deal, but you should understand that when you find a home you really like, trying to wait to see if the rates/price will drop, could cost you the deal. Certainly negotiating is always part of real estate, but just keep in mind that if you're not careful you could time yourself out of the home you really want.

Stay on top of your home sale. If you're in a situation like many buyers are where the purchase of their new home is depending on the sale of their current home, then you must stay on top of your home sale. Contingency sales are sometimes easier to negotiate in a buyer's market.

Keep in mind that the house-hunting process for your new home, is, of course, only part of the deal. That means that keeping up your own home while it's on the market is vital. Sometimes buyers get so busy shopping for their next home that they end up leaving their current listed home a mess. This could turn off a potential buyer; it happens all the time. So do the juggle--keep an eye on how appealing your home is to a buyer while shopping for your new dream home. ❖

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Winter Shopping Spree

a **\$250.00**

Visa Gift Card



Congratulations to the Winner of the "\$250.00 Home Electronics Shopping Spree"... Raymond Kim

*Prize to be awarded by a drawing of all entries. Drawing to be held **February 25, 2011**.
Winner need not be present. Odds of winning are 1 in 1,000. No cost or obligation to participate. ©Farm Net.*



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