



# THE BEASLEY TIMES

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## TIPS AND TACTICS FOR BUYING A HOME IN A SELLER'S MARKET

If you have been in the process of buying or selling a home this past year, or even considering it, you know it is been a seller's market for the most part. Inventory of homes available for sale has been low, creating more demand than the market can supply. Couple that with low interest rates, which make it a great time for prospective buyers to get more bang for their mortgage dollar, and you've got a marketplace in which buyers have been competing for nearly every listing. The forecast for 2019 is rolling in, and real estate professionals are predicting the seller's market trend will continue throughout the coming year, with millennials fueling the home-buyer pipeline.

If you are selling your home, that is great news. But it makes the homebuying process trickier. That does not mean you should wait to grab your slice of the American dream, however. An experienced, knowledgeable real estate professional can help you navigate this marketplace and find a great deal on the home of your dreams. Here are some tips from the pros for what you should be thinking about when considering buying a home.

**Call Today  
To Determine  
If Now Is  
The Right Time  
For You To Sell**

**Prequalification vs. preapproval.** They are not created equal. Prequalification is basically preapproval light. In a mortgage preapproval, you do all of the paperwork upfront. Your bank verifies the amount you can safely afford to pay, and boom, it is done. Preapproval is attractive to sellers because it means you are more likely to get the loan. It is faster, too, because a large chunk of your paperwork is already done. It gives buyers a competitive edge in this tight market.

**An experienced real estate professional.** Do not even think about starting the process of buying a home in a seller's market without an experienced real estate professional in your corner. It matters in every market, but it is critical when the sellers are holding all the cards. A savvy real estate pro is much more than someone who shows buyers homes for sale. They have got valuable insights, insider knowledge and advice, and can counsel you through the entire process. Real estate professionals have tips and tactics for finding the perfect home, and have the know-how to negotiate a great deal.

**Interest rates.** The Fed continues to raise interest rates, and financial experts predict

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## February Lawn Care

Apply pre-emergent Crabgrass Control to all lawns to prevent the germination of crabgrass. Make a second application around May 1st.

Remember, cool-season lawns (fescue/Marathon, bluegrass, rye-grass) should be mowed about a half an inch lower in the winter than in the summer.

Keep feeding cool-season lawns. This is their favorite time of year and they will need regular feeding with a high quality, slow release fertilizer.

Warm-season lawns (Bermuda-grass, St. Augustine, zoysia) are still pretty much sleeping now. If you over-seeded your warm-season grass with Annual Rye last fall you should continue feeding it. Within the next 60 days or so the rye will begin showing signs of heat stress and will naturally die out. At the same time this grass is fading away, your warm-season grass will be greening up again.

**Weeding:** This is a good month to aerate cool-season lawns. This is done with a coring machine, either gas powered from a rental yard or a small hand held version. Be sure that the coring device that you select actually removes a plug from the soil. After coring be sure to apply a fine textured top dressing to the soil. ♦



# RAVIOLI LASAGNA

*Try this short cut recipe to a family favorite!*

## Ingredients

2 cups ricotta cheese  
1 (10 ounce) package frozen chopped spinach - thawed,  
drained and squeezed dry  
1 1/2 cups grated Romano cheese  
2 eggs  
salt and pepper to taste  
1/4 cup spaghetti sauce  
1 (25 ounce) package frozen cheese ravioli  
1/2 cup spaghetti sauce  
1/2 cup grated Romano cheese

## Directions

Preheat an oven to 375 degrees. Spray an 8x8 inch baking dish with cooking spray and set aside.

Mix the ricotta cheese, spinach, 1 1/2 cups Romano cheese, eggs, salt and pepper to taste in a bowl.

To assemble the lasagna, spread 1/4 cup of spaghetti sauce in the bottom of the prepared baking dish, and place frozen raviolis on top in a single layer. Spread about 1 cup of the ricotta mixture over the raviolis. Repeat the layers 3 more times, ending with a layer of frozen raviolis. Spread with 1/2 cup spaghetti sauce, and sprinkle remaining 1/2 cup of Romano cheese on top. Cover the dish with aluminum foil.

Bake in the preheated oven for 40 minutes, until the casserole is bubbling. Then remove the aluminum foil, and

bake another 10 minutes to brown the cheese on top. Let sit for 10 minutes before serving. ♦



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# CREDIT INQUIRIES: WHY LENDERS CARE

FICO scores are calculated using an algorithm originally developed by The FICO Company. This algorithm considers five different characteristics of a credit file. Of course, payment history carries the most weight, contributing 35% to the total, three-digit score. The second most important relates to current account balances and credit limits. Scores need consumers to use credit before scores can be properly calculated so having a balance is important. 30% is attributed to this category and the ideal balance appears to be around one-third of credit lines. Keeping balances around this one-third target causes scores to improve.

How long someone has used credit is also a factor, making up 15% of the score and the final two of the five both contribute 10%: types of credit used and credit inquiries. Types of credit used factor boosts scores when consumers responsibly use different types of credit and credit inquiries logs in the number of times someone has requested credit. But about that 10% for a credit inquiry: if it makes up such a small part of the total score, why do lenders care about this category?

For one, requests for credit over the past year or so won't hurt scores but making several requests for different credit accounts in a relatively short period of time can indicate the consumer is going through some sort of financial difficulty, perhaps being laid off or otherwise experiencing a loss of regular income. Such requests for credit can cause scores to drop, but still, it's just 10% of the total score.

Each time a consumer makes a request for credit, that request is recorded in the credit file. Again, an occasional request is fine. What can cause a loan application to stop dead in its tracks is to see a recent credit inquiry on a credit report but no indication any account has been opened. It usually takes about 30 days. That can mean someone opened up a credit account or maybe bought a car and financed it but the amount borrowed and the terms haven't yet made it to the credit bureaus. When a lender looks at a credit report with recent inquiries, there is no way the lender can properly determine a consumer's new monthly payments. Someone with relatively high debt ratios could take out a new car loan which could push ratios so high they can no longer qualify.

When this happens, the lender will request the borrower to explain the inquiry and verify that no account was opened and if an account was opened, to send in documentation regarding the terms of the new account. That's why loan officers tell you that once you apply for a mortgage, just sit tight with any other credit requests until and after your loan is ultimately funded and closed.



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## DOS AND DON'TS FOR PAINTING YOUR BATHROOM CABINETS

If your bathroom cabinets are old, tired, or all the above, you have probably thought about painting them more than a few times. This list of dos and don'ts will help guide you.

**Do:** Get a paint sprayer: A paint sprayer will give you the cleanest, most professional look. You can buy a pretty basic unit for under \$100, but for about the same cost, you can rent one for the day and get a much better version.

**Don't:** Fret if a paint sprayer is not going to work out. A foam roller and brush can give you a pretty clean finish.

**Do:** Buy several of them in different sizes and shapes. They are cheap, so stocking up will not cost much, and having a variety will help you to easily get into corners, nooks, and crannies.

**Don't:** Use a crappy product. The last thing you want is to walk into your bathroom every day and scowl at the poorly done bathroom cabinets.

**Do:** Take the time to sand. Admittedly, sanding is a terrible, tedious process, especially if you have detailed panels that require you to get into lots of little corners, but it is well worth it in the end.

**Don't:** Sand inside. Take it outside and put a mask on while you are at it. The dust you kick up is unkind, especially if anyone in the house has asthma.

**Do:** Clean the surfaces thoroughly. You will want to use a degreasing product and a scrubbing pad to thoroughly wash all surfaces to be painted. Then rinse at least twice with fresh water and a sponge. And after sanding, you will also want to make sure you vacuum up all the dust.

**Don't:** Leave the doors and hardware on when you paint. You can't easily get every part of the door if you do not take everything off.

**Do:** Label the hardware, too.

**Don't:** Paint with your animals in the room. Just trust on this one.

**Do:** Let the paint settle for a couple of minutes and then look back over it for paint pooled in the corners or drips underneath the edges. The paint will still be wet enough to clean up those areas and will still level and dry flat.

**Don't:** Quit after one coat. You will probably be dying to be done after one but remember: A little more effort here goes a long way.

**Do:** Prep, prep, prep. Tape everything. Use drop cloths. Make sure everything you don't want covered in paint is nicely protected.

**Don't:** Use flat paint. Because it's not washable, it won't hold up as well as another finish.

**Do:** Use Semi-Gloss Enamel. It basically performs like an oil-based paint but without the horrible smell and difficult clean up. ♦

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## TIPS AND TACTICS FOR BUYING A HOME IN A SELLER'S MARKET

we will see a few more increases in 2019. Higher interest rates may lower some homebuyers' purchasing power, which is all the more reason to get out there now if you want to buy.

**Low inventory.** It is currently a seller's market because there is not a glut of homes available for buyers to choose from. During the winter months, the inventory of available homes tends to drop even further. But this should not discourage potential buyers from making offers on homes they love. An experienced real estate professional is a huge ace in the hole for buyers when there is low inventory. He or she can guide you through the process, knowing exactly how much to offer to get the deal done.

**Speed.** Be flexible enough to get to showings quickly, shortly after the home goes on the market. If you love it, make an offer as soon as you can.

**Your best offer.** In a tight market, it is go big or go home. This is not the time to be cagey about negotiations. Figure out the best offer you can afford and go with it up front.

Buying a home in a tight market can be a challenge, but with a knowledgeable Realtor in your corner, you can still grab your slice of the American dream. ♦

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Into Your Home!**

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