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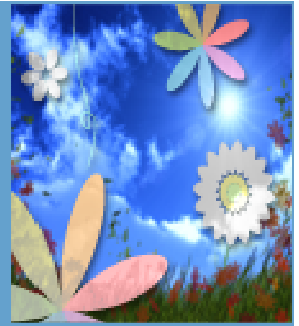
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The Summer Real Estate Cycle Is Heating Up



Alice Cooper summed up real estate's yearly seasonal shift with just four words: *School's Out For Summer!* His hit song rings true each year as the kids pack up their bags, say goodbye to their friends and put their summer gear on.

For parents getting ready to make a move to another suburb, city, or state, it means the "For Sale" signs go up and the hunt starts for the next home. Not surprisingly, 60% of all moves in America take place in the summer. It's a seasonal shift that has been around as long as school has been in. Here are some points to consider when buying or selling your home during the summer months.

Summer Selling Season

The nicer weather brings buyers out of hibernation and into your spring-cleaned home. As a seller, know that the summer cycle typically causes an increase in inventory creating more competition in the market. It's likely though, that more people will be looking at your house, making it easier to negotiate on price. Buyers who want to move in before the new school year starts may forego any unnecessary haggling for a move that fits within their time frame.

On the other hand, don't be too optimistic about price – the market today is still facing rough waters – and a higher price, not to mention more options, will probably put you at the low end of the buying list. This could leave you waiting for a buyer on into the winter months, when homes typically sell for less. And if you're one of the many who are selling and buying, all before school starts, pricing your home correctly so that it sells quickly is crucial.

Buyers In Bloom

Buying during the summer months, as we know, has its plusses. It's an excellent time to pack the kids up and relocate while school's out and the weather is nice, there's more inventory on the market and you can use your income tax return toward your down payment.

If it's in the cards for you, there could be some benefits to waiting – late summer opens up a window of leverage for buyers who are working with slow moving family homes. Ultimately the family wants to move quickly before school starts (maybe you do too) which means getting to the table fast could cut down on time spent haggling over price. Buyers remember: it takes time to close on a home, so start looking in the spring months when more "For Sale" signs start to peek up out of the ground.

There are many important issues that come into play when deciding to buy or sell your home. As a real estate agent it's my job to provide expertise on the unique shifts and help you either sell your current home or find one that fits your family's needs. If you're looking to move out-of-state, I have an excellent network of agents I hold in high regard who will take great care of you and your family while you search for a home. Give me a call or send me an email any time.



Homeowners Advice: Growing the garden of your dreams!



Every homeowner dreams of having the perfect garden. Flowers that flourish, shrubs that



shine, and plants that perk up whatever the weather conditions. The tricky part of having an amazing garden is the right combination of water, fertilizer, and well, a little love. So whether you were born with a 'green thumb' or not, sowing the seeds for a show stopping garden takes some skill. Here are tips to take your garden to the next level:

Water Wise

Keeping your lawn or garden perfectly hydrated could be considered an art in and of itself. Water too much and your plants could suffer. Water too little and you may never see the beautiful bloom you were hoping for. The trick is to find the perfect frequency.

- Hydrate your plants during the early morning when the temperature is cooler – this helps plants keep most of the moisture, rather than losing it to the heat that occurs later in the day. This is important for your lawn, too!
- Knowing how much water is too much or too little depends on the flowers. Newer plants typically need more water than ones that have deep roots. A good rule to follow is making sure you can penetrate the soil six-to-eight inches.
- Also, spend some time reading about each plant's specific needs and how they'll grow in your region. If you live in a drought-prone area you may need to water more often.

Hint: Consider investing in a rain sensor so that your sprinkler system doesn't water on a rainy day.

Fertile Floral

Success in your garden will depend largely on the work of your fertilizer.

Ready for a quick science lesson? The three most important plant nutrients found in fertilizer are Nitrogen (N), Phosphorus (P) and Potassium (K). The nitrogen contributes to the healthy green leaves, phosphorus builds a strong root system and potassium helps to regulate metabolic systems in the photosynthesis process. A soil test is a great way to determine what ratio of NPK your garden needs to flourish. You can get information on obtaining a soil test from your county Extension office.

Feed right at the start of warm weather and quit about a month before cool weather returns. Fertilize often. Spread the feedings into smaller meals. Feeding 3, 4, even 6 times a year is better. The University of Florida recommends 6X a year. There are also several organic options available, including cow manure, which is a great chemical-free option to growing a greener garden. .

Fun July Fourth Facts!



I pledge allegiance to the flag of the United States of America, and to the republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

Pledge more than allegiance – pledge to impress with these fun freedom facts.

Last year more than 78 million people celebrated our country's birth. That's a lot of hot dogs, hamburgers, and potato salad and a lot of celebrating! How many to be exact and where did they come from? You might be surprised at the numbers:

More than 1 in 4: The chance that the hot dogs and pork sausages consumed on the Fourth of July originated in Iowa. The Hawkeye State was home to 19.3 million hogs and pigs on March 1, 2009. This represents more than one-fourth of the nation's total. North Carolina (9.4 million) and Minnesota (7.3 million) were the runners-up.

6.8 billion pounds: Total production of cattle and calves in Texas in 2007. Chances are good that the beef hot dogs, steaks and burgers on your backyard grill came from the Lone Star State, which accounted for about one-sixth of the nation's total production. And if the beef did not come from Texas, it very well may have come from Nebraska (4.7 billion pounds) or Kansas (4.1 billion pounds).

About 4 in 10: The odds that your side dish of baked beans originated from North Dakota, which produced 39 percent of the nation's dry, edible beans in 2008.

Please Pass the Potato Salad: Potato salad and potato chips are popular food items at Fourth of July barbecues. Half of the nation's spuds were produced in Idaho or Washington state in 2008.

Florida: The state that led the nation in watermelon production last year (861 million pounds). Other leading producers of this popular fruit included California, Texas and Georgia, each with more than 500 million pounds.



7 Tips for Improving Your Credit

By: G. M. Filisko
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Image: Rob Daly/OJO Images/Getty Images

Here's how to clean up your credit so you get the least expensive home loan possible.



Getting the loan that suits your situation at the best possible price and terms makes home buying easier and more affordable. Here are seven ways to boost your

credit score so you can do just that.

1. Know your credit score

Credit scores range from 300 to 850, and the higher, the better. They're based on whether you've paid personal loans, car loans, credit cards, and other debt in full and on time in the past. You'll need a score of at least 620 to qualify for a home loan and 740 to get the best interest rates and terms.



Boost your credit score by paying the balance on your credit cards in full, and on time, every month.

2. Correct errors on your credit report

If you find mistakes on your credit report, write a letter to the credit-reporting agency explaining why you believe there's an error. Send documents that support your case, and ask that the error be corrected or removed.



Also write to the company, or debt collector, that reported the incorrect information to dispute the information, and ask to be copied on any materials sent to credit-reporting agencies.

3. Pay every bill on time

You may be surprised at the damage even a few late payments will have on your credit score. The easiest way to make a big difference in your credit score without altering your spending habits is to diligently pay all your bills on time. You'll also save money because you'll keep the money you've been spending on late fees. Credit card or mortgage companies probably won't report minor late payments, those less than 30 days overdue, but you'll still have to pay late fees.

4. Use credit carefully

Another good way to boost your credit score is to pay your credit card bills in full every month. If you can't do that, pay as much over your required minimum payment as possible to begin whittling away the debt. Stop using your credit cards to keep your balances from increasing, and transfer balances from high-interest credit cards to lower-interest cards.

5. Take care with the length of your credit

Credit rating agencies also consider the length of your credit history. If you've had a credit card for a long time and managed it responsibly, that works in your favor. However, opening several new credit cards at once can lower the average age of your accounts, which pushes down your score. Likewise, closing credit card accounts lowers your available credit, so keep credit cards open even if you're not using them.

6. Don't use all the credit you're offered

Credit scores are also based on how much credit you use compared with how much you're offered. Using \$1,000 of available credit will give you a lower score than having \$1,000 of available credit and using \$100 of it. Occasionally opening new lines of credit can boost your available credit, which also affects your score positively.

7. Be patient

It can take time for your credit score to climb once you've begun working to improve it. Keep at it because the more distance you put between your spotty payment history and your current good payment record, the less damage you'll do to your credit score.

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G.M. Filisko is an attorney and award-winning writer who keeps a close eye on her credit scores. A frequent contributor to many national publications including Bankrate.com, REALTOR® Magazine, and the American Bar Association Journal, she specializes in real estate, business, personal finance, and legal topics.



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