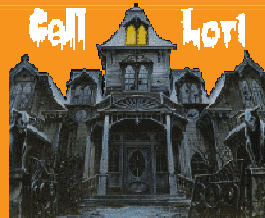


October



For Sale
Call Lori



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Happy Halloween!

It's that spooky time of year again. I hope you and your family enjoy the cooler weather, creative costumes and the chance to get out and experience the neighborhood.

And don't forget, there's a treat nearly every weekend as more homes come onto the market. If you're interested in seeing the amazing homes available today, call or email me about this month's scary deals!



Why not try ... a simple Halloween Snack Mix?

- **What you'll need:**
 - 10 cups of popcorn (popped)
 - 1 package of peanut butter chips
 - 1 cup of chocolate chips
 - 1 cup of candy corn
 - add some pretzel sticks (optional)

What to do:

Combine all the ingredients in a bowl and mix together.

Your Credit Report – Demystified

A credit report includes information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy.

The *Fair and Accurate Credit Transactions Act (FACT Act)*, signed by President George W. Bush in 2003, allows consumers to request and obtain a free credit report once every twelve months from each of the three nationwide consumer credit reporting companies - Equifax, Experian, and TransUnion. These companies have set up a consumer website - AnnualCreditReport.com - to provide free access to your annual credit reports. Do not contact the reporting companies individually. They are providing free annual credit reports only through AnnualCreditReport.com.

The *FACT Act* also contains provisions to help reduce identity theft, such as the ability for individuals to place alerts on their credit histories if identity theft is suspected, or if deploying overseas in the military, thereby making fraudulent applications for credit more difficult.

Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. You may request that consumer credit reporting companies exclude your name from lists for pre-approved, unsolicited credit and insurance offers. To find out more, please call 1-888-5OPTOUT (1-888-567-8688).

What Is A Credit Score - A credit score (or FICO Score) is a complex mathematical model that evaluates many types of information in a credit file. A credit score is used by a lender to help determine whether a person qualifies for a particular credit card, loan, or service. Generally, the higher the score, the less risk the person represents.

Credit Repair Companies - The Federal Trade Commission (FTC) cautions consumers to be wary of companies that make claims regarding credit repair. These companies, commonly called credit clinics, don't do anything for consumers that consumers cannot do for themselves at little or no cost.

For more helpful information, follow these links:

Order Annual Reports: www.annualcreditreport.com

Federal Trade Commission Identity Theft Center: www.ftc.gov

Internet Fraud Information: <http://OnGuardOnline.gov>

Equifax: 1-877-576-5734; www.equifax.com

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Be sure to check out my August 2011 newsletter article "Buying a Home With Poor Credit" and, next month, we will continue the series with "Tips for Improving Credit Scores".

NEVER EVER

Never ever give out personal information such as Social Security, Credit Card, PIN numbers, passwords, etc. to ANYONE who calls or emails you unsolicited or not specifically requested by you. Legitimate businesses will never ask you for this information unless you directly or indirectly approached them and require the information to provide a requested service.

This article was compiled from the above sources by David Czaya

October

How To Have An Effective Showing



It happens all the time. A buyer decides to go to a Showing or an Open House at a great property in a nice neighborhood, only to find the grass is overgrown, the plants are dead and the home in some level of disarray. In this market, when some homes are sitting longer than expected, it's more important than ever for your home to be in *Best of Show* mode before the buyer arrives. The success of your Showing or Open House will very often lead to an offer!

Make the best first impression with these tips for holding a successful Showing.

- **A Clean Home Is A Sellable Home.** Before the buyer and real estate agent stop by, conduct a last minute walk-through of the entire house. Pick up anything that is just "lying around" and hide it away under a bed or neatly tucked in a closet (remember buyers want to see a roomy closet!) Grab the broom and quickly sweep the front and back porches. See a nook with a few spider webs? Grab something to clean it up! Don't give buyers *any* reason to rethink the potential of your home being the right one for them.
- **Scent Matters.** Many people don't realize their home may have an odor. Make sure that you either neutralize the smell of your home, or use a hypoallergenic fragrance.
- **Curb Appeal Is A Game-Changer.** Buyers want to envision family and friends pulling into their home with green grass and an all-around lush landscape. During months that allow for it, keep your lawn looking trim and with enough plants to help buyers see its potential. During winter months, you might lay out photos of the home when the grass is green and plants are in full bloom. This will give buyers an idea of what the home looks like during the warmer spring and summer months.
- **Put Your Home's Best Foot Forward.** The day of the open house either you or your real estate agent may want to consider setting the dining room table, or even ordering a center piece for it. Make sure the temperature is comfortable and that any animals are either securely locked away in a room that the agent won't walk the buyer into, or better yet, at a "friends" house for a play date!
- **Leave The Home.** It is best practice for your agent to ask you to be away from the house during the showing or open house. Buyers want to envision the home as if it is already theirs and you may be inclined to oversell the home, or worse, make them feel uncomfortable.

When opening your home to buyers the best advice is to make it feel like a well-loved, well-cleaned, and well-cared-for residence! Chances are when you complete the above steps, buyers will find your home more attractive and may even be compelled to make an offer.

Curious about how much your home is worth? **Send me some details on your home** and I will generate a comprehensive analysis of your home's market value. The value changes, so call or email me now to get the best possible price!

Email: Lori@YourFloridaListing.com or call Lori at (727) 534-3141.

October is National Breast Cancer Awareness Month

National Breast Cancer Awareness Month educates women about the importance of early detection. More and more women are getting mammograms to detect breast cancer in its earliest stages. As a result, breast cancer deaths are on the decline. Encourage the women in your life to get mammograms on a regular basis.

Here are a just a few of the ways you can get involved!

American Cancer Society - www.cancer.org
National Breast Cancer Awareness Month Website - www.nbcam.org/
National Breast Cancer Foundation - www.nationalbreastcancer.org
Susan G. Komen for the Cure – www.komen.org



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