

Exclusive Information from The Almaro Team



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The Almaro Team

Call me TODAY for a
free consultation.

925.216.7720

INSIDE:

- Creating Wealth with Real Estate.
- Six Mistakes You and Your Friends Should Know About Before Moving Up.
- What homes are selling for in your neighborhood.
- Your Referrals Help the Kids!



6 MISTAKES TO AVOID

When Moving Up to Your Next Home



Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation. It's very important for you to consider these issues before you list your home for sale. Not only is there the issue of financing to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings.

In this Summer edition of InHouse, I outline the six most common mistakes homeowners make when moving to a larger home. Knowledge of these six mistakes, and the strategies to overcome them, will help you make informed choices before you put your existing home on the market.

*Feel free to share these SIX mistakes with anyone you know considering moving up to a bigger home this summer.

1. Rose-colored glasses



Most of us dream of improving our lifestyle and moving to a larger home. The problem is that there are sometimes a discrepancy between our hearts and our bank accounts. You drive by a home that you fall in love with only to find that it's already sold or that it's more than what you are willing to pay. Most homeowners get caught in this hit or miss strategy of house hunting when there's a much easier way of

going about the process. For example, find out if your agent offers a Buyer Profile System or "House-hunting Service," which takes the guesswork away and helps to put you in the home of your dreams. This type of program will cross-match your criteria with ALL available homes on the market and supply you with printed information on an ongoing basis. A program like this helps homeowners take off their rose-colored glasses and, affordably, move into the home of their dreams.

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2. Failing to make necessary improvements

If you want to get the best price for the home you're selling, there will certainly be things you can do to enhance it in a prospective buyer's eyes. These fix-ups don't necessarily have to be expensive. But even if you do have to make a minor investment, it will often come back to you ten-fold in the price you are able to get when you sell. It's very important that these improvements be made before you put your home on the market. If cash is tight, investigate an equity loan that you can repay on closing.

3. Not selling first

You should plan to sell before you buy. This way you will not find yourself at a disadvantage at the negotiating table, feeling pressured to accept an offer that is below-market value because you have to meet a purchase deadline. If you've already sold your home, you can buy your next one with no strings attached. If you do get a tempting offer on your home but haven't made significant headway on finding your next home, you might want to put in a contingency clause in the sale contract which gives you a reasonable time to find a home to buy. If the market is slow and you find your home is not selling as quickly as you anticipated, another option could be renting your home and putting it up on the market later - particularly if you are selling a smaller, starter home. You'll have to investigate the tax rules if you choose this latter option. Better still, find a way to eliminate this situation altogether by getting your agent to guarantee the sale of your present home (see point number 5 below).



4. Failing to get a preapproved mortgage

Preapproval is a very simple process that many homeowners fail to take advantage of. While it doesn't cost or obligate you to anything, preapproval gives you a significant advantage when you put an offer on the home you want to purchase because you know exactly how much house you can afford, and you already have the green light from your lending institution. With a preapproved mortgage, your offer will be viewed far more favorably by a seller - sometimes even if it's a little lower than another offer that's contingent on financing. Don't fail to take this important step.

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5. Getting caught in the “Real Estate Catch 22”

Your biggest dilemma when buying and selling is deciding which to do first. Point number 3 above advises you to sell first. However there are ways to eliminate this dilemma altogether. Some agents offer a Guaranteed Sale “Trade-Up” Program that actually takes the problem away from you entirely by guaranteeing the sale of your present home before you take possession of your next one. If you find a home you wish to purchase and have not sold your current home yet, they will buy your home from you themselves so you can make your move free of stress and worry.



6. Failing to coordinate closings

With two major transactions to coordinate together with all the people involved such as mortgage experts, appraisers, lawyers, loan officers, title company representatives, home inspectors or pest inspectors the chances of mix-ups and miscommunication go up dramatically. To avoid a logistical nightmare ensure you work closely with your agent.

Until next time,

Go Serve Big!!!

Leticia Almaro Nicolini
& The Almaro Team
925-216-7720

Leticia



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Leticia Almaro Nicolini

Leticia

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What our investment Clients have to say...



"I would just like to say that everyone was great even when I got distracted and annoyed they kept me in the game and made me feel real comfortable. The Almara Team was great in assisting me with everything I needed and asked for perfect service."

- Vernon C.

"Leticia and her team are super energetic and capable. They followed the paperwork, and kept the ball rolling, leading to a good sale for us. Leticia has a good eye for her market, and was able to provide insight how to best market our property.

Leticia got \$100K over asking, which in my view is remarkable. If you have a property that is ready to sell, Leticia is more than capable." - David F.



"Leticia was overall awesome and helped me get the house I really wanted and she was able to keep the deal alive. She aided in closing preparation, coordinated details & process and represented my interests in negotiations. I would recommend her the next time you are buying or selling in the area ."

- Michael Z.



"I appreciated that Leticia took the time to learn about areas she wasn't as knowledgeable about. And she used her great interpersonal skills to get very helpful information about what others were offering and the best ways to win a bid. It worked! We purchased a house! Thank you, Leticia!"

- Eric & Sandra C.



For a FREE Quick Online Home Evaluation Visit: www.YourQuickHomeValue.com

Or Listen To a FREE Recorded Message At 833-600-0793 ID #5041

Your Referrals Help the Kids!



As you may have heard, **Rotary** is front and center in the fight against nasty diseases that destroy or cut short thousands of lives. While also educating and equipping communities to stop other diseases and expand access to health care.

So even as we are eager to enjoy life, others are simply hoping they can be here to live it. This is why we here at The Almaro Team have resolved to do what we can to help.

For homes we sell this year, we are donating a portion of our income to Rotary Club of Concord. Our goal is to raise \$10,000 or more to help them in their quest to take action and create lasting change across the globe, in our community and in ourselves.



This is where you can help!

Who do you know considering making a move you could refer to my award-winning real estate sales team?

For anyone considering a move that we help, you can rest assured that not only will they get the award winning service we are known for, but that a solid portion of the income we receive from the transaction will go toward a very worthy cause.

I want to make it easy for you to refer your friends, neighbors, associates or family members considering making a move, so you can pass along our business card to them, simply text LETY to 925-392-3202. Of course you can always call me direct as well at [925.216.7720](tel:925.216.7720).

You and your referrals mean more than ever to my team and I. As we move forward in this new season, please know we are extremely thankful for you being a special part of our business.

With all my appreciation,

Leticia Almaro Nicolini
The Almaro Team

To refer someone to us go to: www.ReferralsHelpRotary.com together, we can make a BIGGER difference!

Recent Client's Stories

Seller's Story in Concord

We had 5 bids and all we had to do was accept the one we liked the best and that got us \$40,000 over the asking price. For me, that was GREAT! I've never made \$40,000 that fast! I'm sorry, my job did not pay that well. HA! It was very nice and I thank you, both of you, all of you, the whole team.

Paul and Laureen

Buyer's Story in Oakley

I was referred to Leticia when I wanted to purchase a home with property to accommodate my growing business and grown up toys. We found a unique property that would be a project to rehabilitate and I was *all in*. When the seller's agent got called away on a family emergency, Leticia immediately jumped in and expertly navigated emotional territory on what turned out to be a distressed farm sale. She is adept at distinguishing subtleties in communication and can hear the true needs and concerns of clients and recommend the most appropriate course of action. She kept all parties talking and cooperating and coordinating to a satisfactory and successful close on a very unique escrow!

JAIMES