



Selling Your Home? In this market – and possibly this very moment – sellers across the country are

asking themselves one question: why isn't my home selling? While each client's situation is unique, and we all think our homes are special, there is one underlying factor that makes or breaks a buyer's decision to settle on *your* home: PRICE.



Pricing your home correctly in this market is one of the most critical actions you can take to sell your home faster – it's also one of the most difficult decisions you'll have to make as a seller. Which is why so many people won't do it. What sellers have to realize is that by making the decision to price correctly from the beginning they may be staving off further financial damage. For some, that means getting creative about finances, for others, it can sometimes translate to taking a small loss. In some cases, taking a small loss may be the best scenario. Let's look at it another way.

John Seller paid \$300,000 on his home that is now worth \$250,000. Many REALTORS® would tell him to come down on his price at the beginning by say, \$20,000. Now his asking price is \$280,000. Scenario (1): A buyer comes along after one month on the market. They know, based on the CMA, that Mr. Seller's house is worth \$250,000, so they put in an offer for \$245,000. Mr. Seller decides to counter with \$255,000, and SOLD! Now Mr. Seller can move on knowing that he is lucky not to have lost any more on his home.

Now Scenario (2). Mr. Seller actually decides not to come down on his price at all. As a result his home sits on the market for the first month with only a few bites from buyers but no official offers. An experienced REALTOR® would recommend that Mr. Seller come down 10 percent each month that his home doesn't sell. He does it. Two months later Mr. Seller's home is now at \$243,000. Finally, in the third month, a buyer comes along and offers \$237,000. At this point Mr. Seller is considering, but feels it's too low, so his home sits another month. Frustrated, Mr. Seller decides not to come down on his price anymore. At this point Mr. Seller is in trouble. He is underwater on his mortgage and every additional dollar he loses on the home sale must come out of his pocket to pay off the loan. By starting at a higher value than the market will support, he stands to lose more than if he had factored in a small loss up front.

These two scenarios demonstrate the increasingly critical point of pricing your home correctly from the moment you decide to sell. While it may seem exaggerated, there truly are sellers experiencing situations similar to the ones described above. The good news is that by teaming up with an experienced real estate agent, who knows your market well, you have a far greater chance of making informed decisions about the price of your home. Your REALTOR® wants you to get the most money possible out of the sale of your home – and these days – that means reducing FROM THE START.



Got pumpkin on the brain? Start your morning off right with this special breakfast treat ... no tricks included. Pumpkin Pancakes with Pumpkin Maple Syrup

Pancakes

- 2 cups all-purpose flour
- 2 tablespoons packed brown sugar
- 1 tablespoon baking powder
- 1 1/4 teaspoons pumpkin pie spice
- 1 teaspoon salt
- 1 3/4 cups milk or soymilk
- 1/2 cup pumpkin puree (such as Libby's)
- 1 large egg
- 2 tablespoons vegetable oil

Pumpkin Maple Sauce

- 1 cup maple syrup
- 1 1/4 cups pumpkin puree
- 1/4 teaspoon ground cinnamon or pumpkin pie spice

Directions

To make Pumpkin Maple Sauce: Heat maple syrup, pumpkin, and cinnamon or pumpkin pie spice in small saucepan until warm; cover and set aside.

To make pancakes: Combine flour, brown sugar, baking powder, pumpkin pie spice and salt in large bowl.

- Combine milk, pumpkin, egg and vegetable oil in small bowl; mix well.
- Add to flour mixture.
- Stir just until moistened; batter may be lumpy.
- Heat griddle or skillet over medium heat; brush lightly with vegetable oil.
- Pour 1/4 cup batter onto hot griddle; cook until bubbles begin to burst.
- Turn and continue cooking 1 to 2 minutes; repeat with remaining batter.
- Serve with prepared Pumpkin Maple Sauce.

Source: <http://www.recipezaar.com/Pumpkin-Pancakes-with-Pumpkin-Maple-Sauce-72343>



As leaves fall, colors change and the cold sets in, so does the sport that many Americans just can't get enough of. That's right, it's **FOOTBALL SEASON!** So get out the fan gear, slap on a healthy dose of competition and prepare to make the most of this year's big season with these tailgating tips:

Keep it simple: The principals of tailgating are simple: come early, stay late and most of all, celebrate. Prepare simple, but delicious finger-friendly foods, keep a variety of beverages on hand for adults and children and always ask your family and friends to pitch in!

Sport Fan fare: Another basic rule in the realm of real tailgating? Wear your team's colors proud! For double duty spirit, sport your team's flag at your tailgate. It will also act as a marker for family and friends who are trying to locate you in the crowd.

Stay Hydrated: Supporting your favorite team can really take its toll and dehydration can set in quickly in the parking lot or the stands. Be sure to pack enough water for everyone you know is coming, especially for the young ones.

Create a theme: Score big points on the food front with different party themes each game day. Try Tex-Mex one weekend, American Greats the next or even go German with bratwurst and beer. Does your city have a signature dish like the Philadelphia cheese steak or the Chicago deep dish pizza? Center your next tailgate around your cities favorite food of choice.