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News ON THE HOUSE

February

Be sure to talk to your real estate professional on how you can protect your home & budget with First American



Visit me at: www.FindHomesInCharlottesville.com



Valentine Month!

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner.

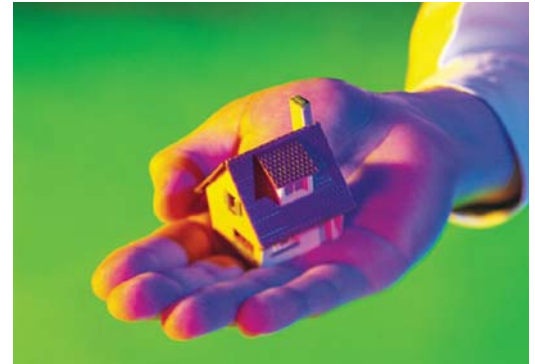
Our time as real estate professionals, enlightens us with keen insights into our clients' needs and challenges, and we want to let you know that our experience is at your disposal. Please feel free to talk to us about any of your real estate needs.

To ensure that you live without worries about your home or appliances, we would like to leave you with a warm note to talk to us about your homebuyer protection plans.

Buy Your First House Before You Can Afford It

Purchasing a home is most likely the best investment that you will ever make. If you are saving up to buy your dream home within the next 2-5 years, these ideas could help you do so sooner than you planned.

- Locate motivated sellers, or those who want to get rid of their house quickly. Here, either the owner was unable to sell the house on his/her own or, it just didn't sell even though the house was listed through a real estate agent. Only about 5-10% of sellers are truly motivated, so you may need to relax your requirements.
- Look for someone who has already bought his/her next house or sellers who don't need cash upfront. Vacant properties or homes that have been rental properties are good to target. Look for properties like these - these sellers are more likely to wait to get their money.
- Offer a lease purchase: Instead of buying right away, offer to rent the home for 4-5 years at a set rate. This will help the seller cover the current costs of the property, give you the ability to live in your home now, continue to save for the down



payment and buy the home when you're ready. Make sure you have the option to buy at or below today's value. If the seller is not willing to go along with this, then find a more motivated seller. See if you can get the seller to give you a credit toward the purchase of the home for each month that you pay rent. Using these ideas, you'll be able to buy that special house this year rather than waiting any longer. If the home you get is worth \$200,000 today, then at a 10% appreciation, you could make an extra \$40,000 or more by getting into the real estate market ahead of schedule.

DID YOU KNOW...

that First American service representatives are available 24/7/365 to assist you with your home repairs?

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.



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Protect Your Home From Winter Elements



Many homeowners are aware of the basic do-it-yourself home projects when preparing for winter, but what about projects which are easy to overlook? Save time and money by renting what's needed to complete essential projects to winterize your home. The following project ideas are simple and effective to help increase the lifespan of your home without purchasing seasonal equipment.

- Power-wash and seal your driveway and deck for protection from fluctuating temperatures as well as winter damage. This gives added protection to last longer and resist deterioration. Remember to power-wash outdoor structures before applying any type of sealant.
- Before winter arrives, aerate your lawn to improve water penetration by poking holes to allow the nutrients to reach grassroots.
- Eliminate or prevent growth of mold. Concrobium Mold Control is a great way to clean, eliminate and prevent growth of mold. For larger spaces like attics, basements and crawl spaces that are more susceptible to mold, rent an easy-to-use fogger for application.
- Clean out gutters to divert rainwater from the house exterior. Although beautiful this time of year, autumn leaves that collect here can harm the foundation of a house. So grab your ladder and prevent any long-term damage from occurring.



As Valentine's Day inches nearer, many are looking for a sweet treat that will complement the perfect dinner party and bring out the spirit of this "holiday of love." Raspberries in your menu add nutrition to the year's sweetest holiday and are considered a "heart healthy" fruit that lowers cholesterol.

Red Raspberry Cream Puffs: 10 servings

Puff Mixture: 1/2 cup (1 stick) unsalted butter, cut into half-inch pieces, 1 tsp sugar, 1/2 tsp salt, 1 cup all-purpose flour, 4 eggs

Cream Puff Filling: 2 cups heavy cream, 4 tablespoons granulated sugar, 1/4 cup Amaretto liqueur (or 1 tsp almond extract),

Define Efficient with Your Water



Whether you're doing laundry or unwinding under a relaxing shower, today's homes demand more hot water than before, making high-efficiency water heaters top-priority. According to the U.S. Department of Energy, water heaters consume about 25% of a home's energy supply. If your heater is more than 10 years old, think of installing a more efficient, current model. Water heaters are available in different sizes, shapes and many capabilities. Two non-conventional models are: tankless and high-efficiency condensing water heaters. The most important factors to consider are: frequency and amount of hot water used. For instance, a load of laundry and a 10-minute shower each require 20 gallons of water. So, which water heater is best for you? Tankless water heaters are great choices in apartments for singles or couples, or for small spaces. However, simultaneous usage of hot water applications such as laundry and showers may tax tankless units beyond their capabilities. In medium to high usage situations for homes that may use numerous hot water applications at once, high-efficiency, and storage-type models seem to best meet modern demands.



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Raspberry Filling: 20 oz. frozen red raspberries, thawed, 1 tbsp corn starch, 3 tbsp granulated sugar.

Preheat oven to 400 degrees. Boil butter, sugar, salt and 1 cup of water in a saucepan, stir in flour, cook over medium-high heat, stirring constantly, for 3 minutes. Cool, add eggs one at a time to the butter mixture, beating until smooth. Drop dough into 10 mounds, three inches apart on baking sheet, or spoon dough into a pastry bag fitted with a large star tip and pipe into rosettes on the baking sheet lined with wax paper. Whip cream and sugar until stiff peaks form, and fold in liqueur. Arrange one bag of red raspberries in a single layer on paper towels to defrost. In a saucepan, heat one package of red raspberries and sugar until sugar is dissolved and berries are soft. Place cornstarch in a small bowl. Remove a few spoonfuls of raspberry mixture, and add to cornstarch and mix together until smooth. Add cornstarch mix back into saucepan, cook and stir on medium-low heat until thickened. Once cool, stir in reserved red raspberries. Spoon in 3-4 tablespoons of red raspberries on cream puff shell. Pipe whipped cream filling on top of raspberries using pastry bag. Top with remaining portion of cream puff shell, and sprinkle with powdered sugar.