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Buying a Home in a Buyer's Market



(ARA) - Thinking about buying a new home? You are not alone as many Americans are now making the move towards buying first homes, buying larger homes, or even buying second or vacation homes. There is a large inventory available in many markets, opening up great opportunities for buyers.

Know what you want - Knowing what features you want will help your real estate agent find homes that are the right fit for you. Make a list of the features that are most important to you. Start with determining the number of

bedrooms and bathrooms as well as other personal requirements you might have such as an office versus den, one or two stories, etc. And remember the old saying, "buy half the home in twice the location," which is a simple play on the "location, location, location" real estate cliché.

Find a real estate agent - From researching homes to sales price negotiation, nine out of 10 buyers use a real estate agent to make the home buying process easier and less stressful.

Get pre-approved - Getting pre-approved is one of the first steps in the home buying process. By getting pre-approved, you will receive a loan commitment for up to a certain amount from your lender before you have found a home, based on a review of your credit and finances. Pre-approval also makes your home search more efficient by allowing you to focus only on the homes you know you can afford.

Negotiate - Once your real estate agent has helped you find the home of your dreams, work with them to negotiate the price and present your offer. Motivated sellers January be willing to reduce their price, or even pay part of the closing costs.

Home Inspection - It's always a good idea to have any house you are considering purchasing inspected by a certified home inspector. This will help give you peace of mind that the house you are buying is sound from roof to foundation to plumbing and electrical.



Once the negotiation is complete and the purchase agreement has been signed by all parties, you will soon be enjoying the fulfillment of homeownership. Combined with the right tools and the right attitude, and with experienced professionals on your side, a buyer's market offers an opportune time to consider purchasing a home. Mortgage and real estate professionals are ready to help you make your home buying dream a reality.

Want to know market price of your home today?

Call today for free estimate.

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Proper Fireplace Care Ensures Warm and Safe Heating Bills

(ARA) - As the temperatures drop, there's nothing like coming home and warming up in front of a toasty fire. However, according to the United States Fire Administration heating is the leading cause of winter fires. Each year, more than a half million winter fires cause \$3 billion in



property loss, 1,900 deaths and nearly 8,000 injuries.

Here's what you need to know to make your fireplace safer:

Buildup

Clean creosote and soot that accumulate on the inside walls of the fireplace and chimney.

Equipment

Rent equipment like brushes, rods, a ladder, protective coverings for furniture, buckets, a shovel and broom, vacuum cleaner and flashlight from your local American Rental Association member rental store.

Roof Cleaning

Before getting on the roof, make sure you have someone to spot and help you with the project. Climb your ladder carefully, bringing the rods and brushes with you. Assemble the rods and brushes and run down the chimney. Finish by cleaning indoors.

Inspection

While cleaning your fireplace, inspect it for any major changes.

Firewood

Use a clean burning wood that has been properly dried. Cut your own firewood by renting a chainsaw, an iron wedge, a sledge hammer and a splitting maul.

How to Easily Organize a Workbench

(ARA) - Clutter is not a welcome part of any home, and one of the hardest areas to keep organized is the home workbench. With simple organizational steps, you can create a workspace that is useful and clean.

Toolboxes are disorganized and can fill up very fast. Get tools out of their boxes and on the walls, freeing up space and creating a system where you can easily see and find them.

Pegboards and lattice are the traditional options, but installation is difficult, the precut holes can tear out and they hold a limited number of tools. Finally, they get filled with dust and cobwebs that make the workbench dirty.

Consider using a colorful magnetic tool board made by StuckOnTools. These 20-gauge steel boards use high intensity rare earth magnets to hold tools securely in place. The boards are easy to install and include a mounting kit.





The magnetic boards are totally customizable with a variety of round magnet hooks for different tool weights and can be easily moved around the board.

The boards support up to four times the weight that pegboard can. So even saws, pipe wrenches, hammers and other items like electric drills that normally couldn't be hung up, can now be easily attached to your wall. Smaller items, such as plastic boxes of screws, nuts and nails can be attached to the StuckOnTools board with material similar to Velcro. Ratchet heads securely stay on a movable magnetic bar.

Once you are organized and have your workbench system in place, use it! Accessing tools will be easier than ever, but make sure you keep your system clutter-free by replacing your tools when you are done. Household projects will take less

time if you can find them quickly.

Breathe New Life into Inherited Furniture

(ARA) - Wondering what to do with Aunt Wanda's dining room chairs? Not sure if your Grandmother's antique sofa will look great in your living room? Inherited furniture can be a blessing or a burden.

How do you decide if inherited furnishings have "good bones" and are worth revitalizing with fresh fabrics and custom details? The design mavens at Calico Corners offer the following advice:

First consider whether you really like the piece. Is it comfortable? And is there a place for it in your home?

Reupholstery is major surgery for furniture. Springs are replaced and retied. Fillings and foam are renewed. The frame is reinforced if needed. In short, you'll practically have a new piece of furniture when the upholsterer is finished.

Whether you are designing a new piece or redoing an older one, custom details can make all the difference. It's easy to find great fabrics -- Calico Corners offers more than 3,000 choices -- to create a great new look for an inherited or antique piece of furniture.





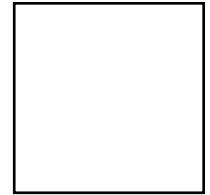
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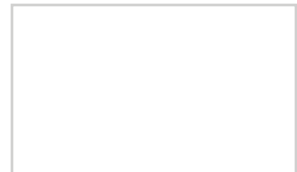
MLS #2747446
1.25 Acre Custom
Home site
Very close to
Tonto National Forest



MLS #2855211
3 bedroom 2 bath home
1803 Sf
Great room w/eatin
kitchen



MLS #2846842
1936 Sq Ft
3 bedroom 2 bath
Great Northeast Mesa
location



Each office is independently owned and operated

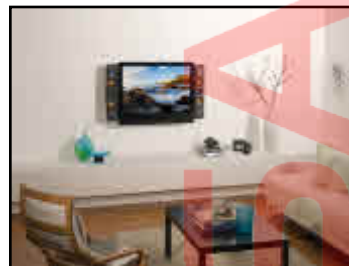
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(ARA) – Upgrading your family room to a family entertainment room is expected to be one of the hottest home improvement projects for 2008, and if you're among the millions planning to do it, the best place to start is by deciding how to put the main attraction, your new HDTV, on display.



Popular installation methods include sitting on top of a furniture cabinet, hanging from the wall, or even mounted overhead in the corner of a room. "The possibilities are really endless thanks to innovations in the technology available to support these TVs," says Keith Pribyl, vice president of retail sales for Sanus Systems, a manufacturer of audio video furnishings, mounts and accessories.

VisionMount full-motion wall mounts for medium flat-panel TVs offers features such as tilt, swivel, pan and extend motions, and Virtual Axis 3-D technology for smooth, effortless tilting with the touch of a finger.