

Real Estate News & Views



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When buying and selling a home, experience matters. Our team of top producers have decades of experience in the industry and can help guide you into making informed decisions. We take pride in our integrity, and loyalty to our clients, who become our family. We are a local team with extensive knowledge of the area. Our team leader has been honored as a 2022 top 500 Cleveland Real Producer, being recognized for her knowledge.

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Spring is right around the corner! Don't get stuck in last year's frenzy; get a head start at 2023 market and start preparing your home for listing!

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Bonnie A. Barry

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**SPRING IS THE
BEST TIME
TO LIST YOUR
HOME**

MAKE ARRANGEMENTS NOW.
BE ONE OF THE FIRST

5 Reasons Why It's a Good Time to Sell Your House Now

With the Northeast Ohio residential real estate market setting new records for sale prices on a daily basis, many people are wondering if it's a good time to sell their house. Here are five reasons why it's a good time to sell your house now:

1. Demand is on your side

With huge demand for homes in the Moreland Hills area, and relatively low inventory, it is most definitely a seller's market. While this situation is expected to continue, there are no guarantees.

2. Competition is low

At the moment, sellers are entering a space without much competition, due to the low inventory of homes for sale. However, there will be an increase in new construction as homebuilders work through their labor and supply chain constraints. There will also be other homeowners looking to capitalize in the current market, particularly as we move toward the end of the school year. Time is always of the essence.

3. Smooth sale-ing

Enjoy a quick and smooth sale of your home. Since buyer demand is so high, we are seeing submitted offers that are all seller friendly. This could include all cash, no contingencies, no appraisal, waived inspections, and a quick closing. Imagine selling your home for thousands over asking price within days and receiving the proceeds within two weeks. That is happening all the time in today's market.

4. Low mortgage rates

Another reason why it's such a good time to sell is due to low mortgage rates. If you're considering an upgrade for something bigger, a new location, or maybe just more accommodations, now would be the time. The same home could cost you significantly more a year from now depending on where the rates happen to be — not to mention the equity gained over the course of that same year, with annual equity gains estimated around 15% in some areas.

5. Work commutes not as much of a factor

For a lot of people, working from home full time is now a reality. With that said, the concerns about a commute are no longer a factor for many buyers. Homeowners now have the freedom to choose homes based on what they really want and need without compromising due to career obligations. This increases your pool of buyers more than in the past, when commute times factored heavily in home purchase decisions.

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Should I Sell My House Now or Wait?

In 2023, Make Hay While the Sun Shines

Moving is a big deal, and the decision of whether to sell your house now or wait is rarely an easy one. But in 2023, perhaps more so than at any other moment in history, sellers have received sign after sign that it's an opportune window to put their house on the market — at least from a financial standpoint.

So let's talk about what's going on.

In case you missed it, the pandemic launched a home buying spree of epic proportions. A struggling economy sent mortgage rates to low levels while many Americans sought out bigger, better homes to spend their days working from home and ride out the health crisis.

A tidal wave of demand was met with an inadequate amount of housing supply as a result of material costs, supply chain disruptions, and years of chronic underbuilding in the new construction industry. Early in the summer, it looked like mortgage rates were going to climb, but then they dropped again amid Delta variant fears.

It's only as of recently that small signs of the market cooling have emerged, but conditions still remain highly competitive. That said, no one knows exactly when things could change, adding more urgency to the equation.

In summary, 2023 is a good time to sell because:

Most of the country is still a seller's market. Supply is inching upward, but it's still tight. Home prices boomed over the past year, boosting equity. Conditions won't stay this competitive forever.

You should consider selling now if:

- You're trading up and want to lock in a low mortgage rate.
- You're looking to maximize retirement funds.
- You're OK with renting for a stint.
- Your house needs some work.

Consider waiting to sell if:

- You recently refinanced your home.
- You can't afford current housing prices.
- You haven't built much equity yet.
- You'd pay hefty capital gains taxes.
- You aren't mentally ready to sell.

Below we further explore key market indicators painting a picture of the situation, and why time may be of the essence for some sellers.

Most of the country is a seller's market. In Q2 2022, 98% of top real estate agents said it was a seller's market, up from 79% the year before, according to data from Top Agent insights survey for Summer 2022. During two and a half years of tracking agent reports of market conditions in the quarterly surveys, never was there a higher percentage of agent respondents which describe

their locale as favoring sellers.

Supply is inching upward, but it's still tight. The inventory of unsold homes increased to 1.32 million, or 7.3%, from June to July. While National Association of Realtors predicts that new home sales are likely to increase along with inventory in coming months, the housing supply is still limited. Currently, homes are selling nearly 23% faster than a year ago, and supply is down 12% from the same period in 2021.

Fortune Magazine reports that the largest wave of millennials (those born between 1989 and 1993) are hitting their 30s, an age when people traditionally buy their first homes. Sheryl Palmer, CEO of home building company Taylor Morrison, told CNBC that even as the economy improves and mortgage rates rise, the lack of supply and the overwhelming demand for housing that began before the pandemic "is something that will be with us for years to come."

Should I sell my house now or wait?

If interest rates increase, your selling price may likely decrease.



Home prices boomed last year, boosting equity. Consider that 94% of metropolitan areas saw growth in June 2022 to the tune of 23% average price gains nationally. Twelve metro areas, eight of which are in the South and West regions, reported price gains of more than 30% from one year ago.

Analysts have suggested that the strength in the market has been driven by people moving away from urban residences to suburban homes, the normalizing of remote work untethering buyers from any particular location, and the appeal of low mortgage interest rates.

Nationwide, the average homeowner gained \$33,400 in equity between Q1 2021 and Q1 2022, a remarkable boost, according to data from real estate analytics company CoreLogic.

Conditions won't stay this competitive forever. The current housing market has pushed many buyers to the point of fatigue. The share of first-time buyers in the total market dropped to 30% in July from 31% in June and 34% a year ago, likely because of the lower supply of homes in their price range and competition with all-cash buyers.

Favorable selling scenarios

Now that we've gone over what's happening in the market, you need to put that knowledge within the context of your own situation and needs. Here are some circumstances that real estate experts say make selling an attractive option in today's market.

You're trading up.

If you hope to sell your single-family home and



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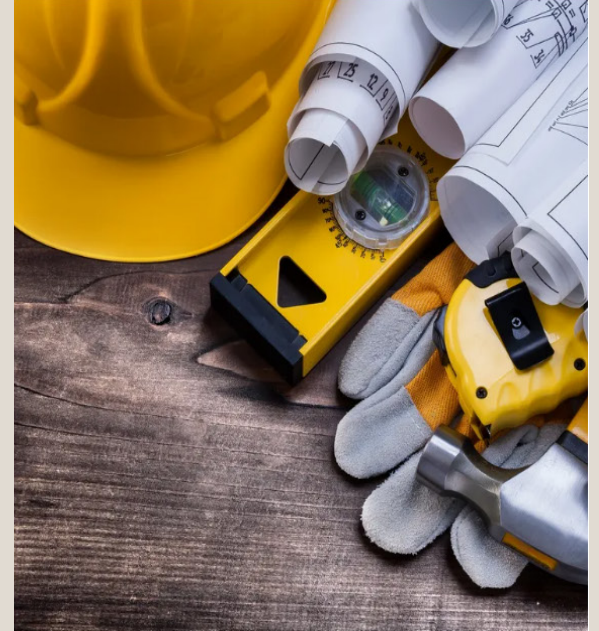
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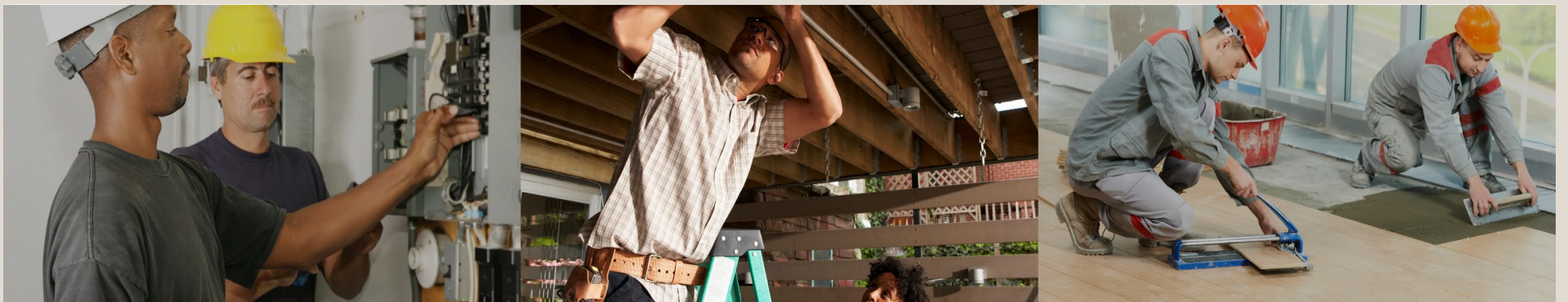
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upgrade to one that suits your family's needs better, now is a great time for many sellers to do it, says Stacey Glenn, a top real estate agent in Fort Myers, Florida.



"If for no other reason than your ability to lock in a 30-year mortgage with ultra-low interest rates," she says. Even if it costs you 10% or 20% more to buy a home now than a year ago, you'll likely come out ahead in the long run provided that you remain financially stable and stay in the home long enough to amass equity from market appreciation.

In addition, with low mortgage rates enticing a number of first-time buyers into the market, starter homes are selling like hotcakes as demand flourishes. If your house is on the affordable side for your market, you're likely to sell it at a premium in the current market.

You're looking to maximize retirement funds

Going back to that same CoreLogic analysis: Homeowners nationwide with mortgages (roughly 62% of all properties in the American Community Survey) have seen their equity rise by nearly \$1.9 trillion since Q1 2021, an increase of 19.6%, year over year.

If you're near retirement age, selling your home now could benefit your savings, as well as your lifestyle. In Summer 2022 industry survey, 60.5% of real estate agents nationwide said retirees in their market are seeking to capitalize on current market conditions, a number that rises to 73.4% in the Northeast. Agents describe a sense of "carpe diem" brewing among this seller group.

Check Your Home Value Before Deciding to Sell

Top producer, Bonnie Barry, at Neighborhood Partners can provide you with an instant home value estimate so you can make a more informed selling decision.

Bonnie Barry pulls data from several leading sources to get a real-time value estimate based on current market trends, which help you assess your home's current worth.

Estimate Home Equity

Curious to know where your home equity stands? Estimate your home equity with this simple formula: subtract your home's estimated market value from your current mortgage balance.

Your house needs some work

Because of the heavy competition and influx of cash buyers, now could be the time to sell your home for a relative premium, even if it has a few flaws or some dated bathrooms. One of the benefits of operating in a seller's market is negotiation leverage; when you have multiple buyers competing for your home, you may not have to concede to the same level of repair work

that you would in a more balanced market.

If your home needs more than a touch-up to be marketable, now is also a good window to request a cash offer as low inventory encourages investors to improve their offers.

You also can talk with your real estate agent about which repairs are musts. If there's an issue that will crop up during the home inspection that makes the home uninsurable to a financing buyer, you'll likely need to address it.

You're OK with renting for a stint, even if it means renting from the buyer

Depending on where you're located, you might find few feasible options for homes to buy or even rent. Yet the net profit might be worth some short-term inconvenience, such as storing your belongings. "We have that situation right now with one seller, who got an offer immediately. It's \$50,000 more than she thought she'd get for the home," Glenn says. The seller decided to take the offer.

If you can't make feasible short-term arrangements, you can stay in your home a little longer by selling with a leaseback. This effectively turns the buyer into your landlord for a number of months, say, three to six.

"You take a little bit of a lower price on the home because you've got someone who's willing to give you a leaseback," Glenn says. "We have the title company hold back about \$10,000 in the net proceeds, and it stays in the escrow account until the buyer's agent can go and do another walk-through after they [the previous owners] move out. Just to make sure that the home is in the same condition."

When to wait to sell

Even if all of this sounds promising, you might still want to wait to sell your home. And that's OK, too! "There are a lot of factors you have to consider when you are planning to move out of your current property," says Todd Schroth, a top-selling agent in Wekiwa Springs, Florida. "What's your long-term plan? Have you identified where you want to move once you sell? Are you moving up or are you moving down? Are you moving out of the area?"

Here are a few situations when selling right now wouldn't necessarily be the right move, despite current conditions.

You recently refinanced your home.

Because mortgage rates have hovered at the low 3% since 2020, many people have refinanced their higher mortgage rates instead of opting to buy a new home. According to Freddie Mac, refinancing activity in 2022 reached its highest annual total since 2003, climbing to \$772 inflation-adjusted dollars in single-family refinances. More recent statistics show that refinancing is still going strong. In early August 2022, refinancing applications increased 0.9% from the prior week and 2.9% from one year earlier.

If you're one of the many homeowners who refinanced in 2022, you will likely want to hold off on selling for now. Refinancing isn't free, and closing costs total between 2%-5% of the loan amount. It may take several years to accumulate enough interest savings from your lower rate to offset those initial expenses, which is why lenders typically recommend that you don't refinance if you have plans to sell soon.

Bonnie Barry, Neighborhood Partners, says

"There are ways to protect buyers in an inflated market. Before my clients decide to put their home on the market I discuss with them and formulate a plan specific to their needs. This way, they don't overpaying on their home purchase once their current house is sold."

Keep an eye on local real estate to help you make a decision.

With reports that inventory is creeping up in recent months and values may be rising at a slower rate in some areas, this winter and spring could present a chance to sell on the heels of the price run-up as some fresh housing stock hits the market.

Because the bulk of your monthly mortgage payment at the outset applies toward interest, it usually takes about four to five years for your home to build enough equity to make it worth selling. In addition, you'll need to make sure your profits from the sale will cover all your selling fees.

You'd pay hefty capital gains taxes.

You may be able to avoid paying capital gains taxes on your home sale, but you'll need to have owned the home and lived there for at least two of the five years leading up to the sale. As long as you meet these criteria, you can exclude up to \$250,000 (or \$500,000 if you're married and filing jointly) of "capital gain" on your main home. In other words, if you just bought your primary residence, it may be in your best interest not to sell it for at least two years. If you need help determining how much you'd owe in taxes, reach out to a tax advisor for assistance.

You're not mentally prepared to sell.

Americans stay in our homes an average of 10 years before deciding to sell them, according to NAR's 2020 Profile of Homebuyers and Sellers. That's a lot of time to accumulate memories. Sometimes the emotional cost of selling the house doesn't outweigh the potential financial benefits.

"I want to find out what their situation is and advise what I feel I would do. If it's, you know, 'my grandparents have had the home for 50 years,' it's not a good time to get them out yet. Maybe we need to wait a little longer," Schroth advises.



Where to go from here

Even if you keep pace with up-to-date information about the housing market and your equity situation, deciding whether to sell now or wait often comes down to a battle between your heart and mind. While now may seem like the perfect time to sell on paper, there is no deadline.

When in doubt, talk with top real estate agent Bonnie Barry who knows your local market inside and out to help you weigh both your personal and financial motivations. "It's not just a purchase and a sale. It's your house. It's your life."



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CURB APPEAL

What is curb appeal, and why is it important? Curb appeal is what gives homebuyers their first impression of a property before they even step inside. The aesthetic look of a home's exterior can tell what someone can expect to find on the other side of the front door. At the very least, the exterior will determine whether or not buyers even want to take a look inside. Therefore, if you want to maximize your property's value, it is wise to focus on improving its curb appeal. Only once buyers are convinced the inside is worth seeing will they inquire further.

Almost 90% of homebuyers begin their search for a new home online. That being said, eye-catching pictures that highlight your home's curb appeal are an absolute necessity if you are hoping to get potential buyers interested. Take several pictures of your home during the best time of day for lighting and without any extra clutter such as cars, bikes, toys, etc. You want to show your home clean and at its best.

Grass, Landscaping & Trees

It does you no good to commit your full budget to your property's interior if the outside is a mess. Your curb appeal should start with the condition of the grass, landscaping, and any other foliage near the front of the property. Landscaping improvements can be as simple or as complex as you want to make them. Start with the grass and go from there. Burnt or dirt patches make the property feel old, dated, and neglected. In most cases, the fix can be as easy as planting seed and watering the yard for a few weeks. If the problem is more severe, you may want to consider sod or artificial grass. From there, you should focus on the area immediately nearest to the house. Overgrown or dying bushes and trees are an eyesore. Therefore they must be trimmed or removed. Another area you should update is mulch. A fresh layer of mulch can completely transform a property's exterior. To get a full picture of the home's curb appeal, drive down your street and take note of the first thing that stands out upon pulling up. These items are what others will notice, as well.

Improving a home's curb appeal will add value to your property and help it sell faster. Homes are typically appraised based on the interior of a home's condition and features, making it difficult for financial institutions to measure exactly how much curb appeal adds to property value. However, on average, homes with well-kept lawns and professional landscaping sell for 7% more than similar homes with exterior blemishes or unattractive front yards.



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“I am happy to take calls late at night or on weekends from my realtor partners and clients. I have great existing relationships with realtors and clients, but I’m always looking to add quality clients and business partners to my network. It’s always about what I can provide for my clients and business partners, not what I can get from them!”



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A word from **Greene** Tree Cutting

We are an employee-owned company providing high quality residential and commercial tree services and plant healthcare expertise throughout Northeast Ohio for nearly two decade.

We offer a full range of tree care services to homeowners and businesses. We pride ourselves on our customer-centric approach to doing business with customers in Cuyahoga, Lake and Summit counties.

Tree trimming & tree pruning for the health of your trees is critical

At Greene Tree Removal, we take a customized approach to your tree trimming and pruning needs. We may be removing dead branches to promote tree health or healthy branches to improve a view.

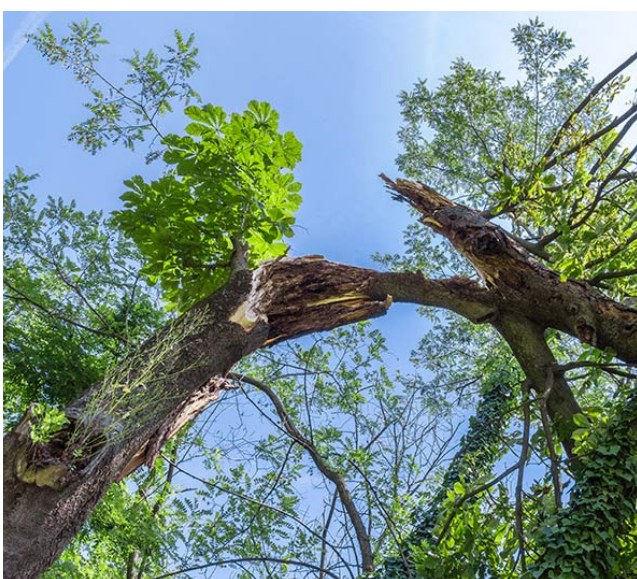
We may be shaping trees purely for aesthetic purposes or correcting structural imperfections to promote longevity. We may be trimming young trees to grow properly or removing diseased limbs that have an insect infestation. We want to share the tree trimming 101 with you.

The removal of dead or dangerous trees should be a priority for every property owner. Eliminating dead wood, removing dangerous branches, and correctly caring for young trees are all important to minimize hazards to property and people. These services should only be rendered by trained and experienced technicians to reduce potential injury or damage to property.

Regardless of your needs, whether you're interested in when to trim trees or looking to enroll a yard management plan, Greene Tree Cutting will create a detailed action plan for each individual tree and desired outcome.

Restoration

Selective pruning to improve the structure, form, and appearance of trees that have been severely headed, vandalized, or damaged



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Crown cleaning and pruning

Selective pruning to remove one or more of the following parts: dead, diseased, and/or broken branches. Usually, all cleaning will be of branches 1" in diameter or greater throughout the entire crown.



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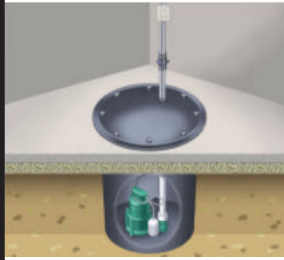
Hazard reduction tree pruning

Selective pruning to prevent dangerous situations and associated damage from occurring such as felled trees during storms.



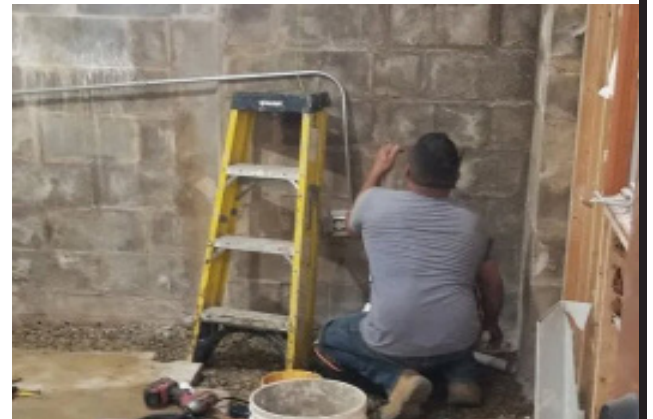
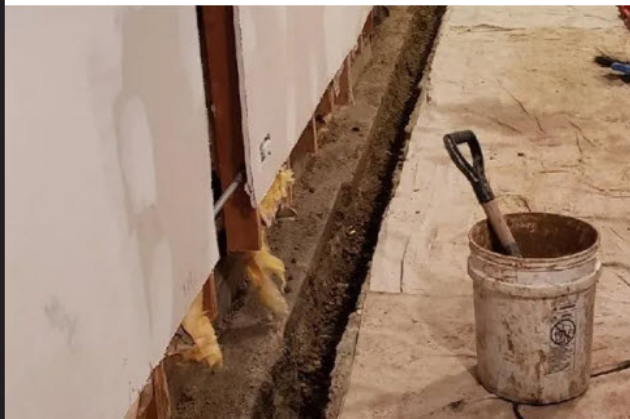
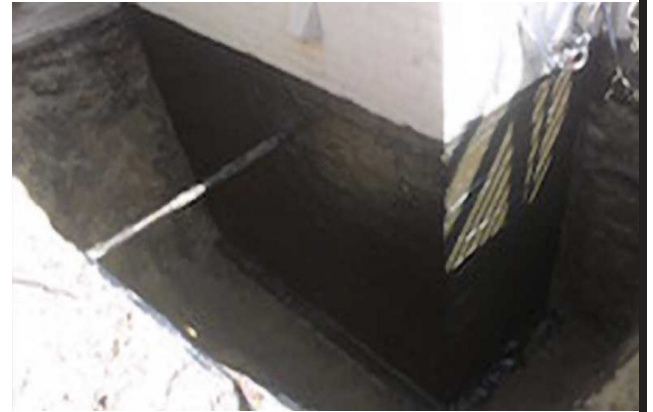
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End Result



Tree Removal and Stump Grinding

For those of us who love trees, tree Cutting services can be an unpleasant word. However, as responsible urban foresters, we understand that the need to remove a tree is sometimes inevitable. Age, stability, lean, safety, and proximity to structures are all considerations that need to be taken into account when analyzing trees needing to be removed.



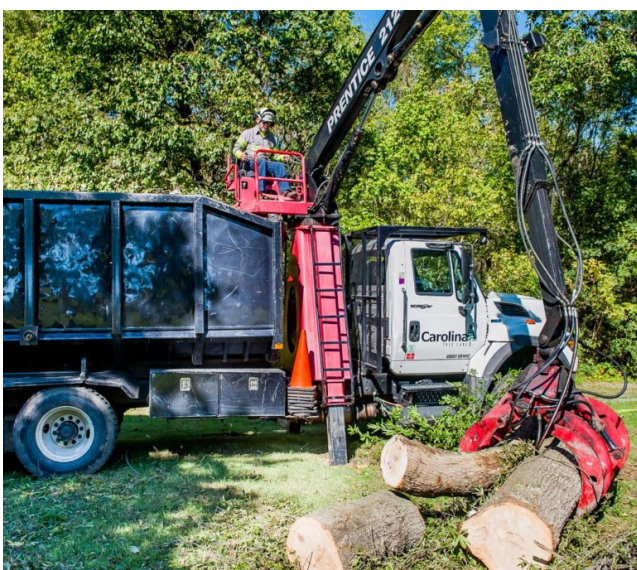
Safely removing trees is critical

Unfortunately, tree removal can be a major undertaking for homeowners. If a tree has become a danger to you, your family or the general public, if it's diseased and cannot be saved, or if it's simply become an eyesore, you may want to call a tree removal specialist to have it taken down in a safe, professional manner.

Once the decision has been made to remove a tree, next comes the hard part – how to safely remove it.

Depending on the size of your tree and other factors, the cost of tree removal may vary; however, the cost is nominal when facing safety concerns. Hiring a professional firm ensures there are no incremental repair costs (e.g., broken fence, ruts in lawn, home damage).

Based on the layout of your property, we will create the best course of action for tree removal services with as little impact as possible to the surrounding area.



According to the U.S. General Accounting Office, more than 85 percent of homebuyers who applied for a mortgage also requested an inspection -- not too surprising, since home inspections can reveal hidden flaws and potentially pricey repairs. But even though an inspection can make or break the deal, most sellers wait for the buyer to take the initiative (and chew their nails while awaiting the results). Here are a few reasons why you might benefit from getting your home inspected before you put it on the market.

Reason #1: Reassure prospective buyers.

Even after a walk-through or two, buyers rarely know exactly what to expect from a home inspection -- there's always the possibility of termites gnawing on that rustic log cabin or faulty wiring lurking behind those faux-finished walls. Providing a pre-inspection assures the buyer that no major surprises are in store; while they might not waive their own follow-up inspection, they'll at least feel more comfortable about placing a bid.

Reason #2: Buy time and save dough.

Even in a relatively new or completely renovated home, chances are a home inspector can find a red flag or two. After all, that's their job. When a fault is found during a typical home inspection,

you may only have a few days to decide whether to make the repair or adjust the sale price appropriately -- and you'll need to find a solution that satisfies you and the buyer. A pre-inspection gives you more time to compare prices and treatment options from a variety of contractors. You may also avoid conceding a huge chunk of change for unpredictable repair costs like mold remediation or structural work.

Reason #3: Know where you stand.

Generally, your final selling price is determined long before the inspector ever sets foot inside your door. That leaves a huge question mark lingering over your negotiations -- are you going to be forced to drop your final figure again if a major problem is uncovered? By getting an inspection early, you'll know what concessions a buyer might request. That allows you to set your asking price accordingly and find out whether or not you're in a position to play hardball.

Reason #4: Prevent repeat repairs.

No matter how handy you are, there's always a risk of misdiagnosing a problem. But getting your home pre-inspected could help you avoid wasting money on unnecessary repairs. Say your toilet hasn't been flushing quite right, so you pay a plumber to replace it -- only to learn upon inspection that the problem was in your septic system. A pre-inspection helps you avoid doing double-duty, since the inspector can pinpoint the problem and recommend the right repair.

While the average home inspection costs a few hundred dollars, it can save time and money in the long run. Ask your Realtor to recommend a reliable home inspection company.

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Home Selling & Marketing Overview



Strategic Marketing

When selling any home, it's about strategically marketing the house to attract as many qualified home buyers possible. The more qualified home buyers interested in your property, the better chance you will have to receive multiple offers.

Enhanced Digital Marketing

In today's world of technology, how we attract these offers takes some special marketing abilities, and a marketing system that works! This is where I'm different than 99% of all other real estate professionals! Most agents simply list your home in the local MLS, hang a sign out front, and wait for the phone to ring. Even though this has nothing to do with real marketing it actually might work, if you're NOT interested in receiving the highest value for your home.

Target Marketing By Bonnie Barry

When listing your house with me I waste no time getting started with our TARGETED and enhanced marketing! I'm not afraid to invest in advertising, but only to QUALIFIED buyers.

I begin our marketing campaign with the basics. I place a For Sale sign and list your house in the MLS. Fortunately, when compared to most agents, that's where the similarities end. Although I do not share my strategies here, past clients can tell you, I go all out. I make your property visible in search, social media & most large real estate websites.

Using full marketing strategies, I'm able to attract more qualified buyers directly to your door, resulting in more offers and the highest price. After a week or two, if you're home's not sold, I kick it up with re-targeted marketing, an advanced marketing system proven to work, time and time again.



Selling Doesn't Have to Be a Chore

I know selling your house can be a daunting task, but it doesn't have to be. In fact, for most homeowners selling a home only occurs about three times in a lifetime. It can be somewhat stressful but with a good realtor proactively controlling the process, your stress levels can be greatly minimized or avoided entirely. Most importantly, selecting an experienced realtor with a proven track record will provide you with the best chance to receive the highest price possible.

As your real estate agents, I will proactively provide the guidance you deserve, every step of the way.

Beware of Misleading Home Evaluations

My clients often ask, "What's My House Worth" and I always suggest obtaining a full home evaluation. I do NOT recommend using an automated online home evaluation. Even Zillow stopped providing this and admitted, they were just guessing! As a experienced realtors I physically view the home and provide a personalized valuation report you can trust.

Beware of High Valuations

Sellers should be cautious if receiving a home value that sounds high. Unfortunately, there are those who mislead sellers, knowing they are providing a home value that is too high and sure to be lowered to the correct value later. Ultimately, listing a home too far above market value can be a costly mistake.



The Business of Selling a Home

When selling your house it's almost as if you are opening a home sales business. This is why I advise sellers to make every effort to depersonalize the process. Just like any other business, success is dependent on making sound business decisions, hard work and having a great strategy.

Thankfully, I already have this covered for you! I've sold many homes and have proven strategies and marketing systems ready to mobilize on your behalf. Also, I take care of all the marketing and manage the transaction. When selling, it doesn't get much easier than that! Call me now, I'm looking forward to helping you.

Bonnie A. Barry
Neighborhood Partners
Multi-Million Dollar Producer

(440) 646-9999

BonnieBarry3@outlook.com



Lic. #2012002546



Stump Flushing and Stump Grinding

After a tree is removed, you have two options – stump flushing or stump grinding. The action taken greatly depends on the size of the tree and its location. Our team of experts can flush the stump as low to the ground as possible. If replanting a new tree is in your landscape plan or if you simply wish to have no remnants of your tree remaining, stump grinding is an option. The stump's wood chips can be reused in a variety of ways after stump grinding has been completed. We are equipped to grind out any size stump in almost any location in your landscape.



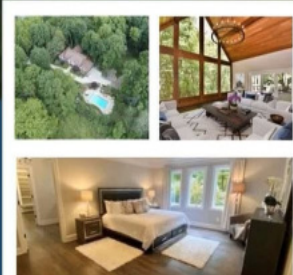
GREENE TREE REMOVAL



(440) 465-7144




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Home Buyer Demand is Extremely High

Back in the spring of 2020, when the COVID-19 pandemic caused multiple states to shut down open houses, real estate transactions ground to a halt... for a while. Now that restrictions have been loosened for a few months, house hunters are making up for that lost spring buying season, and they're out en force.

And the National Association of Realtors' (NAR) Pending Home Sales Index isn't showing a mere rebound. In fact, after four months of upward movement, pending homes sales hit record highs. Year-over-year pending home sales also increased, by a whopping 24.2 percent.

What's more, each of the four regions tracked by the index show major growth. NAR notes that sales have been boosted by historically low mortgage interest rates.

We are here to help you sell for the best price.

Thinking of Selling?



Call or text me Now

(440) 646-9999

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