

EQUITY SMART REALTY INC.

EMPOWERING EQUITY SMART INVESTMENTS

26 Court Street, Suite 701, Brooklyn, NY, 11201

Tel: 888-670-6791 | fax: 718-222-3153

Website: www.equitysmartrealty.com

Buying Real Estate vs. Buying Stocks:

Why a Home Should Be Your Priority

Once you're done with debt and you've started to save, it's commonly the case that you'll start hearing about the risks and rewards of investing in stocks or real estate. Unfortunately, it can be difficult for many people to know what type of investment is going to work better for them down the road. If you're currently considering what you should put your money into, here are some reasons you may want to turn to real estate:

It's Something You Can See

While investing in the stock market will give you the ability to invest as little or as much as you want, a home will take a monthly payment and a down payment in order to make the deal. Fortunately, this means that you'll be in-

vesting money every month into something that belongs to you and that you can see. A home is not only something you can invest in all the time, it will enable you to avoid putting money into rent that you'll never get back.

Saving Money On Tax Breaks

There may be a certain amount of volatility with any market investment, but when it comes to buying a home, you also have the benefit of tax breaks that are designed specifically for homeowners. In addition to the ability to deduct interest on your main residence if you've lived in your property for a minimum of two of the last five years, you'll also be able to sell it tax-free. Investing in a home certainly takes savings, but there are many available tax benefits that can save you money.



A Sense of Security

Many people want to invest in a home because it offers up a piece of something that they can really own. However, another ap-

Smart
homeowners
and first-time
homebuyers
read this
paper!

pealing aspect of having a home is that you'll be removed from the day-to-day rumblings of the stock market. Investing can make people more than a little weary, even if they're knowledgeable about the markets, and this can cause people to sell off and lose money when the going gets tough.

Investing in real estate and the stock market both involve some degree of financial risk, but you might not be aware that there are several added benefits of buying a home. From the tax break incentives to the sense of security, real estate can often be the better financial route to take. If you're currently considering buying a home, you may want to contact one of our real estate professionals for more information. Call us at 888-670-6791. ■

Facing Foreclosure?

The possibility of losing your home because you can't make the mortgage payments, can be terrifying. Perhaps you're having trouble making ends meet because you or a family member lost a job, or you're having other financial problems. Or maybe you're one of the many consumers who took out a mortgage that had a fixed rate for the first two or three years and then had an adjustable rate – and you want to know what your payments will be and whether you'll be able to make them.

Regardless of the reason for your mortgage anxiety, the Federal Trade Commission (FTC), the nation's consumer protection agency, wants you to know how to help save your home, and how to recognize and avoid foreclosure scams.

Know Your Mortgage

Do you know what kind of mortgage you have? Do you know whether your payments are going to increase? If you can't tell by reading the mortgage documents you received at settlement, contact your loan servicer and ask. A loan servicer is responsible for collecting your monthly loan payments and crediting your account.



If You're Behind on Your Payments

If you are having trouble making your payments, contact your loan servicer to discuss your options as early as you can. The longer you wait to call, the fewer options you will have.

Many loan servicers are expanding the options available to borrowers – it's worth calling your servicer even if your request has been turned down before. Servicers are getting lots of calls: Be patient, and be persistent if you don't reach your servicer on the first try.

Avoiding Default and Foreclosure

If you have fallen behind on your payments, consider discussing the following foreclosure prevention options with your loan provider:

- Reinstatement
- Repayment Plan
- Forbearance

- Selling Your Home
- Loan Modification

Bankruptcy

Personal bankruptcy generally is considered the debt management option of last resort because the results are long-lasting and far-reaching. A bankruptcy stays on your credit report for 10 years, and can make it difficult to get credit, buy another home, get life insurance, or sometimes, get a job. Still, it is a legal procedure that can offer a fresh start for people who can't satisfy their debts.

If you and your loan servicer cannot agree on a repayment plan or other remedy, you may want to investigate filing Chapter 13 bankruptcy. If you have a regular income, Chapter 13 may allow you to keep property, like a mortgaged house or car, that you might otherwise lose. In Chapter 13, the court approves a repayment plan that allows you to use your future income toward payment of your debts during a three-to-five-year period, rather than surrender the property. After you have made all the payments under the plan, you receive a discharge of certain debts. ■

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choice that you will LOVE.

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Considering a Spring Home Sale? Learn How to Appraise Your Selling Chances Like a Pro

The springtime is known to be one of the best times to put your home up for sale. However, if you're not necessarily planning on engaging a real estate agent, it's important to be prepared for all of the hard work involved in putting your home up for sale. Whether you're new to the market or you've never sold a home on your own before, here are some questions to ask yourself so you're prepared for selling in the coming season.

Do You Know the Market?

The neighborhood you live in and the buying market you're dealing with are important factors in how your home is going to sell, so you'll need to know a little about both when determining your ideal price. By looking through the listings in the area and seeing what homes like yours have sold for, you may be able to give yourself a range for the offers you can expect.

How Will You Sell It?

One of the added benefits of social media is that you can use sites like Facebook and

**According to the
National Association
of Realtors, those who
sell their home
generally get 10-20%
less than those
who utilize an agent...**

Twitter to announce your home sale and even highlight its best features. While this may make selling seem much easier, you'll still need to make sure you have good photography that captures your home and a website where homebuyers can learn more details. Be aware that while these items may seem easy enough, it can take a lot of time to manage these details on your own.

Are You Prepared to Negotiate?

It's a good feeling to get an offer on your home, but in all likelihood it will be less

than what you're expecting and this means engaging in the art of negotiation. According to the National Association of Realtors, those who sell their home generally get 10-20% less than those who utilize an agent, so it's important to be comfortable negotiating before you dive in. If you're confident in your acumen, you may want to go it alone, but if you have doubts, it can be a better financial decision to engage the help

of an agent.

Before you decide to sell your home on your own, it's worth appraising your skills to determine if it will be worth the time and effort you'll have to put in. If you've come to the conclusion that you'd like to utilize an agent after all, you may want to contact one of our real estate professionals for more information. Schedule an appointment today. Call 888-670-6791. ■



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26 Court Street, Suite 701
Brooklyn, NY 11242

Phone: (888) 671-6791
Fax: (718) 222-3153
E: info@equitysmartrealty.com
W: www.equitysmartrealty.com



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26 Court Street, Suite 701
Brooklyn, NY 11242

Phone: (888) 670-6791
Fax: (718) 222-3153
E: info@equitysmartrealty.com
W: www.equitysmartrealty.com

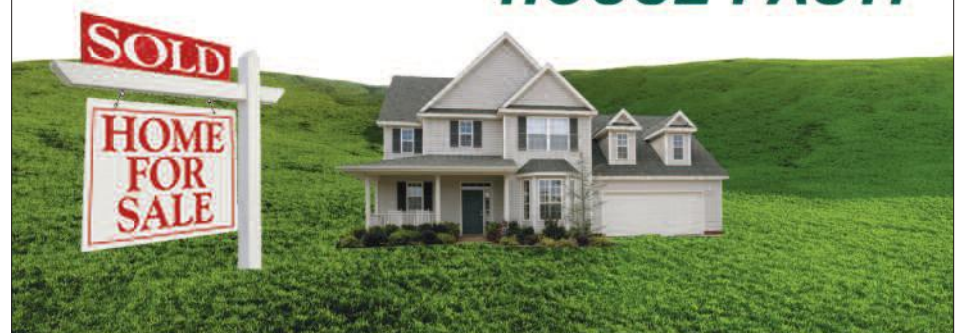


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3. Buyers' agents may not want to show your property to their clients.
4. It's harder to keep your emotions out of the sale.
5. It's not your full-time job.
6. Agents have a larger network than you do.
7. You subject yourself to needless showings.
8. Negotiating the sale is tricky and awkward.
9. You can't see what's wrong with your home.
10. You put yourself at risk of being sued.

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**SELL YOUR
HOUSE FAST!**



Refinancing Your Mortgage: How To Get The Most Out of Your Home Equity

With interest rates on the rise following the 2016 election, it's possible that you're now considering your options for refinancing your current mortgage. It can sometimes be hard to know all of the ins and outs of making this choice, though, and it's important to know what's involved. If you're trying to determine if refinancing will work for you, here are some of the basics on this option and what it can mean for your equity.

Acquiring A Lower Interest Rate

One of the most common reasons for refinancing is to get a lower interest rate on a mortgage in times of a fluctuating market. While it may seem like this is more hassle than its worth, if you are able to get an improved rate, this can add up to considerable savings over time. While the once suggested percentage for refinancing was 2%, with economic times changing it can be worth looking at the numbers to determine if this option is financially viable for you.

Building More Equity

The great thing about negotiating a better interest rate for your mortgage is that it will not only lower your monthly mortgage payment, it can also be a greater financial benefit over time. For example, if you have an



8% interest rate on a \$250,000 home, adjusting your rate to 6% per month will mean a decrease in your monthly expenditures. Since you'll be paying less interest overall, you can up your monthly payment and pay off the principal even more quickly.

Will Refinancing Benefit You?

While refinancing can be a great option if you're able to get a better rate and are planning on staying in your home to reap the benefits, there are things to consider when making this choice. If you're refinancing in order to make a big expense or renovate, these may be financially beneficial choices,

but they can also be bad for the bank if budgeting isn't kept in mind. It's also worth realizing that there will be fees associated with refinancing, from the appraisal to the application, so ensure the new rate makes up for these costs.

There are many benefits associated with refinancing your mortgage, but it's important to be aware of the costs involved and the financial benefit to you in the long term before making a decision. If you're currently reconsidering your mortgage, you may want to contact one of our local mortgage professionals for more information at 888-670-6791. ■

Thinking About Buying a 'Fixer-Upper'? Here's What You Need to Know

With all of the home renovation and fixer-upper shows on television, the idea of completely renovating and re-doing an old home can seem like an enticing premise. Unfortunately, investing in the wrong fixer-upper can mean an awful lot of expenditure without the added financial rewards. Here are a few things to consider first.

How Much Do You Want to Spend?

It's easy to be swept away by possibility, but before making an offer, you'll need to sit down and determine exactly what you're willing to invest into upgrades for your fixer-upper.

Are Major Repairs Required?

It's one thing to consider a nice paint job and new tiling in the kitchen, but if there are serious issues with the home, it can create huge financial issues to put money into it.

Are You Willing to Work?

Most home fixer-uppers that people buy can be financially lucrative because the buyer is interested in doing a lot of the work themselves. However, if you're thinking of hiring people to do the work for you, this can end up costing a lot more money and eating any profits the renovations might have created. ■

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Call your Freedom Mortgage Loan Officer for more information!

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175 Pinelawn Road, Suite 400, Melville, NY 11747
NMLS: 1246615

MARC FESSLER
SENIOR LOAN OFFICER/NMLS: 47863

Call (888) 670-6791

Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, NJ 08054, (800) 220-3333. Lender NMLS# 2767. Licensed Mortgage Banker. NYS Department of Financial Services, New York License #8500368. For additional information about Freedom Mortgage Corporation, please visit the NMLS Consumer Access page at nmlsconsumeraccess.org. Equal Housing Lender.

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4 Terrible Mistakes Made by First-time Home Sellers

There are a lot of different factors that go into selling a home for the first time that can make it a stressful process, but there are a few things home sellers should avoid for a successful sale. If you're going to be putting your home on the market in the near future and are hoping for quick success, here are some common mistakes you'll want to be sure to bypass:

Pricing Your Home Too High

It's entirely likely that there's an amount you have in mind when it comes to selling your home, but it's important that your asking price is in line with the market conditions and what's being offered. Instead of winging it, check the local neighborhood listings and see what similar homes are selling for so yours won't be left to linger on the market.

Forgetting the Small Repairs

After you've put your home up for sale and have arranged an open house, one of the first things people will notice is the small repairs – like paint chips or loose door-knobs – that haven't yet been fixed. Instead of letting this negatively impact the offers you'll receive, complete the little fix-ups before you schedule your open house so po-



tential homebuyers are not turned off.

Missing on Marketing

There are so many avenues for selling a home these days that it can be hard to know which way to go. However, it's best to consider all of your options and utilize social media to widen the audience you'll attract. Keep in mind that if you're investing in a website or brochures, it's important to hire a good photographer to show your home in its best light.

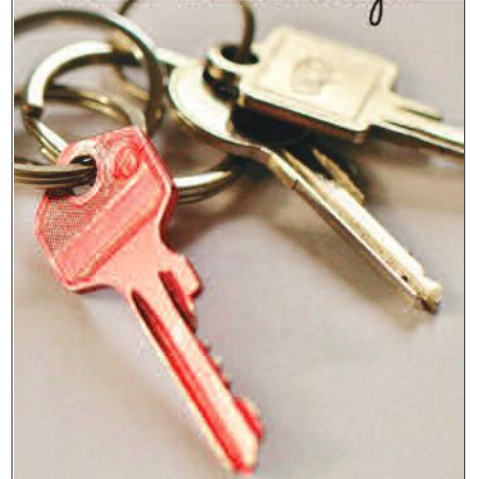
Selling It on Your Own

Hitting the market on your own can be rife with a lot of questions, so as a first-time

seller you may want to consider the services of a real estate agent. It's just important to ensure that the person you choose is qualified and has experience in your community so they can steer you in the right direction and offer up helpful advice when it's required.

Selling a home for the first time can be a stressful thing to take on, but by utilizing the right agent and having reasonable expectations, it may be off the market before you know it. If you're getting ready to put your home up for sale, you may want to contact one of our real estate professionals for more information at 888-670-6791. ■

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3. Negotiation of the best terms for you in the agreements
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5. Correspondence with the seller's attorney
6. Communication with the title company
7. Correspondence with the mortgage company
8. Obtaining the necessary title work
9. Review of mortgage commitment
10. Review of title commitment
11. Preparation for closing
12. Resolving all disputes before closing
13. Representing you at your successful closing

FOR SELLERS

1. Understanding your unique property
2. Preparation of your real estate agreements
3. Negotiation of the best terms for you in the real estate agreements
4. Explanation of the real estate contracts & covenants
5. Correspondence with the buyer's attorney
6. Correspondence with other parties
7. Preparation for closing
8. Resolving all disputes before closing
9. Representation of you at your successful closing

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