



@HOME WITH DAVE

A BI-MONTHLY REAL ESTATE REPORT FROM DAVE BENDER, REALTOR, GRI
MOVING MOUNTAINS TO SELL YOUR HOUSE - EVERY DAY!

May-June 2007



Dave Bender, GRI
Licensed in MD & VA

In Perspective...

As my past homebuyer clients know, for several years I have been recommending Scott Madison with Madison Home Inspection, LLC. I do so because Scott is always consistent, knowledgeable and experienced. When I represent a seller and the purchaser hires their own inspector, I am often amazed at the lack of skill and thoroughness of their inspection. I asked Scott to provide an article on what to look for when choosing a home inspector. Here is an excerpt of his article; to read the complete version, please go to <http://www.madisonhomeinspection.com>.

Home Inspector is Key to a Successful Purchase

Courtesy of Scott Madison, Madison Home Inspection, LLC

Pre-purchased home inspections have become standard in the home purchase process.



A thorough home inspection by a qualified professional is a wise investment of your time and money. While most people think the value of a home inspection lies in identifying the overall condition of a building based on observation of visible and accessible components, it is also of value as a way to become educated about your home and general home maintenance.

Finding a professional inspector who meets your expectations takes patience. Many home buyers simply choose the inspector their realtor recommends (you should ask your realtor why they recommend the inspector and if they have worked with them before). However, because home inspectors vary greatly in how well they communicate, the report format they use, and the type of things they examine, you should do some research to learn exactly what different inspectors offer. Ask for referrals from friends, family, co-workers, or neighbors who have had a positive experience.

Never base your decision on price alone. Fees do vary quite a bit, but you want a good inspection, not a cheap one.

Of the areas in which I work, Maryland now requires

a license; Virginia and Washington, DC do not as yet, but likely will in the near future. You want to choose an inspector who is licensed...and has insurance.

The way in which two inspectors go about their work may differ, but the defects identified should be roughly the same. I can't emphasize communication skills enough. You should choose an inspector who can explain what needs fixing in language you can understand.

Ensure your inspector is a member of a reputable professional association such as the National Association of Home Inspectors or the American Society of Home Inspectors. There are many others, but make sure to ask about membership requirements and standards.

Ask the inspector how long they spend on a typical inspection. In my opinion anything less than 2 hours for a single family home or townhouse is inadequate. I routinely spend 2½ to 4 hours on a single family home, depending on size, age, complexity, and, of course, condition. If I am allowed the time to do a proper job, the chance of missing something important is greatly reduced. ■

“You want a good inspection, not a cheap one.”

You can reach Scott Madison directly at 301.762.2808
or visit his website at www.madisonhomeinspection.com

Paintbrush Particulars

Courtesy of TimesDispatch.com

Once you've chosen the right color for your room or home exterior, you have one more important decision to make. Confronted with a wall of 50 different kinds of paintbrushes at your local paint or home improvement store, you might wonder how to pick the right one for the job. Should you go with a flat or angled sash brush? Synthetic or china bristle? Inexpensive or top of the line? If you've ever made the wrong decision, you know how frustrating it can be, so check out these tips.

For Latex

If you're using latex paint, which is water-based, then you need to use a synthetic bristle brush, often made of a nylon/polyester blend. The bristles are fine and don't leave a brush mark on the surface you're painting. Clean up is easy with soap and water.

For Oil

If you're partial to the hard finish of oil paint, you'd better buy it while you can. Most states have outlawed it for environmental reasons (the disposal of it is hazardous). The brush to use is a black or white china bristle brush which features coarser bristles and holds oil paint well. Clean up entails the use of a solvent like turpentine or linseed oil.

High End

Brushes range in price from less than a dollar to just under \$30. You can get a two-inch-wide brush for 69 cents or \$24.99. Why the difference? As with many other products, you get what you pay for. The more expensive brushes hold up longer for multiple uses, paint smoother, and don't lose their bristles as easily as the cheap ones. Plus, some of them come in wrappers that are resealable, which is handy for storing a brush once it's been cleaned.

Easy on the Pocketbook

The inexpensive brushes are great for painting a test patch on a wall, quick little jobs that don't require a lot of coverage, and, best of all, tossing in the trash without guilt. Usually, you find these on the bottom shelf of a brush display with unpainted handles, low nylon content bristles, no wrappers and a very appealing price range. Some consider these disposable even though they can easily be cleaned, but they might not hold up

for a second job. Stray bristles from a re-used brush can wreak havoc on an otherwise neat job.

If you stop painting for a short period, make sure you leave the brush's bristles submerged in paint. For long breaks, wet the bristles with paint, wrap in foil or plastic and lay flat. Clean your brush thoroughly if your break lasts over 24 hours. Never rest the brush on the tips of its bristles; this will cause the bristles to curl.

When painting is over, remove excess paint from the brush, then clean it thoroughly. For water-based paints, wash with soap and warm water. For oil-based paints, rinse with the thinner or solvent recommended by the paint manufacturer. Do not soak your brush in water or solvent. Comb filaments straight then dry the brush thoroughly. Return the brush to its original brush keeper or wrap bristles in paper to maintain their original shape and to maximize the life of the brush. Note: Most quality brushes come in a "brush keeper" package for this purpose.

Comb It Out

Forget to clean your brush? A paintbrush comb is very useful when trying to clean a brush that has paint residue on the bristles and up near the handle. Combing through the bristles will loosen paint that has been left on the brush a little too long.

Roller Review

If you're painting a large area, consider doing it with a roller instead of a brush. Shopping for the right roller requires some information—like brushes, paint rollers vary greatly in price and dimension. For brand new dry-wall, choose a super smooth roller with a thickness of $\frac{3}{16}$ of an inch. The rougher the surface you're going to paint, the thicker the roller you'll need. For a bumpy exterior wall, choose a thick roller with a $1\frac{1}{4}$ -inch nap. Be sure to invest in an extension handle so you can reach the high spots.



Tape It Up

Many professional painters have such steady hands that they don't need to tape areas not to be painted. Most of us, however, need a little help avoiding trim, lightswitches and window glass. There are several kinds of tape made for covering parts of a room that should not be painted, and each has a different prescribed length of time that you can leave it on the surface. Scotch's three-day tape must be removed before three days or it won't come off without leaving adhesive while their 14-day tape can be left on for two weeks.




Real Estate Trend Indicators, Montgomery County, MD

March 2007 Stats

 	March 2006	March 2007	% Change
Total Sold Dollar Volume	\$560,562,742	\$481,111,969	-14.17%
Avg. Sold Price	\$507,297	\$520,684	2.64%
Median Sold Price	\$427,500	\$430,000	0.58%
Total Units Sold	1,105	924	-16.38%
Detach/Attach Avg. Sold	\$669,281/ \$393,565	\$692,037/ \$407,567	-3.40%/ 3.56%
Avg. Days on Market	50	93	86.00%
Avg. List Price for Solds	\$519,478	\$544,128	4.75%
Avg. Sale Price as a % of Ave. List Price	97.66%	95.69%	

2006 Year-end Combined Stats

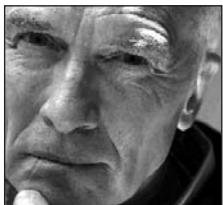
 	2005	2006	% Change
Total Sold Dollar Volume	\$8,630,368,080	\$7,160,573,671	-17.03%
Avg. Sold Price	\$507,340	\$529,511	4.37%
Median Sold Price	\$425,000	\$439,000	3.29%
Total Units Sold	17,011	13,523	-20.50%
Detach/Attach Avg. Sold	\$669,289/ \$380,560	\$700,542/ \$394,472	-4.67%/ 3.66%
Avg. Days on Market	25	57	128.00%
Avg. List Price for Solds	\$511,487	\$550,835	7.69%
Avg. Sale Price as a % of Ave. List Price	99.19%	96.13%	

SOURCE: METROPOLITAN REGIONAL INFORMATION SYSTEMS, INC.- MLS RESALE DATA

PAINTBRUSH PARTICULARS - *continued from page 2*

Straight or Slanted?

A quick glance at a paintbrush display will reveal two distinctly different shapes—brushes that are cut straight across the bristles and the those that are cut on an angle. Both are called sash brushes, but the straight is used for large flat areas, and the angled is best for what professional painters call the "cut-in" work, or details, trim and windows. With the angle, you can carefully drag the brush across a narrow strip with precision. ■



Ethical Wills: A Focus on Values, Not Personal Possessions

Your house, investments, and personal treasures represent accumulated wealth that is left to heirs in a formal will, drawn up by a trained lawyer. But what about wisdom, lessons gleaned from experience, values, insights, special memories, or advice on how to conduct a meaningful life that you might wish to pass on to your family and friends before you leave this earth? How does that this get communicated?

The answer is in an Ethical Will.

"Ethical wills may be one of the most cherished and meaningful gifts you can leave to your family and community," says Dr. Barry Baines, author of *Ethical Wills, Putting Your Values on Paper*, and guiding force behind the website ethicalwill.com.

Ethical wills actually date back to Biblical times (think about Jacob in the Old Testament who gathers his offspring to his deathbed to impart final thoughts and instructions). By the Middle Ages, educated Jews, Christians, and Muslims frequently composed eloquent and deeply moving ethical wills.

In an age when baby boomers are thinking about their legacy for future generations, many are turning to ethical wills as the vehicle of communication. For example Stonyfields Farms CEO Gary Hirshberg told a Boston Globe reporter in 2001 that he "would like a written record and road map of what my wife and I were trying to do, so when there's a big check for the kids, they know where it came from, and why...I want them to understand...and to inspire them to think hopeful thoughts."

Abundant information about ethical wills exists on the Internet. Go to Google and type in Ethical Wills. Or, visit <http://www.ethicalwill.com>. ■



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FEATURED IN THIS ISSUE:
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 Ethical Wills: A Focus on Values

PLEASE NOTE: If your home is currently listed with another broker, this is not a solicitation of that listing.



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Listings



TO BETTER SERVE MY CLIENTS:
24-HOUR RECORDED INFORMATION HOTLINE!
 Enter Ad # to hear property description.
 Call **800.359.0301** anytime – 24/7.

IMMACULATE
 2-BR, 2-BA condo for independent seniors (62 yrs. and older), 24-hr. security, underground parking
11924 Darnestown Rd., N. Potomac/Gaithersburg
\$340,000
 (Ad #2021)

CUTE AS A BUTTON & READY TO MOVE IN
 Brick front 3-level town home with 2 master bedrooms boasting gorgeous hardwood floors
13502 Deerwater Drive, Germantown Waverly Subdivision
\$309,000
 (Ad #8020)

LOVELY BRICK FRONT GARAGE TOWN HOME, QUIET CUL-DE-SAC
 Backs to woods, close to shopping, restaurants, parkland, and pool.
 3 BR, 2 FB, 2 HB, finished basement, eat-in kitchen
3014 Finsel Court, Olney
\$419,000
 (Ad #1000)



BEAUTIFUL NV REMINGTON BRICK FRONT COLONIAL
 5 BD, 3 FB w/hardwood floors, 2-story family room, gourmet kitchen
13901 Broomfield, Germantown Kingsview Village Subdivision
\$699,000

I BROUGHT THE BUYER.....I GOT THE PURCHASER!

CONTACT DAVE AT 240.912.2712
FOR A FREE MARKET ANALYSIS OF YOUR HOME!