



**Anthony
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Thinking of buying
or selling a home
in the near future,
please call

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for a personal interview
and property
assessment with
no obligation.

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How to Sell Your Home at the Highest Possible Price

by Unknown Author

Making a mistake in selling a home can cost you hundreds or thousands of dollars in lost profit. Often home sellers make the same mistakes over and over. Avoiding these mistakes is easy and takes little time and effort on your part. Take the time with your home sale and follow the guidelines in this report.

Distress Selling: At times, selling quickly is unavoidable. That's when knowing the right techniques to sell your homewithout looking desperate and making yourself a target for low bidders really pays off. Know all there is to know about the market before listing and work hand in hand with the right real estate professional. Ensure that you are not settling for the first offer through the door.

Best Home in the Neighborhood: Your home is one of your most personal possessions. Don't be blind to flaws and needed cosmetic improvements. This will cause overvaluing of the home, hurting it's chances to be sold. Listing with the right agent gives you a well informed third eye that will help you price your home at a fair market price.

Limited Home Viewing: Buyers want to view a home on their own time schedule. Unfortunately their time schedule does not always coincide with your time schedule. Leave a lockbox or key with your agent so your home can be shown when you are not around. You never know if the one who got away was your buyer.

Restrain Emotional Decisions: Don't allow a few hundred dollarsto ruin a sale. That money will mean very little to you in the long run. Take a look at the big picture and react rationally. Use sound business judgment!

Make Cosmetic Improvements: Prospects make up their minds within the first twenty minutes. First impressions can make all the difference in selling your home. Spending \$1,200 on new carpet might add another \$4,000 to the price of your home. Get an objective point of view from your real estate professional. They can provide you with a list of items that will maximize the profit of your home sale.

Disclose Property Flaws: Property disclosure laws require sellers to list any flaws required by your state. If you are unaware of flaws or attempt to cover them up, you risk losing the sale and finding yourself in court. Get professional assistance from your agent who can introduce you to qualified inspectors and ensure the smooth sale of your home.

For Sale By Owner: Most homeowners who decide to sell their own home do so because they believe they can save the commission paid to the real estate agent. Everything has a price and selling a home carries a high one. The enormous amount of time and effort required to sell a home often surprises the "For Sale By Owner." Furthermore, many costly mistakes can be avoided with the right guidance.

Refusing to Trust Your Agent: Would you tell a physician that you've decided to run your own tests and come to your own diagnosis? By choosing the right Realtor, you can relax and trust their judgment. The right agent is a valuable team member who will protect your best interests and make your sale as profitable as possible.

Know Your Market: Most homes that do not sell in their first listing period are priced too high. Conversely, most homes that sell quickly are priced too low and cheat the homeowner out of profits. You need to understand the market and evaluate the value of your home based on fact, not gut instinct or conventional wisdom. A professional agent knows the market, just as you know the market for your business.

APRIL AT A GLANCE...

-  **1 April Fool's Day**
-  **3 Daylight Savings**
-  **10 Deadline for Property Taxes**
-  **15 Tax Day**
-  **22 Earth Day**
-  **24 Passover**
-  **27 Admin. Professionals Day**
-  **28 Take Daughters & Sons to Work**
-  **29 Arbor Day**

Choosing a Realtor Based on Personal Relationships: Home sellers often pick a friend or family member as their agent. Choose an agent with a strong track record and aggressive Marketing Plan. A top producer knows the market well and can generate many buyers. Selling your home is one of the most important decisions you'll ever make! Base it on good, sound business sense and the rewards will add up. Before you make one of your most important decisions regarding your home sale shouldn't you become as informed as possible? By aligning yourself with a top agent you ensure that all the important issues and seemingly insignificant but...very important....details are handled professionally. Your home sale should not be a grueling ordeal. The more informed you are, the better chance you have of making a sound business decision.

How to Make Money in Real Estate Investing

Lower Your Taxes

Tax incentives for real estate investors can often make the difference in your tax rates. Deductions for rental property can often be used to offset wage income. Tax breaks can often enable investors to turn a loss into a profit.

For which items can investors get tax breaks? You could claim deductions for actual costs you incur for financing, managing and operating the rental property. This includes mortgage interest payments, real estate taxes, insurance, maintenance, repairs, property management fees, travel, advertising, and utilities (assuming the tenant doesn't pay them). These expenses can be subtracted from your adjusted gross income when determining your personal income taxes. Of course, these deductions cannot exceed the amount of real estate income you receive. In addition to deductions for operating costs, you can also receive breaks for depreciation. Buildings naturally deteriorate over time, and these "losses" can be deducted regardless of the actual market value of the property. Because depreciation is a non-cash expense -- you are not actually spending any money -- the tax code can get a bit tricky. For more information about depreciation and various tax alternatives, ask your tax advisor about Section 1031 of the U.S. Tax Code.

Have a Positive Cash Flow

There are two kinds of positive cash flows: pre-tax and after-tax. A pre-tax positive cash flow occurs when income received is greater than expenses incurred. This sort of situation is difficult to find, but they are usually a strong and safe investment. An after-tax positive cash flow may have expenses that outweigh collected income, but various tax breaks allow for a positive cash flow. This is more common, but it is generally not as strong or safe as a pre-tax positive cash flow.

Regardless of what kind of real estate you choose to invest in, timely collections from your tenants is absolutely necessary. A positive cash flow -- whether it be pre-tax or after-tax -- requires rental income. Be sure to find quality tenants; a thorough credit and employment check is probably a good idea.

Use Leverage

One of the most important factors in determining a solid investment is the amount of equity you are purchasing. Equity is the difference between the actual worth of the property and the balanced owed on the mortgage.



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Benefit from Growing Equity

While investing in real estate is relatively complex, it is often worth the extra work. When compared to other financial investments, like bonds or CD's, the return on investment for real estate purchases can often be greater.

The key to real estate investing is equity. Determine an amount of equity that you want to achieve. When you reach your goal, it's time to sell or refinance. Determining the proper amount of equity may require the assistance of a real estate professional.



Slimmed Down - Open-faced Curried Chicken Salad Sandwich

Recipe Summary

Difficulty: Easy
Prep Time: 20 minutes
Inactive Prep Time: 45 min.
Cook Time: 15 min.
Yield: 4 servings (3 1/2 cups)

2 bone-in skinless chicken breast halves, (about 1 1/2 pounds)
4 cups water
2 tablespoons kosher salt
1/4 cup non-fat yogurt
1/4 cup low-fat mayonnaise
1 tablespoon freshly squeezed lime juice
1 1/2 teaspoons Madras-style curry powder
1 teaspoon grated fresh ginger
1/3 cup chopped flat-leaf parsley
3 tablespoons sliced almonds
1/4 fresh pineapple, diced (about 1 1/4 cups)
1 bunch watercress, stems trimmed
4 slices wheat bread or 2 whole wheat English muffins, toasted

Put the chicken in a saucepan along with the water and salt. Bring just to a boil then reduce to a gentle simmer. Cook, covered, just the chicken is just firm, about 15 minutes. Set chicken aside off the heat, to cool and finish cooking in the liquid. When cool, pull apart by hand into shredded bite-size pieces.

Whisk yogurt, mayonnaise, lime juice, curry, grated ginger and parsley in a bowl. Add chicken, almonds, and pineapple, and fold to coat evenly. Make open faced sandwiches with the salad and watercress on the bread or muffins. Serve.

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