

Your Coastal Compass for Buying & Selling



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Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation. It's very important for you to consider these issues before you list your home for sale. Not only is there the issue of financing to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings. In this Summer edition we outline the six most common mistakes homeowners make when moving to a larger home. Knowledge of these six mistakes, and the strategies to overcome them, will help you make informed choices before you put your existing home on the market.

*Feel free to share these SIX mistakes with anyone you know considering moving up to a bigger home this summer.



1.Rose-Colored Glasses

Most of us dream of improving our lifestyle and moving to a larger home. The problem is that some-times a discrepancy between our hearts and our bank accounts. You drive by a home that you fall in love with only to find that it's already sold or that

it's more than what you are willing to pay. Most homeowners get caught in this hit or miss strategy of house hunting when there's a much easier way of going about the process. For example, find out if your agent offers a Buyer Profile ema-Consulting.com r "House Hunting Service,"



which takes the guesswork away and helps to put you in the home of your dreams. This type of program will cross- match your criteria with ALL available homes on the market and supply you with printed information on an on-going basis. A program like this helps homeowners take off their rose-colored glasses and, affordably, move into the home of their dreams.

2. Failing to make necessary improvements

If you want to get the best price for the home you're selling, there will certainly be things you can do to enhance it in a prospective buyer's eyes. These fix-ups don't necessarily have to be expensive. But even if you do have to make a minor investment, it will often come back to you ten-fold in the price you are able to get when you sell. It's very important that these improvements be made before you put your home on the market. If cash is tight, investigate an equity loan that you can repay on closing.





3. Not selling first

You should plan to sell before you buy. This way you will not find yourself at a disadvantage at the negotiating table, feeling pressured to accept an offer that is below-market value because you have to meet a purchase deadline. If you've already sold your home, you can buy your next one with no strings attached. If you do get a tempting offer on your home but haven't made significant headway on finding your next home, you might want to put in a contingency clause in the sale contract which gives you a reasonable time to find a home to buy. If the market is slow and you find your home is not selling as quickly as you anticipated, an-other option could be renting your home and putting it up on the market later - particularly if you are selling a smaller, starter home. You'll have to investigate the tax rules if you choose this latter option. Better still, find a way to eliminate this situation altogether by getting your agent to guarantee the sale of your present home (see point number 5 below).

4. Failing to get a preapproved mortgage

Preapproval is a very simple process that many home- owners fail to take advantage of. While it doesn't cost or obligate you to anything, preapproval gives you a significant advantage when you put an offer on the home you want to purchase because you know exactly how much house you can afford, and you already have the green light from your lending institution. With a preapproved mortgage, your offer will be viewed far more favorably by a seller - sometimes even if it's a little lower than another offer that's contingent on financing. Don't fail to take this important step.





5. Getting caught in the "Real Estate Catch 22"

Your biggest dilemma when buying and selling is deciding which to do first. Point number 3 above advises you to sell first. However there are ways to eliminate this dilemma altogether. Some agents offer a Guaranteed Sale "Trade-Up" Program that actually takes the problem away from you entirely by guaranteeing the sale of your present home before you take possession of your next one. If you find a home you wish to purchase and have not sold your current home yet, they will buy your home from you themselves so you can make your move free of stress and worry.





6. Failing to coordinate closings

With two major transactions to coordinate together with all the people involved such as mortgage experts, appraisers, lawyers, loan officers, title company representatives, home inspectors or pest inspectors the chances of mix-ups and miscommunication go up dramatically. To avoid a logistical nightmare ensure you work closely with your agent.

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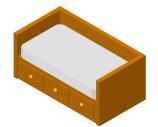
SMART STORAGE HACKS

For Compact Living

Living in a smaller home or cozy condo? Don't worry—limited square footage doesn't have to limit your lifestyle. With a few clever strategies, you can transform tight quarters into a stylish and functional retreat. Let's unlock the hidden potential of your space

1. Rise Above: Tap Into Vertical Potential

When floor space is precious, walls become your best friend. Install floating shelves, wall-mounted hooks, or tall bookcases to elevate your storage game. Even above-door shelving can store seasonal items or books without sacrificing your flow.



2. Double Duty Furniture = Double the Wins

Why buy two pieces when one can do it all? A bench with built-in storage, a Murphy bed with shelving, or a lift-top coffee table can make a room work twice as hard without crowding it.

3. Hidden Gems: Use the Forgotten Spaces

Look under the bed, stairs, or even behind doors. Slide-in bins, rolling drawers, and over-the-door organizers are your silent space-saving allies. Think like a minimalist magician: make storage disappear into the design.

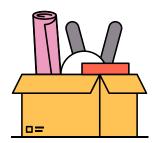


4. Conquer the Closet Jungle

A closet should be more than a door hiding chaos. Maximize vertical real estate with tiered hangers and add extra rods or stackable bins. Shoe racks, shelf dividers, and labeled containers keep it all visible and manageable.

5. Declutter Like a Pro

Less really is more. A regular purge of the "someday-maybe" items helps keep your space airy and stress-free. If it doesn't spark joy — or at least serve a function — it might be time to donate or let it go.



Bonus Tip for Buyers & Sellers

If you're planning to buy or sell, these smart storage ideas aren't just great for living - they're fantastic for staging, too. A tidy, spacious-feeling home leaves a better impression and can help close the deal faster in today's market.

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Stay tuned for the season's best events, and make the most of summer right here in our own backyard!



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