

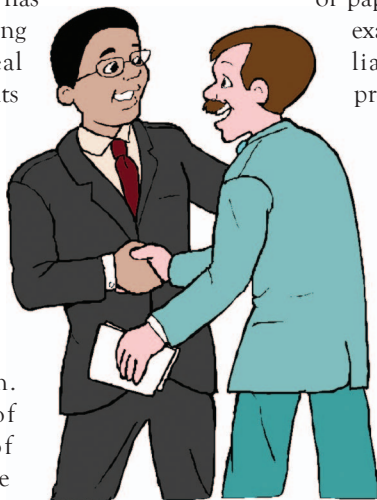
Rick's Homeowner News™

Courtesy of Rick Crabtree ☞ Realty Executives Suncoast ☞ (727) 637-2346

Secrets of Successful Real Estate Agents

"If you want your real estate transaction to go smoothly, you need a good real estate agent on your side." Almost all buyers and sellers are familiar with this piece of advice, but not everyone is sure what makes a good agent good. What is their secret? Is it the ability to "sweet-talk" people into deals? Is it the "hard-sell" approach that helps them close transactions with lightning speed? Well, it's neither. An agent becomes successful only with a lot of referrals and a lot of repeat business, and this has to be earned by delivering real value. So, the real secret of successful agents lies not in any specific personality trait, but in what they do for their clients.

For both buyers and sellers the biggest source of anxiety in real estate transactions is facing the unknown. There is a lot of paperwork, a lot of details, and the whole process can seem intimidating. Good agents understand this and spend plenty of time explaining the sales process and answering questions. They know that an informed client will be more comfortable during the transaction, but more importantly, an informed client will be able to make better decisions that he or she won't regret later. By demystifying the process of completing a real estate transaction, successful agents deliver a double value - the clients are empowered with the knowledge that will make their purchase



or sale a success while at the same time enjoying the process a lot more.

Decreasing the risk for their buyers and sellers is another area that successful agents concentrate in. Good agents feel protective of their clients in a sense that they try hard to notice potential problems and steer their clients away from them. This includes being familiar with the areas that their buyers are interested in, scrutinizing offers that their sellers receive, and helping clients with the heaps of paperwork involved. For

example, sellers could be liable for any known problem that they do not disclose to the buyer. The agent working for the seller will make sure that the disclosure is done in writing and that the buyers sign the receipt of it so that the seller is legally covered. The agent can also advise the client about the viability of home warranty for a particular home which can offer an additional protection for both the buyer and the seller. Working with the buyer, the agent can offer advice about particular areas and help keep their clients away from problem neighborhoods.

Saving their clients money is another part of the secret of successful agents. A house is the most expensive thing most people will ever own, which opens the possibility for either getting a great deal or losing a lot of money. Successful agents pride themselves on keeping

(continued, Page 2)



For me the most rewarding part of being a Realtor is being able to help people through one of the most important financial decisions they will ever make. My top priority is always my clients' satisfaction. My job - making sure that every transaction I am entrusted with is handled with the utmost care and professionalism. As my client you will feel like you are my only client, and my goal is that you are not merely satisfied with my service, but that you become a raving fan. I look forward to helping you with your next real estate transaction - just give me a call, or send me an e-mail.

Rick Crabtree, Realtor®

(727) 637-2346 (mobile)

(727) 462-0393 (office)

rick@rickcrabtree.com

www.rickcrabtree.com



Pre-Approval Process Demystified

You've heard the term before, but if you are a first-time homebuyer you might still wonder what exactly is this pre-approval thing? What's involved? Do you really need it? Does it cost money? How long does it take? Does it hurt? (Just kidding.) So let's demystify this process and see how it really works.

Step 1

You will meet with a lender's representative (a *loan officer*) for about 20 minutes at his or her office. You will fill out a loan application that will ask for information about your income, employment, loans, etc. Upon completing the application form the lender will ask to see copies of your W-2 forms (usually two year's worth), pay stubs (the last couple), bank statements (for the last three months) and perhaps tax returns (usually the last two). You will then give the lender an authorization to check your credit, finish the coffee the loan officer's assistant brought you, and go home to wait for the answer.



Step 2

The lender will obtain your full credit report and check your credit scores. Your employment will also be verified (your employer might need to write a letter stating how long you have worked there), and your income and available cash will be checked. If everything looks OK, the lender will continue onto the next step.

Step 3

The loan officer will submit all the paperwork (called the *loan package*) to a person that will give the final "aye" or "nay" to your application. This person is called the *underwriter*. Some underwriters work fast and reach the decision on your application within a day, and sometimes it can take a little while. Generally, you can expect a quick answer if you've worked at the same company for a number of years,

have strong income, little debt, have great credit and money for the down payment sitting in the bank. A more complicated application (you are self-employed, or need a co-signer, or have credit dings) is the one that will take more time.

Step 4

Once the underwriter approves (or *pre-approves*, I should say) your application, you will receive a pre-approval letter. It will state the maximum loan amount you qualify for, how much money you will need for the down payment and what your interest rate and monthly payments are likely to be.

The Benefits

The person who benefits most from a pre-approval is—you. You will know exactly how much you can qualify for so you and your Realtor can look at homes in the right price range. Because you will know how much you will need for the down payment and what your monthly payments are going to be, you can plan your budget accordingly. When you and your Realtor find the right home, your offer will be considered more seriously by the seller than any offer from someone who does not have the pre-approval. And once your offer is accepted, the loan approval will be one less thing to worry about.

(continued from Page 1)

their negotiating skills sharp so they can get the best price possible for their clients. When working for a buyer this means negotiating the price down thus saving money for their clients; when working with the seller this means being firm in defending the asking price so that their sellers can walk away with the cash they need for the next home.

And finally, what's perhaps the most underrated benefit of having a good agent on your side is – saving time. Successful agents shorten the learning curve for their clients and also handle many time-consuming task, thus enabling buyers and seller to complete their transactions faster and with fewer hassles. For anyone who lives a busy life this benefit alone makes working with a successful agent an absolute must.

Are you thinking about selling your home soon? I offer a free consultation on how to properly prepare your home for a fast sale. There is no charge and no obligation for this consultation even if you decide to not use my services. Just give me a call or shoot me an e-mail—I'll be glad to be of help.

Free Special Report Available

The Seven Expensive Mistakes Buyers Frequently Make is a three-page special report that no buyer should be without. If you are thinking of buying a home soon, arm yourself with the knowledge that can help you avoid expensive mistakes too many people have made. Request this report today – there is no cost or obligation.

(727) 637-2346

rick@rickcrabtree.com

Meet The Good Bugs

It seems the more you try to make your garden nice, the more it attracts pests. Apparently the bad bugs like pretty flowers too! Except, they like to eat them. Fortunately, there are also good bugs - the ones that feed on the bad ones. But if you use pesticides, you will kill them too, and over the long term the bad bugs can gain an upper hand. So say no to chemicals, and instead encourage the good bugs to make themselves at home in your backyard. Here is the list of some of the most common and most beneficial insects, followed by tips on how to attract them:

Green Lacewing is a green, delicate-looking insect that is easily recognizable by its transparent wings and veins that look like lacework. Its larvae are voracious eaters that decimate aphids, but also feed on spider mites, small caterpillars, insect larvae and eggs.



Ground Beetle is a very common bug that comes in many different shapes and sizes. It can be black or dark brown, often shiny, and some species have longitudinal lines on their backs. This is an active predator that feeds on cutworms, root maggots, slugs and snails. Ground Beetles are found in almost every garden and you won't have to go out of your way to attract them.



Ladybug (also known as Lady Beetle and Lady Bird) is a well-known and popular bug that is also a gluttonous aphid-eater. There are a lot of different sub-species of Ladybugs, ranging in color from light orange to dark red. They either have



black spots or no spots at all. You can purchase Ladybugs from garden stores and introduce them to your garden, but remember - they tend to fly away.

Rove Beetle is a small, fast-moving insect with narrow body and a pair of pincers at the tail. When it runs, it lifts its tail straight up so it resembles a miniature scorpion. Rove Beetle can be black or brown, and it likes to munch on aphids, spider mites, springtails, snails, slugs and fly eggs.



Tachinid Fly is larger than a housefly and usually very hairy. It can be brown, gray or black. Unlike a housefly,



Tachinid Fly does not like the indoors and prefers to stay outside and patrol your flowers. Its larvae are parasites of a numerous pests, such as cutworms, codling moths, cabbage loopers, tent caterpillar and grasshopper larvae.

Spined Soldier Bug is a ferocious predator both as a larva and as an adult. Its favorite foods are caterpillars, worms and beetle larvae. It is brown, with pronounced shoulders and "bony" back.



How to encourage the good bugs? The Spined Soldier Bug, Rove Beetle and Ground Beetle like to have hiding places, such as flat rocks, logs and mulch, so make sure to provide some in your garden. Having a small "wild area" in your back yard helps too - designate a corner that you don't mow and let some



Q: What's a no-doc loan?

A: No-doc(ument) loan is a type of mortgage where the borrower is not required to provide proof of income. It is often used by the self-employed and people who have difficulty proving how much money they make (get paid in cash, do freelance work, new to the country, etc.). The approval process works in a way similar to a regular loan: credit report is checked, money for the down payment is verified, employment is checked (if possible), and the only thing that is skipped is the income part—the borrower simply states how much money he or she makes. These types of loans normally require very good credit, and higher down payment. The interest rate is also higher than with regular mortgages as the lenders view the no-doc loans as being more risky.

Have a tough real estate question? Your calls and e-mails are always welcome:

Rick Crabtree, Realtor®
(727) 637-2346
rick@rickcrabtree.com

wild plants grow there. Use low tilling techniques around your plants so you won't disturb the soil where predatory beetles lay their eggs. Green Lacewing, Ladybug and Tachinid Fly like to drink nectar, so remember to plant some nectar-producing plants too. The best ones are goldenrod, coreopsis, Queen Anne's lace and yarrow. The most important thing for all the good bugs though is to not discourage them with pesticides!



Rick Crabtree, Realtor®

Realty Executives Suncoast
P.O. Box 722
Dunedin, FL 34697-0722



ARCHITECTURE CORNER

THE PRAIRIE STYLE

This month I am particularly delighted to feature an article about the Prairie Style. Why? Because the articles in this section usually start with something like “this architectural style originated in Europe in such and such year and was adopted by American architects later, etc., etc.” However, the Prairie Style is not only an original, all-American architectural style, it’s also the first one that we exported to the rest of the world. It was particularly well-received in Europe, Australia, and of course, by our neighbors to the North.

The Prairie Style was the brainchild of Frank Lloyd Wright, America’s most famous architect. As a teenager he spent his summers working on his uncle’s Wisconsin farm. The vast horizontal expanse of America’s Midwest and the natural beauty of the region left a lasting impression on young Wright.

In 1893 Frank Lloyd Wright, no longer a teenager, established his own architectural studio. He was unimpressed by the popular Victorian styles. He felt their compartmental floor plans were too confining and their ornamentation excessive. He believed that open floor plans were “liberating and democratic,” and that the beauty of a building should come from the building itself, not from decoration. One of his innovative designs was published in the *Ladies’ Home Journal*, in an article titled “A Home in a Prairie Town.” The name stuck and a new architectural style was born.

The Prairie Style is characterized by low, horizontal lines. These homes have massive, central chimneys and low-pitched roofs with wide overhanging eaves. The exterior is usually made of stucco, “unrefined” wood or brick, with concrete being common only in the later examples of this style. Only natural colors were used as the Prairie Houses were designed to “blend” in with their surroundings rather than stick out from them. Bands of small casement windows further characterize this style, and stained-glass accents were commonly used for decoration. Prairie Houses usually have two stories, with one-story wings or porches. The interiors are spacious, with open floor plans.

Other architects adopted this style and developed it further until the interest in the Prairie Style started to decline around 1915. It enjoyed a brief rebirth in the 1950s during the construction boom in America’s suburbs, and its influence can still be seen in contemporary ranch and tri-levels homes.





For Sale - only \$129,900! (short sale)
 Grand Bellagio Unit 820b
 2 bedroom, 2 bath, 1340 sq feet
 All the amenities! Come see.



Rental -
 2730 Haverhill Ct – Clearwater
 3 bed, 2 bath, carport – park-like setting
 Private porch, located on cul-de-sac
 \$1195/month + sec



Rental –
 401 Marshall St – Clearwater
 1/1, fenced back yard, corner lot
 \$650/mo + sec



Rental -
 2651 St Joseph Dr W Unit 103 – Dunedin
 2/2/1 townhome – ocean view! Nice unit.
 \$1095/mo + sec



Rental -
 108 Evelyn - Clearwater
 Near Curlew – close to shopping, US 19
 3/2/1 + carprt. Fenced back yard
 \$1195 + sec



Rental -
 2014 Strathmill Dr - Clearwater
 3/2/1 townhome – new! Beautiful!
 \$1095/mo + sec



Rental -
 1989 Freedom Dr – Clearwater
 3/2/2 huge upscale Exec hm –
 Stainless kitchen, granite countertops
 \$1750/m + sec



Rental -
 Grand Bellagio Unit 623B - Clearwater
 Luxury waterfront condo – 2br, 2.5ba, 2 car grg
 Pool, spa, fitness ctr, tennis, sauna, kayaking,
 all the amenities! \$1450/mo + sec

For more information on any of these rental properties, or our first-time buyers' program, phone Realty Executives Suncoast, Rick Crabtree at 727-637-2347 or e-mail us at : bentecrabtree@hotmail.com