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Buy It - Rent It - Sell It

February 2011

Take the Stress Out of Home Buying

Buying a home should be fun, not stressful. As you look for your dream home, keep in mind these tips for making the process as peaceful as possible.

- 1. Find a real estate agent who you connect with.** Home buying is not only a big financial commitment, but also an emotional one. It's critical that the REALTOR® you chose is both highly skilled and a good fit with your personality.
- 2. Remember, there's no "right" time to buy, just as there's no perfect time to sell.** If you find a home now, don't try to second-guess interest rates or the housing market by waiting longer — you risk losing out on the home of your dreams. The housing market usually doesn't change fast enough to make that much difference in price, and a good home won't stay on the market long.
- 3. Don't ask for too many opinions.** It's natural to want reassurance for such a big decision, but too many ideas from too many people will make it much harder to make a decision. Focus on the wants and needs of your

immediate family — the people who will be living in the home.

- 4. Accept that no house is ever perfect.** If it's in the right location, the yard may be a bit smaller than you had hoped. The kitchen may be perfect, but the roof needs repair. Make a list of your top priorities and focus in on things that are most important to you. Let the minor ones go.
- 5. Don't try to be a killer negotiator.** Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price or by refusing to budge on your offer may cost you the home you love. Negotiation is give and take.
- 6. Remember your home doesn't exist in a vacuum.** Don't get so caught up in the physical aspects of the house itself — room size, kitchen, etc. — that you forget about important issues as noise level, location to amenities, and other aspects that also have a big impact on your quality of life.
- 7. Plan ahead.** Don't wait until you've found a home and made an offer to get approved for a mortgage, investigate home insurance, and consider a

- schedule for moving. Presenting an offer contingent on a lot of unresolved issues will make your bid much less attractive to sellers.
- 8. Factor in maintenance and repair costs in your post-home buying budget.** Even if you buy a new home, there will be costs. Don't leave yourself short and let your home deteriorate.
- 9. Accept that a little buyer's remorse is inevitable and will probably pass.** Buying a home, especially for the first time, is a big financial commitment. But it also yields big benefits. Don't lose sight of why you wanted to buy a home and what made you fall in love with the property you purchased.
- 10. Choose a home first because you love it; then think about appreciation.** While U.S. homes have appreciated an average of 5.4 percent annually over from 1998 to 2002, a home's most important role is to serve as a comfortable, safe place to live.

Source: Reprinted from Realtor Magazine, National Association of Realtors

The IRS Needs to Know



Effective this tax year, if you own rental property, a new law requires you to issue a IRS 1099 form to your handyman and other vendors for doing at least \$600 worth of work for you.

This requirement applies to all independent contractors or freelance workers that provide services in a rental real estate context. This includes plumbers, electricians, painters, cleaning services, gardeners, landscapers, accountants and handymen.

It's a cumulative amount, so you need to track your payments starting January and keep up with how you paid them: by check, credit card, debit card or cash.

For detailed information, compliance, deadlines and penalties, visit www.irs.gov.

5 Things to do Before Putting Your Home on the Market



1. Have a pre-sale home inspection. Be proactive by arranging for a pre-sale home

inspection. An inspector will be able to give you a good indication of the trouble areas that will stand out to potential buyers, and you'll be able to make repairs before open houses begin.



2. Organize and clean. Pare down clutter and pack up your

least-used items, such as large blenders and other kitchen tools, out-of-season clothes,

toys, and exercise equipment. Store items off-site or in boxes neatly arranged in the garage or basement. Clean the windows, carpets, walls, lighting fixtures, and baseboards to make the house shine.



3. Get replacement estimates. Do you have big-ticket items that

are worn out or will need to be replaced soon, such your roof or carpeting? Get estimates on how much it would cost to replace them, even if you don't plan to do it yourself. The figures will help buyers determine if they can afford the home, and will be handy when

negotiations begin.



4. Find your warranties. Gather up the warranties, guarantees, and user manuals for

the furnace, washer and dryer, dishwasher, and any other items that will remain with the house.



5. Spruce up the curb appeal. Pretend you're a

buyer and stand outside of your home. As you approach the front door, what is your impression of the property? Do the lawn and bushes look neatly

manicured? Is the address clearly visible? Are pretty flowers or plants framing the entrance? Is the walkway free from cracks and impediments?

Source: Reprinted from Realtor Magazine, National Association of Realtors



My Listings

Beautiful homes for people of all ages, whether you are raising a growing family or reaping the rewards of a lifetime.

Spacious and incredible "close-to" locations, combined with the easy living of a low maintenance lifestyle, makes Ranch Meadows or North Creek the ideal place to be!



A Private Lake Community

*No City Taxes!
All City Services!*



Lot 226—NEW
6828 Colin Drive
MLS#268629
Plan 1586—1900sf
3BR/2BA/Formal DR
Game Room
Corner Lake Lot
\$177,900



Lot 212—NEW
6711 Anna May Dr.
MLS#256349
Plan 1661—1943sf
4BR/2.5BA
Formal Dining
3/4 Acre Lot
\$179,900



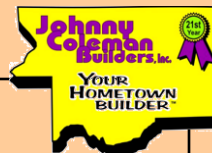
A Golfing Community



Lot 33—NEW
8940 Sweet Flag
MLS#267636
Plan 2151—2151sf
4BR/2.5BA
Formal Dining
On the 3rd Fairway
\$199,900



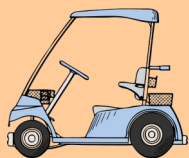
Lot 34—NEW
8956 Sweet Flag
MLS#268234
Plan 2256—2256sf
3BR/3BA/Formal DR
Study & Game Rm.
On the 3rd Green
\$205,900



Lot 237—NEW
6555 Anna May Dr.
MLS#264806
Plan 2256—2256sf
3BR/3BA/Formal DR
Study & Game Rm.
3/4 Acre Lot
\$189,900



Lot 112—8 years old
7771 Bailee Lane
MLS#267723
Plan 1586—1900sf
3BR/2BA/Formal DR
Game Room
80 x 125 Lot
\$164,900



The builder has an ownership interest in the listing firm.