About Paulette….

Born and raised in Allentown, Pennsylvania, Paulette has called the Town of Andover home since 1983. That’s where she and her husband Tony raised their two children, Kevin and Erin. Now they are all “grown up” and on their own. After graduating from Andover High School, Kevin went on to earn his bachelor’s degree at Bucknell University and Erin hers at Tufts University.

In or out of the office Paulette loves to keep busy. Always searching for new challenges and adventures, she and Tony enjoy traveling, tennis, sailing and almost any activity that takes them outdoors. For more quiet pleasures Paulette loves to curl up with a good book, listen to music, tinker on the piano or enjoy a night out at the theater or dinner with friends.

Family and community have always defined Paulette. That’s why her mission now is to help her clients find their own special place to call home.
Dear 

Thank you for selecting me to give you a proposal for selling your home.

ReMax has many tools available for us to use that make it possible for me to sell your home in the least amount of time with the fewest hassles possible. You can rest assured that I will use every tool available to meet your financial needs as well as your schedule for moving.

In order to save you time, I’ve prepared some important documents for you to review before our appointment. Please write down any points you would like me to clarify when we meet. The short video presentation should provide you with some additional information you will find valuable. You may return it to me when we meet or use the enclosed prepaid mailing envelope.

I look forward to meeting with you and welcome the opportunity to be of service.

Sincerely,
They may have more real estate experience and more training than the average real estate agent, but Certified Residential Specialists don’t cost any more. In fact, their expertise may actually save you time and money when you’re buying a home or increase your profit when you’re selling one. So when you’re looking for a real estate agent, look for a Certified Residential Specialist.

For more information on the Council of Residential Specialists call 1-800-462-8841 or visit www.crs.com
Client Appreciation Program

The Customer Appreciation Program is the essence of Brian’s entire marketing program. This is how he generated all new incoming business.

Ultimately, nobody knows what your true motivation is when serving them until after the transaction. Now you can continue to foster a relationship as you offer services to them through your own Customer Appreciation Program.

The Goals Of CAP (Customer Appreciation Program)

The ultimate goals of the Customer Appreciation Program are to implement a policy of follow-up customer service, and for your clients to receive the same level of service. This reason to stay in touch with clients puts you in a comfortable position to ask for a referral.

Tips To Help You Maximize Your Results

We suggest you personalize your cover letters using computerized mail merge—but it’s more important to mail them than to wait until you fully understand mail merge techniques. If necessary, photocopy and send as is.

Follow-up

The effectiveness of CAP will be greatly enhanced when you follow up each letter you send out with a phone call or a visit. When you give something of value and then follow up with a phone call or visit, that is an “A+ activity.” You will be amazed at the number of referrals received from this process. Follow-ups keep the process alive.

KEY: It is seven times more effective when you follow up with a call or visit, than when you don’t.

Consistency

KEY: The key to CAP is giving something of value each and every month.

This will be something that makes you unique—and your business as well! It will produce results with your clients.

Use CAP As A “Pop-By” Tool

This is a high-leverage activity inside the referral process.

Use The “BIG 3” Dialogue

In the “BIG 3” there are three things you should always weave into the conversation:

1. ... if you can assist them in any way, let them know they shouldn’t hesitate to call your office.
2. ... you value them as a person and you appreciate them.
3. “Oh, by the way… whenever you come across people who are thinking about buying or selling a home who would appreciate the same level of service I provide to you, I’d love to help them. Just give me a call with their name and number and I’ll be happy to follow up and take care of them, too.”

March 2000’s Pop-By Idea

Have you been face to face with your Advocates or A clients yet this year?
Plan to “Pop-By” with this month’s Item of Value along with a CMA that they can tuck away until they are ready to sell their home.
Dear Friend:

Television shows on decorating and home improvement have never been more popular: everything from Trading Spaces to Divine Design to Decorating Cents to Curb Appeal, there are more and more of these programs popping up every day.

Curb appeal refers to the first impression visitors receive when arriving at your home. Having a home that looks inviting not only makes your guests feel comfortable but it can make you look forward to coming home to it every night.

If you are considering selling your home, increasing its curb appeal can make a considerable difference to prospective buyers. A home that looks well cared for makes prospective buyers want to come in and look around.

Attached is a checklist of relatively low-cost projects that can add to the beauty of your home.

If you need help finding a reliable contractor, house painter, landscaper, pool service or other professional, please call me, I’d be happy to give you a referral.

It’s a good life!

Oh By the Way...whenever you come across people who would appreciate the same level of service I provide you, please forward their name and address to me, I will gladly follow up and offer them the same high quality service you currently receive.
What?

This month’s CAP provides ideas for your clients to increase the curb appeal of their home.

Why?

Spring is a great time for people to spruce up their homes, whether they’d just like to do a minor makeover or they are planning to sell their home in the near future. In either case, your clients will benefit. They will have a more attractive home to enjoy or they will have a house that is more attractive in the marketplace.

How?

Use the following steps to maximize the effectiveness of this month’s Item of Value:

Step 1: Decide how many and which of your A or A+ Clients you want to Pop-By with this month’s CAP. Bring with you a Welcome Mat, spade or paintbrush. For the rest of your A Clients, mail the CAP item and follow up with a phone call to ask if they’ve received it.

Step 2: Whether you call or Pop-By, let them know how much you value their relationship, reconnect with them and identify any needs they have that you can fill. Offer to provide your clients with referrals for exterior work, such as landscaping, house painters, contractors, pool service, etc.

Step 3: Always remember to close your Pop-By or phone call with:

“Oh By the Way...whenever you come across people who would appreciate the same level of service I provide you, please forward their name and address to me, I will gladly follow up and offer them the same high quality service you currently receive.”
People often focus on how to decorate and improve the interior of their homes to reflect their personal taste. They often overlook the possibilities for improving the exterior of their home – its curb appeal.

By making simple cosmetic changes to the overall visual appearance of your home’s exterior and landscaping, you can create a home that truly reflects your style and that increases your enjoyment and satisfaction while living there. Too often people put off these simple, relatively inexpensive improvements until they are ready to sell and by doing this they miss out on the opportunity to fully experience living in a home that is an expression of themselves (not the previous owner). They only see their house at its best when they are ready to pass it on to the buyer.

For those of you who are planning on selling your home soon, making these changes will create a “come on in” look for any prospective buyers. While the interior might be in excellent condition, you only get one chance to make a good first impression.

Here are some tips for increasing your home’s curb appeal:

• Patching cracks in an asphalt driveway will prevent water seepage and further cracking. This can be done either professionally or with a do-it-yourself application from a hardware store.

• Power-washing a cement driveway will remove oil, rust and other stains.

• Inexpensive vinyl shutters will add more dimension to the exterior windows.

• If the house exterior is lacking color or depth, adding window boxes with seasonal flowers adds greater curb appeal. Planters and seasonal flowers on a porch or a wide entry add both beauty and richness.

• Frequent pruning and trimming of plants and shrubs provides a well cared for look. Also, well-manicured, clutter-free yards are always appealing.

• An assortment of flowers planted around the base of a tree on a lawn is always a quality feature. Using mature plants rather than planting younger ones that need time to grow should be considered.

• Homeowners should take a realistic look at their house, and compare it to their neighbors’. If it appears rather faded by comparison, a fresh coat of paint should be considered.

• Last, but certainly not least, crystal clear windows are a strong indicator that the house has been well cared for.

Cool Tip

If you live in an area where it snows, spreading grass seed on the lawn before the winter season is a clever tip. As the snow melts in the Spring and the ground begins to defrost, the ground receives plentiful moisture. Then, as the seed plants itself into the soil, a lush lawn will appear well before other neighborhood grass begins to sprout.
Many famous peoples’ names begin one or more initials, while some are known by their full name and middle initial. For example, if someone mentioned the name, Robert Edward Lee, would you better recognize him as Robert E. Lee? Or, what about John Hoover, better known as J. Edgar Hoover, former head of the FBI?

Here are some other famous names beginning with more than one initial:

- P.T. Barnum (Phineas Taylor)
- L.L. Bean (Leon Leonwood)
- E.E. Cummings (Edward Estlin)
- T.S. Eliot (Thomas Stearns)
- W.C. Fields (William Claude)
- A.J. Foyt Jr. (Anthony Joseph)
- B.F. Goodrich (Benjamin Franklin)
- H.R. Halderman (Harry Robert "Bob")
- H.J. Heinz (Henry John)
- K.D. Lang (Kathryn Dawn)
- D.H. Lawrence (David Herbert)
- T.E. Lawrence (Thomas Edward)
- H.L. Mencken (Henry Louis)
- J.P. Morgan (John Pierpont)
- J.C. Penney (James Cash)
- R.J. Reynolds (Richard Joshua)
- J.K. Rowling (Joanne Kathleen)
- J.D. Salinger (Jerome David)
- B.F. Skinner (Burrhus Frederic)
- J.R.R. Tolkien (John Ronald Reuel)
- H.G. Wells (Herbert George)
- E.B. White (Elwyn Brooks)
- T.H. White (Terence Hanbury)
- P.G. Wodehouse (Pelham Grenville)
- F.W. Woolworth (Frank Winfield)

Some famous people known only by one name:

- Bono (Paul Hewson)
- Charo (Mario Rosario Pilar Martinez Molina Baeza)
- Cher (Cherilyn Saresian LaPiere)
- Elvira (Cassandra Peterson)
- Heloise (Heloise Bowles Reese, The Original)
- Nostradamus (Michel de Nostradame)
- Pele (Edson Arantes do Nascimento)
- Prince (Prince Rogers Nelson)
- Rasputin (Grigori Efimovich Rasputin)
- Sinbad (David Adkins Sinbad)
- Twiggy (Leslie Hornby)
TUCK AWAY UNTIL THE DAY YOU WANT TO SELL YOUR HOME

As part of my complimentary Client Appreciation Program offered exclusively to my valued clients, I’m delighted to present to you the enclosed list of tips for Selling Your Home.

It’s something you may want to tuck away for that day when you’re ready to sell your home. These tips for getting your home ready to show have been tried and proved to work. Even for the tough-to-sell listings!

I’ll be in touch again soon with another helpful idea from my Client Appreciation Program.

Until then, take care.

Yours sincerely,

Oh, by the Way… whenever you come across people who are thinking about buying or selling a home who would appreciate the same level of service I provide to you, I’d love to help them. Just give me a call with their name and number, and I’ll be happy to follow up and take care of them, too.
Ask for help to see your home from a buyer's point of view. Ask someone who can be objective and honest, or give honest advice on their impressions of your new home. A real estate agent is a good choice.

- Stimulate buyers' imaginations by setting scenes throughout the house, such as a chess game in the corner of your family room.
- Create a spacious feeling while showing your house; open all doors fully.
- Use folded quilts, bright colored pillows and fresh flowers to draw attention to the positives.
- A bright colored umbrella on the deck invites buyers to use the backyard.
- Disguise unsightly views. Remove dark, heavy drapes and replace with light sheers; let breeze blow in and move sheers.
- Place 3- to 4-inch glass shelves inside window frames for reflective quality. Never block light, and never apologize for a bad view.
- Eliminate bad odors. Breathe fresh outside air, then go indoors and hunt down offensive odors. Use Lysol, potpourri, carpet fresheners, deodorized cat liter, and cedar chips or blocks in your closets.
- Keep front door area (inside and out) clean and uncluttered. Buy a new door mat (avoid mats with cute sayings), clean brass door knockers, and place pottered flowers on front porch. Color is important.
- Avoid eccentricities such as beads in doorways, wild posters, dark walls, mirrored ceilings, scared temples, etc. Your house must appeal to masses.
- Hold a garage sale before listing your home to make certain that all storage areas, closets, and the basement and garage are uncluttered and spacious.
- Find the fine line between clutter and emptiness.
- Make the interior of your home visible from the exterior- keep windows clean, screen doors open, lights on.
- If possible, put a swing on the porch with colorful pillows.
- Place photos of your family enjoying the home in three different places around the house.
- Make sure the entry level floor makes a good first impression.
- Clean out the closets nearest the front entryway; make it appear spacious, with empty hangers for plenty of winter coats.
- Highlight the fireplace if you have one. Add color by putting flowers on the mantle, or have a fire going if the weather is cool enough.
- Stand about 30 feet outside the front door and evaluate the feeling you get from looking at your house. It should be warm, inviting and feel like home.
- Set the dining room table. Make it emotional (homey) and appropriate for the time of day if possible.
- Make sure all windows are crystal clean.
- Create extra counter space by storing appliance, dish racks, dish soap, etc.
- De-personalize teenagers' rooms; not everyone has teens or likes their taste in decorating.
- Have fresh flowers in the house to give a feeling of life in the home.
- Increase the wattage of light bulbs in the basement and laundry room.
- Add a neutral coat of fresh paint.
- Have the carpeting professionally cleaned.
- Leave your house during all showings.
- Board any pets, or take them with you during showings.
What You’ll Net at Closing

To find out how much money you’ll net from your house, add up your closing costs and subtract them from the sale price of the house.

<table>
<thead>
<tr>
<th>Closing Costs for Sellers</th>
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<tbody>
<tr>
<td>Mortgage payoff and outstanding interest</td>
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<tr>
<td>Prorations for real estate taxes</td>
</tr>
<tr>
<td>Prorations for utility bills, condo dues, and other items paid in arrears</td>
</tr>
<tr>
<td>Closing fees charged by closing specialist</td>
</tr>
<tr>
<td>Title policy fees</td>
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<tr>
<td>Home inspections</td>
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<tr>
<td>Attorney’s fees</td>
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<tr>
<td>Survey charge</td>
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<tr>
<td>Transfer tax or other government registration fees</td>
</tr>
<tr>
<td>Brokerage commission</td>
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<tr>
<td><strong>Total</strong></td>
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20 Low-Cost Ways to Spruce Up Your Home

Make your home more appealing for potential buyers with these quick and easy tips.

1. Trim bushes so they don’t block windows and cut down on light.
2. Buy a new doormat.
3. Put a pot of bright flowers (or a small evergreen in winter) on your porch.
4. Put new doorknobs on your doors.
5. Put a fresh coating on your driveway.
6. Edge the grass around walks and trees.
7. Keep your garden tools out of site.
8. Be sure kids put away their toys.
10. Upgrade the outside lighting.
11. Use warm, incandescent light bulbs for a homey feel.
12. Polish or replace your house numbers.
13. Clean your gutters.
14. Put out potpourri or burn scented candles.
15. Buy new pillows for the sofa.
16. Buy a flowering plant and put it in a window you pass by frequently.
17. Make a centerpiece for your table with fruit or artificial flowers.
18. Replace heavy curtains with sheer ones that let in more light.
20. Put a seasonal wreath on your door.
Understanding Capital Gains in Real Estate

When you sell a stock, you owe taxes on your gain—the difference between what you paid for the stock and what you sold it for. The same is true with selling a home (or a second home), but there are some special considerations.

How to Calculate Gain
In real estate, capital gains are based not on what you paid for the home, but on its adjusted cost basis. To calculate this:

1. Take the purchase price of the home: This is the sale price, not the amount of money you actually contributed at closing.

2. Add adjustments:
   - Cost of the purchase—including transfer fees, attorney fees, inspections, but not points you paid on your mortgage.
   - Cost of sale—including inspections, attorney’s fee, real estate commission, and money you spent to fix up your home just prior to sale.
   - Cost of improvements—including room additions, deck, etc. Note here that improvements do not include repairing or replacing something already there, such as putting on a new roof or buying a new furnace.

3. The total of this is the adjusted cost basis of your home.

4. Subtract this adjusted cost basis from the amount you sell your home for. This is your capital gain.

A Special Real Estate Exemption for Capital Gains
Since 1997, up to $250,000 in capital gains ($500,000 for a married couple) on the sale of a home is exempt from taxation if you meet the following criteria:

- You have lived in the home as your principal residence for two out of the last five years.
- You have not sold or exchanged another home during the two years preceding the sale.

Also note that as of 2003, you also may qualify for this exemption if you meet what the IRS calls “unforeseen circumstances,” such as job loss, divorce, or family medical emergency.