How to sell your home this winter

By Sally Rummel
news@ctimes.com; 810-629-8282

Winter may be the season of white snow and cold temperatures, but it can result in lots of “green” for home sellers this time of year.

“Life still goes on during the winter months, with jobs changing, people moving, families growing,” said Tammy Tipton, a Realtor with Coldwell Banker Professionals in Fenton. “Don’t miss out on three or four months of possible selling time when the buyers who are out there are serious buyers.” Experts also say that homes offered for sale in the winter sell quickly with less competition, and often at higher prices. “I’m in the process right now of selling seven homes this month,” added Tipton.

Here are some tips to help you sell your home in the winter months:

• Shovel snow off the driveway and walkway, and make sure there are no patches of ice. It’s important that prospective buyers can get to your home safely.

• Make sure your front door and garage doors are freshly painted to make your home look clean and neat.

• Bring in the light. During the day, open your curtains and turn on your lights. In the evening, turn on all your lights inside and out, to give your home a welcome feel.

• Make sure the path to the lock box is clear for real estate agents to enter your home without trampling through the snow.

• Put evergreens in pots around the door. A touch of green really helps create a pretty atmosphere on a gloomy day.

• Create a cozy feeling. Apple cider on the stove, fresh-baked cookies, soft music and a fire in the fireplace all contribute to a warm, inviting atmosphere inside from the cold.

• Photos of your home on the Internet are a key sales tool, so wait for a bright sunny day with clean snow to showcase your house.

• Clean gutters and make sure there are no places for ice dams to develop. You want to show a prospective buyer that you are meticulous about your home’s maintenance.

Make smart decisions about your home in 2015

• The New Year is a good time to re-evaluate financial decisions regarding your home

By Sally Rummel
news@ctimes.com; 810-629-8282

New Year’s resolutions aren’t only meant for your own self-improvement. Take a look at your home finances early in 2015 to see where you can make some positive financial changes. If you aren’t yet a homeowner, this New Year is a good place to start saving for a new chapter in your life.

RESOLUTION #1
Make an extra mortgage payment

You can dramatically shorten the life of your mortgage and totally change your financial future with this one easy step. Just making one-twelfth of an extra payment can shorten your term by years, saving you tens of thousands of dollars.

RESOLUTION #2
Pay off a second mortgage

If you have a vacation home or other second mortgage, tighten up your spending by writing an extra check each month toward that loan to pay it off quickly. Freedom from that added debt and interest will be well worth the effort.

RESOLUTION #3
Refinance your mortgage

With mortgage rates expected to rise slightly in 2015, perhaps nearing 5 percent, you’ll have to calculate your long-term savings and compare them to the amount you’ll pay in closing costs to see if this is a good strategy for you in 2015.

If you plan to stay in your home for many years, well beyond that break-even point, you could end up saving a substantial amount, according to homebuyinginstitute.com

RESOLUTION #4
Check your property tax assessment

March is the month when many local municipalities offer Boards of Review, where property owners can contest the tax value given to their property through the assessor’s department. It’s important for property owners to review their property tax bill and take action if they believe their assessed value is excessive. Most property tax assessors’ websites have information for homeowners about assessment dates and appeals.

See SMART on 6B

See SELL on 6B
2015 still a strong year for homebuyers, sellers

Stable growth, fewer foreclosures and low-but-rising interest rates signal a healthier market in 2015

By Sally Rummel
news@tctimes.com; 810-629-8282

A new year is dawning in the real estate market for 2015, following 2014’s best economic year since the U.S. recession in 2008-2009. What does that mean for home sales in the tri-county area this year?

“This year will be the best year yet,” said John Wentworth of ReMAX Platinum in Fenton. “I’ve said that every year in the real estate business and I’ve been right every year.

“It just keeps getting better. Inventory will continue to grow, because there’s always movement in real estate.”

Patrik Welty of Legacy Realty in Fenton is also predicting a good, healthy year in real estate in 2015.

“The best predictor of the future is our immediate past,” said Welty. “We had a very stable fall season. On the supply side, we’ve hit the ground running with inventory. Barring any unforeseen circumstances, everything points to a good year in the market.”

Stability with a slight uptick in home values is the major prediction for Welty. “We might see an increase in home values of 5 to 10 percent, but nothing like the large double-digit increases we’ve experienced before,” he said. “I prefer nice, stable growth that’s supportable and sustainable, rather than huge increases that could lead to another housing bust.”

Welty sees the impact of fuel prices on disposable income as an interesting part of the economic mix. “Fuel prices are hugely related to more modest purchases and the purchase of durable goods,” he said. “It’s a significant, positive uptick.”

Interest rates are still low, from an historical viewpoint, but signs point to an increase in rates, as the flip side of an improving economy. The Federal Reserve has indicated it will increase the federal funds rate next year, which has an indirect but significant effect on mortgage rates. Some are predicting the increase will come in mid-2015, and mortgage rates will increase ahead of that move, moving closer to 5 percent.

Other trends predicted this year include:

• More Millennials are buying homes. Young people born between 1981 and 2000 are the largest generation, and their impact as first-time homebuyers is only beginning to be felt. More than two-thirds of household growth in the next five years is expected to be Millennials.

• Builders are breaking new ground, with the pace picking up in 2015 for single-family home construction.

• Foreclosure crisis closes up. It has been seven years since the housing bubble burst, but experts are predicting that 2015 will see an end to that era. Already there are fewer foreclosures and short sales in the mix of homes for sale in the tri-county area.

Sustainable growth, fewer foreclosures and low-but-rising interest rates signal a healthier market in 2015.

Source: bankrate.com

LEGAL LEAGUE

SUNDAY, JANUARY 11, 2015

LEGACY REALTY PROFESSIONALS, INC.
810-629-1511

THIS WEEK’S OPEN HOUSES!

FENTON
200 Center Road
Adorable home on a cozy corner lot near downtown Fenton.
Neat and clean and ready to move into. Close to shopping and the Fenton Hotel
with great access to US 23 and I-75.
$94,900
Call Ann Hernandez-Gabler 248-240-2272

FENTON
9401 White Lake Road
Solid vinyl & brick home sits on almost 3/4’s of an acre in Tyrone Township. Deck overlooks large fenced in backyard. Large kitchen w/ center island allows plenty of room for cooking a dinner. Large cheery living room as well as roomy fire-ly family room. 3 bedrooms & attached 2 car garage round out this family friendly home.
$139,900
Call Mark Goldworthy 810-955-3736

COUNTRY GETAWAY

GAINES
11906 Duffield
Make this your country getaway! Private setting on 27+ acres complete with pond. Spacious ranch with up north lodge feel. Great room with cathedral ceilings and stone fireplace. Master suite with generous walk in closet and spacious bath. Enormous basement with 9 ft ceilings! 4 car attached garage plus an additional 4+ car garage!
$319,000
Call Sheila Rhoades 810-348-7357

FENTON
613 S. Adelaide
This home has great location within walking distance to downtown. Home currently being used as rental property, but it could be made back into single home very easily. Home features very large living area and kitchen on main floor with tall ceilings.
$139,900
Call Donna Fredenburg 810-845-1971

GRAND BLANC
6007 Wilderness Pointe
New carpet & fresh paint throughout this beautiful ranch home located in the Maple Pointe sub in the Grand Blanc school district. Bright & welcoming open floor plan w/lofts of windows. 3 bedrooms & 2 full baths on main level. Large family room, 4th bedroom & 3rd full bath in walkout basement.
$149,900
Call Patrik Welty 810-750-2300

FENTON
754 Vassar Drive
Brick ranch with full basement and garage in great neighborhood. Needs a little updating but reflected in the price. Great location near the elementary school in downtown Fenton.
$95,000
Call Sheila Rhoades 810-348-7357

www.LegacyRealtyPros.com

Experienced Agents
Exceptional Service
www.LegacyRealtyPros.com
526 N. LeRoy • Fenton

SMART
Continued from Page SB
RESOLUTION #6 — Pay your bills on time

Paying your bills on time is the best way to strengthen your credit score, which in turn will let you borrow money at a lower interest rate with more attractive terms. FICO is just one type of credit score, but it’s the most widely used by lenders.

Source: fico.org

RESOLUTION #7 — Check your homeowner’s insurance

Look back at the prior year and see if any major repairs or improvements can get you a discount or lower quote on this year’s coverage.

Call your agent to make sure the most current information about your home is on file.

Source: fico.org
ALL ADVERTISEMENTS PUBLISHED in the TriCounty Times are subject to approval before publication. We reserve the right to edit, refuse, reject or cancel any ad at any time. SIGN UP for Text blasts to receive local coupons—Text localcoupons to 810-475-2030.

**Administrative Assistant**

Needed for area nursing home. Fax resume to Argentine Care Center, 810-735-0113.

**Dental Assistant**

With front desk experience preferred. Surgical experience a plus. 32 hours a week. Submit resume to: 1100 Torrey Rd. Ste. 500, Fenton, MI 48430.

**Insurance CSR**

Needed for Fenton insurance agency. Experience preferred but not required. Please send resume to: ejankowski@bbmich.com.

**Direct Care**

Full time position, day shift open in Davison. Must Be MORC trained. Good pay and benefits. Call 248-634-5122.

**Customer Service Representative**

Needed for local State Farm Insurance agency. Full time position, must have good people skills and be a motivated quick learner. Send resume to Doug@buythebestinsurance.com.

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Full time position, day shift open in Davison. Must Be MORC trained. Good pay and benefits. Call 248-634-5122.

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**City of the Village of Clarkston**

Department of Public Works is hiring a part time position of 32 hours a week, year round. Required of a CDL B, preferably with experience in snow plowing and general maintenance. Send resume to: clarkstonparks@villageofclarkston.org or fill out application at 375 Depot Street, Clarkston MI 48346. EQUAL OPPORTUNITY EMPLOYER.

**Terry Matlock School of Performing Arts**

Is looking for full time infant teachers and teacher aids. Please apply in person at 1350 Grand Pointe Ct., Grand Blanc, MI 48439.

**Customer Service Representative**

Needed for local State Farm Insurance agency. Full time position, must have good people skills and be a motivated quick learner. Send resume to Doug@buythebestinsurance.com.

**Certified Nurse Assistants**

to be part of our long-term care facility. We currently have opportunities available for all shifts Full Time and Part Time.

If you are passionate about providing care and assistance to the elderly, our facilities provide a beautiful environment in which to work. This position is responsible for assisting residents with the activities of daily living.

If you would like to be part of an elite direct care giving team please apply in person at: 202 S Bridge St, Linden or email resume to hrcaretellden@gmail.com.

**Part-Time Receptionist**

For dance studio in Fenton. Will be answering phones, scheduling lessons, and taking payments. Computer experience and evenings required. Great opportunity for college students. Send resume to: 3180 W Silver Lake Rd, Fenton, MI 48430 Fax to: (810) 750-1547 Email to: career@chasefenton.com.

**Caretel Inns of Linden**

is looking for

**Certified Nurse Assistants**

to be part of our long-term care facility. We currently have opportunities available for all shifts Full Time and Part Time.

If you are passionate about providing care and assistance to the elderly, our facilities provide a beautiful environment in which to work. This position is responsible for assisting residents with the activities of daily living.

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**Guest Assistants**

For our New Assisted Living Unit NOW OPEN! We have IMMEDIATE OPENINGS available for all shifts part time.

Responsibilities include providing daily personal care, meal service, light housekeeping, and social interaction.

If you would like to be part of an elite direct care giving team please apply in person at: 202 S Bridge St, Linden or email resume to hrcaretellden@gmail.com.

**Join our Team - Great Training Growing Office**

Looking for a career change? We are now accepting applications for new or experienced agents!

Contact Michael Wagner, Today at 810-629-2220 to schedule personal interview.
Recently Pending & Sold Homes

9 Emerald Pointe - $174,900
126' + Frontage on Lake Ponemah

Warwick Groves Ct - $134,999
1.6+ Acres in gated Warwick Groves

7062 Oakhurst Ridge - $125,000
Gated Oakhurst Country Club

4 Emerald Pointe - $84,900
115' Frontage on Lake Ponemah

Channel Waterfront

Byram Lake  - $249,999
Grand Blanc - $200,000
Byram Lake - $147,500

SOLD

Waterfront

SOLD

SOLD

SOLD

SOLD

SOLD

Just Listed!

5374 Warwick Trail - Grand Blanc
Grand Blanc Schools - $209,900
Prestigious Warwick Hills Condos, 3 Bedrooms, 2.5 Bathrooms, Brazilian Hardwood Flooring, Full Finished Basement & 1,664 Sq. Ft.

Open Houses! Sunday 1-3pm

#1 RE/MAX AGENT
IN MICHIGAN 2014
(810) 955-6600
Call for a Free Market Analysis of your home today!

Just Listed!

16254 Silvershore Dr - Fenton
Silver Lake - $349,999
95' Frontage on Silver Lake, 4 Bedrooms, 3 Bathrooms, New Hardwood Flooring & over 3,000 Sq. Ft. with Lower Level Walkout

Just Listed!

502 Tania Trl, Linden
Linden Schools - $209,999
4 Bedrooms, 4 Bathrooms, Full Finished Basement & 2,772 Sq. Ft.

Just Listed!

2054 Lochnayne Ln, Davison
Davison Schools - $199,999
High Demand Village of Wicklow Sub, 4 Bedrooms, 2.5 Bathrooms & 2,433 Sq. Ft.

Vacant Land For Sale

Waterfront

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PUBLIC HEARING NOTICE
ARGENTEINE TOWNSHIP BOARD

The Township Board of Trustees will hold a public hearing on January 26, 2015 at 7:00 pm in the Argentine Township Hall located at 9048 Silver Lake Road to discuss the 2015 Argentine Township/Linden Community Schools Five Year Parks and Recreation Plan. Comments may be made during the public comment portion of this meeting after which the Township Board will consider approval and adoption of this plan prior to submitting it to the Michigan Department of Natural Resources.

Denise Graves, Clerk
Argentine Township