



thesinghalreport

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Welcome to this month's issue of **The Singhal Report** – our monthly real estate newsletter courtesy of The Singhal Group. We bring you this newsletter in hopes that you find it informative and useful. If you're thinking of making a move or have a general real estate related question, please don't hesitate to contact us. We're here to help in any way we can and we would love to hear from you. Be sure to visit our website regularly for up-to-date information on our current listings and to download an electronic copy of this newsletter.

Best Regards,
Niraj Singhal

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NEED TO BUY OR SELL IN 2012?

Thinking of selling your home? YOU NEED:

1. A comparative market analysis to establish fair market value for your property.
2. A full explanation of the selling process, including a clear breakdown of the listing agreement and all other relevant paperwork.
3. Valuable tips that could make the difference between a quick sale and a property that lingers on the market.
4. The means to advertise your home through a number of different avenues to achieve maximum market exposure.
5. Someone to pre-qualify prospective buyers.
6. Assistance in all activities starting from listing the home, through to the closing process.

Thinking of buying a new home? YOU NEED:

1. Someone to help you identify your wants, needs and expectations, so you don't waste your time looking at properties that are not suited to you, or that aren't in your price range.
2. Help getting you financially pre-qualified, to determine what monthly payments fit your budget.
3. Support in finding the home of your dreams within the search parameters you've established – not only within homes already offered for sale, but also in properties not yet listed on the MLS®.
4. Someone to manage the offer, and act as a liaison between you and the seller.

These are just some of the ways your real estate sales representative can make your home buying or selling experience positive and stress-free. Please call today, and let's discuss your 2012 real estate plans. And in the meantime, please enjoy a safe and enjoyable holiday season!



CNSF

SWEET DREAMS



Most of us are sleep deprived and overstressed. If you consider yourself to be among this majority, keep on reading. Below are some words of advice on how to turn your bedroom into an oasis of relaxation and get a better night's sleep so you can take on tomorrow with more energy.

HIT THE SHEETS

Did you know that synthetic and "wrinkle-free" sheets are chemically treated, typically with formaldehyde? Exposure to these chemicals can cause rashes, respiratory problems and insomnia. Opt instead for natural fabrics like cotton, linen and silk as they breathe better and are more comfortable. Consider thread count – the number of threads per square inch of fabric. The higher the count, the softer the sheets; quality sheets begin at about 200.

BREATHE EASY

Indoor air pollution can actually be worse than outdoor air pollution (in part due to the toxicity of synthetic materials such as polyester sheets) and it can reduce the quality of your sleep and cause breathing disruptions. Pick up a good air purifier – one with a HEPA (High Efficiency Particulate Air) filter – and keep it in your bedroom. Look for its CADR, or Clean Air Delivery Rate – the higher the number, the better it will work.

GO LOW-TECH

If it doesn't contribute to a sense of calm, it doesn't belong in your bedroom. That means the computer, smart phone, and TV should go. Studies have suggested that staring at the bright screens of electronic devices before bedtime can disrupt your sleeping cycle and suppress melatonin, which promotes sleep. The exercise equipment needs to go, too – anything that serves as a distraction shouldn't be welcome in the bedroom.

CLEAR THE CLUTTER

It's hard to relax in a messy room – every out-of-place item is like a reminder you should be cleaning up, leaving you feeling guilty instead of relaxed. Rid your bedroom of everything you don't need there (like the TV), and take advantage of storage space: nightstands with doors/drawers, under-bed containers, a storage bench or ottoman at the foot of your bed. Install a closet-organizing system – and keep the closet door closed.

CONSIDER COLOR

Shades of red, orange, and yellow are fine as accents, but you probably shouldn't use them to paint your bedroom walls; they're activating colors – just what you don't want where relaxation is the goal. Passive colors are key: greens bring a sense of balance and refreshment; blues lend bedrooms a sense of coolness and tranquility; purples create a reflective, dreamy atmosphere. Neutral tones also work well in bedrooms.

LEFT IN THE DARK

Light tells your brain it's time to be awake (which is why going to bed with the TV on isn't a good idea). Consider blocking out light with heavy drapes, or blackout curtains or blinds. In addition to task lighting for activities like reading, your bedroom should have soft ambient lighting – small table lamps (with softer or colored bulbs), sconces, dimmer switches, or candles.

Showing Success

Your home is on the market and generating buyer interest. Congratulations! Now, keep that ball of success rolling by avoiding these critical mistakes some sellers make when showing their homes.

- Don't make it difficult to show. Be flexible: Don't put unreasonable limits on the hours during which buyers and real estate sales representatives can view your home (for example, by stipulating no evening showings); stick to the hours you've established; accept all showing opportunities. The more potential buyers that you allow into your home can result in a shorter length of time that your property spends on the market.
- Don't leave your pets at home to roam free during showings. Some buyers may be allergic to, afraid of, or just plain dislike pets. As a result, they may be so distracted or in such a hurry to leave your home that they won't get a good look at it. So get pets out of the home during showings – take them out for a walk or drop them off at a friend's. If they can't be absent entirely, they should at least be confined to one spot until the showing's over.
- Make yourself scarce during showings. Just as your pets should be away from home for showings, so should you. Why? Because when you're home, buyers may feel that they're intruding on you and, as such, rush through their viewing, not taking in all that your home has to offer. Also, buyers may be hesitant to make comments about your property for fear of offending you, meaning that you and your representative may miss out on valuable feedback.



READY FOR SECONDS

Are you thinking about buying your second home? Or your third, fourth, or even fifth property? Below are a few signs that you're ready to make the move to a new address.

- You've reassessed your needs. What you were looking for when you bought your current home might not be what you're looking for now, in terms of both the property and its location. Establishing your list of needs is a must before you start shopping for your next home, as doing so will help keep you focused and on budget.
- You know the market. Depending on if it's a buyer's market or a seller's market, and especially if you have two transactions to juggle, you need to decide what to do first: buy or sell. That decision largely depends on whether it's a seller's or buyer's market. If it's the former, you'll likely want to buy first; if it's the latter, selling first probably makes more sense.
- You've considered your costs. If you're buying before selling, have you determined how you'll be paying for the down payment and closing costs on the new place, given you'll still have money tied up in your current home? If you're moving to a pricier property, have you budgeted for the increase in costs associated with a more expensive home?
- You've shopped around for a mortgage. Mortgage shopping is an important, although often confusing activity. As such, you may be tempted to stick with your current lender at whatever terms they're offering. But terms are ever changing, so if you're willing to put in the effort, you could save thousands by shopping around again.

The home selling and buying experience doesn't have to be overwhelming if you have the right support. Remember to call on your real estate and lender representatives before venturing into your next move.

Roast Turkey



Ingredients:

- 1 (12 pound) whole turkey
- 1 onion, peeled and halved
- 1 carrot
- 2 celery stalks
- Fresh parsley
- 3/4 cup olive oil or melted butter
- 2 tbsp. garlic powder
- 2 tsp. dried basil
- 1 tsp. ground sage
- 1 tsp. salt
- 1/2 tsp. black pepper
- 2 cups water

Directions:

1. Preheat oven to 325 °F (165 °C). Remove turkey's giblets and organs, reserving them for gravy or stuffing. Rinse and dry the turkey, and place in roasting pan.
2. Insert onion, carrot, celery and parsley inside body cavity, and tie turkey legs together with twine.
3. Combine olive oil or butter, garlic powder, dried basil, ground sage, salt, and black pepper. Brush mixture over turkey. Pour water into bottom of roasting pan, and cover.
4. Bake for 3 1/2 hours, or until the internal temperature of the thickest part of the thigh measures 180 °F (82 °C). Remove from oven, and let stand for 30 minutes before carving.



Terminology Tip

Principal — The amount of money borrowed, or the portion of the amount borrowed you have yet to repay, and upon which interest is calculated. When you make a loan payment, some of the money goes toward the principal and some of it goes toward the interest. At the beginning of the loan, the majority of your payment is applied to interest; towards the end, the majority is applied to the principal, gradually decreasing the balance of the loan until it reaches zero.

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