



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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BEAT THE RUSH

Thinking about putting your home on the market this year? If so, you'll want to start gathering information and getting market updates now. The right buyer for your home may already be looking, so if you're ready to sell now, let's talk!

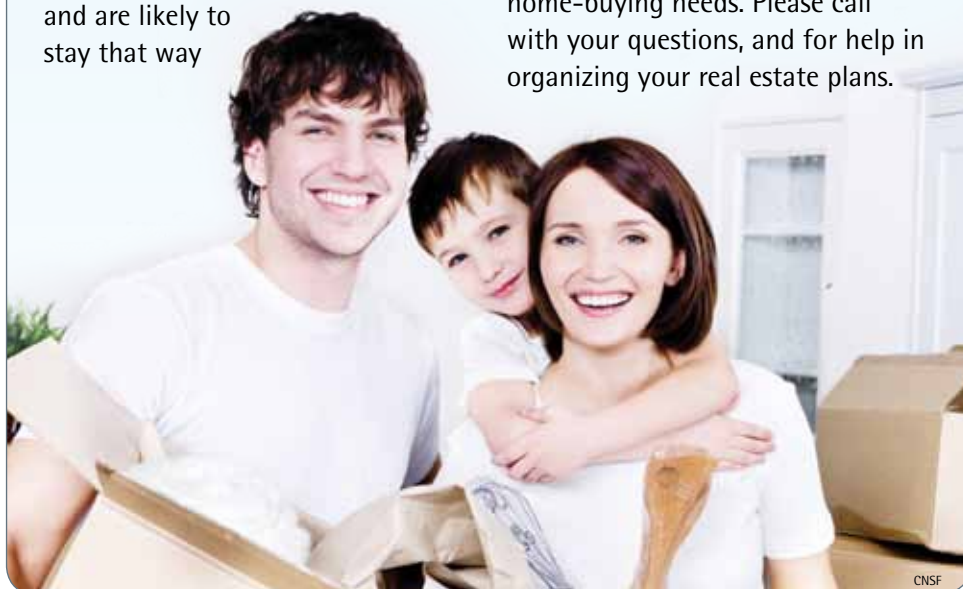
Get a head start on the competition by calling today for tips on how to effectively prepare your home for sale. By planning ahead, you'll have time to get ready on both a physical level (by cleaning, purging and organizing your home), and on a financial level (by putting your paperwork in order and researching sales of properties similar to yours, in your area).

Gary Morse, Canadian Real Estate Association (CREA) President, notes that our housing market continues to be active. "Interest rates are at low levels and are likely to stay that way

for some time to come. Homebuyers clearly see the opportunities that the current interest rate environment presents."

CREA's Chief Economist, Gregory Klump, adds, "Home sales activity over the past couple of months suggests buyers are confident that the Canadian economy will remain relatively unscathed by global economic risks, since every home purchase is a homebuyer's vote of confidence in the future."

February is a great time to take stock of your home-selling and home-buying needs. Please call with your questions, and for help in organizing your real estate plans.



CNSF

SIZING IT RIGHT



Rooms that are shy on square footage can present a decorating challenge for homeowners, as can rooms that have square footage to spare. How do you make a small room look more spacious? How do you make a big room feel more cozy? Below are some suggestions to help you solve either décor dilemma.

FOR SMALL ROOMS

- Choose furniture that's not only small in size, but open in design – think sofas and chairs with exposed legs and without arms, tables with glass tops and bookcases without backs. Don't place furniture where it will obstruct pathways or views: the further the eye can see into a room, the bigger it will seem to be.
- Flooring should unite spaces, not break them up, lending small spaces uninterrupted visual flow. Connect rooms with continuous hardwood floors or carpeting throughout your home, and, where rugs are desired or necessary, opt for one solid-print area rug instead of having several smaller, patterned ones scattered around.
- Be color-conscious. Light, soft hues – whites, creams, pale blues, greens and yellows – help lend small rooms a sense of airy spaciousness. Also opt for a monochromatic color scheme – when colors contrast, you lose some of that visual unity, mentioned above, that's key to tricking the eye into believing the space is bigger.
- Speaking of light, window coverings should be gauzy, so as to let in as much natural light as possible. Central overhead lighting has the effect of "pulling" walls in, so scatter light sources around the room – recessed lighting is ideal for small rooms. Take advantage of mirrors to reflect windows and artificial light sources.

FOR LARGE ROOMS

- Unlike small rooms, where furniture should be positioned against the walls to avoid breaking up the space, in large rooms, furniture should be brought out from the walls, directing traffic around the room's perimeter, and placed in distinct groupings serving different purposes, like reading, talking and watching television.
- Go big and bold. Think large scale, in your furniture, in your artwork, in your plants, in your light fixtures, and in your patterns (do avoid vertical and horizontal stripes, though – they'll emphasize the room's height or width). Proportion is key. Opt for heavy, rich, textured fabrics for drapes and pillows, and thick, plush rugs.
- For your walls, pick a warm, dark hue. If you prefer wallpaper to paint, consider something textured or embossed (remember: large patterns). Paint your ceiling; if you have high ceilings, use a shade darker than your walls and consider installing moldings a few feet below – both tricks help "lower" the ceiling.
- Avoid stark lighting – halogen and fluorescent lights aren't exactly cozy. For an intimate atmosphere, you want soft, warm, ambient light (in addition to any task lighting needed for whatever activities you use the room for). Think low-wattage incandescent light, lots of table and floor lamps, and wall sconces.



BUYING OR “JUST LOOKING”?

Pricing your home competitively is key to getting it off the market sooner – as is not wasting time and energy on the wrong kind of buyer. So who is the *right* kind of buyer?

The right kind of buyer is one who's serious about buying. They're not looky-loos or tire-kickers, only attending open houses because they're just dying to finally get a look inside a neighbor's place, or to get some reno and décor inspiration for their own homes, or because they have extra time on their hands on a weekend afternoon.

The right kind of buyer is one who's not only able to afford your property, but who is financially prepared to purchase it. They're ready to make an offer. They've been pre-approved *and* pre-qualified by a lending institution, meaning they won't present a stumbling block mid-transaction due to financing problems.

The ideal kind of buyer is a buyer who can make a clean offer – that is, one with no or minimal contingencies. While an inspection contingency is typical and shouldn't turn sellers off, a buyer whose offer is conditional upon the sale of their home might not be the right buyer for you.

So how can you distinguish the right kind of buyer from the wrong kind of buyer? That's where your real estate sales representative can help. It's part of their job to screen buyers on your behalf, weeding out poor prospects and focusing on those who are more likely to facilitate a quick, smooth sale – saving you time, energy, and even money.



FEAR OF COMMITMENT

Even seasoned homebuyers can sometimes find themselves suffering a case of cold feet after signing an offer to purchase a home. Below are some strategies to help you cope with buyer's nerves.

- Remind yourself that your feelings are a normal reaction and that you're far from the only homebuyer who's ever doubted, in the face of an imminent closing, that they made the right choice. You've made a big decision – it's perfectly natural to second-guess yourself after having done so.
- Stop shopping! Unless you've reason to believe the deal may fall through (e.g., due to the home-inspection results), continuing to look at real estate listings can only serve to further confuse you and exacerbate your doubts. Fact is, you'll always find properties whose grass seems a little greener, so once you've committed to a property, it's best to step away from the Internet and close those classifieds!
- Review your search criteria. If you made a “needs vs. wants” list before you started home hunting, now's the time to pull it out and go over it again. Taking stock of the criteria that served to narrow your search down to this home will help remind you that you made the wisest decision possible, given your needs and budget.
- If you didn't make a list prior to home-hunting, make one now. Write down everything you love about the home and its location. Also write down any concerns you have. Committing your thoughts to paper can put things in perspective – helping you realize your concerns lack merit, for instance.

BEEF & VEGETABLE SOUP



Ingredients:

- 1 tbsp. vegetable oil
- 1 lb. stewing beef, cubed
- 1 medium onion, chopped
- 2 cloves garlic, minced
- 4 c. beef broth
- 3 c. water
- 1 (14.5 oz.) can of crushed tomatoes
- 1 1/2 c. potatoes, cubed
- 1 c. carrots, sliced
- 1 c. celery, sliced
- 1 c. green beans
- 1 to 2 tsp. herbs of your choice (basil, oregano or dill)
- Salt and pepper to taste



Directions:

1. Heat vegetable oil in a large soup pot. Brown stewing beef, add onions, and cook for 3 minutes.
2. Stir in garlic, then add broth, water and canned tomatoes. Bring to a boil.
3. Add vegetables, herbs, and salt and pepper to taste. Turn heat down to low, cover and simmer for an additional hour.



Terminology Tip

Lien — A legal claim placed by a creditor on a piece of real estate to secure the payment of a debt. A lien gives its holder the right to sell the property to satisfy the debt if it's not otherwise paid; when the debt is paid, the lien is removed. When buying a property, it's important to ensure, by means of a title search, that there are no liens against it that could prevent securing your clear title.

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