

The Easy Way to Sell Your Home and Save . . .

Sound impossible? It's not. If you are willing to spend a little time, we will sell your home for a low set fee payable at closing (when your property sells – **no advance fee**).

WHAT YOU DO

1. CONTACT US,
AND

SAVE THOUSANDS!!!!

(307)638-3995

OR VISIT US
ON THE WEB AT

www.sellcheyenne.com

**For Homes over
\$200,000.
Our set fee is
\$3,995.**

WHAT WE DO FOR **\$2,995.00**

1. We show your property.
2. We guarantee in writing to advertise your property.
3. We use our exclusive marketing system to get you buyers.
4. We will send information on your property to potential buyers.
5. We will put a "For Sale" in your yard.
6. We provide "Open House" signs if you care to hold your own Open House.
7. We list your home on the Internet at several sites including our web page.
8. We discuss the "bad" and the "good" in all offers and negotiate to get you the best possible price.
9. We pre-qualify your buyer and help them obtain financing.
10. We go through your closing costs and leave you with an estimate of your net proceeds.
11. We help you avoid problems, assist you should any arise, and work to save you money in all parts of the transaction.
12. We coordinate for you the appraisers, inspectors and other professionals.
13. We handle all negotiations, paperwork, contract, any counter proposals, and manage your transaction through escrow/settlement and follow through until the closing.
14. OPTIONAL: Multi listing Service (MLS) for additional buyer agent commission.

YOU COULD SAVE \$8,005*

by selling your home with us instead of with brokers who charge a 6% commission (savings based on a home selling for \$200,000.)

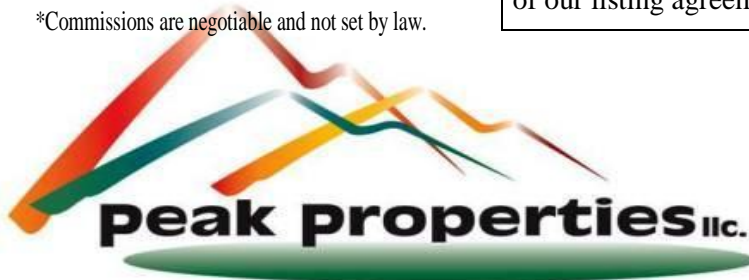
*Commissions are negotiable and not set by law.

GUARANTEE

At closing, this office will refund up to our full fee back to you if we have not performed the services agreed to you with reasonable satisfaction, and if you have complied with all the terms of our listing agreement.

FACTS

- We are licensed real estate professionals
- We are full service brokers
- We are members of the local Multiple Listing Service
- We show property (MLS and our own)



Peak Properties, LLC
2822 Warren
Cheyenne, WY 82001

Office: (307)638-3995
Fax: (307)638-3998
www.sellcheyenne.com

We Sell your house for \$3,995

We Sell your house for \$3,995

We Sell your house for \$3,995

Unc clutter the House This is the hardest thing for most people to do because they are emotionally attached to everything in the house. After years of living in the same home, clutter collects in such a way that may not be evident to the homeowner. However, it does affect the way buyers see the home, even if you do not realize it. Clutter collects on shelves, counter tops, drawers, closets, garages, attics, and basements. You want as much open clear space as possible, so every extra little thing needs to be cleared away. Take a step back and pretend you are a buyer. Let a friend help point out areas of clutter, as long as you can accept their views without getting defensive. Let your agent help you, too.

Kitchen Clutter The kitchen is a good place to start removing clutter, because it is an easy place to start. First, get everything off the counters. Everything. Even the toaster. Put the toaster in a cabinet and take it out when you use it. Find a place where you can store everything in cabinets and drawers. Of course, you may notice that you do not have cabinet space to put everything. Clean them out. The dishes, pots and pans that rarely get used? Put them in a box and put that box in storage. You see, homebuyers will open all your cabinets and drawers, especially in the kitchen. They want to be sure there is enough room for their "stuff." If your kitchen cabinets, pantries, and drawers look jammed full, it sends a negative message to the buyer and does not promote an image of plentiful storage space. The best way to do that is to have as much "empty space" as possible. For that reason, if you have a "junk drawer," get rid of the junk. If you have a rarely used crock pot, put it in storage. Do this with every cabinet and drawer. Create open space. If you have a large amount of foodstuffs crammed into the shelves or pantry, begin using them – especially canned goods. Canned goods are heavy and you don't want to be lugging them to a new house, anyway – or paying a mover to do so. Let what you have on the shelves determine your menus and use up as much as you can. Beneath the sink is very critical, too. Make sure the area beneath the sink is as empty as possible, removing all extra cleaning supplies. You should scrub the area down as well, and determine if there are any tell-tale signs of water leaks that may cause a homebuyer to hesitate in buying your home.

Closet Clutter Closets are great for accumulating clutter, though you may not think of it as clutter. We are talking about extra clothes and shoes – things you rarely wear but cannot bear to be without. Do without these items for a couple of months by putting them in a box, because these items can make your closets look "crammed full." Sometimes there are shoeboxes full of "stuff" or other accumulated personal items, too.

Furniture Clutter Many people have too much furniture in certain rooms – not too much for your own personal living needs – but too much to give the illusion of space that a homebuyer would like to see. You may want to tour some builders' models to see how they place furniture in the model homes. Observe how they place furniture in the models so you get some ideas on what to remove and what to leave in your house.

Storage Area Clutter Basements, garages, attics, and sheds accumulate not only clutter, but junk. These areas should be as empty as possible so that buyers can imagine what they would do with the space. Remove anything that is not essential and take it to the storage area. Or have a garage sale.

Costs of Repairs Do not do anything expensive, such as remodeling. If possible, use savings to pay for any repairs and improvements – do not go charging up credit cards or obtaining new loans. Remember that part of selling a house is also preparing to buy your next home. You do not want to do anything that will affect your credit scores or hurt your ability to qualify for your next mortgage.

Plumbing and Fixtures When looking at a house, prospective home buyers often do not really know what to do. So they play with things. They flick light switches. They open everything with a handle. They turn on all the faucets and flush all the toilets. Having nice shiny fixtures makes an impression. All your sink fixtures should look shiny and new. If this cannot be accomplished by cleaning, buy new ones. If you don't buy something fancy, this can be accomplished inexpensively. Make sure all the hot and cold water knobs are easy to turn and that the faucets do not leak. If they do, replace the washers. It sounds like hard work, but it's pretty easy -- even for the inexperienced. Check to make sure you have good water pressure and that there are no stains on any of the porcelain. If you have a difficult stain to remove, one trick is to hire a cleaning crew to go through and clean your home on a one-time basis. They seem to be wonderful at making stains go away.

Ceilings, Walls and Painting Check all the ceilings for water stains, whether the leak is caused by plumbing or a faulty roof. Find the leak and repair it and make sure a proper job is done. Nothing irritates a buyer more than finding out - after the fact - about plumbing or roofing leaks. They will be talking about calling a lawyer faster than your car engine starts when you turn the ignition key. If a water stain is left after something you have already repaired, do the cosmetic work necessary to improve the desirability of your home. That means painting. You may have to paint anyway, especially if dirt has accumulated in spots or you have an outdated color scheme. Painting makes a home look fresh and new on the inside and never fails to impress. Painting can be your best investment when selling your home. It is not a very expensive operation and often you can do it yourself. Do not choose colors based on your own preferences, but based on what would appeal to the widest possible number of buyers. You should almost always choose an off-white color because white helps your rooms appear bright and spacious.

Carpet and Flooring Unless your carpet appears old and worn, or it is definitely an outdated style or color, you probably should do nothing more than hire a good carpet cleaner. If you do choose to replace it, do so with something inexpensive in a fairly neutral color. Repair or replace broken floor tiles, but do not spend a lot of money on anything. Remember, you are not fixing up the place for yourself. You want to move. Your goal is simply to have few negative impressions upon those who may want to purchase your property.

Windows and Doors Check all of your windows to make sure they open and close easily. If not, a spray of WD40 often helps. Make sure there are no cracked or broken windowpanes. If there are, replace them before you begin showing your home. Do the same things with the doors – make sure they open and close properly, without creaking. If they do, a shot of WD40 on the hinges usually makes the creak go away. Be sure the doorknobs turn easily, and that they are cleaned and polished to look sharp. As buyers go from room to room, someone opens each door and you want to do everything necessary to create a positive impression.

Odor Control For those who smoke, you might want to minimize smoking indoors while trying to sell your home. Actually, it is best to move smoking outside. You could also purchase an ozone spray that helps to remove odors without creating a masking odor. Apologies to pet owners, but pets come with odors. You may have become used to them, but they are immediately noticeable to those with more finely tuned olfactory senses. For those with cats, be sure to empty kitty litter boxes daily and use plenty of baking soda. For dog owners, keep the dog outdoors as much as possible, even those adorable lovable little dogs. You might also try sprinkling carpet freshener on the carpet on a periodic basis.

The Exterior of the House Most real estate advice tells you to work on the outside of the house first, but unless there is a major project involved, it is probably best to save it for last. There are two main reasons for this. First, the first steps in preparing the interior of the house are easier. They also help develop the proper mind set required for selling - beginning to think of your "home" as a marketable commodity. Second, the exterior is the most important. A homebuyer's first impression is based on his or her view of the house from the real estate agent's car. They call that first impression "curb appeal." So take a walk across the street and take a good look at your house. Look at nearby houses, too, and see how yours compares. Then it may be time to go to work.

Landscaping Is your landscaping at least average for the neighborhood? If it is not, buy a few bushes and plant them. Do not put in trees. Mature trees are expensive, and you will not get back your investment. Also, immature trees do not really

add much to the appearance value of the home. If you have an area for flowers, buy mature colorful flowers and plant them. They add a splash of vibrancy and color, creating a favorable first impression. Do not buy bulbs or seeds and plant them. They will not mature fast enough to create the desired effect and you certainly don't want a patch of brown earth for homebuyers to view. Your lawn should be evenly cut, freshly edged, well watered, and free of brown spots. If there are problems with your lawn, you should probably take care of them before working on the inside of your home. This is because certain areas may need to be re-sod, and you want to give it a chance to grow so that re-sod areas are not immediately apparent. Plus, you might want to give fertilizer enough time to be effective. Always rake up loose leaves and grass cuttings.

House Exterior The big decision is whether to paint or not to paint. When you look at your house from across the street, does it look tired and faded? If so, a paint job may be in order. It is often a very good investment and really spruces up the appearance of a house, adding dollars to offers from potential homebuyers. When choosing a color, it should not be something garish and unusual, but a color that fits well in your neighborhood. Of course, the color also depends on the style of your house, too. For some reason, different shades of yellow seem to illicit the best response in homebuyers, whether it is in the trim or the basic color of the house. As for the roof, if you know your roof leaks, repair it. If you do not repair a leaky roof, you are going to have to disclose it and the buyer will want an entire new roof. If you know your roof leaks and you don't repair it and don't disclose it, look forward to hearing from lawyers at some point in the future. Otherwise, wait and see what the home inspector says. Why spend money unnecessarily?

The Back Yard The back yard should be tidy. If you have a pool or spa, keep it freshly maintained and constantly cleaned. For those that have dogs, be sure to constantly keep the area clear of "debris." If you have swing sets or anything elaborate for your kids, it probably makes more sense to remove them than to leave them in place. They take up room, and you want your back yard to appear as spacious as possible, especially in newer homes where the yards are not as large.

The Front Door & Entryway The front door should be especially sharp, since it is the entryway into the house. Polish the door fixture so it gleams. If the door needs refinishing or repainting, make sure to get that done. If you have a cute little plaque or shingle with your family name on it, remove it. Even if it is just on the mailbox. You can always put it up again once you move. Get a new plush door mat, too. This is something else you can take with you once you move. Make sure the lock works easily and the key fits properly. When a homebuyer comes to visit your home, the agent uses the key from the lock box to unlock the door. If there is trouble working the lock while everyone else stands around twiddling their thumbs, this sends a negative first impression to prospective homebuyers.

10 Things That Make Buyers Bite

Even if you can't access the Home & Garden channel with a click of the remote, you can still take advantage of HGTV's resources with a click of a mouse.

In addition to highlights from popular shows like House Hunters and Curb Appeal, hgtv.com features thousands of helpful tips and techniques, including this list of "10 Things That Make Buyers Bite."

1. A Nice Entryway: Put a fresh coat of paint on the door. And if your home doesn't have a vestibule, arrange furniture to create one.
2. Hardwood Floors: A majority of potential buyers are willing to pay for the beauty and longevity of real hardwood flooring.
3. Fab Fixtures: As the "jewelry" of your home, faucets and cabinet hardware should add a tasteful, coordinated look in every room.
4. Beautiful Baths: Even a small, bare-bones powder room can seem special if it has sparkling tile, fluffy towels, and a splash of color.
5. Counter Intelligence: Whether it's granite, Corian, or concrete, slabs sell best. Buyers don't want the hassle of cleaning countertop grout lines.
6. Steel This Idea: While lots of buyers go bananas for stainless steel appliances, white also works in a country kitchen. Or "hide" the appliances with panels that match the cabinetry.
7. Pre-Organized Closets: Double or triple the storage capacity of closets with wire or melamine closet organizers.
8. Light Up: If your home doesn't get a lot of natural light, consider installing recessed lighting or sconces that use halogen bulbs for a cleaner, modern look.
9. Built-in-Bonus: Buyers view built-in bookshelves, china cabinets and entertainment units as "free furniture." Just make sure they don't become clutter collectors.
10. Grass is Greener: Instead of installing a concrete patio or rock garden, go green. Grass is a good seller.

Buyers "Graduate" Into Home Financing

Even though housing sales and prices have dipped slightly in recent months, America's rate of homeownership still stands at an all time high. In large part, this is due to the innovative financing programs created in recent years.

One such program developed by the U.S. Department of Housing & Urban Development (HUD) is GPMI (Graduated Payment Mortgage Insurance) also called Section 245 loan.

GPMI was developed specifically for young families and first-time buyers who currently have limited incomes but expect to earn more in the future. Down payments of 3 percent or less are allowed, and up-front expenses can be reduced even more by financing some of the closing costs.

Three of the GPMI plans increase mortgage payments annually over a five year period, by 2.5, 5, or 7.5 percent. The other two plans raise monthly payments over a ten-year span, by 2 or 3 percent. Unlike an adjustable-rate loan which periodically increases both the interest rate and the payments, GPMI mortgages only boost monthly payments by the plan's predetermined amount.

Although the total amount paid in interest over the life of a Section 245 loan is higher than a fixed-payment mortgage, any added interest expense is usually deductible. And by refinancing to a more conventional loan after the first few years, many GPMI borrowers find the lower initial cost is well worth it.

For more information about GPMI loans and other HUD-insured financing options, talk to your local lending professional or log onto www.hud.gov.

Will Your Remodeling Project Really Pay?

Will adding a sunroom or a second bathroom pay off when it's time to sell your home? The answer will depend on what you expect to gain from your remodeling project.

According to the National Association of Realtors and Remodeling Magazine, the resale value of some home improvement projects has not kept pace with the cost of those projects. This underscores the home seller's need to spend remodeling dollars wisely and maintain realistic expectations about recouping expenses.

Project and Typical Cost	Average Cost Recouped
Fiber cement siding replacement	88.0%
Vinyl Siding Replacement	87.2%
Wood window replacement	85.3%
Minor kitchen remodel	85.2%
Bathroom remodel	84.9%
Two-Story addition	83.2%
Major kitchen remodel	80.4%
Attic bedroom remodel	79.9%
Basement remodel	78.8%
Deck addition	76.8%
Bathroom addition	74.9%
Roof replacement	73.9%
Master suite addition	72.6%
Family room addition	71.5%
Sunroom addition	66.3%

So should you add that second bathroom? If resale value is a top priority, consult with you real estate professional before finalizing any plans to help you pinpoint the preferences of buyers in your area.