

## A Special Message

There is a real chill in the air, though not as cold as back up north. But we are in December and the "snowbirds" are back in town, with more arriving every day. With the holidays coming up soon, even more will head south after the new year begins. Hope to see you here! Leave the snowing and blowing back up north. Call me at: 813-783-4444 if I can assist you in any way.



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## Tips for Purchasing a Short Sale Home



Are you interested in buying a short sale? Depending on where you live, you might find a lot on the market. Astute buyers often seek out these listings in the hope of getting a great deal on a home.

However, short sales can be challenging. They often draw multiple buyers, who compete for the winning bid. And it can take a while for all the paperwork to wind its way through the approval process.

A short sale occurs when a house is sold by someone whose outstanding mortgage balance is more than the house is worth. The owner works with his bank, which must agree to accept less than it is owed on the house. As a result, short sales often take longer than a traditional sale.

Here are some tips to successfully purchase a short sale:

- Work with a knowledgeable real estate agent who has experience with short sales. Your agent will be able to keep you up to date on new listings as well as help walk you through a process that can be lengthy and frustrating at times.
- Stay up on the market so you know when new short sales become available.
- Act quickly! When you spot a house you like, try to be the first to submit an offer.
- Be patient. These transactions often take 30 to 60 days—or more—due to all the documentary requirements.
- Submit a reasonable offer. Remember that the lender is looking to reduce its losses as much as possible and with competitive bidding likely for the house, your offers need to be in the ballpark.
- Try to include as few contingencies in your offer as possible. You won't want to waive your right to inspect the property, but if you are pre-approved for a mortgage, then the lender may consider your offer to be more solid than other buyers'.

Would you like to explore the short sales in your neighborhood or take advantage of today's opportunities? Give our CENTURY 21® Office a call today to learn about available homes in your area.

## How to Save Energy By Winterizing Your Home



Now that the weather is cooling off, have you noticed drafts in your home? Well, those drafts aren't just annoying—they could be costing you money by raising your home energy bills. In fact, according to the U.S. Department of Energy, drafts can waste 5% to 30% of the energy you use.

Here are some ways to reduce energy use this season:

- Seal cracks and other openings. Consider hiring a qualified technician to conduct an energy audit—particularly a blower door test—to detect air leaks. (Your power company may do this for free.) Inspect places in the home where different materials meet, such as brick and wood, as well as door and window frames, electrical outlets and water lines, for gaps that could lead to leaks. Then seal with caulk or weatherstripping.
- Add insulation. An energy audit will tell you if you need more. The good news: You may qualify for a tax credit.
- Change furnace filters once a month. Dirty filters restrict airflow and increase your need for energy.
- Run ceiling fans in reverse to make rooms warmer.
- Install storm doors and windows to improve energy efficiency.
- Tune-up your heating system. By making it run more efficiently, you will save money.

## America's Most Affordable Cities



Forbes.com recently ranked the most affordable cities in the country, rating each on its cost of housing, goods and services, economic prosperity and job market. The top five: Oklahoma City, Okla.; Pittsburgh, Pa.; Buffalo, N.Y.; Rochester, N.Y.; and Nashville, Tenn.



### **35128 DALE AVE ZEPHYRHILLS, FL 33541**

MLS ID: T2445270

in popular Zephyr Shores subdivision, this 2 bedroom/2 bath single-wide mobile home is on a lot that you own. This is not a rental park. The home's current owner has finished off the addition so that it can be used as a THIRD bedroom, home office, formal dining area, television room, etc. When finishing this room he wisely added a full bathroom with large shower unit. A sliding door separates it from the main home so it could be a perfect guest suite. The home is being sold furnished so all you will have to do is add your personal touches and move right in. Outside is a very long shady carport with a utility room at its end. There you will find plenty of extra storage space and a washer and dryer. There is also a comfy covered patio just outside of the addition on the east side of the home. Zephyr Shores is well-located and that makes trips to restaurants, pharmacies, supermarkets, parks, medical facilities, and Tampa a breeze. The low HOA fees get you access to the clubhouse, swimming pool, shuffleboard courts, and Six Mile Pond. They also include twice weekly trash pick-up. Its very attractive price will garner attention for this property. Call today for more information or to



### **3832 DAMIAN DR ZEPHYRHILLS, FL 33541**

MLS ID: T2440356

floor plan with an easy flow. The vaulted ceilings provide an even greater sense of space and roominess. The home is being sold furnished and move-in-ready. The kitchen is well-equipped and has plenty of cabinet and counterspace. There is even a peninsula for casual dining. Nearby is the dining area with its lighted built-in buffet. A little further along is the bright living room with sliding door access to the screened front patio area. Watch television, read, entertain guests, or just plain relax. Down the hallway are built-in cabinets and counter space that provide convenient storage for all sorts of items. This is an unusual feature in most mobile homes and is a welcome one for many homeowners. The master bedroom has its own en-suite bath with shower. It is so large you even have enough space for a little sitting area. Plenty of closet space here as well. Just around the corner is the guest room and another full bathroom, with a tub, in the hall for guests. Outside of the home is a screened porch, a long carport that for two cars, and a utility/storage room. A newer washer and dryer are located there. The low HOA fees give you access to the big recreation building, swimming