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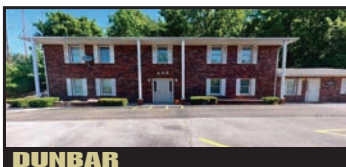
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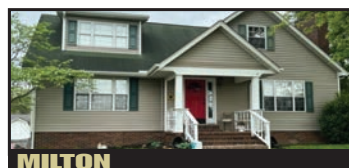
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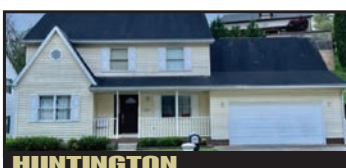
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Featured Agent: **Faith Early**

I am a West Virginia native and have lived in the tri-state area for 20 years. I received both my undergraduate and graduate degrees from Marshall University. Two decades in the area have brought me lots of wonderful experiences including marriage, 3 children, ministry opportunities, working specifically with the Veteran population and, of course, the world of real estate. I stay informed in the evolving world of technology and I am proficient in all types of social media. I will use them to represent you well. No matter your real estate need, whether buying or selling, I will provide you with a pleasant and successful experience. Let's get started!



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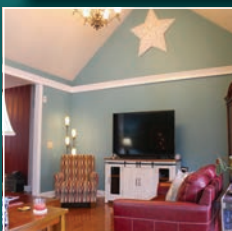
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Country style charm is found in the home in well established Barboursville subdivision. The moment you step onto the inviting front porch, you will feel right at home. The main floor features a wide spacious entry way that leads to a formal dining room to the right or the expansive living room with vaulted ceilings that leads to a screen in deck that leads to another open air deck, primary bedroom with gorgeous private bath, huge walk-in shower and an enormous walk-in closet, updated kitchen with breakfast area, walk-in pantry all with tile floors, two additional first floor bedrooms with an adjoining bath in between, a spacious laundry/mud room and a cute half bath round out the first floor of this home. The second floor features a large bedroom, a full bath & a bonus/game room that could be used as a 5th bedroom. A few little secrets await you once inside the bonus/game room. There is an unfinished room that would make a great library/study or additional bedroom and on the opposite of the bonus room is another door that leads to another hidden away unfinished space that could be finished for additional living space or storage. This home has been well maintained and cared for. Get in touch to take a tour of this spectacular home!

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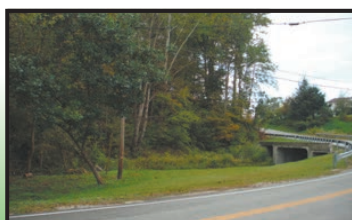
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# HOMESWISE

Real Estate Tips and Advice

By ANNA CHANG-YEN | Green Shoot Media

The home-buying process is multi-faceted and can be confusing and intimidating, especially for first-time buyers. Take steps to prepare and educate yourself as long as a year before you sign on the dotted line.

Depending on your situation, you may not have time to prepare as much as you'd like, but making every effort to understand and be ready for whatever curve balls might come your way can help ensure the transaction goes smoothly. Here are some suggestions for steps to take in the year before you start shopping for a home.

## ONE YEAR BEFORE

**Know your credit.** For first-time homeowners, knowing and addressing any credit issues is absolutely key to the ability to buy a new home. You'll need some history with using credit, such as responsible use of a credit card, a history of student loan payments or a car loan. If you don't know what shape your credit is in, getting copies of your credit reports from the three major credit bureaus is essential. Starting early on addressing any potential credit issues will give you enough time to get through the process, which can be lengthy.

For example, if you find a late credit card payment listed on your credit report, but you have records showing the payment was on time, you'll have to dispute the status of the account with the credit bureau. The credit bureau will review your documentation and get in touch with the creditor to resolve the discrepancy. This process takes time, and if you need to address multiple credit issues, it could be months before your credit file is back in tip-top shape.

Now is also a great time to invest in a credit monitoring service. This will help you keep tabs on your credit reports from month to month, so that if any problems come up, you can take action



and avoid surprises.

## SIX MONTHS BEFORE

**Take a class.** Educating yourself about the home-buying process is essential, so that you can be sure you understand the legal and financial ramifications of anything to which you agree. Homebuyer education courses are offered by many organizations, including community colleges, nonprofits, banks and credit monitoring providers. Some federally insured mortgage programs require buyers to complete an education course, and some courses will meet Fannie Mae's HomePath buyer education requirements, making you eligible for 3 percent in closing costs assistance to help with your purchase.

Good courses will cover topics such as deciding whether to purchase a home, the steps involved in the process, personal finance and credit basics, types of mortgages and how to qualify, shop for and choose a mortgage, the basics of real estate and finding a home, as well as closing and issues that may arise after closing.

With the proper education, you will know the proper questions to ask when navigating a purchase, as well as the

roles of all the people involved in the transaction.

**Know the market.** If you've chosen an area or neighborhood where you plan to purchase a home, now is a good time to read up on the local real estate market. Go to open houses and talk with agents (being sure to be honest about your intentions to hold off on a purchase for several months). Peruse the local newspaper and the web for homes for sale in the area, so that you will have a good idea of the size and type of homes available in your price range. Keeping your finger on the pulse of the local market also could provide an advantage when it comes time to purchase. For example, if you've had your eye on a house but it's been languishing on the market for months while other nearby homes are snapped up, you'll probably want to ask questions about any potentially hidden problems with the house. You also will get a feel for how quickly homes are being sold, so you'll know if you should act quickly on a new listing or wait out a price drop.

## THREE MONTHS BEFORE

**Find an agent.** If your credit is in

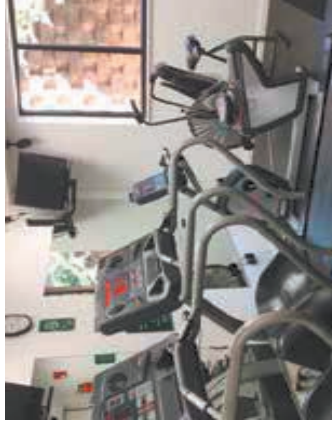
good shape and you've done your homework on the buying process, now is a good time to find an agent. The best way to choose an agent is with the referral of a trusted friend or family member. If you don't have personal recommendations to lean on, make some phone calls and set up meetings with at least three agents in your area. Tell the agents you are a first-time buyer and ask about their experience with buyers in your situation. Be honest about any credit challenges you may be facing, and tell the agent about the type of home and area in which you're interested. An agent with experience in situations similar to yours will be best equipped to help you pull off a smooth purchase. Also note your personal connection with the agent, as you will be spending a lot of time with your real estate pro while you attend showings and open houses, and during the negotiation process. You want to be sure you've chosen a personality that won't clash with your own and create friction.

## ONE MONTH BEFORE

**Get pre-approved.** You can work with a loan officer at your bank or credit union or use the services of a qualified mortgage broker. No matter how you go about financing your home, pre-approval is a must-have before you go shopping. Pre-approval requires a detailed analysis of your credit reports, income and debts, so unless a major unforeseen issue arises, a pre-approval is the best indication you will be fully approved for a mortgage. Some sellers won't consider an offer from a buyer who isn't pre-approved for a loan, because they worry that the offer might fall through due to credit issues.

With the hard work done, the next step is the fun part — shopping for a home where you can envision living your life for decades to come. Knowing your future will unfold in a house just waiting to be discovered can be exhilarating. Get out there and find it.

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# HOMESWISE

Real Estate Tips and Advice

## Kitchen Appliance Refresh

By JOE SZYNKOWSKI | Green Shoot Media

Kitchens are the focal point of many get-togethers. A space with outdated appliances can give the entire room a lackluster appearance.

Freshen up the room where you entertain guests and enjoy family meals by investing in matching appliances.

### NEW APPLIANCES RAISE SELLING VALUE

According to Consumer Reports, the kitchen is important to all buyers but can be the most important room to first-time homeowners. If you are updating your home before it goes on the market, consider investing in a matching appliance set to catch the eye of potential buyers.

Stainless steel appliances are some of the most sought-after finishes in the kitchen. Consumers find the style fresh, updated and clean.

Manufacturers have recently begun including black-stainless steel finishes to their appliances. This finish is gaining in popularity due to its less reflective appearance and the elegance it adds to a room.

Don't forget to look for the Energy Star seal of approval. Experts say homeowners are cautious of homes with inefficient appliances because of



their high costs of operation and impact on the environment.

### WHICH FEATURES ARE NECESSARY

The cost of updating kitchen appliances can get out of hand quickly. Manufacturers are incorporating incredible technology into their products. Be honest with your budget when considering which models will make it into your home.

**Refrigerator:** Ask yourself, "Do I need a flat screen TV in

my fridge's door?" While tech-savvy consumers may find it hard to resist, this incredible technology can become more of a commodity than a necessity. More importantly, focus on the size of your family and how many items you can fit inside. An icemaker is a nice touch but can significantly raise the price of a model.

**Dishwasher:** These convenient appliances come with many different finishes and control locations. The control panels on some dishwashers

are hidden until the door is opened. These can carry a higher price tag than a traditional model with visible controls.

**Oven/cooktop:** The most important thing to consider here is gas or electric. Converting to one or the other can come with expensive alterations.

### WHY BUY LOCAL?

Repairs to today's appliances can be expensive, and parts aren't always readily available. Talk to your local dealer about

### REAL ESTATE 101

#### Timing Your Purchase

Realtor.com offers the following tips for the best time to buy kitchen appliances:

- September, October and January are the months when manufacturers introduce new appliance models, so stores make good deals on the previous year's models.
- The end of the month, when stores are eager to make their monthly sales goals.
- Holiday weekends.
- Off-season for seasonal appliances, such as barbecue grills.
- For online purchases, the month of November, Thursdays and the fourth or fifth day of each month. (Realtor.com even goes so far as to recommend the best time of day to buy appliances. It's 3 p.m. "Yes, 3 p.m.")

which models are the most serviceable.

Going without appliance while you wait on service or parts can put your family in a bind. Purchasing local gives you the advantage of knowing that support is nearby.

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