



**Premier Realty**  
 407 Mantua Pike  
 Woodbury Heights, NJ 08097  
 Fax (856) 848-0041  
 Business (856) 848-1100

*Each office is independently owned and operated*



**Call Joseph Schwarzman**  
*Sales Associate*

**BUSINESS:** (856) 848-1100 X18  
**CELL:** (609) 617-6064  
**E-MAIL:** swats777@aol.com



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*Keeping you informed...*

# Joseph Schwarzman's Real Estate Newsletter



Joseph Schwarzman  
Sales Associate

Volume 1, Issue 6

## Builders Sweeten The Deal With Incentives

The latest survey taken by the National Association of Home Builders indicates that 56 percent of builders are now offering incentives, up from about 45 percent a year ago.

As home builders juice up their efforts to unload inventories, the most common incentives they're offering include paying two years of property taxes and insurance or several months of mortgage payments. Other popular incentives include basement and garage upgrades and the addition of pools. Plus, 15 to 20 percent off the purchase price is being given in many areas.

Builders generally try to avoid outright price markdowns, in part because it angers prior home buyers who don't want prices in their subdivisions forced down. These days, however, some builders have had to resort to them "because it's all about avoiding bankruptcy for some," says Gene Rivers, a Keller Williams associate in Tallahassee, Fla.

### Getting a Good Deal

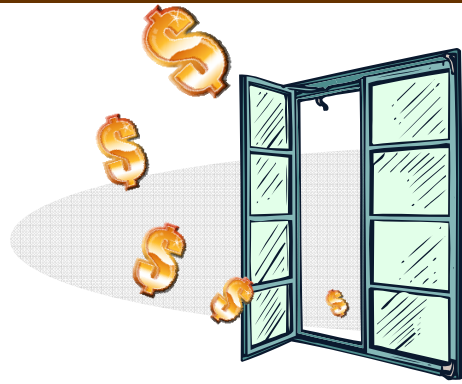
Here are some tips for getting the best deals from builders:

- **Buy a finished home:** Builders want these off their books.
- **Get a pre-approval letter:** This shows a builder that the buyer has financing already in place.
- **Close quickly:** Wrap up a purchase within 30 days; builders want to sell before the next bank payment is due.
- **Avoid contingencies:** Don't make a purchase contingent on selling a home or finding financing.

Be sure to let the sales office know you are working with an agent. This ensures that your agent gets paid for representing you in the transaction.

Reprinted, Realtor™ Magazine Online





*Upgrading windows can increase the value of your home and boost energy efficiency. Good windows can keep warm air inside during winter and will help beat the heat in summer. While replacement windows are a considerable investment, they can increase curb appeal while also saving you money.*

### Did your FSBO Fizzle?

*Many home sellers try to go the road alone without an agent. If your For Sale By Owner property (known in the industry as a FSBO) fell flat and left you frustrated, these reasons may help explain why.*

**Marketing**, or rather lack of it, is the Number One problem with selling your home yourself. With an agent at the helm, your property is marketed via the multiple listing service to which your agent belongs, to every other agent who subscribes to that system. Marketing to agents is the foremost effective method of finding a buyer. Your agent will devise a marketing plan specifically for your home.

**Poor Pricing** is another reason for failure to sell; it either attracts the wrong buyer or no buyer at all. An experienced agent that is familiar with your neighborhood and current market trends will tell you the price that will not only sell your home but provide you with the highest return on your investment.

**Condition:** A house in move-in condition invites a higher sale price. Perhaps a few minor improvements (painting, landscaping, reducing clutter, etc.) can make a big difference. A real estate agent can guide you as to the proper staging of your home for sale.

**Communication:** Teamwork between seller and agent is very important. Not only is it important that you be kept informed during the period that your home is actively marketed, an agent will also guide you through the legal pitfalls that may await you, and assist you in preparing for any state and local inspections and certifications that may be required. In addition, with the recent closure of over one hundred sub-prime mortgage lenders, your agent will know how to handle issues that come up between the time you find your buyer and go the actual closure of the sale.



**Kim A. Donnelly**  
Vice President

Tower Square Shopping Center  
137 Egg Harbor Rd, Suite A2  
Sewell, NJ 08080  
Office: (856) 401-9090  
Toll Free: (888) 356-1701  
Fax: (856) 401 8537

Home Equity Lines of Credit or HELOCS are a hot topic of debate these days. Praised as an extremely valuable financial tool by some experts, HELOCs worry other pundits who fear that uninformed consumers will end up putting themselves in even greater debt.. Would you like to know more about getting equity from your home? **ACT QUICKLY...CALL ME TODAY!**

Know Who the TOP Agent is in Your Area

## Don't Be Fooled By Just Any Agent!

**Joe Schwarzman is Premier Realty's #1 Agent, and the top agent for Century 21 in southern New Jersey and Delaware.**

**Did you know** *Joe Schwarzman is a top-producing agent in your area, is among the top 1% of Realtors in New Jersey, and is 1 of the Top 5 Agents in the New Jersey/Delaware Region in units closed?*

**Did you know** *Joe Schwarzman received consecutive awards from the New Jersey Association of Realtors from 1997-2005 and has also achieved the Gold Award from 2003 thru 2006?*

**Did you know** *Joe Schwarzman achieved the CENTURION® Producer 2000-2006, and in 2003-2006 the DOUBLE CENTURION® Producer?*

**Did you know** *Joe Schwarzman is one of only a handful of Realtors who were awarded the 2004-2006 "Individual Quality Service Producer Award", which was given because his clients were highly satisfied with his service?*

***Why does Joe Schwarzman sell most of the homes in your area? Is it because he knows your area better than other Realtors™? Is it because of his commitment to exceptional service? Whatever the reason, it began \$125 million in sales ago!***

**ASK FOR JOE SCHWARZMAN, YOUR REAL ESTATE SPECIALIST!**

***Call (609) 617-6064***

Ask Joe

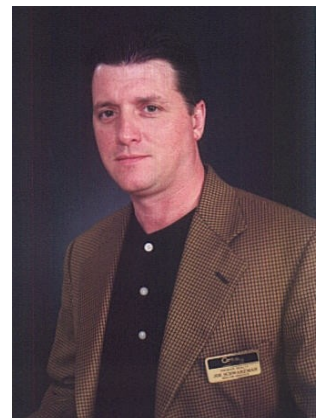
***Q. Joe, I am thinking of selling my house. What's the first thing I should do?***

**CALL NOW!**

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**CELL: (609) 617-6064**

**ASK FOR JOE**



Joseph Schwarzman  
Sales Associate