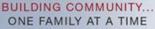
Natalie Swanson | 925-580-9829

March 2019







Natalie's Neighborhood Newslette



The Spring Real Estate Season Has Begun!

Spring is often the busiest time of year in real estate, as home buyers and sellers are ready to start feathering their nests. Contact me now to get your home prepared!

925-580-9829 Homes@NatalieSwanson.com

Would You Sell Your Home to an Online Buyer?

(vs. list with an agent?)

Have you heard of websites like Zillow, OfferPad, and Properly offering to buy your



house for cash? They're called iBuyers. They buy your house online without ever seeing it. Looking into iBuying further, it's clear there are pros and cons. In fact there's just one main pro and con.

Here's how iBuying works: You answer some questions about the condition of your home on their website, and the company uses an algorithm to assess the value of your home. If you accept the offer, the company could close with an all-cash offer as quickly as a few days. They would then clean and fix up your home and sell it on their website.

The PRO: Selling your home this way has one distinct advantage, convenience. You get to move when you want to, avoid showing hassles, avoid repair work, and avoid last-minute problems with the buyer's lender. It removes much of the stress of a real estate transaction.

The CON: It costs you a lot. iBuyers charge transaction fees of 7% - 13%. Compare that to the typical listing fee of 4% - 6%. You can measure the difference in tens of thousands of dollars. Consider a \$350,000 sale: The typical 5% real estate fee is \$17,500. The average 8% iBuying fee is \$28,000. In this case, it would cost \$10,500 *more* to sell to an iBuyer.

Make sure you are comparing apples to apples. iBuyers might make the case that a seller gives up thousands in concessions to a buyer, exceeding the iBuyer's fee, thus justifying that the costs come out equal. But that assumes concessions are needed, and that the seller can't get a higher price by selling on the open market, while paying a lower fee.

A good approach for home sellers is to look at all the options. If you're curious, see what kind of offer an iBuyer will make. Then talk with me about what kind of price you might get on the open market, what kind of concessions you might need to offer, or even if I can find you a better cash offer. See if it's worthwhile doing one or the other.

March 2019



Something Green for St. Patty's Day

In the spirit of St. Patrick's Day (March 17), here's something green and fun...interesting facts about the book, *Green Eggs and Ham*.

1. Green Eggs and Ham was published in 1960. The author was Theodor Seuss Geisel. He took the pen name **Dr. Seuss** in homage to his father's hope that his son would get his PhD. Geisel also had an alternate pen name, Theo LeSieg (Geisel spelled backwards).

2. Dr. Seuss wrote Green Eggs and Ham on a bet by Random House founder Bennet Cerf that Seuss couldn't write a book with fifty or fewer distinct words. The bet was for \$50. Despite Dr. Seuss winning the bet, Cerf never paid up. Green Eggs and Ham went on to be Geisel's best selling work. Can you guess the 50 words? Drop by this site to see if you can get all 50 words right: http:// mentalfloss.com/article/59036/ name-50-words-green-eggs-and-ham

Be who you are and say what you feel, because those who mind don 't matter, and those who matter don't mind. -Dr.Seuss



Just for Laughs: The Secret of a Great Marriage



A couple had been married for 60 years. The only secret they had between them was a shoe box the wife kept in the top of her closet. She had made her husband promise to never open or ask her about it.

For 60 years he kept his promise, and even forgot about the box in time. But one day, his wife grew ill and the doctor said her time was approaching.

In starting to sort out their affairs her husband found the old shoe box and took it to his wife's bedside. She agreed it was time he should know what was in the box. Inside he found 2 beautifully crocheted doilies and a stack of money totaling over \$25,000. He asked her about the unusual contents.

"When we were married," she said, "my mother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doily."

Only two doilies! The husband was so moved, he had to fight back tears. She had only been angry with him two times in all those years together!

"Sweetheart," he said lovingly, "that explains the doilies, but what about this money?"

Oh," she said, "that's money I made from selling all the other doilies."

March Quiz Question

What do you get if you divide the circumference of an apple by its diameter?

Thank You!

Thank You friends who've trusted us to work with you, your friends, and family. Special thanks this month to...

•••

Nancy & Jerry Smith

Zach & Amanda Lewis

My business depends on referrals. I hope you feel comfortable introducing me to the people you care about.

Want to Win a \$10 Coffee Card?

It's easy to win! Just send in the answer to the quiz question on page 2. Each month, all correct entries have a chance of winning a coffee card. Put QUIZ in the subject and email it to: Homes@NatalieSwanson.com

Last Month's Question: From what festival did



the month of February get its name?

Last Month's Answer: February gets its name from the ancient Roman festival of purification called "Februa." The festival emphasized atonement and the need for purification to bring about good fortune and fertility.

Thinking about buying or selling a Home?

Allow us to help you determine the fair market value of the home you are interested in evaluating, <u>free of charge</u>, and with no obligation. Call Natalie for help or go to LivermoreHomeValue.com

and request your valuation online today!



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Postal Customer



"How can you know if you're hiring a good real estate agent?"

Sizing up an agent is difficult for many people, because there's no consistent standard to measure them against. Buyers and sellers must make a decision based on very little more than what the agent tells them.

The only reliable approach to measuring an agent's effectiveness is to ask other people for their experiences with that agent. Ask the agent to give you the names and contact info of the last three clients they worked with. Then call or email those past clients for a reference.

If you're considering hiring a newer agent, you may want to explore their support system. Talk to their broker or office manager to see how they'll back up the agent to ensure you get high quality service.

When you're in the market for a real estate agent, contact me first. I'll happily provide references that'll prove my value.

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