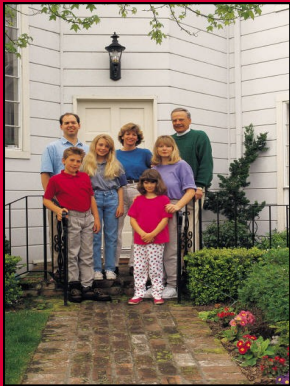


FEATURED  
ARTICLES:

WHY CHOOSE A  
REALTOR®

FIRST TIME HOME  
BUYER

WHAT DETERMINES  
YOUR CREDIT SCORE?



NEXT MONTHS  
FEATURED  
ARTICLES:

UNDERSTANDING  
AGENCY

5 THINGS TO DO  
BEFORE YOU SELL

10 WAYS TO MAKE  
YOUR HOUSE MORE  
SALABLE

SHOWCASE HOMES, LLC  
BELLEVILLE, MI  
877-747-SHOW  
EMAIL:  
CATHIE.FERDON@SHOWCASE-  
HOMES.NET

## The Future in Real Estate

### Our History

Showcase Homes, LLC was founded in the late 2006. We wanted to offer High Tech Services to our customers at an affordable cost to them. Having a “Virtual” Real Estate Office allows us to charge less for full service.

Showcase Homes serves people looking for great value and service in the home purchasing and selling process. We are Realtors® that represent both Buyers and Sellers.

### The Showcase Homes Difference

What makes us different from other Realty organizations is that we are a “Virtual” Real Estate Office. In fact, we are Michigan’s 1st “Virtual” Real Estate Office. Because we have less overhead, we can charge less for our services. We still offer full service, but for less. We are ePro’s. We are trained to be internet savvy. Only 8% of Realtors® nationwide are ePro’s. With 80% of consumers surfing the web to purchase their next home or doing research to sell their home, it makes perfect sense to offer internet based technology to our customers.

### Our Pledge

Whether you are looking to buy or sell a home, our pledge to you is that we will spend the time to thoroughly understand your requirements and expectations and we will then work diligently to exceed your expectations with your Showcase Homes experience.



### Useful Internet Links

<http://www.Showcase-Homes.net>

<http://www.GreatSchools.net>

<http://www.Moving.com>

<http://www.AreaCode.com>

<http://www.MyFico.com>

<http://www.MI.gov>

<http://www.RoadConditions.com>




 Showcase HOMES

# Real Estate Today

## Featured Listings



\$423,000 Van Buren Twp



\$423,000 Van Buren Twp



\$294,900 Romulus



\$224,900 Augusta Twp



\$199,900 Ypsilanti Twp

## Why Choose a Realtor®



**A Real Estate transaction is complicated.** In most cases, buying or selling a home requires disclosure forms, inspection reports, mortgage documents, insurance policies, deeds and multi-page government-mandated settlement statements. A knowledgeable guide through this complexity can help you avoid delays or costly mistakes.

**Selling or buying a home is time consuming.** Even in a strong market, homes in our area stay on the market for an average of 120 days. And it usually takes another 30 days or so for the transaction to close after an offer is accepted.

**Real Estate has its own language.** If you don't know a CMA from a PUD, you can understand why it's important to work with someone who speaks that language.

**REALTORS® have done it before.** Most people buy and sell only a few homes in a lifetime, usually with quite a few years in between each purchase. And even if you've done it before, laws and regulations change. That's why having an expert on your side is critical.

**REALTORS® provide objectivity.** Since a home often symbolizes family, rest and security, not just four walls and a roof, home selling or buying is often a very emotional undertaking. For most people, a home is the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you keep focused on both the business and emotional issues most important to you.

**REALTORS® are members of the NATIONAL ASSOCIATION OF REALTORS®** a trade organization of more than 1 million members nationwide.

**REALTORS®** subscribe to a stringent code of ethics that helps guarantee the highest level of service and integrity.

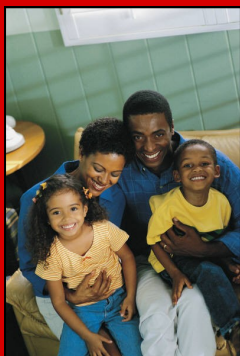
**REALTORS®** have access to the MLS. The multiple listing service that most agents use to market their properties.

**Real Estate....Still a great investment!**

[www.Showcase-Homes.net](http://www.Showcase-Homes.net)

Showcase HOMES

*“7 great reasons to own your own home”*



*“5 factors that determine your credit score”*

## First Time Homebuyer

**Tax breaks.** The U.S. Tax Code lets you deduct the interest you pay on your mortgage, property taxes you pay, and some of the costs involved in buying your home.

**Gains.** Between 1998 and 2002, national home prices increased at an average of 5.4 percent annually. And while there's no guarantee of appreciation, a 2001 study by the NATIONAL ASSOCIATION OF REALTORS<sup>®</sup> found that a typical homeowner has approximately \$50,000 of unrealized gain in a home.

**Equity.** Money paid for rent is money that you'll never see again, but mortgage payments let you build equity ownership interest in your home.

**Savings.** Building equity in your home is a ready-made savings plan. And when you sell, you can generally take up to \$250,000 (\$500,000 for a married couple) as gain without owing any federal income tax.

**Predictability.** Unlike rent, fixed rate mortgage payments don't go up over the years so your housing costs may actually decline as you own the home longer. However, keep in mind that property taxes and insurance costs will most likely increase.

**Freedom.** The home is yours. You can decorate any way you want and be able to benefit from your investment for as long as you own the home.

**Stability.** Remaining in one neighborhood for several years gives you a chance to participate in community activities, lets you and your family establish lasting friendships and offers your children the benefit of educational and social continuity.

**To calculate whether renting or buying is the best financial option for you, use this calculator courtesy of Ginnie Mae:**

[Ginnie Mae](#)

## What determines a Credit Score?

**Credit scores range between 200 and 800. Scores above 620 are considered desirable for obtaining a mortgage. These factors will affect your score.**

1. Your payment history. Whether you paid credit card obligations on time.
2. How much you owe. Owing a great deal of money on numerous accounts can indicate that you are overextended.
3. The length of your credit history. In general, the longer the better.
4. How much new credit you have. New credit, either installment payments or new credit cards, are considered more risky, even if you pay promptly.
5. The types of credit you use. Generally, it's desirable to have more than one type of credit—installment loans, credit cards, and a mortgage, for example.

**For more on evaluating and understanding your credit score, go to**

[My Fico Score](#)

[www.Showcase-Homes.net](http://www.Showcase-Homes.net)