

any favors unless we tell them what the market value of their house is. You don't need to have a false impression of what it's worth."

Appearance

"Curb appeal with commercial property is just like it is with residential," says Vigh. The difference, he adds, is the numbers. With commercial property, curb appeal will enhance the value, but people aren't necessarily going to pay more money for the appeal. "It's all about numbers in commercial. It's all about emotion in residential." And while residential is considered a lifestyle, commercial is about visibility and location.

Vigh suggests making sure the landscaping is done well, the sidewalks are washed and the windows are clean. "Those little things make a big difference because it shows the buyer you've taken care of the property."

Cooper says for residential property, repair all defects and cosmetic items listed in your inspection. And she adds: "Clean, clean, clean! Remove clutter inside and out. Because buyers have plenty of choices, condition is a high priority."

A buyer's market

With a large amount of inventory and low-interest rates, Realtors agree that now is the time to buy.

"For someone who wants to buy a home," says Perry, "it will never be better." For home buyers, he does caution people not to buy more than they can afford.

"Just like with stocks, you can't time the [market]" says Vigh. "If it's a buyer's market, that certainly doesn't mean to sit on your hands and wait for the perfect deal." What it does mean is that there is more leverage and flexibility with negotiating than in the past.

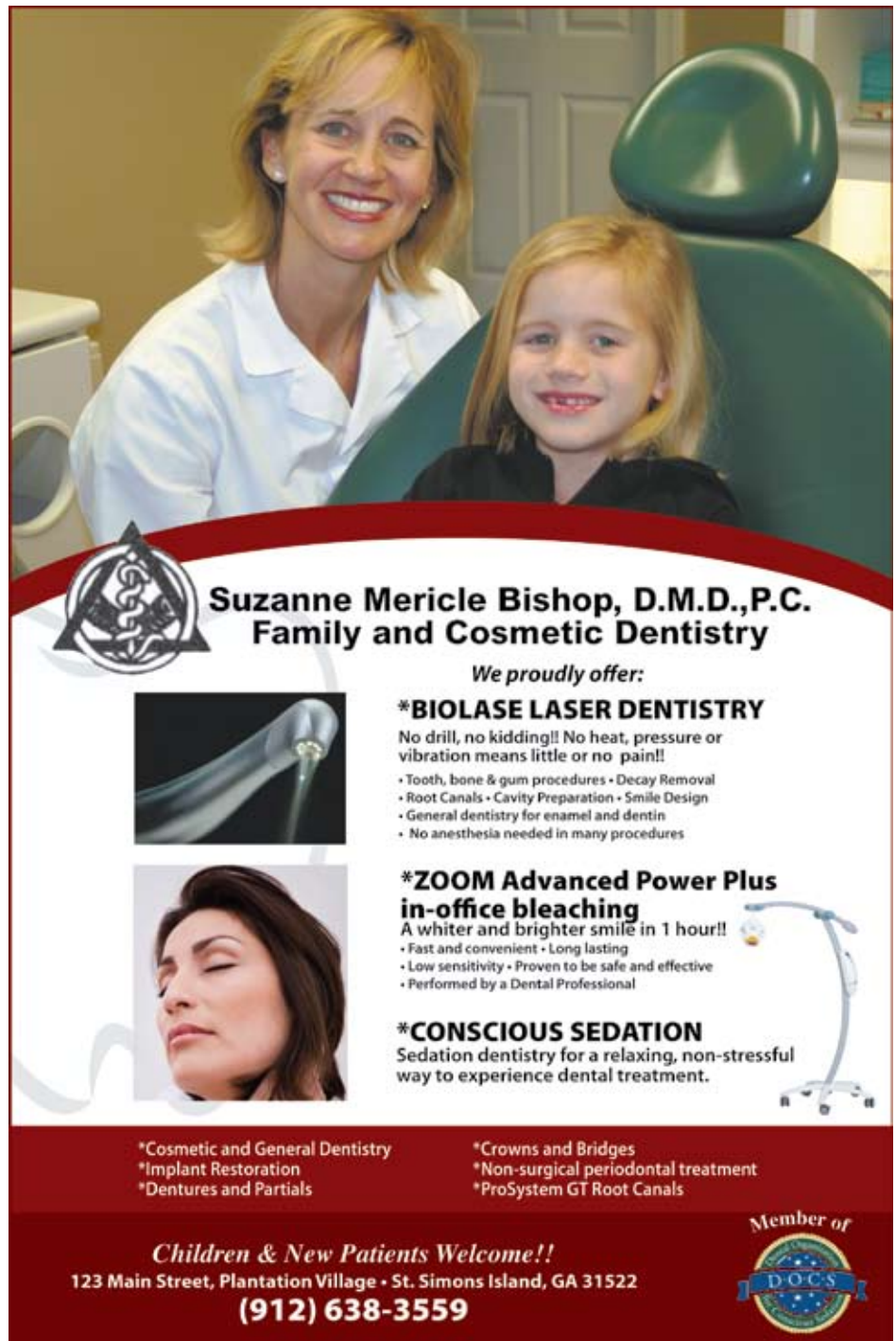
Vigh says the market is moving in a better direction since November and adds that real estate is a good long-term investment.

Townsend says that a "great loan for first-time buyers" is the Federal Housing Administration (FHA), a federal government-insured loan requiring a 3.5 percent down payment, any portion of which can be used as a gift.

"Mortgage lenders do have money to lend at very attractive rates," says Townsend, "but our new guidelines, as well as the foreclosures and lower housing values, are making it very

difficult to reduce the overloaded inventory of homes for sale in our area and across the country."

The stimulus package may not be THE answer, Townsend says, but if it "can be used to lower the principal balance on loans that are currently 'upside down,' homeowners can afford to stay in their homes, or at least be able to sell and pay off the lender." ■



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