

Exclusive Information from the Vinny Steo Home Selling Team

6 MISTAKES TO AVOID

When moving up to your next home



Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation. It's very important for you to consider these issues before you list your home for sale. Not only is there the issue of financing to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings. In this Summer edition of InHouse, I outline the six most common mistakes homeowners make when moving to a larger home. Knowledge of these six mistakes, and the strategies to overcome them, will help you make informed choices before you put your existing home on the market.

*Feel free to share these six mistakes with anyone you know considering moving up to a bigger home this summer.

1. Rose-Colored Glasses



Most of us dream of improving our lifestyle and moving to a larger home. The problem is that there are sometimes discrepancies between our hearts and our bank accounts. You drive by a home you fall in love with only to find that it's already sold or that it's more than what you are willing to pay. Most homeowners get caught in this hit-or-miss strategy of house

hunting when there's a much easier way of going about the process. For example, find out if your agent offers a "Buyer Profile System" or "House-Hunting Service," which takes the guesswork away and helps to put you in the home of your dreams. This type of program will cross-match your criteria with all available homes on the market and supply you with printed information on an ongoing basis. A program like this helps homeowners take off their rose-colored glasses and, affordably, move into the home of their dreams.



VINNY STEO

Call me today for a
FREE consultation.
410-793-1616

INSIDE:

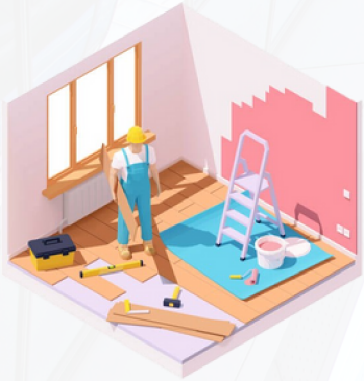
- 7 Habits of Highly Effective People
- Three Successive Stages of Increasing Maturity
- Real Estate Investor Corner
- Your Referrals Help the Kids!

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2. Failing to Make Necessary Improvements



If you want to get the best price for the home you're selling, there will certainly be things you can do to enhance it in a prospective buyer's eyes. These fix-ups don't necessarily have to be expensive. But even if you do have to make a minor investment, it will often come back to you ten-fold in the price you are able to get when you sell. It's very important that these improvements be made before you put your home on the market. If cash is tight, investigate an equity loan that you can repay on closing.

3. Not Selling First

You should plan to sell before you buy. This way you will not find yourself at a disadvantage at the negotiating table, feeling pressured to accept an offer that is below-market value because you have to meet a purchase deadline. If you've already sold your home, you can buy your next one with no strings attached. If you do get a tempting offer on your home but haven't made significant headway on finding your next home, you might want to put in a contingency clause in the sale contract which gives you a reasonable time to find a home to buy. If the market is slow and you find your home is not selling as quickly as you anticipated, another option could be renting your home and putting it up on the market later - particularly if you are selling a smaller, starter home. You'll have to investigate the tax rules if you choose this latter option. Better still, find a way to eliminate this situation altogether by getting your agent to guarantee the sale of your present home (see point number 5 below).



4. Failing to Get a Preapproved Mortgage

Pre-approval is a very simple process that many homeowners fail to take advantage of. While it doesn't cost or obligate you to anything, pre-approval gives you a significant advantage when you put an offer on the home you want to purchase because you know exactly how much house you can afford, and you already have the green light from your lending institution. With a pre-approved mortgage, your offer will be viewed far more favorably by a seller - sometimes even if it's a little lower than another offer that's contingent on financing. Don't fail to take this important step.



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5. Getting Caught in the “Real Estate Catch 22”

Your biggest dilemma when buying and selling is deciding which to do first. Point number 3 above advises you to sell first. However, there are ways to eliminate this dilemma altogether. Some agents offer a Guaranteed Sale “Trade-Up” Program that actually takes the problem away from you entirely by guaranteeing the sale of your present home before you take possession of your next one. If you find a home you wish to purchase and have not sold your current home yet, they will buy your home from you themselves so you can make your move free of stress and worry.



6. Failing to Coordinate Closings

With two major transactions to coordinate together, with all the people involved such as mortgage experts, appraisers, lawyers, loan officers, title company representatives, home inspectors or pest inspectors, the chances of mix-ups and miscommunication go up dramatically. To avoid a logistical nightmare, ensure you work closely with your agent.



Until next time, Go Serve Big!!!

Vinny Steo
Your Home Sold Guaranteed Realty - Vinny Steo!



THE VIP CLIENT - REAL ESTATE INVESTOR CORNER

Building Wealth Through Real Estate

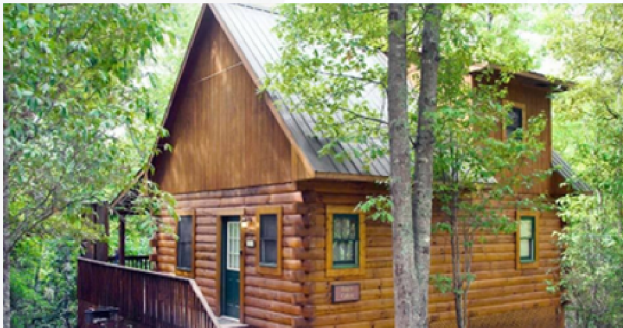


2037 Putnam Road, Halethorpe, MD 21227
Flip this home and pocket \$25-\$50K
after expenses



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Positive cash flow, easy rental,
desirable location

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Free over-the-phone-consultation
with Vinny Steo.
Just call (410)-793-1616.

We have special financing options available as well as tenants who will rent these homes if you need assistance with that.

If these homes do not interest you, then contact us about other great investment opportunities.

Just know the good deals go fast!

If you know of anyone else who may be interested in building wealth through real estate investing, please pass on my contact info or provide me with theirs.

Thank you!
Vinny Steo
410-793-1616

ADDITIONAL INVESTMENT OPPORTUNITIES!!!



**4307 Wendover Rd.,
Baltimore, MD 21218**

Desirable Guilford Location
Fix and Flip - \$100K potential profit



**2501 Linden Ave.,
Baltimore, MD 21217**

Multi-Unit – Constant Cash Flow

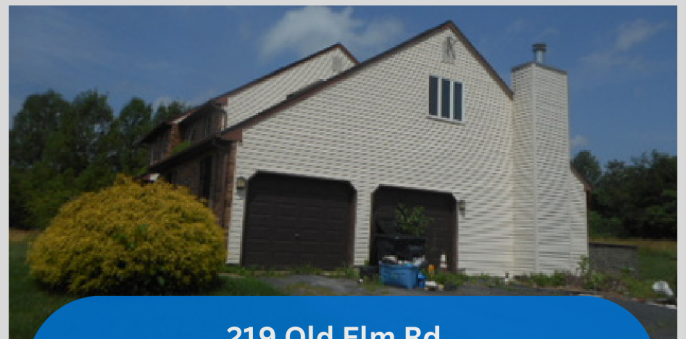


**6003 Ready Ave.,
Baltimore, MD 21212**

Beautiful Lake Walker Neighborhood
Easy Turn Rental or Rehab for Flip

**FREE Report: SAVE THOUSANDS When
You Buy Your Next Property!**

Call 410-793-1616



**219 Old Elm Rd.,
North East, MD 21901**

Fix and Flip

WHAT OUR INVESTMENT CLIENTS HAVE TO SAY...



As a regular listener to WCBM, I have heard Vinny's ads for many years. To say that selling a house is an easy process is an understatement. Aaron was able to get the house under contract in record time, netting me more than I thought I could have sold the house for in less than a month. Aaron and Tom were efficient, helpful, and friendly. I would definitely use them again if I ever need to sell or buy another house.

- Wanda C.



Once we met with Krissy and saw the marketing plan, we knew we were making the right choice. Krissy held the home tour and had a great turnout, resulting in a full-price offer with easy terms! If you are looking for a team that will produce the results you need, call Vinny's team!

-Jeff & Joan C.

Since our home was a Certified Pre-owned Home, the buyer was able to make a solid offer of \$35,000 over our list price without any inspections so we didn't have to worry about the buyer backing out based on something they found during their home inspection.

The entire team was amazing with great communication, customer service, professionalism, and inside-out knowledge.

-George & Patty P.



We wanted to get the most we could for our home so we thought we would call Vinny Steo and Your Home Sold Guaranteed Realty. We went on the market and received multiple offers, thousands above what we thought we were going to get. We also were able to sell our home super fast! Thanks to Vinny Steo, Lawrence Qigley and to the entire team. Definitely use this company to buy or sell your home. Good things will happen!

-Hans & Linda P.

YOU ALWAYS HAVE THE BEST OFFERS WITH YOUR HOME SOLD GUARANTEED REALTY - VINNY STEO

CALL 410-793-1616



INSTANT CASH OFFER!

With our Cash Offer program, you bypass all the traditional ways of selling your home, you won't have to prepare your home to be sold and you won't have to do any showings. All you have to do is fill out the appropriate paperwork, take a few photos of your home, and we will submit the offer on your home. We will then present you with a cash offer which you may accept immediately! The best part is you get to decide when to close and when to move.



TRADITIONAL OFFER!

You will receive offers from our powerful homebuyer programs. These exclusive programs drive high demand from homebuyers who are looking for a home to live in and call it their own. This type of offer is the highest magnitude when it comes to a timing and price. Most often, our programs generate over asking price offers and deliver to their home seller's high marks in terms of top dollar.



GUARANTEE OFFER!

If you choose to sell your home traditionally, our guarantee is there in the unlikely event that your home does not sell to one of our buyers within the agreed-upon timeframe, we will buy your home for the upfront guaranteed sale price we set together. Also, you're doubly protected because if you receive an offer on your home that is higher than the guaranteed sale price, you get the higher offer. Think of this as a risk-free insurance policy.



100% ASKING PRICE!

You never have to worry about leaving money on the table. Our team will pay you the difference if the buyer is not willing to give you your asking price. This excellent guarantee is in writing and agreed upon between you, the home seller, and Vinny Steo. There is no better security in the industry to protect your asking price when selling your home. Your asset is always protected with our 100% Asking Price Guarantee!

6 Big Reasons

TO CALL VINNY STEO TO SELL YOUR HOME!

We Have Over 12,000 Buyers in Waiting

It is likely that the buyer for your home is already in our database. Your Home May Already Be Sold! More info at VinnyHasTheBuyers.com

Your Home will Sell for \$15,000 More*

We sell our clients' homes for an average of 4.1% more money when compared to the average area agent. On a \$365,000 home, that's an extra \$15,000 more in your pocket.

Your Home will Sell 2.8x Faster

We sell our client's homes on average in only 11 days while the average agent sells theirs in 37 days.

Your Home is More Likely to Sell

Not only do we sell our clients homes for more money and faster than the average agent, but your home is more likely to sell. Last year we sold homes every 31 hours!

Proven Results

See what our clients are saying at Zillow.com/profile/vinnysteo1. We can market and advertise more diligently to ensure your success. In fact, we're willing to purchase a buyer's home, so they can buy yours.

There is NO Risk and We Offer Performance Guarantees* to Our Clients

YOUR HOME SOLD GUARANTEED OR I'LL BUY IT*. No gimmicks, just results! For information on our exclusive Guaranteed Sale Program, order a free report at MDGuaranteedSale.com or call us directly at 410-793-1616.

YOUR REFERRALS HELP THE KIDS!



As you may have heard, **Johns Hopkins Children's Center** is front and center in the fight against nasty diseases that destroy or cut short the lives of children. We are thankful to have such a wonderful facility close by, doing such great work to help heal and save young people. So even as we are eager to enjoy life, others are simply hoping they can be here to live it. This is why we here at Your Home Sold Guaranteed have resolved to do what we can to help. For homes we sell this year, we are donating a portion of our income to Johns Hopkins Children's Hospital. Our goal is to raise another \$25,000 to help them in their quest to heal, save, cure and comfort children under their care.

This is Where You can Help!

Who do you know considering making a move you could refer to my award-winning real estate sales team? For anyone considering a move that we help, you can rest assured that not only will they get the award-winning service we are known for, but that a portion of the income we receive from the transaction will go toward a very worthy cause.

I want to make it easy for you to refer your friends, neighbors, associates, or family members considering making a move. That's why I have enclosed a couple of business cards in this newsletter. Of course, you can always call me direct as well at [410-793-1616](tel:410-793-1616).

You and your referrals mean more than ever to my team and I. As we move forward in this new season, please know we are extremely thankful for you and your being a special part of our business.

With all my appreciation,

Vinny Steo

Your Home Sold Guaranteed Realty - Vinny Steo

FIND OUT WHAT HOMES IN YOUR NEIGHBORHOOD ARE SELLING FOR

FREE SERVICE FOR MARYLAND HOMEOWNERS

You can have a free computerized printout of recent home sales and current listings in your area mailed to you at NO cost or obligation

You don't have to talk to anyone. Just call our 24/hr hotline below and leave a message indicating which streets you would like to have information on. **You will receive, by mail, a computerized print out on each active property for sale or recently sold** including the address and photo of the home, a description of key features, and with the list price.

This information will give you a good idea of what your home might sell for if you were to put it up for sale in today's market.

To receive a free computerized Area Home Sales Report call: 1-844-243-9419 ID# 1075

**YOUR
HOME
SOLD**
GUARANTEED REALTY®

Our Name is Our Promise

Vinny Steo