

Marina Munro, Not Just the Right Kind of Realtor, but the Right Kind of Person!

Real Estate Review · A Client Supplemental Service Offered By Marina Munro · Prudential
Toole Peet Real Estate 403-245-4366

Winterizing Your Home and Yard

Keep your yard healthy by winterizing now

Winter conditions can take a toll on your landscape but you can protect against winter plant and lawn loss. ACT NOW—the first frost can come in early November, the last frost is usually in early March.

Keeping your lawn green through the winter requires timing and the right type of fertilizer. Adequate nitrogen will lessen the chance of it going dormant after the first hard frost and will allow the lawn to green up again in spring. Make sure your fertilizer and water get to the root system by raking before that first frost hits. There are several popular commercial fertilizers. It is recommended you select one with the ratio to be 22-3-9 for the nitrogen, high phosphorus and potassium.

Plants are an investment. We all know the time, effort and COST that goes into having a beautiful yard filled with colorful plants. It is important to give green summer growth the chance to harden up. You want your plants to harden up before frost hits them. Speed up hardening in two ways—by withholding water and by fertilizing with a low nitrogen, high phosphorus and potassium fertilizer. Give them an application of surface mulch over the root zone of the plants—this will keep the ground from freezing and allow root growth to continue all winter long, just what you want.

Get out there today, weather is so unpredictable that you can't wait for the local weather man's predictions.

Replace summer annual flowers with hardy winter varieties, like pansies, stock, kale, primroses and snapdragons.

Washington, D.C.-

According to industry experts, many consumers can expect to see their natural gas heating bills rise most winters due to a combination of cold weather and low inventories.

Whether you heat your home with oil, natural gas or electricity, the Federal Trade Commission offers some tips to help you save money and stay warm during winter.

For starters, conduct an energy audit to help detect waste and gauge the efficiency of your current heating system. Your utility company may offer free or low-cost energy audits or you can conduct your own.

Check your attic, attic stairway, attached garage walls and basement to make sure your home is insulated to the Department of Energy — recommended levels for your area. When inspecting and buying home insulation products, look for the R-value. The higher the R-value, the greater the insulating power.

Wrap your hot water heater in an insulating jacket. Schedule an annual inspection for your heat pump, furnace or boiler. Your utility company may provide this service. Hire a professional to seal and insulate leaky ducts and to ensure that the airflow distribution system serving your heating equipment is operating at peak efficiency. Always clean and replace filters on forced air-furnaces.

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Federal Trade Commission (FTC), Washington, DC*

Ethics an issue with Marina Munro



Ethics have rightfully come more into focus over the past few years—and a business doesn't have to be the size of ENRON to qualify for justified scrutiny. In fact, Marina Munro believes that full disclosure is something even a one person business should voluntarily offer its customers and not just because of the recent newspaper articles are encouraging it. "It comes down to doing the right thing," Marina Munro says, "something easy to say, not always so easy to do, but it's the only way to do business in my mind and the only way everyone always wins."

Friends, colleagues and clients have long known of Marina Munro passionate commitment to being a person of quality, not just a quality salesperson.

Most feel its one of the biggest reasons she's been so successful and why they openly and often refer both their friends and family to her for their real estate needs.

Chicago, ILL

Real Estate Agents Trusted

Nearly 80 percent of all home sales nationwide are made with the assistance of a real estate agent or broker. Both home sellers and buyers enlist the services of real estate professionals to help them with real estate transactions.

If you're selling your home, a good real estate agent or broker can help you determine how much your home is worth, devise a strategy to market the property, help judge whether prospective buyers are financially qualified to purchase your home and coordinate most of the financial details involved in closing the deal.

For the prospective home buyer, the real estate agent/broker can help in negotiating a price for a home, but only up to a point. Unless you are entering into a separate agreement in which the agent agrees to represent you, the agent you are working with is typically working for the seller.

- National Association of REALTORS

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The Right REALTOR®**

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Preparing Your Home for the Cold Months Ahead

Performing a few quick and easy maintenance chores around your home could save you a lot of time and money later. The National Association of the Remodeling Industry (NARI) suggests the following steps to prepare your home for winter:

- Have your furnace checked. Make sure the furnace filter is clean. Check the thermostat to be sure it is working properly and the pilot light is functioning.
- Have the heating ducts cleaned on an as-needed basis. If you think duct cleaning might be a good idea for your home, talk to a professional.
- Check your chimney. If you haven't used your fireplace in a while it's a good idea to have it checked for animals, debris and leaves. Consider installing a screen over your chimney openings.
- Clean your gutters and ridge vents. When gutters are clogged, rainwater backs up. If the temperature drops below freezing, the standing water freezes causing the gutters to expand and crack. The ridge vents need to be cleaned in order to allow the house to "breathe" correctly. Otherwise, air will stagnate and create an unhealthy environment.
- Make sure your smoke alarm and carbon monoxide detectors are in working order. Check the batteries regularly. If your alarms or detectors emit a light to signal they are working, make sure the light is on.
- Check the caulking around your doors and windows. If the caulk is cracking and peeling away, it allows your home's heat to escape.
- Insure that the doors and windows shut tightly and no cold air is coming in.

If you don't have the time or expertise for your winter home maintenance personally, by all means, contact a professional.



Get a Transaction Checklist Before You Buy

It's important to know all the requirements when meeting with your lender. Use this checklist as a tool to help facilitate this process. It outlines the recommended steps, but be sure to check with your own lender to see whether any additional steps may be required.

Marina Munro's Basic Transaction Checklist

Step 1: Work with your lender to provide financing for your home purchase. You can:

- Get pre-qualified
- Get pre-approved

Step 2: Select a home

Step 3: Get a sales contract on a home

Step 4: Select the type of mortgage you want

Step 5: Select a lender

Step 6: Apply for a mortgage

- Complete a loan application
- Participate in a loan interview either over the telephone, online or in-person
- Receive a good faith estimate
- Receive Truth in Lending Disclosure
- Loan submitted for final review

Step 7: Closing

- Closing agent reviews whether the conditions of loan are met
- Make final inspection (walk-through) of the home
- Sign and record necessary documents

Don't Get Burned by Furnace Fraud

This is the ideal time of year to have your furnace serviced—before the busy winter season starts. All too often, however, unsuspecting homeowners are duped into buying a new home furnace or authorizing expensive, but unneeded repairs to their existing heating system by contractors who use unethical or deceptive tactics.

The most important step is to not panic. Before you authorize any work, get a second opinion from another reputable firm. Do not hesitate to contact your utility company and ask for a serviceman to come and inspect your system.

If you think you may be in physical danger, leave your home until the system is fully checked out. Be sure to check the warranty on your system to see whether any repairs or replacements are covered.

Remember that many heating systems come with long-term warranties. If you are told that your furnace needs to be replaced because it is too small, think back to the last time it failed to properly heat your house. When purchasing a furnace, you should choose a unit large enough to handle the demands of your house. Do not waste money on a furnace that is larger than you need.

Once you decide that work needs to be done on your present system or you need a new system, be certain to hire a contractor with a good reputation for dependable, reasonable priced work.

Ask friends, neighbors and colleagues for recommendations and check out any company being considered with the Better Business Bureau. Get at least two estimates for the work.

All bids should be in writing and should provide a full description of the services to be provided and the materials to be used. Compare more than just cost.

Check the size and rated efficiency of the equipment each contractor recommends. Ask each contractor how they arrived at recommending a particular sized system. Check the warranty offered and make certain you understand it.

Now you can sit back and relax knowing you won't have any worries this winter with the furnace that you're counting on to keep your family warm.

This information provided to help enhance your lifestyle without charge by:

Marina Munro
403-245-4366

Natural Gas Choices

Do you know which one is best?

Summer is gone and winter is coming. If you're concerned about the cost of heating your home this winter, keep in mind that you now have options when choosing natural gas suppliers. Since deregulation, gas choice programs remain a way to seek out opportunities to save money. How do you go about choosing the right supplier?

Before contracting for services with a supplier, check with your local utility company to make sure their name is on an approved suppliers list for your area. Compare the different offers that are available to find out who best suits your needs. It is best to get more than one estimate before making a decision. You need to read all material associated with the product.

Check for cancellation policies and determine the billing options available. Determine the risks as well as the benefits for their services. You must never allow yourself to be pressured into making a decision you might not be happy with. And never—never give any personal account information or credit card information until you have made your decision.

Your Dream Vacation Home

What you need to know before buying it

We all have the dream of one day having another place to call home but there are some key issues that a buyer needs to consider before it becomes a reality. Here are some issues buyers fail to consider.

Focusing more on the actual property and price than on the amenities of the surrounding area are important when considering a purchase for your Dream Vacation Home. First, determine how you will use the property. Spending less than two weeks out of the year means you will be spending a lot of money for each day there.

Remember the mortgage payments, insurance, taxes and regular maintenance. It might make more sense to rent than buy. Another consideration, the mortgage rate for a vacation home may be slightly higher than for a primary residence. Because a few financial institutions see a greater risk for a borrower abandoning a vacation home in times of trouble than a main residence. Always discuss your options with a qualified tax advisor about tax obligations.

It never hurts to hire a rental company to take care of your home for the first year until you get a feel for the job. Contracting out maintenance jobs can get expensive.

Call Marina Munro. A real estate professional who will provide you with all the information you need to consider when purchasing your Dream Vacation Home! Call today...403-245-4366.

Did you know that the fixed rate mortgage has been the most popular choice among home buyers for more than 20 years?

The advantage is that neither the interest rate nor the monthly payment changes. FRMs are no longer limited to 25 years. They are available in 10, 15 and 20 year maturity periods that can save you substantial amounts of money, and bi-monthly and bi-weekly mortgages, which can shorten the term of your loan.

Mortgage questions got you stumped? Don't let mortgage mysteries keep you from living the lifestyle you've been dreaming about. There truly never has been a better time to own your own home. Call Marina Munro today, 403-245-4366!