

# WHAT'S COOKING

  
**in Real  
Estate**

Spring 2014

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## **A FRESH COAT OF PAINT** **Tips for your next interior painting project**

### **Purchasing the paint**

If you're not fully committed to a color, start with just a quart, and use it to paint a foam board. You can then move the foam board around the room to see how it'll react to varying levels of light from different angles. Once you've settled on a color, you'll need about one gallon of paint for every 400 square feet .

### **Prep**

Clean the walls (and allow them to dry!) before you begin. Place drop cloths or old sheets on the floors rather than slippery plastic. Remove outlet covers and other obstacles, as it'll make for an easier, cleaner, and all-around better job.

Be sure to clean the ceilings, too. There's sure to be dust and cobwebs that need to be removed if you want your painting project to go as smoothly as possible.

### **Painting**

If you're painting textured walls or a textured ceiling, use a thick-nap roller. It'll ensure that you'll cover the entire area, rather than missing a few bumps or crevices here and there.

### **When you're finished ...**

Keep some of your leftover paint. You never know when you might need it for touch-ups or refinishing.

## TAKE 5- FIVE TIPS FOR IMPROVING YOUR CREDIT

Monitoring your credit report and credit rating is important, especially if you're considering purchasing a home. Here are five tips for improving your credit. It's not about quick fixes, but responsible financial activity over time.

1. Get a credit card: OK, this may seem counterintuitive, but let me explain. When used correctly, a credit card can be an effective tool for building credit. Charge a few budget-conscious purchases each month, and pay the balance off before your due date.
2. Keep your balance low: This is the other side of the coin with credit cards. Try to only charge for items you could pay for out-of-pocket, and try to stick to a balance of only 10 percent of your credit limit.
3. Fix credit errors: You're entitled to free credit reports each year, so take advantage and review your report for any possible errors, such as incorrect limits or closed accounts.



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4. Leave paid debts on your report: Paid off debts like car loans show that you have a history of paying your debt on time.
5. Ask! If you're looking to pay off a debt quickly, it can't hurt to ask the lender to lower your interest rate. You can't get what you don't ask for!

CALL 352.787.COOK (2665) TO SCHEDULE A FREE CONSULTATION OR CONTACT ME AT [DAVID@COOKCOMPANYREALTY.COM](mailto:DAVID@COOKCOMPANYREALTY.COM)

## MORE SIGNS OF AN IMPROVING HOUSING MARKET



Total homes sales for 2013 were the highest of any year since 2006, according to a December 2013 report from the National Association of Realtors. There were 5.09 million total sales in 2013, a 9.1 percent increase over the previous year. "Existing-home sales have risen nearly 20 percent since 2011, with job growth, record low mortgage interest rates and a large pent-up demand driving the market," NAR chief economist Lawrence Yun said. The national median price for existing homes sales was \$197,100. That's an 11.5 percent increase from the median price in 2012 (\$176,800). Of course, all real estate local, so contact a trusted real estate professional for information on market trends in your area.

## START THE YEAR OFF RIGHT BY REVIEWING YOUR BILLS

The start of the year is a great time to review your finances. As 2014 starts—hopefully with a bang—it is an ideal time to take a look at all of your bills. As the past year cruised by you may have added cell phone plans, changed cable and internet subscriptions, and signed up for trial offers (which automatically turned into pay subscriptions). It is a good habit to look at your bills and inspect them for ways to save money. Call your services and see if you can take advantage of new promotional offers or remove services that you are no longer using. Common bills to find new savings on are cell phones, cable TV, internet service, home phone, streaming video services, and any other online subscriptions you may have.

