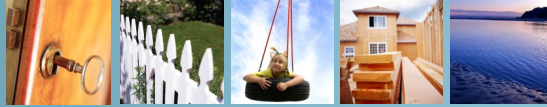


KEY Real Estate News

by stacey lange

OCT/NOV 2008

VOL 1—ISSUE 1



SPECIAL POINTS OF INTEREST

- Unveiling of my exciting **KEY** **NEWS**letter
- **KEY** City Spotlight - Bothell, WA
- The **KEY** Group Team Member Spotlight - Matt Berg
- Buy Low - Sell Later
- Seattle - Recession Proof?

Stacey Lange

THE **KEY** GROUP

Harvesting new client connections

Greetings! I am thrilled to be sending this the very 1st in a series of my NEW personalized bi-monthly newsletters. My goal is to provide my clients with exciting news and/or informative tidbits regarding the housing market here in the Northwest, while also sharing other fun and helpful tips and ideas.

The one question I am routinely asked these days is "How's the market?" and my answer today would be a resounding "GREAT!" -- the NWMLS has reported a rise in pending sales over the last



couple of months and I have had a surge in my business as well. With more of my client's listing their homes (and selling them!) and even more of my buyers hopping off of the fence to finally write offers on homes, I can tell you first hand, there are some great deals out there and the

buyers who are out there wanting to buy, are serious, so that makes it a wonderful time to sell as well.

I hope you'll take the time to read through the articles included in this issue. You'll notice a consistency in future issues with items such as KEY Spotlights on a NW City and one of my Team Members who will share some of their expertise with you. I am looking forward to hearing your feedback - so be sure and let me know your thoughts! Thanks & Enjoy!

Buy Now - Sell Later

Have you been wanting to make a move? Maybe you're youngest took just took off for college or that great little starter home you bought 10 years ago is just not where you are wanting to be, but the idea of selling your home in this Buyer's Market is just too daunting. Well, there might be a solution to allow

you to take advantage of some terrific deals on homes for sale and hold off to sell your home until the resale market allows you to gain what you see as a better price for your home.

The solution? Renting! With limited rentals available here in the NW the rental

homes are in high demand. I can assist you in renting your home to well-screened/qualified renters and in turn together we can find that perfect home for your current lifestyle at a wonderful price. Bottom line is don't let this market intimidate you - be creative and find a way to take advantage of great prices!

KEY City Spotlight - Bothell, WA



Photo of Downtown Bothell

Bothell is located about 12 miles north of Seattle and just west of Woodinville. It is well known for its rural charm.

It crosses over 2 counties, [King](#) and [Snohomish](#). Commuter access is very good and many folks commute to Bothell's Technology Corridor, Seattle, Bellevue and Everett.

Bothell offers to people a wonderful selection of neighborhoods with many condominiums and single-family homes. Bothell also enjoys [excellent schools](#) and [youth sports organizations](#).

Bothell's Technology Corridor is home to several high technology business parks; [Canyon Park Business Center](#), North Creek,

Quadrant N. Creek and Quadrant Monte Villa Center. Business climate and shopping in Bothell is flourishing due to availability of land and proximity to local and interstate highways.

Well-known casual clothing leader [Eddie Bauer](#), [Philips](#), AT&T Wireless and many other high tech companies are located in Bothell.

Learn More About Bothell by Visiting These Links

[Explore Bothell](#)

[City of Bothell - Official Site](#)

[Northshore School District](#)

[Bothell Chamber of Commerce](#)

[Bothell Statistics](#)



Stacey's Favorite Places in Bothell

View more of my favorite places by viewing [Stacey's Favorites Online](#)

Places to Eat

[Russell's](#) · [The Rock Pizza](#) · [Pen Thai](#) · [Qdoba](#) · [Siam Bothell](#) · [Hana Sushi](#) · [Taco Del Mar](#)
[Bonefish Seafood Grill](#) · [Garlic Jim's Pizza](#) · [Taco Del Mar](#) · [Canyon's Restaurant](#) · [More Bothell Restaurants](#)

Places to Shop

[Bothell Furniture](#) · [Bella & Max](#)

bothell furniture

10% OFF

MENTION MY NEWSLETTER & RECEIVE 10% OF YOUR PURCHASE

Featured Bothell Homes



\$735,990 · 18411 36th Drive SE, Bothell, WA 98012 · [MLS#28175598 \(View More Info\)](#)
 3352 SF · 4 Bedroom / 3.75 Bath / Bonus / Den or Main Floor Guest Suite / 4-Car Garage
 Exceptional Finishes · Pre-sale so still time to choose your colors!



\$429,990 - 3119 201st Street SE, Bothell, WA 98012 - [MLS#28164544 \(View More Info\)](#)
 2150 SF · 4 Bedrooms / 2.75 Bath / Formal Areas + Family Room / 2-Car Garage
 Private Fenced Backyard · Cul-de-sac · New Carpet & Fresh Paint · Sprinkler & Security Systems

Seattle Recession Proof?

Forbes Magazine named Seattle one of the "Ten Best Cities To Ride Out The Recession". Here is how we ranked:

- 1- Austin, TX
- 2- Oklahoma City, OK
- 3- Honolulu, HI
- 4- Portland, OR
- 5- Tulsa, OK
- 6- Virginia Beach, VA
- 7- Seattle, WA
- 8- Baltimore, MD
- 9- Boston, MA
- 10- Lancaster, PA

(Seattle-Tacoma-Bellevue, Wash., area)
 Underwater homes: 11.5%
 Median home equity: \$82,162
 Unemployment: 5% (from 3.7% a year ago)
 Median income: \$48,499

View the more on this by [Clicking Here](#)



**DON'T FORGET!
 DAYLIGHT SAVINGS TIME ENDS
 NOVEMBER 2**

Avoid the Plumber this Holiday Season

The day after Thanksgiving is the busiest day for plumbers. You can avoid an emergency call to the plumber by following these DON'Ts:

- Don't overload the garbage disposal, especially with large amounts of starchy foods.
- Don't place heavy foods like pasta, potatoes, rice or coffee grounds in the disposal. Potato Peels are one of the biggest causes of clogged drains.
- Don't place stringy foods such as celery or rhubarb in the disposal; The strings are hard on the disposal - Use the garbage instead!
- Don't pour grease down the drain - it solidifies in the drain! That includes poultry skins.
- When you are using the disposal run the water first, then place the garbage into the drain.

KEY Team Member Spotlight

"An integral part of the success of my business and more importantly, my client's satisfaction relates to the professionals who I work with on a day-to-day basis who assist me in the numerous aspects of completing a successful and smooth close for each and every real estate transaction" — Stacey Lange

Contrary to what I am hearing on the street there is still financing available for both purchasing and refinancing. Interest rates remain volatile just like we've been seeing in the stock market but historically rates are very low. With rates low and home prices down...wow!!...what a great time to buy a new primary residence, second home or even an investment property.

With the changes in the mortgage industry over the last year it's more important than ever to make sure your credit is in good shape. It may not be necessary to payoff your debts but more importantly making sure that everything is reporting properly and fight to remove any derogatory items that may show on your credit report.

With the economy doing poorly don't hesitate to take advantage of some

opportunities out there when it comes to your home or mortgage. Interest rates may fall sharply and if they do they will likely be very low for just a couple days or even a couple hours. Get your documents ready so you can already be in position to lock in an interest rates that may save you several hundred dollars per month.

Lastly, if your credit is not perfect or if you've been declined for a refinance or you think you don't have enough equity in your property to refinance well....there is still a way to significantly lower your mortgage payment with a Loan Modification. Give me a call and I'll personally talk to you about your situation and explain to you how a Loan Modification can drastically lower your payment.



Matthew Berg
 Sr. Mortgage Advisor, Colbalt Mortgage

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INTEREST RATE

QUOTED 10/30/08

6.375%

30-YR FIXED

APR 6.511% · LTV 80% OR LESS
 MAXIMUM LOAN AMOUNT \$417,000




Windermere

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Mark your calendars

Oct 31-Halloween

Nov 4-Election Day

Nov 11-Veterans' Day

Nov 27-Thanksgiving

Dec 6-[Tree Lighting & Santa's
Arrival @ Bothell Country
Village](#)

Dec 22-29-Hanukkah

Dec 25-Christmas

Dec 26-Jan 1-Kawnza

Jan 1-Happy New Year!

Consistently Improving For You

As with this newsletter, I am routinely trying to exceed my customers expectations, by discovering their needs and providing them with an outstanding experience. However, I do recognize that with today's technology and our busy schedules a lot of what occurs in trying to find that perfect home or making the right decisions about your existing home occur with information you find on the web in the comfort of your home.



Since moving over to Windermere, my website has become my "baby" and is something I've become extremely proud of for various reasons. If you haven't taken the time to visit it, I really encourage you to do so - www.key2yourhome.net. It goes beyond the simple home search tools you so often see, and I work every day to improve it. I have highlighted some aspects that set it apart from others and allow you to gain useful information.

[Neighborhood Search](#)

Here you can find information on specific neighborhood. Allowing you to see current homes for sale and recently sold homes, along with other area information. If you don't see your neighborhood/project listed, just let me know – I will gladly add it! Some featured communities are [Greenleaf](#), [The Highlands/Highlands East](#), [Trilogy](#) and [Saybrook](#).

[Stacey's Favorites](#)

Looking for a good restaurant or need an affordable reliable resource for a flooring contractor? Find it here.

[What is your home value?](#)

This is a quick rough estimator to determine your home's value

Once again, I encourage you to surf my website, by logging on and creating an account you will receive the additional bonus of receiving each year on the anniversary of their move-in date of your home a complete CMA (Comparable Market Analysis). Additionally, the first 15 people to Create an Account on my website (lower left corner) will receive a \$5 Starbucks Giftcard - you simply need to enter the word "Newsletter" in Pager section.

— Enjoy!