



THE COCO, EARLY REPORT

news you can use!

BROUGHT TO YOU BY: Jeanne Judson, REALTOR®



Helpful Hacks Decision Making a Breeze

Should you choose a house in the suburbs or a condo in the city? Should you take that job offer or keep looking? Making sound decisions is one of life's biggest challenges. If you're not careful, you can make a poor choice, or even find yourself frozen in indecision.

The next time you are faced with a big decision, try these tips to help you weigh your options. Whether it's a major life decision or which swimsuit to buy, these hacks can help you work through the decision-making process.

Reverse your role. Have you ever found it easier to advise a friend than to figure out your own life?

If a particular decision is difficult to make, try pretending you're the friend. Consider what you would tell someone to do in your situation if he or she asked for your advice. This fresh perspective can be quite enlightening.

Avoid overload. Often, we find it hard to make decisions because there are too many options. We feel overwhelmed with information. Try limiting your research so that you are informed but not overloaded. Talk to two trusted friends rather than asking everyone on social media for advice. Read one good book on the subject rather than fifty online articles.

Make a list. This tried and true method still works. If you want to go high-tech, you can create your list as a spreadsheet.

Either way, list the pros and cons of each option, and then examine your list to decide which option is best.



Are You a First-Time Buyer?

Get My Free Guide!

Buying your first home is a big step and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide. Just call and I'll send it right out to you.

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Closing Costs: It's about More Than Your Down Payment

The first step in buying a home is deciding on a budget. How much house can you afford? Within what price range will you shop?

A down payment is, unfortunately, only one part of that budget. To correctly determine the affordability of a home, it's essential that prospective buyers consider the costs that arise at the time of closing.

Closing costs vary from state to state. There are different kinds of closing costs, too: lender costs, including origination and document preparation fees, and non-lender costs, including appraisal and survey fees. Some of these costs are required in certain states, while others are not. It's also important to note how the market can impact closing costs. In New York City, for example, home prices are higher, which can result in higher lender fees.

In today's market, buyers seeking a conventional loan typically need a 20% down payment to receive optimal rates. As buyers plan their purchase, it's important to factor in closing costs on top of this 20%.

The final total is dependent on the location of the property. Here's a look at how approximated closing costs add up in a handful of cities across the country, assuming a loan amount of \$200,000. Consult with your real estate agent about closing costs in your area — he or she knows the local market best.

- *Denver, Colorado:* \$1,980
- *New York, New York:* \$6,843
- *Minneapolis, Minnesota:* \$2,417
- *Portland, Oregon:* \$2,122
- *Los Angeles, California:* \$2,197
- *Birmingham, Alabama:* \$2,112
- *Anchorage, Alaska:* \$2,138



Millennials Make Estate Sales Cool Again

Millennials are often viewed as financially careless, shelling out money for avocado toast instead of saving for homes or retirement.

Many came of age during a worldwide financial crisis, so their hesitancy to consider long-term financial plans is understandable. Now, millennials are aging. They are buying homes, starting families, and opening businesses. Recent studies suggest they're more financially prudent than their parents and more likely to maintain budgets and avoid big-ticket items. That's why many shop at estate sales.

It's easy to see why these sales have millennial appeal. They offer one-stop shopping for kitchen items, household items, and toys — all discounted. Estate sales are also great community events. They can be fun group outings. There's also a thrill in hunting for a great deal or finding a rare item. Plus, you can meet people with common interests at these sales. These fellow bargain-hunters might become valuable network partners or personal friends.

If you're not a millennial, consider this demographic when you're planning sales.



Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Be sensitive to millennial characteristics. They are typically busy and on tight budgets, and they want to avoid impulse buys. With these factors in mind, keep your sales organized and simple. Label items clearly, with prices easily displayed. Group similar objects together: kitchenware in one area, tools in another, toys separated in age-appropriate ways.

Don't restrict this mind-set to just sales. Millennials also like garage sales. Like many from generations past, most millennials aren't above a good bargain!



Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help. Just give me a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time. I'll just give you the honest facts about your home and its value. And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give me a call at 978-478-8656 to arrange an appointment.



Worth Reading

10 Decluttering Projects You Can Do in 15 Minutes or Less

By *Laura Gaskill*
Houzz.com

Clutter can seem limitless, so the trick to effective decluttering is working within existing boundaries. Consider decluttering drawer by drawer. In the kitchen, only keep food containers that have proper lids. Clean out the condiments in the fridge. Start your bedroom decluttering by sorting through the sock drawer. This won't organize your whole house, but completing these tasks may motivate you to start larger ones. **More:** <https://tinyurl.com/ybtu2ee3>

The One Thing You Need to Do before Every Job Interview

By *Bucky Keady*
Real Simple

Prepare for job interviews like you're the one doing the interview. Your prospective bosses are researching you; use the same tools to research them. Check out their website and note who the senior executives are. Watch any YouTube videos they've made and familiarize yourself with their LinkedIn profiles. These efforts show you have initiative, and they can help you decide whether this is a company you want to join. **More:** <https://tinyurl.com/ydc94557>

7 Myths About Owning a House That Just Aren't True

By *Ann Brenoff*
Huffington Post

A pool may increase your options for entertaining guests, but it may not make your home look more attractive. Installing new siding may be a better option. New appliances aren't always more energy efficient. Not all insurance policies mean the same thing, even though they may have similar language. The main takeaways of this piece: never assume — and do your research. **More:** <https://tinyurl.com/y8v9djbs>

Is Remodeling Worth the Effort for Resale?

At some point during the chaos of every remodel, one question is asked. “Is it worth it?” Is it worth the upheaval? Is it worth the cost? Most important, is it worth the effort when it comes time to sell?

The answer: it depends.

It depends on where you live and what you choose to remodel. For example, the West Coast sees a higher return than does the Mid-Atlantic, according to CNBC.

With regard to specific projects, the 2018 cost-vs.-value report from *Remodeling Magazine* shows that smaller upgrades vs. larger remodels get you the most bang for your buck.

According to the report, those who remodel on a massive scale should expect a return of 56%. This is less

than the steady return of 64% over the past two years.

Why the drop? Craig Webb, editor of *Remodeling Magazine*, believes it is because some real estate professionals suspect their local market may be reaching its peak. He explains, “Consequently, spending a lot of money does not automatically mean your house will just ride the escalator up and be worth a lot more.”

So, if you are planning a remodel in 2018, the rule of thumb is to keep it simple. Forgo a major kitchen overhaul for a simple upgrade that could recoup you 81.10% vs. 53.50%.

Instead of building that addition to the master suite (ROI 48.3%), consider something with more curb appeal, such as a new garage door (ROI 98.3%), manufactured stone veneer

(ROI 97.10%), or a wood deck (ROI 83%).

When asking yourself if all the effort is worth it, keep your real estate agent in mind. This professional knows your market inside and out and can best advise you about whether your potential remodel will help sell your home quickly. Seek his or her input before starting your next project.



Conquer Procrastination ... Today

Whether we like to admit it or not, we all procrastinate. Perhaps the job to be done just isn't interesting. Perhaps it feels daunting, and avoidance seems preferable to failure. Maybe another demand feels more pressing. Whatever the reason, we all put things off sometimes, and some of us do it more often than others. Psychologists tell us that procrastination is a common flaw, and this habitual delay can be counterproductive and disruptive. The good news is that persistent procrastination can be defeated. In a recent *Inc.* article, *5 Scientifically Proven Ways to Beat Procrastination*, Jessica Stillman offers five tips based on scientific research.

1. Start easy—give yourself momentum.
2. Break it down—small chunks are easier to accomplish than big jobs.
3. Be nice to yourself—forgive your previous slacking habits.
4. Find a good *why*—give yourself a reason to get the job done.
5. Be mindful—tame your anxieties. Perfection is not the goal; accomplishing the task is.

You can overcome your tendency to procrastinate. Do it now!

Add Hundreds of Steps to Your Day

Walking is an easy and affordable way to exercise. Still, traveling to space may sound easier than taking the oft-cited daily requirement of 10,000 steps. Here are a few ways to step more.

Walk with others. Go for a walk to catch up with your friends instead of going for coffee or a meal. Walk across the office to talk to colleagues instead of shooting emails. Walk while you're talking to someone on the phone.

Make regular journeys longer. If you meet your friends for coffee, walk there. Park away from entrances. Take the stairs at work or subway stations instead of elevators or escalators. Walk around the grocery store while shopping or stroll through the whole mall before going to your destination — just avoid impulse buying!

Before you know it, you'll be well over that 10,000-step mark.

Ask the Agent: This Month's Question

Should I Be Present When Buyers View My House?

Choosing a new home is an emotional process. You want buyers to feel as comfortable as possible when they view your home. This is why you should not be present when the realtor shows them your property.

When the owner is present, buyers often feel like intruders and feel rushed to leave. They also don't feel free to ask questions or express concerns. You may be tempted to remain home in an effort to answer questions or provide information, but buyers are typically more comfortable obtaining information indirectly through their realtor. Your presence also inhibits honest feedback, which can be crucial for future showings. If something specific is turning buyers off, you want to know about it.

For best results, vacate the premises during all showings of your house. This gives buyers the freedom to explore and enjoy, so they are more likely to fall in love with your home.

The Coco, Early Report

Coco, Early &
Associates

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Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact me for the solution!

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Creamy Cauliflower Soup

This soup can be served hot or chilled — perfect for warm or cool spring days.

Serves 4

2 tablespoons olive oil
2 cups chopped leeks (white part only)
2 cloves garlic, minced
1 head cauliflower, chopped
6 cups chicken broth
 $\frac{1}{4}$ cup sour cream
2 tablespoons chopped chives

Heat oil in a large saucepan over medium heat. Sauté leeks with a pinch of salt until softened, then add garlic and cook an additional minute. Add cauliflower and broth, then turn heat to high and bring to a boil. Reduce heat and simmer for 30 minutes or until cauliflower is tender.

Remove from heat and cool slightly, then transfer to a blender and blend until smooth and creamy. Return to saucepan, warm over low heat, and season with salt and pepper to taste.

In a small bowl, combine sour cream and chives. Place a dollop of this mixture on each serving. *A scoop of cooked quinoa or pearled barley is a nice addition too!*



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