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The KING Team's...

## Service For Life!®

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Hi Folks...

So far here in Ohio we haven't had much of a Winter and that's ok with us! Countdown to Spring begins TODAY....

The Real Estate Market is in desperate need of some new listings. Just for some sample info I ran a search for Marysville Schools, a home on a minimum of 5 acres priced between \$200,000 and \$350,000... There is not 1 listing! I know this is just 1 school district but it is a pretty fair assessment for the areas around us as well.

Inventory is very low. **If you know anyone considering selling please don't hesitate to get us together! We need listings and they should be able to make some money on their home right now. Lets talk!**

Estate planning can be complicated, and many misconceptions about it exist. In today's *Service For Life!*<sup>®</sup> Free consumer newsletter, you'll learn the actual answers to four common myths related to wills, trusts, and other estate planning details.

You'll also learn about helpful travel planning apps, home maintenance chores you should be doing annually— plus fun facts and lots more.

**Mike, Ashleigh & Kim (green for Spring!)**

REALTOR<sup>®</sup>s

Keller Williams Consultants

**P.S.** When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

They may be people needing to move in the next 6 months, and you can tell them about my Free Consumer Report: **"Make Your Home Show Like A Model Without Breaking The Bank."** They'll thank you because this informative guide has a checklist of inexpensive ways to make buyers instantly attracted to a home. To request a copy for a friend, simply call Mike at **937-645-0447**. Or,

REQUEST YOUR COPY

### Today's Brain Teaser . . .

A boy learning to drive goes down a one-way street in the wrong direction, yet he does not break the law. How is that possible?

*(see answer below)*

## 4 Estate Planning Myths Busted!

Just getting started thinking about estate planning? Putting a little thought and effort into estate planning now helps to ensure your final wishes are fulfilled problem-free.

**Belief:** If you don't have a will, the government takes everything you own.

**Truth:** Without a will or trust, the laws of your most recent home state dictate who receives your assets.

**Plan:** Depending on state laws, your surviving spouse, children, or parents are likely to inherit what you leave behind if you don't have a will. However, live-in partners, step-children, and other kin will be left out. To ensure your specific assets go to the people you want to receive them, you should outline your wishes in a will or trust.

**Belief:** You have to update your will every time there is a life change.

**Truth:** *Some parts of a will "self-adjust" due to life changes.*

**Plan:** When putting together an estate plan, discuss possible upcoming life changes, such as adopting a child or buying a home, with your lawyer. He or she can advise under what conditions an update needs to be made to the plan.

**Belief:** The court-supervised probate process of gathering and distributing assets to creditors and inheritors is unavoidable.

**Truth:** *Assigning a beneficiary to certain assets helps avoid probate.*

**Plan:** If you can assign a beneficiary, such as in the case of a life insurance policy and tax-deferred account, do it. But assets like houses and standard bank accounts don't allow for named beneficiaries. Creating a revocable trust instead of a last will may help your relatives avoid probate, but make sure everything is actually transferred to the trust.

**Belief:** I've created an estate plan, so everything is taken care of.

**Truth:** *You should review your estate plan every three to five years to make sure it's up-to-date and appropriate for your current situation.*

**Plan:** Some estate planning documents "self-adjust" due to particular life circumstances, but it's always a good idea to revisit and close any loopholes. For example, if you recently adopted pets, you'll want to designate what should happen to them if you die, and if your trustee is no longer an appropriate choice, name someone else in his or her place.

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## How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request our Free Consumer Guide, "**7 Insider Tips To Net More Money Selling Your Own Home.**" This report will be your secret weapon to maximize the net profits from the sale of your home. You can get a free copy below.

REQUEST YOUR COPY

## Best Apps For Travel Planning

Vacations should be stress-free, so let technology help with the planning!

**TripIt:** This single app keeps all travel itineraries, tickets, booking details, reservations, and confirmations in one place. Even better, it is simple to share travel plans with anyone who needs to know specific details.

**Waze:** Make the most of your road trip with this constantly updated app that tracks interstate delays, speed traps, and road construction that might impede drive times.

**Travelfy:** Group travel is made easy with this app, which lets users pull details like hotel reservations and attraction reviews into a single shared space. A chat feature with a poll option lets group members plan together prior to travel.

**TripAdvisor:** The popular traveler review website has its own app, letting users browse reviews, ratings, photos, and other relevant information before making decisions about where to visit, eat, and stay.

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## Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to all of our clients and friends who support our practice and graciously referred us to your friends and neighbors. Rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We couldn't do it without you!

**Renee Rosebrook for all her Fantastic Referrals  
(word of mouth is 90% of our business and We believe its the highest  
compliment)**

## Fun Facts and Laughs

### *Annual Home Maintenance Checklist*

Keeping a house in tip-top shape requires that some things be tackled only once a year.

Save this list to ensure you don't forget any important tasks.

- Identify and seal cracks and gaps in windows, doors, walkways, and the driveway.
- Have the fireplace and chimney inspected for damage and hazards.
- Inspect the roof for broken, loose, or missing shingles or tiles.
- Flush hot water heater – search online for how-to information for your particular brand.
- Check the home's exterior for chipped paint and cracks in the foundation, and fix as necessary.
- Remove showerheads and clean built-up sediment.
- Deep clean the basement and garage.
- Test well water, if applicable.
- Update your home disaster kit. Check [ready.gov/kit](https://www.ready.gov/kit) for a comprehensive list.

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### ***Friendship Facts. . .***

- The average British person has 396 friends over his or her lifetime.
- People who have three close friends who are also co-workers are 96 percent more likely to say they are extremely satisfied with their lives.
- Strong social networks have been shown to increase longevity and make it easier to recover from disease.

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### ***Helpful Websites for the Kitchen. . .***

Make food preparation easy!

[www.myfridgefood.com](http://www.myfridgefood.com) – Select the ingredients you have available, and relevant recipes populate.

[www.thekitchn.com](http://www.thekitchn.com) – Search for "meal plan" for great ideas for a week of meals you can make ahead of time.

[www.food.com](http://www.food.com) – The ultimate collection of recipes.

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## Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At [www.the-kingteam.com](http://www.the-kingteam.com)

## Brain Teaser Answer:

The boy was walking down the street.

## Real Estate Q & A . . .

### Q. How much money do I need for a down payment?

A. Your down payment will be based on the cost of the home and most likely one of the following popular loan programs...

1. **Conventional financing** – For conventional financing, you will probably need a minimum of 5 percent up to a maximum of 20 percent down.
2. **FHA financing** – You will need a minimum of 3.5 percent down.
3. **USDA financing** – You may not need a down payment.
4. **VA financing** – You also may not need a down payment.

Here are a few more things to know if you go with conventional financing. If you put less than 20 percent down, you may be responsible for paying private mortgage insurance. Also, the lower your down payment on a home, usually the higher your interest rate and monthly payment. Mortgage lenders tend to offer better terms to those with a high credit score, a higher down payment, and a stable employment history.

Learn more about down payments by calling and asking for or Free Consumer Report called *"4 Quick Ways To Buy A Home With Little Down."* we'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call Mike at **937-645-0447**, Ashleigh at **937-537-1722** or email us. Perhaps we'll feature it in my next issue!

[EMAIL ME YOUR QUESTION](#)

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