

**Doren Aldana’s**

**Home Newsletter**



These boxes throughout the document will contain TIPS to make your newsletter sell. Be sure to DELETE THESE BOXES BEFORE PRINTING AND MAILING.

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Volume, Issue

December 2005

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Volume, Issue

Month, Year

***Adding Value to Your Life with News, Tips and Entertainment***

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What happens if a sold property is damaged before the deal closes?



It’s a nightmare scenario. You list your home, a buyer signs a sales contract, but before the deal closes, there’s a fire or other serious damage to the property. What happens then?

The short answer is it’s complicated. Many factors affect how this situation plays out, including which state you live in, the circumstances of the transaction, the flexibility of the seller’s insurance company,

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the nature of the building, the buyer’s plans for the building after closing, and the seller’s and buyer’s tolerance for risk.

Obviously, most sellers would like buyers to close even if there’s damage. But buyers don’t like the idea of paying full price for a damaged property. So a common solution is for the seller to keep the property insured until closing. Then if damage occurs, the seller transfers the insurance proceeds to the buyer. Unfortunately, most insurance policies restrict the insured person from assigning the policy to someone else. Many real estate lawyers argue that in this case the seller wouldn’t be assigning the policy, just a claim under the policy. But insurers sometimes restrict that possibility too.

So how do prospective sellers and buyers manage this risk? Start by clearly understanding the terms of the sales contract and insurance policy. Determine whether the insurance company would allow an assignment of any possible insurance claim to the buyer. The answer to this question depends on the flexibility of the insurance company and how well insured the seller is. Have your Realtor and a real estate lawyer examine the contract and insurance policy in advance. This will help reduce the likelihood of uncertainty and litigation in the event of damage before closing.

If you’d like assistance or advice on this issue, please give us a call. We can introduce you to one of our trusted local Realtor or real estate lawyer partners who can answer all your questions.

**Quote of the Month**

### *"Failure is simply the opportunity to begin again, this time more intelligently”*

### *-* Henry Ford

Client News

**DELETE THIS AFTER READING!**

How about welcoming your new clients to the firm, and giving recognition to the clients that referred them in? This is a great way to stimulate more referrals! (Of course, you must get their permission before doing this!)

Here are the new clients who became members of our firm’s family in the last month! We’d like to welcome you publicly, and send you our best wishes!

**Bob and Karen Schwartz from Middletown (Referred in by Sarah Parker! Thanks!)**

Larry Primrose from Trenton

**Sue and Linda Winthrop from Middletown (Referred in by Kelly Winthrop! Thanks!)**

Carl and June Lockhart from Bainbridge (Referred in by Sam and Brea Weir! Thanks!)

**Joyce Smith and Jim Aito from Trenton**

Janet Collins from Bainbridge (Referred in by Sarah Parker! Thanks again!

**Gerry and Jenny Bozman from Middletown. (Referred in by Sarah Parker! Thanks!)**

*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us! We’re all helping each other, which is the whole point of all this! Right?*

zz





Seasonal Article of the Month

5 tips for moving to or retiring in another country.

There are lots of great reasons to consider moving to or retiring in another country including: lower cost of living, better weather, a spectacular new environment, wanting an adventure, etc. But before you dive in, here are 5 tips to help you prepare for the big move:

* + 1. **Try to speak the language.** Obviously, you’re unlikely to become fluent in a foreign language before you go, but now’s the time to take classes, join conversation groups, use language apps, and when you



reach your destination, sign up for local classes.

* + 1. **Make banking arrangements.** Fortunately, you can continue to have online access to all your existing accounts, investments and pension income. But you’ll need a local bank account too, and before you open it make sure you understand all the regulations about holding assets overseas, tax implications and service charges.
    2. **Research visas.** Before you leave, make sure you arrange for all required visas and residency permits.
    3. **Arrange medical insurance.** Find out how the country’s health services work and how to apply for insurance coverage. Before you go, have a thorough medical checkup.
    4. **Rent first.** Chances are you’ll eventually want to own a home in the new country. But take your time. Start with a hotel or short-term rental. Try out various towns and neighborhoods. Get to know how things work. Then try a long-term rental. And when you’re really confident, consider buying.

Financial Freedom Tip of the Month

Saving for home renovations? Here’s how much the most common home renovation projects can cost you...



Renovations can help make your home more comfortable and easier to sell. But depending on what you’re planning, they can also be expensive—with prices even higher thanks to COVID. To help you budget for your next project, the HomeAdvisor website has published a list of typical costs for renovation projects.

Turns out the #1 most popular improvement project is interior painting. And it is popular because it makes a drastic visual impact for a relatively low cost—with home projects averaging $2,007 in 2020. High visual impact and affordability are also responsible for

making new flooring the #3 most popular project, with an average price of $4,680.

But while visual impact is always desirable, it doesn’t always come at a modest price. Bathroom remodeling ranks #2 on the popularity list, but its average price is $13,401. And kitchen remodeling ranks #5, but its average cost is a hefty $35,317! Rounding out the top six projects are #4 landscaping at $2,389 and #6 exterior painting at $3,291.

As we said, COVID had a significant impact on renovation project pricing in 2020. Compared to 2019, the price of additions was up 49%, closets up 38% and cabinetry up 30%. Time will tell if prices moderate or remain high once the pandemic recedes.

If you’d like to meet one of our trusted local renovator partners, call us today!

Holistic Health Tip of the Month

How to enjoy spring with fewer allergy symptoms.

Spring is a wonderful time of year, unless you suffer from spring allergies. Instead of enjoying the warmth and sunshine, allergy sufferers endure sneezing, coughing, congestion, runny nose, itchy eyes and worse. At the root of most of this suffering is pollen which is inhaled as fine, powdery particles in the air.

If your spring allergy symptoms are severe, consult your doctor. You may be prescribed antihistamines, decongestants, nasal steroid sprays or eye drops. But before you go the medication route, there are many steps you can take to reduce exposure to allergens:



* Before you go outside, check the pollen count on local weather forecasts. When counts are high, stay indoors as much as possible. Or go out later in the day when counts typically drop.
* When indoors, keep your windows closed and use a HEPA filter to remove tiny airborne particles like pollen.
* When driving, close your windows, shut the vents and recirculate the air in your vehicle.
* Vacuum frequently using a “pet-friendly” vacuum cleaner which is better at picking up pollen.
* Shower before going to bed. This removes all the pollen that your body and hair collect whenever you go outdoors.
* Wash your clothes after being outside to remove any pollen. And don’t dry your clothes on an outdoor line or rack where they can pick up more pollen.

Quiz Question of the Month

**Answer to Last Month's Quiz**

Which of the following celebrities WASN’T born on St. Patrick’s Day, March 17?

1. Rob Lowe
2. Lady Gaga
3. Nat King Cole
4. Kurt Russell

ANSWER: b) Lady Gaga was born March 28, 1986

AprilTriviaQuestion

What is April’s birth flower?

1. Daisy or Sweet Pea
2. Snowdrop
3. Honeysuckle or Water Lily
4. Morning Glory or Marigold

**ANNOUNCING LAST MONTH’S WINNERS!**

Congratulations to Sarah and Dan Penner of North Vancouver for winning last month’s quiz contest! They have won a FREE dinner for themselves and another couple at the Salmon House in West Vancouver. Enjoy!

**How does this contest work?**

The first person to respond with the correct answer will win a FREE Dinner for themselves and another guest couple of their choice!

**How do I submit my answer?**

To respond with your answer, email us: email@yourweb.com or fax (xxx-xxxx) in your answer with the enclosed “Free Info” request form. The contest deadline is MM/YY.

Resource of the Month

Make your reno finance itself AND raise the value of your home.

Sure, you’d love a freshly renovated home. But how are you going to pay for it? And is it really worth the expense? Get the answers to these and many other important questions in our latest FREE report called “9 secrets to making your home renovation pay for itself!”

**DELETE THIS AFTER READING!**

You can get access this guide here: [tinyurl.com/mortgageguides](http://tinyurl.com/mortgageguides)

Inside, you’ll learn how affordable it is to access the existing equity in your home to pay for improvements. Also included are lots of expert renovation strategies to help ensure your return on investment is as high as possible. Yes, by choosing the right projects, you can spend LESS and end up increasing the resale value of your home MORE!

Here are just a few of the secrets included in this essential homeowner resource:

* Which renovations offer the highest return on investment.
* Which kitchen and bathroom upgrades buyers value the most.
* How to earn an even higher return on investment by enhancing energy efficiency.
* How to enhance your home’s marketability within the neighborhood.

If you thought renovations were too expensive or too self-indulgent, order this FREE report today. Our “9 Secrets” will convince you that renovations can enhance your lifestyle WHILE increasing your home’s value. Request your free copy by calling our 24-hour info hotlineat: 1-800-123-1234 Ext. 235.

As you can see, we’ve got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you’d like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: 1-800-XXX-XXXX or snail mail it to: 123 any street, any city, any state, zip code.

Have you gained value from this newsletter? If so, we want to invite you to “pay it forward” by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the “Subscribe-a-Friend” form at the bottom of this page, and we’ll send them a free subscription. As a courtesy to you, we’ll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course, they can contact us any time if they’d like to cancel. If you’ve been enjoying our newsletter, this is your hassle-free opportunity to share it with the people you care about - for FREE!

**“Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?”**

###### YES! Please send the FREE Report(s) I’ve selected below:To Get Your Free Copy of Any Of These Reports Simply Call our 24hr Hotline 1-800-XXX-XXXXor Check Off The Ones You Want On This Form And Mail/Fax It In!

**Press Extension:**

[ ] “7 Steps to Stop Paying Rent and Own a Home Instead” - Ext. 1312

[ ] “8 Closing costs to be aware of before you get a mortgage” - Ext. 1313

[ ]“Ultimate Home Buyer Success Kit” - Ext. 1314

**YES!I’dlikeyour trusted advice and counsel about:**\_\_\_\_\_ Getting a Mortgage \_\_\_\_\_ Refinancing \_\_\_\_\_ Other

**Your Contact Information:**

First Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Last Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Best time to contact \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Fax \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Don’t forget to send in your Client Quiz answer to win a FREE DINNER! Submit your answer by fax, mail or email.**

Also, please contact me to help me with: \_\_\_\_\_ Getting a Mortgage \_\_\_\_\_ Refinancing

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**My answer for the Client Quiz of the Month is:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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### “Free Info” Request Form

**Answers To Last Month's Quiz**

Q. According to the Census Bureau, which of the following categories did Americans spend the most on in 2004?

1. Sporting Goods 2. Jewelry

3. Shoes 4. Pets

A. The correct answer is: Pets - According to the U.S. Census Bureau, Americans spent $34.3B on their pets in 2004, up from $17B in 1994. An estimated 63% of households own a pet and 45% of households own more than one pet. The most popular remains man's best friend, the dog, with 43.5M households claiming a canine relative. In fact, the average dog owner spent $1,571 per animal last year. In second place is the cat which 37.7M homes claimed as a pet. The most populous pet turns out to be the freshwater fish. The American Pet Products Manufacturers Association estimates that there are 139M freshwater fish kept as pets in 14M households.



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**Subscribe-A-Friend Request Form**

**[ ] YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you’ll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
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Fu Full Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
City \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ State \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Zip Code\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please use the back of this form if you need more room. Remember to submit your Quiz answers to win a FREE dinner!



BEFORE YOU SEND OUT YOUR NEWSLETTER YOU MUST READ THESE IMPORTANT INSTRUCTIONS!

Dear Done4U Newsletter Member,

I want to make sure you understand how to get the most value from your Done4U client newsletter so you can build Top of Mind Consciousness with your prospects, clients and referral sources and maximize your referrals and repeat business.

Here are the critical steps you must take to ensure success with your newsletter:

**STEP #1:** Watch the orientation video to learn how to customize your newsletter. Just go to: <http://budurl.com/customizeletter> (personalize all text in red then turn it back to black).If this is not your FIRST issue, be sure to add in the answers to last month’s quiz and announce the winners.

Things to customize:

* Header
* Name of Newsletter
* Pic and Contact info (page 1)
* Client News
* Quiz of the Month: a) How to respond b) Last month’s winners
* Resource of the Month: Contact Info
* Free Info Request Form
* Cover Letter (If Applicable)
* Contest Insert (If Applicable)

**STEP #2:** If there are any articles included in this month’s issue that you don’t want to include, you can easily replace it with another article found in our article archive here: <https://b.link/articlearchive>

**STEP #3:** Get access to the customizable Done4U Lead Generation Reports at: <https://b.link/consumerguides>

**STEP #4:** If this is your inaugural issue, be sure to also enclose the following...

a) For your own newsletter [use this cover letter](https://drive.google.com/file/d/1yQDGiVE_1R9erCDH_EJQ9mMq9ybRmGNU/view?usp=sharing).

c) Consider adding the “Contest Insert” to explain the contest.

**STEP #5:** Send the customized file to your printer or send it to a fulfillment vendor to do it all for you. Find our recommended vendors at: [www.DorenRecommends.com](http://www.DorenRecommends.com).Be sure to get your newsletter in the mail by the 10th of each month or earlier.

**IMPORTANT:** be sure you follow these specifications…

1. If you are printing full color, print double sided on white 11X17 paper
2. If you are printing full black ink, print double sided on 11X17 colored paper (pastel green, canary yellow, or golden rod)
3. Fold like a booklet
4. If you choose to use a larger envelope than a basic No.10 envelope use the envelope document I provide and print the teaser copy on the front. You can also have it be a self-mailer (without an envelope), which makes it much more cost-effective to mail. Ask your fulfillment vendor for the difference in price between those two options.
5. Use blue handwriting font for the return address and mailing address (no company name or logo)
6. Always use a separate colored color 8 ½ X11 sheet for the response form. If you use colored paper for the newsletter use white paper for response form.

**STEP #6:** Send a prize for your Quiz of the Month! The answer to this month’s quiz is…

ANSWER: A. Daisy or Sweet Pea