

MVFG ADVISOR

M A R T H A ' S V I N E Y A R D F I N A N C I A L G R O U P

W W W . M V B A N K . C O M

With the arrival of spring people turn their attention to yard work and sprucing up their homes. It's no wonder, as research shows that the best time of year to sell your home is late spring early summer because buyer demand trends upward through spring. Our feature article this month is entitled "Tips for selling your home", an informative and common sense approach to the basic, but often overlooked tips for a successful outcome. We trust that you'll enjoy re-familiarizing yourself with the concepts and hopefully they prove helpful with your home selling experience. As always, it may pay to work with a real estate professional to sell your home, and it's a good idea to have an experienced real estate attorney on hand to review any sales related documents.

We also believe it pays to invest in a team to help manage your various financial affairs. At MVSB our team of estate planning and investment professionals, together with local estate planning lawyers, all understand the value of trust. Since 1991 Martha's Vineyard Financial Group has been helping individuals protect and preserve their assets by offering sound investment advice and estate planning guidance. With decades of experience the Martha's Vineyard Financial Group has a proven track record of providing effective estate planning strategies.

As the largest money manager on Martha's Vineyard we stand ready to assist you with protecting your assets and planning for your retirement. When you entrust your family and financial assets to us we never forget that we are in business to serve you and take that charge very seriously. Our team of experienced professionals is always available to meet with you to review your account and to discuss how our products and services can help you meet your objectives.

If you are an existing client - thank you for your business. If not, we welcome the opportunity to speak with you about our many investment products and services.

Bob Ripley, Executive Vice President



**Martha's
Vineyard**
FINANCIAL GROUP

For more information on our investment services or to schedule a confidential visit, please contact the Financial Group at 508-693-8850.

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TIPS FOR SELLING YOUR HOME

SET YOUR PRICE CAREFULLY

Too high a price and buyers may not consider it. Too low a listing price and you're selling yourself short. Realtors often give a free home market analysis if you ask. This gives you an idea of how your home compares financially with similar, recently sold homes in your area. The analysis may also include how much you might expect to earn after closing.

DON'T DO MAJOR REMODELING

Don't break the bank preparing your home for sale. Pricey items such as a new roof may be big hits with buyers, but rarely does the buying price end up covering the payout for such costly home improvements. When possible, stick with the simpler and less expensive options rather than major remodeling.

MAKE A GOOD FIRST IMPRESSION

Curb appeal is important. Keep your lawn and other landscaping neatly trimmed, weeded and watered. Check the exterior of your home for signs of wear and damage, such as peeling paint, foundation cracks or loose shingles, and fix what is needed. Clean the outside of the house, including windows. Many people suggest giving the front door a fresh coat of paint for that warm, welcome feeling. In addition, adding a few flowers in the spring and summer, or keeping the walks cleared of leaves and snow in the fall and winter can be inviting to potential buyers.

CLEAN!

Remove all clutter from every room, including closets. Organize your basement and attic. Have a garage sale with all the stuff you don't want to move to your next home! Wipe down and paint walls and trim if necessary. Many people advocate repainting with a neutral color palette to appeal to a wider range of potential buyers. Clean all windows, light fixtures and ceiling fans. Bathrooms should always be squeaky clean. Inspect and make any necessary repairs to the plumbing, heating, cooling and electrical systems. Highlight the bath and kitchen by selecting some attractive new towels, curtains or cabinetry knobs.

AND KEEP IT CLEAN

Maintain the new and improved interior and exterior of your home until you successfully sell. It might be hard, but it's necessary. A professional cleaning service may be able to help maintain the new clean look with occasional visits.

LIGHT IT UP

When showing your house, provide plenty of light and make your home a warm, welcoming place. Open the curtains to let in the sunshine. In the event of an evening showing, make sure you have ample lighting available in all areas. Fresh cut flowers make a nice addition, and a pleasantly scented house is very inviting.

GO AWAY

Many realtors and potential buyers would prefer that the seller not be present during a showing, to avoid limiting the buyers' conversation or making them uncomfortable. Children and pets should also be absent or out of the buyers' way during a showing, if at all possible.

FINAL THOUGHTS

Contact a professional realtor as they can assist you in the sale of your home. Also, as with all legal transactions we highly recommend you seek the counsel of an experienced real estate attorney to review your documents. If you do not have one we would be happy to provide you with the names of several we work with in the community. As well, we would be pleased to assist you in your financial planning and asset management. Please do not hesitate to call us at 508-693-8850.