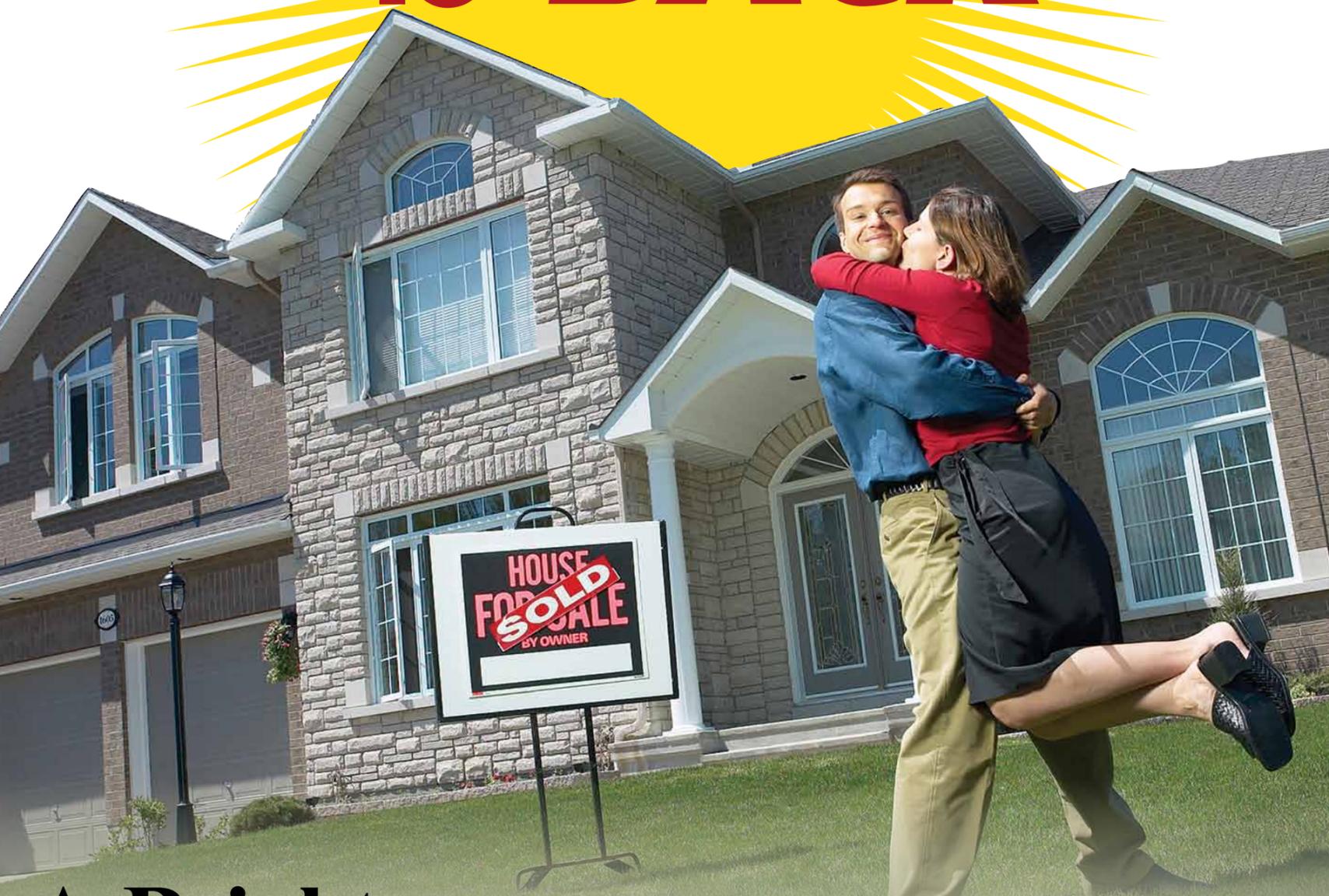


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# The seller, not season determine the right time to sell a home



By Melissa Guay  
The Post-Star  
Special Correspondent

While the busy season for real estate is just getting underway, the right time to sell a home

doesn't necessarily coincide.

Susan Balfour of Balfour Realty in Glens Falls said that the market's supply and demand relationship

really means timing must be right for the seller, not the season.

"There is always a market for real estate. Everyone thinks you need to sell in spring,

but that's not so. The winter market does have less inventory, but that means less competition," Balfour said.

Balfour added what is more important than

season is preparation.

"The more prepared you are, the higher price you will get every time," she said.

RealtyUSA Agent Angela Cugini-Girard said there are specific tips she gives her clients to ensure a successful sale, which surprisingly include not embarking on massive remodeling projects.

"Don't remodel a thing until you talk to a real estate agent. They know the market, and can help you decide what needs to be done and what should be left as is," she said.

"I tell my clients, why spend a dime to get a dime a back? Don't spend a dime unless it's going to get you at least a quarter in return," she added.

Both Balfour and

Cugini-Girard said the very first steps are de-cluttering and thoroughly cleaning, followed by staging the home in the most attractive way possible.

"Selling a home means you're selling wall space, counter space, and floor space. Maximizing those things through the proper placement of lights and furniture can have a remarkable effect," Balfour said.

"A fresh coat of paint can do incredible things for a room, as well as curb appeal. Clean the outside as well," Cugini-Girard said.

Balfour continued that a house that feels homey will always sell better.

"You are selling a home. Focus on that, and the right buyer will see it for what it is," she said.

## What to expect from your Real Estate agent

By Melissa Guay  
The Post-Star  
Special Correspondent

Choosing a real estate agent is one of the most important decisions in selling your home.

RealtyUSA Agent Angela Cugini-Girard said that while most shop around for an agent, choosing the one offering the lowest commission and seeking highest asking price for your home isn't always the best policy.

"Your agent's job is educate you on the market, and he or she should be able to back up everything they tell you with comparable homes and their recent sales," she said.

Susan Balfour of Balfour Realty in Glens

Falls said an agent's first job is honesty regarding property value.

"Over-pricing is the kiss of death for a sale. You have to be honest with a homeowner, even when that means disagreeing with an asking price, because the longer a house is on the market the more people are going to wonder what's wrong with it. And the more it's going to cost the homeowner in long run," Balfour said.

Cugini-Girard continued that if no offers are received within 90 days of listing, the home is likely priced incorrectly.

Cugini-Girard said a typical client should expect an agent to provide online listings for their home, several

showings per week, and weekly communication.

Balfour added that an agent should also be able to offer practical advice for getting the home ready for buyers, as well as notice prior showings.

"But sellers should also be aware that last minute showings happen, and it's better to have a bad showing than no showing at all. Selling a home is a relationship, and all parts have to work together to get it done," she said.

MSN Real Estate reports that real estate agent commissions are on average 5.1% nationwide, though it is against the law to disclose specific agent's percentages in order to prevent price fixing.



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# Timeline for a perfect open house

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Thinking of selling a home? Here is a suggested timeline that might help you have a successful sale.

## One month before the open house:

- Line up sitters for the kids and pets at least four weeks in advance.
- Sagging gutters, threadbare carpets, and leaky faucets will turn off buyers. Get those little maintenance issues taken care of now. "Things that immediately capture a buyer's attention are important," said Chad Niegelsen, a Realtor with ReMax First Choice of Onalaska, Wis. "Grand scale projects typically are not. The return on investment doesn't come back."
- De-clutter. Clean spaces help sell homes.
- Don't hide your junk in closets. Buyers will

look there. You may have outgrown your home, but you want it to look spacious.

- Schedule a carpet cleaner and home cleaning service to come through a few days before the open house. If you plan on doing it yourself, be sure to leave a couple of days.

## Three weeks to go

- Buy a new doormat and fluffy white towels for the bathrooms.
- If your house is older, ensure the basement steps are clean and have fresh rubber treads. A fresh coat of paint on an unfinished basement floor is helpful.

## Two weeks to go

- High dusting: Clean the light fixtures,



ceiling fans and other ledges. Do the light switches and door knobs, too.

## One week to go

- Clean inside your refrigerator and oven, and de-clutter kitchen cabinets, drawers and pantry. Overstocked shelves will give the impression there's not enough storage.
- Make sure buyers can get close enough to inspect the furnace, air conditioner and

appliances. Be sure they're clean and the stickers are visible showing when they were installed.

## Week of the open house

- Buy frozen cookie dough and disposable cookie sheets. You'll want the house smelling of fresh-baked cookies, but not the work and cleanup of baking.
- Buy apples, lemons or other fruit to display in a bowl.

- Make sure you have plenty of sales brochures.
- Clean the windows.
- Mow the lawn a day or two before. Mowing the day of could trigger allergies for shoppers.

## One day to go

- Have plenty of signs pointing buyers toward your open house. If your agent is too busy, offer to help.
- Stow outdoor clutter like hoses, toys, pet bowls.
- Put fresh logs in the fireplace.

## Day of open house

- Secure your checkbooks, jewelry, prescription drugs and other valuables in a safe, your vehicle or a neighbor's house.
- Set the dining room table for dinner. Set the patio table, too.

- Check for spider webs on outdoor play equipment.
- Store personal items from the bathrooms and hang the new towels.
- Stow kitchen appliances and set out a bowl of fruit on the counter or kitchen table.
- Bake the cookies and set them out for your guests. Brewing a pot of coffee can also create an inviting aroma.
- Pick up throw rugs and bath mats that could cause someone to trip.
- Light a fire (if it's cold out).

## During the open house

If you have an agent, get out of the house and let them do the work. If you're selling your own home, take a tip from the pros and always walk behind the guests, directing them instead of leading them.

# Home selling 101: Who, what and when

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Here's a quick guide to the key players, their roles and when they get involved in the home selling process.

**Agent:** A listing agent represents the seller, while a buyer's agent represents the purchaser.

Each is responsible to their client, though there are cases when a single agent represents both.

Buyer and listing agents share in the sales commission, though the fee is paid by the seller.

**Mortgage lender:** The buyer will find a lender to finance the purchase. The lender typically controls much of the remaining process.

**Title company:** Typically both buyers and sellers purchase title insurance. This service, which lenders require before approving a mortgage, guarantees the title to the property is

free and clear — meaning there are no outstanding loans or contractor liens against the home.

**Real estate attorney:** Generally employed by the title company to double check their work.

**Appraiser:** Once an offer to purchase is accepted, the buyer's bank orders an appraisal to make sure the property is worth the amount of the mortgage. The lender chooses the appraiser, and the buyer generally pays the cost.

**Home inspector:** Though generally not required by lenders, bankers recommend that prospective homeowners hire an independent inspector to check the property for potential defects and hazards.



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**44 HASKELL AVE, GLENS FALLS**  
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Attractive 2 bed/1 bath home on a corner lot with many upgrades. Wood floors throughout, enclosed three-season porch, newer windows, 1st floor laundry room, open floor plan in LR/DR, eat-in kitchen. Walking distance to East Field Rec Center and Pool.

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Laura - 518-878-0798  
homesfromtheteam@gmail.com  
www.homesfromtheteam.com

**OPEN 12:00 - 2:00**



**38 TOM SAWYER, WILTON**

New model one-level cottage home complete in Huckleberry Finn Estates. It has 3 BRs, 2 full tiled BA's, wood/linoleum floors, SS appliances, 1st floor laundry & slider to a 12' x 16' deck on a .54 acre on a dead-end cul-de-sac. \$239,900

Valerie Thompson - Cell: 421.7264 - Dir: Rte 9 North, R on Northern Pines, bear R on Traver Rd, L on Tom Sawyer

**OPEN 2:30 - 4:30**



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Dir: Northway Exit 15, Rte 50 North, R on Colebrook, L on Brampton Lane

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**31 COOLIDGE AVE., GLENS FALLS**

Warm and inviting city home with 4 bedrooms and one and 1/2 baths. Hardwood floors throughout, beautiful stone fireplace, and a great lemonade porch. **Reduced to \$219,900**

Hosted by Anthony Metivier 518-932-1109

**OPEN 1-3**



**1532 RT. 9 MOREAU (SGF SCHOOLS)**  
(Private road across from highway dept.) This lovely 2565 sq. ft., 4 bedroom, 2 1/2 bath home is a gem! Beautiful hardwood floors, 1st floor master suite and located on 14.2 private acre with inground pool, barn plus 2 car garage. **\$279,900**

Hosted by Michelle Cardinale 361-2258

**OPEN 11-1**

**JUST LISTED**



**200 CLENDON BROOK RD, QSBY**  
(West Mt. Road to Clendon Brook) This beautiful, 3,600 sq. ft., 10 year old, 5 bedroom 2 1/2 bath home sits on over 6 private acres, with walk out basement, hardwood floors and open floor plan. **\$399,900**

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You will enjoy the screened porch and open deck on these mild days and the warmth of the gas fireplace on the cool evenings. This well maintained home has 4 bedrooms, 2 full baths, a crowd sized dining room, eat in kitchen with breakfast nook and wait till you discover the wonderful bonus room on the third floor. Please stop by and see this great house!

Directions: West Notre Dame Street is off Glen Street, just north of the traffic light on Sherman Ave.

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**66 HELEN DRIVE, QUEENSBURY**

Spacious 3 bedroom 2 1/2 bath contemporary on large lot with fenced back yard, deck and in ground pool. Home features fireplace, formal dining room, finished basement with sauna, and much, much more.

Stop in today and take a look.

**\$269,900**  
(Directions: Dixon rd. to helen dr. house on right. Look for signs.)

**OPEN SUNDAY 2-2:30**



**12 QUARRY CIRCLE, KINGSBURY**

NEW CONSTRUCTION

1700 sq. ft. center all colonial featuring 3 bedrooms, 2 1/2 baths, custom eat-in kitchen, formal dining room. Living room with gas fireplace, rocking chair porch overlooking quarry pond. Come see for yourself all this home has to offer. **\$195,000**  
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**16 Britta Lynn Drive, Queensbury**  
**\$239,900**

Unique artistic home set in the Adirondacks with a private setting in Lake George School district. Home features 4 BR, 2 1/2 baths, family room, living room, eat in kitchen, 2 fireplaces, wrap around deck. Seller is motivated!  
Directions: Bay Rd. left on Tee Hill, left on Hall Rd, first right on Britta Lynn Dr, the house is on the right.

Hostess: Tina DeMarsh - 222-1281

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**45 AVIATION ROAD - QUEENSBURY**

Spacious 5BR/1BA Cape on over a 1/2 acre corner lot. With a little TLC this home is roomy enough for a growing family or a great opportunity for an investor. Upstairs updated w/ wide plank flrs, energy star windows, insulation & electric. New firing in the DS sitting room, an open living area & eat-in kitchen. \$119,900

Darlene Hayes, 466-4176 Dir: Corner of Aviation & Bennett Rd.

**Open Today 12-2**

**26 TERRA COTTA - GLENS FALLS**

3BR/1BA in a great location! Nice street & close to everything in QBY & downtown GF. This house needs nothing! Large spacious kitchen & dining area that is great for entertaining. Large deck wraps around the side & back of this house to the backyard. Newer windows & siding with paved driveway. \$134,900 Racheal Elms, 307-6925

DIR: South on Bay St, to left on Terra Cotta, house is on the left.

**Open Today 11:30-1**

**69 FOURTH ST - GLENS FALLS**

3BR/1.5BA Charming, classic City home w/ numerous upgrades & amenities. Featuring c/air, new windows, siding, doors & gutters. All new full bath, deck, storage shed, gas FP & slider. Lovely fenced yard, & side porch. Hwdw thru-out. New furnace '04. Lovely decor. Convenient location. Turn key home! \$160,000 Marlene Connolly, 339-2280

DIR: Exit 18-East on Main St, (R) on Thomas, (L) on Fourth - on (L).

**Open Today 1-3**

**3 ALGONQUIN DR - QUEENSBURY**

3BR/1.5BA well maintained, spacious Ranch. Sunroom off kitchen overlooking a wooded yard w/ gardens, storage shed & privacy. Circular driveway, landscaped yard, spindled front porch, bay window in LR, large dining area, deck & dry bsmt. Master bath w/ washer & dryer. \$219,900 Jeff & Pam York 796-9814 or April White 260-5623 DIR: Upper Sherman to Algonquin Dr - on (R).

**Open Today 12:30-2:30**

**162 SPIER FALLS ROAD - MOREAU**

Must see 3 bedroom 1 story home. Modern kitchen. Washer and dryer in bathroom. Dining area with sliders to back yard. Partial basement w/ exterior entry was built in 1995. New kitchen & bath floors & new carpeting all the way through. Every room freshly painted. \$144,900 C. Ann Cheney, 791-4230 DIR: From Route 9N, turn by Dunkin Donuts onto Spier Falls Rd. Home on right.

**Open Today 11:30-1**

**102 MCDUGAL LAKE ROAD - COSSAYUNA**

Pristine Ranch on 8.16 acres. New gourmet kitchen. Large LR w/ hwdw flrs. Formal DR. Screened porch w/ flagstone flr, large deck, den w/ wood FP. 3BR/2BA, Master suite, walk-out bsmt w/ 8' ceiling, root/wine cellar. Summer kitchen in 2 car garage. 24x32 barn-workshop. \$269,500 Christine Nemeck 669-5310 & Linda Ross 791-3831 DIR: Rte 29 North on McDougal Lake Rd, on (R).

**Open Today 12-2**

**100 EAST MAIN STREET - CAMBRIDGE**

Walk to town from your own private sanctuary. Charming 1840's Gothic Cottage w/ original gingerbread trim. 3-4BR/2BA, formal DR, music rm/parlor, large end porch/sunroom off kitchen & FR. French doors to rear deck & 2 patios. Private fenced yard. Large 1 car barn w/ storage & heated artist studio/workshop. \$219,900 Christine Nemeck, 669-5310 DIR: Rte 22 North take (R) at light - on (R).

**Open Today 1-3**

**46 ARBOR DRIVE - GLENS FALLS**

Beautifully maintained 3BR/2BA brick home w/ nice front entry. Move in condition. 1st flr room can be used as den/office or 4th BR. New hwdw on first floor, gas fireplace, nice side porch, tiled breezeway. Great family home. Includes 2 individual room air conditioners. \$256,600 Jim Porter, 792-9058 DIR: North on Glen St, right on Arbor, last house on left - on corner of Arbor and Parker.

**Open Today 12-2**

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**15 KING STREET, FORT EDWARD**

AFFORDABLE & CUTE this precious 3 bedroom home awaits a new owner. Offers 1st floor master, country kitchen with separate dining area, full basement & gas heat. COME TAKE A LOOK... **ONLY \$69,900.**

Dir: Route 4 to Marion to left on King.

Hosted By: Tammy DeBlois

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Direction: Bay Road to Haviland To Beekman.

**98 MONTCALM STREET, GLENS FALLS**

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Directions - Sherman Ave to Larose; left on Montcalm; property on right.

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**2 JOHN CLENDON, QUEENSBURY**

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(.9) corner lot w/fenced yard. Conveniently located to everything Queensbury & Lake George offer: Tourism, Schools, West Mountain, Designer Outlets, Six Flags, Lake George, Saratoga & 50min. to Albany. **\$234,900**

Directions - Aviation Rd, right on Crownwood, left on John Clendon, property on the right.

Heather Peluso  
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**16 SYLVAN AVENUE, QUEENSBURY**

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Directions - Aviation Rd. or Potter Rd. to Sylvan.

Sheila Brumley, 361-SELL(7355)

**619 LOWER WRIGHT STREET, FORT EDWARD**

3 bedroom, 1 bath home walking distance to public transportation. Fenced yard with room for garden and play area. First floor laundry, lemonade porch, Hudson Falls School District. **\$112,000**

Directions - Route 4 to East on John Street (south), right on Wright Street, House is on the right.

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**OPEN HOUSE 1 - 3**



**21 SYCAMORE DRIVE, QUEENSBURY**

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Your Host: Nels Crisler  
Directions: Aviation Road to Potter Road, turn on Sycamore, house is on the right.

**OPEN HOUSE 1 - 3**



**23 WILLOW, QUEENSBURY**

THIS SPACIOUS QUEENSBURY HOME OFFERS THE PERFECT FLOOR PLAN. The 4 bedrooms include a huge master suite. Enjoy the screened porch and patio for summer and gas fireplace for winter. Amazing neighborhood.

Offered at **\$247,900.**  
Your Hostess: Greg Buckingham  
Directions: Aviation Road to Potter Road, Right on Willow. Home is on the corner of Willow.

**OPEN HOUSE 11 - 12:30**



**28 DAVIS STREET, GLENS FALLS**

CHARMING AND COMFORTABLE 4 bedroom, 1 1/2 bath Glens Falls Colonial with original woodwork, French doors, formal dining room and wood stove in the family room. Convenient first floor laundry.

Offered at **\$119,900.**  
Your Hostess: Judy Collins  
Directions: Glen Street to Grant to Davis Street.

**OPEN HOUSE 1 - 3**



**59 AVIATION ROAD, QUEENSBURY**

SET BACK ON A LOVELY DEEP CORNER LOT are two adorable homes in Queensbury with so much to offer! Perfect for in-laws or investment. Each house is private with many improvements.

Just offered at **\$169,500.**  
Your Hosts: Dave and Judy Collins  
Directions: Aviation Road to corner of Eldridge.

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**OPEN 11:30-1PM**



**www.48Elm.com**  
**48 1/2 Elm Street, Hudson Falls**  
 Cozy 3 bedroom cape with awesome back yard. New furnace with central air, hardwood floors, full basement.  
 Stop in and make your move soon!  
**\$109,900**  
 (Oak to Elm Street, look for signs)



**JANET DIMANNO**  
796-9710

**OPEN 12-2:30PM** **NEW LISTING!**



**www.224Queensbury.com**  
**224 Queensbury Avenue, Queensbury**  
 Come on in and take a real tour of this property! Enjoy the creative studio and woodworking shop or convert to living space of your choosing!  
**\$247,500**  
 (Dix Avenue to County Line (airport) Road. Look for signs)

**OPEN 11:30-1PM** **NEW LISTING!**



**www.52MudPond.com**  
**52 Mud Pond, Queensbury**  
 3 bedroom ranch w/ open living space. Full basement with potential. Lovely, private yard.  
**\$149,900**  
 (From GF, North on Ridge to Right on Sunnyside East at Beans Store. Left onto Jenkinstown, Right onto Mud Pond across from park.)



**798-8555**

**OPEN 1:30-3PM** **NEW LISTING!**



**www.31LexingtonAve.com**  
**31 Lexington Ave, Glens Falls**  
 Gorgeous 3 bedroom home w/ all natural woodwork, hardwood floors, 1st floor laundry, garage, in-ground pool. You'll never want to leave home again!  
**\$159,900**  
 (Bay or Ridge to Lexington.)



**CANDI SEILER**  
222-2902

**OPEN 2:30-3PM** **REDUCED**



**www.13Margaret.com**  
**13 Margaret Dr, Queensbury**  
 Simply gorgeous with soaring ceilings, beautiful new laminate floors and natural gas fireplace. Spacious kitchen with all new stainless steel appliances and sliding doors to a fantastic new stamped concrete patio!  
**\$134,900**  
 (Aviation Rd to Dixon, right on Old Forge/ Peggy Ann, left on Margaret)



**MARTY LACATENA**  
860-7487

**TWO MODELS OPEN!**



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**OPEN 1-3**

**REDUCED**



**7 Edgewood Drive, South Glens Falls**  
 Awesome location for this 3 Bedroom 2 Bath ranch offering spacious rooms and 2 fireplaces. Relax in front of the fireplaces or kick back in the fenced in yard. This home has something to offer everyone. Stop by and see for yourself.  
**Priced to Sell at \$164,900**

We have other homes in South Glens Falls.  
 Please call Michael Pugh  
 Real Estate Broker 361-0957  
 for information.

**Call 743-1414 for More Information**

**OPEN HOUSE 1-3**



**1 PHEASANT WAY, SOUTH GLENS FALLS**  
**NEW ON MARKET!** Always sunny 3 bedroom, 2.5 bath home offers a large yard with assorted fruit trees & beautiful perennials surrounded by a privacy fence. An inviting, open floor plan with gas fireplace in living room, bright kitchen w/island, master suite easily accommodates a king size bed, generous size 2nd & 3rd bedrooms. Freshly painted throughout and ready for you to move right in!  
**\$214,900**

(Dir: From Village of SGF south on Main St., R on William, L on 1 Pheasant Way, South Glens Falls)

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**Barbara Winters - NY Licensed Real Estate Broker**  
[Barbara4Remax@yahoo.com](mailto:Barbara4Remax@yahoo.com)  
 (518)793-7053 ext 309 or (518)791-3746 (c)



**OPEN 11:00AM-12:30PM**



**363 COUNTY RT. 45 ARGYLE**  
 Mountain Views as far as you can see! Enjoy your privacy living in this 4-bedroom, 3-bathroom home situated on 12.5 acres. Features include a large kitchen with island and snack bar, large bright living room w/gas fireplace, family room wet bar and fireplace, C/A, large deck w/views, 1st floor laundry room, fenced area, 2-car garage and a whole lot more.  
 Directions: Take Rt. 40 to County Rt. 45 and go about 2.7 miles. House on the left.  
**Price: \$249,900**

**OPEN 1:00PM-2:30PM**



**148 BAIN RD. ARGYLE**  
 Privacy, Elegance and Views! re just some of the features that come with this secluded custom home on 22 +/- acres. Features include granite countertops, SS appliances, fireplace, woodstove, HW on demand, 3-car heated garage w/additional detached 1-car garage, deck, porch, gazebo and your own private pond. Don't miss this rare property.  
 Directions: Take Rt. 197 to Argyle, turn left on to RT. 40 then turn right on Rt. 47 to right on Bain Rd. look for sign on the left.  
**Price: \$324,900**

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**Open 1-3**  
 7125 State Route 9, Chester \$369,000  
 AMAZING house across from Leon Lake; 6 bdrms! Income possibilities! Close to Gore, Schroon Lk; 35 mins to Glens Falls! (Dir: 187 to Exit 25; left onto Rte 8, 4 miles slight right to R19; house on left). Contact Carol Herbert, c: 518-260-3045

**Open 12-2**  
 241 Morgan Way, Corinth \$275,000  
 Open floor plan, hardwood flrs, 4 BR/2.5 Baths, 10 minutes to downtown Saratoga. (Dir: 9N through Greenfield Center to a right onto Morgan Way). Contact James Spear, c: 518-257-0565

**Open 12-2**  
 305 Andrew Lane, Fort Edward Vlg \$179,000  
 Open floor plan, family room with fireplace. Beautiful Master Suite addition w/ bath. (Dir: Route 197 to King Edward Knolls). Contact Helene Resnick, c: 518-461-5303

**Open 1-3**  
 2765 Seelye.com, Lake Luzerne \$356,900  
 Excellent home from the layout to landscaping! Come see what custom is all about! (Dir: Exit 21, bear L to St Rt 9N South, Apx 5 miles to R on Galleys Hill Rd. 2nd Lto.). Contact Dennis Brower, c: 518-744-4241

**Open 11-1**  
 450 Garsevoort Road, Moreau \$149,000  
 Excellent 1.5 bath - completely remodeled, h/w floors in 1/2 & bdrms, tile in d/r, kitchen & bath! (Dir: Route 32 to Garsevoort Road, home on left.). Contact Anthony "Tony" Tomasic, c: 518-796-7337

**Open 12-2**  
 35 Sunnyside East, Queensbury \$164,900  
 Res-Comm: Work & Live here- 3bed/2bath, h/w, 1st fl master, large yard, patio & barn (Dir: Corner Ridge-Sunnyside East). Contact Kathy O'Brien, c: 518-321-5441

**Open 1-3**  
 0 Hidden Hills Drive, Queensbury \$189,900  
 3 bed colonial, hardwood floors, completely appliances! (Dir: Dixon to Hidden Hills). Contact Cindy Abess, c: 518-796-3245

**Open 12-2**  
 111 Broad Acres Road, Queensbury \$229,000  
 Old world charmer with fresh paint & refinished hardwoods. Owner will entertain lease purchase. (Dir: Dixon Road to Ashley to left on Broad Acres). Contact Kathy Elbert, c: 518-791-2179

**Open 12-2**  
 222 Willow Road, Queensbury \$273,900  
 Beautiful family home, vaulted ceilings, fireplace, updated kitchen, granite, ceramic tile. (Dir: Aviation to Potter to Willow). Contact Barbara Kenison, c: 518-361-0211

**Open 1-3**  
 4 Quince Lane, Queensbury \$419,900  
 Move right in! 5br, open concept, sunroom, library & much more! (Dir: Northway exit 18, West on Corinth Road, left to Quince Lane). Contact Audrey Haluza, c: 518-321-9637

**Open 1:30-3:30**  
 241 Clendon Brook Road, Queensbury \$449,900  
 Custom Colonial-Over 5 acres- 3400 sq. ft. 5 bdrms, 3.5 bath, central air, fireplace (Dir: West Mtn rd to Clendon Brook; home on right). Contact Denise Hill, c: 518-361-4663

**Open 12-2**  
 54 Country Club Road, Queensbury \$469,000  
 Gorgeous 4 bed 3.5 bath home on apx 3 acres! One of a kind, must see! (Dir: Quaker Road to Country Club Road). Contact Tina Foglietta, c: 518-222-0500

**Open 1-3**  
 13 Quince Av 4 Sale, South Glens Falls \$184,900  
 Spacious and charming 4 BR/1.5 BA home in quiet and friendly neighborhood. (Dir: Saratoga Ave to Jackson Ave). Contact Lynda Macdonald, c: 518-421-2016

**Open 1-3**  
 25 Second Street, South Glens Falls Vlg \$115,000  
 A Chalet with loads of features! Move in ready, 1 bedroom with finished basement. (Dir: Main Street to East Street on Second). Contact William Brown, c: 518-796-1866

**Open 11-1**  
 112 Chestnut Street, South Glens Falls Vlg \$149,000  
 Well kept 2 family, easily converted back to single. Garage & great porch! (Dir: Route 9, So, Glens Falls to Fifth street to end. Left on Chestnut; home on left.). Contact Denise Hill, c: 518-361-6443

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# Key to quick sale: Get your home in move-in condition

Lee Newspapers  
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If you're trying to sell your home, be aware that grabbing a would-be buyer's attention begins the moment they drive up.

You want to create a good first impression because people make decisions very quickly about whether they're going to like your house, Teresa Rule, an agent with the Mel Foster Co., of the Quad-Cities, said.

"Color at the curb" is a good trick, either by painting your front door, or placing pots with blooming flowers near the entrance, she said. In winter, a cheery, colorful wreath might do the trick. And a new welcome mat is a good idea any time.

While the agent is opening the door, a would-be buyer is looking around, so clean your gutters, knock down cobwebs, power-wash your siding and do touch-up painting if needed.

In summer, trim hedges and pull weeds out of cracks in the sidewalk and driveway. Put away "whimsical" doo-dads such as gnomes or whirlygigs. They're not to everyone's taste.

Then, make your house as move-in ready as possible. Most people — 95 percent — do not want a fixer-upper, Matt Schwind, an agent with Ruhl & Ruhl, said. Move-in ready includes the following.

Clean. This cannot be stressed enough, said Diane Nelson, an agent with Ruhl and Ruhl and owner of Room Wizards, a home staging business.

"No one wants a dirty house," she said. This means windows, floors and furniture. If your faucets are chrome, make sure they shine. "Elbow grease is free."

Clean and beyond. If your carpets are old, and some rooms are dingy, consider taking the extra step of installing new carpet and giving the walls a fresh coat of paint.

That may seem extreme, but "I've seen it happen time and time again where \$3,500 to \$4,000 in new carpet will save \$15,000 in negotiations," Rule said. "It's definitely worth it."

Don't worry that you will pick the "wrong" carpet. The point is that it be clean and fresh.

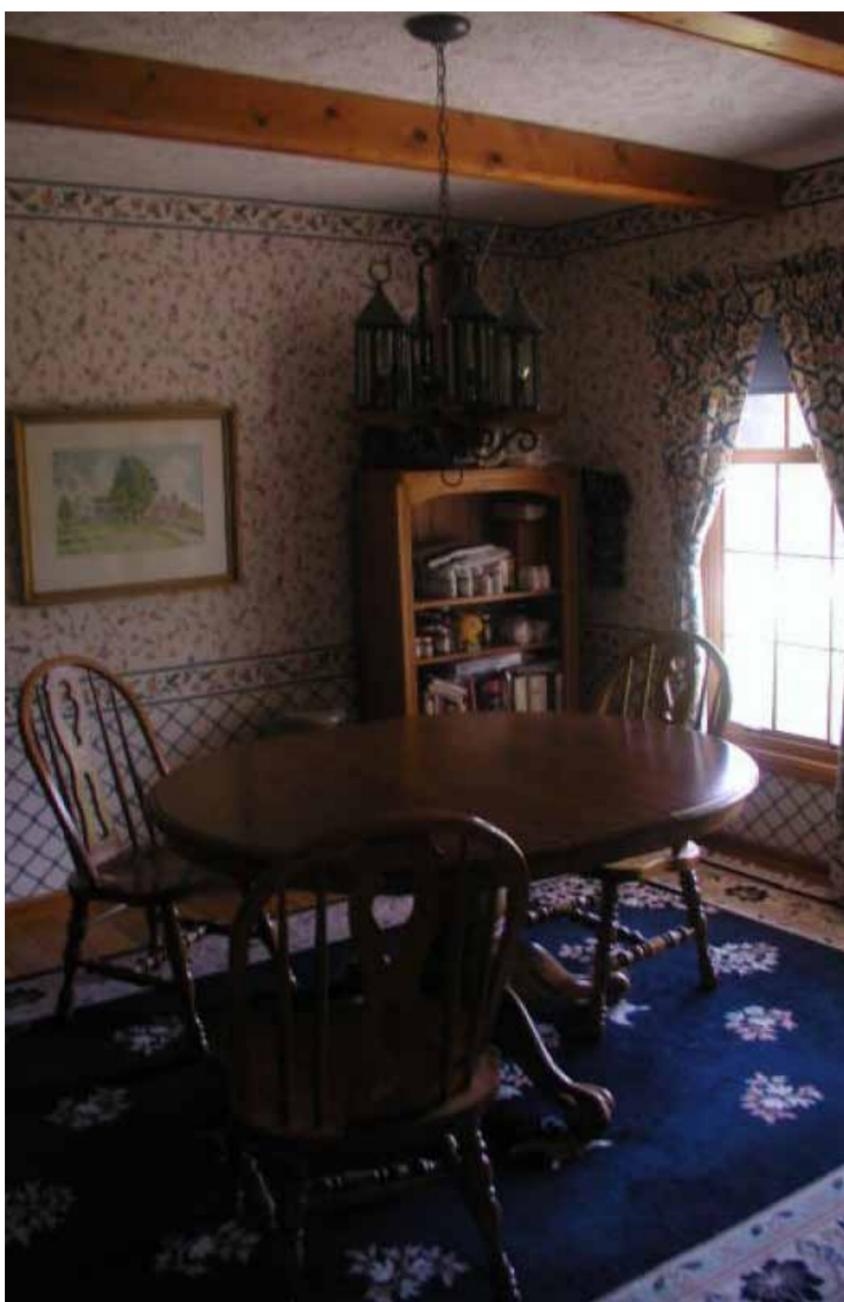
Neutralize personality. Bright, rich paint colors have been popular, but when it comes to selling, neutral is best, Nelson said. You want your home to be as appealing as possible to the greatest number of people.

"That does not mean white," she said. "White is sterile and cold."

Colors in the sand family or a soft gray are inviting, yet will work with a variety of decorating preferences, which is what you want.

And while this may come as a sad surprise to people who love wallpaper, patterned coverings are not universally cherished, so take them down.

"Even if you have spent thousands of dollars on a designer print, the odds are 10 to 1 against the next person wanting your particular



This dining room is a good candidate for updating by remodeling patterned wallpaper and knickknacks.

style," Schwind said.

And if you think it's too much hassle to pull the paper down, so will the buyer, he said.

Declutter. Pick up all your rooms — this means magazines, toys and knickknacks. Put these items in storage.

If your kitchen

counter space is limited, make it look as large as possible by putting toasters, cookie jars and other items in storage. In the bathroom, store your cosmetics, hand lotion and toothbrushes.

Decluttering is important because if there is too much "stuff" in the way, a

would-be buyer will be distracted from seeing your actual house. Also, clean surfaces are more inviting, they allow would-be buyers to

imagine their things in the space and they make your home look bigger.

"Space is good," Nelson said. "You are selling square footage, not the decorating."

Staging. That said, you don't want a sterile house, either. So some things stay. Just not as many as you probably have.

Neutralize odors. Cooking smells, pet odors, diapers, mold, mildew and smoke can kill a sale almost instantly, Schwind said. Ask your agent for an honest assessment of how your house smells.

"Smokers especially may have no 'nose' for cigarette smoke, but it is always offensive to nonsmokers," he said. "Also, buyers will walk right out of a house with a cat or dog urine smell."

"Covering up odors is not the answer either," he continued. "Heavy perfume, plug-in air fresheners and candles will raise a red flag with buyers."

Light. Most people don't live in their house with every light turned on, but that is how a house should be when a buyer first sees it, Schwind

said. Turn on every light, including those in closets, bathrooms and basements. Don't be frugal with low wattage, either.

"Second, always leave blinds and curtains open wide, taking advantage of every bit of natural light. It's a psychological fact that the brighter a house when a buyer first sees it, the better impression they will have when they leave."

Fix up. If you have small projects that you've been meaning to get done, do them. The projects may be small, but when they are "piled one on top of another, (they) seem overwhelming in total," Schwind said. The more minor things you can fix, the better.

Sometimes the work is big. If you have a really old furnace, it could pay to replace it. Your real estate agent could use that as a selling point to prospective buyers, and you might get a quicker, better sale.

Finally, if you are in the middle of a medium-large project, finish it. Don't show your house with a project half-completed, Rule said.



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# Finance Options abound for Perspective Homebuyers

By Melissa Guay  
The Post-Star  
Special Correspondent

Perspective home buyers have myriad options for financing their impending purchase. The trick is researching the best fit for each specific buyer, said Carla Johnson, Residential Mortgage Originator Manager with Glens Falls National Bank.

"Because of the broad spectrum of options in regard to loans, I highly recommend potential buyers meet with a professional early in the process to find what loan is best for them. That's why we are here," she said.

Johnson said mortgage loans can be divided into two sub-groups, which are conventional loans, and government loans.

Loans not guaranteed or insured by government agencies are known as conventional loans. These loans adhere to Federal National Mortgage Association guidelines, or Fannie Mae.

Fannie Mae, and likewise Freddie Mac, are companies that buy out loans from banks. These loans typically

see a 20-percent down payment with a 30-year fixed-rate, according to the companies.

"Freddie Mac does not make loans directly to homebuyers. Our primary business is to purchase loans from lenders to replenish their supply of funds so that they can make more mortgage loans to other borrowers," reported the company.

Such loans are at 50-year historical lows for interest rates. Freddie Mac reported that the 4.21 percent rate for a 30-year fixed-rate mortgage is at its lowest since November of last year.

Government Loans offer a broad spectrum of specific loans, such as loans for first-time buyers, and Veterans Loans.

FHA loans are when the Federal Housing Administration insures the loan, so the lender can offer a better deal. Compared to conventional loans, FHA loans typically see low down payments, low closing costs, easier credit qualifying, and higher interest rates.

The State of New York Mortgage Agency, or



SONYMA, also offers mortgage programs to assist first-time homebuyers.

"Our five mortgage programs feature competitive interest rates, low down payment requirements, flexible underwriting guidelines, no

penalties and down payment assistance. Each of these features is designed to make your home purchase more affordable. All SONYMA loans are financed through the sale of tax exempt bonds," reported the agency.

"There are also

government loans for veterans or their spouses, loans from the U.S. Department of Agriculture, and several other agencies," Johnson continued.

She explained the local banks act as a conduit between the agency and the buyer,

so personal attention can be paid to ensuring a borrower the highest likelihood of successful homeownership.

Johnson added that in addition to down payment, other factors that can play into a mortgage qualification are income, other assets, co-borrowers, and credit score.

And while many of the factors aren't easily moved, improving credit score is one way to positively impact loan qualification standings.

The Federal Trade Commission reports that improving your score significantly is likely to take some time, but it can be done.

"To improve your credit score under most systems, focus on paying your bills in a timely way, paying down any outstanding balances, and staying away from new debt," reported the agency.

"Credit score is one of many factors that assess a borrower's ability to repay. Again, meeting for a consultation with a professional is really the best way to begin understanding the process and available options," Johnson said.



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