



Your Real Estate & Mortgage COACH™



Both the real estate and mortgage markets are experiencing great changes that often mean painful times for some folks. We're focusing our efforts on new ways to communicate and on charitable causes that help folks in need, mainly kids, in Kirkland and on the Eastside. Please join us in those efforts.

Thank you,

Ed

In this issue of Coach's Corner:

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A chance to shape history!

Okay, that might be an overstatement, but we would still like your help shaping the new websites we have in development. We are very excited about two projects we're working on and would love your input on anything and everything that comes to mind (things you like, don't like, suggestions, typos and bugs).

First is our new website, www.myintegra.com. We want this new website to be the same depository of years of information about real estate and mortgages that we had on our old website but more organized and easier-to-search, plus some new, very useful real estate and mortgage tools. We've also introduced our new 'look' with a new logo and graphics. Yes, it's in the early stages and not very polished yet, so be sure to check back often!

Our other project is our new blog site, www.whySKREAM.com, which will be a 'hub' to help create a sense of community and vitality for central Kirkland neighborhoods and businesses. We'll be blogging about 'community' things on Kirkland, but we'll have frequent posts on all things real estate and mortgage, too. So even if you do not live in Kirkland you will find great value in following our blog. Just like our website, [whySKREAM](http://www.whySKREAM.com) is under development and we'd love your suggestions and comments. We'd also like to hear stories about or events going on in Kirkland that you'd like us to post.

Not sick of us yet? You will soon be able to follow us on Twitter, Facebook, and other social sites.

Our goal with our sites is to provide our clients with all the information and tools needed to make an informed decision when it comes to real estate and mortgage and to get a better understanding of central Kirkland, its business people and the charitable causes helping kids in Kirkland. We'd love you to tell us what you want to know so we can be an effective 'coach' for you.



Technology and Real Estate

As we all use our smart phones for more and more, it only makes sense that we look for a house with our phones. Integra, along with The Cascade Team, is pleased to announce the launch of our FREE Mobile MLS application for searching for homes for sale. This new application works on ALL smart phones on ALL carriers. You can see every listing in an area via the GPS map enabled search feature, as well as the more traditional searches such as zip code, city, and school district. The application shows detailed MLS information, including price, beds/baths, Sqft, lot size, taxes, estimated mortgage, school info, maps and even photos! You can save your favorites, and even email listings. When you're ready to see a property, then simply hit the "Call To See button" and you will be routed directly to our partners at The Cascade Team, where you can ask for Ed or Rhonda. Or as always, you are welcome to call us directly at 206-275-4500.

FREE MOBILE MLS SEARCH



iPhone, Blackberry, Treo, Cell Phone.... No Limits!

DOWNLOAD NOW!

Or Text CCTMLS to 87778

(<http://www.thecascadeteam.com/mobile-mls-app.html>)

- 1) All Listings from every Brokerage
- 2) Sqft, Bed, bath, etc
- 3) Multiple photos
- 4) Tax info
- 5) Sold info
- 6) School info
- 7) Lot details
- 8) Estimated Mortgage
- 9) Neighborhood maps
- 10) REQUEST A SHOWING!



A cause near and dear to Integra – Eastside Baby Corner

At www.whySKREAM.com we're organizing a two-month donation drive for [Eastside Baby Corner](#) at Fox Cleaners in Kirkland. [Eastside Baby Corner](#) makes a positive difference in the lives of children and families in need by collecting and purchasing children's items and distributing them, free of charge, through local services care providers. As part of our new website we will be adding video clips. Once they are up you'll really enjoy the numerous video clips about EBC, how it operates and the people that make it work so well – so check back often!



<http://www.myintegra.com/EastsideBabyCorner.html>



Is it a good time to buy and/or sell? Yes, it is!

This is a question that financial analysts, agents, home owners and home owner wannabes are asking themselves and reading all the news they can get their hands on to try to find the answer. But you really need to just analyze your situation and see what makes sense to you, just like any other time you've considered buying or selling real estate. Enough analysts and experts believe we are at or near the that fear no longer has to be part of the equation. Is it time for you to make your move? Below are some things to consider:

- **First time home buyers:** Buy! If you are financially stable and confident in your continued employment, now is an excellent time to take advantage of the real estate super trifecta - lowest house prices in years, low rates and an excellent inventory of homes. If you act quickly, there is also the added bonus of government incentives. But financing really has changed, so be prepared to put your patience to a test when it comes to getting your loan!
- **Selling and moving up:** Since you are selling and buying in the same market, today's lower prices will be made up by the lower prices of the home you'll be buying. End result: you get more home for your money. Stimulus programs can also help with costs. But, you have to have enough equity in your current home to pay off your mortgage and pay closing costs. It's more important than ever that you feel financially stable and confident in your continued employment. You will also need to be prepared for probably a little more of pulling your hair out then the last time you sold or bought real estate, as it is rough out there! Buyers looking for a deal, Sellers not wanting to 'give their house away', the crazy hoops the lenders are requiring people to go through – your patience is bound to be tested! Don't forget to consider keeping your current home as an investment property.
- **Selling:** There are circumstances that require a home owner to sell – but if you don't have to sell now, don't! Look for other options. Look into the possibility of renting your house, or if your payments are a burden see if refinancing is an option. If you do have to sell it is more important than ever to get an experience agent that knows how to market your home! See below what Integra will do for you for as little as a 1% listing commission!

If you have no plans to sell your home, you may still want to consider how you can take advantage of today's really low rates by refinancing.

Whatever your situation feel free to contact us at 206-275-4500 to go over your options. We've had clients that we've suggested that they hold tight for now, clients we've helped by saving them hundreds of dollars per month by refinancing, we've helped others sell and get a fair price for their home in a tough market, some we helped navigate through a short sale and, of course, we've helped first time homebuyers take advantage of the great deals available today.



Why pay more?

Selling your home can be a challenging process, especially in today's busy world. Here at Integra Real Estate and Mortgage we will help you get the best price and the highest net proceeds for a price tag that is sure to turn your head, especially in today's economy: **A 1% listing commission!***

At Integra we offer full real estate services, and then some, at a fraction of the cost of other full service offices. When we say full service, we mean FULL SERVICE – check out the [list of services](#) we provide.

Your Homes Selling Price	Our 1% LISTING* Commission	The Others 3% LISTING* Commission	SAVINGS
\$400,000	\$4,000	\$12,000	\$8,000
\$450,000	\$4,500	\$13,500	\$9,000
\$500,000	\$5,000	\$15,000	\$10,000
\$550,000	\$5,500	\$16,500	\$11,000
\$600,000	\$6,000	\$18,000	\$12,000
\$650,000	\$6,500	\$19,500	\$13,000
\$700,000	\$7,000	\$21,000	\$14,000
\$750,000	\$7,500	\$22,500	\$15,000
\$800,000	\$8,000	\$24,000	\$16,000
\$850,000	\$8,500	\$25,500	\$17,000
\$900,000	\$9,000	\$27,000	\$18,000
\$950,000	\$9,500	\$28,500	\$19,000
\$1,000,000	\$10,000	\$30,000	\$20,000

When we say full service, we mean FULL SERVICE!

At Integra Real Estate and Mortgage we offer full service, and then some, at a fraction of the cost of other full service offices. For the same cost as what you'd spend at a discount office, where you get little or no customer service and extra attention, you will receive all of the following:

- Cutting edge interactive CD Flyers with the most ads available in hours' time - including interactive maps, aerials, and more - and sent to Facebook, Twitter, and in nearby newspapers, census data, and school and neighborhood info.
- High impact internet advertising across multiple sites - a marketing blitz with listings on over 20 websites.
- Free professional Staging Consultation.
- Complete social networking distributed with active promotion of your home on sites like Facebook and Twitter.
- Featuring your home on YouTube.
- FREE Home Warranty so you can offer the buyers peace of mind.
- Virtual Tour of your home with unlimited touring photos and professional voice over.
- Personalized home feedback program - a survey is sent to all agents that visit your home. This can provide invaluable information about what agents and clients think of your home and price.
- Dedicated Transaction Coordinator along with a sophisticated Client website so you can track marketing, showings, and sale activity.
- Weekly Marketing Feedback Reports - tracking how many people have looked at your home and how they found it - whether it's the CD Flyer, the internet listings, or social media advertising.
- Market Knowledge - updates on real estate activity in your neighborhood.
- Agent E-Flyers - we share your property directly with 30,000 area agents who are part of our own Washington internet referral network.
- Targeted print advertising, including the Seattle Times.
- One4Life™ Technology available - own electronically!

Give us a Call or send us an email and we will go into detail of what all we can do for you to get your home sold as soon as possible for the most amount of money!

100 0th Street Kirkland, WA 98033 | Your Real Estate & Mortgage COACH™ | 888.822.1040 | www.myintgra.com

<http://www.myintgra.com/Coach'sCornerPage4.html>

* Listing commission of 1% assumes client buys a home using Integra as their agent. If selling only, commission is 1.5%. Minimum commission is \$4,000.



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Web: www.MyIntegra.com

Blog: www.whySKREAM.com

CALL US TODAY: (206) 275-4500 / (888) 822-1040