

# WHAT'S GOOD... IN REAL ESTATE

Volume 1, Issue 4

November 2011



A Full Service Real Estate Company

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## Real Estate - Great or Challenging?



By Christina  
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This question is common. The short answer is...Both. If you are considering your options when it comes to real estate it is paramount to understand your ultimate goals.

Primary homebuyers can get into a home with low down payment, low interest rates, and low asking prices, thus providing an opportunity for those who were once priced out of the market to obtain their goals of ownership. To them, the market is great. The challenge is in the patience needed while processing the sale.

If you are looking to make money off real estate as an investment, define what type of investor you want to be. Flipping a home can be challenging due to lower profit margins and higher risks. For investors who understand the value of a long term hold, this market is great. With prices low and rental homes in demand, it is possible to purchase and receive an 8-15% return on your investment.

Commercial owners are finding this market to be challenging since they no longer are able to meet their projections set from a few years ago and with so much vacant inventory they must maintain the competitive edge to survive. Conversely, this puts the tenants who's leases are about to expire in great posi-

tion to renegotiate their current lease or find new space with landlords that are offering generous incentives to fill their spaces. The tenant lowers their overhead, thus increasing their profit margin. A rising profit margin is...great.



...providing an opportunity...

While the game changes all the time, rest assured every market is both great and challenging. The better question is...What are the opportunities for you to move now?

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### QUOTE OF THE DAY

*"Nothing is good or bad, but thinking makes it so."*

-William Shakespeare

### FUN FACTS

Sarah Josepha Hale started a Thanksgiving campaign in 1827 and it was result of her efforts that in 1863 Thanksgiving was observed as a day for national thanksgiving and prayer.

## You Asked We Answered

Q: Why should I consider buying a home warranty?

A: Home warranties are another way of protecting yourself from unforeseen repairs. While some may consider themselves handy around the house, there are issues that may arise requiring the expertise of a professional contractor. A/C and heating, plumbing

and electrical problems underground or behind the walls that need specialty tools and knowledge can become expensive very quickly. A home warranty provides the benefit of those experts for a nominal annual fee and per visit deductible cutting those costs considerably. Although a home inspection provides a higher

level of comfort knowing what you may be walking into, there are still things an inspector may not be able to see or inspect. A home warranty gives you another level of protection you may find valuable should the need for repairs arise.

Submit your questions to [trg@therussellgroupnevada.com](mailto:trg@therussellgroupnevada.com)



## THOUGHTS FROM A REAL ESTATE YOGI

### It's Only Temporary

This idea comes up again and again. As it applies to real estate these days... How many of you have faced a foreclosure or bankruptcy in the past few years? What was the first thing you asked after you knew this legal process must occur? Was it, "When can I qualify to buy a home again?" The answer may have been different a few years ago than it is today. You may have been told - three years. But, did you know in a bankruptcy situation if you claimed your house as your primary residence, the three year finance clock started ticking immediately upon the issuing of the final discharge order? Did you also know there are lenders who have finally caught on to the idea, "if I don't lend to people who have been in these situations we will soon be out of clients"? I have a lender who can finance most people who found themselves in these circumstances as recently as yesterday! Yes, everything is temporary. So take some time to be grateful. Embrace the idea and start moving forward again, and remember ... Failure is only a fact when you give up. Everyone gets knocked down. The question is: Will you get back up?



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### Small Businesses: The Role Of Due Diligence

Harry Chrysanthou -

BS, PM, DBB, and Branch Manager

When buying a small business, especially in the competitive environment of the present time, part of the negotiating strategy is getting your foot in the door (Offer) and using the due diligence period to vet the business. If the business appears to be priced right, time is of the essence to secure the right to acquire the business. Many buyers make the mistake of attempting to get all the due diligence prior to making an offer or submitting a LOI, and end up being elbowed out of the deal by more savvy buyers.

Once a buyer's agent locates an attractive business opportunity and receives all that the seller makes available via his agent a decision whether to buy should be made expeditiously and an offer/LOI submitted. The due diligence period (30-45 days) is then the time to ensure that what is being acquired is clearly understood. Typically there is no penalty if a buyer cancels at any time during the due diligence period. Items under review may include the lease, phase one report, equipment testing, building inspection and financial records, including federal tax filings, sales tax filings and other records the buyer deems helpful in confirming what the seller has represented the business performance to be.

Using the due diligence period to elbow your way to a first look at the business can be the difference between winning or losing out on a great opportunity. Check with your Russell Group Business Broker for buying or selling your business at no obligation for a free evaluation.

Email: [h.chrys@att.net](mailto:h.chrys@att.net)

### Superrich Hot Chocolate With Coconut Cream



**1 - 13.5-ounce can  
unsweetened coconut  
milk**

**1/4 cup sugar**

**1 3/4 cups heavy cream**

**1 2/3 cups whole milk**

**3 cups bittersweet chocolate chips (18  
ounces)**

**Marshmallows, for serving (optional)**

In a small saucepan, combine the coconut milk and sugar and heat, stirring to dissolve the sugar; keep warm. In a medium saucepan, combine the cream and whole milk and bring to a simmer. Add the chocolate chips and remove from the heat. Let stand, stirring occasionally, until the chocolate is melted; whisk until smooth. Pour the chocolate into 8 mugs and spoon some of the coconut milk on top. Garnish with the marshmallows and serve.

We found this and more great recipes for your holidays at [foodandwine.com](http://foodandwine.com)