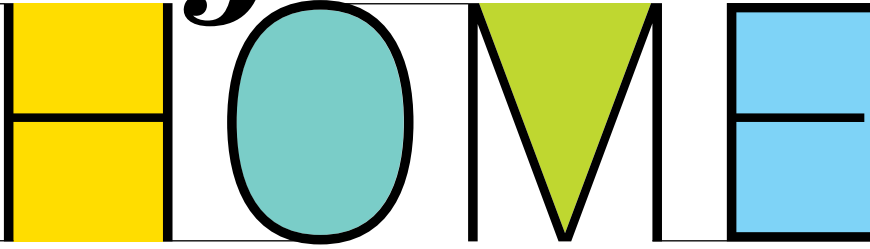


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your



Tips and trends for homeowners, buyers and sellers

Hiring the Best Contractor

When you need construction work done at your home, finding a reliable general contractor can be a nerve-wracking process. You want to ensure that the contractor you hire will do quality work within a reasonable time frame and at a fair price. Once you find someone, before you sign any paperwork, make sure you have the answers to some key questions.

from liability if a worker gets hurt while tending to your property.

a manufacturer's warranty, request a copy prior to construction.



1 What types of insurance do you carry?

Ask to see your contractor's proof of insurance. They should always have general liability insurance so that your home and property are protected in the event of an accident. They should also carry workers' compensation insurance, protecting you



2 Do you have a contracting license for this kind of work?

There are varying requirements with regard to licensing and certifications among states, cities and counties. You need to make sure that your contractor has fulfilled the necessary requirements to do the specific work you are hiring them for.



4 What is an expected timeline of completion for this project?

It's important that you have a grasp of when your contractor will begin and end their work on your home. Ask about any circumstances that may push back the completion date, especially if you have a hard deadline in mind.



3 Is there a warranty for your services and the materials being used?

Ensure that you have a clear understanding of what will be covered and for how long. If the materials used in your home have



5 How will additional charges be dealt with?

Construction work can be unpredictable at times. Confirm that your contractor will not spend any money past the agreed-upon budget without your approval. This should be specified in the contract.



How to Deal With Inspectors When Buying a Home

Home inspections are a necessity when investing in a new property. There are a few steps you can take to ensure the inspection process goes smoothly.

Find the right home inspector for you

Choose an inspector that wants you present throughout the process. Give him or her room to do the job, but ask any questions that may arise as you examine the house.

Make the inspection official

It's best to work with your agent to make the inspection official by writing it into the contract as a contingency clause. This will allow you to back out of the deal and get a return on your earnest money if repair negotiations go awry.

Know when to ask for a repair, take a credit or leave it

Major structural issues and safety problems are the responsibility of the seller to repair. For other damages or flaws, ask for the seller to hire a contractor to handle the fix, ask for a credit or reduction in the purchase price, or you can leave it be.

Request proof of work completed

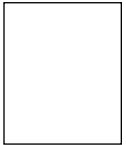
If the seller says that something has recently been repaired or replaced, ask for documentation of this work. This will save you from any potential headaches in the future, in case the seller is not being truthful.



DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.

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Tips and trends for homeowners, buyers and sellers

Fall Maintenance Checklist

Now is the best time to prep your home for winter, while there's still enough daylight to do so. Here's a quick checklist to make sure your house is ready for the cold temperatures ahead.



1. Check for drafts

Add door sweeps to the base of drafty doors and weatherstripping to window and door frames to keep heat in your home and cut down on energy costs.

2. Bring in your outdoor furniture

Store your furniture in a garage or shed, or cover them with a waterproof furniture cover.

3. Fertilize your lawn

Even when your grass isn't growing, its roots are still active. Applying fertilizer will help to prevent winter damage and give you a head start to a lush lawn in the spring.

4. Fix any cracks in your driveway

If you have cracks in your driveway and water enters them, the water can freeze and expand the crack. It's best

to fill these cracks before temperatures get frigid.

5. Remove your window air conditioning units

If your window unit must be left in place, cover the exterior of the unit with an insulated wrap to prevent cold air from seeping in.

6. Check your outdoor faucets and put away your hoses

Before the temperature dips below freezing, make sure you've drained hoses and shut off water to exterior faucets to protect your pipes.

7. Clean your gutters and downspouts

After the leaves have finished falling, make sure to clean your gutters and, if need be, replace them.

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