

JUST LISTED NEWSROOM



Lisa Baldwin
DELIVERING SERVICE...
ONE HOUSE AT A TIME

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**REDPATH & CO.,
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REAL ESTATE HIGHLIGHTS

In Windsor County.....

- Average days on the market for homes are 105.
- Average selling price of a home is \$383,218.
- Average selling price to average listing price is 93%.
- Average selling price to average listing price is 98% for **Coldwell Banker Redpath/Quechee** listings!

* Statistics from NNREN (October 1, 2005 thru December 31, 2005); includes all residential listings from all agencies.

LEARNING FROM OTHERS' MISTAKES.....

Just read the headlines; you can't help but notice that 2005 was a busy year in the real estate market. If you're looking to buy or sell in 2006, take it from those who bought and sold in 2005 — simple mistakes you want to avoid:

As a buyer:

1. Don't skip the home inspection. Many homebuyers waived their right to complete a home inspection. Bottom line, complete a home inspection. The benefits far outweigh the costs and could save you headaches and expenses later regardless how new the home is!
2. If you are an investor, don't overlook the resale characteristics of a property. What you love about the property may not necessarily be the case for the next buyer. If you are an investor that buys and sells, be sure your property appeals

to a much broader range of folks rather than a few as it may take longer to sell.

3. Don't ignore the Homeowners Association Documents. To avoid surprises after you move in about the "Dos and Don'ts", be sure to read the Homeowners Association Documents thoroughly!

As a seller:

1. Don't overprice your home. After chewing up market time, sellers realized the market was not the same as years past. Realistic prices based on sold comparables illustrate to buyers you understand today's market.
2. "Know" the market. Today's buyers are doing their homework and know



how your house compares to others. Be sure you listen to what the buyers are saying since you may need to adjust accordingly.

3. Internet marketing. According to National Association of Realtors, 70% of all home buyers start their search on the web. If your home is not on the web or your agent does not upload the maximum number of photos, your home may be overlooked.

Want to learn more? Please call or e-mail me today!

HAPPY NEW YEAR!!!



I'd like to wish a happy and healthy New Year to all my clients, customers, friends, family and neighbors! I appreciate all of your business in 2005 and look forward to a happy and healthy 2006. I hope this year brings much happiness and success to each and everyone of you!

Lisa Baldwin





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Client

Testimonial

In looking for a place in Vermont, we were disappointed in other real estate agents we had met. That was until we met Lisa Baldwin of Coldwell Banker. What a difference! She represented the seller, but her dedication to the entire sale was professional and considerate to both parties. She stands alone in our book! Just wish there were Lisa Baldwin's in every city! Thanks to her, we have a slice of Vermont. The whole process was a pleasure; not at all stressful like most real estate transactions!

CREDIT CARD FRAUD....

During the past few issues, I have reserved this space for articles about the market. This go around, I have decided to write about credit fraud after having experienced it myself.

Over the summer, my husband and I went to Europe only to come back to find that someone got a hold of our credit card numbers and began charging to our accounts. Luckily, the credit card company realized something was wrong and notified us immediately.

As the saying goes, I never

thought it could happen to me. Needless to say, I was shocked and annoyed as I wondered what other information was stolen. Luckily, it was just my credit card number.

While I don't think you can ever completely avoid credit card fraud, I do believe there are steps you can take to make it more of a challenge for those who are looking to commit the crime! After speaking to a few others about my incident, it is scary how many people themselves have been a victim of credit card fraud.

As such, I wanted to share a valuable website which I found myself visiting after experiencing credit card fraud. Every 12 months, you are entitled to a free credit report from each of the 3 major credit companies — Experian, TransUnion and Equifax. While the reports are similar, they all have different information including those who are making inquiries on your credit.

To order your free three reports, simply visit www.annualcreditreport.com and follow the instructions.

RAISING THE BAR ON ARSENIC LEVELS!

As of January 1, 2006, Vermont has raised the bar on arsenic levels in water. That is, the State of Vermont is recommending homeowners take the necessary steps to correct levels which are higher than 0.010 milligrams per liter (mg/L).

Well water tests of public and private wells show that several locations around the state have unsafe levels of



arsenic. As such, the state health department is advising private well owners to test their water supply for inor-

ganic chemicals. Exposure to high levels of arsenic in drinking water could lead to skin damage, circulatory system problems and may even increase the risk of cancer.

If you haven't tested your water in a while, it is recommended you do so by picking up a simple test kit. For more information, you can call the Vermont Department of Health at 1-800-660-9997.

WHAT'S NEW WITH LISA?

First, I'd like to thank everyone for their business in 2005. It has been a busy year for me in real estate and I look forward to 2006.

During the later part of 2005, I completed the courses necessary to earn my Accredited Buyer Representation (ABR) certification. I was also happy to learn I have received the Top Ten Award Certificate in the Third Quarter. Specifically,

I was 1 of 10 Coldwell Banker Agents to sell the most units in the Third Quarter of 2005 in the entire State of Vermont! I was thrilled to earn the award as many of you know I work very hard at my business and take pride in what I do when it comes to representing buyers & sellers.

Many ask if I miss not working in Corporate America, but honestly I enjoy real estate. Given both my previous education and busi-

ness background, I feel I am unique in what I have to offer both my clients and customers. Not only does it show with all the positive feedback, but also with all of the referrals I have seen this year!

I would like to thank everyone for their business in the past years and thank everyone for their continued referrals.