



# Cheryl (Top \$) Bill's Century 21 Row Newsletter



Winter, 2007

Winter Greetings! I am really enjoying the snow and hope you all are as well. Steven has been keeping us busy with his indoor soccer. Spring is just around the corner, though, and with it the busiest time for buying and selling a home. Thank you all so much for your referrals. Stay warm!



**I've Mooved!**  
Note new Info

## Buying a Home?

YOU Magazine asked the experts how potential home buyers can position themselves now to make the most of the changing real estate market. Here are their top tips:

- Get a credit checkup now. Call your mortgage professional and request them to run a credit review for you.
- Get Pre-Approved for a mortgage. Sellers can be confident about your offer and pre-approval can give you leverage with price.
- Find the Right Mortgage Professional. Ask your professional to show you the array of loan programs (and benefits of each) available.
- Find the Right Agent (e.g., Top \$ Bill). Look for a strong negotiator, someone who is active in your market, someone who has a strong presence on the internet, and someone you can get along with.

## Cheryl Bill (new office)

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## Prepare Your Home for Selling

If you are thinking about selling your home, NOW is the time to focus on "catching their eye." If you start now, you'll gain a leg up on other sellers, according to YOU Magazine.

- Make sure your home is one of the better ones in the price range.
- Be pro-active. Make necessary repairs now.
- Increase curb appeal: Have sidewalks, front porch and driveway pressure cleaned; add color to the front yard by planting flowers; make sure the shrubs are trimmed and lawn is well manicured; paint the exterior, if needed.
- Keep the price just below the high-end range in your category.

## www.AAATraffic.Com

Click on the website above for the latest updates and information regarding the M-10/Lodge road construction. Work began **Feb 2** and will continue through fall '07.

AAA Traffic will help you navigate around the construction, recommend alternate routes and keep you on top of traffic delays that could affect your commute.

www.AAATraffic.Com is the one stop for all winter road conditions, construction, weather alerts, and real-time traffic info throughout the state.

## Fabulous 5-Minute Fudge (makes 24 pieces)

### Ingredients

- 1 12-ounce package semisweet chocolate pieces (2 cups)
- 2/3 cup sweetened condensed milk (one-half of a 14-ounce can)
- 1 tablespoon water, 1 teaspoon Vanilla
- 3/4 cup chopped walnuts, toasted if desired

### Directions

Line a cookie sheet with waxed paper; set aside. In a medium microwave-safe bowl, combine chocolate pieces, sweetened condensed milk, and water. Microwave, uncovered, on 100% power (high) for 1 minute; stir. Microwave about 1 minute more, or until chocolate is melted and mixture is smooth, stirring every 30 seconds. Stir in nuts and vanilla. Pour mixture onto prepared cookie sheet and spread it into a 9x6-inch rectangle, or drop mixture by rounded teaspoons onto prepared cookie sheet. Chill fudge about 30 minutes or until firm. Cut into 1-1/2-inch squares.