

## Joe Rapisarda Jr.'s Real Estate Review

707-448-4221 Ext 203.

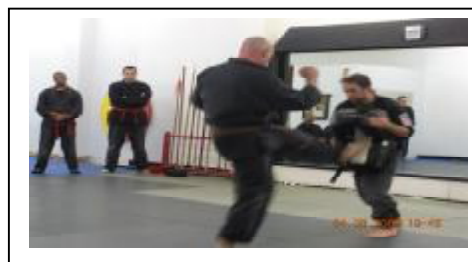
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I am happy to announce that I finally earned my **black belt** in **Kenpo Jiu-Jitsu Karate!** Yeah!

It feels good to accomplish a life long goal. For as long as I can remember, I have always been fascinated with the martial arts. One of things on my "Bucket List" of this lifetime's to-do list was to earn a black belt in a martial art. Six years ago, I decided to set a goal of earning a black belt at Tracy's Karate in Vacaville CA. [www.TracyKarateStudios.com](http://www.TracyKarateStudios.com). As my training progressed, I learned that I made the right choice coming to Tracy's Karate. Their self-defense system really works. The challenging part about my choice to go to Tracy's Karate was that less than 1% of their students ever achieve the rank of black belt. Tracy's Karate simply does not believe in giving out the rank for any other reason other than having earned it.

I set the lofty goal of earning my black belt in 5 years. I just decided that I would dedicate my focus, consistency, and determination into a crystal-clear tunnel vision of seeing only my goal of becoming a black belt. My goal ended up taking me 6 years, rather than 5 years, but I am okay with that. Timelines sometimes have to be adjusted along with the changes in life. The important thing is that I finished what I started out to do. To me, this journey was not about martial arts. It was about seeking ways to grow personally and having fun in life. It was about gaining personal momentum in life and knowing that I can now succeed in whatever I set out to accomplish. Believe me, there were times when I wanted to quit. Six years is a long time to stay focused on a goal, but I knew that if I quit, I would be quitting on myself, and that could affect my self-confidence in the future. I am happy to say that everything worked out in the end. The sense of accomplishment is indescribable. I highly recommend setting a goal that is personal to you and going for it. Start with a small goal and work your way up to a larger one. Use the momentum from the success of the smaller goals to feed your confidence for the bigger ones. Dare to dream big. Regardless of whatever your goal is, just see and feel in your mind the goal already being accomplished, and then do whatever it takes to make it happen.

See more pictures at [www.HonestLender.com/photos](http://www.HonestLender.com/photos)



# How to Make Sure Your Home Is Priced to Sell

Pricing right is one of the most important aspects to selling a home.

Price too low, and you are leaving hard-earned money on the table or worse...you can actually create a reverse incentive for buyers to view the home since they may assume the property is in need of extensive repairs. Price too high, and the listing will languish on the market until everyone grows bored of seeing it.

Use these simple steps to obtain a ballpark figure on finding the right price for your home.

**Obtain current comparable estimates.** If you live in a neighborhood with similar-sized homes, try to find a recent sales example and then extrapolate the price per square foot to derive a rough rule of thumb. Increase

or decrease the estimate based upon condition, age, upgrades and other amenities.

**Include income potential.** If the property is capable of generating an income via rental or other ventures, then use the profit potential of the property to estimate the return on investment or ROI. Most investors expect an ROI at or above the safe, headache-free option of investing in Treasury bonds.

**Get a second opinion.** Work with a real estate agent who specializes in that location to provide valuable feedback and a second opinion. Remember, if you expect a fast sale then search for all available properties and then plan to price your home near the bottom range of the properties currently listed and sold in the area.

## Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at [JoeRap@Honetlender.com](mailto:JoeRap@Honetlender.com) or call 707-448-4221 for the answer.

Bill Fagerbakke, who played loveable dimwits in Coach (Dauber) and The Stand, currently plays what loveable but dumb cartoon character?

## Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

## Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 707-448-4221 Ext. 203 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this

## Worth Quoting

**Here's a sampling of what some famous people said about the economy:**

"A creative economy is the fuel of magnificence."

Ralph Waldo Emerson

"Writing is the ultimate something-for-nothing economy."

David Alan Ross

"The global economy is a doomsday machine that must be stopped and reprogrammed."

Kalle Lasn

"The economy is in bad shape. So bad, I saw a Walmart executive shopping at Walmart."

Jay Leno

"Economics and politics are the governing powers of life today, and that's why everything is so screwy."

Joseph Campbell

"The truth is, we are all caught in a great economic system which is heartless."

Woodrow Wilson

## Did You Know?

**Can you identify these phobias? (Answers below)**

- alliumphobia
- apeirophobia
- katagelophobia
- logizomechanophobia
- mnemophobia
- ombrophobia
- orthophobia
- phagophobia
- sinistrophobia
- verbophobia

(Answers: garlic, infinity, ridicule, computers, memories, rain, property, swallowing, left-handedness, words)

# Rapisarda Realty and Home Loans is Moving!

I am happy to announce that we are expanding our businesses to a new larger office within the same building at 785 Alamo Drive where we have always been. We are still at 785 Alamo Drive #120 but just 10 feet across the hall.

## Help Wanted

Our new location has 16 offices. We are looking to hire a **full time receptionist** and possibly a full time **loan officer assistant**. We are also looking for Realtors to work at Rapisarda Realty. If you know of anyone who

would like to work in a fun family like atmosphere, please have them call me at 707-208-1916 or email me at [joerap@lendscape.com](mailto:joerap@lendscape.com)

We are excited about our move. The new office will allow us to grow our business in ways that can help more people buy and sell and refinance Real Estate.

As always, if you know of anyone who is looking to buy, sell, or refinance please refer us.

## **WE LOVE REFERRALS!**

Here is a list of the businesses that we offer:

**Rapisarda Real Estate**  
**Rapisarda Home Loans**  
**Rapisarda Property Management**  
**Joe Rapisarda Sr. CPA**  
**Tax Planning**  
**Financial Planning**  
**Credit Counseling**

Visit us online at **RapHomes.com** and **HonestLender.com** or call us at 707-448-4221 Ext 203.

## **Cool Ways to Use Your iPhone**

Feeling a little behind the times? Nothing says "hip" like adding applications to your iPhone. Learn how to make the most of your phone for business, pleasure and just showing off a little technological savvy by implementing these cool tricks for your Apple cell phone.

**Reminders:** Implement reminders to keep your day running smoothly and avoid procrastination. Available as a paid application, Milk Pro allows users to establish alerts, tasks, reminders and even geo-location features.

**Weight In:** Weightbot is a big help for those wanting to track their weight. Whether you made a New Year's resolution to shed a few pounds or simply need to train a little harder for your revised work-out, Weightbot tracks Body Mass Index (BMI), weight and other goals down to 1/10 of a pound.

**Money Manager:** Today it seems everyone needs to watch their money so bring your budget with you with Mint.com's money manager. It's free, easy and keeps track of your hard-earned cash.

## **Birthdays to Remember This Month**

Joseph Rowntree, who was born on May 24, 1836, was one of the great social reformers of the 19th century. While he was alive he gave half his money to the Rowntree Trusts, part of his chocolate-making empire in Britain.

Jane Jacobs, who was born on May 4, 1916, is best known as a critic of urban renewal policies of the 1950s. She is famous for her work that led to the

cancellation of the Lower Manhattan Expressway in New York.

Henry John Kaiser, who was born on May 9, 1882, is best known for the Kaiser Shipyards in California, which built a cargo ship every 30 days during World War II. It later was able to build ships in as few as four days thanks to Kaiser's innovative production techniques.

## **Ask the Agent: This Month's Question**

**I have a loveable but quite noisy dog. Can I show my home to potential buyers while my dog is there?**

Selling a home with a pet in residence can be a difficult undertaking. Many home buyers - even those with pets of their own at home - can be put off by yours. An unexpected reaction could frighten potential buyers away before they've even looked at your home.

The safest course of action is to remove a pet while your home is listed for sale. Ask friends or family members to care for the pet, or board it at a nearby facility.

If this is not possible, put your pet into a carrier during showings and alert visitors not to disturb it.

Buyers also frequently take issue with a pet's impact on the cleanliness and condition of the home.

To help your home bring the highest possible price, remove stains and repair any damage your pet may have caused.

# NEWS YOU CAN USE

**Joe Rapisarda Jr.**  
[www.HonestLender.com](http://www.HonestLender.com)

## *This Month's Sudoku*

		1	6		9			4
			8					
	7	3			4	2	8	
	9		3			7	6	
	8			9			1	
	5	4			6		9	
	3	9	4			6	5	
					3			
6			5		2	9		



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