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Sample #1
1" X 10 column"
(21.25 sq")
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George's Real Estate

George Castanza

Introducing My New Real Estate Column

This is the first in an ongoing series of real estate articles designed to provide useful information to those of you who have an interest in real estate.

Over the years I have found that an educated homeowner finds it easier to make the many decisions that arise during a real estate transaction. It is my hope that these articles will result in you being a more informed homeowner.

Each week I will consider another aspect of the residential real estate market. I will focus on topics such as: what paperwork is involved in a sale; how to prepare your home for the marketplace; choosing the right home for your needs; and how to prepare for taking out a home loan.

In these articles, I will help clarify the complex process that is set in motion once you have decided to buy or sell a home or investment property.

If these columns raise any questions for you or if you would like some professional advice, please feel free to call me. Because professional services are personalized to your needs, I can simplify the often complex process of buying and/or selling property. Please call me, George Castanza, at (800) 456-4395 or visit my website at www.rightsidemarketing.com

George (once a character on the Seinfeld show) is now a Realtor® with Right Side Real Estate in Oceanside.

Sample #2
2" X 5 column" (21.25 sq")
(SAU=2.125 ")
Actual Size Shown



Oceanside Real Estate by *George Castanza*

FOR RENTERS: LEASEHOLD INTEREST

The fullest "interest" in a property is a "fee simple" interest in or title to the property. That makes you the full legal owner (subject, of course, to such things as your mortgage, the rights of utility companies to cross your land, and the right of the government to levy property taxes).

But, when we lease a property, we tend to think we have no rights of ownership--the owner possesses all such rights, we assume. What we forget is that a leasehold is an "interest" in a property.

For example, if we have signed a lease agreement that allows me to occupy a rental property you own for a year at a specified monthly payment rate, I have the right to occupy that property for a year. That is a genuine "interest" in the property. If you become a seller, you retain most of your rights--

and you can even sell the property to someone else--but you cannot unilaterally negate my leasehold right to occupy the property.

The main difference, therefore, between a leasehold and a fee simple interest in a property--as far as the right to occupy and use that property goes--is generally a matter of time. The leasehold grants you many of the most important rights of ownership, but only for a specified period of time--and without the long-term tax and appreciation benefits of the fee simple owner.

For expert assistance with handling your real estate transactions, call me, George Castanza, at (800) 456-4395 or visit my website at www.rightsidemarketing.com

George (once a character on the Seinfeld show) is now a Realtor® with Right Side Real Estate in Oceanside.



Oceanside Real Estate by Brenda Johnson

WHAT TO LIVE NEAR

Is it a good idea to buy a home that is very close to retail stores, supermarkets and other conveniences? Well, the thought of being able to walk to the local market is probably attractive to many of us, even in the age of the automobile. But the fact is, you may find it difficult to resell a property that is right next to a shopping area. The combination of noise and traffic and possible loiterers can make life a lot less attractive than it at first seemed it would be.

What about living near a school? Near, yes. Next to—well, that is a tough call, but in general you will want a little distance between your home and the public facility. The noise of the school (band rehearsals, for instance), the possibility of youngsters tromping thoughtlessly across your property...these will be on the minds of future buyers for

your home and may reduce the selling price you eventually receive.

But there are no absolutes here. In a small community, a great many of the houses may be next-door-neighbors to public facilities. And what could be better than having your children just cross the street to get to school?

Perhaps the best answer is to worry a little less about resale value and think a bit more about the best possible location for yourself and those you live with. It is, after all, your life you are living, and not the life of someone who will eventually buy your home. If you need real estate assistance, just call Brenda at 800-456-4395.

Brenda (once a character on The Closer) is now a Realtor® with Right Side Real Estate in Oceanside.



Oceanside Real Estate by George Castanza

THE BEST TIME TO BUY A HOUSE

It's an often-asked question. When is the best time to buy a home? There are hundreds of possible answers to that question. On an annual basis, the best time is probably in the so-called off-season for real estate—fall and winter, when children are still in school and there are fewer people shopping for homes.

On an economic basis, it's very true that real estate moves through cycles, just as do the stock markets and bond markets—though real estate's cycles don't necessarily coincide with those of other markets. There is an economic season we call a seller's market, when there are more buyers than sellers of real estate. That reaches a peaking stage and moves inexorably into a season we call a buyer's market, when there are more sellers than buyers and prices are more flexible.

On a broader economic basis, there are seasons of overall economic growth and there are seasons of con-

traction or recession. A recession, if interest rates are favorable, is often a great time to buy a home, though many people who would otherwise consider selling may be waiting for a time when they feel more confident of their ability to buy another home and continue to afford the monthly payments.

The bottom line, though, is that the best time to buy a home is when you can, when you need to, when you want to—for the best possible life for yourself and those with whom you live. Prices do go down sometimes, but rarely. Waiting rarely pays off. If you can afford a home, consult your financial advisor and find a great real estate professional! Just call George at 800-456-4395.

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George's Real Estate



George Castanza

SOME HELP FOR MAKING IT REAL

Here's an intriguing task. A family sits before you—Mom, Dad, two girls and a teenage son—and they say their male teenage cousin is coming to live with them. Their space needs are changing. They want to take this opportunity to find and buy the house that truly works best for them.

The Dad starts to reel off the features he thinks they need, but what they need involves a bit more magic than finding four bedrooms and a big living room. In truth, they feel both excited and lost. They have no idea how to effectively translate what they need from a house to support and empower how they live... other than, perhaps, just to look at a lot of houses with the faith that, "We'll know when we see it."

This is one of the most crucial and rewarding jobs a real estate professional faces again and again. It requires an extremely good awareness of what is available for sale, an ability to listen closely and hear between the lines of what the members of the family have to say, a nearly intuitive sense of the house that will truly work for this unique family, and the ability to make the transaction happen. One of the real estate professional's greatest rewards in this process is the look on the faces of all the family members when he or she shows the truly "right" house.

The point of these few paragraphs is that this simply cannot be done by a computer. It is one of the invaluable services a great real estate professional provides, worth its weight in gold. For help call George at 800-456-4395.

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