

Prominent  
Properties

Sotheby's  
INTERNATIONAL REALTY

90 County Rd, Tenafly, NJ 07670



# INSIDE OFFERS FROM LOCAL MERCHANTS

ESPECIALLY FOR **CCP** RESIDENTS

# Your Cross Creek Experts

The Power of a Team!

Winter 2015, Issue 2



*Cross Creek Pointe is a unique community in our area. Lushly landscaped with rolling hills and amenities, it provides a quality of life not found in other complexes in our area. Its access to New York for commuters is ideal, and its location in Englewood, a vibrant community, just adds to its appeal. We believe strongly in the viability of CCP and feel privileged to participate in sales and rentals here.*

Prominent  
Properties

**Sotheby's**  
INTERNATIONAL REALTY



**Norma has been involved in the business of real estate for over 10 years. She specializes in a variety of Real Estate transactions which have awarded her the 2013 & 2014 Circle of Excellence from the**

**National Association of Realtors®. She is a Certified Negotiation Expert, Short Sale and Foreclosure Expert and an Accredited Buyer Representative just to mention a few...Norma's strong negotiating skills have enabled her in providing sellers and buyers in obtaining the BEST price for their sales and or purchases.**

**Norma E. Bonilla**  
Sales Associates  
C 201.647.3603  
homes@normabonilla.com



**Fran has been active in Cross Creek since 1989--- first as the Property Administrator (10 years) and concurrently as a Realtor®. She has always been the "go to" person for almost everything at CCP. She has**

**been referred to as having a "PhD" in CCP and her numerous transactions are a testament to that.**

**Fran Schneider**  
Sales Associates  
C 201.638.7619  
francrosscreek@msn.com

**Together this CCP Team has sold more properties in Cross Creek than anyone else!**

**The Power of a Team!**

**SELLING, LEASING or PURCHASING a New Home???**

**Call us Today as we are Always ready to service your Real Estate needs.**



## The Power of a Team!

It has come to our attention that some units may have been sold at under market value. It is in all our best interests to keep the values not only up, but increasing, as the market allows. We would be happy to meet with you to give you our estimate of what your unit is worth. Please call for your free, no obligation and confidential consultation.

**WE HATE TO BRAG, BUT BELOW ARE OUR CLOSED CCP TRANSACTIONS....**





## Home Selling Checklist: The Process Of Selling Your Home

Once you've made the decision to sell your home, it's time to think about what comes next. Throughout the process, you may find it beneficial to have a checklist to help guide you in some very important choices that you will be making in the coming months.

### *Interview Several REALTORS®*

A REALTOR® is a person who you will enlist to help with the selling of your home. Just like no two homes are alike, no two owners are alike and each has different needs when it comes to real estate. The REALTOR® that you ultimately choose will have access to your home at any time and will be responsible for marketing it to potential buyers. As such, you should choose someone that you feel comfortable with and will do the best job for you. The only way to know which REALTOR® this will be is to speak with more than one, ask plenty of questions and get a feel for how they do business.



### *Get An Appraisal*

When you list your home for sale, an appraisal will be helpful for a number of reasons. As the seller, you may wonder why you would need to have your home appraised, but here's why. As a seller, you do not want to overprice or underprice your home. If you ask for more than the home is actually worth, lenders won't likely grant a loan even if you find a willing buyer. If you price your home too low, not only will you be taking away from your own profit, but potential buyers may wonder what's wrong with the home that it's priced so far below market value.

With an appraisal, you can list your home with the knowledge that you need to make sure the price is right. If you want to advertise the home as a bargain, sell it somewhat below the appraised value. Buyers will know they are getting instant equity in the home and lenders will see the investment as a good one.

As a final thought to choosing an asking price, note that your REALTOR® will require a commission and possibly other fees in connection with listing your home on the market. It's perfectly acceptable to ask the REALTOR® for a written summary of these fees, as opposed to just a mention of them in the contract, and how much they will be. With this information, you will know exactly how much money you will have left in your pocket from the sale of your home.

### *Decide How Quickly You Want To Sell*

Believe it or not, your schedule could greatly impact the listing price. If you are in a hurry to sell, you may find that a competitive asking price will help you to get the cash you need much quicker. A price that reflects the higher end of a buyer's budget may take some time to sell, so consider these factors when pricing your home.

### *Field Offers*

As a seller, you are probably already aware that potential buyers will make an offer that could be less than your actual asking price. Most REALTORS® will tell you that if you ask for 'X' amount of dollars, buyers will probably offer you 'X' amount instead. That's the name of the game, and you will need to decide whether or not your asking price is firm or negotiable. If an offer comes your way, you will always have the option of making a counteroffer or simply rejecting the deal altogether.

As a final thought to the negotiation process, keep in mind that buyers typically offer less than they are actually willing to pay initially. Most offers are time sensitive, which means you may have to make some quick decisions. Of course, your REALTOR® will be there to guide you through every step of the process and will likely offer an opinion as to whether or not an offer is fair in the current market.

### *Close The Deal*

When the price is right and you agree to the terms, it's time to say goodbye to your former home and hello to a brand new life. Letting go is not always easy, but moving forward is a part of life. If you still live in the home, most contracts will require that you move within 30 days. If you no longer live in the home, most buyers will want to move in immediately.



We have A 51 Step Program to Sell your Home Quickly and for the Best Price... Here are just a few...

- 1. Submit your home to our local Multiple Listing Service which reaches thousands of real estate agents in our area**
- 2. Price your home competitively ... to open the market vs. narrowing the market**
- 3. Suggest & advise as to any changes you may want to make in your property to make it more saleable**
- 4. Review and explain all clauses in the Listing Agreement and other paperwork**
- 5. Review and explain Pricing Strategy**
- 6. Offer Suggestions on staging your home for a quick sale**
- 7. Offer vendor contacts to seller for any upgrades/home improvement needed prior to selling**
- 8. Schedule and be present for professional photo session by PPSIR photographer at our expense**
- 9. Submit photographs to graphic designer for professional Flyer creation**
- 10. Contact over the next seven days... our buyer leads, sphere of influence and past clients or their referrals and prospective buyers**
- 11. Develop a list of features of your home for the Brokers to use with their potential buyers**
- 12. Email a feature sheet to the top 90 agents in the marketplace for their potential buyers**
- 13. Target marketing to ensure we attract buyers who are willing to pay the Highest Price**
- 14. Pre-qualify all prospective buyers to avoid wasting sellers' time with "shoppers"**
- 15. Require all offers include buyer's pre-approval and proof of funds for down payment**
- 16. Available for our sellers at all times**
- 17. Promote your home at the company sales meeting**
- 18. Constantly update you as to any changes in the marketplace**
- 19. Communicate with seller on a weekly basis on the status of any showings**
- 20. Link all advertisements to 24 hour information Hotline for the property to allow buyers to access information at their convenience 24/7**

## HELPFUL HINTS & MISCELLANEA

- It's fireplace time! We're all so lucky to have them. But before using them, please be sure that you're familiar with operating the flue, which should be opened fully prior to lighting any logs (and not closed until all embers are out).
- If you haven't done so within the last few months, now would be a good time to change the filter on your HVAC system. This should be done every three months.
- YOUR HEAT SHOULD NEVER BE SET AT BELOW 60 DEGREES, to prevent pipes from freezing. Also, when it really gets cold, it's a good idea to let one faucet drip slowly with warm water.
- IMPORTANT: If your smoke detector beeps (not due to cooking), contact the office for a replacement. DO NOT REPLACE on your own, since they are hard wired. It is recommended that you test them occasionally.
- Carbon monoxide detectors should be changed every 3-5 years. Batteries should be changed preferably every 6 months, but certainly should not be left in for more than a year.
- It is important to note your building number (in addition to your address). It helps visitors, package services and emergency personnel.

Have you picked up your new CCP parking decals? If not, contact Hetal @ 201-569-5995, or visit the management office.

By now we assume that you are familiar with Bergen PAC, one of the only concert venues in Bergen County. It's conveniently located in downtown Englewood, and we invite you to access their schedule of events at [bergenpac.org/brochure](http://bergenpac.org/brochure).



**Special Offer  
for residents of  
Cross Creek Englewood!**

**Receive 10% off any  
take-out or delivery  
order over \$10.**

Simply mention you are from  
the Cross Creek Complex Discount  
when ordering to receive the  
10% off - Please be prepared to  
provide proof of address

**ORDER ON LINE**

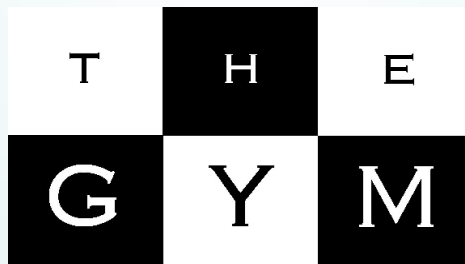
[www.BlueMoonMexicanCafe.com](http://www.BlueMoonMexicanCafe.com)

OR CALL

**201-541-0600**

23 E. Palisade Ave.  
Englewood, NJ

[www.BlueMoonMexicanCafe.com](http://www.BlueMoonMexicanCafe.com)



**Special Offer for  
Residents of Cross Creek**

**One week 7 consecutive days  
Guest Pass**

**Annual Membership at  
\$89/month with no Enrollment  
Fee**

**13th month is FREE**



**Special Offer for  
Residents of Cross Creek**

**\$2.00 Off  
any pizza**

**Call  
201.569.9808**

**(Around the corner on Grand  
Ave)**

**Expiring 12/31/2015**

**Cannot be combined with any other offer**

