

FRED AND ANNETTE REYNOLDS

Your Team For Results



News Note from Fred and Annette June 6, 2011

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We Have a Winner!



Several times a year, Century 21 Commonwealth offers a giveaway to folks who submit an entry form. The giveaway for this spring included a number of "Green," energy-saving objects such as ecologically friendly cleaners, a Brita water system, and a Kindle. A lovely woman we met at the Boston Homebuyer's Fair in April was the luck winner. Congratulations to Hermese Velasquez of Boston.

Information that May be of Interest

CREDIT

Being a good real estate agent requires knowing about much more than housing. In today's climate we must know a lot about credit. As everyone knows, after the lending industry almost brought about a worldwide depression because of very lax lending guidelines, having good credit is extremely important if you wish to obtain a mortgage at the advertised rates. If you delve into the way credit scores are calculated, you will find that there are many factors that can influence your score. For example, every time your credit report is requested in conjunction with a loan, your score goes down a little bit. Understanding that when shopping for a mortgage, you may request multiple lenders to look at your credit, multiple requests within a given period of time impact the score only once.

Another item that will raise your score a little bit, is opting out of firm offers of credit or insurance. The Consumer Credit Reporting Industry has a site where you can control whether or

not you receive these types of offers. You can find more information at www.optoutprescreen.com.

INSURANCE

Your lender requires you maintain homeowner's insurance. Even if it was not a requirement, you would want to have some protection against unplanned losses. But what types of insurance, at what levels, make sense for you. Answers to these questions can be found at <http://www.houselogic.com/articles/7-home-owners-insurance-tips/> .

Please help me find buyers for these homes.

9A Revere Street, Worcester, MA
Offered at \$105,000

A video tour is available on our website - www.fredandannette.com/9revere.html . What a bargain! Why purchase a condominium when you can own your own, single family home. This immaculate end-unit townhouse is a gem with two large bedrooms on the second floor and a pellet stove in the living room. With a garage under, there's no need to scrape the snow and ice from your car during the winter. This lovely home is located on a small, quiet street that is convenient to the Mass Pike, I290, Rtes. 20 and 9 and downtown Worcester. This is NOT a condo. Short sale requiring lender approval. Call today to schedule a showing.



172 River St Unit A6, Waltham, MA 02453

Offered at \$126,000



Affordable Unit *** - income and deed restricted. Sunny quiet home! Significant closet and storage space for a one-bedroom. One block from grocery, drug store and other shops. One mile to the Waltham Common and to the stores and restaurants on Moody Street. Taxes listed will be lower due to affordability restriction. Eligible buyers may qualify for Soft Second mortgage and down payment.

This condominium is being marketed by WATCH CDC.

For more information, call Erica Schwarz 781-891-6689 x 200 or 617-233-2394 or email erica@watchcdc.org

Website Update

We've also posted another edition of our TV show. This one features Wendy Rocca explaining how to sell your home for the most money in the shortest period of time. A top producer at her firm, Wendy has many tips for those wishing to sell their homes. You can find it at <http://www.fredandannette.com/TheRealDeal.html> .

Privacy Policy and Unsubscribing

If you are wondering why you may be receiving a newsletter from us for the first time, it's because just I finally entered all the information I found in a general cleanup of all the paper in our offices, into a new database that will make it easier to keep track of everything.

Also, please be assured that we will never share your contact information with anyone else. We do not harvest e-mail addresses and resell them. Nor do we purchase lists of e-mail addresses. If you're receiving this note, we've met at one time or another. You're a friend, or you've come to one of our open houses, or we've met at a conference.

We know that not everyone wishes to receive e-mail notes from everybody they meet. If you do not wish to receive our regular e-mail news notes, just click [here](#), and you will be removed from our distribution list. It's as easy as that! We never take the request personally, because we know how much "stuff" flies over the internet and if you are not interested in hearing about what's happening in our Real Estate world, that's just fine! If you're interested in what's happening in our Real Estate world, but don't want to receive e-mail, just visit our website occasionally.

Questions? Feedback? Problems? Just contact Fred (617 417 6356) or me (617 306 2906) and we'll help resolve any issues or thank you for your opinion.

Annette

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