



Anita's Corner

YOUR WARNER ROBINS REAL ESTATE SPECIALIST

ABOUT THIS ISSUE

All of the content in this newsletter is displayed on my blog and my website. I'm an avid blogger, you should check out some of my other articles!

[BLOG](#)

[WEB](#)

FEATURED LISTING

Buyer Tips: What is Title Insurance and Why Do I Need It?

When purchasing a new home, there will be many types of insurance that you will be required to purchase as well as ones that are optional.

One form of insurance that is both required and optional is title insurance. No matter whether you're looking at purchasing Nashville [TN real estate](#) or [Warner Robins Homes](#), title insurance can provide you with an important type of coverage at relatively little cost, and thus it is important to learn more what this type of insurance is and why you need it.

What is Title Insurance?

As the name suggests, title insurance is a form of coverage that provides protection if problems arise regarding the property title. If you are taking out a mortgage loan, the lender will require you to purchase title insurance. It is important to note, however, that the required coverage only provides the lender with protection. Therefore, in order to protect yourself, you will also need to purchase a personal title insurance plan.

Title insurance may be purchased for a one-time fee and it remains in place as long as the person who is insured retains an interest in the property. If the insured person passes away, the coverage remains in place for as long as the insured's heirs retain an interest in the property as well.

Why Do I Need Title Insurance?

Title insurance provides you with protection from the hidden risks that may be associated with your purchase. For example, if it is later determined that there are missing or forged documents or if mistakes were made when recording the legal documents associated with your property, you may suddenly find yourself owing back taxes or you may even discover that you do not legally own the property.

In either case, you could find yourself losing a significant amount of money.

With title insurance in place, you do not need to worry about facing a financial loss because it will be covered by your insurance policy. Not only will the policy pay for your losses, but it will also pay to defend you against any lawsuits associated with the title and will help to clear up any title problems that you may face.

In short, if you do not obtain title insurance, you may not be protected against errors in public records or against any hidden defects or mistakes in public records. Given the relatively low cost of the insurance and the level of protection it provides, it is certainly worthwhile to purchase personal title insurance in addition to the insurance you are required to purchase on the behalf of the lender.

About the Author - Josh Anderson is a Nashville real estate specialist, including Bellevue TN homes for sale, as Realtor for Nashville Keller Williams.

414 Sawtooth Court, Kathleen, GA 31047



Asking Price: \$309,500
Sq. Ft.: 2894
Year Built: 2006
MLS #: 104900

This 2894 Sq. Ft., all brick home features five bedrooms, three bathrooms, and large, spacious room. The kitchen has stainless steel appliances and a kitchen island, complete with granite countertops. The backyard features a granite in ground pool, pergola, covered patio, out building, workshop, and pool house. The pool house is equipped for entertaining with a 595 Sq. Ft. kitchen and full bathroom. This home will not last! Call to schedule your showing today.



MADISON PLACE SUBDIVISION



Homes for sale in Madison Place Subdivision consist of brick, vinyl, and wood homes.



Featured Neighborhood: Madison Place Subdivision in Byron, GA 31008

The Madison Place Subdivision is located west of US Highway 41 off of Gunn Road in [Byron](#) Georgia. This established subdivision consists primarily of 1 and 2-story brick, vinyl, and wood homes.

Madison Place Subdivision is an established community with mature trees, maintained yards, and a community playground. It is conveniently located near shopping, restaurants, entertainment, I-75, and 25 minutes from Robins Air Force Base.

The [Houston County GA Public Schools](#) for this community are Eagle Springs Elementary, Thomson Middle, and Northside High School.

Visit [Homes for Sale in the Madison Place Subdivision](#) for a complete list of available properties in this Byron GA community.

Visit [Homes for Sale in Byron](#) to preview a complete list of Byron Homes for Sale or call me at (478) 960-8055 (cell) or (478) 953-8595 x227 (office) for all your Byron Real Estate needs.

Click to watch my video about this subdivision!



How to get a mortgage after a short sale?

When you've just lost your home to a short sale, the first thing on your mind is probably getting a new one, at least within the next few years. But few people are aware of the rules surrounding post-short sale mortgage and credit. Wait times, down payments, and rates of approval are all affected by your short sale, and more importantly, by your Short Sale credit score. Read on for some basic facts on getting a mortgage after a short sale.

How long do you have to wait?

For Fannie Mae and Freddie Mac-backed loans, you have to wait two years before taking out another mortgage. This wait time was recently reduced from five years. However, if you were not more than 60 days behind prior to the short sale, you do not have to wait the whole two years – you can get a new mortgage right away provided your post-short sale credit can get you decent rates.

Does a short sale affect your credit score?

Needless to say, your credit suffers a blow after you do a short sale, although it's not as drastic as a foreclosure. That's why experts recommend waiting two years even if you're

part of the exception mentioned above. A bank may decide to give you a loan, but offer higher interest rates to make up for the risk. To get optimal mortgage rates, try to bring your credit score up to at least 680. This way, even if the short sale is still on file, lenders can see that you've stabilized enough to afford a new home.

What kind of loan can you get after a short sale?

The new Fannie Mae and Freddie Mac rules allow you to get a new mortgage after two years with an 80% loan-to-value ratio. This means you need to make at least 20% down payment (your bank finances 80% of the home price). After four years, the maximum ratio goes up to 90%, meaning you can make just a 10% down payment.

How do you get better rates?

Besides a good credit score, you also need a steady payment history and a good credit ratio to get reasonable mortgage rates. The short sale will stay on your credit report for a while, so it's important to make up for it with positive marks. Pay off debts you still owe to lower your debt-to-income ratio to the ideal 31%. Get credit reports from all three credit bureaus and fix any errors if necessary.

About the Author – Jacob is a professional short sale/real estate agent who completely has a handle on the Short Sale process and helps people who need short sales, or who want to sell for any reason. He also helps people who are having difficulty but want to keep their home.

Foreclosures in Warner Robins GA 31088

Looking for a Middle Georgia real estate bargain? If so, check out the [foreclosures in Warner Robins GA 31088](#).

Currently, there are 52 Warner Robins Foreclosures on the market, ranging in price from \$9,900 up to \$384,500 and square footage from 804 up to 7,204.

This month, 14 new Warner Robins Foreclosures have hit the market. The details for these properties are as follows (address, price, heated sq. feet, subdivision, year built):

- 123 Vinson Drive, \$19,900, 804, Warner Robins Manor, 1943
- 104 Dudley Drive, \$32,500, 984, Northview, 1960
- 103 Princeton Road, \$42,500, 1512, Centerbury Estates, 1971
- 212 Keith Drive, \$43,500, 1260, Vernetta Estates, 2004
- 321 Clairmont Drive, \$70,000, 1628, Shirley Hills, 1961
- 610 Todd Circle, \$91,900, 1916, Country Club Hills, 1971
- 322 Laurel Woods Drive, \$102,900, 1713, Harvest Pointe, 2007

- 103 Weston Cove, \$104,900, 1606, Harvest Pointe, 2007
- 329 Meadowridge Drive, \$113,900, 2048, Tanglewood Estates, 1972
- 1106 Briarcliff Road, \$122,900, 3193, Miller Hills, 1972
- 120 Emberly Lane, \$137,900, 1796, Thornbrook, 2004
- 603 Pebblebrook West, \$140,900, 1840, Crosscreek, 1997
- 111 Jewel Court, \$209,000, 2545, The Plantation at Tara Estate, 2005
- 107 Carriage Run, \$384,500, 5262, Mill Pond Plantation, 2002

Foreclosures in Warner Robins are moving quickly...buyers should NOT delay.

For a complete list of available Warner Robins GA Homes for Sale, visit [Homes for Sale in Warner Robins](#) or call me at (478) 960-8055 (C) / (478) 953-8595 x227 (O) so we can discuss your housing needs.

[Bonaire GA Foreclosures – 31005](#)

[Byron GA Foreclosures – 31008](#)

[Centerville GA Foreclosures – 31028](#)

[Jeffersonville GA Foreclosures – 31044](#)

[Kathleen GA Foreclosures – 31047](#)

[Perry GA Foreclosures – 31069](#)

[Warner Robins GA Foreclosures – 31088](#)

LISTINGS *If you know anyone who might be interested in one of these homes, or might need the assistance of a realtor, please feel free to call me or to pass on my number.*



255 Falcon Crest,
Warner Robins, Georgia
BUILD YOUR HOME HERE
\$77,000, MLS# 98356



104 Bentley Way,
Kathleen, Georgia
3BR/2BA, 1640 SQFT
\$127,167, MLS# 102696



356 Spyglass Hill Drive,
Perry, Georgia
2BR/2BA, 1582 SQFT
\$123,000, MLS# 101922



412 Arlington Falls,
Bonaire, Georgia
4BR/2.5BA, 2433 SQFT
\$225,000 MLS# 103812



414 Sawtooth Court,
Kathleen, Georgia
5BR/3BA, 2894 SQFT
\$309,500, MLS# 104900



106 Hwy 96,
Bonaire, Georgia
COMMERCIAL PROPERTY
\$110,000, MLS# 101106



101 Hwy 96,
Bonaire, Georgia
COMMERCIAL PROPERTY
\$125,000, MLS# 103716

**Call me today to see
these listings!**

Direct: (478) 960-8055

Business: (478) 953-8595 x227

Toll Free: (888) 535-5055 x227

Advantages of a Home Warranty for Buyers and Sellers

Whether buying new construction or an older home, purchasing a home warranty is always a good idea. With the help of a home warranty, the buyer can be sure certain items will be replaced or repaired at no additional cost. From household items to major appliances, paying for repairs can be quite costly.

With a solid home warranty in place, however, homeowners can rest easy in knowing that those items will be covered if they become damaged. Whether talking about [San Antonio homes](#) or [homes for sale in Warner Robins](#), purchasing a home warranty offers many benefits to homebuyers as well as to those who are trying to sell their home.

Buyer Advantages of a Home Warranty

For the buyer, a home warranty offers peace of mind in knowing that major appliances will be repaired or replaced at no additional cost if they become damaged. Since most new homebuyers do not have a great deal of extra cash available to them, knowing the cost of repairing or replacing items brings a certain amount of comfort. Items that are typically covered by home warranties include:

- Ceiling fans
- Cooking range
- Dishwashers
- Electrical wiring
- Garbage disposal units
- Heating systems
- Microwave ovens
- Plumbing systems
- Telephones
- Water heaters

Generally, only those appliances that are built in to the home are covered by warranties, but additional appliances can often be covered by paying a little extra toward the warranty. Some additional appliances that can be added include:

- Air conditioners
- Dryers
- Sauna and spas
- Swimming pools
- Washing machines
- Water pumps

It is important to note that home warranties typically will not cover these items if they are already damaged or in need of repair before purchasing the home. Therefore, buyers should make sure all items in proper working order before closing on a deal.

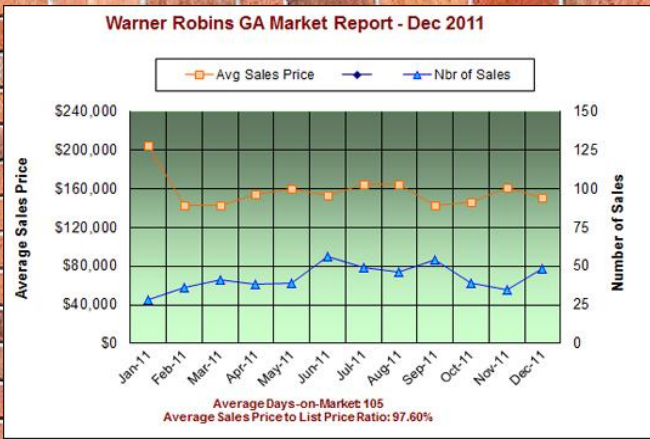
Seller Advantages of a Home Warranty

While the benefits of a home warranty may be obvious when it comes to the buyer, there are also advantages to the seller who purchases a home warranty. The greatest benefit is the fact that it can help the seller attract more potential buyers. After all, if the seller is offering a fair deal. Furthermore, buyers are more interested in purchasing a home where they know their investment is protected.

Of course, purchasing a home warranty can also help the buyer avoid potential problems in the future if something goes wrong with an appliance. Even better, buyers who agree to purchase a home warranty at the time of closing do not need to come up with the out-of-pocket money to make the purchase. Rather, the funds can simply be taken out before the final check is delivered.

About the Author - Richard Soto specializes in [Fair Oaks Ranch San Antonio](#) real estate as a Realtor with VIP Realty based in San Antonio, Texas.





Statistics represent ONLY non-foreclosure, single family homes in Warner Robins for Jan - Dec 2011 (Source: CGMLS).

The Warner Robins Real Estate market has remained steady all year. The average sales price is hovering around \$157k, with an average of 42 sales per month.

To be competitive, sellers must maintain their home in top shape. With 335+ homes in Warner Robins, there is currently 7 months worth of inventory for buyers to choose from.

Sellers who price to sell and have kept their home updated are averaging 3.5 months from listing to sale.

For both buyers and sellers...how can you gain an advantage in the Warner Robins Real Estate market? Employ the services of a local realtor who knows the area well!

You can visit [my blog](#) to see the complete list of real estate market reports for [Houston County](#), [Bonaire](#), [Byron](#), [Centerville](#), [Kathleen](#) and [Perry](#).

For a complete list of available Warner Robins GA Homes for Sale, visit [Homes for Sale in Warner Robins](#) or call me at (478) 960-8055 so we can discuss your housing needs.

Information is from statistics for December 2011.



CHECK OUT MY VIDEOS ON [YOUTUBE!](#)

ANITA CLARK, Realtor® Honors Graduate of Williams Real Estate Academy

ABOUT ME:

I am a full-time realtor and will help you and your family find your dream home! I am British, a 20-year military spouse (retired), married with two grown daughters who are both married, and an active member of Harvest Church. I am an Honor Graduate of Williams Academy of Real Estate and a member of the following associations/services: Central Georgia Multiple Listing Service, Georgia Multiple Listing Service, National Association of Realtors, and the Central GA Board of Realtors.

CONTACT:

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Blog: www.sellingwarnerrobins.com

COMMENTS:

Selling, buying, or leasing, I am committed to provide you the best possible service to meet all your real estate needs. I will give you the personal attention you deserve, have high ethical standards, and look forward to working with you!

TERRITORIES:

Warner Robins, Centerville, Bonaire, Kathleen, Perry, Byron, Forty Valley, Hawkinsville, Jeffersonville

EXPERTISE:

First Time Homebuyers, Military Relocations, New/Resale Residentials, Leases



"If you want it SOLD, call Anita Clark - she is a houseSOLD name!"



"NUMBER ONE" in Middle Georgia Real Estate.

Source --- Central Ga. MLS, Middle Ga. MLS, and Milledgeville MLS

If your property is currently listed with a real estate broker, please disregard. It is not our intention to solicit the offering of other real estate brokers. We are happy to work with them and cooperate fully.

