

Ask Our Broker From Page 12

A: There may be some misunderstanding here. The expense of fixing a garage door is a cost to the seller, not the buyer. It also is an expense that should be identified in the sale agreement but perhaps was found later as part of a home inspection. If the seller agrees to later pay such an expense, it will likely show up on the closing statement as a seller credit to the buyer — your son.

Notice that the loan amount increased by \$3,500 — the sum of the original cost for closing costs. By any chance, is the lender financing most closing expenses to reduce the amount of cash your son needs at closing?

For further information, speak with the broker and closing agent. As well, you can show the sale agreement, good-faith estimate and closing papers to a real estate attorney to resolve specific questions. © CTW Features

Need real estate advice? Peter G. Miller, author of "The Common-Sense Mortgage," would love to hear from you. Send your questions to peter@ctwfeatures.com.

Counteroffer From Page 12

items and closing period. The seller also may accept most terms of the original offer and only counteroffer with one item."

Next, the buyer has the option to either accept or reject the entire counteroffer or just a few of the items and make his or her own counteroffer in writing, says Mirzoian. "The more items listed in the offer, the longer it could take to settle."

Counteroffers list within their terms a period in which the party is required to respond, says Dale Rainey, a broker in Olympia, Wash. This time period can vary by region, "however it is typically three days. It is not advised for a buyer to wait too long before responding, because the seller is allowed to accept other offers during this period and you may lose the property you are trying to purchase."

Multiple counteroffers are, in fact, not uncommon, says Mirzoian. "If two or more offers are presented on a property, the seller will often respond back with a multiple counteroffer to the buyers, meaning that despite the fact that both buyers accept the terms of the given multiple counteroffers, the seller has the option to choose which one of the buyers to sell to. In cases like this, one of the buyers often responds back with a higher or better-terms counteroffer to entice the seller into accepting their offer."

Most experts say that for a residential contract negotiation to progress through several counteroffers, a fair amount of budgeting and compromise occurs, usually leading to the parties ultimately splitting the difference when it comes to desired price and other terms.

Rainey described a transaction he was recently involved in. "There was an initial full-price offer, but the buyer wanted a credit of \$15,000 in escrow for closing costs," he says. "My seller client was willing to give \$10,000 and we countered as such. The buyer needed a minimum of \$12,000 to close the deal and submitted a counteroffer to the seller. The seller accepted. This is fairly common back-and-forth. However, some negotiations can get mired in minutia, like who gets the fish in the koi pond, or 'Can you fix that cracked light switch cover?'"

When a counteroffer is received, the buyer or seller "should pay close attention to its details and wording," Schorr says. "You cannot rely on the terms of the initial offer if they are from the terms stated in the counteroffer. Therefore, it is important to take the time to read the entire counteroffer before agreeing to the terms therein."

If a buyer or seller is unsure of the terms of a counteroffer, they should consult with a real estate attorney or other expert, Rainey says. The sale or purchase of a home is one of the largest financial transactions you will ever encounter, he says, so working with experienced specialists is the best way to go.

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Mobile Homes For Sale 135
Miscellaneous 140

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Apartments For Rent 200
Commercial Rentals 210
Condos/Townhouses 220
Homes For Rent 225
Mobile Homes For Rent 235
Mobile Home Lots 240
Rooms 242
Vacation Rentals 245
Miscellaneous Rentals 250

300-399 WANTED ADS

Help Wanted 300
Work Wanted 305
Wanted to Buy 310
Wanted to Trade 315
Wanted to Rent 320
Miscellaneous Wanted 325

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Automotive Repairs 400
Baby Sitters/Child Care 401
Domestic Services 402
Financial Services 405
Home Improvement 410
Furniture Refinish 415
Land & Lot Clearing 420
Lessons & Learning 425
Personal Services 430
Lawn & Garden Care 435
Miscellaneous Services 440

450-455 NOTICES

Business Opportunities 445
Lost & Found 450
Miscellaneous 455

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Agricultural Items 460
Antiques 465
Appliances 470

Auctions 490
Baby Items 500
Cameras 510
Computers 520
Farm Equipment 530
Furniture 540
Good Things To Eat 550
Golf Equipment 560
Musical Items 590
Other Electronics 600
Pets & Animals 610
Sporting Goods/Firearms 620
Stereos/Radios 630
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Boomers From Page 12A

it's to be closer to your children and grandchildren or even farther away, says Dr. Marion Somers, author "Elder Care Made Easier" (Atticus Press, 2006).

Are you up for the upheaval?

Redecorating, remodeling and moving all require time, money and patience, and typically add to stress levels. "Ask yourself whether you have the stomach to go through a remodeling or move," suggests Laura Meyer, co-author of "Remodel This!" (Perigee, 2007). On the other hand, some older homeowners tolerate stress better since they're not dealing with young children.

Are you ready to cut the umbilical cord?

People become attached to their homes, says Meyer. "Are you really ready to leave?" she asks.

Will you continue to have a good support system where you are or where you go?

It may be your children or a good network of friends, but you need to know that you have people you can rely on, says Ann A. Fishman, president of Generational-Targeted Marketing Corp., New Orleans. Even if you move to be closer to children, realize they may not always stay there.

Will you be with like-minded folks?

Boomers are social and like to be surrounded by a people of varied ages, says Fishman. One solution that's not yet widespread but talked about is for boomers to share a condo or house with others, Fishman says. Smart development companies are building communities targeted at home owners with like-minded interests, says Epcon's Orsborn. The development company already has found that boomers don't like to feel old, so they target their home to the 55-plus market rather than those 60 years and older, she says.

What type of house and community makes the most sense?

Boomers need to carefully weigh their housing choice and what level of services they want, based on realistic factors such as health and not just pipe dreams, says Somers. They also need to be sure their setting offers the right amenities. For those not sure, Somers has them answer questions, talk about possibilities, and put down responses on paper. If two people are involved in the decision, she has each respond separately.

When is your decision going to be made?

Somers has clients determine a timetable rather than put it off indefinitely

Can you afford your decision?

Too many boomers don't know how much money they need to age, says Fishman. They need to take into account state and estate taxes, the cost of daily living including housing, health care and entertainment costs, she says. "You may be able to buy a home in a new location, but can you afford to maintain it?" she asks. You also have to take into account any possible income changes, adds Somers.

Have you tried out your decision?

While it's hard to test-drive a decision without owning a home, there are options that offer a more realistic feeling. The North Carolina Center for Creative Retirement, part of the University of North Carolina at Asheville, offers seminars and a Creative Retirement Exploration Weekend program through its center. Many communities may offer similar programs.

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137 ACRES On Old Savannah Road. Paved road frontage. Property consists of planted pines and two acre pond. Convenient to Statesboro and Ogeechee River. Call Jason Williams at 912-764-LAND www.GaLandBrokers.com.

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