



Coffee Newsletter

A personal note for Dan Parisi:

Yes I am a serial entrepreneur. I have been starting businesses since 1981. I feel that Coffee Real Estate is the best business I have ever started. It has been designed from the beginning to be client focused. This has taken two years. What do home sellers want? What do home buyers want? What do real estate agents want from a place to work? These were the founding questions of Coffee Real Estate.

Hundreds of hours of research and many conversations with home owners and real estate agents designed a business model uniquely fitted to meet today's real estate desires. A popular business term is a "disrupter business". The core of a disruptive business is described as an innovation that improves a service in a way that the market does not expect.

Coffee Real Estate will do this by creating a service mix that will be individualized to maximize the client's personal desire.

What we have created is an enterprise that has the ability to meet client expectations. The article that explains the commission options demonstrates the flexibility of ways to serve the folks who want to sell their property. The web page (<http://coffeereal.estate/coffee-real-estate-agents-advantage>) shows the extent Coffee Real Estate agents can go to find home buyers' their dream home.

Coffee Real Estate provides the most comprehensive range of real estate services from full service to flat fees with superior client satisfaction. We sell our clients' homes as quickly as possible and for the highest price. Our agents find the perfect house for families to make a home. Coffee Real Estate works with real estate investors to acquire and liquidate properties.

Coffee Real Estate, more choices, superior service

Read more at: <http://coffeereal.estate/about-coffee-real-estate>

The Feature Article:

Coffee Real Estate Innovative Commissions Structure

Commissions are they a BIG rip off or worth every penny? After repaying the mortgage, the largest cost from a house sale is generally the real estate agency commission. Some sellers are upset with the cost. Others believe it is just the cost of real estate.

I feel both are right! This is the heart of Coffee Real Estate's commission structure.

Read more at: <http://coffeereal.estate/innovative-real-estate-commissions>

Real Estate Opportunities:

Is now the best time to sell my home?

Are real estate prices going higher? Can I sell for more then I owe?

First, every one situation is unique. The complicated nature of real estate makes the "when to sell" decision a mix of pros and cons that impact the individual situation.

There are factors that impact real estate prices. Some factors are the supply-demand balance, the local real estate market, the condition of the house, the layout of the house, access to money issues, and the affordability of the real estate market to name a few. The affordability and access to money can combine to form a powerful influence on the market. That is what is going to change and impact housing prices

Read more at: <http://coffeereal.estate/real-estate/best-time-sell-real-estate>

Real Estate Loans

Loan to Value

"To lend or not to lend" is the Lender's question

Loan to value (LTV) is one of the key issues a lender needs to resolve before they make the loan. Mortgage lenders are very careful in assessing risk factors for each mortgage applicant.

If the mortgage has a high loan to value it may not meet the guidelines of the mortgage. The loan to value ratio must meet the requirements of the lender for a particular loan.

Understanding this issue can go a long way to sense if you will get the real estate loan.

Read more at: <http://coffeereal.estate/loan-to-value>