

WE WISH YOU A
HAPPY
HOLIDAY
SEASON
AND
Lasting Happiness

December 2016
Minneapolis/St. Paul

Inside This Issue...

How To Help Kids Save Money
...Page 1

Dwyer Family Story.....Page 2

Thank You Aaron, Niki, Austin &
AJ...Page 2

Special People, Doing Special Things-
Carrie Guarrero... Page 3

My home didn't sell, What can I do
now to sell it? How to Avoid
Fundamental Mistake #5 from my
book...Page 4



The Best Christmas Present
I Could Ever Ask For

Tim Murphy...

Monthly Digest!

Our Value-Driven Approach To Sell Real Estate In Action

If someone said you would need to sell your home 3 times before you could actually move out... How would you respond?

If someone said the 2nd buyer on your home would back out of the transaction the day before closing... How would you feel?

If someone then reassured you everything would work out because they have been down these roads many times before, would you believe them?

I wish we could say this was all just a make believe story and every time you sell a home it is smooth as silk. But, that would be a lie. Reality is, more often than not you will run into a bump or two or three along the way. There are so many moving parts when it comes to coordinating a full real estate transaction you can't possibly imagine. This is why Aaron looked at me just before we listed the Dwyer family home and said, *"Brother, I trust you. If you say it is going to go down like that I believe you. If you say we need to do this or do that, I will do it. I know you are always looking out for our best interests. That's why we are working with you."*

To have a family trust in you this much is an honor I don't take lightly. Aaron has been like a brother to me since we were in high school playing hockey together. The bond you create with a fellow teammate makes them like family. When they turn to you in a moment of need. A time in their life when they need your guidance to get them through the sale and purchase of their home. Your damn right I will step up and do whatever it takes to make their transition as smooth and stress free as possible.

We listed their townhome 2 days before the 4th of July. Now, this is not ideal as everyone who has ever sold a home will know. Aaron & Niki, like all you parents out there, were trying to squeeze as much time as they could into getting their home ready.... But, they didn't quite get the home ready when they wanted to. I told them, "Life happens, kids and family come first then everything else. That's why you have me. To help you focus on what needs to get done, cut through the clutter and prevent wasting time." After we made a list of things to do I saw Aaron as motivated and move as fast as I have ever seen. "Murph, I will have this house ready in two weeks. Make sure you are ready." Aaron said. In the back of my head I was like, "Sure Dwyer, I'll bet it takes you 4-6 weeks." However, in two weeks, with our help and resources, Aaron called me and said, "Buddy it's all yours!!" I was shocked!! From that point I took over. Needless to say after the home was listed and all our marketing went LIVE we got an offer in 4 days. We actually had multiple offers. I will spare you all of the details but, let's just say the Dwyer's were not expecting that. One thing lead to another and we came to find out the buyer was not well qualified for financing. Then on the second offer... Well, that was going to be a contingent offer..Not really what you're looking for after 4 days on market.

About The Author:

An entrepreneur and relentless innovator of the real estate industry. Murph has been called "Motivating and entertaining," but also "A committed philanthropist" with a 2016 goal of raising \$20,000 for JDRF, to help fight juvenile diabetes, a cause close to his heart. **Please help achieve this goal by donating to our team.**

Visit: TeamSugarShay.com



Search For Your Dream Home On Our Private, solicitor free, Website: SearchForMinneapolisHomes.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Lucid (loo-sid) adjective

Meaning: Easily understood or comprehensible

Sample Sentence: The teacher's explanation of the complicated judicial system was lucid.

Weird Weather Facts

- Sometimes snow in the Sierra Nevada Mountains in California is pink due to a special type of algae.
- The average cumulus cloud weights 1.1 million pounds.
- The largest hail stone recorded was 8 inches in diameter and weighed almost 2 pounds.

Save Money Exchanging Currency

Exchanging money when you travel abroad has the potential to be expensive because of hidden fees. Save money by doing the following:

1. Use your bank ATM card overseas at a partner bank that won't charge a transaction fee. Find out what financial institutions your bank partners with before leaving home. Ask if your bank is part of the Global ATM Alliance.
2. Use credit cards that have low or no transaction fees. Chase (chase.com) and Capital One (capitalone.com) both have favorable cards available for frequent travelers.

Quotes To Live By...

"You can never get enough of what you don't really need."

—Eric Hoffer

"Tomorrow is the busiest day of the week."

—Spanish Proverb

"Good judgment comes from experience, and experience comes from bad judgment."

—Barry LePatner

The home went back on market, showing, after showing, after showing..... I think they had 50 some showings before receiving a 2nd offer. Now, this deal was not the perfect buyer but, they needed to keep things moving as the Dwyer's wanted to get into their new home before snow flies. After doing our homework, listening to all of the "What If's" and "Just So You Know" scenarios I could think of. Niki finally said, "Murph, I get it. But, I am not going to let this one pass us by. Let's take the deal like we talked about and roll the dice. If it's meant to be it will happen." As instructed, that is just what I did. Scheduled to close in 30 days, everything was going smoothly. Then, 2 days before closing we get an email from the loan officer saying the buyer will not qualify for financing because of this or that. I was furious as we kept in touch with the loan officer tirelessly along the way. The loan officer reassuring us there were going to be zero issues getting this done. Come to find out the loan officer was related to the buyer. The buyer was a mother and her daughter both needing to qualify to purchase the Dwyer's home... Again, I won't bore you with the details but, after much debate and several strategy sessions with the Dwyer's they ended up putting their townhome back on the market for a third time.

"Murph, is it true 3 times is a charm?" Niki asked me. "I hope so!" was my response. Before I could say *Supercalifragilisticexpialidocious* we had our 3rd offer. Seriously, it was in less than 24hrs. These buyer's were in love with the home, as they should be after everything the Dwyer's did to follow our Documented Approach and avoid fundamental mistakes. The buyer's agent said, "My client's don't want to play games. They love your home and are expecting a new baby any minute. What will it take to get the deal done." The Dwyer's told Diana, "Tell them they need to meet the same terms as the last buyer who just walked away and we have a deal." Diana went back, BING-BANG-BOOM "WE GOT A DEAL!" "I can't tell you how much of a relief this is after the week I have had." Niki said. All along, the Dwyer's had been preparing to move into their new home we found in Lakeville on the pond. Knowing they almost had to pass on purchasing their dream home, if this 3rd offer didn't come in, the Dwyer's knew their new home was meant for them. I will never forget the look of relief on both Aaron & Niki's face when we finally closed both homes that day...

It was a long, hard fought road. But, like I said, buying and selling homes isn't always a cake walk. Actually, more often than not there will be adversity. The questions you must ask... Am I with the right person whom I trust and know will have my back? Do they have the skills to help me avoid fundamental mistakes. Do they have the fortitude to fight through adversity and get the job done for me. Knowing most agents are in survival mode, selling on average 8 homes per year, just eking out a living. Will they, no matter what, have my best interests first.

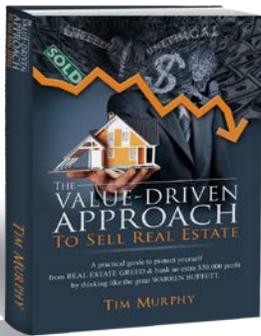
Thank You! Thank You! Thank You!



Aaron, Niki, Austin & AJ

Thank you! My good friends Aaron & Niki Dwyer. It was a pleasure helping you sell your townhome and find the home of your dreams :-)

Thanks to everyone who supports me and graciously trusts your friends, family, co-workers & neighbors will be in good hands. Rather than pester people with unwanted calls and visits, I grow based on the positive comments and support from people just like you. I couldn't do it without you! :-)



Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **952.223.0999** I'm here to help!

Eliminate House Smells

Smell: Musty or "old home."

Problem: Mold that may be due to poor ventilation in rooms, leaking plumbing, or condensation buildup on windows.

Solution: Small amounts of mold can be cleaned with soap and water.

Smell: Smoke, sour milk, pet urine, and similar smells.

Problem: A variety of smells become absorbed by carpets and paint.

Solution: Deep clean carpets and walls. Consider repainting walls. Replace air filters on a frequent basis.

Smell: Rotting animal.

Problem: Common areas in the home where animals may have snuck in and died are in the attic, wall, or chimney, or under the house.

Solution: Remove the carcass yourself or call a pest control company (follow your city's sanitation guidelines). Use a commercial product to help eliminate lingering odors.

Special People, Doing Special Things

Every month I choose a very special *Story Of The Month*. It's my way of acknowledging good friends and good people.

This month's *Story Of The Month* is: **Carrie Guarrero**

Like a rock, tried and true my friend Carrie has always been there to support everything I do. For this I am grateful as a true friend must do. She has shown me in life you must take a chance but, always remember what means the most to you.

From the first day I met Carrie until today, 4 years later. She has always stayed true to her commitments and strived to be a protector of good. As a mother of 7 she can sure understand what it means to juggle the daily responsibilities of being a parent. As a entrepreneur working 60hrs a week she knows what hard work means. With the sole goal to make sure her family has everything they need, she can be depended on. As every good mother or father knows we have good days and we have bad. We have days where we can't wipe the smile off our face and days we can't stop crying. Only a parent knows the true value of such days. However, these days provide us with some of the biggest lessons in our life which we must cherish. For every struggle brings out something good in us.

This is so true when I watch my friend Carrie pour her heart into a community she founded called "The Village In Waterville" Or when she goes the extra mile to support her son Noah through a cause near and dear to her heart like "Red Friday" which supports everyone in the military and veterans. Most every Friday you will see Carrie with a red shirt on and sometime sporting her army boots. This acts of support and kindness can sometimes go unnoticed by some. But, today I wanted her to know "I SEE YOU!"

I am one of the many who you inspire to bring out and show my giving heart. I am one of the many whom you have shown that giving is better than getting. I am one of the many whom you said, "Your actions will always speak louder than your words." For this I am grateful. You have become part of my journey in life to show me such things are inside of myself. To show me how amazing it feels to bring those gifts out for all to see.

As one of my biggest supporters of TeamSugarShay.com Carrie has attended every single walk we have had. She has raised money to help our daughters cause. Because, she knows how much it means to me. Because, like me she has a family and her amazing children mean everything to her.

Carrie, I want to thank you again. As this year you have gone one step further by committing to raise \$1,000 for TeamSurgarShay.com. This is no small task, trust me I know! For you to step up and put yourself out there as a symbol of support and strength for me and my family.

I THANK YOU MY FRIEND! :-)

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind...and spreading the word about my services.

Skill Building Websites

Spend 30 minutes or less to learn a skill.

www.SkillShare.com – On-demand courses on cooking, photography, and more for \$10/month.

www.CodeAcademy.com – Website building and coding basics.

www.KhanAcademy.com – Brush up on academic skills like algebra.

Famous Internet “Firsts”

We don't think twice before hopping online today, but it wasn't always that way.

- 1971: Ray Tomlinson sent himself the first email.
- 1985: The first domain was registered to Symbolics Computing Company.
- 1991: The first website on the World Wide Web is created to provide information about the World Wide Web.
- 1994: The first blog, Justin's Links from the Underground, is a guide to top websites.
- 1995: Classmates.com is the first social networking site. Also, Amazon sells its first item – a book.
- 2005: The first YouTube video and Reddit post are published.

MetropolitanHomeTeam.com/Testimonials

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say “Hi,” I'd love to hear from you...

Tim Murphy
Re/Max Results
952.223.0999

TimMurphy@MetropolitanHomeTeam.com

This newsletter is intended for entertainment purposes only. Credit given to the author of various reprinted articles when author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale

Copyright 2016 Tim Murphy (Murphy, Inc.)

Real Estate Corner...

Q. I just took my home off the market because it didn't sell. What can I do now to try to sell it again?

A. Sounds to me like you may NOT have avoided "**Fundamental Mistake #5**" in my book "[The Value-Drive Approach To Sell Real Estate.](#)" Cancer is not treated the same as a common cold. So treating them the same because someone didn't take time to conduct the appropriate tests or to diagnose the proper treatment, results in disaster. Yes, as you now know this happens.

There is a saying in the medical community: Prescription without a diagnosis is malpractice. Yet, that is exactly how most real estate agents operate on behalf of their clients. Maybe you experienced it... The agent shows up at your home and upon arriving they conducts their sales pitch, using a flip chart or power point presentation. Maybe they sat at your table and the first thing they began to do was sell you on their "prescription" to sell your home, without first doing any kind of diagnosis to determine the best route of attack.

Ask yourself, "Is this what my doctor would do?" Probably not! They would make you fill out a 7 page questionnaire, listen to your heart, lungs, ask you to breath in, breath out, push on your abdomen. While doing this they would be asking you all sorts of questions. Base on your answers they may even refer you to a specialist for further testing like: X-ray, CT Scan and/or an MRI.

You see, I believe selling your home should not be treated any differently than that of being your doctor. You come to us for our expertise, knowledge and resources. Without conducting our tests and doing our research we will have no way to diagnose the best prescription for a successful sale. Unlike most real estate agents our team has conducted these tests and done our research for many years. We have created a loyal and trusting network of specialist who assist in the diagnosis of your home.

This is why a comprehensive diagnosis is so critical--not just to maximize your health with your doctor, but to maximize your investment, your profit, from your home sale. leading us into:

Fundamental Mistake #5

Not taking the time, either through foolishness or negligence, to diagnose "What Is" the proper route of attack.

Learn more at: **WhyTheBook.com**

Search For Your Dream Home On Our Private, solicitor free, Website: **SearchForMinneapolisHomes.com**