



TeamSugarShay.com

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We Need Your Help....

We have set an ambitious goal of raising \$20,000 for those suffering from Type 1 Diabetes. Team Sugar Shay needs your help in making this dream a reality. Please reach out to those around you. Ask them to support a cause which affects each and every one of us. you don't need to look far.

Your Support Changes People's Lives

TeamSugarShay.com

Tim Murphy's...

Monthly Digest!

"A Reflection of Thoughts, Stories & People "

Local Area Advice Givers Podcast

Coming Soon.....

Edina-SW Mpls Advice Givers started as an idea. It's founder, Tim Murphy, and host of the Edina-SW Mpls Advice Givers **Podcast**, as a business owner himself, had an interest in meeting other smart business owners and fascinating entrepreneurs. When he started to reach out to these people and started talking to them, he realized others needed to hear their stories too. These were experts in their respective fields, smart and intelligent, not to mention, many had discovered unique ways to impact the lives of their customers, clients and patients. So he asked, "Why not share these stories? Why not Interview these people? Create a Podcast? Why not create a site where they could be posted and listened to?" With that, the concept of Edina-SW Mpls *Advice Givers* was born.

1 —We believe if you can't trust the person. Then you can't trust their work.

The truth. Trust is a function of "getting to know" someone. What is their story? Why did they choose the career path they chose? What drives them? What motivates them? What is their philosophical viewpoint? Does it align with yours? Do they have a family? Have they experienced tragedy? Adversity? Have they bounced back? When put into a difficult situation, how do they respond?... These are the kinds of question you can only get answers to, by having a conversation with someone. That's why Edina-SW Mpls Advice Givers, is a site dedicated to interviewing local experts. There are no reviews or ratings. Only stories. Only conversations. And you're welcome to listen in, to find that next professional you may hire. The idea, frankly, of hiring someone, when you're in need of critical advice, from an ad or marketing piece, is ludicrous. As the saying goes, "truth in advertising." HA!... Truth lives in stories, real, authentic, stories... Only by hearing someone's voice, and understanding their thought-process, can you come to trust them.

About The Author:

An entrepreneur and relentless innovator of the real estate industry. Tim Murphy is a creator and author of the book, "The Value-Driven Approach to Sell Real Estate." Murph has been called "Motivating and entertaining," but also "A committed philanthropist" with a 2016 goal of raising over \$20,000 for JDRF to help fight juvenile diabetes a cause close to his heart.

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The Value-Driven Approach In Action

The house on Lake Minnetonka... Being this was the first home I SOLD on Lake Minnetonka it will go down as one I'll never forget. Yes, because it was an amazing home on an amazing lake lot with amazing client's. But, also because it was one of the most challenging transactions we navigated in 2016.

Frank & Esther were coming to town from the west coast as they have family who live in the area. They visited initially to help Esther's sister find a place to call home. Esther knew about Minnesota because she had lived her before. But, being back... she remembered how great it was. Upon landing and taking in the Lake Minnetonka area, Frank & Esther decided they wanted to have a place to call home in Minnesota. Now this was going to be a 2nd home where family could gather and have fun. Let me tell you there will be plenty to do at this home!!

The negotiations went flawlessly, we actually got a purchase price which was over \$100,000 less than appraised value. So, I would say it was a successful negotiation. You see that's not where the struggle began... Inspection came back all well and good everything was smooth sailing until... Frank's lender decided NOT to keep us updated on what was really happening behind the scenes.

Frank, no fault of his own, being the successful entrepreneur he is has several businesses. Like myself... Well, lenders don't care for people like us. Why? Because we are the most complicated kind of borrowers. With 1099's, K1's, LLC's, S Corps and every other type of tax nightmare a lender can think of. This makes for a lot of work and is a major reason I stress to all of my client's, "You MUST Get Pre-Approved For Financing Up Front. With A Lender I know & Trust." Because, this way we always have a backup plan and know your financing won't be an issue... At NO FAULT of your own. That is the most frustrating part!! When you know you can afford the home but, some lender decides they don't like how your paperwork looks...

Needless to say, after 60+ days of navigating the treacherous financing waters. Reassuring the listing agent & his client's this was going to close. Frank, would NOT be denied. I remember the listing agent asking me, "Tim, do you really think Frank, your buyer, will get the lender to make this happen?" My response, "If there is one person I ever met who is NOT a Quitter... It is FRANK!" A few days later - We Closed

Thank You! Thank You! Thank You!



Frank & Esther

Thanks to everyone who supports me (especially you Kristina for introducing me to Frank & Esther) 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! :-)

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!)...

Cheer (cheer) noun

Meaning: A Shout of encouragement, approval, congratulations, etc..

Sample Sentence: The cheer of my supporters gave me confidence we could do it.

Quotes To Live By...

"Things work out best for those who make the best of how things work out."

- *John Wooden*

"Success is most often achieved by those who don't know that failure is inevitable."

-- *Coco Chanel*

"Courage is grace under pressure." -

- *Ernest Hemingway*

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: **Dave Lawson**

Just the other night I received his text message, "Dude, I wish we were a year into this... Another amazing opportunity tonight!!! Damn!!!" from my good buddy Dave Lawson. You are probably wondering—why is he so excited? I'll tell you. We are embarking on a long journey, a journey allowing us to fulfill a purpose we both believe in. A purpose which will open doors to new worlds for you and business owners like you. A purpose which will allow individuals to build real relationship, hire quality people and make an Impact in their community while doing so.

You see Dave is a story teller. There is nothing he loves more than finding that special story each of us has and bringing it to life. Currently, Dave is working on helping launch our new podcast Edina—SW Minneapolis Advice Givers. This is a lot of work! Building a media company is no small task and learning all of the new skills is daunting. But, Dave is like a kid in a candy store (as you can see from his text message to me).

For example, one podcast shoot along with all of the other pieces which go into production, edit and implementation consists of 8–10 full hours of work. Here is just a sample: Produce one podcast, post on iTunes & Sticher, post podcast interview to website, create exclusive guest articles, publish magazine, create & post Instagram snippets, create & post YouTube footage, create & post Facebook content, Etc... This is just touching the surface. like a Star Wars movie, when you see the credits run for 30 minutes, this is no small undertaking. This brings me to my point.

Dave, well he doesn't get paid to do this. Dave has a second job and a newborn baby to care for. Dave doesn't have to bust his hump doing some podcast startup that may just flop on its face. So Why does he do it?

I believe Dave has a higher purpose in life. Through the podcast, like me, he will fulfill his purpose. Money isn't his motivator, fame isn't his motivator... People are what motivates him. Telling people's story in a way that allows you, the audience, to FEEL their story. Immerse yourself in it. At times you will be so immersed, like you were in the movie AVATAR, your senses and emotions will unite with this persons journey, this individuals struggle to do something bigger than themselves.

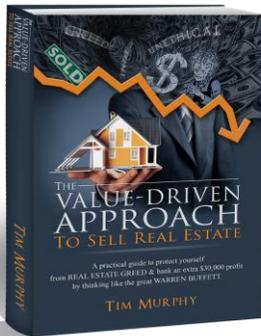
That's what gets my friend Dave so damn excited!

I couldn't imagine taking this journey with anyone else.

Brain Teaser...

A thief was brought before a king to receive his punishment. The king, feeling merciful, asked the thief how he would like to die. The thief told him, and the king let him go. How did the thief wish to die? (See page 4 for the answer.)

Taking a different approach WhyTheBook.com



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!

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.

Brain Teaser Answer:

He wanted to die of natural causes.

THANK YOU for reading my personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

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...

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What's On My Mind...

Thinking, Reading, Watching and Focusing on...

Kids.... *It was such a rush to watch our little girl Ireland score her first goal as a squirt or U10... as they call it. One of the parents even caught the goal on video.*

You Should have seen her come down the ice. She moved left to beat the defenseman coming at her. Then she skated away from the two players trying to catch her on a breakaway. As she reached the top of the circles she looked at the goalie and picked her spot. Getting just below the dots she fired!!! Upper Right Corner! She Scores!!!!!!!!!!

Sarah was pumping her arm like a rock start. So excited she almost fell off the bleachers. While I stood screaming at the top of my lungs, "She Scored!!" with both my hands in the air as if it was me who actually scored the goal.

I can say I have never really had that feeling of such pride while watching my daughter play sports. We have been talking about Ireland's first goal all year and now she finally got it after 20 games (something like that).

The funny thing is... and you probably did the same. We had a bet on the line with Ireland. If/when she scores her first goal she got to get a new roller bag. And get rid of the small basic shoulder bag that she always made me carry.

*I really don't know of anything more exciting and rewarding than being a parent in the stands cheering on your child and seeing them achieve their goals right before your own eyes. **LIFE IS GOOD!***

Real Estate Corner...

Q: How do I transfer title from the current owner to myself?

A: You can transfer title on a property by using a Warranty Deed or a Quit Claim Deed.

A Warranty Deed is a deed when a seller is transferring the title to you and warrants that the property is free and clear of all liens. A warranty deed is used mostly when selling a house. The deed states that the Grantor (seller) is the rightful owner and has the right to transfer title, there are no outstanding claims from lenders or creditors and the property can't be claimed by someone with a better claim to title. A title insurance policy usually backs up the warranty deed protecting the lender/buyer from disputes about ownership & liens.

A Quit Claim Deed is a deed that transfers ownership from one person to another. Quit claim deeds are often used when properties are not sold as they do NOT guarantee that the grantor is the rightful owner or has the right to the property. Examples of when a quitclaim deed is typically used: owner dies/sick and want to give to a family member, adding another person to the title of the property, removing someone from title (divorce) or transferring property to a living trust. There is NO title policy with a quit claim deed and NO legal recourse if problems come up with title.

Both deeds can be drafted by a Lawyer, Title Company or even yourself, however we always recommend a professional as spellings of names, legal descriptions and conveyance can be tricky if not done correctly. This document does need to be notarized and recorded at the county of the property to be of record.

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