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Volume 66

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Fun Fact:

There is enough energy in a bolt of lightning to power a home for two weeks!

Randall Brennan's

NEWSLETTER

Pamper yourself with a winter wonderland vacation

(BPT) - The holiday season is magical, with colorful lights sparkling in the snow and festivities abounding. But once the holidays are over, don't let the lingering winter force you inside. Instead, use the winter months as the perfect opportunity to take a winter wonderland vacation.

When the snow arrives, the outdoors becomes a fantastic playground for kids and adults alike. The snow provides everyone with an excuse to get outside. Wintery outdoor activities can range from the more extreme adventures like dogsledding and downhill skiing, to a more moderate pace of snowshoeing, ice skating and cross country skiing - bringing a rosy glow to cheeks and noses.

Bring a little fun, excitement and pampering to your winter months by taking a long weekend, or even a week-long trip to the snow country, and discover how much fun it is to play in the snow during the day. Then cap off each night with a luxurious dinner before falling asleep in comfort, dreaming about the activities of the day.

Couples looking for a romantic getaway can also plan the perfect holiday, complete with spa treatments or cozying up to the fire with hot chocolate warming their hands.

For your next winter wonderland escape, make certain you pamper yourself well. Spend your days skiing, snowshoeing, skating, ice fishing and even clay and trap shooting.

Don't let the long winter months after the holiday season drag you into the cabin fever doldrums. Instead, don your hat and mittens - as well as some sunblock - lace up your ice skates, and glide out into the sparkly winter wonderland for a rejuvenating and relaxing vacation.

-Courtesy of Brandpoint Content-

Word of the Month:

Studies have shown that your income and wealth is directly related to the depth of your Vocabulary. Here is this month's word so you can impress your friends.

Buttress:

buttress \BUH-tris\ , *verb*:

1. To give encouragement or support to a person, plan, etc.

Example:

It occurred to me that perhaps my brother gilder, Elegant, had with sly intent used these facts to **buttress** his false accusations.
-- Orhan Pamuk, *My Name is Red*

Quotes to Live by:

"The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will."
- Vince Lombardi

Say What?

At The Drop of a Hat

Willing to do something immediately.

Start planning now for spring's home makeover

(BPT) - If April showers bring May flowers, what do winter's snowflakes bring? Perhaps it's an excuse to curl up with your favorite magazines and imagine the kitchen makeover of your dreams. When the cold winter months keep you indoors, use the time to take care of things that will make your remodeling plans much easier to tackle in the spring.

Determine the scope of your project - Do you need just a few coats of paint or a whole new kitchen? Take this time to evaluate what you want to accomplish. If you need to work with a designer or contractor, now is the time to do your research and engage professional help to plan. Look to online resources like the National Association of the Remodeling Industry and Houzz or ask friends and family for recommendations. Meet with a few prospects and see whose work and costs fit your needs. You should also determine your budget and use that to guide the rest of your planning decisions.

Look for trends that last - Once you have a good sense for what your project will involve, have fun dreaming up all the details. Are you looking to make a bold statement or create a timeless look? No matter how large or small your project, there are many current trends that can make a big impact in your home, yet will stand the test of time.

Clean house - When you're ready to get started on your remodel, you won't want to worry about cleaning. It'll make prepping for renovation projects that much easier. You'll want as much free space to keep things out of the way during your remodel as possible.

If you take time now to get prepared for your kitchen remodel, you'll thank yourself in a few months when the kitchen of your dreams is coming to life.

-Courtesy of Brandpoint Content-

Movie Trivia: In the 1987 movie "Dirty Dancing" Jennifer Grey played Frances Houseman. What was her character's nickname?

- a. Baby
- b. Honey
- c. Sugar
- d. Cookie

CALL ME NOW AT 303-909-2365

Would you like to know how much your neighbor's home listed for?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you are thinking of selling soon and want to know how much your home increased in value. Either way, I can help...No "sales pitches" or runarounds. Just give me a call **303-909-2365** and I will give you the facts.

Economy at a Glance:

Data Series	Nov 2012	Dec 2012	Jan 2013
<u>Unemployment Rate</u>	7.8	7.8	7.9
<u>Change in Payroll Employment</u>	247	196	157
<u>Average Hourly Earnings</u>	23.67	23.74	23.78
<u>Consumer Price Index</u>	-0.3	0.0	N/A
<u>Producer Price Index</u>	-0.8	-0.2	N/A

Information from <http://www.bls.gov/eag/eag.us.htm>

US Population Clock

380,930,115

World Population Clock

6,993,807,605

-February 11, 2012

A road map to avoid common credit mistakes

(BPT) Staying alert and prepared can help you avoid some of the most-damaging credit mistakes. And if you do blunder despite your best efforts, knowing how to clean up after yourself can shorten the time it takes your credit to recover. Here are five common credit mistakes:

1. Mixing personal relationships and finances - For example, co-signing an auto loan or mortgage for a friend in need may seem like a nice thing to do. But will the relationship survive if your friend defaults on the loan and your credit score suffers because of it? Many experts say that a marriage is the only point in life in which a personal relationship and financial one should converge.

2. Not paying bills on time or at all - This is pretty much the worst credit mistake you can make. Your payment history is a major factor in determining your credit score. Missed or late payments show up on your credit report and can linger there for years, dragging down your score - and your ability to secure future credit at good terms.

3. Over-shopping for credit - Of course it makes sense to look for the best deal whenever you're spending money. But over-shopping for credit by making a large number of applications in search of the best terms can impact your credit score. Too many inquiries on your credit report can negatively affect your score.

4. Abusing your credit cards - Running up the balance on your credit cards not only causes you to pay a lot of interest, it affects your credit utilization ratio. Keep in mind your standing balance, compared to your maximum limit. It is a key factor in determining your credit score.

5. Checking your credit only once a year.

You probably know you're entitled to a free peek at your credit report from all three major bureaus once a year. But checking your credit infrequently can be a costly mistake. Monitoring your credit can help you catch errors or evidence of identity theft, assess what steps you may need to take to improve your credit score, and give you a better idea of how likely you are to get new credit with good terms. Yes, you'll have to pay to monitor your credit, but that expense may seem minor when compared to the potential costs of this common mistake.

-Courtesy of Brandpoint Content-

Food Fact:

-More than 35 million heart-shaped boxes of chocolates will be sold for Valentine's Day.

-Over \$1 Billion worth of chocolate is purchased for Valentine's Day in the U.S.

Weird Laws:

Georgia- It is illegal for a chicken to cross the road.

Utah- It is illegal to swear in front of a dead person.

Arkansas- It is illegal to mispronounce "Arkansas".

Massachusetts- It is illegal to go to bed without a full bath.

U.S.A. Facts

- The tallest mountain in the world is located in the United States, Mauna Kea, located in Hawaii.

- The world's highest roller coaster is located in Ohio.

And... Whether you are thinking of buying, selling, or financing real estate, or stop by and say "hi", I'd love to hear from you...

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References:-aracontent.com,
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<http://www.bls.gov/eag/eag.us.htm>

Preparing your credit profile for the spring real estate season

(BPT) - When you are out shoveling snow and scraping ice off the car's windshield, winter can seem like an eternity. Yet when it comes to your credit profile, house-hunting and the spring real estate season is just around the corner.

VantageScore Solutions recommends home buyers start now to prep their credit profiles before the spring real estate season arrives in March and April. Here are some tips and tidbits to keep in mind as you're working toward qualifying for a mortgage loan:

* It is essential to know what's on your credit report before it will be viewed by potential lenders. Make sure your credit report is up-to-date and accurately reflects your credit behavior. You can obtain your report at AnnualCreditReport.com, the only official site where you can obtain your report every 12 months for free from each of the three major credit reporting companies (CRCs), which are Equifax, Experian and TransUnion.

* Creditors are interested in seeing how you manage credit, and the consistency of behavior counts. Almost every credit score "inquiry" from a lender is recorded with one or more of the three national CRCs. This can result in a decrease to your VantageScore credit score by 10 to 20 points.

* Keep in mind that some lenders will pull a credit score at the time you apply for the loan, then again just before the loan closes. You want to avoid credit score reductions during that time frame, which can occur if you take on unnecessary credit. Also be sure all payments on existing debt are made on time during this timeframe.

* Shop around for mortgage options before you actually apply. Understand lenders' qualifying criteria so you know where you may need to improve. Once you've done your research, go ahead and apply to multiple lenders all at once. Multiple applications at the same time will register on your credit report as a single inquiry - as long as they're all within 14 days of each other - and will have minimal impact on your score.

* Different lenders use different scoring models and different models can have different score ranges. You may or may not be able to find out from your potential lender which model they use. What's important is where you fall in the model's score range, which tells you how your score compares to others.

-Courtesy of Brandpoint Content-