



SAVE ON HOMEOWNERS INSURANCE

All it takes is a few tips from your friends at B SQUARE. You can save money on homeowners insurance a number of ways. Discounts from your insurance company are available for a wide variety of reasons, ranging from the type of building material used to build your home to the distance from your home to a fire station. These discounts will vary by state and insurance company.

HERE ARE 12 EASY WAYS TO SAVE MONEY ON YOUR HOMEOWNERS POLICY:

- **Shop around.**
Check with many different insurance companies to get rate quotes. Do your friends or family members like their insurance company? Check the Internet using online quotes like the ones at MSN Money.
- **Raise your deductible.**
The deductible is the amount of money you have to pay toward a loss before your insurance kicks in. Typically, deductibles start at \$250.
Increase your deductible to:
\$500 and you could save up to 12% on your premiums or, increase it to \$5,000 and you could save up to 37%.
- **Buy your home and auto policies from the same company.**
Many companies will give a multiline discount if you buy both homeowners and auto coverage from them.
- **Consider insurance when buying a home.**
If you're looking at buying a home, think about the cost of insuring the home. A newer home's electrical, heating, plumbing and overall structure are likely to be in better condition than those of an older home. This may lead to a discount on your premiums.
- **Insure your home, not the land.**
While your home and its contents are at risk from fire, theft, windstorms and other perils, the land your home sits on is not. Don't include the value of the land in deciding how much homeowners insurance you need to buy.
- **Improve security and safety.**
Items such as deadbolt locks, burglar alarms and smoke detectors usually can bring discounts of 5% each, depending on the company. Your insurance company may also offer a significant discount of 15% or 20% if you install a sophisticated home-security system. If you're thinking about buying such a system, check with your insurer to see which systems they recommend and which will earn you a discount.
- **Stop smoking.**
Smoking accidents account for more than 23,000 residential fires every year. Some insurers offer to reduce premiums if no one in the home smokes.
- **Senior discounts.**
If you're at least 55 years old and retired, you might qualify for a discount of as much as 10%.
- **Group coverage.**
Alumni and business associations often work out insurance deals with an insurance company, which includes a discount for association members.
- **Stay with an insurer.**
If you've kept your coverage with a company for several years, you may receive a discount.

BRIAN ORTIZ
REAL ESTATE BROKER

B SQUARE REAL ESTATE MISSION

"B SQUARE REAL ESTATE IS STRIVING TO BUILD A GREAT REPUTATION, NOT FOCUSING ON A HUGE

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DID YOU KNOW?

According to scientific studies, a rats performance in a maze can be improved by playing Mozart

If you, or someone you know, would like information about the possible sale of a home, call us anytime at 821-0852. We have buyers just waiting for the right house. That house may be your house.

REAL ESTATE QUESTION

My mom and dad are divorced. They have a house in both their names, and they want to quit claim it over to us kids. What is the right way to do it?

That is the correct way to do it. Have them sign a quit claim deed to all of you.

Do you have a question about Real Estate?

If you have a question please feel free to call me at **363-8358.**

- **Check your policy annually.**
You want your policy to reflect the value of your home and belongings. If you review your policy every year, you will be able to make the necessary adjustments.
- **Look for private insurance first.**
If you live in a high-risk area (one that is especially vulnerable to coastal storms, fires or crime) and think you'll be forced to buy homeowners coverage from your state's high-risk insurance pool, check first with an insurance agent.

STOP AND THINK

A group of alumni, highly established in their careers, got talking at a reunion and decided to go visit their old university professor, now retired. During their visit conversation soon turned into complaints about stress in their work and lives.

Offering his guests coffee, the professor went to the kitchen and returned with a large pot of coffee and an assortment of cups - porcelain, plastic, glass, crystal, some plain looking, some expensive, some exquisite - telling them to help themselves to the coffee.

When all the alumni had a cup of coffee in hand, the professor said, "Notice that all the nice looking, expensive cups were taken up, leaving behind the plain and cheap ones.

While it is normal for you to want only the best for yourselves, that is the source of your problems and stress. Be assured that the cup itself adds no quality to the coffee. In most cases it is just more expensive and in some cases even hides what we drink. What all of you really wanted was coffee, not the cup, but you consciously went for the best cups... and then you began eyeing each other's cups.

Now consider this: Life is the coffee; your job, money and position in society are the cups. They are just tools to hold and contain life. The type of cup one has does not define, nor change the quality of life a person lives. Sometimes, by concentrating only on the cup, we fail to enjoy the coffee God has provided us.

The happiest people don't have the best of everything. They just make the best of everything."

God brews the coffee, not the cups... enjoy your coffee! Live simply. Love generously. Care deeply. Speak kindly. Spend time with God over your coffee.

Are you thinking about buying a home or investing? Or do you know someone who is? We provide a **FREE, Comparative Market Analysis** to help determine the value of a home, all you have to do is call.

REAL ESTATE TIP

When selling "by owner" with a lawyer, the lawyer has nothing to do with selling the home, they normally are involved in transfer of title once the buyer pays you for the home. If you try to sell your home yourself, you will be competing for buyers and many of them may be working with a Realtor. If you do not allow showings from Realtors, many of these buyers might not come to see your home. Buyers also believe that they should get a better deal if the sellers are not using a Realtor. If you save 3% and the buyer ends up offering you 5% less since you do not have a Realtor, you will have lost 2% plus had to pay all of your own advertising costs. You may have to deal with multiple calls and drop-ins from curious people who may not really be interested in *purchasing*, or may not be pre-approved for a home.

COMEDY CORNER

A man was in his front yard mowing grass, when the attractive blonde female neighbor, Judy, came out of her house and went straight to the mailbox. She opened it, then slammed it shut and stormed back into the house.

A little later she came out of her house again, went to the mail box, and again opened it and slammed it shut again. Angrily, back into the house she went.

As the man was getting ready to edge the lawn, she came out again, marched to the mail box, opened it and then slammed it closed harder than ever.

Puzzled by her actions the man asked her, "Is something wrong?"

To which she replied, "There certainly is! My stupid computer keeps saying, **YOU'VE GOT MAIL.**"

COOKING CENTRAL

Veronica's Salsa

- 1 can (15 oz) tomatoes, drain and reserve liquid
- 1 slice large onion (or 3 slices small onion)
- 2 large or 3 small fresh jalapeños (trim stems, remove seeds)
- 1 clove garlic
- cilantro (to taste)

Put onion, garlic, jalapeños, and cilantro into food chopper.

Pour tomatoes on top.

Chop all together until fine.

Add to reserved tomatoes liquid.

Add a little lime juice.

Serve with tortilla chips.

THOUGHT OF THE MONTH

He who has never learned to obey cannot be a good commander.
Aristotle

REAL ESTATE STATS FOR THE ALBUQUERQUE METRO AREA

For the Month of: January

Homes sold: 669

Homes listed: 1969

Average price of home sold:

\$227,13

Average days on the Market:

47

Compared to previous month:

For the Month of: December

Homes sold: 803

Homes listed: 1227

Average price of home sold:

\$228,015

Average days on the Market:

45

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TO OUR VALUED CLIENT

B² NEWSLETTER

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***IF YOU, OR
SOMEONE YOU
KNOW, IS
THINKING ABOUT
BUYING, SELLING,
INVESTING IN, OR
REFINANCING
REAL ESTATE, WE
WOULD LOVE TO
BE THE ONES YOU
CALL.***

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THANK YOU! THANK YOU! THANK YOU!

Thanks for all the great referrals you have given me this past month. I feel it is my obligation to provide my customers with the BEST Real Estate service from the BEST Real Estate Company in the nation. I would like to personally thank the following people for their referrals. It is wonderful people like you whom I build my business upon. I just couldn't do it without you.

**June Polinko
Valued Client**

**Waylen Chavez
B Square Agent**

**Ralph and Janelle Arias
Valued Clients**

This newsletter is for information purposes only. It is not intended as a solicitation if your home is