

front porch news

Real Estate Services

If someone you know needs to sell their home fast due to divorce, job loss, job transfer or any other challenge, but isn't sure when, where, or how, please *contact us* . We'll answer all their questions:

720-507-7653

Why Squinting Helps Us See Better

The eyeball is an amazing piece of human architecture. But because of its complexity, it can easily fail. The most common way for it to fail is to lose elasticity. When that happens, light entering the eyeball is diffracted (spread) throwing off the focus, resulting in near- or farsightedness. We use glasses to compensate and refocus light before it hits our eyes.

Another way to focus is to squint or stretch the skin beside our eyes, which both reshapes the eyeball and limits incoming light. We can also look through a tiny hole—like a pinprick in a piece of cardboard or our curled finger—to limit light diffraction and improve focus.



One BIG Reason Buying Is Better than Renting

Renting is almost always cheaper on the surface than buying. But from a financial perspective, renting seldom results in wealth-building the way home ownership does.

The reason is not some complex investment formula. Rather, it's simply that home ownership causes a kind of "forced savings," where home owners must pay their mortgage, which eventually results in having equity. By contrast, most of the savings that renters gain from a lower payment is spent rather than reinvested.

According to research by the *Joint Center for Housing Studies* at Harvard University, forced savings is a huge advantage of home ownership:

"Since many people have trouble saving, but must make a housing payment one way or another, owning a home can overcome people's tendency to defer savings to another day."

According to experts, the average net worth of a home owner is 36 to 45 times greater than that of a renter at retirement. A significant reason is that renters accumulate less wealth over time, primarily due to ownership status of their primary residence.

If someone you care about is renting because they think it's the better financial option, please pass this article along to them, and then introduce us so I can help them start building wealth.

Curious About Getting Involved in Real Estate?

Are you interested in getting involved in a fix and flip deal without ever having to touch a property or dealing with the contractors but enjoy profits when the home is sold? We offer this service to select people that are interested in project partnerships. Call us to find out more - 720-507-7653

Story: Keeping Love Fresh Is a Decision You Make

While waiting to pick up a friend at the airport, a man carrying a bag walked my way. He stopped right next to me to greet his family.

First he gave his youngest son a long, loving hug. When they separated, he looked into his face and said, "It's so good to see you, son."

Then he stood up, gazed in the eyes of his oldest son and said, "You're already quite the young man. I love you very much, Zach!" They too hugged.

While this was happening, a baby girl was squirming excitedly. The man said, "Hi, baby girl!" as he gently took the child from her mother. He kissed her face all over and then held her close.

After several moments, he declared, "I've saved the best for last!" and proceeded to give his wife a passionate kiss. Then he silently mouthed. "I love you so much!"

I felt as if I was invading something sacred, but I had to ask: "Wow! How long have you been married?"

"Twelve years," he replied, without breaking his gaze from his wife's face. I smiled and said, "Well, I hope my marriage is still that passionate after twelve years!"

The man suddenly stopped smiling. He looked me in the eye, and with forcefulness that burned into my soul, he told me, "Don't hope, friend... decide!"

~ Adapted from *Michael D. Hargrove*



August Quiz Question

Which North African seaport's name is Spanish for white house?

Current Fix and Flip Project



We are in current negotiations with a property seller located in St Louis, Missouri. We have rehab crews already in place and are waiting to close. This home is over 1900 SQFT, 4 bedrooms and 1 bath. This will be a complete rehab project. Purchase \$75K and a rehab budget of \$70K. This home has great upside potential!

Helping Homeowners in Need



The home was brought to us by a great Realtor friend. The homeowner really needed to sell the home and we were able to help by purchasing this property. Most homes have gas forced air to heat, but this home used propane and needed about \$40K of rehab done.

We were able to remove the burden of the homeowner dealing with this problematic home and were able to help her move on with her life and get rid of an unwanted house.

Thank You!

Welcome new clients and Thank You to friends who've trusted us to work with you, your friends, family and coworkers. Special thanks this month to...

Rose Thomas

Chris Sanders

I hope you will all feel comfortable introducing me to the people you care about...so I can take care of their real estate needs, too!

Want to Win a \$10 Starbucks Card? It's Easy!

Just answer the **quiz question** on page 2 and then send us your correct answer. Each month, all correct entries have an equal chance of winning! Put the word **QUIZ** in the subject line and send to: **Mark@DayspringBuysHouses.us**

- Last month's quiz: *Who was the Benedictine monk who invented champagne?*
- Answer: *Dom Perignon*

Last month's winner: **No winner**



Will the Real Murphy's Law Please Stand Up!

Murphy's Law (*If anything can go wrong, it will*) is commonly attributed to Capt. Edward Murphy, an engineer who, in 1949, who was frustrated by a technician's mistake. It's reported Murphy griped to his assistant: "If

there are two ways to do something, and one of those ways will result in disaster, he'll do it that way."

It's said the assistant recorded the phrase, noting it as Murphy's Law. The Law then became a standard in the group, but underwent a shift to "Whatever can go wrong, will go wrong."

The principle behind Murphy's Law is actually quite old, going back centuries to England, where it was called sod's law, "because it was something that would happen to any poor sod who least could afford it."

Here are a few more principles in the Murphy tradition:

- Nothing is ever as simple as it first seems.
- Every activity takes more time than you have.
- Everything you decide to do costs more than estimated.
- Whatever you set out to do, something else must be done first.
- Left to themselves, things tend to go from bad to worse.

Free Consumer Report

5 Things Home Sellers Do that Home Buyers Hate

In a stable market, sellers need to woo buyers. Unfortunately, the opposite often happens and sellers unwittingly turn buyers off. Here are 5 common mistakes sellers make, and what you can do to fix them before selling your home.

Contact me for a copy:

mark@DayspringBuysHouses.us

720-507-7653

Surprising Uses for Sandpaper

Here are three reasons to keep sandpaper handy for more than paint jobs:

1. Starting a garden? Gently dull the surface of hard-coated seeds, such as peas, with very-fine-grit paper. This helps them absorb water and lures them out of dormancy.
2. Got gummy scissors? Simply cut through course sandpaper a few times to remove gummy residues and hone the blades.
3. Dirty grout? Some gentle friction with a folded fine-grit piece rubs out stains. Apply a sealant once the grout is clean.



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The Power of Self Directed IRAs

Did you know that you can self-direct your own retirement funds? A self-directed IRA puts you in the driver seat of your financial future, giving you the freedom and control to invest in assets you know and understand best. The power of a self-directed IRA comes from the almost endless investment options. You are not limited to just stocks, bonds and mutual funds – you can invest in real estate, promissory notes, tax liens, private businesses, precious metals, etc. Plus you reap the asset protection and all of the tax advantages that come with government-sponsored retirement plans.

1. **Investing Diversity:** With a [Self-Directed IRA](#) you can diversify beyond the market into assets such as real property, tax liens, mortgage notes, precious metals, foreign currency, plus much more. If you have expertise with a certain asset type, you can invest in what you know best to create and secure your financial future.
2. **Tax-Advantages = Lasting Wealth:** Investing over time in a tax-advantage account like a Self-Directed IRA (tax-deferred/tax-free profits, plus the possibility of large tax deductions) can have a tremendous effect on future wealth (see chart below). Combine those benefits with the ability to truly diversify and invest in a full range of assets could be a winning combination.
3. **Secure Hard-Earned Assets:** Self-Directed IRAs are afforded protection under federal bankruptcy laws to ensure assets are secure.
4. **Provide Wealth for Your Future Generations:** Certain Self-Directed IRAs allow the passing of assets to beneficiaries after death with little or no tax implications, allowing you to stretch wealth over generations.

Implications of a Stable Real Estate Market

It's no secret that real estate market gains of the past few years are starting to slow. Home prices are not necessarily dropping, but the rate at which they are appreciating has slowed. That's good news. A healthy real estate market depends on a balance of buyers and sellers being able to move in and out of the market.

For sellers, our company buys houses fast buy offering people that need to sell the opportunity to sell fast without having to fix anything on the house. Are you or someone you know behind on payments, need to move out of state, inherited house or maybe divorce situation? All of these types of problems can cause uneasy feelings and create unwanted problems. If you or someone you know needs to sell their house, we are seeking to help by purchasing the home and removing the burden that can come with dealing with an unwanted home.

For buyers, the implication of a stable market is that they can breathe a little easier and take a little more time to make the right decision, because homes won't be selling quite so fast as they did over the summer, we can certain offer a network of homes that can be rented or leased and in most cases homes that be purchase creatively. However, well-priced homes will still sell quickly, so don't grow complacent!

