



**LYNNE FRENCH
REAL ESTATE**

Sometimes the perfect house is an easy pick

Consider yourself lucky if you find a house you like well enough to buy soon after you start your search. Some buyers look for months before they find the right house.

One problem with falling in love with the first house you see is that you probably won't know if the house is priced right. You also might wonder if there are other homes on the market that would suit you as well, or better.

Buyers who've searched for months for a home have the benefit of knowing the inventory. They've seen a lot of property that subsequently sold so they know a well-priced home when they see it.

Another benefit of seeing a lot of properties is that you develop a sense for how realistic

your wish list is. A wish list includes all the features you'd ideally like to have in a house.

Let's say you'd like to have a house with a three-car attached garage. If the first house you see is perfect except for the lack of a three-car garage, you may be inclined to hold out for a house that's a little more perfect. But if you've looked for months in an area of older homes, you may have discovered that houses with three car garages are virtually nonexistent.

In this case, you'll know from experience that unless you want to look for a house indefinitely, it's wise to compromise where the garage is concerned.

Don't automatically rule out buying the first house you see. If you do find the house you want early in your hunt, the next thing you should do is have your agent give you a crash course in market value.

Have your agent prepare a comparative market analysis

(also called a CMA) of the property you're interested in. This will give you a list of homes similar to the one in question that have sold and closed within the last few months. The CMA should also include a list of pending sales. These are similar homes that have recently sold but where title to the property has not yet passed to the buyer.

The next step — and this will require time and energy from you and your agent — is to look at as many of the pending sale listings as you can. Looking at properties that have just sold is a way to educate yourself about market value.

Also have your agent show you all the properties currently on the market in your price range that may suit your needs. This way you'll know if there are other houses for sale that might work for you.

Try to get a sense of how unique the house you're inter-

ested in might be. Are there similar houses on the market, or is there a shortage of this type of house? If there are plenty of comparable houses, there's less urgency to make an immediate decision. If there's a shortage of this type of house, you may need to move quickly.

To ensure you're not overpaying, include a clause in your purchase contract that makes the contract contingent upon the property appraising for the purchase price. But, don't make the mistake of passing up one of the first houses you see just because it's one of the first. You may be kicking yourself later for not acting quickly if you search for months and find nothing you like as well.

Lynne French is the broker/owner of Windermere Lynne French & Associates and a Clayton resident. For any real estate needs or questions, contact her at 672-8787, Lynne@LynneFrench.com or stop in at 6200 Center St. in Clayton.

I'm dreaming of an online Christmas

Tired of giving fruitcake for Christmas? The Web has plenty of unique gift ideas for the whole family.

Using the Internet to find the right stocking stuffers is convenient and stress-free. You can cruise the aisles at major retailers from your home, without worrying about lines or parking spaces. You can also ship your gifts directly to Aunt Edna in Minnesota, without packing them yourself.

I looked at numerous online vendors and came up with a Christmas list that could satisfy even the grouchiest Grinch.

I first stopped by Amazon.com. Amazon is a virtual Santa's workshop — they have everything from watches to mountain bikes. The site offers helpful product reviews, so I know if a gift is reliable.

Amazon's products are often cheaper than big name retailers. For instance, Amazon sells the popular NavOne GPS unit for \$200, \$50 cheaper than BestBuy.com.

Pick up a gift for that special someone at Amazon's jewelry department. They offer earrings, bands and engagement rings at affordable prices. The department has nearly 7,000 items for less than \$500. You can even use Amazon's custom ring tool to find engagement rings that match your exact

specifications like shape, carat and price.

For less expensive gifts, consider a magazine subscription from Amazon. The site's magazine department is offering discounts until Dec. 31. You can



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buy a year's subscription to magazines like Cosmo Girl and GQ for less than \$10.

Meanwhile, a huge selection of toys for all ages can be found at the Toys R Us website, toyrus.com. The site gives a list of the hottest toys on the front page, like the Transformers voice changer helmet and the Barbie holiday doll. You can also search for toys by category, meaning you can find a list of every Spiderman action figure in seconds.

The businessman in your house will enjoy a daily subscription to the Wall Street Journal. Wsj.com offers a one-year subscription for \$99, com-

pared to Amazon's \$250 price.

Technophiles have a lot to choose from this year. GPS devices like the NavOne tracker mentioned earlier and iPod accessories are hot and affordable. Apple.com has a selection of numerous accessories like speakers and earphones. Their inventory includes non-Apple brands like Bose and Sony.

Want to watch YouTube videos or play computer games on your big screen TV? Buy a PC to video converter from Svideo.com. My family has used this little device to watch streaming movies from Netflix in the comfort of our family room.

Speaking of Netflix, you can buy the movie lover a subscription to the online rental service for cheap. Netflix.com lets you pick the plan and its duration. A three-month movie plan costs less than \$30.

For those who want to splurge on gifts this holiday season, consider picking up a big screen TV from BestBuy.com. If you want to save yourself the hard work, add on an additional \$200 to have GeekSquad set up your home theater system.

I love receiving sweets for Christmas. Some of my favorites include Cora Lee Candies' World Famous English Toffee (www.coraileecandies.com) and Concord-based Grand Avenue

Chocolates (www.grandavenue-chocolates.com), which sells the Unbelievable Apple, a giant fruit covered in chocolate, caramel and almonds. I also recommend Leah's Pralines (www.leahspralines.com), which makes creamy, New Orleans' style pralines and other sugary delicacies.

If your gift is defective or unwanted, most retailers have at least a 30-day return policy. Many places have an extended holiday return policy. Items bought at Amazon and BestBuy between Nov. 1 and Dec. 31 can be returned as late as Jan. 31, 2008.

However, online retailers are not immune to supply and demand issues. For instance, clothing maker LLBean.com ran out of some shirts by Thanksgiving weekend. Hot gadgets like the Nintendo Wii are in short supply, so Amazon is only letting customers buy three per month.

But in most cases, you'll have no problem ordering online. That means more time with your family — the one gift Amazon doesn't sell.

Mark Freeman is a student at St. Mary's College in Moraga, studying economics and English. He enjoys creative writing and is a reporter for the school paper. Questions/comments can be sent to mfreeman543@gmail.com.

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