

AGENT BIOGRAPHY

NAT FERGUSON

YOUR LOCAL RESOURCE FOR REAL ESTATE

562-645-6501

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NAT FERGUSON

Born October 28, 1975, I was the fourth generation of my family to call Seal Beach home. We lived across the street from my Grandma on 2nd street in Seal Beach where I spent time doing puzzles, playing in the yard or walking in the beach after storms to collect tennis balls.

Like any kid born near a body of water, I enjoyed making sand castles, boogie boarding, surfing and fishing back when Seal Beach still had a fishing boat that left from the pier. I have so many great memories of being out on the ocean with my Dad, the smell of the salty air and stinky bait all over the place. A dream come true for a young boy living in southern California!

After working at several local restaurants including Captain Jack's and O'Malley's on Main, I decided that my career was going to be pursuing real estate sales in my home town of Seal Beach. While in the process of navigating the trickiest real estate market California had ever seen, I met my Wife-to-be Renee, and married shortly thereafter in Jamaica.

My career decision stemmed from my love for Seal Beach and the desire to share our lifestyle with others. Being a local business owner also gave me an acute sense of the interconnectedness of the other Seal Beach businesses. It seems like nearly all business that is conducted in a small town is done via word of mouth, thus was born our local networking/referral group.

A large part of what I do and who I am revolves around supporting local businesses and reciprocating business. Recently I partnered with a local restaurant to help drive new customers to their business, it was a great success. When I'm not selling homes in the community, you can usually find me at one of the local businesses on Main Street for a meeting or enjoying dinner. I appreciate you taking the time to stop by this page to learn more about me. I look forward to meeting you in the near future – see you around town!

REAL ESTATE NEWS

As a service to potential and former clients alike, I would like to share with you this monthly newsletter filled with helpful tips on navigating the real estate market. Whether you are trying to buy, sell, or even remodel an existing property to increase its value, the information gathered within this publication will help to ensure your experience is a great one. If you should need assistance in any of your real estate ventures, please remember that I am always ready to service your needs and offer guidance along the way. Contact me today!

HELPFUL TIPS FOR NEW HOME BUYERS



Now is a great time to buy for potential homeowners. The current market offers affordable home prices and historically low interest rates. Here are some helpful tips to make the dream of owning a home become a reality!

Savings. The buying process will also include many upfront expenses, such as closing costs and a downpayment. Be prepared by having extra money saved up to account for these expenses.

Downpayment Options. Since many financial experts recommend a downpayment of 20 percent, be sure to explore your options. You

may qualify for downpayment assistance programs, an FHA loan, or have a relative that would be willing to make a downpayment gift.

Check Credit Reports. Lenders use your credit report to evaluate your risk potential and determine how responsible of a borrower you will be. This report and score will then be used to figure your interest rate. The better your report, the better your score and thus lower your rate. Check your report thoroughly, and report any errors to the credit reporting agencies immediately.

Get Prequalified. Pre-qualification will give you

an estimate of how much the bank would be willing to lend you, so you can then determine how much home you can afford.

Get Preapproved. Many sellers look for buyers who are preapproved. Be sure to get official documentation from the lender that states they will be willing to lend you money.

Affordability. Just because the bank approves you for a certain amount does not mean you want to borrow the max. A less expensive home may be a better fit in your budget.

Housing Criteria. Once you have a budget, develop a list of what you need versus what you want in a home, to avoid overspending.

Neighborhood. Decide which areas are the best fit for your budget and logistical needs to help narrow your search.

Hire an Agent. Agents are highly knowledgeable in the entire process of buying or selling a home, which can greatly simplify your real estate experience and help to ensure you are getting the best deal. Unlike most buyers or sellers, agents can also provide unbiased guidance in making important decisions about a property because they are able to remove themselves from the emotional aspects of a transaction.



SIMPLE WAYS TO PREPARE YOUR HOME FOR SALE

Every seller wants their home to sell quickly and receive top dollar. There are many simple things you can do to spruce up your property without spending a fortune in remodeling costs.

De-Personalize. Pack up your personal photographs and family heirlooms. Buyers can't see past personal artifacts, and you don't want them to be distracted. You want buyers to imagine their own photos on the walls, and they can't do that if yours are there. You want buyers to picture themselves living in the home, not wondering what kind of people currently live there.

Remove Clutter. It's easy to amass a large quantity of junk. Consider this: if you haven't used it in over a year, you probably don't need it. Donate unused items or throw them away. Remove all books from bookcases, pack up those knickknacks, and clean everything off of the kitchen counters. Put essential items used daily in a small box that can be stored in a closet when not in use. This process also serves as a head-start on the packing you will eventually need to do anyway.

Rearrange closets and kitchen cabinets. Buyers love to snoop and will open closet and cabinet doors. Think of the message it sends if items fall out. Now imagine what a buyer believes about you if she sees everything organized. It says you probably take good care of the rest of the house as well. Make sure dishes are neatly stacked and turn coffee cup handles so they are facing the same way. Hang shirts together, buttoned and facing the same direction, and line up shoes in neat rows.

Rent a Storage Unit. Almost every home shows better with less furniture. Remove pieces of

furniture that block or hamper paths and walkways and put them in storage. Remove extra leaves from your dining room table to make the room appear larger. Leave just enough furniture in each room to showcase the room's purpose and plenty of room to move around.

Remove/replace favorite items. If you want to take window coverings, built-in appliances or fixtures with you, remove them now. If a buyer never sees it, they won't want it. Once you tell a buyer they can't have an item, they will covet it, and it could blow your deal. Pack those items and replace them, if necessary.

Make minor repairs. Replace cracked floor or counter tiles, patch holes in walls, fix leaky faucets, repair doors that don't close properly and kitchen drawers that jam. Consider painting your walls neutral colors, especially if you have grown accustomed to purple or pink walls. Replace burned-out light bulbs.

Clean the house thoroughly. Wash the windows inside and out. Rent a pressure washer and spray down the sidewalks and exterior. Clean out cobwebs. Re-caulk tubs, showers and sinks. Polish chrome faucets and mirrors. Clean out the refrigerator and vacuum daily. Wax the floors. Dust the furniture, ceiling fan blades and light fixtures. Bleach dingy grout. Replace worn rugs. Hang up fresh towels.

Increase the curb appeal. If a buyer doesn't like the exterior of your home, you'll never get them inside. Keep the sidewalks cleared, trim the bushes, and mow the lawn regularly. Paint faded window trim. Make sure visitors can clearly read your house number.

HOLIDAY RECIPE: LIBBY'S® Pumpkin Roll

Dazzle family and friends with Libby's® Pumpkin Roll; moist and creamy, with a tantalizing aroma and beautiful presentation.

INGREDIENTS

- 1/4 cup powdered sugar (to sprinkle on towel)
- 3/4 cup all-purpose flour
- 1/2 teaspoon baking powder
- 1/2 teaspoon baking soda
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground cloves
- 1/4 teaspoon salt
- 3 large eggs
- 1 cup granulated sugar
- 2/3 cup LIBBY'S® 100% Pure Pumpkin
- 1 cup walnuts, chopped (optional)
- 1 pkg. (8 oz.) cream cheese, at room temperature
- 1 cup powdered sugar, sifted
- 6 tablespoons butter or margarine, softened
- 1 teaspoon vanilla extract
- Powdered sugar (optional for decoration)

DIRECTIONS

For Cake: **PREHEAT** oven to 375° F. Grease 15 x 10-inch jelly-roll pan; line with wax paper. Grease and flour paper. Sprinkle a thin, cotton kitchen towel with powdered sugar.

COMBINE flour, baking powder, baking soda, cinnamon, cloves and salt in small bowl. Beat eggs and granulated sugar in large mixer bowl until thick. Beat in pumpkin. Stir in flour mixture. Spread evenly into prepared pan. Sprinkle with nuts.

BAKE for 13 to 15 minutes or until top of cake springs back when touched. (If using a dark-colored pan, begin checking for doneness at 11 minutes.) Immediately loosen and turn cake onto prepared towel. Carefully peel off paper. Roll up cake and towel together, starting with narrow end. Cool on wire rack.



For Filling: **BEAT** cream cheese, 1 cup powdered sugar, butter and vanilla extract in small mixer bowl until smooth. Carefully unroll cake. Spread cream cheese mixture over cake. Reroll cake. Wrap in plastic wrap and refrigerate at least one hour. Sprinkle with powdered sugar before serving, if desired.

COOKING TIP: Be sure to put enough powdered sugar on the towel when rolling up the cake so it will not stick.

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