

Ayre/Rhinehart Bay

1008 Adams, Downtown Bay City.



Spring 2012 Newsletter

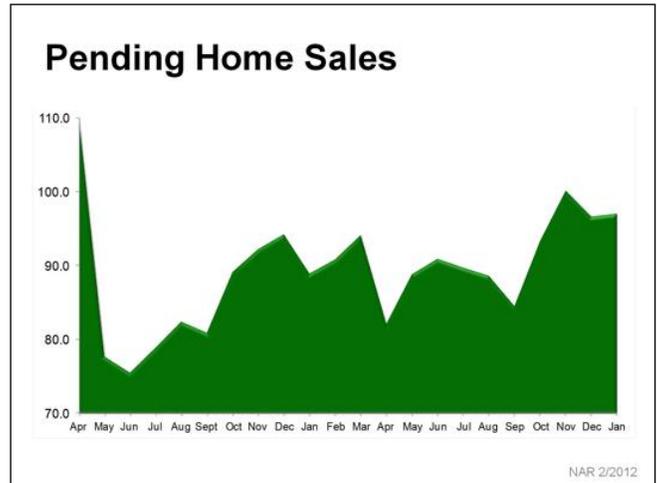


Brought to you by Bill Branigan, Associate Broker

What's Happening!

What a difference the weather makes to kick off the new year! The mild January, February and March temperatures brought out buyers to make offers on the limited number of properties available in the Bay County Multiple Listing Service. Ayre/Rhinehart agents already have done half as much listing and selling in 2 months as they did in 8 months last year! The combination of weather, optimistic outlook and low interest rates is a good recipe for activity. The numbers of homes for sale in Bay County is low, especially for 4-bedroom homes. Homes in the townships that are priced and marketed correctly are pending in less time than has been experienced for the past several years. AR Bay has tallied over \$3.1 million in transactions already and is busy concentrating on adding listings that are desperately needed. If you are thinking of selling in the near future, contact an AR Bay agent for details and a thorough analysis to plan a course of action that will lead to success.

HAPPY ST. PATRICK'S DAY

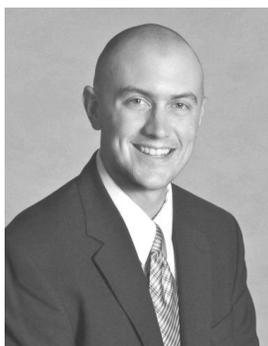


Pre-race with over 3800 5k and 8k runners in downtown Bay City on Sunday, March 18th. Bill Branigan finished in the middle of the pack, but enjoyed every minute of the 60+ degree day! Great start to Spring!

Affordability Index News & Mortgage Info

The 4th quarter of 2011 National Association of Home Builders Affordability Index was recently released and compared housing market prices across the nation. The 3rd quarter report showed Bay County as 6th in the U.S. The latest data indicates that Bay County's home sales have risen and better prices were obtained. The new standing for BC is 11th and that is good news. As the real estate market gets stronger, home prices will improve. Lansing is now the state's most affordable market at number 9. Ohio is now the Midwest's most depressed region.

There was also slightly better news from the Mortgage Bankers' Association. 4Q 2011 stats show Michigan's homeownership rate improved and the serious delinquency rate declined. The recent stronger jobs report spurred an increase in applications for home purchases. Thanks to Independent Bank for the Mortgage Report.



CONGRATULATIONS, ZAK!

Zachary Branigan, son of Bill and Carol Branigan, was recently named the new Executive Director of the Saginaw Basin Land Conservancy after a nationwide search. Zachary has been an urban planner for the past 11 years and was an associate at Carlisle Wortman & Assoc. of Ann Arbor. The SBLC helps to preserve land and water quality across the Saginaw basin which extends across 22 counties. The conservancy owns ten preserves and has conservation agreements with 61 private landowners. The non-profit's mission is to conserve land and water resources to promote sustainable communities and a higher quality of life in the Saginaw Bay Watershed. The SBLC office is located in downtown Bay City. Zak will be moving to Bay City with his wife, Moira and son, Leo.

Spring is a time for Yard Sales! Here are a dozen tips for Success!

April and May are excellent months to host a yard sale. The spring cleaning could leave you with a lot of items that you can turn into cash to buy more stuff! As Realtors, we provide services to our clients at no cost to them. One of those is staging. Part of the staging process is de-cluttering. Storage in any home is important. We never hear a buyer say, "I don't want this house, it has too much storage!" We tell our sellers, "If you have not used an item in the past year and don't think that you will use it in the coming year, it is time to sell it or donate it". Here are some tips for having a great yard sale this spring. 1. When you are gathering items throughout the year for your sale, price them before you put them in the box to store for the big day. That way, when you are putting the items out on your tables they are already marked. 2. Price items carefully. You will make more money by pricing items low. If you have high priced merchandise, consider selling on Craigslist if you are not successful in your sale. 3. A group sale is better than selling alone. More stuff draws more traffic. 4. Get ready the night before the sale. If you advertise, there will be a line forming early in the morning and it will be more hectic to set tables and furniture out. 5. Be willing to bargain, but be less flexible at the start. Multiple item buyers are good to work with, so treat them well. 6. Keep a ledger. Jot down a description of each item and what it sold for, or have initials on the tags and separate the sales on a ledger pad. You can even take the sticky label off and attach it to a separate sheet if you want. This is important if you have several sellers. 7. Do not use a cash box. Keep your money on you at all times. Unattended cash boxes have a tendency to "walk away". 8. Get an adequate supply of coins to make change. Get a roll of quarters, a stack of 25 \$1 bills, and some \$5 bills and a few \$10s. 9. Advertise: put an ad in the classifieds in your local newspaper. Also, put out signs the day of the sale. Place directional arrows at main traffic street intersections. 10. Stage your sale by arranging space so that buyers can see items in the sunlight and make it look attractive from the street. Buyers will sometimes do a "drive-by" and if it doesn't look inviting or interesting they will not stop. Also, don't put items in the garage unless it is finished or well lit, as buyers don't like to enter a dark and dreary garage. Display items to take advantage of their use. For example, place lawn furniture that is for sale on the grass. 11. Make it easy for buyers to test electronic items. Have powercords ready for their use. 12. Play background music. Setting the festive mood is easier with some tunes that all can enjoy. Finally, relax and smile. Your hard work is about to pay off!

Go *Tigers*. Get Your Schedule!

You won't want to miss any of the Detroit Tiger's games this year. Picked to compete for the American League title and a trip to the World Series, this could be the year of the Big D. Look in your mailbox or call your Ayre/Rhinehart Bay Realtors' agent to get your magnetic Detroit Tiger's schedule that you can have on your refrigerator to remind you of the entire 2012 matchups.

Buyers and Sellers Activity

2126 Center Ave., **SOLD!**
7 Benton Rd., **SOLD!**
300 Thompson, **SOLD!**
2375 Midland, **SOLD!**
2786 Agnes, **SOLD!**
2170 Niethammer, **SOLD!**
805 Maple, **SOLD!**
313 S Alp, **SOLD!**
3026 Niccolet, **SOLD!**
213 Main, **SOLD!**
5261 Glenfield, **SOLD!**
10 Oakland Ct., **SOLD!**
1810 James, **SOLD!**
O Townline, **SOLD!**
45 Sharlear, **SOLD!**
287 State Park, **PENDING!**
2424 Huron, **PENDING!**
1600 4th, **PENDING!**
1322 Fitzhugh, **PENDING!**
2527 Warwick, **PENDING!**
5543 Christyway, **PENDING!**
315 Center #404, **PENDING!**
1285 Primrose, **PENDING!**

A Recipe for Success...

PEANUT BUTTER OATMEAL CHOCOLATE CHIP COOKIES



Ingredients:

1 cup all-purpose flour
1 tsp. baking soda
1/4 tsp. salt
1/2 cup butter, at room temperature
1/2 cup creamy peanut butter
1/2 cup granulated sugar
1/3 cup light brown sugar
1 tsp. vanilla extract
1 egg
1/2 cup oatmeal
1 cup semi-sweet chocolate chips

Directions

Preheat oven to 350 degrees F. Line two baking sheets with parchment paper and set aside.

Whisk together the flour, baking soda and salt; set aside.

On medium speed, cream together the butter, peanut butter, granulated sugar, brown sugar and vanilla extract, about 3 minutes. Add the egg and beat to combine. Stir in the oats and then the chocolate chips.

Use a large cookie scoop (3 tablespoons) and drop dough onto prepared baking sheets about 2 inches apart. Bake for 9-10 minutes or until the cookies are lightly golden. Cool completely on the baking sheet and then store in an airtight container at room temperature.

Makes 16 cookies.... You better double or triple this recipe as they are fantastic and will go fast!!



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