

# Home Newsletter

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## A personal note from Dan Parisi:

The vision I have for a real estate company is where the agents are focused on the client's needs and wants. This is the cornerstone of how I ran the jewelry business. To make this dream happen, I need to operate an independent real estate brokerage.

The first step has begun. We are now Parisi Real Estate. I can make the rules not to focus on commissions. Not to be a company focused on what the sale's agents want. And in fact, not to be salesmen, but real estate professionals is the emphasis. We work with people to find their real estate wants.

There will be more information coming soon on the web site. Like how we can list and sell homes for much less than the 6% and still find buyers. How we can sell your house for retail so you get more and not just price it out like wholesale and have investors making money on the flip you could have kept. This could be around 20% of the sale price.

The team of real estate professionals at Parisi Real Estate is trained to focus on you, the client. What do you want in a new home or investment property? They find the best home for you even if it is not for sale. That's right, we have a system to go and find the property you want, even if it is not on the market. That's client focus. Focus on what you want, then go and get it for you.

The Parisi Real Estate team has two new members. Galen Vistica is a committed real estate pro. Galen's drive, market understanding, client dedication and communication skills make him a superior real estate agent. Read more about Galen.

Havilah Parisi has two very strong skills as a real estate pro. She has a passion for horses and is excited to help other horse enthusiasts find their dream home. And she enjoys helping people find the best place to make a home. She likes to understand what type of kitchen, floor plan, landscaping, special needs and much more that you want and then find that property to make into your home. Read more about Havilah

If you have any real estate questions or issues, please feel free to call, email, text, message and any other way you like to talk to us. We are here to serve you.

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## The Feature Article:

### Things to do in Sacramento

Discovering all the many aspects of living in Sacramento can take decades. The greater Sacramento area has many theatres, music venues, museums, parks, wildlife areas, sports teams, specialty shopping areas and much more. The community page “Things to Do in the Great Sacramento Region” is a good place to get some ideas.

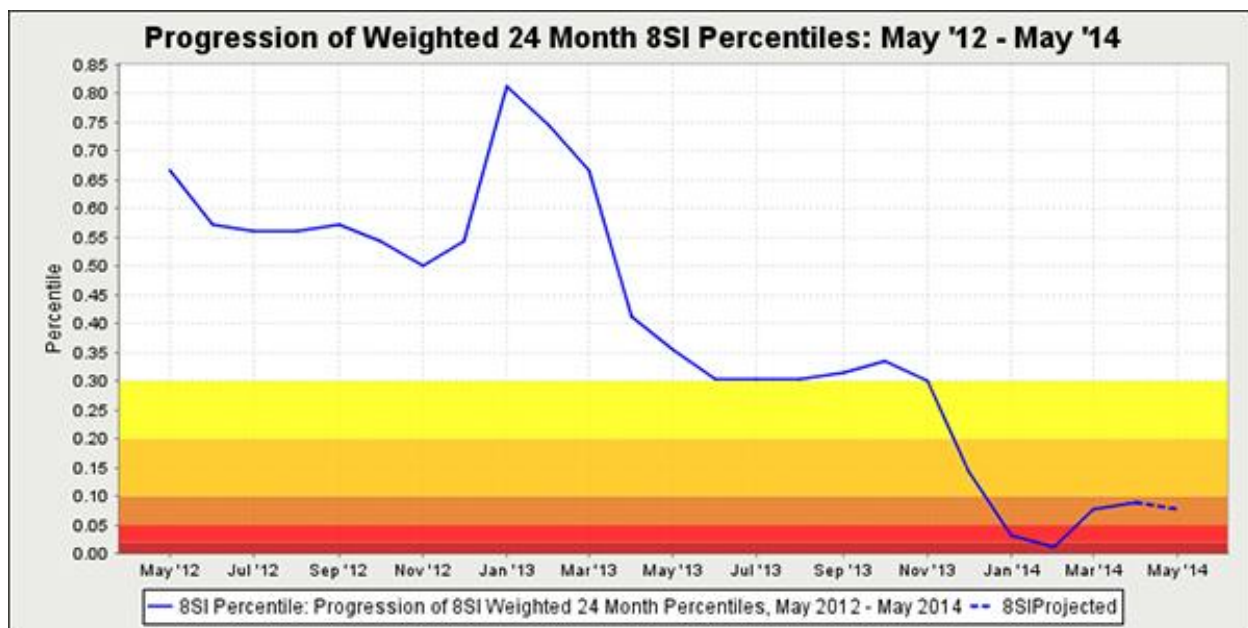
Check it out. And share some places I can add to the list.

<http://housingsacramento.com/northern-california-communities/things-great-sacramento-region>

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## Do It Yourself Project (DIY):

### Actions to Help with the Sacramento Drought Conditions



Saving water is always a good idea. This DIY or Do It Yourself is about ways to save water. If you are on a well system it is always important to save water. And if you pay the water bill by the amount of water you use, then these ideas can help with keeping more money for your family.

Beside the couple of dozen ways to save water, this article shows the landscaping idea of Water Efficient garden. This could save you water and add value to the property.

Saving water is always a good idea. It saves you money. It saves water resources agencies from implementing draconian measures. It is good for the environment. And it can add value to your home. Saving water is one of those things that helps everyone and hurts no one.

Read more at: <http://housingsacramento.com/blog/news/sacramento-drought-conditions-actions>

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## Real Estate Loans:

### PMI versus MIP

PMI (private mortgage insurance) is what you pay to a lender to avoid loan failure on a conventional loan.

MIP (mortgage insurance premium) is the FHA mortgage insurance premium.

Also you can save money by refinancing your mortgage if the property value is greater than 80% of the loan. This makes it so you do not have to pay PMI or MIP. Could save hundreds of dollars a month! Talk to Dan if you want more info or want to check if your house is above the 80% loan to value to save on the PMI or MIP. It's FREE.

Read more at: <http://housingsacramento.com/blog/loans/pmi-versus-mip>

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## Real Estate Opportunities:

Multi-family residential property usually provides the most stable returns by nature of more units to rent within a single property. A Multi-family residential property can help mitigate lost income because each tenant is on a different point in their lease or time renting.

If this type of investment sounds good to you, talk with Dan Parisi and crunch some numbers to see if it is right for you. Also there are some multi-family property searches ready for you at the web site. Just pick an area and price point and see what is in the market today.

This web page has pre made property searches for investment properties. The searches are designed in different locations and price points. When you select a search, it gets an up to the minute list of the properties for sale. Check it out. It could be fun and profitable to play with.

Read more at: <http://housingsacramento.com/selling-real-estate/real-estate-opportunities>

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## Real estate news:

### The Sacramento and Placer real estate market numbers

Charts are good for viewing what the data of the Sacramento housing marketing is doing. The move on these charts is very strong direction for people wishing to sell their property. If this continues we can be in a very challenging time for individual buyers. The inventory of new homes just makes it hard to find the perfect house and they have to just choose what the market has to offer.

Remember I can do a FREE real estate market evaluation to see how your property is doing.

Read more at: <http://housingsacramento.com/blog/real-estate/housing-numbers-sacramento-placer-march-2014>