

**WAYNE  
ZUHL**

*THE LAST NAME  
YOU'LL EVER  
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ESTATE!*

# Real News



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## THIS MONTH'S FEATURES:

- **Tax Breaks**
- **Mortgage  
Payoff  
Strategies**
- **Landscaping  
Tips**
- **Listings**

## Are You Getting The Tax Breaks You Deserve?

As we all know, the fact that we have to pay taxes comes across loud and clear! Tax breaks aren't usually so noisy. Most people are fairly astute at determining tax breaks they may have coming to them, but there still may be some available that are easily missed.

For example, if you paid off your mortgage and paid a penalty fee, the fee is deductible at tax time. Pro-rated property tax and mortgage interests during the year of sale are also tax write-offs. Look for these amounts on your closing settlement statement. Acquisition mortgage loan fees? Deductible home improvement loan fees? They qualify as itemized interest.

Want more? Transfer taxes, recording and title fees can be added to the cost of your home as well as special local tax assessments for such things as sidewalks, streets and sewers.

Why not take advantage of the savings available to you - you've earned it! Talk to me - I know about the "hidden" tax breaks and can steer you to a professional who can help.

## Time To Pay Off That Mortgage



You've got a little more money coming in now and wonder if you should make extra payments on your mortgage, or perhaps you wonder if you should cash in your investments and apply the money to your mortgage. Before making that decision, take a look at all the variables in your particular situation.

Increasing your monthly mortgage payment by even a modest amount can save thousands in interest payments and pay your mortgage off sooner. Before you start making larger payments on your mortgage be sure that you have already built up a "cushion" of some accessible funds in case of accident or illness. Having a cushion large enough to support you and meet all of your payments for three months is the minimum you should have.

It would not be wise to put all your money towards paying off your mortgage and leave yourself unprepared to weather a period of illness or unemployment. Once you do have that cushion in place then by all means pay down your mortgage.

If you are in the fortunate position of having substantial funds to invest then it may be prudent to take a look at your tax situation before making the decision to pay off your mortgage.

You also need to factor in the rate of return, safety and consistency and tax payable on your investment, before deciding which course of action is prudent for you.

Keep tabs on the housing market.

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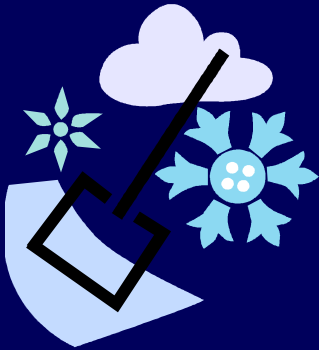
## Do you know a buyer for these homes?



2279 Halsey St., Union  
3 Bedrooms, 1 Bath  
Only \$274,900!!!

79 Dawn Drive, Clark  
3 Bedrooms, 2 Bath  
A Great Buy at \$349,000

*My business  
relies on  
referrals. Who  
do you know  
that's looking  
to buy or sell a  
home?*



## Winter: Time to Plan a Landscaping Upgrade

With spring just a few months off, now is an excellent time to start planning landscaping improvements. Whether you're in a new home that needs more plantings or you just want to add pizzazz to a tired or underdeveloped older yard, successful landscaping requires forethought and a solid plan. Factor the following into your efforts:

- **Do your research.** Thumb through library books on landscaping or visit your local nursery to get the low-down on plants that do well in your area.
- **Consider upkeep.** Select plantings that match your lifestyle. If you are busy or you travel frequently, avoid trees, bushes or perennials that need a lot of attention.
- **Ask about size and life span.** Make sure the planting will fit the area when it is fully grown. Only choose fast growers if you need instant landscaping, as their life span tends to be shorter.
- **Incorporate color and texture.** For enhanced appeal, select plantings with different bloom cycles and colors.
- **Take a class.** Many nurseries offer landscape design assistance for little or no charge.



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