

## The Word from Gary

Getting caught while looking at a website you are not supposed to is NEVER a good moment! I immediately got 'the look!' I was too entranced by what I was staring at on my laptop to even notice Mike walking into the living room. **"I thought we agreed not to do that," asked Mike?** I was totally BUSTED!

There was no going back, I had to admit it...I was looking at dogs on the Oregon Humane Society website! Or, as Mike calls it - puppy porn. It was time to come clean. I was going through withdrawal after saying goodbye to Doogie late last year. He was my little buddy and shadow for the past 13 years. We had rescued him, and he turned me into a dog lover. At first I agreed with Mike's plan to let Maggie, who is almost 16, live out the rest of her golden years in peace. But the more I thought about it, the more it seemed wrong to have two laps and only one dog!

**After using my own sad puppy dog eyes trick, I managed to get Mike to go look at dogs** on New Year's Day. BAD IDEA!!! Let me warn you...this is the worst day of the year to adopt a dog. Apparently a lot of kids get promised puppies for Christmas. It was like walking into a mosh pit. Since I am not one to give up easily, I dragged Mike to every shelter I could find that day. It was chaos everywhere. I continued my covert Internet surveillance and then my heart jumped. I couldn't help myself, I blurted out...Awww! Mike grabbed the laptop because he instantly knew what I was doing. There he was, **a cute terrier mix with a pretty black and white face filled with love.** I could see Mike's Grinch heart grow three sizes that night!

I did not want to get edged out again. **I convinced Mike to be the first in line at the Humane Society's door** the next morning. He was ordered to tackle anyone who came near it. When I didn't hear anything from him, I started to get concerned that he actually did what I had instructed him to do. After all there is a first time for everything! Finally, I got the excited phone call. "Get over here NOW!" Mike loved the dog and the dog loved him.

We still had one more hurdle to get through: naming our newest family member. OHS had given him a name, but Mike's feelings were quite clear when he grumbled, "What a horrible name for a dog....Demetrius." All kinds of names were discussed and eliminated. I came up with Mozzie. He perked up his ears when he heard it, so it stuck. When we posted about Mozzie joining our family on Facebook, we got many great replies. "Well hello, luckiest dog in the world" and "Mozzie won the dog Lotto!" Maggie on the other hand was not thrilled at first. She gave him a big sniff, growled a little at him, and glared at him from across the room. **We knew she finally melted to his charms when she gave him a big lick across his head a few days later.**



It didn't take him long to settle right in. We on the other hand are still getting used to a dog that can hear everything. I can hardly open the fridge door without a little black dog there to help. He has really come out of his shell, and we discovered he is a talker. He gives us the 'what for' until he is out the door for his morning walk. Now with both of our laps full, our home is complete again. Hope your 2014 is off to a great start too!

A handwritten signature in black ink that reads "Gary Boyer".





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**Inside: I immediately got “the look!”**

Check out my 5-Star reviews.



## Selling and packing and moving...Oh My,

It’s amazing the difference a rising market makes! According to RMLS, **home values in the Portland-Metro have increased by an average of 12.1% from a year ago.** That surge is definitely having an impact as people start thinking about their options.

One of the most frequent conversations I have these days is with clients who are ready to sell their current house, but are scared of having to move twice. When most first-time buyers start house hunting, they have a lot of flexibility with the timing for closing. I’m sure many of us remember the days of moving when all of our ‘stuff’ would fit into the back of a station wagon. I think it’s fair to say that after living in a home for 5-10 years the moving process can seem significantly more daunting. When the house is filled to the brim and the garage is overflowing; the concept of having to pack it all up, move into temporary quarters and then turn around and move again strikes fear into the heart of many. However, the true panic attack usually starts when the in-laws graciously offer up their basement as a place to stay!

To avoid lots of bonding time with the parents, there are some great options to explore for being able to get into a new place while avoiding the dreaded ‘double move.’ One of the most important aspects is ME! Getting your financing totally lined up is critical in today’s market so that you are prepared to move forward when you find the right house and have the ability to close quickly.



Having a talented, experienced and savvy Realtor on your side is also incredibly important when negotiating the sale of your property. Scheduling a longer closing of 45-60 days will give you time to house hunt once you have accepted an offer on your home. In addition, it is a great idea to negotiate a ‘rent-back’ from the buyer for 30-45 days. This means that you would be renting your home from the



new owner while finishing up the closing on your new place. There are a couple of great benefits of doing this. First, you would have all of the proceeds from the sale of your place in hand and ready to go for closing on your new home. Second, you can save yourself thousands of dollars (along with a headache) in double moving costs while at the same time making your move into your new home smooth and unrushed.

I believe that having a good strategy in place is essential as you coordinate buying and selling at the same time. If you have been thinking about making a move or have loved ones that you know need a new home please feel free to call/text me at 503-807-3925 or email me at [Gary@NWMortgageGroup.com](mailto:Gary@NWMortgageGroup.com).

**Have any questions about mortgages? I am here to help! Visit my website for more information. [www.MortgageMonkey.com](http://www.MortgageMonkey.com)**