

ALL OF THE WHO, WHAT, WHEN, WHY AND HOW'S OF YOUR HOME




L L O F T H E W O , W H A T , W H E N , W H
A N D H O W ' S O F Y O U R H O M E

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www.flyerplus.com/journal <<http://www.flyerplus.com/homejournal>>

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Whether this is your first home or one of many, there are few moments that compare with the excitement of stepping through your doors for the very first time. After all, you have worked hard to reach this point, and it makes sense that once you are here, recording what you do, when you do it and what comes next is as important as doing it in the first place.

This Home Journal was designed to help you chart the growth of your home. It doesn't matter whether you stay for a year or a lifetime, this journal will keep track of your every move and give those who come after you a glimpse of what made this house your home.

WHY USE A REALTOR?

Why Use a real estate agent when buying or selling a home?

There are nearly 6 million homes bought and sold each year in the US, and while each transaction is different, every buyer and seller want the same thing - the best possible deal with the least amount of hassle and aggravation. A real estate agent is your best bet for all real estate buying and selling needs.

Why?

Real estate agents have the most information in one place about available homes on the market, including properties listed by other real estate agents. They are professionals who understand each neighborhood and won't waste your time searching for homes outside your financial boundaries and/or personal needs. They will help you determine how much home you can afford, how you can acquire the down payment and what financing options may be open to you.

When selling, a real estate agent will market your home throughout the community and directly to other real estate agents. They will wage through new seller disclosure statements, the longer and more mysterious form agreements, and a range of environmental concerns have all emerged in the past decade. Your agent can figure the net proceeds from your sale, taking into account your outstanding loan balance, closing costs and possible owner financing.

The result is that while almost 100,000 existing homes are sold each week, the process is not as easy as it was five or 10 years ago. Surviving in today's real estate world requires experience and training in such fields as real estate marketing, financing, negotiation and closing - the very expertise of a real estate agent. Ask a friend or family member if they can refer an agent they have used before. Or call the agent who gave you this book ... it is likely you will find a great match!

New rules regarding capital gains took effect on May 7, 1997. Couples can earn up to \$500,000 in tax-free profits on the sale of their primary residence. Single filers can earn up to \$250,000 in tax-free gains. Before, homeowners had to roll any gains from the sale of a home into another home of equal or greater value. People over 55 also got a one-time break of \$125,000 (\$250,000 for couples) so they could trade down to less-expensive homes more suited to the needs of a mature family.

Under the new rules, the IRS expects fewer than 10,000 home sales will be taxable each year. Keep this in perspective since more than 6 million homes were bought and sold in 2002. To qualify, you or a spouse must have occupied the home as a primary residence for two full years. If you don't meet the two-year benchmark, you may be able to deduct or prorate taxes if the move was to a new job, for health or other circumstances the IRS accepts as reasonable.

Widows and widowers won't likely have to pay capital gains tax either. The law sets the tax basis for the sale as the value in the year of death of a spouse. A home for \$25,000 in the '50s that is now worth \$500,000 could be sold above that price without any capital gains being realized. The IRS recognizes \$500,000 as the basis for determining the tax.

If you have any questions regarding capital gains, go to www.hometourplus.com/mortgage

Tax Information

Purchase Price: _____

Additions to Basis: _____

Deed Taxes and Filing Fees: _____

Appraisal Fees: _____

Commissions to Agent: _____

Legal Fees: _____

Escrow Fees: _____

Title Costs: _____

Other: _____

Refinance:

In today's mortgage market, the old rules of saving at least one percent on your rate to refinance no longer apply. There are too many variables including mortgage insurance, loan amount, and your near-term financial plan which influence this decision. A review with a trusted mortgage professional is always the best way to get straight answers.

The question people generally tackle first is whether or not they should refinance. Answering this question leads to many other considerations, such as why should you refinance. Some decide to refinance to lower their mortgage interest rate. This especially works well for people who got their first mortgage when rates were considerably higher than they presently are. If you can recoup the refinance charges within 36 months, it's a good deal.

Other people seek a fixed-rate mortgage to replace their current adjustable-rate mortgage (ARM). They may do this to get what they consider a better rate or to seek a rate that is consistent over the term of the mortgage instead of changing during the term.

One of the best reasons to consider refinancing a mortgage is to consolidate debts. Some may have a car loan, other installment loans, and credit card loans--some of which may be at very high interest rates. Others want to get money to use for home improvements or to help pay education costs. Still others may want to change a mortgage because the mortgage holder charges mortgage insurance. This reason alone can save some people \$75-100 per month!

The first step to answer these questions might be a quick phone consultation for a mortgage professional.



CONTACTS

C O N T A C T S

Important Contacts

Realtor

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Mortgage Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Title Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Homeowner's Insurance

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Electric Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Gas Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Water Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Garbage Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Recycling Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Home Security

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Telephone Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Cable/Internet Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

House Cleaning

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Interior Design

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Architect

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Floor Refinishing

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Floor Installation

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Handyman

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Landscape / Lawn Care Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Landscape / Lawn Care Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Landscape / Lawn Care Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Fireplace / Chimney

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Local Nursery

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Local Nursery

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Painter

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Local Supply Store

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Local Supply Store

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Plumbing Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Home Oil Company

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Heating / A/C Service

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

CONTACTS

C O N T A C T S

Important Contacts

Firewood Supplier

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Grocery Delivery

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Newspaper Delivery

Contact:

Address:

Phone:

Fax:

Email:

Website:

Notes

Insurance is a fact of life. If you own something of value, you will likely have insurance to protect it against loss, theft or damage. A new home purchase is one of the largest investments most people ever make, and homeowner's insurance is the best line of defense in protecting that investment.

Most standard homeowner's insurance policies will provide coverage for damage to your home (and many of the items in your home) caused by:

- Theft
- Fire and lightning
- Smoke
- Frozen pipes
- Ice and snow

Homeowner's insurance also provides coverage for liability claims, medical payments to third parties, and legal costs if a lawsuit is brought against you. The most common amount of liability coverage included in a homeowner's policy is \$100,000, but you may need much more, depending on your circumstances.

The best way to find great homeowner's insurance is through thorough research. Your real estate agent, loan officer or title representative are all an immediate source of information since they work closely with other professionals in the industry.

There are a few standard homeowner insurance plans that form the basis for most homeowner coverage. These plans are essentially the same from state to state, with only a few exceptions where certain weather conditions have required a reassessment of risk and created a need for special coverage beyond the standard policy.

Insurance is broken into various levels of need.

HO1 is the most basic of homeowner's insurance. Because its limited coverage, HO1 is rarely enough for today's homeowner's needs, so many state insurance departments are phasing it out.

HO2 is a broader policy that covers you for loss covered under an HO1 policy, as well as loss from weight of ice, snow and sleet; heating or air conditioning system damage; and water damage (not flooding).

HO3 is the most popular and widely purchased of the basic homeowner's policies, accounting for nearly 80 percent of all homeowner's policies sold today. Under an HO3, your real property is covered for "open perils" or "all risks" except those specifically excluded by the policy. Your personal property is covered for 17 named perils, including damage caused by vandalism; weight of ice, snow or sleet; and accidental discharge or overflow of water or steam from the heating or plumbing system or appliances within your home.

HO4 is also known as a "renter's" or "tenant's" policy. It protects the possessions of tenants living in a house, apartment, room, etc. against loss from 17 named perils. It also provides liability and medical payments coverage but does not protect the actual building or dwelling, which should be covered by the landlord's policy.

HO5 was withdrawn when the 1984 homeowner's policy program was introduced.

HO6 coverage is provided for condominium and co-op owners. It provides personal property, liability and medical coverage. Insurance for the common areas of a condominium complex is called the "master policy" and is generally purchased by the association.

HO8 is primarily for older homes. It covers only the basic risks listed in the policy (similar to an HO1), and reimbursement is on an actual cash value basis only (replacement cost less depreciation).

To learn more, log onto www.hometourplus.com/insurance

Home Catalog

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Home Catalog


Item

Purchase date	Price
---------------	-------

Appraised Value	Date
-----------------	------

Appraiser

Notes




Item

Purchase date	Price
---------------	-------

Appraised Value	Date
-----------------	------

Appraiser

Notes




Item

Purchase date	Price
---------------	-------

Appraised Value	Date
-----------------	------

Appraiser

Notes



Don't forget to inventory items in the attic and basement, and all closets.

Home Catalog

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

A majority of insurance companies offer a discount for new homes, and you may qualify if your home was built in the last 10 - 15 years.

Home Catalog

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

If you're at least 55 years old and retired, you may qualify for a discount of up to 10 percent at some companies.

Home Catalog

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Have syrup of ipecac on hand, but use only at the recommendation of a poison control center or physician.

Home Catalog

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Remember that your homeowner's policy will cover your possessions temporarily removed from your home - that includes the contents of your suitcase - so keep track of what you've packed.

Home Catalog

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Save money on your home insurance!

Many companies will give a discount if you buy both homeowner's and auto coverage from them.

Home Catalog

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Item

Purchase date

Price

Appraised Value

Date

Appraiser

Notes

Home insurance is a combination of property and liability coverage, which means you are protected if you're sued, as well as if you're robbed.

Home Catalog

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Item

Purchase date Price

Appraised Value Date

Appraiser

Notes

Install carbon monoxide (CO) alarms outside bedrooms to prevent carbon monoxide poisoning.

Home Entry

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Home Entry

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Dining Room

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Dining Room

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Dining Room

Window Covering

Dimensions

Brand

Name / Style

Date installed

Cost

Purchased at

Notes

Window Covering

Dimensions

Brand

Name / Style

Date installed

Cost

Purchased at

Notes

Window Covering

Dimensions

Brand

Name / Style

Date installed

Cost

Purchased at

Notes

Dining Room / Fixtures

Item _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Item _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Notes _____

Living Room

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Living Room

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Notes

Living Room

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Living Room / Fixtures

Item _____
Brand _____
Name / Style _____
Date installed _____ Cost _____
Purchased at _____
Notes _____

Item _____
Brand _____
Name / Style _____
Date installed _____ Cost _____
Purchased at _____
Notes _____

Notes _____

Family Room

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Family Room

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Notes



Kitchen

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Kitchen

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Notes

Kitchen

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

RECORDS

Kitchen

Item

Brand

Name / Style

Date installed

Cost

Purchased at

Notes

Item

Brand

Name / Style

Date installed

Cost

Purchased at

Notes

Notes

Office

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Office

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Master Bath

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

RECORDS

Master Bath

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Master Bath

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Window Covering _____

Dimensions _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Master Bath

Item _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Item _____

Brand _____

Name / Style _____

Date installed _____ Cost _____

Purchased at _____

Notes _____

Notes _____

2nd Bathroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

2nd Bathroom

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Notes

3rd Bathroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Trim - Primary Paint

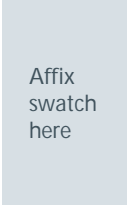
Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

3rd Bathroom

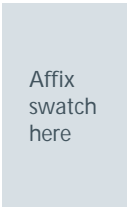
Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	



Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	



Notes



4th Bathroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

4th Bathroom

Ceiling - PrimaryPaint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Master Bedroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

RECORDS

Master Bedroom

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

2nd Bedroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

2nd Bedroom

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

3rd Bedroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Walls -Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Trim - Primary Paint

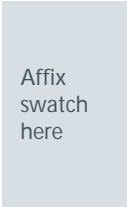
Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

3rd Bedroom

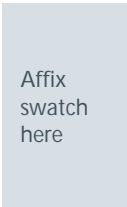
Ceiling - PrimaryPaint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	



Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	



Notes



4nd Bedroom

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

RECORDS

4nd Bedroom

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Bonus Room

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls -Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Bonus Room

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Basement

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim -Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

RECORDS

Basement

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix
swatch
here

Notes

Other Room

Walls - Primary Paint / Wall Covering (1)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Walls - Primary Paint / Wall Covering (2)

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Trim -Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Other Room

Ceiling - Primary Paint

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Other

Color	Finish
Brand	Cost
Purchased at	Date applied
Notes	

Affix swatch here

Notes

Notes

Flooring - Wood Floors

Area of home

Wood type

Stain

Finish

Brand

Floor refinished

Notes

Area of home

Wood type

Stain

Finish

Brand

Floor refinished

Notes

Water can't hurt the floor's finish if it's in good shape and mopping is done correctly. Remember, you're cleaning the finish, not the wood, so don't use water if the finish is in poor shape.

Flooring - Carpet

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Flooring - Carpet

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Flooring - Linoleum / Tile / Slate / Other

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

Area of home _____

Color / Style _____

Purchased at _____

Installed by _____

Date of installation _____ Cost _____

Notes _____

APPLIANCES

Dishwasher

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Oven

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Refrigerator

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

APPLIANCES

Microwave

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Washer

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Dryer

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

APPLIANCES

Air Conditioner

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Water Heater

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Air Purifier

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

APPLIANCES

Freezer

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Television

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Other

Brand

Model

Purchased at

Date of purchase

Cost

Warranty

Home

Primary Paint / Siding

Color / Stain

Brand

Finish

Purchased at

Cost

Date applied/installed

Warranty

Notes

Trim Paint

Color / Stain

Brand

Finish

Purchased at

Cost

Date applied/installed

Warranty

Notes

Quality is determined by the grade and type of pigments, resins, and how much water is in the can. Don't just buy a big name brand and think you are getting a good product. Every manufacturer makes an inexpensive paint.

Other

Primary Paint / Siding

Color / Stain

Brand

Finish

Purchased at

Cost

Date applied/installed

Warranty

Notes

Trim Paint

Color / Stain

Brand

Finish

Purchased at

Cost

Date applied/installed

Warranty

Notes

Manufacturers top line finish has premium pigments more resin, and less water. This paint will give you more sq ft on the wall per gallon, washes and touches up well, and therefore lasts longer.

Deck / Patio

Type of decking/patio

Date installed

Installed by

Cost

Warranty

Notes

Fence

Type of fence

Date installed

Installed by

Cost

Warranty

Notes

Deck / Patio

Type of awning

Date installed

Installed by

Cost

Warranty

Notes

Roofing

Brand / Color

Purchased at

Installed by

Contact

Phone

Warranty

Notes

Gutters

Brand / Color

Purchased at

Installed by

Contact

Phone

Warranty

Notes

Gutters should be cleaned at least twice a year. If you have trees overhanging your roof, plan on cleaning them more often. But unless you're sure of yourself on a ladder or can work safely from your home's roof, consider paying a professional to do the work.

REPAIR AND MAINTENANCE

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

REPAIR AND MAINTENANCE

Exterior

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

REPAIR AND MAINTENANCE

Exterior

Type of work

Date

Company

Contact

Phone

Cost

Warranty

Notes

Type of work

Date

Company

Contact

Phone

Cost

Warranty

Notes

Type of work

Date

Company

Contact

Phone

Cost

Warranty

Notes

Yard and Garden

Type of work _____
Date _____
Company _____
Contact _____ Phone _____
Cost _____ Warranty _____
Notes _____

Type of work _____
Date _____
Company _____
Contact _____ Phone _____
Cost _____ Warranty _____
Notes _____

You can kill dandelion weeds in you lawn and landscape by putting a teaspoon of salt directly onto the base of the dandelion. The salt will work into the soil and kill the roots.

Yard and Garden

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Yard and Garden

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Type of work _____

Date _____

Company _____

Contact _____ Phone _____

Cost _____ Warranty _____

Notes _____

Get rid of slugs by crushing egg shells and placing them around the base of your tender plants, flowers and throughout the garden. Slugs do not like to rub their bellies across them and will now avoid the area.

If you are looking to buy a house in the next seven years, your credit history can make or break you when you're trying to convince lenders that you're a good risk. Take these steps to build the best record you can - well before you need it.

Open checking and savings accounts

Lenders want to know you have a checking account available to pay bills, and a savings account indicates you're putting aside something for the future.

Get your credit report

Most lenders base their decisions on credit reports, which are compiled by for-profit companies known as credit bureaus. You can order your credit report for a small fee from each of the three major bureaus; Equifax, Experian and TransUnion. Log onto www.creditbureau.com for more information.

Fix any errors or omissions

Some credit reports include errors - accounts that don't belong to you or that include out-of-date or misleading information. You should read through each of your three reports and note anything that's incorrect. Not all of the same information will be on each report. If you see incorrect information, make a copy of the report, along with the mistake and contact that agency immediately.

Add positive information to your report

The more positive information you can provide about yourself, the more comfortable lenders will feel extending credit to you. In addition, certain information, such as having the same job or address for a few years, can make you appear to be more stable in lenders' eyes. While this information isn't used in creating your credit score, it's often used in addition to credit scores to make lending decisions.

For more information regarding establishing good credit, log onto www.hometourplus.com/credit.

Remodel for Profit

As one of your biggest investments, you need to choose your remodeling projects wisely. Too often, people pour money into a project that does not increase the value of their home. Harvard University's Joint Center for Housing Studies estimates that American homeowners spent \$214 billion on remodeling and repair in 2001. This is a 19 percent increase from 1999.

So which projects make the best use of your money?

Project	Cost	Average Payback
Add a new heating or air conditioning system	\$2,000 to \$4,500	100% for heating; 75% for air conditioning
Minor kitchen remodeling	\$2,000 to \$8,500	94% to 102%
Major kitchen remodeling	\$9,000 to \$25,000	90%
Add bathroom	\$5,000 to \$12,000	92%
Add a family room	\$30,000	86%
Remodel bathroom	\$8,500	77%
Add a fireplace	\$1,500 to \$3,000	75%
Build a deck	\$6,000	73%
Remodel home office	\$8,000	69%
Replace windows	\$6,000	68% to 74%
Build a pool	\$10,000 and up	44%
Install or upgrade landscaping	\$1,500 to \$15,000	30% to 60%
Finish basement	\$3,000 to \$7,000	15%

We suggest that you start with a minor remodeling project like changing your cabinet doors in your kitchen; changing your faucet fixtures; adding a new backsplash at your sink area. These are projects that don't break the bank and give your home a new look. Also, don't forget what a new coat of paint will do to any room. Be creative and go outside your normal comfort level. A splash of any vibrant color will add to your home's overall personality and spark you to create new ideas for other areas of the house.

If you are like most of us and would rather hire a professional to do a professional's job, then choose your talent wisely.

- Choose a professional through personal recommendations. Get referrals from friends or neighbors who have had similar work done.
- Log onto www.hometourplus.com/referrals to find a list of trusted referrals in your area.
- Put together a short list of your top candidates. Find out whether each one is licensed and insured for worker's compensation, property damage, and personal liability.
- Get references of a few satisfied customers from each contractor. If possible, ask if you can see their remodel. Don't be shy, most people love to show off their "new improved home".
- Choose a minimum of three contractors for a formal bid request. Chemistry with your contractor is critical—this person may be around for months and the last thing you need is a personality conflict.
- Ask whether the contractor will be working only on your job or managing multiple projects at the same time. Find out whether the contractor will supervise your job on site or hand it off to a foreman.
- When you've made a selection, ask to see the contractor's license and double-check insurance coverage.

At this point, you and your contractor should agree upon a written contract and both of you should sign it. The contract should include at least the following:

- Do not pay more than 10 percent or \$1000 if your contractor asks for prepayment. Make additional payments as the work progresses. This strategy continually motivates the contractor and protects you from the possibility of a contractor disappearing after you've made early payments. Remember: Money is your only leverage for getting things done.
- Don't sign a completion statement or make the final payment until the job has passed final inspection. Be aware that materials suppliers or subcontractors to whom your contractor owes money can place a lien against your property.
- You can protect yourself from liens by adding a release-of-lien clause to your contract or asking for proof of payment by your contractor.

Home Improvement Goals – example page Year 1

As in any part of your life, setting goals for future improvements encourages you to get them done in a timely manner. Be creative and mark down even the small things that you might otherwise forget or delay.

January – March

Carpet upstairs Cost \$ 2.000

Notes *see what the cost to include hallway*

Paint Tanessa's room Cost \$ 50

Notes *sage green*

April - June

Fix window in garage Cost \$ 100

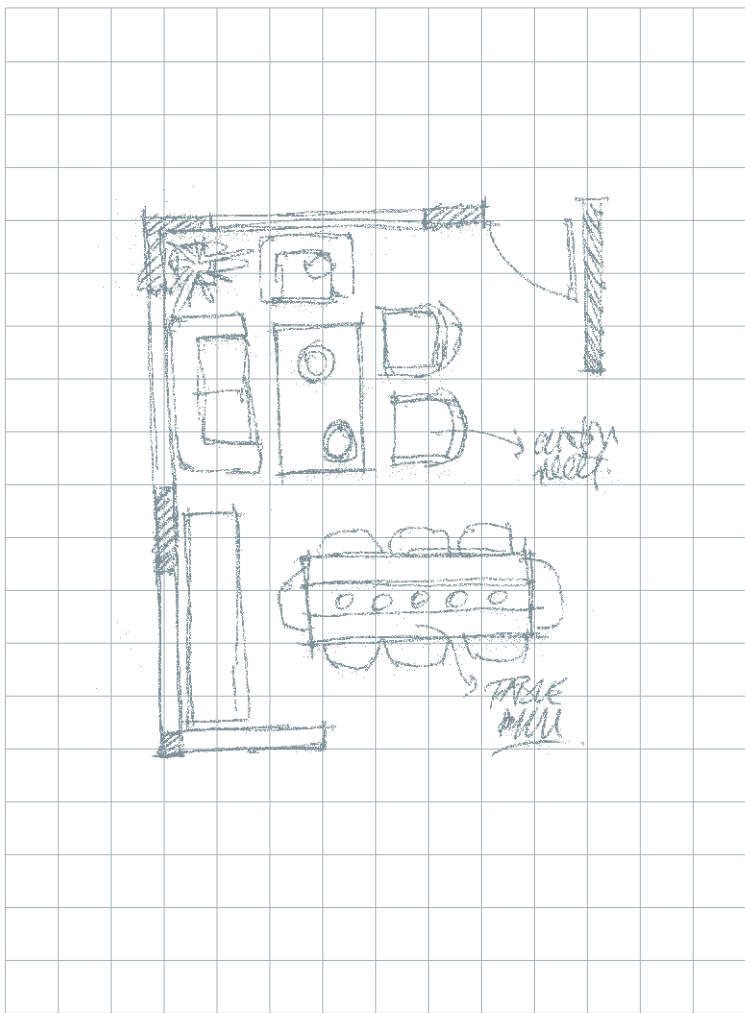
Notes *get window at Jayme's Hardware Store*

Plant Arborvitaes in back / May Cost \$ 600

Notes *5 feet tall*

Other Notes

Total 6- month budget:



Goal Planning / Year 1

January - March

Cost

Notes

Cost

Notes

April - June

Cost

Notes

Cost

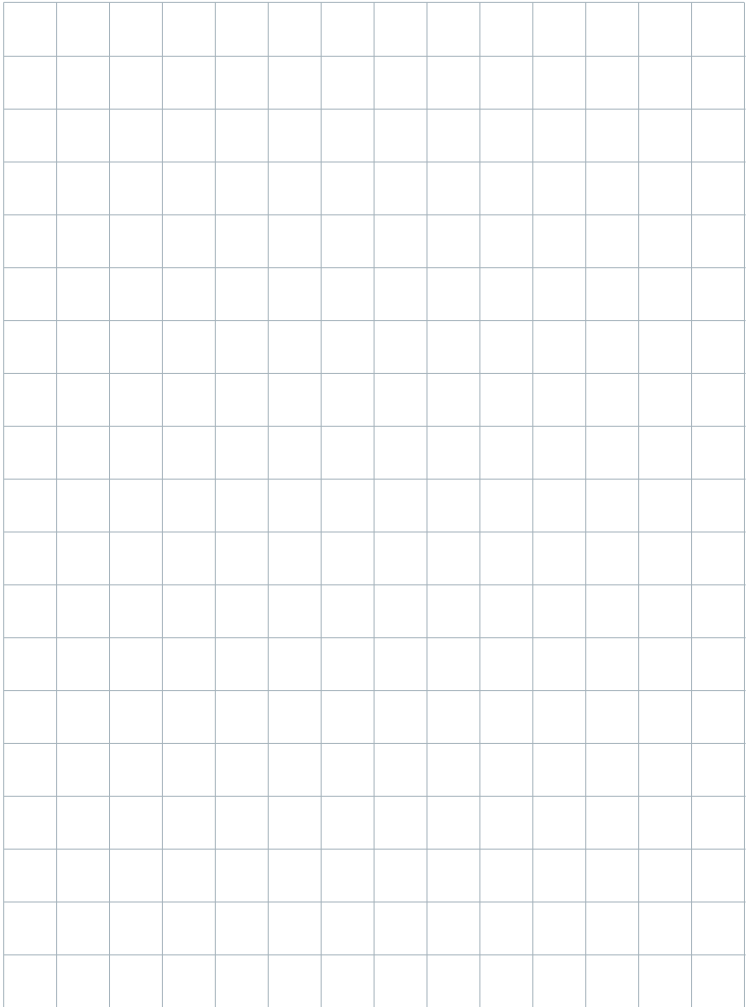
Notes

Other Notes

Total 6- month budget:

REMODEL

To remove stains from crystal, rub them with a cloth dipped in turpentine, or use a cut lemon.



Home Improvement Goals / Year 1

July - September

Cost
Notes

Cost

Notes

October - December

Cost
Notes

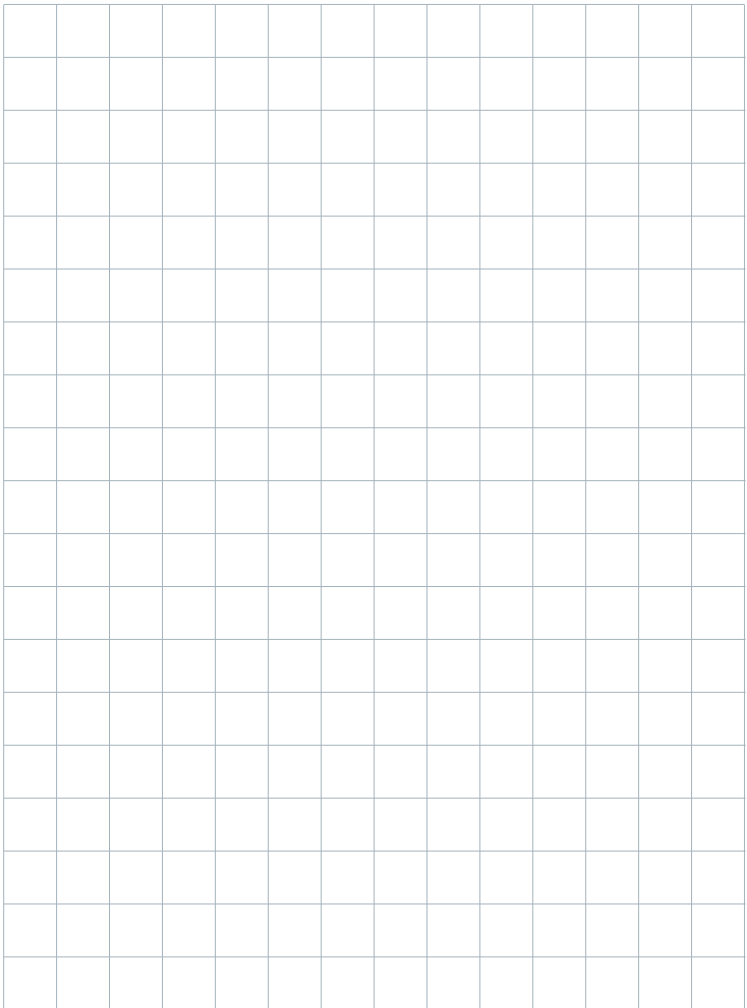
Cost
Notes

Other Notes

Total 6- month budget:

REMODEL

When you load china in the dishwasher, stagger plates of differing sizes. That way, their edges won't touch, and you'll avoid chipping and scratches.



Home Improvement Goals / Year 2

January - March

Cost
Notes

Cost
Notes

April - June

Cost
Notes

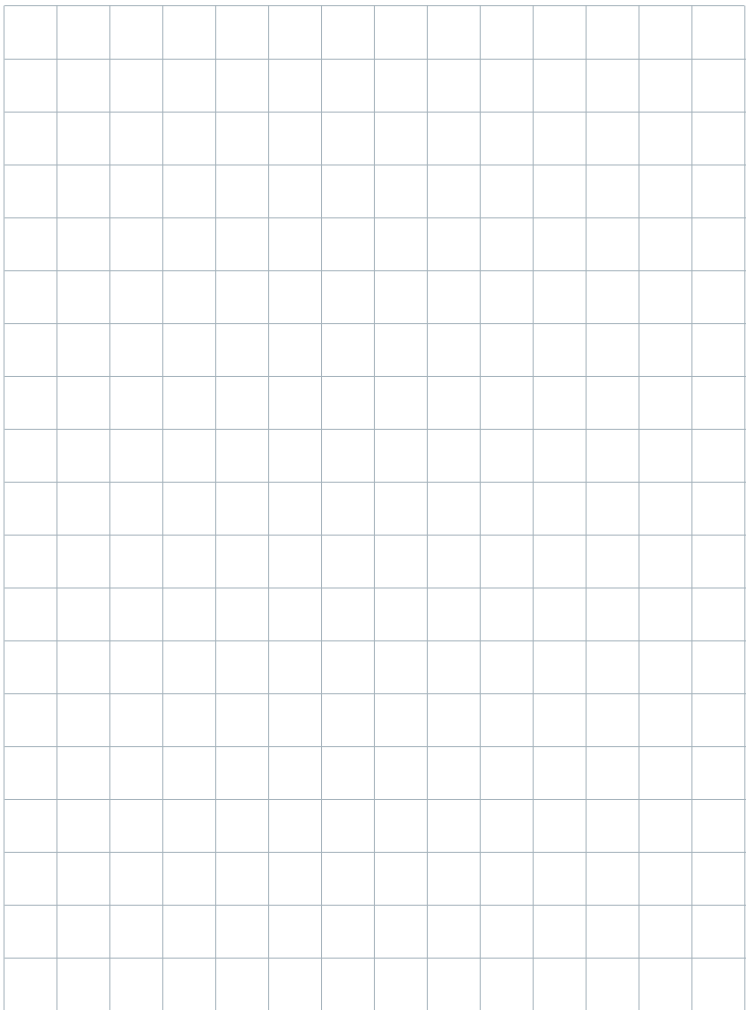
Cost
Notes

Other Notes

Total 6- month budget:

REMODEL

A round dining table is considered the most auspicious shape, since it allows chi to flow smoothly. A square shape would be the next best choice. When using a square or rectangular table, place a round or octagonally shaped bowl or dish in the center to achieve Feng Shui.



Home Improvement Goals / Year 2

July - September

_____ Cost
Notes _____

_____ Cost
Notes _____

October - December

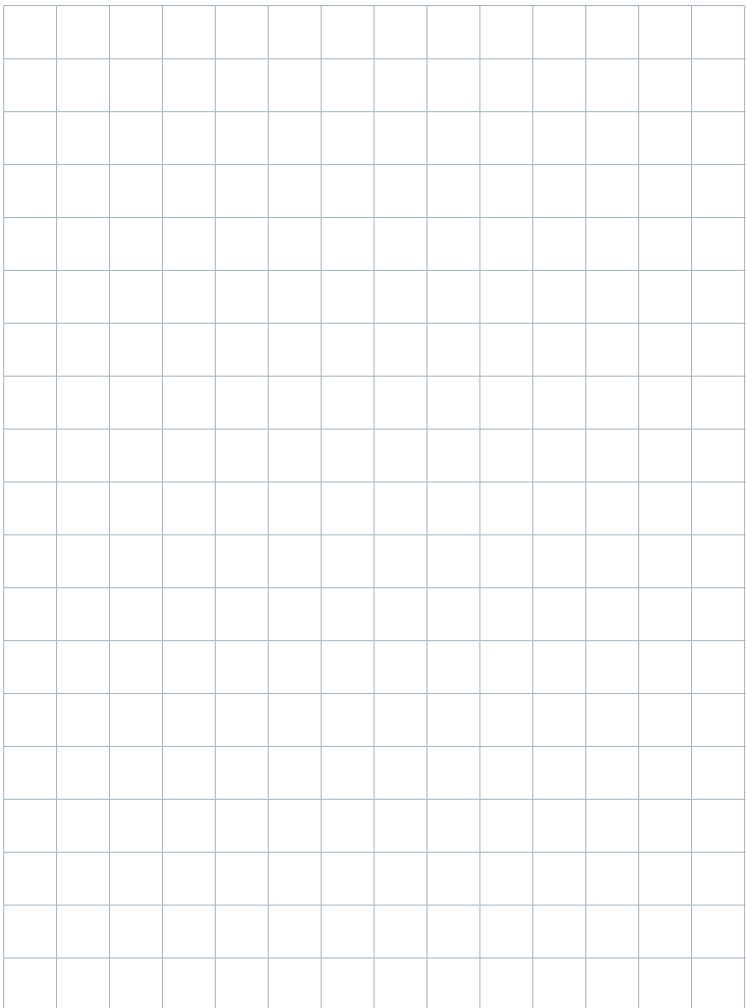
_____ Cost
Notes _____

_____ Cost
Notes _____

Other Notes _____

Total 6- month budget: _____

Store unused batteries in a sealed plastic bag in your freezer. Do not allow the terminals to touch each other as this will cause them to lose their charge. Also allow the batteries to thaw for 24 hours prior to use.



Home Improvement Goals / Year 3

January - March

Cost
Notes

Cost
Notes

April - June

Cost
Notes

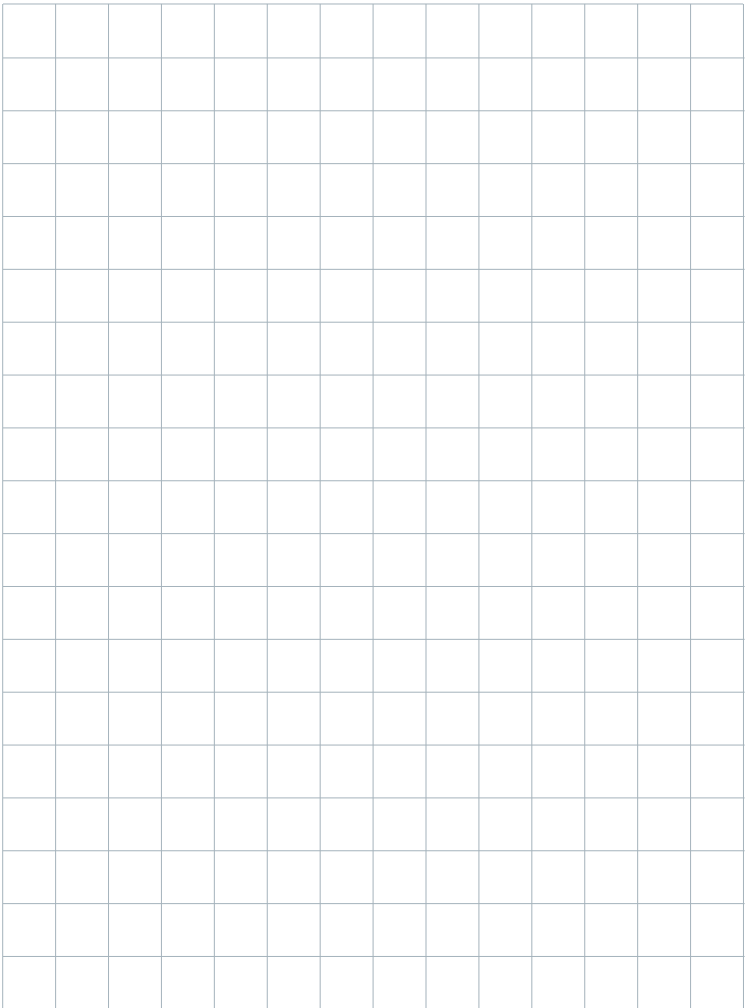
Cost
Notes

Other Notes

Total 6- month budget:

REMODEL

To make zippers last, close them before putting garments in washers or dryers. Zipper teeth are more likely to go out of alignment and jam when the fasteners are left open during the rough tumbling of washing and drying.



Home Improvement Goals / Year 3

July - September

Cost

Notes

Cost

Notes

October - December

Cost

Notes

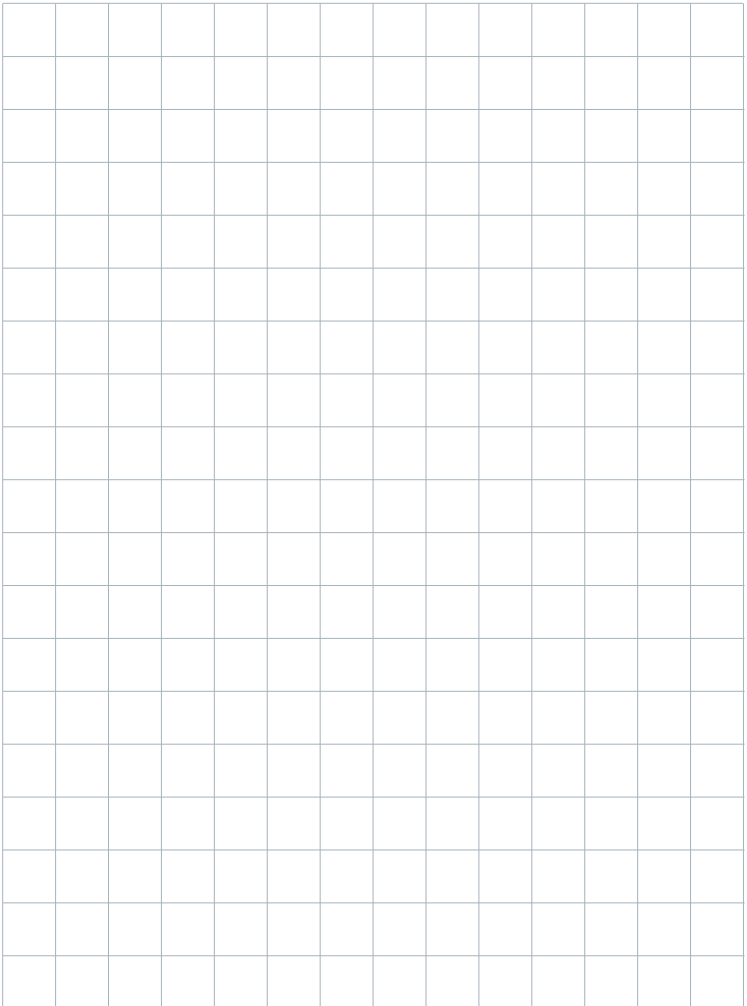
Cost

Notes

Other Notes

Total 6- month budget:

To get candle wax off your wooden surfaces, gently scrape or peel as much off as you can. Then use a hand-held hair dryer to soften the wax that's left. Don't heat the wax too much as it could adhere to the wood. Blot with a paper towel to get the remainder.



Home Improvement Goals / Year 4

January - March

_____ Cost
Notes _____

_____ Cost
Notes _____

April - June

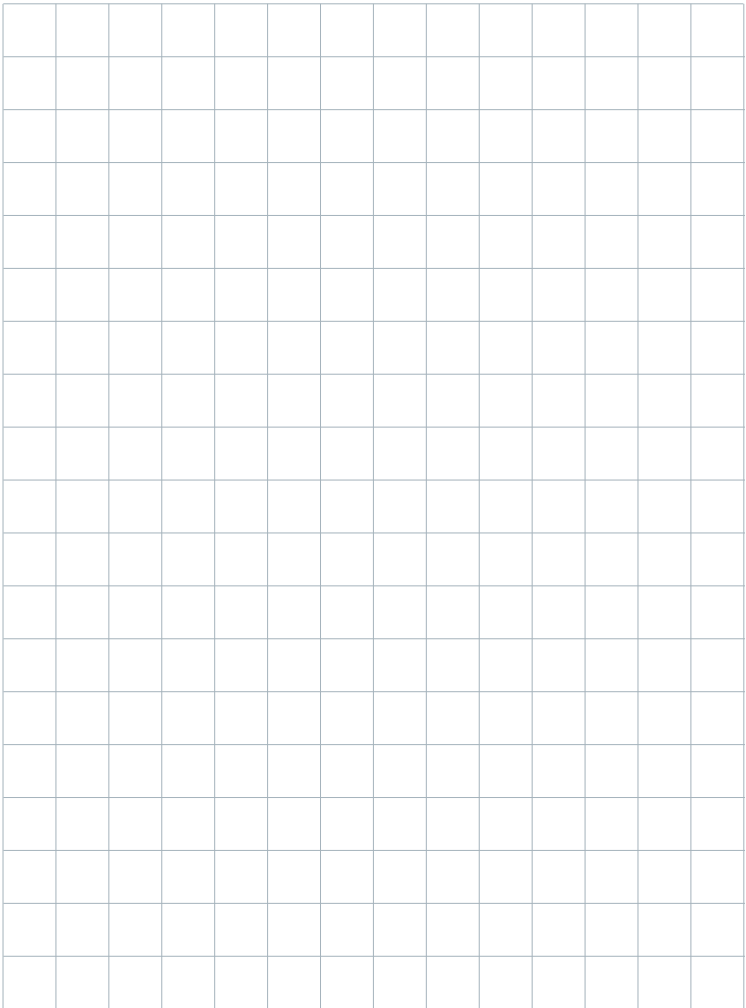
_____ Cost
Notes _____

_____ Cost
Notes _____

Other Notes _____

Total 6- month budget: _____

Soft shades of green or yellow with some minimal touches of red or orange create an appetizing atmosphere. Soft shades of salmon, apricot or peach are also good choices. Rely on enlivening natural light, if available, during daytime hours, and soft, even lighting for evening dining.



Home Improvement Goals / Year 4

July - September

Cost
Notes

Cost

Notes

October - December

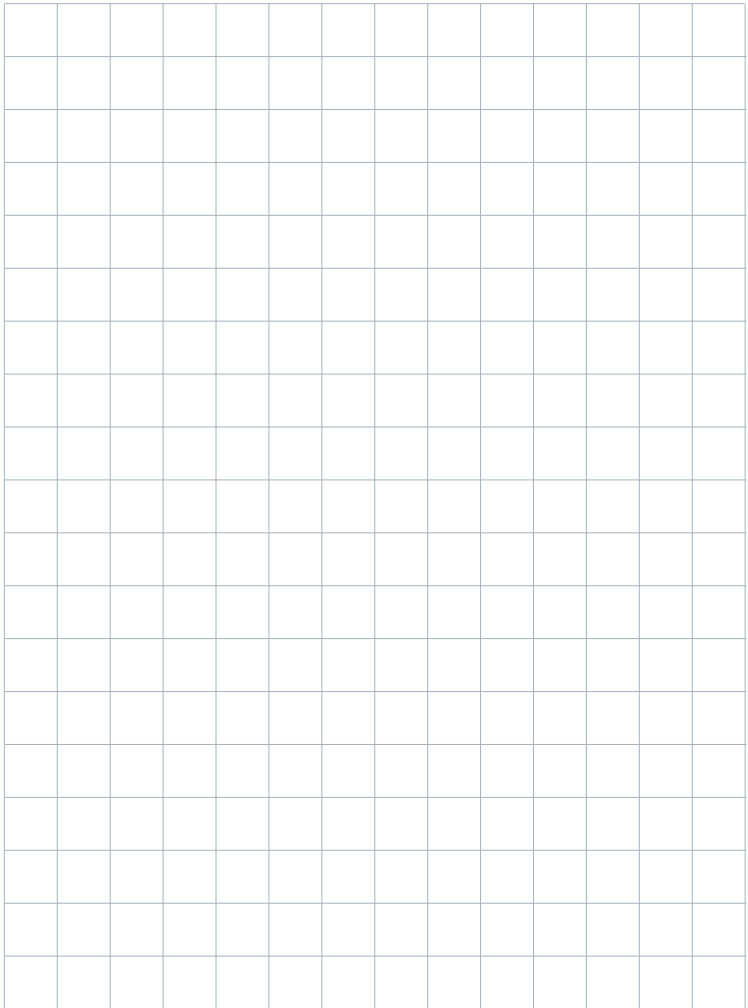
Cost
Notes

Cost
Notes

Other Notes

Total 6- month budget:

Pathways or garden beds that lead up to your front entrance should be meandering or softly curving. A fountain, birdbath or small pond placed to the left of the door as you exit will help to improve positive 'chi' in this area.



Home Improvement Goals / Year 5

January - March

_____ Cost
Notes _____

_____ Cost
Notes _____

April - June

_____ Cost
Notes _____

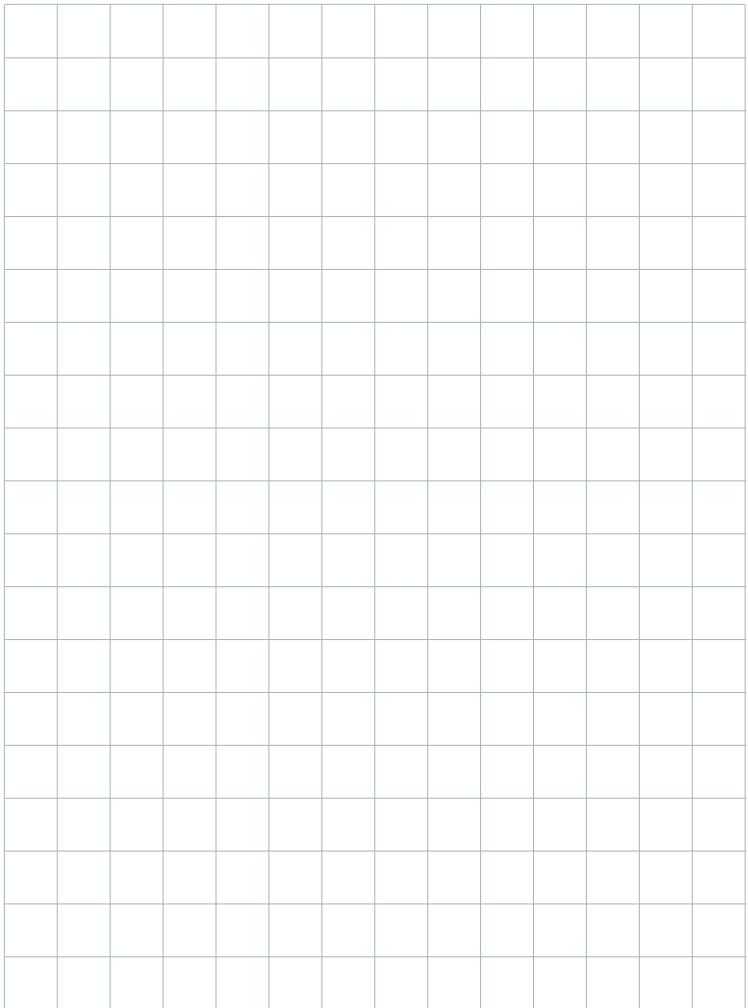
_____ Cost
Notes _____

Other Notes _____

Total 6- month budget: _____

REMODEL

Hang your pictures with a slight forward tilt instead of flush against the wall. This will reduce the amount of dust that settles on the surface and will let air circulate behind the artwork, preventing condensation.



Home Improvement Goals / Year 5

July - September

Cost

Notes

Cost

Notes

October - December

Cost

Notes

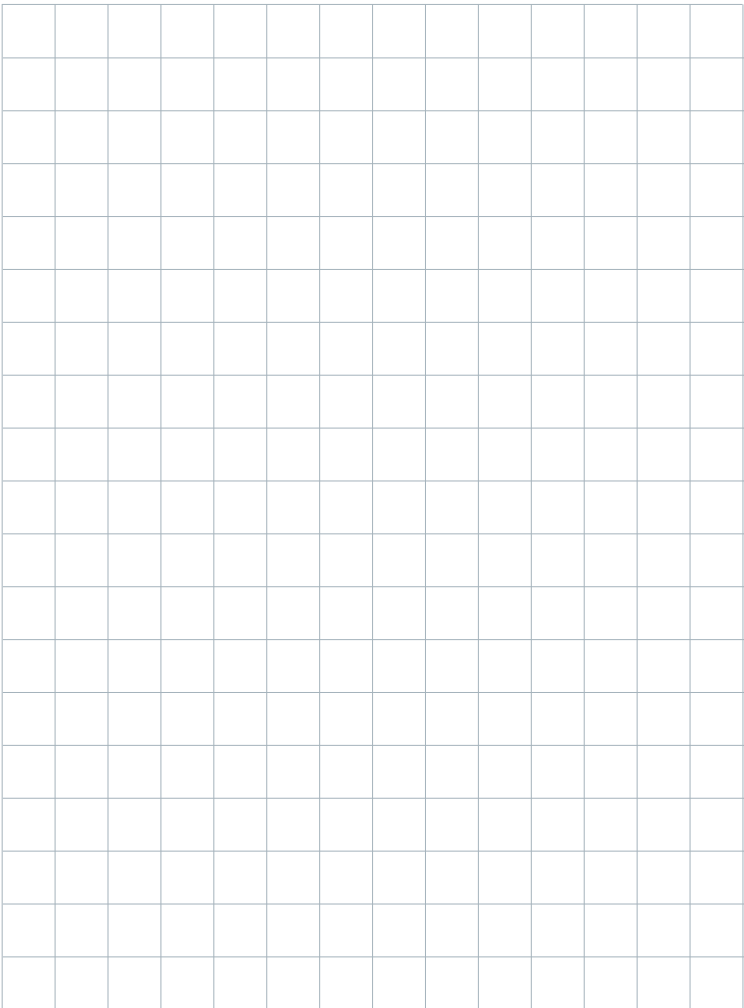
Cost

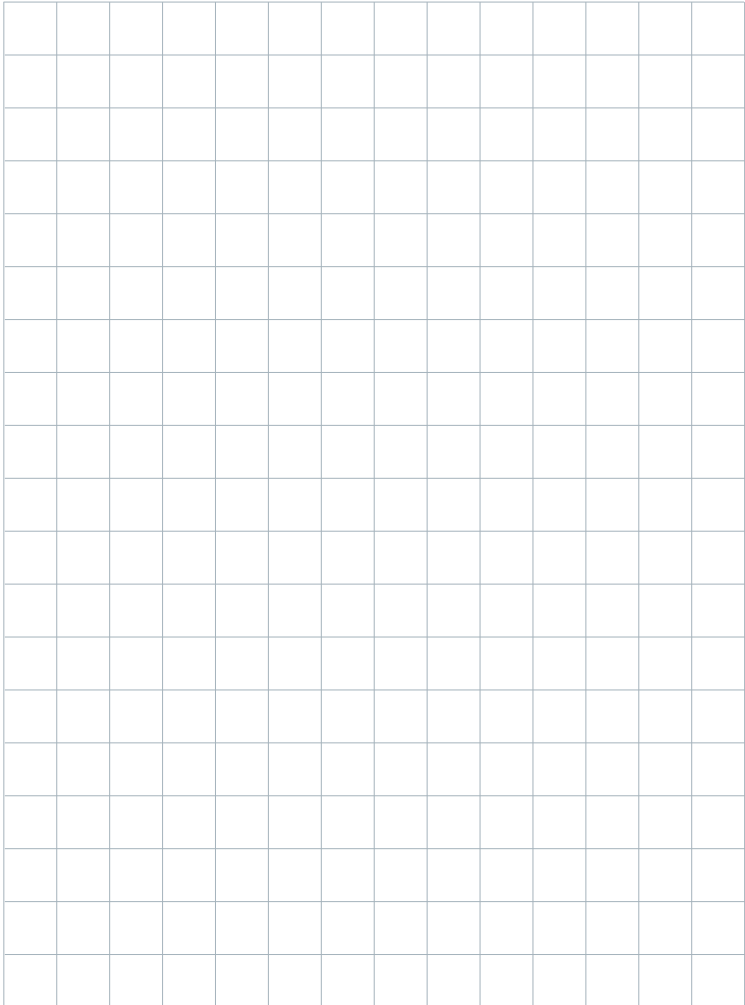
Notes

Other Notes

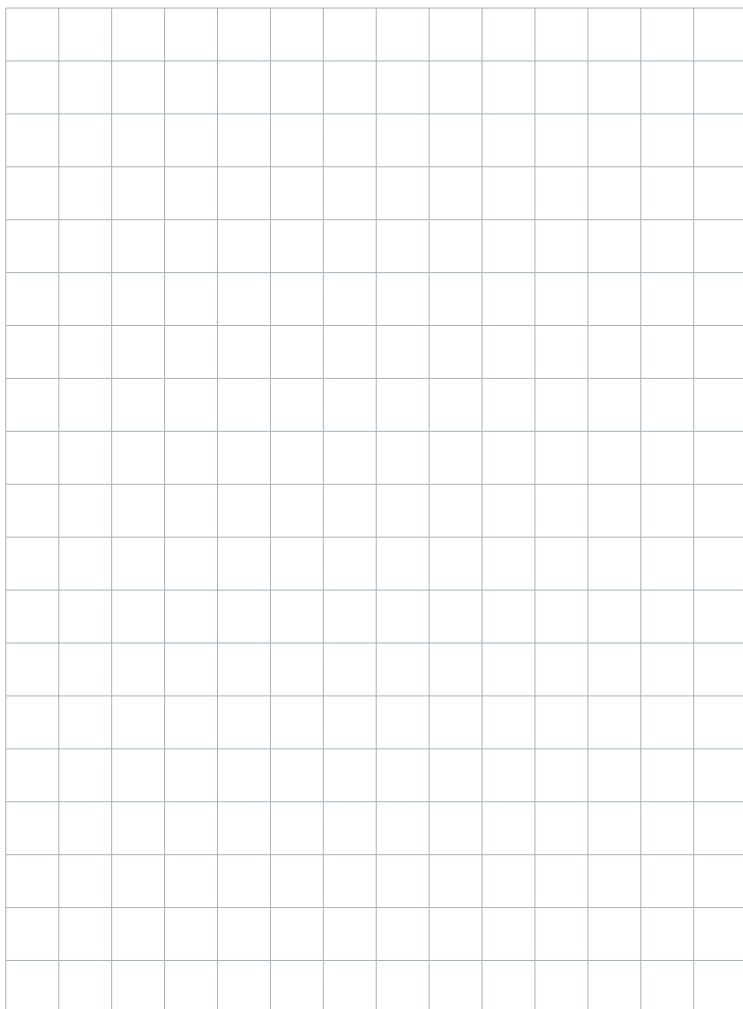
Total 6- month budget:

Natural light is vital in the kitchen. If yours tends to be dark and lacking in sunlight, a good solution would be to use balanced spectrum light bulbs. These will also allow you to keep a few plants in the kitchen, which will really improve healthy 'chi'.





One way to avoid exposure of film at the airport is to carry with you the envelopes provided by mail-order film developers. Send the film in as you shoot it, and the prints will be waiting for you when you return home.



Keep Your House Cool

About one third of unwanted heat that builds up in your home comes in through the roof. This is difficult to control with traditional roofing materials. For example, unlike most light colored surfaces, even white asphalt and fiberglass shingles absorb 70% of the solar radiation. One good solution is to apply a reflective coating to your existing roof. Two standard roofing coatings are available at your local hardware store or lumberyard. They have both waterproof and reflective properties and are marketed primarily for mobile homes and recreational vehicles. One coating is white latex that you can apply over many common roofing materials, such as asphalt and fiberglass shingles, tar paper, and metal. Most manufacturers offer a 5-year warranty. A second coating is asphalt based and contains glass fibers and aluminum particles. You can apply it to most metal and asphalt roofs. Because it has a tacky surface, it attracts dust, which reduces its reflective somewhat. Another way to reflect heat is to install a radiant barrier on the underside of your roof. A radiant barrier is simply a sheet of aluminum foil with a paper backing. When installed correctly, a radiant barrier can reduce heat gains through your ceiling by about 25%. Radiant-barrier materials cost between \$0.13 per square foot for a single-layer product with a kraft-paper backing and \$0.30 per square foot for a vented multiflora product with a fiber-reinforced backing. The latter product doubles as insulation. Keeping your house cool in the summer will not only make your life less sticky, but save money in the process.



STARTING PLACE

Store

Address

Phone

Website

Notes

Store

Address

Phone

Website

Notes





STARTING PLACE

Store _____

Address _____

Phone _____

Website _____

Notes _____

Store _____

Address _____

Phone _____

Website _____

Notes _____

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STARTING PLACE

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Notes



The R-Value in Insulation

Insulating your home can dramatically cut down on home heating and cooling costs. When you shop for insulation, always look for the "R-value" - the higher the R-value, the better the insulating power. R-value measures insulating power. Be careful not to mistake thicker insulation as better insulation. Thick insulation does not necessarily mean higher R-value.

To find the R-value you need, check with your local utility company. Recommended levels vary depending on where you live. Remember, if you install more insulation than necessary, you'll be wasting money. If home contractors install your insulation, be sure to discuss what R-value is best for your home.

Ask retailers and home installers for a fact sheet on insulation before buying. This fact sheet, required by the Federal Trade Commission (FTC), tells you the type of insulation, its R-value, and the area it will cover.

If home contractors install your insulation, they must give you a contract or receipt showing the insulation's R-value, coverage area, and thickness. If loose-fill insulation is installed, the number of bags used also must be included.



Remodel for Profit

For everything that didn't quite fit in the previous pages, this is where it goes. What you do, and even more importantly, when you do it is critical in determining when you should do it again. Although you think you will remember when you last sprayed for bugs, writing it down will only back up the memory you forgot you lacked.

Object	Date	What Occurred	Cost
<i>Garage Door Opener</i>	<i>7.28.04</i>	<i>Installed Geni</i>	<i>\$ 225</i>
		<i>Purchased at Sears</i>	
<i>Pest Control</i>	<i>8.04.04</i>	<i>Sprayed for fleas</i>	<i>\$ 175</i>
		<i>Joe Bob 323.1212</i>	
<i>Driveway Seal</i>	<i>10.01.04</i>	<i>Sealed cracks in driveway</i>	
		<i>Brian Hunt & Son</i>	
		<i>Sellwood 573.1213</i>	

HOME DIARY

Object	Date	What Occurred	Cost

HOME DIARY

Object	Date	What Occurred	Cost



To order the Home Journal

Call 360.823.0124

Or log onto <http://www.flyerplus.com/homejournal>