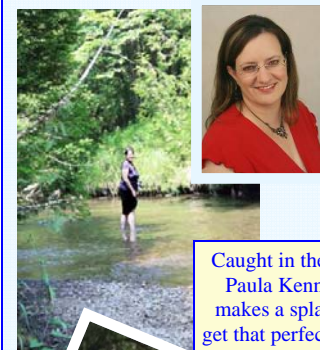


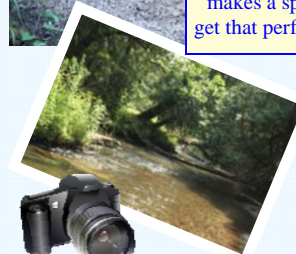
The Dianna Mandzuk Team

July 2011

Caught in the Act
below:
Dianna Mandzuk on
her way to an
appointment



Caught in the Act:
Paula Kennedy
makes a splash to
get that perfect shot!



DRAR'S® LATEST MARKET WATCH

Durham Region Association of REALTORS® (DRAR®) reported 1,046 sales for the month of June, a slight increase from 1,040 in May. This represents a 13.7% increase from June 2010 when there were 920 sales.

"At the mid-point of 2011 there have been a total of 5,057 sales which is a 7.6% decrease from the first half of 2010. However, this number is 1.4% higher than the year average indicating the sales in the Durham Region remain stable" commented Dierdre Mullen, President of the DRAR®.

The number of active listings is 2,119, down

2% since May and down 16.1% when compared to June of last year when there were 2,461 homes for sale. This figure also represents a drop of 18.5% from the 5 year average.

"Even though the resale inventory is considerably lower than in previous years, we're seeing a steady increase in the average selling price across the Region. The average selling price for June 2011 was \$322,932 which shows a 2.2% increase from last month, a 6.1% increase from June 2010 and a 10.3% increase compared to the 5 year average. This trend suggests that Durham Region is in demand."

Are you having too many credit checks?

If you're out there searching for the right lender be careful, too many credit checks may affect your ability to get that loan.

There are two major credit bureaus in Canada, Equifax and TransUnion. Although there are many smaller credit bureaus that service more local or specialized markets, these two major bureaus represent at least 90% of all credit reports ordered by lenders in Canada and the U.S.A. and report on individuals and companies. The smaller Bureaus can be affiliated with them if they want to.

Credit bureaus are individual companies who are in business to make money and are in competition with each other for business. Both Equifax and TransUnion will have a file for you, each with different information in it, and because credit reports are expensive, many companies are members of only one bureau. Larger companies are often members of both major bureaus.

Every time you apply for credit, and the credit grantor checks your credit report, a credit inquiry is placed on your file. Frequent inquiries in a short time will set off an "alert" message on your credit file. However, getting your own credit report does not show up as an inquiry (see how to do this on page 2).

Credit inquiries can be bad for your credit score because a number of inquiries in a short period can indicate to a lender that you are a "credit seeker" and may be experiencing financial difficulties.

Additionally a potential lender that sees numerous recent inquires will assume that you may have already received many of the loans you were asking for and that the record of those debts hasn't shown up on your report yet. The credit grantor will think that, even if there is no evidence on your credit report, you may have current outstanding balances to these lenders and your debts may have increased.

(continued page 2)

Team Member Profile

Paula Kennedy

Office Manager
Photographer
Webmaster

Paula grew up in the Victoria County area (now part of the City of Kawartha Lakes), and moved to Oshawa in 1993 to pursue graphic design at Durham College having earned a first year entry scholarship.

Paula teamed up with Dianna in 1996. When you list with Dianna, Paula is one of the first people you will meet as she is never far behind Dianna with camera in hand to take photos of your property!

Paula manages the administrative end of things in the office and, in addition, creates feature sheets, flyers and the Team's website to help promote your listing!

You can contact Paula directly at:

paula@dmandzuk.ca

The Dianna Mandzuk Team
Professional Offices located at
203 Bond St. E.,
Oshawa, Ontario
L1G 1B4



Direct: 905-433-2579
Office: 905-728-1600
info@dmandzuk.ca
www.dmandzuk.ca



FEATURED PROPERTIES

**6 Timberlane Crt.,
Courtice**



\$899,900!



**For more details, please call or visit:
www.dmandzuk.ca/4046.htm**

**1232 Deyell Line,
Millbrook**



\$399,900!



**For more details, please call or visit:
www.dmandzuk.ca/4053.htm**

**33 Royal Estate Dr.,
Pontypool**



\$449,900!



**For more details, please call or visit:
www.dmandzuk.ca/4043.htm**

(continued from page 1)

Conversely, if you don't have these other debts, the potential lender will think that the other lenders have turned you down for some reason that he isn't aware of and will shy away from approving your credit request.

Fortunately, most credit inquiries drop off your credit report after two to three years.

In Canada, getting copies of your credit reports are free by mail, but you have to pay to get your credit scores. Get the free reports if you are just checking to make sure that there are no errors, but if you will be applying for credit it is worth spending the money to get the scores. Most lenders use your credit score to approve credit. Equifax and TransUnion have independent scoring systems, so get both.

Contact Information for Canadian Credit Bureaus:

TransUnion

P.O. Box 338, LCD 1
Hamilton, ON
L8L 7W2

Website: www.tuc.ca

Email: consumer@tuc.ca

1-866-525-0262 or (905) 525-0262 to order by phone

By letter (with 2 pieces of I.D.)

Equifax Canada

110 Sheppard Avenue
Toronto, Ontario M2N 6N1

Website: www.equifax.ca

Email: consumer.relations@equifax.com

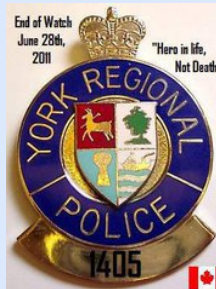
1-800-465-7166 to order by phone

514-355-8502 to order by fax (with 2 pieces of I.D.)

In person (with 2 pieces of I.D.)

By letter (with 2 pieces of I.D.)

Help Support a Hero's Family



As you are all aware, York Regional police officer Garret Styles was killed June 28th, 2011 in the line of duty, leaving behind his wife, Melissa, and their two small children, Meredith and Nolan.

This sad event hits very close to home for our Team member, Heather Cowie, as Garrett was and Melissa continues to be close friends with Heather's children.

The York Regional Police Association is hosting a fundraiser (August 24, 2011) in which all funds raised will be given to a trust fund opened for Melissa and the children. The organizers of this fundraiser wish to collect as much Canadian Tire money as possible to assist in the purchase of door prizes for this fundraiser, Canadian Tire has agreed to sell the door prizes to the Association at cost for the event.

If you would like to donate your Canadian Tire money, you can drop it off before August 18th at The Dianna Mandzuk Team office at 203 Bond St. E., in Oshawa or at the RE/Max Jazz office at 21 Drew St., Oshawa.

If you would like to make a contribution to the trust fund, cheques should be made payable to:

"In Trust for Melissa Styles" and can be mailed to the Police Credit Union at:

18025 Young St., Newmarket, L3Y 8C9. The account number is 2000014 and the transit number is 63612. Deposits can also be made at any branch of the Police Credit Union.



Setting the Stage

The Dianna Mandzuk Team believes in showcasing your home in the best possible light. As unfair as it might be to your home, after only 15 seconds most Buyers have already developed a perception about your property that will influence their feelings during the rest of the showing and perhaps dramatically affect how they perceive the value of the property. When you work with the Dianna Mandzuk Team, you are also working with professional stagers; Dianna is a Certified Canadian Staging Professional and a Certified Luxury Home Marketing Specialist; Heather Cowie is also a Certified Canadian Staging Professional and Dianna also employs the services of a professional Stager. As a Team, they can offer suggestions and recommendations to help your home make the very best first impression possible! Here are some great examples of how staging can make your selling experience as quick and painless as possible:

- Staging helps you think like a buyer. In other words, it helps you view your property not as your home, but as a product to be marketed and sold like any other. The sooner you adopt that perspective, the better off you'll be – everything from showings, to contract negotiations, to moving day is easier when you have a more objective attitude.
- Staging can help sell your home faster. Surveys have shown that properties that have been staged sell anywhere from 30% to 80% more quickly than those that haven't been staged. A staged home photographs and shows better, generating more interest, leading to more offers. As a result, staged homes tend to spend fewer days on the market.
- Staging can help to justify your asking price. In a seller's market, justifying your asking price isn't as big an issue. But in a buyer's market, you need

to pull out all the stops in order to convince buyers that your property is worth what you're asking. Staging helps to do just that – and it isn't likely to cost you as much as lowering your price would.

- Staging can help you fetch a higher price for your home. Just as surveys have shown that staged properties sell more quickly, they often also show that staged properties can sell for more money than those that haven't been staged. Often, the resultant price increase is far higher than the cost of hiring a home stager.

When you work with The Dianna Mandzuk Team you will reap the benefit of any increase in the sale price of your home, as we will provide you with a free staging consultation (value \$200-300) and dress up your house using our large inventory of staging items at no cost to you (provided stock available) to showcase your home at it's very best!

Summer is the time for barbecues and picnics, but who wants to bake on these hot and sticky days? Here is a great no-bake recipe for your next summer event (or maybe just for you!) ~Dianna

Triple-Layer Lemon Meringue Pie



Ingredients:

- 2 cups cold milk
- 2 pkgs (4-serving size each) lemon instant pudding
- 1 tbsp lemon juice
- 1 graham cracker pie crust (6oz)
- 1 tub (8oz) whipped topping, thawed & divided
- 2½ cups miniature marshmallows, divided
- 2 tbsp cold milk

Directions:

Pour 2 cups milk into a large bowl. Add dry pudding mixes and juice. Beat with wire whisk 2 minutes or until well blended (mixture will be thick). Spread 1½ cups of the pudding onto bottom of crust; set aside. Add half of the whipped topping to remaining pudding; stir gently until well blended. Spread over pudding layer in crust. Place 2 cups of the marshmallows in a large microwave-safe bowl. Add 2 tbsp of milk and stir. Microwave on high for 1½ minutes or until marshmallows are completely melted, stirring after 1 minute. Stir until well blended. Refrigerate 15 minutes or until cooled. Gently stir in remaining whipped topping; spread over pudding mixture. Refrigerate 3 hours or until set. Top with remaining ½ cup marshmallows just before serving. Store leftover pie in the refrigerator.



RE/MAX JAZZ IT UP: Garnish with lemon twists or ½ cup sliced strawberries just before serving!

Here at the Dianna Mandzuk "Green" Team, we respect the environment. Here are a few ways you can help with this newsletter!

REDUCE: Did you receive a paper copy of this newsletter? Why not sign up online to receive the pdf version by email instead? Sign up at www.dmandzuk.ca

REUSE: After you are done reading this newsletter, pass it on to a friend or family member. Dianna and her Team are experienced sales people covering many different areas, from Scarborough to the Kawartha Lakes and all points in between!

RECYCLE: Please put this newsletter in your recycling bin when you are done reading it.

STATS AT A GLANCE

AREA	AVG. SELL. PRICE JUNE 2010	AVG. SELL. PRICE JUNE 2011	CHANGE	AVG. SELL. PRICE MAY 2011	AVG. SELL. PRICE JUNE 2011	CHANGE
WHITBY E15	313,589	334,289	+6.6%	345,233	334,289	-3.3%
OSHAWA E16	243,702	242,864	-0.3%	241,639	242,864	+0.5%
N. WHITBY/ N. OSHAWA E19	404,079	435,868	+7.9%	410,996	435,868	+6.1%
BOWMANVILLE/ COURTICE E17	253,849	277,830	+9.4%	263,885	277,830	+5.3%
NEWCASTLE E20	302,320	323,966	+7.2%	327,473	323,966	-1.1%

The Durham MLS Statistics provided are compiled by the Durham Region Association of REALTORS® and are based on total home sales. These statistics are for information purposes only. For more detailed stats, please call 905-433-2579, or visit our website www.dmandzuk.ca

Not intended to solicit properties already listed for sale nor Buyers signed under a Buyer's Agency Agreement. E. & O.E.

Helpful Summer Moving Tips

It's the summer and most moves across Canada are made in the summer months. Moving in the summer requires some extra steps during packing and transportation, here are some helpful tips to help protect your property during your move.



Be sure that you reinforce the bottoms of all boxes you pack, and try not to over-pack boxes. Because of the heat and moisture of the summer, the tape on the boxes may not hold as well as it would in the cooler months, so be sure to double up on the tape. Be sure to organize the boxes by rooms and size. Don't put the fragile kitchen box in with all of your heavy books. Be cautious

with your packing and be sure to label the boxes correctly.

Moving electronics in the summer heat can be a challenge; most electronics can become damaged in intense heat.

Be sure to wrap your electronics with bubble wrap and/or cloth. Once you have packed the electronics in the reinforced box, be sure to label it correctly and put it to the side so it can go towards the front of the truck in a safe place.



When you are moving freezers and refrigerators, be sure to defrost them first. If not, you'll find a lot of your property water damaged. Once the fridge and freezer are defrosted, you can use the inside to store crushable items during the move.

The same applies to washing machines, dryers, and ovens, but ensure the doors are securely closed or your delicate items may fall out.



We hope these tips will help you if you have an upcoming summer move.

Thinking of moving in the future or just looking for a current market evaluation? Give the Dianna Mandzuk Team a call, 905-433-2579. We'll be happy to book a no obligation pricing appointment for you!

In this month's newsletter

- Too many credit checks
- Team Member Profile:
Paula Kennedy
- Help Support a Hero's Family
- Setting the Stage!
- June Market Stats
- Helpful Summer Moving Tips



Dianna Mandzuk*

The Dianna Mandzuk Team



www.dmandzuk.ca

DIRECT: 905 433 2579



the rhythm of the Region!
21 Drew St.,
Oshawa Ont.
L1H 4Z7

Each Office Independently Owned and Operated

*Sales Representative



Kim Bound*



Heather Cowie*



Paula Kennedy



Colleen Miller*



Lori Felix