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Hello,

The calendar is a wonderful thing! When December ends and the new year begins, it feels like a fresh start. You have a whole year ahead of you to accomplish whatever goals you've set.

What are your dreams and plans for the coming year? A step up in your career? A home renovation? A move? An exciting vacation?

As a REALTOR®, I know a little about dreams. In fact, you can say that I'm in the dream business, helping people find what is, perhaps, the most important thing in their lives...a home.

So, I know how to take a dream, turn it into a practical plan, and then make it happen. Give me a call if I can be of any help to you.

And speaking of help...I'm really looking forward to staying in touch with you throughout 2018 with information and advice on buying and selling real estate.

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**What to Look For, Room by Room**

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When viewing a home for sale, many buyers look at the property from a “macro” perspective. They ask themselves questions like: “Is it large enough?”; “Are there enough bedrooms?”; “Is it in a nice neighborhood?” While those questions are important, it also pays to consider a potential new home from a “micro” perspective.



Here are some things to consider:

**Living room and family room.** Are they large enough to fit all the furniture? Are the rooms conducive to family get-togethers and entertaining? Do you need a separate living room and family room?

**Kitchen.** Is it important to have enough space to eat comfortably in the kitchen as well as the dining room? Does the kitchen have all the cupboard and other storage space you need? Will your fridge fit?

**Bathroom.** Is the main floor bathroom uncomfortably small? Does the ensuite bathroom have all the features you desire, such as a large tub and/or separate shower? Do you need double sinks?

**Bedrooms.** Is the master bedroom large enough to fit the bed and other furniture? Does it have the closet space you need? Are the other bedrooms large enough for your needs? (It's a good idea to get the measurements of these rooms as it can be difficult to judge measurements during a viewing.)

**Storage space.** This is particularly important if you're shopping for a condo. Does the storage space or locker have the space you need?

**Closets.** Are there enough closets for your needs? Is there a linen closet?

**Garage.** Homeowners use the garage for more than just cars. If you plan to use this space for storage or hobbies, check that the garage will be suitable for those purposes.

Want more tips on selecting your next dream home? Call today!

## Don't Forget Home Insurance

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When you're buying or selling a home, there are so many details to look after that it's easy to miss something. One thing you don't want to forget is insurance.

Once your property has sold, you'll need to contact your insurance company to let them know the date that ownership of your property will be transferred (the "closing date"). They'll arrange to cancel your insurance once you're no longer the owner of that property.



If you'll be taking possession of your new home, and leaving your current property vacant for a period of time, you'll need to make sure both properties are insured. This may also apply to a condominium even if the unit is completely empty. (Contact your insurance company to ask about continuing liability coverage while discontinuing the insurance on contents.)

When you purchase a new home, don't leave the insurance to the last minute. Contact your insurance company right away. Make sure they are aware of all the features of the new home that may reduce your premiums, such as alarms, and wired-in smoke detectors.

## Things to Check During the Weeks After Moving Day

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When you purchase a new home, the most exciting day is closing day. That's the day you take possession of the property and, in most cases, move in. But the process isn't necessarily over. There are still some important details to take care of in the weeks and months after the move.



For example, it's a good idea to make sure you're getting all your mail. Ideally, you will have made arrangements with the post office prior to your move to have your mail redirected to your new address. However, that service will eventually expire. Here's a tip: Introduce yourself to the new owners of your old property. Ask them if they wouldn't mind holding any of your mail that has been inadvertently delivered to them and you'll make arrangements to stop by periodically to pick it up. Chances are, they won't mind.

Also in the weeks after the move, you should take care of any repairs or other maintenance issues that were identified before you purchased the home. In the busy days leading up to moving day and in the excitement of settling in, these issues are easy to forget. You don't want them to become bigger issues later on.

## notable, quotable... quotes!

*"Happiness depends upon ourselves."*

Aristotle

*"Change your thoughts and you change your world."*

Norman Vincent Peale

*"Mistakes are the portals of discovery."*

James Joyce