

# Experience to Work for You!

Email at: [sue@suejones.com](mailto:sue@suejones.com)  
[www.SueJones.com](http://www.SueJones.com)

## ASK THE PROFESSIONAL



### Sue Jones on Real Estate

**Sue Jones is a REALTOR as well as Owner/Partner of Keller Williams Real Estate, Doylestown Office.**

**Experience:** Sue's experience spans over 30 years, providing professional help to both buyers and sellers in our local market.  
**Designations/Memberships:** Holding the coveted GRI designation - Graduate of the Realtor Institute; Memberships in the National, Pennsylvania and Bucks County Association of Realtors.

**Education:** Sue feels that ongoing "fine tuning" of the ever-changing regulations, laws and procedures that guide the professional REALTOR to properly represent the public and which shape the Real Estate Industry are of the utmost importance, and this is her pledge and commitment.

**Why Real Estate as a Career?** When asked "What made you choose Real Estate as a career?" Sue answered "I wanted to be in a helping field and decided that Real Estate offered that, helping people with their most important investment."

By: Sue Jones, Owner/Partner  
 KELLER WILLIAMS Real Estate  
 office 215.340.5700 x164  
 cell 215.262.4422  
 email [sue@suejones.com](mailto:sue@suejones.com)  
[www.suejones.com](http://www.suejones.com)

*The 2022 Cost vs Value Report compares, across 150 US markets, the average cost of popular remodeling projects, with their average value at the time of resale, one year later. Further information can be viewed at [remodeling.hv.net](http://remodeling.hv.net).*

#### Veterans Administration - VA LOAN INFORMATION

These are 3\*\* of the 10 Most Common VA Loan Questions :

##### 1. What is the main Benefit of the VA Loan?

The VA Loan allows you to finance 100% of the purchase price of the home.

##### 2. What are the other Benefits of the VA Loan?

The VA Loan program allows you to negotiate your closing costs to be paid by the seller which allows you to close for little to no money out-of-pocket.

##### 3. Am I eligible for a VA Loan?

If you are serving in the military or have been honorably discharged, you have most likely earned the right to use the VA Loan. Active duty members need 90 days during wartime or 180 days during peacetime. Reservists must complete their 6-year commitment to be eligible for VA Loan Benefits.

\*\* Email me for the balance of the 10 Most Common Questions, or See them listed here in My next "Ask the Professional".

#### Cost vs Value .... Which Home Improvements Pay Off ? Check out the Highest ROI\* from 2022' \*Return on Investment

**Question:** Sue, we have seen you answer this question before and since we are considering making some changes to our home, what improvements are the best ones to increase our homes value?  
 Thank you. L and Z

**Answer:** Excellent question and below you will find a recent study.

Many different projects are reported annually in the Remodeling Magazine's - Cost vs Value Report.

**The Greatest ROI in 2022** - In the Middle Atlantic Region, which includes Pennsylvania, are listed here in order, starting with the highest ROI:

|                              |           |
|------------------------------|-----------|
| 1. Garage door replaced      | 92.6. ROI |
| 2. Manufactured stone veneer | 91.0. ROI |
| 3. Minor kitchen remodel     | 74.7 ROI  |
| 4. Siding replaced vinyl     | 71.9 ROI  |
| 5. Window replacement wood   | 69.5 ROI  |
| 6. Window replacement vinyl  | 67.2 ROI  |
| 7. Entry door replaced steel | 67.1 ROI  |
| 8. Deck addition wood        | 65.7 ROI  |
| 9. Deck addition composite   | 63 ROI    |
| 10. Major kitchen remodel    | 58.5 ROI  |
| 11. Bathroom remodel         | 56.7 ROI  |
| 12. Roof replacement asphalt | 56.5 ROI  |
| 13. Roof replacement metal   | 51.1 ROI  |

**Question:** What is equity ? If you could please explain this in layman's terms Sue.  
 Thank you. N & K

**Answer:** Equity is the financial interest or cash value of your home, minus the current loan balance(s).

If you are selling your home, you would also in addition, subtract any costs incurred in the selling process.

**Question:** Dear Sue, My fiancé and I will be purchasing a home prior to our wedding date. Does this affect the way in which we should take title to our home ?

**Answer:** This is such a good question, because it is often misunderstood. I'm going to give you more details below, but for starters, I need to explain to you that marriage is not the determining factor as to how you take title to your new home, a very common misconception.

The determining factors are both the desired portions of interest as well as the disposition upon death, those are the two determining factors.

**Here are the choices as to How to take Title :**

**Joint Tenancy:**  
 Joint ownership by two or more persons with the right of survivorship; all joint tenants own equal interest and have equal rights in the property.

**Tenancy in Common:**  
 Ownership by two or more persons who hold undivided interest, without right of survivorship. Interest need not be equal.

**Tenancy by the Entirety:**  
 Married partners as one entity owning 100% with the right of survivorship.

#### Testimonial

Thank You Sue

Dear Sue,  
 I wanted to take a moment to thank you for your assistance in selling our home. As you know, we have moved six times with Merck and by far, this has been the best home selling experience my family and I have had.  
 Sincerely,  
 P.D.

