SPRING 2019

Studio Four8 was founded with the unique idea that real estate Buyers and Sellers in Michigan's 48's deserve the highest level of personalized service, creative talent, and cutting-edge systems designed to make their entire experience truly exceptional.



StudioFour8 at the "All In" Berkshire Hathaway HomeServices Convention.



Need a referral for the pacific ocean? We've got you covered.





Four8
Sara and Elvis
decked out
at the Neon
Party!

What happens in Vegas, Comes Home to Michigan!

Many of you are aware that each year, the Studio Four8 partners join up with 6,000 of our closest Realtor friends for the Berkshire Hathaway HomeServices National Convention. This year we returned to Las Vegas where we enjoyed four days of networking, class work, brand announcements, awards ceremonies, and entertainment.

Some highlights this year included:

- Meeting with agents from places as far-flung as Honolulu, Hawaii; Thousand Oaks, CA; Huntington, NY and Asheville, NC. If you or a loved one is ever in need of a trusted advisor out of Michigan, we've got connections with like-minded people wherever you need them.
- Learning about the latest BHHS ad campaign which will not only capture activity for our listings, but is being built to enhance the entire experience that our Clients have by working with us, both during and *after* the closing.
- Learning how Realtors in other locations serve their clients, thereby helping us break out of the molds that tend to develop around our local practices. StudioFour8 loves innovation!
- Rocking the night away at the fabulous Gwen Stefani concert and wondering where the years went!

As Todd Waller puts it, "The most exciting thing about this year's Convention was hearing from the top level of our Company that they want to do business the way *we* want to do business, by forming lasting relationships and with the highest integrity." That's why we're with Berkshire Hathaway HomeServices, and why (as you'll see in the upcoming months) we are your FOREVER BRAND.



FOLLOW US ON SOCIAL MEDIA!







FACEBOOK.COM/STUDIOFOUR8



HOME IMPROVEMENT ADVICE



HOME INSURANCE & REPLACEMENT COSTS

How do you know if you have your home insured for the right amount? Your lender may require insurance to cover the loan amount, but what you owe and actual replacement costs can be vastly different. According to the National Association of Insurance Commissioners (NAIC), replacement costs are the amount it would take to replace or rebuild your home or repair damages with similar materials and quality, without deducting for depreciation. Actual cash value is the amount it would take to repair or replace damage to your home after depreciation. Standard plans require policy limits of at least 80% of replacement cost.

Replacement costs should include loss of your possessions. Create a room-by-room inventory of your possessions, including photographs and/or video, cost of goods, and how long you've had them. Give documentation to your insurer and keep copies in a safe place or on the cloud.

The NAIC advises that you compare cost-to-repair and cost-to-replace prices for your area with your insurer. There are different packages of home insurance that protect against specified damage-causing events, such as fire, windstorm, and theft. They also contain coverage for property damage, living expenses during repairs, personal liability and medical payments.

Review your policy annually. If you've made improvements to the home, or purchased more goods, you should inform the insurer. You may also get a premium discount for long-time loyalty, combining car and home insurance, raising your deductible, and other initiatives.

Do you need a referral for a local insurance agent we know and trust? Let us know and we'll introduce you!

STUDIO HIGHLIGHTS



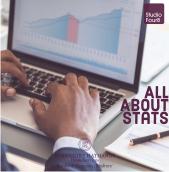
VIDEO

As the spring season is ramping up, so is the video production for our team here at Studio Four8. We have been working on producing new content for you, keeping you up to date on all things Real Estate.











Highlights from our most recent video endeavors.

Check out our channel, share and subscribe!



https://tinyurl.com/StudioFour8-YouTube





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Your Studio Partners



Jeffrey Post (734) 476 - 8326

Besides residential, Jeffrey is a successful commercial and investment property real estate expert and owner. He keeps plugged-in to the rapid changes of this community, its businesses and culture, as well as the latest info on the coolest homes!



Sara Maddock (734) 649 - 1180

With the heart of a teacher, Sara has a knack for bringing vision to each property both in the way she markets a home for sale and in the way she helps buyers to realize the potential of their investment.



Todd Waller (734) 564 - 7465

A lifelong resident of Southeast Michigan, Todd is constantly looking for an edge our clients can use to realize their real estate goals. His expert use of technology gives our clients an efficient, rapid, and clear path to the closing table.





Covered in the 48's

FIRST QUARTER RECAP







Stay up-to-date on all things sold by Studio Four8!















