



To Sell Or Not To Sell



Deciding whether or not to sell your house can be a trying time. Many questions pervade your mind. "Is now the best time to make a move?" "Will I make money from this sale?" "Will a move disrupt my family's routine?" There are numerous factors that come into play when making this decision. Let's look at just a few to consider.

Along those same lines is the topic of job stability. Do you have money saved for down payments and closing costs, as well as an 8 month emergency fund should you get laid off?

Next, consider the impact the move will have on your family. Do you have children? Moving during the middle of a semester can be difficult for children. Will you be able to move and stay in the same school district? If not, they will be coming into a new school in the middle of activities, after bonds and friendships have been established. Timing is everything when it comes to moving with children.

Additionally, research has shown that having strong social relationships can lengthen your lifespan. Consider this strongly before you move away from family and friends. Or consider it as motivation for moving closer if you live far away!

What if you need to move for your health? Warmer climates, less



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humidity, and even a change of settings can be a boost to some people's health. Some seniors find cold winters too hard on their older bodies. A move for health is always a good decision, since without our health we have nothing.

The bottom line is this. Moving can mean a change in routines, hobbies, and even friends. Be sure to evaluate your decision carefully, weighing all of your options, before jumping into a life changing decision. ❖

Life Is A Voyage That Is Homeward Bound

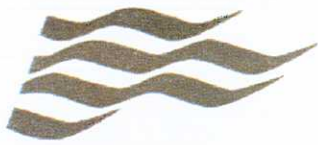
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First and foremost, can you afford to make a move? In many areas of the country, home values fell dramatically during the recession. Homeowners across the nation now find themselves owing more than their home is worth. If you find yourself in this predicament, it is probably not the best time for you to move. If you are able to afford your payments and have no fear of defaulting, then it will be best to stick it out for a while longer, waiting for your home to regain some of its lost value.

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Congratulations to the winner of the \$1,000 New Year's Cash...Elizabeth Curtis.

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| <input type="checkbox"/> I'm interested in buying a home. | | <input type="checkbox"/> I have a question for you. | |
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| <input type="checkbox"/> Giving you a referral. | | Ten Movie Tickets (4/29/11) | |

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Blueberry Buckle

Ingredients

- 1/4 cup butter, softened
- 3/4 cup sugar
- 1 egg
- 2 cups all-purpose flour
- 2 teaspoons baking powder
- 1/4 teaspoon salt
- 1/2 cup milk
- 2 cups fresh blueberries

Topping:

- 2/3 cup sugar
- 1/2 cup all-purpose flour
- 1/2 teaspoon ground cinnamon
- 1/3 cup cold butter

In a small mixing bowl, cream butter and sugar. Beat in the egg. Combine the flour, baking powder and salt; add to creamed mixture alternately with milk. Fold in the blueberries. Pour into greased 9-in. square baking pan.

For topping, combine the sugar, flour and cinnamon in a bowl; cut in butter until crumbly. Sprinkle over blueberry mixture. Bake at 375 degrees for 40-45 minutes or until a toothpick inserted near the center comes out clean. Cool on a wire rack. ❖



SALES ACTIVITY

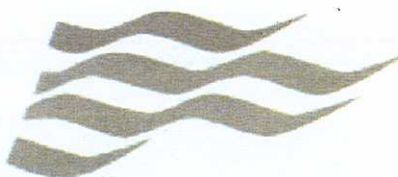
RECENT SALES

River Hills Country Club

	Sq Ft	Sold Price
3326 Stonebridge Trail	1963	\$200,000
4928 Willow Ridge Terrace	1871	\$175,900
4941 Willow Ridge Terrace	1860	\$225,000
3515 Fox Squirrel Lane	1958	\$180,000

Fish Hawk Trails

	Sq Ft	Sold Price
6221 Wild Orchid	4848	\$122,500
17917 Burnt Oak Lane	3756	\$380,000
17812 Mission Oak Drive	3741	\$535,000



Downside of Defaults & Foreclosures

The economy has put a strain on thousands of households across the nation. In these tough times, many homeowners are struggling in the face of foreclosure. One of the most startling impacts of a foreclosure appears on one's credit report. Your credit score may plummet by 200 to 300 points. In this economic climate, where credit lending standards are already tightened, you may then find it difficult to do everything from buying a car to renting an apartment. What is worse is that the notation of foreclosure stays on your report for up to seven years.

Next, you may owe the lender money. They backed a loan on a home worth X amount. If they sell your home at foreclosure for less than that amount, you may be responsible for the difference. Many states have laws protecting you against this action, but speak with an attorney to find out for what you may be liable.

Avoiding default and foreclosure is not always possible. If you are not able to make your payments, be sure to be honest with your lender. They may be able to present you with an alternative. In addition, here are a few tips to get you thinking.

1. **Short Sale.** A short sale occurs when a borrower is unable to pay his/her mortgage loan. Both the homeowner and lender consent to a short sale, which means selling the home at a moderate loss, avoiding foreclosure and its associated fees and havoc on credit reports.

2. **Talk to your lender.** Your lender may be able to offer you programs, refinancing, or counseling that can help you avoid losing your home. Most banks don't want to foreclose on your home, as it would mean they take a loss.

3. **Selling if not underwater.** If you are not underwater on your home loan, meaning you do not owe more than you can sell for and owe, then now is the time to employ a real estate professional and get your home sold. Downsizing or even renting is a better option than ruining your credit for the next seven years.

4. **Budgeting.** There are non-necessities that can be cut out of your expenses. Cut down and live as simply as possible. You may have more money than you realized!

5. **Financial counseling.** Defaulting is serious business. You would be wise to meet with a financial counselor to see if he can help you avoid losing your home.

6. **Refinancing or loan modification.** Your bank or lender may be willing to allow you to refinance. This can translate into lower monthly payments.

The bottom line is this: defaulting on your mortgage has severe consequences. Try your best to balance finances before your mortgage becomes an issue. And be honest and upfront with your lender in the event that a default is likely. ❖

Is Now The Time?

If this is the year to consider a move,
get the best advice.

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