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# REAL ESTATE PRIDE IN OWNERSHIP!

## Do you WANT TO SELL YOUR HOUSE OR OWE MORE THAN IT'S WORTH?

Have you experienced any of these...

- Drop in income/unemployment
- Job transfer/relocation
- Bankruptcy
- Divorce
- Death of spouse
- Medical hardship
- IRS liens
- Temporary mortgage relief/repayment plans
- Workers compensation/job injury
- Personal injury
- Loss of equity

### If you HAVE, YOU ARE NOT ALONE!

We have successfully helped over 1,000 homeowners in these and other situations not listed. Collectively with the assistance of our support group made up of; Tax Advisors, Real Estate Brokers, and Mortgage Banking Experts in the Placer and Sacramento County area, we can address ALL of your questions.

**Most of our services and consultations are free to you. Call us today for details!**

*We are the Short-Sale Specialists, with Loss Mitigation Experience, having worked for a bank, in the past, making decisions regarding Short-Sales! A large percentage of bankruptcies, foreclosures, divorces, and financial stress could have been avoided with the early intervention of professional financial advice! It might not be too late, please call today and let our team of professionals work with you to solve your problems! Know and understand your options, before it is too late!*



## Super Bowl

### TRIVIA QUESTIONS

1. What year was the first Super Bowl?
2. Joe Namath was named MVP after leading the New York Jets to victory in what Super Bowl?
3. Who completed 18 of 34 passes for 255 yards and two touchdowns, earning MVP honors in Super Bowl XLII?
4. Who was the winning team in Super Bowl XII?
5. What were the final scores of the Oakland Raiders and the Minnesota Vikings in Super Bowl XI?

6. What Super Bowl was played on January 23, 1984?
7. What team captured their second Super Bowl title in Super Bowl XIX?
8. How many touchdown passes did Joe Montana throw during Super Bowl XXIV?
9. Who set a Super Bowl record with three rushing touchdowns during Super Bowl XXXII?
10. Who's fumble cost the Arizona Cardinals the Super Bowl title last year?



Super Bowl XLIV is on Sunday February 7, 2010!

Trivia Answers on reverse side...

## Super Bowl Trivia Answers...

1. The Green Bay Packers opened the Super Bowl series on January 15, 1967, by defeating the AFL champion Chiefs behind the passing of Bart Starr, the receiving of Max McGee, and a key interception by all-pro safety Willie Wood, with a 35-10 win over Kansas City.
2. In Super Bowl III, Joe Namath led the AFL to its first Super Bowl Victory over a Baltimore team that had lost only once in 16 games all season.
3. Eli Manning threw a 13-yard, go-ahead touchdown to Plaxico Burress with 35 seconds remaining in the game, completing a 12-play, 83 yard drive in which the Giants converted three third downs.
4. The Dallas Cowboys evened their Super Bowl record at 2-2 by defeating Denver before a sellout crowd of 75,583, plus 102,010,000 television viewers, the largest audience ever to watch a sporting event.
5. The Oakland Raiders won their first NFL championship with a score of 32 to 14 at the 1977 Super Bowl XII.
6. The Los Angeles Raiders dominated the Washington Redskins from the beginning in



7. Super Bowl XVIII and achieved the most lopsided victory in Super Bowl history, surpassing Green Bay's 35-10 win over Kansas City in Super Bowl I.
7. The San Francisco 49ers captured their second Super Bowl title with a dominating offense and a defense that tamed Miami's explosive passing attack on January 20, 1985.
8. Joe Montana earned his record third Super Bowl MVP award after throwing five touchdown passes and NFC titlist San Francisco won its fourth Super Bowl championship with a 55-10 victory over AFC champion Denver.
9. Terrell Davis rushed for 157 yards and a Super Bowl-record three touchdowns to lead the Broncos to their first NFL championship and break the NFC's streak of Super Bowl victories at 13.
10. It was over when... The Steelers recovered a Kurt Warner fumble as he dropped back to attempt a desperation pass with five seconds to go. The close call went the Steelers' way, allowing them to take over and run out the clock. Santonio Holmes made several huge catches on the winning drive, and his 6-yard touchdown reception will live on in Super Bowl lore forever with a win of 27-23 over the Arizona Cardinals.

## EXTENDED HOME BUYER TAX CREDIT



As part of its plan to stimulate the U.S. housing market and address the economic challenges facing our nation, Congress has passed new legislation that:

- Extends the First-Time Home Buyer Tax Credit of up to \$8,000 until April 30, 2010.
- Expands the credit to grant up to \$6,500 credit to current home owners purchasing a new or existing home.

First-time home buyers and/or current home owners purchasing a home between November 7, 2009 and April 30, 2010, who have used the home being sold or vacated as a principal residence for five consecutive years within the last eight, qualify for the Extended Credit.

To qualify as a "first-time home buyer" the purchaser or his/her spouse may not have owned a residence during the three years prior to the purchase.

The Extended Home Buyer Tax Credit may be applied to primary residences, including: single-family homes, condos, townhomes, and co-ops. How is a Buyer's Credit Amount Determined?

If you have specific questions or need additional information, please contact a tax professional or the Internal Revenue Service at 800-829-1040.

**Call me for more information on these and other currently listed homes in your area!**

ADDRESS	BEDROOMS/ BATHROOMS	SQ. FT.	LISTED PRICE
4012 Zumi Court, Ione	2/1	972	\$ 74,900
5505 Seyferth Way, Sacramento	4/2	1521	\$ 129,900
11671 Walmort Rd., Wilton	4/2	2016	\$ 199,500
22235 Foresthill Rd. #53, Forest	3/2	1176	\$ 59,900

## Sales Statistics for SACRAMENTO County, CA

TIME PERIOD	NUMBER OF SALES	MEDIAN SALE PRICE
November 2009	1,671	\$187,000
November 2008	1,870	\$195,000
October 2009	1,910	\$190,000
October 2009	2,378	\$205,000
2009 - YTD	21,489	\$185,000
2008 - YTD	25,314	\$220,000

The report is based on raw data from the Regional Multiple Listing Service. It traces activity in Sacramento County. All Statistics based on residential (single family) residential income properties.