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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



In today's unsettled economic climate, many financial institutions are still facing an increasing number of delinquencies among homeowners, creating an unprecedented number of foreclosures. The banking industry's belief is that many of these costly foreclosure actions could be avoided (to benefit of homeowner's as well as the banking industry) by an increased awareness and usage of foreclosure prevention alternatives such as the "Short Sale Assistance" program.

Consider the costs associated with the foreclosure process (Attorney fee's, property preservation costs, delinquent payments, the eviction process, repossession of the property, selling the property once foreclosing, etc.) Most foreclosures result in losses for everyone involved - the borrower, the financial institution, the investor, and the mortgage insurance company. By providing an alternative to foreclosure, the short sale programs benefit both the bank and the homeowner. Homeowners experiencing hardship can be spared the painful ordeal of foreclosure and, in some situations,

may be able to keep their home.

Banks save money each time a short sale is completed because of the reduced costs involved when compared to the costly foreclosure process.

Tiny berry, huge flavor When I heard about the alpine strawberry, I thought maybe it was a frozen cocktail (which I were willing to try). Then I thought it might be a pink-colored power bar (which we weren't willing to try, as we consider it a sin against nature to ingest calories that don't taste good).

Come to find out the alpine strawberry is a tiny strawberry that's even more scrumptious than a regular old strawberry. It lives on a tidy, pretty plant that will stay happily contained in your pot or along your path. Other strawberries produce one or two harvests a year, but the alpine strawberry produces thimble-sized fruits all summer. If bad food is a sin, the alpine strawberry is halfway to heaven. Ask your local gardening store for more information.



If you have, you are not alone!

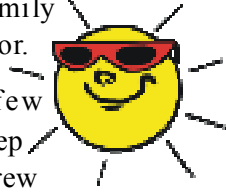
We have successfully helped over 1,000 homeowners in these and other situations not listed. Collectively with the assistance of our support group made up of; Tax Advisors, Real Estate Brokers, and Mortgage Banking Experts in the Placer and Sacramento County area, we can address ALL of your questions.

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

SUMMER IS COMING

The thermometer is rising, school is almost out, and you're about to become the Summer Family Entertainment Director.

Here are a few suggestions to keep you and your crew



active without much camping out at the local bank.

Grab a basket and go on a picnic. The park down the street or a spot at the lake or beach. Cruise on over to the next town and try out a spot that's new to you. Take along some flying disks, balls, and a blanket.

Be a tourist in your own town. Is there a famous attraction you've never seen? What about the museum or the zoo?

Enjoy crafts? Spend one day looking for projects in magazines, books or other resources. Another day take your list of supplies and go shopping together. The next day, start your craft. Make it a craft that takes several days to complete.

The library usually offers more than books. Your local library might offer story times and activities, reading circles for different ages, movies, CDs, puzzles, games, and Internet access for multiple users.

Go to the family spa. Pick out the fluffiest towels you have, heat up your robes in the dryer, and encourage everyone to do some massaging of the face and shoulders, followed by an easy spa lunch of salad and fruit and smoothies. After the light meal, it's time for nail grooming.

Designate a movie night. Do a double feature and let your crew pick out two movies or be ambitious and run a whole marathon. Pop up a lot of popcorn, offer a variety of snacks and drinks, and let your family invite some friends over. As an alternative, try out some board or card games instead of movies.

California Targets Foreclosure Scams

State requiring \$100,000 bond by July 1

Saying California is "awash with con artists" who prey on families facing foreclosure, the state's attorney general is giving foreclosure consultants until July 1 to register with his office and post a \$100,000 bond.

California Attorney General Jerry Brown said scam artists are posing as legitimate foreclosure consultants, promising homeowners they will prevent foreclosure but charging "huge up-front costs" without providing "an ounce of help."

State lawmakers passed a bill last year, AB 180, creating the registration requirement.

In California, only attorneys and licensed real estate brokers are permitted to collect fees in advance for negotiating loan modifications and short sales with lenders.

Real estate brokers who want to collect fees in advance for such services must enter into written agreements with clients, and the state Department of Real Estate must sign off on the language to be used in the agreements.

According to the Department of Real Estate's Web site, 720 real estate brokers were authorized to collect advance fees as of June 1, up from 21 in mid-November (see story).

The department has sent "desist and refrain" letters to 248 companies, licensed and unlicensed, stemming from their mortgage modification or foreclosure rescue activities.

Last week, the Federal Trade Commission shut down two Downey, Calif.-based foreclosure rescue operations based on their allegedly misleading marketing claims (see story).

The FTC has begun a rulemaking proceeding to determine whether some practices by companies providing such services are unfair or deceptive and should be reined in by new standards to protect consumers.

Identity Theft - Clearing your Good Name

If your personal financial information has been compromised, you'll want to protect yourself against identity theft.

1. Contact 1 of the 3 credit-reporting agencies. That agency will notify the others. A "fraud alert" will be placed on each of your credit reports. You'll receive a free credit report from each of the 3 agencies. Making a note of the number assigned to your account will be valuable when communicating with the agencies.

2. Write a victim statement explaining what happened to you, and ask for it to be added to your file at each agency.

3. Contact creditors on any accounts that have been tampered with or opened without your knowledge. Ask them to provide you and your investigating law enforcement agency with copies of the documents showing fraudulent transactions.

4. Contact the FTC at (877) 438-4338, they monitor identity theft crimes. And, fill out the ID Theft Affidavit at their Web site. Send copies to your creditors.

5. Change all your account passwords.

6. Notify the Office of the Inspector General if your Social Security number has been fraudulently used. Ask for a copy of your Personal Earnings and Benefits Statement and check for accuracy.

7. Contact your telephone/utility companies to prevent a con artist from using a utility bill as proof of residence when applying for new cards.

You may need to change your driver's license number if someone is using yours as an ID.