



Joe Rapisarda's Real Estate Review

707-448-4221 Ext. 203 / www.Honestlender.com

Hello Everyone, I am happy to say I have just created my [new website](#) that has many wonderful [free](#) features including:

- Free Home Value Search
- Free Credit Report
- Free Home Search
- Free Reports
- Free Quick Loan Qualify
- Free Mortgage Calculations

This website is a one-stop shopping resource for you where you can do loan research, get pre-qualified, find a Realtor, search homes, and so much more. Visit me today at www.Honestlender.com

Go online today and [sign up for my free blog](#) where I will keep you up to date on all the Real Estate changes in our market like [foreclosures](#), [free \\$8,000 tax credit for first time homebuyers](#) and more.

Changing subjects, On March 4th President Obama came out with a [mortgage relief plan](#). The plan has an option to refinance if you owe no more than 5% more than your home's value or a loan modification program for everyone else. In our area most people owe much more than their homes are worth so the modification is the best option. For more information go to my website at www.Honestlender.com and choose the [Foreclosure Help](#). The next step is to call your mortgage company directly to see if you qualify for a loan modification. I will keep the website updated as I hear any new information.

[First Time Home Buyers](#) go to Honestlender.com to find out how you can get an [\\$8,000 tax credit](#) from the U.S. government.

If you have any suggestion for this newsletter or my website please go to my website at www.Honestlender.com and go to the suggestion box on the bottom hand left side and leave me a suggestion.

I hope to hear from you soon.

Joe Rapisarda Jr.
www.Honestlender.com



How to Sell Your House... Even in Today's Market

Falling home prices, slow housing starts, rising unemployment...with so much bad economic news it might seem futile to place your home on the market.

Don't despair. Despite the current financial crisis, there is good news for sellers: buyers are still interested in homes that are priced right.

Learn how to sell your home even in a bad economy with these quick tips:

Prioritize

During tough economic times buyers seek shelter, safety and security above luxury.

Make sure the marketing materials relate the same information.

Price It Right

Without exception one of the most

important aspects of selling a home is to price it right but pricing is only part of the equation.

Consider holding a note, accepting a partial trade as down payment or using other creative methods to make the deal work.

Add Bling to Bring in the Bucks

It doesn't cost a lot to make your home look its best.

Consider painting in the new colors for 2009, clearing away the clutter and investing in some strategically placed landscaping to refresh the look of your home and attract attention both online and in person.

Remember, first impressions matter the most when trying to sell a home in a bad economy.

Travis Air Force Base Air Show

The pictures on the front page were taken at the Travis Air Force Base Air Show this summer. Nora and I had a great time looking at all the planes and doing some people watching. Some amazing pilots there pushed their airplanes to the limit. I was also impressed at the KC-10 refueler planes, the C-5 and C-17 cargo planes that are all stationed at Travis AFB. It was amazing to see these large masses of metal move so fast and gracefully through the air. As always, we had a great time together just enjoying the show.

Have you gone on a fun trip lately? I love to hear about and see the pictures of your trip. Just email me at JoeRap@lendscape.com.

Worth Quoting

Some quotes from the writings of Douglas Adams, author of *The Hitchhiker's Guide to the Galaxy*, who was born in March 1952:

"Nothing travels faster than the speed of light, with the possible exception of bad news, which obeys its own special laws."

"I'd take the awe of understanding over the awe of ignorance any day."

"You live and learn. At any rate, you live."

"A common mistake that people make when trying to design something completely foolproof is to underestimate the ingenuity of complete fools."

"Time is an illusion, lunchtime doubly so."

"In the beginning the Universe was created. This has made a lot of people very angry and has been widely regarded as a bad move."

"Human beings, who are almost unique in having the ability to learn from the experience of others, are also remarkable for their apparent disinclination to do so."

"Anyone who is capable of getting themselves made President should on no account be allowed to do the job."

"It is no coincidence that in no known language does the phrase 'As pretty as an Airport' appear."

"I love deadlines. I like the whooshing sound they make as they fly by."

"Humans are not proud of their ancestors, and rarely invite them round to dinner."

"Flying is learning how to throw yourself at the ground and miss."

"So long, and thanks for all the fish."

Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at JoeRap@lendscape.com or call 707-448-4221 for the answer.

Welsh people celebrate the feast day of their patron saint on March 1. What is his name?

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

How to Avoid Foreclosure Purchase Pitfalls

One way to save big when buying real estate is to find a foreclosed property in your target area. Unfortunately, when it comes to foreclosures, what you don't know could potentially hurt your pocketbook.

Learn how to save money and find the best foreclosure deals by avoiding these common pitfalls.

Hidden Defects

Most foreclosures are sold on an "as-is" basis, so it is important to have a comprehensive inspection performed. Although the lender is obligated to notify prospective buyers of known defects, it isn't unusual to encounter unknown problems after closing. Protect yourself by having a thorough

inspection performed on all major systems including the electrical, plumbing, pest, water quality and HVAC, as well as the structural integrity.

Code and Zoning Violations

Verify that all work performed on a foreclosed property had proper permits in place; not only will it reduce the risk of expensive repairs or building code modifications, but it ensure that the home meets minimum safety standards.

Taxes and Insurance

Don't assume that you will automatically save a bundle on property taxes when purchasing a foreclosed home; remember, property taxes are typically based upon prior sales data, so

they lag behind what is taking place in the market as a whole. Also, buyers are typically required to petition for homestead exemption and a variance or adjustment which can take time. It's also wise to obtain at least three insurance quotes prior to placing an offer for a foreclosed property; prior claims that show up on the C.L.U.E. report may increase insurance rates for years to come.

Purchase Title Insurance

Sloppy lending standards and improper paperwork have resulted in a wide variety of irregularities in recording and transfers. Remember, there are two types of title insurance available; purchase both to stay on the safe side and avoid unpleasant surprises in the future.

Electronic Picture Frames Revealed

Perhaps you have seen them in the stores or even received one as a gift this past holiday season; after all, electronic picture frames are all the rage.

Join the ranks of those able to proudly display their favorite photos of family, friends or even business projects with the assistance of an electronic picture frame.

Although there are many brands, sizes and features to be found when shopping for an electronic picture frame, essentially each provides a method of showcasing photos stored in a digital format.

Most use an LCD display and include specialized features such image correction, slide show styles, clock, and calendar modes plus other enhancements.

Photographs can be changed by updating the memory card, although more expensive models can easily hold up to 10,000 photos and may require few updates.

It's the perfect solution for small apartments, offices or other areas where bulky photo albums just won't fit.

Fascinating Facts about March

- The Hoover Dam was completed on March 1, 1936.
- The Academy Awards were first broadcast on TV on March 2, 1953.
- The first transatlantic telephone call was made from New York City to London on March 7, 1926.
- The Barbie doll debuted on March 9, 1959.
- Self-rising flour was invented by a British baker on March 11, 1845.
- The first Internet domain name was registered on March 15, 1985.
- The rubber band was patented on March 17, 1845.
- American Express was founded on March 18, 1850.
- Alcatraz prison closed on March 21, 1963.
- The Concorde made its first supersonic flight on March 27, 1970.
- Alaska was bought by the United States for \$7.2 million on March 30, 1867.

Birthdays to Remember This Month

John Wesley Powell, who led the first passage on the Colorado River through the Grand Canyon, was born on March 24, 1834. He later became the director of the Bureau of Ethnology at the Smithsonian Institution, where he led the classification of North American Indian languages.

The man who designed the George Washington Bridge in New York was born on March 26, 1879. Othmar

Ammann also designed the Bayonne Bridge and directed the planning and construction of the Lincoln Tunnel.

Marc Davis, the man who drew Thumper from the Disney movie Bambi, was born on March 30, 1913. His pen was also behind Cinderella, Alice (in Alice in Wonderland), Tinker Bell (in Peter Pan) and Cruella De Vil (in 101 Dalmatians).

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NEWS YOU CAN USE

This Month's Sudoku

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