



# Joe Rapisarda Jr.'s Real Estate Review

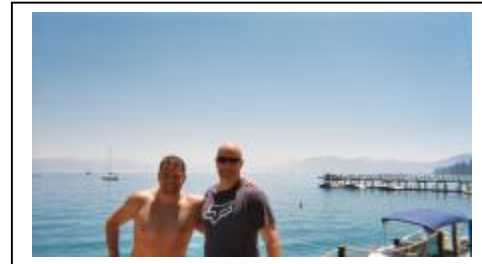
707-448-4221 Ext.203 / [JoeRap@lendscape.com](mailto:JoeRap@lendscape.com)

Hello Again, I hope you have been enjoying your summer as much as I have. Although we had to endure quite a few days of smoke from the fires in what I called “Hazy Shades of Summer”, we now seem to have back our wonderful California weather and blue skies. Over the last few months we’ve enjoyed days at the lake on the boat, poolside in the backyard, the Isleton Crawdad Festival, San Francisco, Tahoe, and wine tasting in Napa.

Also Brother Ed is back home now for good after being in the Marine Corps for almost the last 13 years. He is looking to get into police work in the surrounding area. It is great to have him home.

Last month my good friend and college roommate Eric Mork and I did the Tri-4-Fun Sprint Triathlon. The race was a ½ mile swim, 16 mile bike ride, followed by a 3 mile run. It was a lot of fun and good exercise as you can imagine. The race took place at Rancho Seco where the nuclear power plant is located. We swam in the lake that is to be used as a coolant for the reactor in the event of an emergency at the power plant. I was originally a bit hesitant swimming in that water but was reassured after swimming in it and not seeing any three headed fish anywhere. Although I did find it intriguing how everyone was glowing when they got out of the water. –Just kidding. They said the water is safe to swim in so it must be right?

The next week, my friends Curt Schmitke, Dean Wright and I did the team relay for the Eppies great race. Curt started off with a 6 mile run, then Dean did a 12 mile bike, and I finished off doing a 6 mile kayak down the Sacramento River. This was my first time in a kayak at all and let me tell you, in a race, that is a lot of work. Paddling an hour without taking a break is tiring. I’m used to going down that lazy stretch of river on a raft with a cooler of beer tied to the back of the raft with a cold one in hand and taking it easy. This was different to say the least but still a lot of fun. While Curt, Dean, and I did the relay, Eric Mork did the whole race by himself. That’s impressive Eric!



# Bring Your Home Up-to-Date with this Year's Color Trends

Searching for a fast way to catch attention and bring out the best in your house? Go from drab to dynamic in just days with these hot color trends.

## The colors

Without a doubt today's popular color trends reflect the warmth and beauty of nature – with a touch of elegance. Blue Iris, Caribbean Sea and Ochre are a few of the new offerings to be found on this year's palette. Close behind is green – in fact, green is so popular it is considered by many to be the new “neutral” color to be used in almost any setting. Search for natural hues reminiscent of flora and fauna tones.

## The style

One of the newest color trends isn't the color itself but rather the location of

color usage. Painted ceilings, floors and even cabinets are rapidly transforming ordinary rooms into extraordinary settings. Solve common design dilemmas by strategically using color to draw the eye upward or outward for narrow rooms or other common conditions.

## The future

When it comes to trends, knowing what is “out” is nearly as important as spotting the next big thing. While you might be able to get away with a shade of green that is a little different than this year's selection, some colors are a pure liability. Make it a priority to paint if your home is still sporting pastels from the 90s, brown/beige combos from the 80s, or (gasp!) avocado green and harvest gold from the 70s.

## Quick Quiz

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

Just email me at [JoeRap@lendscape.com](mailto:JoeRap@lendscape.com) or call 707-448-4221 Ext 203 for the answer.

Here's the question.

Which famous motorcycle rally celebrates its 70<sup>th</sup> birthday in South Dakota this August?

## 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.

## Wondering How Much Your Home Is Worth?

Has your home gone up in value? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the “inside scoop” on what's happening in the housing market near where you live!

Just give my office a call at 707 448-4221 Ext. 203 to arrange an appointment.

Alternatively, stop in at the office. The address is on the back page of this newsletter.

## Worth Quoting

### Here's what some people said about dogs:

“It's not the size of the dog in the fight, it's the size of the fight in the dog.”

Mark Twain

“The reason a dog has so many friends is that he wags his tail instead of his tongue.”

Anonymous

“I wonder if other dogs think poodles are members of a weird religious cult.”

Rita Rudner

“Outside of a dog, a book is man's best friend. Inside of a dog, it's too dark to read.”

Groucho Marx

“If you think dogs can't count, try putting three dog biscuits in your pocket and then give him only two of them.”

Phil Pastoret

“Ever notice how dogs win friends and influence people without ever reading books?”

Martin Buxbaum

### ... and about cats:

“Cats are smarter than dogs. You can't get eight cats to pull a sled through snow.”

Jeff Valdez

“In ancient times cats were worshipped as gods; they have not forgotten this.”

Terry Pratchett

“I had been told that the training procedure with cats was difficult. It's not. Mine had me trained in two days.”

Bill Dana

“After dark all cats are leopards.”

American Indian Proverb

# Can the Housing Rescue Bill can help you? – By Joe Rapisarda Jr.

Effective October 1<sup>st</sup>, the government will put into effect a **new bill aimed at helping many struggling home owners.**

Here are some of the expected parameters of the bills. As with all things it is mixed with pros and cons.

## Are you eligible?

1. You must have a mortgage that began between the dates of Jan 1 2005 and June 30<sup>th</sup> 2007.

2. You must prove that you are being squeezed by your mortgage payment. Examples of this could be mortgage

payments that have increased, divorce, bankruptcy, medical issues, ect.

3. All junior liens such as second mortgages or Home Equity Lines of Credit must be paid off or removed.

## Here's how the new loan will work.

1. A new FHA 30 year fixed mortgage will be issued at 90% of the **current** home value which should lower the payment since the loan amount will be less due to fallen home values.

2. Your current lender, on a case by case basis, will decide whether or not to take a loss on your loan in order for the refinance to take place.

3. In exchange for a lower payment and the government bailout you will have a

3% exit fee on any refinance or sale within a certain period of time.

4. You agree to give 100% of the profits to the government for the first five years and 50% there after. I am sure the government put this into the bill to assure that only those who really need help get this assistance.

## First Time Home Buyers

This bill will also give up to **\$7,500 tax incentive** to qualified first time home buyers promote new home ownership.

**Please note all of this info is just estimates until we get the final draft later this month.** If you think you or someone you know might qualify. Call me at 707-448-4221 Ext 203

## How to be a 'Greener' Driver

Eco-driving is catching on quickly in North America. You can reduce the gas your car consumes. Save money as you help save the planet.

**Speed.** Most cars utilize gas most efficiently between 55 and 65 mph. On the highway, keep your speedometer between these marks.

**Tires.** Under-inflated tires increase gas consumption by up to 3%. They're dangerous, too. Inflate your tires to the manufacturer's specifications, and check them often.

**Drag.** Additions such as roof racks and bike racks create drag. Remove them when possible. Keep the car light by not using it for storage. At highway speeds, moderate air conditioning is more fuel-efficient than open windows.

**Flow.** Sudden starts and stops waste gas. Look ahead, anticipate stops, and slow down gently. When it's time to go, ease onto the accelerator.

**Route.** Plan the shortest route. When stopped for a minute, turn off the engine.

## Share Your Child's or Grandchild's 'Firsts'

Babybooks made from paper and ink are a thing of the past, it seems. Now memories of a baby's first years are being put on the Internet.

You can easily create an entire record of your child's – or grandchild's – first years online, thanks to a website called TotSpot ([www.totspot.com](http://www.totspot.com)).

You can use the site to publish a page about your child, then share it with

friends. You can upload photos and videos, create a journal, and use the website as a social network. You can also create growth charts and a list of "firsts," such as first words and first steps.

The page you create is private – it's only visible to the friends and family you choose to share it with. Of course, you can also view the pages of other children you know.

## Fascinating Facts About August

- The National Basketball Association was founded on August 3, 1949.
- The first Model T Ford was built on August 12, 1908.
- The IBM Personal Computer was released on August 12, 1981.
- A massive power blackout hit the northeast United States and Canada on August 14, 2003.
- The first beauty contest was held in Folkestone, England, on August 14, 1908.
- Amelia Earhart became the first woman to fly across the United States non-stop on August 24, 1932.
- The treaty creating NATO went into effect on August 24, 1949.
- The United States National Park Service was created on August 25, 1916.
- Mars made its closest approach to Earth in nearly 60,000 years on August 27, 2003.
- Walter Cronkite became anchor of the CBS Evening News on August 31, 1963.

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Honestlender.com



Come see my new ad at Brenden Theatres in Vacaville

( I decided to try a more fun approach to advertsing.)

Send me an email and let me know what you think at [JoeRap@lendscape.com](mailto:JoeRap@lendscape.com)

An advertisement for home loans with a blue background. On the left, text reads: "HOME LOANS Purchase or Refinance Joe Rapisarda Jr. (707) 208-1916 Cell Apply Online at HonestLender.com FREE CREDIT REPORT & PREQUALIFICATION Carlos says, 'Now is the Time to Buy!'". On the right is a photo of a man in a wetsuit and helmet riding a wave on a surfboard. A red arrow points from the text to the photo. At the bottom left is a logo for "FIRST PRIORITY FINANCIAL". At the bottom right of the photo is the text "Joe & Carlos".

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