



The Relo-Report

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Relo-America.com
Relocation & Real Estate Services

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Relo-America
Your Full Service
Relocation Source

Our mission is threefold:

- (1) Eliminate the stress and headaches associated with relocation,
- (2) Provide excellent assistance, including finding one of the best, most highly qualified hand selected real estate agents for the individual or family who is relocating, through our Certified Professional Agent Network. (CPAN)™
- (3) Reduce the costs associated with relocation by providing Free Relocation Services and discounts through our Business Alliance Advantage™ program.



Are You at Risk of Foreclosure?

Here are some tips ...

There is a lot of talk about foreclosure in the world today and it can get a person thinking if they could be a potential candidate for it. If you have started missing your mortgage payments, possibly received a notice from your lender, or fallen on financial difficulties, then the answer is yes, you could be facing foreclosure.



Most people in America are only about a paycheck or two from being in foreclosures. If you unexpectedly lost a job, got sick, or lost income in the household due to a divorce, then you may be missing out on some money and struggling to keep your head above the mortgage payments. Sometimes people are so stressed and worried they block out the obvious signs that they are heading toward financial problems and possibly foreclosure.

Signs that you are in financial trouble:

- You are maximizing credit card use.
- You are using your credit cards for things you used to pay cash for such as; groceries, rent, utility bills, gas etc.
- You are falling behind on mortgage payments and starting to get late fees and harassing phone calls from creditors.
- You can no longer pay off your credit cards and barely covering the minimum

balance.

- When a credit card becomes maxed out, you apply for a new one instead of paying that one off.
- You have to choose which creditors to pay each month and who you can put off for a while, or not get a penalty for paying late.
- Simply just not paying your creditors anymore and throwing the statements straight into the garbage when you receive them.

- Friends and family are avoiding your calls, because you have asked them for money one too many times.
- Your cupboards are filled with romaine noodles and you are not a college student.
- The thrift store seems too expensive.
- You haven't been driving your car, because it ran out of gas in your drive way.

Continued on page 2

On
the Inside

- Government Pays
- America's Safest Cities
- Things That Make You Go...Hmmm

Referrals are Truly
Appreciated

-You collect extra condiment packets, napkins, and plastic silverware at all the fast food restaurants to stock your home with them.

If you are shaking your head yes to a lot of these signs or think that one sounds like a good idea, then most likely you are probably in some sort of financial difficulty and foreclosure may be knocking on the door. This is not a time to panic though. Instead think of it as a good thing that you realized you're in trouble and can take some steps to turning things around.

The top ways to start getting financial problems back on track.

-Avoid foreclosure by talking to lender immediately and telling them about your financial problems, see what solutions may be available to you.

-Call your creditors and explain that bankruptcy may be an option if they don't lower your interest rates. Creditors hate when people file bankruptcy so they may be able to help you out more, if they think you going to do this.

-Ask your boss for a raise, overtime, suggestions on ways to increase your pay. If they are of no help to you, consider getting a second job.

- Consider mortgage modification. Many mortgage companies are offering ways to work with your current lender to lower your mortgage payments as much as half.

It takes time and effort to get your finances on track, so don't get discouraged or give up. Know that there are services and people out there to help you, look into them and see what options are available to you. You can find help on stopping foreclosure and avoid it all together. Call us today, we may be able to help you come up with some workable options. ♦ ♦ ♦ ♦

Name that Movie!

What movie had Jim Carrey, Nicolas Cage, and Kathleen Turner?

♦ ♦ ♦ ♦
"Peggy Sue Got Married"



Let me run this by the number crunchers.

Life Lesson of the Month: "What lies behind us and what lies before us are tiny matters compared to what lies within us."

tidbits

The Most Secure Cities in America!

Health, prosperity, safety and security are all desirable aspects when it comes to seeking a place to live, work or raise a family.

The rankings took into consideration crime statistics, extreme weather, risk of natural disasters, environmental hazards, terrorism threats, air quality, life expectancy and job loss numbers. Small Towns (Fewer than 150,000 residents)

1. Corvallis, Ore.
2. Harrisonburg, Va.
3. Ithaca, N.Y.
4. State College, Pa.
5. Logan, Utah
6. Lewiston, Idaho
7. Bismarck, N.D.
8. St. George, Utah
9. Napa, Calif.
10. Bend, Ore.
11. Wenatchee, Wash.
12. Mount Vernon-Anacortes, Wash.

Source: www.bestplaces.net

real estate facts

Homebuyers: Let the Government Pay 10 Percent of Your New Mortgage!

New mortgage borrowers can save as much as 10 percent on their home purchase, just for buying their first home in 2009.

Over the past few weeks, the homebuyer tax credit may have generated more rumors than Brad Pitt and Angelina Jolie. There's a happy ending here, however: lawmakers have finally settled on the terms of the program, and the new tax credit may be the reason consumers get off the fence to buy that first home.

Tax credit heaven

The American Recovery and Reinvestment Act of 2009 contains the final version of a new homebuyer tax credit that divided lawmakers along party lines. Here are some of the program's key points:

★ The tax credit is available only if the house that you purchase in 2009 is a primary residence and your first home.

★ The amount of the tax credit is 10 percent of the purchase price, not to exceed \$8,000, assuming that you're either a single taxpayer or married and filing jointly. Married taxpayers who file separately can take a maximum credit of \$4,000.

★ This tax credit doesn't need to be repaid and is refundable—you'll get a check back from the government if the credit exceeds your tax liability.

★ Income limits apply. The tax credit begins to phase out when your modified adjusted gross income (MAGI) reaches \$150,000, assuming that you're married and filing jointly. The phase out begins at a MAGI of \$75,000 for single filers.

Smaller mortgage, lower interest:

The short of the tax credit story is this: if you purchase your first home and it costs

Continued from page 2

\$80,000 or less, the government will essentially fund 10 percent of your investment. If the property costs more than \$80,000, you still enjoy a savings of \$8,000 but it will be somewhat less than 10 percent of your purchase price. Depending on the strength of your current finances, you can use the \$8,000 tax gift to justify a larger down payment and lower mortgage amount. Or, you could wait until you've realized your tax savings, and then make a large principal payment on your mortgage next year.

The first option will save you from a year's worth of mortgage interest on that \$8,000 but it requires you to come up with the down payment money

before you actually benefit from the tax credit. And, depending on how you manage your taxes, the \$8,000 may not come back to you in actual cash; you may simply end up with a smaller tax bill at the end of the year.

The second option requires careful planning, as well. Whether you get a tax refund or enjoy a lower bill next year, you'll still be \$8,000 ahead. Send that eight grand to your mortgage lender next year, and you'll save a bundle on your mortgage interest expense over time.

Brad and Angie will long be the victims of tabloid rumors. But at least we can finally put this tax credit question to rest.



Things that make you go...

“Hmmm”

Weird Trivia

- ❖ Earth is the only planet not named after a god.
- ❖ No matter how high or low it flies, an aeroplane's shadow is always the same size.
- ❖ Strawberries are members of the rose family.
- ❖ The Coca-Cola company is the largest consumer of vanilla in the world.

Quote of the Month: “Thinking is the hardest work there is, which is the probable reason so few engage in it.” -- Henry Ford

Number One Selling Tip

- The Multiple Listing Service

You are not hiring a Realtor to put a sign on the lawn, an ad in the paper, and hold an open house. You can do this yourself. You are hiring a Realtor to provide you with maximum exposure to the greatest number of qualified buyers for your home.

Supply and Demand

You've heard of supply and demand? The more potential buyers at your supply, the higher a price you can demand.

The absolute number one tip to help you get the most money possible for your home is this: make sure you get full Multiple Listing Service (MLS) coverage. Don't look at any offers until you are sure your home is on the MLS computer. An army of Realtors at your disposal can't be beat.

I do not care how good a Realtors marketing plan is, it is worthless compared to the value of having your home on the MLS system. There is a saying in real estate. The first offer is usually the best one. This is only true, if everyone knows it's for sale.

Ask any Realtor you are contemplating dealing with, what the order of their marketing plan is. If submitting to the Multiple Listing Service is not the first thing they are going to do, look for another Realtor.

This is not a commercial for MLS. It is just the best weapon Realtors and the public have for getting maximum exposure on property.

MLS is a strong selling tool,...use it... It will make a difference on your bottom line.

- ❖ Sharks are immune to all known diseases.
- ❖ 9 out of every 10 living things live in the ocean.
- ❖ Mexico once had 3 presidents in one day.
- ❖ Birmingham (UK) has 22 more miles of canals than Venice.
- ❖ Nobody knows where Mozart is buried.
- ❖ Human birth control pills work on gorillas.
- ❖ Everything weighs one percent less at the equator.





Across town
or across
the nation....
*We bring
you home*

Relocating?

Learn about our Streamlined NO COST Relocation Services

- ★ Single Point of Contact
- ★ Personal Relocation Consultant
- ★ Business Alliance Advantage™
- ★ Travel & Moving Discounts
- ★ Customized Home Search
- ★ Certified Professional Agent Network™
- ★ Relo-Ease™ Online Move Management and much more....

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Relocating
America....
*One Family
At A Time*



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THE WORKFORCE MOBILITY ASSOCIATION

