

# The Good Neighbor Gazette

Good News from your Real Estate Professional

September 2009

## Making Home Affordable

source: www.hud.gov



U.S. Housing and Urban Development Secretary Shaun Donovan announced an expansion of the Obama Administration's Home Affordable Refinance Program to include participation by borrowers who are current but up to 125 percent underwater on their mortgage. Under authorization provided by the Federal Housing Finance Agency, borrowers whose mortgages are currently owned or guaranteed by Fannie Mae and Freddie Mac will now be allowed to refinance those loans according to the terms of the Home Affordable Refinance program established earlier this year.

Prior to the announcement, only those borrowers whose first mortgage did not exceed 105 percent of the current market value of the property were eligible for the Obama Administration's Home Affordable Refinance Program. For example if the property is worth \$200,000, the borrower must owe \$210,000 or less. The new announcement will allow more homeowners to become eligible for the

program, by increasing the eligibility to 125 percent.

Making Home Affordable, a comprehensive plan to stabilize the U.S. housing market, was first announced by the Administration on February 18.

## Stressed? Don't forget to have fun!

source: www.helpguide.org



We all have stressors in our lives. Work, bills, responsibilities, and limited time can all build up into a great deal of stress if we let it. But, you can reduce stress in your life by nurturing yourself. If you regularly make time for fun and relaxation, you'll be in a better place to handle life's stressors when they inevitably come.

### A few stress relievers:

- \* Go for a walk.
- \* Spend time in nature.
- \* Call a good friend.
- \* Sweat out tension with a good workout.
- \* Write in your journal.
- \* Take a long bath.
- \* Light scented candles

- \* Savor a warm cup of coffee or tea.
- \* Play with a pet.
- \* Work in your garden.
- \* Get a massage.
- \* Curl up with a good book.
- \* Listen to music.
- \* Watch a comedy

Don't get so caught up in the hustle and bustle of life that you forget to take care of your own needs. Nurturing yourself is a necessity, not a luxury.

- \* Set aside relaxation time. Include rest and relaxation in your daily schedule. Don't allow other obligations to encroach. This is your time to take a break from all responsibilities and recharge your batteries.
- \* Connect with others. Spend time with positive people who enhance your life. A strong support system will buffer you from the negative effects of stress.
- \* Do something you enjoy every day. Make time for leisure activities that bring you joy, whether it be stargazing, playing the piano, or working on your bike.
- \* Keep your sense of humor. This includes the ability to laugh at yourself. The act of laughing helps your body fight stress in a number of ways.



"Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world."  
-- Albert Einstein

### September Events

7 Labor Day  
11 Patriot Day  
13 Grandparents Day  
17 Citizenship Day  
18 Rosh Hashanah  
20 Eid al Fitr  
28 Yom Kippur

## Baked French Fries

- allrecipies.com

They may have a foreign name, but what could be more American than French Fries? Whether they're paired with a hamburger, grilled cheese, or fish, fries are always in style.

Here's an easy to make and health conscious approach to a typically deep-fried treat.



### INGREDIENTS

- \* 1 large baking potato
- \* 1 tablespoon olive oil
- \* 1/2 teaspoon paprika
- \* 1/2 teaspoon garlic powder
- \* 1/2 teaspoon chili powder
- \* 1/2 teaspoon onion powder

### DIRECTIONS

1. Preheat oven to 450 degrees F (230 degrees C).
2. Cut potato into wedges. Mix olive oil, paprika, garlic powder, chili powder and onion powder together. Coat potatoes with oil/spice mixture and place on a baking sheet.
3. Bake for 45 minutes in preheated oven.

## Facebook for all

- facebook.com



Everyone is on Facebook these days, it seems. What started five years ago as a Harvard student's dorm room project has graduated to the rest of the world. Here are a few interesting statistics to prove it:

- \* Facebook has more than 250 million active users
- \* More than 120 million users log on to Facebook at least once each day
- \* More than two-thirds of Facebook users are outside of college
- \* The fastest growing demographic is those 35 years old and older
- \* Average user has 120 friends on the site
- \* More than 5 billion minutes are spent on Facebook each day (worldwide)
- \* More than 30 million users update their statuses at least once each day
- \* More than 8 million users become fans of Pages each day
- \* More than 1 billion photos uploaded to the site each month
- \* More than 10 million videos uploaded each month
- \* More than 1 billion pieces of content (web links, news stories, blog posts, notes, photos, etc.) shared each week
- \* More than 2.5 million events created each month
- \* More than 45 million active user groups exist on the site

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**If you are thinking of buying or selling a home in the near future, please call for a personal interview and property assessment with no obligation.**

This is not intended as a solicitation if your property is currently listed with another agent.