



TheREcloser.com Times

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Dear Friends,

I invite your questions. Ask me. Challenge me. Information is power and, in your case, information is free for the asking. Anything that I can do for you is yours.

Providing information is a central part of my career focus and my personal policy is to give the best customer service available. So please contact me anytime to take advantage of my real estate expertise.

Sincerely,



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Renting vs. Owning

Although some renters believe that renting is “maintenance free,” they are actually paying for maintenance in their rent – whether they need it or not. Renting offers you no equity, no tax benefit, and no protection against regular rent increases. If you’re paying rent, you’re really just paying someone else’s mortgage. Let’s compare.

<i>Rent vs. Own</i>			
Monthly Payment	\$1,000	Monthly Payment	\$ 855
Insurance	\$ 30	Insurance	\$ 50
Taxes	\$ 0	Taxes	\$ 260
MIP Insurance	\$ 45		
Total Payment	\$1,030	Total Payment	\$1,210
<i>Savings</i>			
Interest Deduction	\$ 0	Interest Deduction	\$ 175
Tax Deduction	\$ 0	Tax Deduction	\$ 75
After Tax			
Net Monthly	\$1,030	Net Monthly	\$ 960

Special points of interest:

- Introduction Letter
- Renting vs. Owning
- Home Tax Credit
- Relieve Stress with Yoga
- Delicious Delights!
- Spring Yard Sale

The Basics: Extended Home Buyer Tax Credit 2009/2010

Who Qualifies for the Extended Credit?

First-time home buyers who purchase homes between November 7, 2009 and April 30, 2010.

Current home owners purchasing a home between November 7, 2009 and April 30, 2010, who have used the home being sold or vacated as a principal residence for five *consecutive* years within the last eight.

Which Properties Are Eligible?

The Extended Home Buyer Tax Credit may be applied to primary residences, including: single-family homes, condos, townhomes, and co-ops.

How Much Is Available?

The maximum allowable credit for first-time home buyers is \$8,000.

The maximum allowable credit for current homeowners is \$6,500

Can a Buyer Still Qualify If He/She Closes After April 30, 2010?

Under the Extended Home Buyer Tax Credit, as long as a written binding contract to purchase is in effect on April 30, 2010, the purchaser will have until July 1, 2010 to close.

Relieve Stress with Yoga

Cross-Legged Lower Back Stretch



1. Sit a few inches from the wall with your legs crossed. 2. "Walk" your fingers up the wall, stretching from the lower back. 3. Broaden your shoulders by separating and lifting your shoulder blades. Keep your throat and neck soft. Don't tense your shoulders, just lift them. 4. When you

think you have gone as high as you can, rest for a moment while your body adjusts to the pose, then walk your fingers a little higher. 5. Rest and repeat several times.

Delicious Delights!

Ziti with asparagus, smoked mozzarella, and prosciutto

By: Giada de Laurentiis

Ingredients:

salt

8 ounces dried ziti or other tubular pasta

1 pound asparagus, trimmed and cut diagonally into 1-inch pieces

2 tablespoons of olive oil

2 garlic cloves, minced

1/2 teaspoons freshly ground black pepper, plus more to taste

3 ounces smoked mozzarella cheese, diced (about 1/2 cup)

3 ounces thinly sliced prosciutto, cut crosswise into strips

3 tablespoons thinly sliced fresh basil

Bring a large pot of salted water to a boil. Add the ziti and cook for 5 minutes, stirring often. Add the asparagus and cook until the pasta is tender but still firm to the bite and the asparagus is crisp-tender, about 2 minutes. Drain the pasta and asparagus, reserving 1 cup of the cooking liquid.

In a large, heavy skillet, heat the oil over a medium flame. Add the garlic and saute until fragrant, about 20 seconds. Add the pasta, asparagus, 1/2 teaspoon each of salt and pepper, and the 1 cup of reserved cooking liquid, and toss to coat. Remove the skillet from the heat. Add the mozzarella, prosciutto, and basil and toss to combine. Season with more salt and pepper to taste. Transfer the pasta to shallow bowls and serve!

Interested in setting up a community yard sale?

Please email me if you would be interested.

I will sponsor the yard sale, do all the arranging and advertising.

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