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News ON THE HOUSE

October

Be sure to talk to your real estate professional on how you can protect your home & budget with First American



Visit me at: www.FindHomesInCharlottesville.com

October Opportunities

Colors of fall at last. As summertime cools off to let fall come in, it is time again to look at new opportunities in real estate.

I hope you enjoy this month's newsletter that is full of tips and ideas for foreclosure homes as investment opportunities.

My time as a real estate professional enlightens me with keen insights into my clients' needs and challenges, and I want to let you know that my experience is at your disposal. Please feel welcome to talk to me about any of your real estate needs.

To ensure that you live without worries about your home or appliances, I would like to leave you with a warm note to talk to me about your homebuyer protection plans.



As Foreclosure Rates Rise, So Do Your Chances to Profit

A recent survey commissioned by the National Apartment Association finds that current real estate market trends are causing 25 percent of homeowners to believe that having no susceptibility to foreclosure is a reason to rent rather than own. This, however, is a gross misconception.



It is true that recent foreclosure bank statistics indicate that property foreclosures nationwide are running at a rate 46 percent greater than at this time last year.

Furthermore, during the first quarter of 2007, foreclosures rose 25 percent compared to the final quarter of 2006. However, if you are a "real" real estate investor, you know that this is to your advantage.

It's only a matter of time before the market rebounds, and that means this is the best time to invest in real estate, for example, by purchasing foreclosed homes, and then flipping them. Buy low and sell high.

More and more properties are slipping into foreclosure, and a few savvy investors are taking advantage of the bargains created, and helping people out in the process. You could be one of them. Despite the number of distressed properties hitting the market, real estate is a cyclical industry. This is a good thing.

So, what are you waiting for? Learn how to find foreclosed properties. Find out how to repair your credit. Absorb all the information you can about foreclosures. Stay on top of foreclosure statistics and trends. Then do it yourself, and lend someone a hand!

DID YOU KNOW...



...that an average First American customer will use their home protection plan **approximately two times a year?**

Call your Real Estate Professional today for more information about how to **save money on home repairs for your home.**

If you are currently using another Real Estate Professional, please disregard this notice.

Text Your Way To Your Next Home



It took a while, but Americans have tapped into the text messaging craze full force. According to the Cellular Telecommunications and Internet Association, a trade association for the wireless communication industry, U.S. cell phone users sent more than 64.8 billion text messages in the first six months of 2006, up 98.8 percent from the first six months of the previous year.

These days, there's a lot more to do with that tiny keypad than text messaging your friends and family. If you're house hunting, for example, and spot a home you like, you may even be able to receive the listing information on your phone with a simple text message.

If the home is listed through a real estate agent, all you have to do is send a text message with the property ID number, displayed on the for-sale sign, to the agent's phone. House hunters can also choose to be notified by text message when homes that meet their requirements become available.



According to the research firm In-Stat, wireless text messaging is expected to increase six-fold between now and 2009. Soon enough, it may be of high importance when choosing a home as well.

Storage Tips for Organizing and Clearing Your Home's Clutter



Regardless of how big or small a home may be, many of us are faced with too much clutter and too little storage space. With some innovation and a little effort, you can save or even create storage space. Here are some tips the next time you're getting organized and in need of storage space:

- * Don't get boxed in. Too often, people use space-eating boxes to store their linens, clothing or holiday decorations. Instead, use large, sealable plastic bags, such as Hefty OneZip Big Bags - a super-sized version of the popular slider bags.
- * Find new uses for common things. Egg cartons, for instance, can make excellent drawer organizers. Shoe organizers that hang over doors can be placed in bathrooms and

used to store toiletries. This will clear up valuable cabinet space.

- * Buy multipurpose furniture. For instance, instead of a regular ottoman, buy one that has a hollow interior for storing magazines or other items. You could also buy a storage trunk, drape a cloth over it and use it as a coffee table.
- * Decorate with storage in mind. Many homes feature flat surface space on top of kitchen cabinets. Fill this space with items that double as both decorations and storage containers. For example, baskets can add a charming touch to your kitchen, while providing a place to store extra dishes.
- * No toying with messiness. In a house with children, scattered toys are often the most prevailing items of clutter.



Consider moving your children's toys into rotation, bringing out a few toys at a time and storing the rest away.



First American Home Buyers Protection Corporation

Almonds In Weight Management



Finally, good news for people worried about gaining weight. A recent study states that despite the addition of a handful of almonds to a daily diet, subjects did not gain weight, and health benefits extended far beyond weight management. The

flavonoid antioxidants in almonds are similar to a serving of broccoli or brewed black or green tea. These may help lower the risk of heart disease and reduce the risk of chronic disease. So, including almonds in your diet can make a big difference, both to taste and health.

To combine the powerful health benefits of almonds with veggies, try the following quick and easy recipe.

Power-Packed Vegetables With

Roasted Almonds: Makes 6 servings: 1 red bell pepper, 1 orange/yellow bell pepper, 1 head bok choy, 1/4 cup sliced almonds, 3 separate teaspoons olive oil, 1 tsp minced garlic, 1 tsp lemon juice. Slice peppers and bok choy. Roast almonds at 350 degreeF for 10 minutes. Heat 2 teaspoons of olive oil and saute peppers for 3 minutes. Add garlic, and continue to saute. Heat remaining teaspoon of olive oil and saute bok choy for a minute. Add lemon juice and cover pan, letting bok choy wilt. Return peppers to pan, add roasted almonds and stir gently before serving.

