

HAPPY NEW YEAR!

JANUARY NEWSLETTER

AS A NEW YEAR IS UPON US, MOST OF US BEGIN TO THINK OF THE YEAR AHEAD AND THE GOALS WE WOULD LIKE TO REACH. AS A REALTOR IT IS ALWAYS EASY TO THINK OF THINGS I CAN DO BETTER. I SHARED THOSE GOALS WITH YOU IN MY DECEMBER NEWSLETTER. ON A PERSONAL LEVEL, I AM VERY AWARE THAT SELF IMPROVEMENT IS A WORK IN PROGRESS. I WILL STRIVE HARD THIS YEAR TO IMPROVE MYSELF IN EVERY AREA OF MY LIFE. WITH THAT BEING SAID, IS THERE ANYTHING I DID THIS YEAR THAT EITHER HELPED YOU OR COULD HAVE PROVIDED MORE ASSISTANCE WITH? YOUR FEEDBACK IS ALWAYS APPRECIATED, I VALUE YOUR OPINION.

7 WAYS TO PREVENT FORECLOSURE

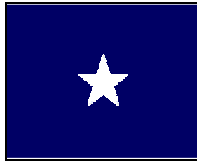
REALTORS® ARE IN THE BUSINESS OF HELPING PEOPLE REACH THE "AMERICAN DREAM" OF HOME OWNERSHIP, HOWEVER, WITH THE RECENT SURGE OF NEW HOMEOWNERS, THE SURGE IN FORECLOSURES ARE ALSO INCREASING AT ALARMING RATES. REALTORS® WANT TO DO EVERYTHING THAT THEY CAN DO TO MAKE SURE THAT YOU CAN FINANCIALLY MANAGE TO STAY IN YOUR HOME. HERE ARE 7 WAYS TO PREVENT FORECLOSURE:

- THE MOST LOGICAL ANSWER IS TO WORK WITH YOUR CURRENT LENDER IN CREATIVELY FINDING A WAY TO HELP YOU STAY IN YOUR HOME
- AN ALTERNATIVE TO THIS WOULD BE TO REFINANCE YOUR CURRENT MORTGAGE THROUGH ANOTHER LENDER. CALL ME AND I'LL HELP YOU FIND A RESPONSIBLE LENDER TO HELP YOU FIND A FAIR LOAN THAT IS AFFORDABLE AND REASONABLE FOR YOUR PARTICULAR CIRCUMSTANCES.
- STATE AND LOCAL GOVERNMENTS HAVE COME TOGETHER AND FORMED COMMITTEES, AGENCIES, DEPARTMENTS TO HELP OR OFFER SOME SORT OF FINANCIAL ASSISTANCE AND I CAN HELP YOU FIND THAT PARTICULAR ORGANIZATION
- ALSO, A VISIT TO YOUR LOCAL CREDIT COUNSELING BRANCHES COULD POTENTIALLY REVIEW YOUR SITUATION AND HELP YOU PUT A GAME PLAN TOGETHER THAT WILL HELP YOU MANAGE OR ENSURE THAT YOU ARE ABLE TO REMAIN IN YOUR HOME.
- IT MAY SEEM COMPLEX AND TIME CONSUMING, BUT WELL WORTH THE INVESTMENT TO "SHOP" MORTGAGE COMPANIES SO THAT IT IS ENSURED THAT YOU RECEIVE THE LOWEST POSSIBLE RATE AND FEES WHICH CAN, IN THE END, SAVE YOU THOUSANDS OF DOLLARS.
- OCCASIONALLY NOTHING ELSE CAN BE DONE EXCEPT TO SELL THE PROPERTY. IT IS BETTER TO SELL THAN TO GO THROUGH A FORECLOSURE AND YOUR REALTOR®, (ME) COULD CALL AND SPEAK WITH THEM, SEND THEM COPIES OF THE LISTING AGREEMENT AND IF THEY ARE MADE AWARE OF OUR EFFORTS TO CORRECT THE DEBT, MORE OFTEN THAN NOT, THEY WILL WORK WITH YOU ON THIS. ALSO, SELLING NOW, PREVENTING A FORECLOSURE WILL PROTECT YOUR CREDIT AND YOU WILL HAVE MORE OPTIONS FOR BUYING IN THE FUTURE.
- PLEASE BE MADE AWARE OF THE "WE BUY HOUSES FOR CASH" DEAL – THERE IS A REASON THEY ARE BUYING HOMES, THERE IS A REASON THAT THEY ARE WILLING TO BUY YOUR HOME AND NATURALLY THEY ARE IN THIS FOR A PROFIT. THEY MAKE THE SELLER THINK THAT THEY ARE RESCUING THEM FROM FORECLOSURE, BUT THE WORST CAN HAPPEN WITH THIS!

BOTTOM LINE: There are resources that are available for you.
Please give me a call and I can help you during this process.

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AUSTIN'S IN THE NEWS

Study: Austin homes prices up 8.6%

Home prices in Texas -- especially in Austin -- have defied the overall downward trend seen in other U.S. housing markets, according to a study by **First American LoanPerformance**.

For full article please visit: <http://austin.bizjournals.com/austin/stories/2007/12/24/daily7.html>

DON'T FORGET!

- Homeowners may benefit from various tax exemptions. You may qualify for Homestead, Over 65, Disabled Person or Disabled Veteran exemptions. Please visit www.window.state.tx.us/taxinfo/proptax/exmptns.html.
- You may apply for homestead exemptions on your principal residence if you occupied it on January 1 of the current tax year. Homestead exemptions remove part of your home's value from taxation, so they lower your taxes, often significantly. Be sure to file appropriate forms with your local county taxing authority between January and April. Once filed, it renews automatically.
- DO NOT pay anyone to file your tax exemptions. You will receive several official-looking offers in the mail, please disregard them all. This is free and you can fill out the form yourself. Please call me for a free form.

QUOTES FOR THE MONTH

- "Most of us spend our lives as if we have another one in the bank."
-Ben Irwin
- "WHAT WOULD YOU BECOME IF YOU COULD NOT FAIL?"
-Author Unknown
- "Life is not measured by the number of breaths we take but by the moments that take our breath away!"
-Author Unknown

THANK YOU!

A big thank you to all of you who have sent your friends, family, co-workers and neighbors to me to assist them with either the purchase or sale of a home. Your referrals are the highest compliment I can receive. If you know of anybody who is thinking of buying or selling a home, please feel free to give me a call and I will get in contact with them.

Thanks again!

Lisa

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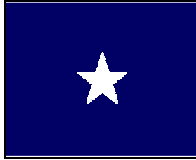
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Web 1: <http://www.h3dtech.com>
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If you have a business that you would like to advertise, please send me a business card and I will be sure to put it in a future newsletter.

If you would like to receive this news letter via email,
please send me an email at LISA.BROOKS@TEXASLODESTARS.COM
and I will add you to the list!

If you would like additional copies, please visit my website at
WWW.TEXASLODESTARS.COM/NEWSLETTER

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TEXAS LODESTARS NEWS

RE/MAX

LODESTAR: A STAR THAT SHOWS THE WAY;
SOMETHING THAT SERVES AS A GUIDE;
A GUIDING LIGHT; LISA

CAPITAL City II



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