

January 2011



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New Year – New You!



Studies show that eating breakfast daily can lead to weight loss. If your New Year's resolution is to become a healthier, happier you, try this

recipe for a sweet way to start your morning.

Ingredients

- 3/4 cup low-fat cottage cheese, or low-fat plain yogurt
- 1 cup pineapple chunks, papaya chunks or cling peaches
- 2 teaspoons toasted wheat germ

Place cottage cheese (or yogurt) in a small bowl. Top with fruit and sprinkle with wheat germ.

Per serving (with cottage cheese, pineapple): 248 calories; 2g fat (1g sat, 1g mono); 7mg cholesterol; 35g carbs; 23g protein; 3g fiber; 24mg sodium; 414mg potassium.

IMPORTANT NOTE – we have changed our web and email address. Please take note of the changes in the column to your left. Thank you!



Four Things You Should Know Before Buying A Bank-Owned Property



- **Visit the neighborhood.** There are many homes in good condition that have been foreclosed on and repossessed by banks. Just be sure to check out the neighborhood before you think about buying. What kind of condition are the other homes in? Where are the schools located? How many homes are on the market or foreclosed on? When buying a home, whether a bank owned property or not, location is still critically important.
- **Research the property.** The key pieces of information you need to gather are the estimated market value of the property and the bank's break-even amount. The bank's break-even amount includes the unpaid balance of the loan, any fees and costs incurred during the foreclosure process and any other liens the bank had to pay off to take ownership of the property.
- **Check on the home's condition.** Foreclosed properties are often neglected after the current homeowners move out. Make sure you get a full inspection on the home if you are seriously interested in buying it. Also be sure that the cost of repairs is worth it. Do your research on other non-foreclosed homes in the area to see what else is on the market that may not need as much work.
- **Employ a REALTOR®.** Banks are holding onto a lot of properties and nearly always hand them off to real estate agents who have a proven track record of selling them. Check with your real estate agent to see what homes are available for purchase. Visit my website, click on **Search for Homes** to start looking for properties today.
- **Have plenty of Patience.** In my experience, buying bank-owned properties can often be extremely frustrating. There can be many other parties involved and there is a lot of work to be done. Also, remember that you are not dealing with a traditional homeowner; you are buying from an often faceless, nameless, unemotional bank.



If you are currently working with another Agent or Broker,
please do not consider this a solicitation.



We Love Referrals!

