

May 2011



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## Memorial Day Macaroni Salad

### Ingredients

- 1 (16 ounce) package macaroni
- 2 red bell peppers, chopped
- 1 green bell pepper, chopped
- 1/2 cup chopped green onions
- 1 stalk celery, chopped (optional)
- 1 tablespoon olive oil
- 1 cup mayonnaise
- 1 packet dry vegetable soup mix

### Directions

- Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes, or until al dente.
- Drain, and rinse with cold water until no longer hot. Transfer noodles to a large bowl.
- Stir in red bell peppers, green bell peppers, green onions, celery and olive oil. Mix in mayonnaise and soup mix.
- Refrigerate for a few hours before serving.

**Congratulations to the USA, the Families, and all those affected by Osama bin Laden's terror campaign. May we all have Peace and Closure now!**



## Wishing you a Happy May and Memorial Day!

April showers bring May flowers. May is also the month that America pays tribute to those who laid down their lives while serving in the United States military.

While we all enjoy this very special day filled with family, flags, food, and fun, may we also remember and honor the men and women in uniform whose heroic efforts helped to preserve our country's freedom.



## Deck out your backyard

Summer is around the corner. For many homeowners, the deck provides a great platform for backyard BBQs, pool parties and more.

Today's homeowners, especially first-time buyers, are taking a great deal of pride in their outside living area. They are investing in quality products to ensure longevity and improve design. Many decks are more than just a patio with furniture; they often incorporate recreation areas, hot tubs and pools and have become a place where families are spending more and more of their time.



Whether you're considering selling your home, or simply want to spruce up your outside space, the deck is a great place to make low-cost improvements that add curb appeal and set your property apart from others in your neighborhood.

Check out your neighbors' backyards. Gain ideas and be competitive with other homes' decks.

Choose a deck finish wisely. Clear deck finishes provide adequate protection, but typically need to be redone as often as every year. Oil-based finishes provide longer-lasting protection; however, many people think the tints hide the natural beauty of the wood.

*If you're not prepared for a DIY deck project, hire a professional. I can provide names of several contractors in our area that I trust and would recommend to my clients!*



## **Economic Outlook: Short Sales Here To Stay**

The economy is beginning to show signs of a slow recovery and less shock from external forces. That being said, we still have some way to go before we can see a “full recovery” in the housing market.

Just last year, there were over a million homes listed as in foreclosure, according to *RealtyTrac*, which publishes the largest database of foreclosure, auction, and bank-owned homes in the country.

And here's where things get interesting. According to the *National Association of REALTORS®*, of those million foreclosures, only 30 percent were listed on the market!

***This means more than 700,000 homeowners may not have known their options!***

If you are in an unfortunate financial position and are facing foreclosure, please know that a short sale may be a viable option.

## **What Is A Short Sale? Haven't You Wondered?**

***The property is being offered for sale at less than or “short” of the balance owed to the lender (the mortgagee).***

In a “short sale” the lender *may* accept a discounted payoff and release the homeowner of the existing mortgage obligation in lieu of foreclosure. A “short sale” usually begins, but not always, when the homeowner has not been paying the mortgage payments. The two most common reasons the homeowner is not current with paying the lender are either the monthly mortgage payment grew beyond the seller's ability to pay the full monthly payment amount or the seller may have encountered a *hardship*. A hardship is where the homeowner had a personal or unforeseen situation that has prevented them from paying their mortgage payments. An example of this is the loss of an income or unexpected medical expenses. Often, in either case, the lender has started the normal foreclosure process placing the homeowner's property and credit in jeopardy.

If the homeowner is able to produce an offer to purchase the property, which makes more financial sense to the lender to accept rather than to foreclose and take back the property, this becomes an accepted “short sale”. But, this may not mean the homeowner is completely free of the debt or future financial obligations.

## **What Should I Know As A Homeowner?**

As a Real Estate Associate, I am not licensed as a lawyer nor as a CPA, and can not advise on those consequences. Except for certain conditions pursuant to the Mortgage Forgiveness Debt Relief Act of 2007, be aware that the I.R.S. could consider debt forgiveness as income, and there is no guarantee that a lender who accepts a short sale will not legally pursue a borrower for the difference between the amount owed and the amount paid. In Florida, this amount is known as a deficiency. A lawyer can determine whether your loan qualifies for a deficiency judgment or claim.

## **I Can Help You**

***I understand that you may have other questions regarding Short Sale properties than what I have touched on here. I want to be sure you fully understand. Because you shouldn't go through the process with a Real Estate agent alone, Florida Luxury Realty has participating Title Companies and Lawyers available for assistance with the goal of helping you. Please be sure to contact me for further information.***

# Lori's Featured Home of the Month

F.Y.I.

Taylor's Heights - New Port Richey, FL 34653

Here is your chance to live the Florida Lifestyle you've always dreamed of!

## JUST DRAMATICALLY REDUCED!!



<http://goo.gl/nq0ts>



### PROPERTY FEATURES

**1,802 HEATED SQ FT**

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| <ul style="list-style-type: none"><li>• 3 Bedroom / 2 Bath / 2 Car Garage</li><li>• Exceptional Great Room and most furniture will stay.</li><li>• French Doors open to Tiled/Screened Lanai</li><li>• Inside Laundry—Stackable Washer/Dryer will stay.</li><li>• Custom Lace Ceilings, Upgraded Lighting, Electrostatic Filters</li><li>• Central AC/Heat</li></ul> | <ul style="list-style-type: none"><li>• Large Master Bedroom with Walk-in Closet and Master Bath</li><li>• Master Bath with Garden Tub and Separate Walk-In Shower</li><li>• Double Door with Leaded Glass Entryway</li><li>• Hurricane (Storm) Shutters for Windows</li><li>• Security System</li><li>• Irrigation System</li><li>• Gutters/Downspouts</li></ul> | <ul style="list-style-type: none"><li>• Spacious Kitchen with Maple Cabinetry and Appliances stay.</li><li>• Tiled Kitchen Flooring with Tiled Backsplash and Corian</li><li>• Breakfast Nook with Plantation Shutters</li><li>• Breakfast Bar with High-back Seating</li><li>• Custom Moldings (In and Out) around Breakfast Windows</li><li>• Water Softener</li></ul> |
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Pretty as a picture, this home wallows in pride of ownership. It was professionally painted in pleasing colors throughout. A large Master Retreat has gorgeous Master Bath with His'n'Hers sinks. A very private backyard. This home is a MUST SEE! Call now!

**Last Minute Note - The owner just had Granite Countertops installed in both bathrooms.**



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



***We Love Referrals!***

