

Real Estate Newsletter

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Down Payment Assistance Programs Soon to be Eliminated

Don't let time run out on your opportunity to buy a home with *no money* out of your pocket!

The Housing and Economic Recovery Act of 2008 recently passed by Congress and signed into law by President Bush created some good support pieces to aid in the strengthening of the housing market.

However, as part of the bill, all Seller Participation in Down Payment Assistance Programs will be eliminated as of October 1, 2008.

This means that the programs that allow you to buy homes right now up to \$365,000 with no money out of your own pocket will be gone and the vast majority of homebuyers will need a minimum of 3.5% or more of the purchase price to put down.

Act now to take advantage of the last remaining days of zero down financing. With interest rates still great and home prices as low as they have been in many years, it's a great time to buy and start building equity.

Call today to find out what opportunities exist for you!



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Commitment

An excerpt from *Walk the Talk*
by Eric Harvey and Steve Venture

Think of someone you know who is "**a person of good character.**" Lock his or her image in your mind. Now take a moment to reflect on the things this person says and does...the personal characteristics that make him or her a role model for you. What comes to mind? What do you see? Chances are that high on the list of your role model's qualities is **COMMITMENT** - the unwavering dedication to being a good family member and friend...to doing his or her best at work and away from the job...to doing what's right, noble and decent.

Committed people like your role model just seem to have their heads and hearts in the right place. They keep their priorities straight. They stay focused on what's important. They know, inherently, that **what they believe must drive how they behave** - and how they behave ultimately determines the character they possess, the reputation they enjoy, and the legacy they leave. Abraham Lincoln had this to say about commitment:

COMMITMENT is what transforms a promise into reality. It is the words that speak boldly of your intentions. And the actions which speak louder than the words. It is making the time when there is none. Coming through time after time after time, year after year after year. Commitment is the stuff character is made of; the power to change the face of things. It is the daily triumph of integrity over skepticism."

The world renowned pianist, Van Cliburn, after one of his magnificent concerts was approached by an admirer who had been in the audience. The emotional fan grasped Cliburn's hand and said, "I would give my life to be able to play the piano like that." The pianist smiled and replied..."**I DID.**"



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Bulletin

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~ Monthly Featured Homes ~

10539 Scott Avenue N, Brooklyn Park



Fabulous custom 2-story home featuring a large main floor family room, open kitchen with breakfast bar, informal dining room and four season porch! Four bedrooms on upper level including large master bedroom with private bath and walk-in closet.

6502 108th Trail N, Brooklyn Park



Beautiful Novak Fleck model, just waiting for you to call it home! Hardwood floors, large kitchen with center island, granite countertops and pantry. Four season porch with vaulted ceilings! Large master bedroom with his/her closets. Upper level laundry! Upgrades galore!

If you or anybody you know might be interested in one of these featured homes, please give us a call at 952-945-3109.