

Courtesy of  
The Beck and  
Pitel Team



# Neighborhood News

September 2007

## Greetings,

Keeping your things in order can be a major task, but if you fail to tackle it now, you may find yourself up to your ankles in clutter later. If the thought of spring cleaning makes you shudder, you are likely in need of some good organizational advice.



In this month's Item of Value, we have included a guide to cut clutter and get organized. Following some of these guidelines can help you free up time and give you a fresh atmosphere to live in. Don't be afraid to purge your home of outdated or unused items. On the reverse side of the enclosed form, you will find several tips to stay organized in different areas around the house.

Creating order in your home doesn't have to be an ordeal. Cutting clutter can be done one room at a time over a week or even several months, and if you do it right, it can be fun and create new possibilities for your home.

Cheers,

*Jeanie, Mike, Stephanie and Tim*

**Oh, By the Way...**...if you know of someone who would appreciate the level of service we provide, please call us with their name and business number and we will be happy to follow up and take great care of them.

## Business Spotlight: CERAGEM

### How does a 40-minute thermal massage sound?

Especially when it's free. That's right—FREE. You can even go for 10 visits with absolutely no obligation.

Using CERAGEM:

- Relieves stress
- Relieves muscle pain
- Relieves muscle stiffness and eases aches associated with arthritis
- Improves blood circulation

There are four principles of alternative medicine that CERAGEM draws from to achieve these benefits:

- Chiropractic—A correctly aligned spine can relieve compressed nerves and stimulate the system so the body can return to its natural rhythms. Many chiropractors recommend CERAGEM in

conjunction with their regular chiropractic treatments.

- Massage—Regularly massaging your spine may help your back stay strong and durable.
- Moxibustion effect—The use of heat to stimulate pressure points which increases blood circulation, provides relaxation, and promotes the body's ability to heal itself.
- CERAGEM pressure—Applying pressure to key points on the surface of the skin releases muscular tension and promotes circulation, stimulating the body's natural self-curative abilities.

We have used it and can attest to the fact that it does relieve stress. Use the enclosed coupon to treat yourself to relaxation and a healthier body.

## Upcoming Events

**September 22-23, 10 AM-4 PM**

**Arizona Babies and Children Expo**

Admission: \$0-\$9

*University of Phoenix Stadium*

1 Cardinals Drive, Glendale

(623) 974-4299

**September 23, 5 PM**

**Arizona Music and Entertainment Hall of Fame Induction Ceremony**

Admission: \$10-\$25

*Dodge Theatre*

400 W. Washington St., Phoenix

(602) 379-2800

**September 28-30, 9 AM-6 PM**

**Wild Western Festival**

Admission: \$5-\$10

*Pioneer Living History Village*

3901 W. Pioneer Rd, Phoenix

(623) 465-1052

**October 5-7**

**Way Out West Oktoberfest**

FREE Admission

*Tempe Beach Park*

80 W. Rio Salado Parkway, Tempe

(480) 491-FEST



## Thought for the Day

"Learn how to be happy with what you have while you pursue all that you want."

~ Jim Rohn

## News alerts and market updates

### **Alert: 9,102 Arizona consumers eligible for restitution from Ameriquest**

Eligible consumers should have been notified by mail in July how to claim their portion of the settlement from a predatory lending lawsuit against Ameriquest Mortgage Company and its related companies. Consumers are encouraged to consult an attorney before deciding to participate in the settlement. Those eligible for restitution obtained loans between January 1, 1999, and December 31, 2005, from Ameriquest Mortgage Company, Town and Country Credit Corporation and AMC Mortgage Services, Inc. (formerly known as Bedford Home Loans). Call 800-420-5875 or visit [www.ameriquestmultistatesettlement.com](http://www.ameriquestmultistatesettlement.com) for more information.

### **Alert: Good payment history and 3% or more home equity can help borrowers with risky subprime mortgages refinance to safe FHA financing**

The new FHA policy, called FHASecure, was put into effect in mid-July by the U.S. Department of Housing and Urban Development. Only a portion of subprime borrowers facing rapidly increasing payments will qualify because of the FHA restrictions, but for those that do, it opens the door to a fixed rate, long-term mortgage. Please contact us if you have any questions.

### **Free Credit Report**

As mortgage standards get tougher, buyers may have to increase their credit score in order to qualify. If you, or someone you know, are planning to move in the next several months, it's a good idea to review your credit report now. One great resource for a free annual credit report is [www.annualcreditreport.com](http://www.annualcreditreport.com). The best

### **Contact Information**

Jeanie Beck, CRS, GRI, CNE  
Stephanie R. Pitel, GRI, e-PRO, CNE  
Tim Pitel, CNE  
RE/MAX Integrity REALTORS®  
20241 N. 67th Ave., Ste. A-1  
Glendale, Arizona 85308  
(623) 362-3000  
(623) 537-3074—Fax  
[www.valleyrealestatepros.com](http://www.valleyrealestatepros.com)  
[info@valleyrealestatepros.com](mailto:info@valleyrealestatepros.com)



sites, such as the one just mentioned, offer results from all three credit reporting agencies. Also, a good loan officer is a great resource for guiding you on steps you can take to increase your score. Some steps that would seem logical to us can actually have a different impact on your credit score than you would expect. We are happy to recommend some very professional loan officers that can give you expert advice on this matter.

### **Borrowers with good credit being pursued by banks**

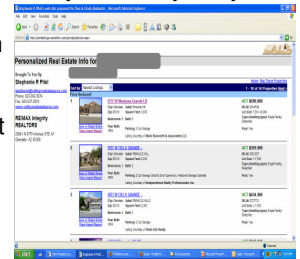
Not all lenders have closed shop. In fact, banks have plenty of money for borrowers with great credit seeking conventional fixed rate mortgages according to the Association Chief Economist James Chessen. Banks are doing things such as waiving fees, negotiating terms, and offering competitive interest rates to attract consumers.



### **Personalized web page**

If you are thinking about buying or selling a home, or if you just want to know current market prices in your area, we can set up a personalized web page so you can be kept up to date with changes in your market. The site is updated daily and you will be alerted via email to any changes in price, homes

new to the market, and homes that go under contract. If you, or anyone you know, are interested in having this Client Gateway set up for you, please call or email us. You can also submit



your criteria through our website: [www.valleyrealestateteam.com/personalmlswebpage.html](http://www.valleyrealestateteam.com/personalmlswebpage.html).

### **Alert: Are large homes in danger of losing their mortgage interest deduction?**

We need to keep an eye on carbon tax legislation that Rep. John D. Dingell (D.-Mich.) is drafting. One proposal of this bill is to take away the mortgage interest deduction for homes with 3,000+ square feet. The National Association of Home Builders says penalizing square footage rather than energy usage is wrong. The National Association of REALTORS® (NAR) estimates that homes with 3,000 or more square feet represent about 27% of the total valuation of single family owner-occupied homes in the U.S. The mortgage interest deduction is a major federal tax benefit designed to encourage homeownership. Its loss could cause a 4% average decline in price at every level according to NAR.

## Valley Market Statistics as of September 17, 2007

### **Residential listings in Maricopa and Pinal counties**

Total active listings: 54,326  
Total sold since March 17, 2007: 29,552  
Currently an 11 month supply of properties on the market

### **Residential listings in Maricopa and Pinal counties**

Total active single-family detached listings: 45,152  
Total sold since March 17, 2007: 23,878  
Currently an 11.3 month supply of properties on the market

Anything under six months is considered a seller's market and anything over six months is considered a buyer's market. Supply varies greatly by location.

## **Congratulations!**

## **Vicki Stephenson**

won a \$25 gift certificate for correctly answering that the Thousand Islands are in the St. Lawrence River.

## **Test your knowledge**

**Who is the only man to knock out Muhammad Ali in a heavyweight title fight?**

Call, fax, or email us with the correct answer and your name will be entered into a drawing for a \$25 gift certificate.