



Mihaela's e-Real Estate NEWSLETTER



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FEATURES

[What is a loan-to-value ratio?](#)

One of the factors lenders consider before they approve a mortgage is the loan-to-value ratio (LTV).

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[FHA program funds fixers](#)

Investors have been taking advantage of low interest rates and discounted prices to buy run-down foreclosure properties, sometimes 10 or so at a time. They fix up the properties enough to be rented until the market turns, which could take years. When the time is right, the investor puts the finishing touches on the improvements and hopefully sells for a profit.

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[Scoping out a neighborhood](#)

When you buy a house, you also invest in the neighborhood that surrounds it.

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[Retirement requires smart tax move](#)

DEAR BENNY: My aunt is 76 years old and lives in her home. She also owns a detached rental property nearby. Her primary residence has been the same property for more than 10 years. She would like to move into a retirement community this year, but to afford this new lifestyle she would have to sell one of her properties soon. Would it be more cost-effective from a tax perspective to sell her primary residence or her rental property? Are there any tax benefits to selling rental property vs. one's primary residence?

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ARTICLES & ADVICE



[Bay Area December sales. January 21, 2010](#)

The Bay Area housing market last month continued its step-by-step climb up from the bottom with upticks in sales as well as prices. Many of the underlying trends are shifting slowly, if at all, indicating sluggish change in market fundamentals, a real estate information service reported.

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[2010: year of the turnaround?](#)

A spurt in home sales in 2009, aided by low interest rates and the first-time homebuyer tax credit, has led some economists to forecast a turnaround in the housing market this year. Other forecasters feel this is too optimistic a projection. ...[more](#)



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I made the commitment to donate 20% of my professional fees to The LAM Foundation www.thelamfoundation.org. By choosing to work with me on your Real Estate needs you're making a big difference in the lives of women suffering of LAM!.

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[Make your short sale shine](#)

Short sales, where the lender agrees to take less than amount due to them, have tended to sell for less than similar homes in the area. One reason for this is that short-sale listings usually don't look as good as the competition. Another reason is that short sales require lender approval. ...[more](#)

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[Budgeting to buy](#)

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[Rate-lock dos and don'ts](#)

Interest rates dropped at the end of last year after creeping up over the summer, with 30-year fixed-rate mortgages with interest rates below 5 percent readily available. ...[more](#)

[Is now a good time to downsize?](#)

Interest rates are low. Prices have come down in many areas. More buyers are deciding it's a good time to buy, even though it may be awhile before the housing market stabilizes. ...[more](#)

[Dos and don'ts of home selling](#)

An energetic real estate agent can have your home on the market in a day. However, to provide the kind of marketing exposure you need to sell in today's market takes a little longer, unless your home is photo-ready when you list. ...[more](#)

[No capital gains tax on home exchange?](#)

DEAR BENNY: My husband and I built a townhouse in 1983 for \$33,000. We lived there for a few years and then rented it out for 17 years, taking all the tax advantages such as depreciation, etc. ... [more](#)

[Buying house? Think long term](#)

Now would seem like a rotten time to sell. The economy is in recession and many housing markets around the country have suffered serious downturns. ...[more](#)

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