



WELCOME

Mihaela's e-Real Estate NEWSLETTER



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FEATURES

[1164 Dover Lane, Foster City](#)

Waterfront, Spacious, and Generously Updated Home WELCOME HOME TO THIS 4 BEDROOMS PLUS ONE OFFICE/DE

[880 Ursa Ln, FC, CA 94404](#)

Phenomenal 3Bdr/2.5ba/LR/DR/K/2 car detached garage. Main Level entertaining deck and patio-yard.

[Mortgage Rates Skyrocket!](#)

A comprehensive collection about mortgage rates, home loans, refinancing, credit cards, CD rates

[Use incentives to sell house with defects](#)

Buyers who purchased during the height of the market often paid too much in competition for a home that needed a lot of work, and then they did few or none of the repairs. In a rising market, buyers were willing to ignore defects and buy "as is" rather than miss out on rapid appreciation.

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[Three options for buying home after short sale](#)

Q: I experienced a hardship two years ago and had to sell my house via short sale. I am now ready to purchase a home but heard I would have to wait another year because of FHA rules. I have been paying my rent on time and my credit is in the 700s. What programs or other options do I have in terms of obtaining a loan? I want to purchase a house for \$70,000.

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ARTICLES & ADVICE



[Bay Area, December Sales and Prices Report](#)

Bay Area home sales were ahead of 2010 for the fifth month in a row in November, despite limited mortgage availability and slug

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[CoreLogic: No rise in US real estate prices before 2014](#)

Two prominent home-price indices continued to show declines in September and October, with one outlook indicating no more than flat growth in the next two years.

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[Six must-haves for mortgage approval](#)

Interest rates are hovering around historical lows, and low interest rates increase affordability, making it easier for buyers to qualify. Yet stories of buyers waiting months to gain loan approval and home purchase transactions not closing on time due to lender's strict underwriting are all too common. ... [more](#)

[11 must-knows about early mortgage payoff](#)

Q: Will I save money if I make my regular monthly payment early? ... [more](#)

[American dream of homeownership continues amid foreclosures](#)

By now, nearly five years after the real estate market meltdown began, you'd think virtually no housing consumer has been unaffected. To start, more than 5 million homes have been foreclosed and repossessed by lenders; 10 million homeowners are underwater (owing more on their homes than the homes are worth); and untold millions who want to offload their homes either can't or are trying -- and struggling -- to sell.

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