

REAL NEWS FROM BARTLEY REAL ESTATE

Winter 2009

YOUR HOMETOWN REAL ESTATE TEAM

COMPILED BY K. RAREY

202 6TH Street at Highland, Carrollton, KY 41008

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Friday, Dec 25



MEET OUR REAL ESTATE PROFESSIONALS....

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Upcoming Events

Christmas Carroll
Downtown
Sat, Dec 5, 11am

Holiday English Tea
Sat, Dec 5, 2-5pm
Butler-Turpin House

Let us post your next event
in this space FREE!

Email:
kathyre4239@bellsouth.net or
call 502 732 5945

TEN WARNING SIGNS OF A MORTGAGE MODIFICATION SCAM

- 1 – **“PAY US \$1,000 AND WE’LL SAVE YOUR HOME.”** THAT AMOUNT IS POTENTIAL FRAUD, ESPECIALLY UP FRONT.
- 2 – **“I GUARANTEE I WILL SAVE YOUR HOME – TRUST ME.”** BEWARE OF GUARANTEES.
- 3 – **“SIGN OVER YOUR HOME, AND WE’LL LET YOU STAY IN IT.”** BE SUSPICIOUS IF SOMEONE OFFERS TO PAY YOUR MORTGAGE AND RENT YOUR HOME BACK TO YOU.
- 4 – **“STOP PAYING YOUR MORTGAGE.”** DON’T TRUST THIS STATEMENT.
- 5 – **“IF YOUR LENDER CALLS, DON’T TALK TO THEM.”** YOUR LENDER IS YOUR FRIEND. STAY IN CLOSE TOUCH.
- 6 – **“YOUR LENDER NEVER HAD THE LEGAL AUTHORITY TO MAKE A LOAN.”** THESE SCAMS DON’T WORK.
- 7 – **“JUST SIGN THIS NOW, WE’LL FILL IN THE BLANKS LATER.”** READ AND UNDERSTAND EVERYTHING YOU SIGN. ALWAYS SIGN FOR YOURSELF.
- 8 – **“CALL 1 800 FED LOAN.”** MAY BE A SCAM. NEVER PAY FEES TO PARTICIPATE IN A LEGITIMATE GOVERNMENT PROGRAM.
- 9 – **“FILE FOR BANKRUPTCY AND KEEP YOUR HOME.”** ONLY A TEMPORARY FIX.
- 10 – **“WHY HAVEN’T YOU REPLIED TO OFFER? DO YOU WANT TO LIVE ON THE STREET?”** SIGNALS TROUBLE. LEGITIMATE HOUSING COUNSELORS DON’T OPERATE THIS WAY.



FIRST TIME HOME BUYER TAX CREDIT AT A GLANCE

- The tax credit is available for first time home buyers only.
- The maximum credit amount is \$8,000.
- The credit is available for homes purchased on or after January 1, 2009 and before April 30, 2010.
- Single taxpayers with incomes up to \$125,000 and married couples with incomes up to \$225,000 qualify.
- Any home purchased for \$80,000 or more qualifies for the full \$8,000 tax credit.
- Any home purchased less than \$80,000; the credit will be 10% of sales price.
- Go to www.federalhousingtaxcredit.com for definitions & details.

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ARE YOU SAD?

Seasonal Affective Disorder or SAD affects people in many different ways during the winter months. Fall's shorter days and longer nights may trigger feelings of depression, lethargy, fatigue and other problems. Not to be considered just "winter blues" SAD can severely impair your daily life so see your physician if you suffer symptoms. SAD usually goes away during the warmer, sunnier days of spring and summer. The specific cause if SAD is unknown, however, genetics, age and your body's natural chemistry all play a role. Here are some suggestions for coping with SAD:

- Stick to your treatment plan recommended by your doctor.
- Make your home sunny and bright. Buy a light therapy box that mimics natural outdoor light and use it often.
- Get outdoors and take a walk or sit on a bench and soak up the sun.
- Exercise regularly which will lift your mood.
- Get rest, eat a balanced diet....and relax.
- Learn how to manage stress.
- Stay connected to people you enjoy.
- Take a winter vacation in a sunny location.

"Do what you can with what you've got
wherever you are."

~ Theodore Roosevelt ~

Recycling Tips!!!

Do you have a mountain of plastic bags from the grocery store?

Put them to good uses!

- Use them as bin liners.
- Put them in the bottom of plant pots for a drainage system.
- To carry PE gear to school.
- Use has an alternative to bubble wrap to surround breakable items.
- Use on tips to keep dirty/wet clothes and shoes way from dry clothes.

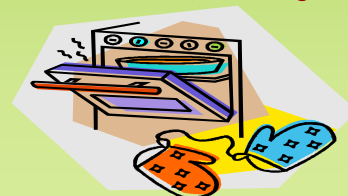


Please call our
office today to
see any listing in
the state of
Kentucky!!!

MEXICAN CASSEROLE WITH CORNBREAD TOPPING

- 1 pound lean ground beef
- 1 pound mild Italian sausage
- 1 cup frozen corn; thawed
- 1 medium green bell pepper; finely chopped
- 1 medium onion; finely chopped
- 1 garlic clove; minced
- 1 teaspoon paprika
- ¼ teaspoon cayenne pepper; optional
- 1 package of taco seasoning
- 1 (8 ounce) can tomato sauce
- 1 (10 ounce) can diced tomatoes with green chilies
- ¾ cup water
- 2-3 cups shredded Monterey jack or Cheddar cheese
- 1 (6 ounce) package cornbread mix
- ¾ cup of milk
- 1 egg

1. Preheat oven 350F. Grease a 13X9 inch glass baking pan.
2. Place a large skillet over medium-high heat. Add ground beef and cook until browned and drain off fat.
3. Add sausage to pan cook until browned. Return beef to pan. Add corn, bell pepper, onion, garlic, paprika, cayenne pepper, taco seasoning, tomato sauce, tomatoes with chilies, and water. Bring to a boil, reduce heat and simmer, uncovered, until slightly thickened. 10-15 minutes, stirring frequently.
4. Spoon mixture into baking pan. Sprinkle with cheese.
5. Combine cornbread mix, milk, and egg in a bowl: mix well. Pour evenly over the mixture.
6. Bake uncovered 30 minutes, or until golden brown.



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THE HOUSE OF THE MONTH!!!!

590 HAPPY HOLLOW LANE WORTHVILLE, KY



LISTED PRICE \$109,000

2 BEDROOMS, 2 FULL BATHS, 2 ½ CAR GARAGE,
2.25 ACRES

THIS HOME OFFERS:

Here is a rustic country log home on Eagle Creek that provides the convenience of Carrollton and I 71. This home has custom built cabinets in the kitchen and bathroom and offers an open floor plan between the kitchen, dining area, and living room. Out back you can enjoy hot summer days in the above/inground pool. There has been a new metal roof, hot water heater, range, and wood stove and piping installed. Do not miss out on this one!!!

PLEASE CALL OUR OFFICE TODAY TO SET UP YOUR SHOWING!!

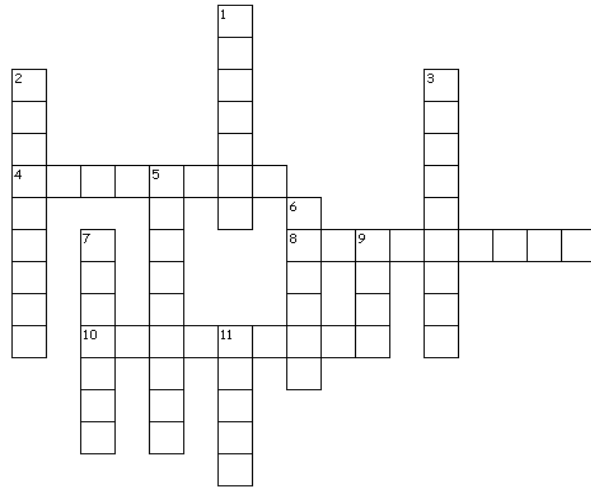
SCHOOL OR AROUND THE OFFICE TIPS!!!!

When a marker has just about had it, dip the tip in distilled white vinegar for a few seconds.

If you have used the wrong marker on a dry erase board get some rubbing alcohol or non-dairy powdered creamer and a cloth. If using the creamer use a damp cloth. Wipe the board clean,

Having a hard time to find the end of the tape? Just place a toothpick under the end each time you finish using it.

REAL ESTATE



4. A right to use the land of another for a specific purpose
8. Estimate value of something
10. Representing both buyer & seller

Down

1. Sale of property
2. Land is owned & occupied as the family home
3. A borrower
5. A lender
6. Where goods can be bought & sold
7. A technique used to reduce the monthly payments
9. An illustration that geographic boundaries
11. One who acts or has the power to act for another

BUYING OR SELLING?

CALL

BARTLEY REAL ESTATE & ASSOCIATES, LLC.

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