



Your Real Estate & Mortgage COACH™



The mortgage industry is still trying to adjust to a huge number of new regulations, brought about by reactions to the "mortgage meltdown". Unfortunately, having five regulators, and not just a single one, in charge of the rules that control the industry is perhaps the biggest contributor to the confusion. If you're considering any kind of mortgage transaction in the next year or so, be prepared for all kinds of surprises, from multiple duplicating (and hard-to-understand) forms to previously never-before-experienced time delays that will allow everyone to make sure they're complying with all the overlapping regulations. It'll probably take another year to get all these changes figured out and, hopefully, become comfortable with them.

As you can see from the second item below, the generosity of Kirkland neighbors really "delivered the goods" for Eastside Baby Corner last month. This month our charitable efforts will focus on supporting KITH, either by a direct donation, by riding in their 7 Hills of Kirkland bike ride or by supporting a rider in that event or by volunteering to assist at that event. Don't be shy - get involved NOW!

Thank you,

A handwritten signature in black ink that reads 'Ed'.

In this issue of Coach's Corner:

- How to stop your credit info from being sold** ... Did you know the Credit Bureaus are selling your info?..
- Thank you for your generosity!** ...Give yourself a pat on the back - donation drive for EBC was a huge success!..
- Great new incentives by Fannie Mae** ... Special financing available on homes owned by Fannie Mae...
- What would you pay for a Lego house?** ... Check out this full size working house made of legos...
- Foreclosure & Short Sale** ...Now you can search for foreclosures and Short Sales with our listing search...



How to stop your credit info from being sold

Do you know when your credit report is "pulled" for any credit related reason, that the Credit Bureaus are "selling" your name, FICO scores, telephone numbers and other sensitive and confidential information about you? Every time you seek a loan of any kind, the credit bureaus are making your information instantaneously available via the internet known as "trigger leads" to any company willing to pay a fee.

Now you can avoid and prevent this from happening. And you don't need to have your credit report to do it. Simply, go to <https://www.optoutprescreen.com/?rf=t> and complete the information requested.

By doing this, Experian, Trans-Union and Equifax will not be allowed to sell your information. If you choose to change it in the future, you simply go back to their website and choose the "Opt-In" button.



Thank you for your generosity!

Thanks to your generous support, Kirkland Kiwanis delivered a total of 15 truckloads of donations to [Eastside Baby Corner](#) during the two month long donation drive!

Just think of the difference [EBC](#) will be able to make in the lives of children and families in need with 15 truckloads of donations!

We'd like to thank Fox Cleaner's, at 339 Kirkland Ave, for allowing the donation drop-off location to be at their business.



If you missed this donation drive, you can still donate directly to [EBC](#). Plus there will be another sponsored donation drive this fall.

Thanks again!

P.S. If you are wondering what's next on our plate, it's the '[7 Hills of Kirkland](#)' cycling event to benefit [KITH](#).



Great new incentives by Fannie Mae

Fannie Mae has [special financing incentives](#) available when you buy a home owned by Fannie Mae. The benefits include:

- 0° Low down payment and flexible mortgage terms
- 0° You may qualify even if your credit is less than perfect
- 0° Available to both owner occupiers and investors
- 0° Down payment (at least 3%) can be funded by your own savings; a gift; a grant; or a loan from a nonprofit organization, state or local government, or employer
- 0° No mortgage insurance
- 0° No appraisal fees
- 0° Also eligible for HomePath Renovation Mortgage (a program that lets you borrow extra money for renovating)

Fannie Mae is also offering a [3.5% incentive](#) for buyers who purchase and close on a Fannie Mae-owned home by June 30, 2010. The 3.5% can be put towards closing costs and/or the purchase of new Whirlpool® appliances.

For more info and to search for homes owned by Fannie Mae visit Homepath.com.



What would you pay for a Lego™ house?

We've all had visions of our dream home, or homes, and some of you may even be living that dream. This video takes the idea of a dream home in a slightly quirkier direction...



(Click on picture to see [video](#))



Searching for Foreclosures and Short Sales

We are happy to announce two new search options available from Integra and The Cascade Team Search Page. Starting immediately our search function is capable of singling out listings that are classified as a [Foreclosure](#) or [Short Sale](#)!

Now with the click of a button you can search all currently listed homes that are either Bank Owned “Foreclosure” or Short Sale properties. There are some great property deals out there and The Cascade Team has successfully completed over 150 Foreclosure and/or Short Sale Transactions.

The screenshot displays a real estate search interface. A red arrow points to the 'SORT BY' dropdown menu, which is currently set to 'Bank Owned/REO Only'. Other search filters include 'CITY: Seattle', 'PRICE: No Minimum to No Maximum', 'BEDS: Any', 'BATHS: Any', and 'INTERIOR SQFT: No Minimum to No Maximum'. Property type checkboxes are visible for Residential, Condominium, Manufactured, Multi-Family, Rentals, and Land. The interface also features a map of Seattle, a '29 LISTINGS' indicator, and contact information for 'The Cascade Team - (425) 396-456'. A 'FOR SALE' sign graphic is overlaid on the right side of the screenshot.



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