

December 2005

REAL ESTATE *Update*



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**Rates Fall For the First
Time in Three Months****I**n Freddie Mac's Primary Mortgage

Market Survey, the 30-year fixed-rate mortgage (FRM) averaged 6.28 percent, with an average 0.5 point, for the week ending November 25, 2005. Last year at this time, the 30-year FRM averaged 5.72 percent.

"Lower oil prices -- at least compared to the last several months -- have helped to alleviate some of the inflation fears that the market has been experiencing lately," said Frank Nothaft, Freddie Mac vice president and chief economist.

Mortgage Rates

Source: Realty Times



U.S. averages as of November 25, 2005:

30 yr. fixed: 6.28%
15 yr. fixed: 5.81%
1 yr. adj: 5.14%

"That result has helped reduce upward pressure on interest rates, allowing mortgage rates to ease a bit for the first time in thirteen weeks."

**Tips For A Safe
Holiday Season****A**s you pull out

those holiday storage boxes filled with decorative goodies and embark on your seasonal embellishing, take extra care as you hang those outdoor lights, choose that tree, and spark those holiday candles.

In any given year, about 8,700 people go to the emergency room because of holiday-related injuries, according to the U.S. Consumer Product Safety Commission.

Additionally, Christmas trees are the cause of about 400 fires a year, resulting in 20 deaths, 70 injuries, and an average of \$15 million in property loss and damage.

Trees aren't the only cause of holiday fires: Some 10,000 candle-related fires are also reported each year.

Here are some safety tips to keep in mind as you begin your holiday decorating:

- Your Christmas tree should be green.
- It should be difficult to pull the needles from the branches.
- The needles shouldn't break when bent between your fingers.
- The trunk butt should be sticky with resin.
- When the trunk is bounced on the ground, needles shouldn't shower to the ground.
- Be sure the tree is away from fireplaces and other heat sources.
- Place your tree away from heavy traffic areas of your home.
- If you buy an artificial tree, make sure it is fire-resistant.

Timely Gifts**T**here always seems

to be a time or event where gifts are both appropriate and appreciated, celebrations such as birthdays, holidays, housewarmings and other occasions. Alas, it's not always easy to give gifts.

What to do? Here are three winners in all price ranges that most people will greatly value:

- Tools. Yup, you gotta have 'em. Prices range from bargain-basement to Fifth Avenue. Look for utility, durability, packaging and safety.
- Emergency lights and radios. These are great to have around the house, devices that can be hand-cranked to provide light and news at the very time they are most needed.
- Everyone has a need for kitchen storage, the more the better.

**College Students And
Homeowners Insurance****H**omeowners insurance

policies often cover far more than a home and its contents. If you have a child entering college he or she may well have personal property protection under your household policy. Policy coverages differ, but in many cases homeowners automatically have personal property protection equal to 50 percent of the property's total value -- and some policies go as high as 70 or 75 percent.

A college student living in a dorm is often considered a "resident" within your household for insurance purposes. In the event of theft, a portion of your personal property coverage can apply to the student.

For details, speak with your insurance agent.

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Should I Take My Home Off The
Market During the Holidays?

By Blanche Evans



When you look at your calendar you may find the months already overloaded with seasonal obligations -- shopping, entertaining, children's pageants, charity work, decorating the house, and so much more. If you are also trying to sell your home, you are under extra pressure to keep your home in "showtime" condition. And that could be the last thing you need before the holiday spirit is broken.

It is understandable why you would be tempted to take your home off the market during the holidays. And the list of justifications is long. If you are too busy, buyers may be also, and you may find your efforts unrewarded by enough showings. And what if you do get an offer? You may be faced with the possibility of packing and moving during the busiest time of the year. Besides, you can give your house a rest, and it will have better momentum after the holidays. Better to just pack it in and start fresh in January, right?

But wait! Most top Realtors agree that taking your home off the market during the Christmas season is a mistake. The house surely isn't going to sell off the market! What is the advantage of that? So you're busy. Let your Realtor do the work. You can leave in the morning, go to work, go shopping, and let your Realtor take care of things.

The holidays are a wonderful selling period. Why? Because most people take off work sometime during the season. The husband and wife are both off and want to see houses. Most agents like the holidays because the buyers have more time, and they can look at homes together.

Before you take your home off the market, consider the following points:

- Although buyer activity may appear to slow down, the buyers who are actively looking during the holidays are that much more serious. Agents believe the home market is no more affected at Christmas than during other "busy" periods. If that were so, the market would shut down throughout the year as families concentrate on spring weddings, June graduations, summer vacations, and autumn back-to-school activities.

- Many buyers deliberately choose to shop for a home *after* the busy spring and summer rush. They know that it will be easier to look, and that negotiations will be less stressful. They may not have children, or they may have grown children, so moving to accommodate the school year isn't a consideration. Finding the right home at the right price, however, is.

- Relocating families often don't have a choice when they can leave for their new destination. Although 68% of transferring families have children, many families have to transfer during the middle of the school year. These families are that much more motivated to get their families settled in before either the January semester begins, or to arrange for the move during spring break in March. If you sign a contract by New Year's Eve, the timing couldn't be more perfect.

- At Christmas time, our culture focuses on family and the home. Preparing for the indoor activities of winter is one of the most enjoyable periods of family life. Allowing buyers to view your home during this most hospitable of seasons lets them better picture their own family life in the attractive environment you have created.

- When is your home ever more beautiful and inviting? You have cleaned and decorated, and your home looks like a picture postcard. If the results are good enough for family and friends, they will surely be good enough to impress your buyers. Get the family team on board to do a five-minute blitz pick-up every morning to keep holiday messes to a minimum.

- With reduced inventories and motivated buyers, you will have all the members of the MLS on your team. You may find you have more showings than you would if you marketed your home during a busier time of the year.

- If you do get a contract, you can arrange the terms to suit your needs. If moving during the holidays isn't an option, you can put in the closing date of your choice. Most people can close 30 to 60 days after a contract is written, so there is plenty of time. Possession and closings are very negotiable.

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**Homeowners Warming Up to
Bigger and Better Fireplaces***By Michele Dawson*

Fireplaces have traditionally been one of the top amenities sought by homebuyers. But now sophisticated buyers -- and smart homebuilders -- are taking it one step further with upgraded, additional and outdoor fireplaces.

A survey last year by the Hearth, Patio & Barbecue Association (HPBA) revealed homebuyers include a fireplace among features they most want in their home. They also consider a fireplace a design feature that improves the home's value. Nearly 60 percent of all homes built today include at least one fireplace, according to the National Association of Homebuilders (NAHB). And 71 percent of fireplace installations are made by the builder.

The HPBA urges builders to look beyond the traditional fireplace in the expected family and living rooms and set themselves apart from their competitors -- and meet the demands of today's homebuyers -- by upgrading the fireplace.

There are many ways to do this. For example, the association suggests:

- A new super-size fireplace -- up to 50 inches wide and 55 inches high -- for the great room. Direct-vent fireplaces can sport reflection-free glass, so you'll see only the flame and not the glass.
- Adding a mantel or cabinet, perhaps with gas controls incorporated into either.
- Fireplaces that allow the homeowner to control the heat output without changing the height or quality of the flame. Some will even pull air from the room, transforming it into warm air and radiant heat.
- Electric fireplaces, which are more advanced than ever. Technology makes them more beautiful than ever, and many can be operated by remote control. Users can turn on flame and heat, or just one. Another benefit is that they can be operated year-round in any climate and are easy to clean and maintain. And you can use real-looking artificial looks to complete the

look.

- New fireplace designs for smaller rooms, bedrooms and, yes, bathrooms. Imagine a see-through gas fireplace that can be built into an indoor/outdoor wall, allowing you to enjoy it from inside or outside.
- Something different. For those modern types, portrait-style fireplaces can be built into the wall, resembling framed artwork. Corner models offer flames coming from a bowl, freestanding fireplaces are an option, as are more sleek, stylish designs.
- Indulging. Think about a fireplace above the bathtub or in the kitchen, where the fireplace can warm the room while heating an oven.

A new spin on fireplaces is also seen among homebuilders and design professionals.

"Fireplaces will be put in at eye level in the adjoining family room, so the cook can enjoy it, too," Joan McCloskey, Better Homes and Gardens editor, said at the International Builders Show.

The NAHB says more than 25 percent of owners have a fireplace or freestanding stove in areas of the house other than the family or living room. Most often they're in the master bedroom, many are wall-mounted. Hearth products are also hot outdoors these days, too. In fact, the HPBA earlier this year said outdoor hearth products sold in record numbers for the second consecutive year. Portable heaters, chimineas and outdoor fireplaces -- many weatherproof -- are key elements in today's outdoor room, which usually also includes a barbecue grill, dining area, lighting, and patio umbrella.

Another factor that's driving these overall fireplace trends is demographics. The percentage of home-buying couples with children has dropped significantly over the past 20 years, says National Association of Homebuilders economist Gopal Ahluwalia. That means empty nesters want different amenities.

"What homebuyers really want is something totally different from everybody else," McCloskey said.

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Should You Remodel or Move?



By M. Anthony Carr

Unless you've taken a new job in a new location, the decision to move up may involve deciding on whether to remodel or move altogether. Homeowners nationwide will spend \$192.8 billion this year to either remodel or repair their homes, according to the U.S. Census.

The Remodeling Index, provided by National Association of Home Builders' Remodeling Council, determines minor alterations at \$25,000 or below and major alterations above that amount. Where do you stand? Is it worth \$25,000-plus to remodel or should you move up? There are reasons in favor of both. Let's deal with the remodeling first.

- Your community is great, why move? For some homeowners they already live in the best community for their family and lifestyle. The schools are great, it's near their worship center, shopping and they are plugged in with neighbors and the community. So instead of moving, it might be best to expand or remodel.
- Sometimes, it's just time to upgrade the house -- even if you're planning on selling in the future. If you bought a home with 15-year-old appliances and décor, it may be time to switch them out, now that they are 20 or 25 years old. I always get frustrated with homeowners who want to remodel right before they move -- they've never had the opportunity to enjoy the house they've just remodeled. Upgrades may include flooring, bathrooms, kitchen, exterior facelift, paint, curtains, furniture -- not just the house itself.
- It might be cheaper than selling. If you're needing more space, the remodel may actually be cheaper than selling, especially if you're looking at finishing or remodeling the basement. The basement remodel is the easiest and most affordable remodel available to homeowners because the exterior walls, plumbing and most electric may have already been run throughout.
- You're a do-it-yourselfer. Okay, you love those Old House, Fix-It or Nix-It, Saturday morning programs. Living in a dust-ridden environment with tools and power cords strewn throughout is your vision of heaven on earth. Go for it.
- You'll have to remodel the new house anyway. Most new

homeowners spend upwards to 30 percent of the value of the new house they just bought fixing it up the way they want -- so why move? Just spend that money where you are.

Now, there are just as many reasons to move instead of remodeling.

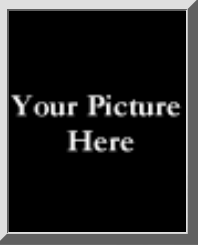
- The move could take less time and hassle. Depending on the condition of your local market, you may be able to list, sell and move in a shorter period of time than it would take to actually remodel your current home. Time is a major factor in our busy lives, and many times it would be quicker to just move.
- Remodeling would disrupt your lifestyle more than you're willing to deal with. You have to hire a designer, then a contractor, move furniture from one area to another in your house, find storage for the rest, live with dust, workmen, etc., for several months and then HOPE you like what you get at the end of it. Better to buy the house that's already finished the way you want it than betting on a finished product you're not sure about.
- You don't want the hassle of dealing with contractors in case they don't get it right. The challenge for remodelers is that they are being told by a remodeling-challenged homeowner what they want and then try to create that environment. If the homeowner doesn't like it at the end -- it's very expensive to change once it's done.
- Remodeling could cost more than moving. For some people, to get what they really want, they would have to double their mortgage anyway -- so it might be better to check out what's available in new construction or even in a move up in the community. Plus, builders in some markets are starting to offer free upgrades -- including rec rooms, decks, and other add-ons that usually are the subject of a remodel job.
- Finally, you're family has enlarged. You just may need a larger home because you have more children or your parents/au pair/adult children have moved in with you.
When it's time to remodel, speak with your REALTOR® before making your final decision, it might be in your best interest to make that move instead of knocking down a wall.

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Home Buyers May Get Mortgage Insurance Tax Deductions

By Kenneth Harney



Home buyers and refinancees who take out low-downpayment loans using any form of mortgage insurance -- FHA, VA guaranty or private coverage -- may get a surprise benefit next month: For the first time ever, they may get the right to deduct their monthly mortgage insurance payments just as they currently get to write off mortgage interest payments.

It's not a done deal yet, but Capitol Hill sources say the prospects are good that pending federal tax legislation will allow mortgage insurance tax deductions when it goes to the President's desk before the end of the year. The write-off provision is tucked away inside a massive \$60 billion bill passed last week by the Senate 63-44. The House is expected to pass its own tax bill after the Thanksgiving recess, but without a mortgage insurance deduction sanction. Senate and mortgage industry sources say it is highly likely that a House-Senate on the two bills will approve the Senate's concept, in part because it has bipartisan support from more than half of the members of the House of Representatives, and in part because this year's Senate bill authorizes deductions only for new mortgage insurance policies written during calendar year 2007, thereby cutting revenue costs.

In two prior congressional sessions, the mortgage insurance deductibility issue failed to make it into law. This year, say sponsors of the legislation, the result should be different. Though the deduction authorization is limited to new loans made next year, the expectation is that, once incorporated into the tax code, the pro-homeownership, pro-consumer deduction provision will either be reauthorized on an annual basis or made permanent in future tax legislation.

The Senate-passed provision would essentially nullify a long-standing ban by the IRS against mortgage insurance deductions on federal income tax filings. It would permit full write-offs of FHA, VA and private mortgage insurance (PMI) premium payments for households with annual incomes up to \$100,000. Households with incomes above that threshold would be limited to partial write-offs under a phase-out formula.

Deductibility of mortgage insurance is an issue with significant social as well as financial implications. That's because mortgage insurance premiums are paid for primarily by home buyers with modest incomes and insufficient savings to make a conventional downpayment. FHA mortgage insurance, which allows buyers to make minimal 3 percent downpayments, predominantly serves first-time and minority purchasers. Private mortgage insurance serves a similar group of modest-income consumers.

Proponents of deductibility argue that mortgage insurance premiums are the functional equivalent of mortgage interest payments, which are deductible for homeowners on up to \$1.1 million in mortgage debt. Why not allow less-wealthy buyers to write off premiums that get tacked onto their monthly principal and interest payments solely because they couldn't make a 20 percent downpayment?

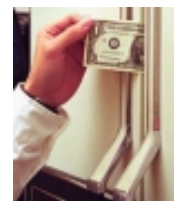
Even the IRS acknowledges this: When a lender incorporates a borrower's mortgage insurance into the note rate -- bumping it up by a quarter of a percentage point or more -- the IRS permits the rolled-in premiums to be fully deducted, just like interest.

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Free Energy Audit Offers Big Savings*By Lew Sichelman*

While certainly a worthwhile undertaking for any home owners who wants to trim his utility bills, the typical, commercially-offered home energy audit is a lengthy and expensive proposition. But now there's a free and simple way to accomplish pretty much the same task.

Offered by the American Homeowners Foundation, the self-help test helps owners identify practical - and often easy and inexpensive steps - they can take to reduce their energy consumption. The self-administered audit comes not a moment too soon. According to the Department of Energy, home heating costs can be expected to skyrocket this winter. For example, DoE said that homes heated with natural gas could see their fuel costs explode by as much as 48 percent. And the cost of home heating oil could surge by up to 32 percent. On top of that, a colder winter than usual also is predicted.

The test guides owners through their homes, room by room, so they can address 25 items and grade key features that impact energy usage. Features such as air registers, insulation, thermostat, fireplace, appliances and even light bulbs are scored.

The self audit identifies where energy is being lost, and can be saved, by specific enhancements. "Simple, efficient changes can lead to quick paybacks for homeowners," says AHF President Bruce Hahn. "And in addition to reduced home heating bills, these changes can increase a home's comfort level and provide an overall more energy-efficient dwelling."

The only tools needed to take the test are a pencil, paper, flashlight, ruler and a screwdriver.

The 10-minute test covers 25 questions, and gives - or subtracts - points for each answer. After tabulating the total, your house will range in scale for a triple A model of efficiency to an energy clunker that needs professional help.

To give you an idea of just how simple the do-it-yourself audit is, here's what the exam asks about your home's heating system:

- If yours is a brand new, super high efficiency/energy star system, add 10 points.
- If your system is less than three years old and high efficiency, add 7 points.
- If your system is three to five years old and high efficiency, add 5 points.
- If your system is five to 10 years old and in good shape, add 3 points.
- If your system is an oldie but a good, 10-plus years old, add 1 point.
- If your system is over 20 years old and in poor shape, subtract 3 points.
- If you have had your system checked out by a qualified HVAC professional within the last year, add 2 points.
- If you have solar heating, add 5 points.
- If you have changed your filter six times in the last year, add 2 points.
- If you have changed your filter two to four times in the past year, add 1 point.
- If you have not changed your filter within the last 12 months, subtract 5 points.

To receive the free audit, e-mail the foundation at ahf@americanhomeowners.org, or send a stamped, self-addressed envelop to AHF, 6776 Little Falls Road, Arlington, Va. 22313.

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Ten Fall Maintenance Tips*By Realty Times Staff*

Pillar To Post, North America's largest home inspection service, recommends Ten Fall Maintenance Tips to better prepare a home for the winter. Because homes react to seasonal changes in temperature and moisture levels, it's important that maintenance is done in order to avoid higher energy bills, or worse, damage to the home.

"It's important for people to know that Fall maintenance will not only make their homes more energy efficient during the winter months, but will safeguard their homes against potential seasonal 'disasters' such as leaking roofs or home fires due to neglected chimneys," says Dan Steward, Pillar To Post president. These 10 steps can help homeowners be prepared and safe this winter:

- Check the heating system. Check the filter, pilot light and burners in a system fueled by gas or oil. Fireplaces, boilers, water heaters, space heaters and wood burning stoves should also be serviced every year.
- Clean ducts in the heating system. Clean and vacuum dust from vents, baseboard heaters and cold air returns. Dust build-up in ducts is a major cause of indoor pollutants. In a home that is shut tight for the winter, dust increases the possibility of illness. Ducts should be professionally cleaned about every three years.
- Test fire and smoke alarms as well as carbon monoxide detectors. Often alarms and detectors go unattended. Batteries should be checked every six months to ensure that they're working.
- Remove excess leaves and damaged branches surrounding the house. Now that leaves have fallen off of trees, it's a good time to remove any dead branches. Dead branches have the potential to break and fall, ruining roofs or decks.
- Maintain gutters. Remove all debris that can slow or impede the ability of the water to drain effectively from the roof. Trapped water can freeze then thaw, an action which could be

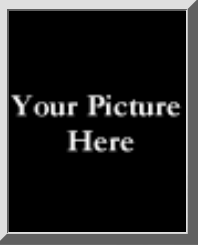
destructive not only to the gutters themselves but to the adjoining roof as well.

- Inspect the roof. Look for damaged or loose shingles, gaps in the flashing at joints with siding, vents and flues, as well as damaged mortar around the chimney. Proactive maintenance can prevent emergencies and expensive repairs.
- Inspect exterior walls and window sills. Check walls and window sills for damage such as cracks, gaps, loose or crumbling mortar, along with splitting and decaying wood. Wood trim and siding can suffer from deterioration or loose paint. Caulk exterior joints around windows and doors, which helps keep the home weather tight and helps to lower heating bills .
- Maintain steps and handrails. Repair broken steps and secure loose banisters. Broken steps are easily hidden beneath snow, which could cause a dangerous fall. Similarly, a person slipping on ice will grab a handrail for support.
- Prepare storm windows for installation. Check all weather stripping and all fasteners. Well-maintained and properly fitted storm windows will help to save on energy costs during the winter months.
- Pools, sprinkler systems and outside faucets should be shut down. Homeowners can shut down outside faucets, while the other tasks are best performed by industry professionals to prevent cracked pipes and pool bottoms.

One extra bonus tip for those people who are planning to do some winter projects inside the house, such as painting or carpet renewing: Paint interior walls before it gets too cold to leave the windows open for ventilation from the smell or the fumes. The same goes for carpet cleaning or floor refinishing.

Planning ahead in order to complete these Ten Maintenance Tips is important for many reasons. If these maintenance tips are done over the next few weeks, people can then sit back and enjoy the winter, the holidays, lower energy bills and their own peace of mind.

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Procrastinators Rejoice: Two Extra Months On Extension To File Tax Returns

By Broderick Perkins



Home owners can get bogged down with mortgage interest, property taxes, sales expenses, excessive capital gains, home office deductions and a host of other tax return entries that are related to home ownership.

Now they can stay bogged down longer and not feel guilty about it.

The do-it-tomorrow band of tax-return filers just got a reprieve from the federal tax man.

Home owners' tax returns are typically a bit more complicated than those without the taxing issues of home ownership, but any tax payer who files a tax return actually stands to benefit from a new rule that will have procrastinators dancing a jig.

Six-month automatic tax return filing extensions will be available to most taxpayers in 2006.

Believe it or not, the new U.S. Treasury Department and Internal Revenue Service regulations actually make the put-it-off method of filing tax returns easier and more streamlined.

Beginning Jan. 1 2006 tax payers can request a full six-month tax-filing extension, without a reason or even a signature. The new procedure replaces a more cumbersome two-step process.

Don't dance too much. Postponing filing your tax return doesn't mean you can put off paying any taxes due. That hasn't changed. Fail to pay on time and you'll get fines and interest

tacked onto your existing unpaid tax bill. Beginning with your 2005 return, due in 2006, you can use the single IRS Form 4868 to get the automatic extension of time to file. As of this printing, the new form was not yet available on the IRS's website. The old Form 4868 (2004) should not be used to obtain the new automatic six-month filing extension.

The new Form 4868 will replace the existing two-step process under which an initial automatic extension was only allowed for four months, generally until Aug. 15.

If more time was needed, a taxpayer had to explain why, using a second extension request form (IRS Form 2688, due to be eliminated).

The Feds say about 6 percent of taxpayers request the initial four-month extension, and about a third of those go on to request a second extension, usually for two months until October 15.

Business taxpayers, who already get an automatic six month filing extension for the asking, will also enjoy new streamlined extension procedures and the elimination of three existing forms.

Beginning Jan. 1 2006 eligible business taxpayers will use IRS Form 7004 to request an automatic six-month extension.

See your tax professionals for conditions under which even longer filing extensions are available.

But why put off the inevitable?

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Timely Gifts



There always seems

to be a time or event where gifts are both appropriate and appreciated, celebrations such as birthdays, holidays, housewarmings and other occasions. Alas, it's not always easy to give gifts.

What to do? Here are three winners in all price ranges that most people will greatly value:

- Tools. Yup, you gotta have 'em. Prices range from bargain-basement to Fifth Avenue. Look for utility, durability, packaging and safety.
- Emergency lights and radios. These are great to have around the house, devices that can be hand-cranked to provide light and news at the very time they are most needed.
- Everyone has a need for kitchen storage, the more the better.

College Students And Homeowners Insurance

Homeowners insurance



policies often cover far more than a home and its contents. If you have a child entering college he or she may well have personal property protection under your household policy. Policy coverages differ, but in many cases homeowners automatically have personal property protection equal to 50 percent of the property's total value -- and some policies go as high as 70 or 75 percent.

A college student living in a dorm is often considered a "resident" within your household for insurance purposes. In the event of theft, a portion of your personal property coverage can apply to the student.

For details, speak with your insurance agent.

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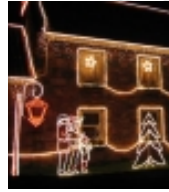
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Should I Take My Home Off The Market During the Holidays?

By Blanche Evans



When you look at your calendar you may find the months already overloaded with seasonal obligations -- shopping, entertaining, children's pageants, charity work, decorating the house, and so much more. If you are also trying to sell your home, you are under extra pressure to keep your home in "showtime" condition. And that could be the last thing you need before the holiday spirit is broken.

It is understandable why you would be tempted to take your home off the market during the holidays. And the list of justifications is long. If you are too busy, buyers may be also, and you may find your efforts unrewarded by enough showings. And what if you do get an offer? You may be faced with the possibility of packing and moving during the busiest time of the year. Besides, you can give your house a rest, and it will have better momentum after the holidays. Better to just pack it in and start fresh in January, right?

But wait! Most top Realtors agree that taking your home off the market during the Christmas season is a mistake. The house surely isn't going to sell off the market! What is the advantage of that? So you're busy. Let your Realtor do the work. You can leave in the morning, go to work, go shopping, and let your Realtor take care of things.

The holidays are a wonderful selling period. Why? Because most people take off work sometime during the season. The husband and wife are both off and want to see houses. Most agents like the holidays because the buyers have more time, and they can look at homes together.

Before you take your home off the market, consider the following points:

- Although buyer activity may appear to slow down, the buyers who are actively looking during the holidays are that much more serious. Agents believe the home market is no more affected at Christmas than during other "busy" periods. If that were so, the market would shut down throughout the year as families concentrate on spring weddings, June graduations, summer vacations, and autumn back-to-school activities.

- Many buyers deliberately choose to shop for a home *after* the busy spring and summer rush. They know that it will be easier to look, and that negotiations will be less stressful. They may not have children, or they may have grown children, so moving to accommodate the school year isn't a consideration. Finding the right home at the right price, however, is.

- Relocating families often don't have a choice when they can leave for their new destination. Although 68% of transferring families have children, many families have to transfer during the middle of the school year. These families are that much more motivated to get their families settled in before either the January semester begins, or to arrange for the move during spring break in March. If you sign a contract by New Year's Eve, the timing couldn't be more perfect.

- At Christmas time, our culture focuses on family and the home. Preparing for the indoor activities of winter is one of the most enjoyable periods of family life. Allowing buyers to view your home during this most hospitable of seasons lets them better picture their own family life in the attractive environment you have created.

- When is your home ever more beautiful and inviting? You have cleaned and decorated, and your home looks like a picture postcard. If the results are good enough for family and friends, they will surely be good enough to impress your buyers. Get the family team on board to do a five-minute blitz pick-up every morning to keep holiday messes to a minimum.

- With reduced inventories and motivated buyers, you will have all the members of the MLS on your team. You may find you have more showings than you would if you marketed your home during a busier time of the year.

- If you do get a contract, you can arrange the terms to suit your needs. If moving during the holidays isn't an option, you can put in the closing date of your choice. Most people can close 30 to 60 days after a contract is written, so there is plenty of time. Possession and closings are very negotiable.

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Homeowners Warming Up to Bigger and Better Fireplaces

By Michele Dawson



Fireplaces have traditionally been one of the top amenities sought by homebuyers. But now sophisticated buyers -- and smart homebuilders -- are taking it one step further with upgraded, additional and outdoor fireplaces.

A survey last year by the Hearth, Patio & Barbecue Association (HPBA) revealed homebuyers include a fireplace among features they most want in their home. They also consider a fireplace a design feature that improves the home's value. Nearly 60 percent of all homes built today include at least one fireplace, according to the National Association of Homebuilders (NAHB). And 71 percent of fireplace installations are made by the builder.

The HPBA urges builders to look beyond the traditional fireplace in the expected family and living rooms and set themselves apart from their competitors -- and meet the demands of today's homebuyers -- by upgrading the fireplace.

There are many ways to do this. For example, the association suggests:

- A new super-size fireplace -- up to 50 inches wide and 55 inches high -- for the great room. Direct-vent fireplaces can sport reflection-free glass, so you'll see only the flame and not the glass.
- Adding a mantel or cabinet, perhaps with gas controls incorporated into either.
- Fireplaces that allow the homeowner to control the heat output without changing the height or quality of the flame. Some will even pull air from the room, transforming it into warm air and radiant heat.
- Electric fireplaces, which are more advanced than ever. Technology makes them more beautiful than ever, and many can be operated by remote control. Users can turn on flame and heat, or just one. Another benefit is that they can be operated year-round in any climate and are easy to clean and maintain. And you can use real-looking artificial looks to complete the

look.

- New fireplace designs for smaller rooms, bedrooms and, yes, bathrooms. Imagine a see-through gas fireplace that can be built into an indoor/outdoor wall, allowing you to enjoy it from inside or outside.
- Something different. For those modern types, portrait-style fireplaces can be built into the wall, resembling framed artwork. Corner models offer flames coming from a bowl, freestanding fireplaces are an option, as are more sleek, stylish designs.
- Indulging. Think about a fireplace above the bathtub or in the kitchen, where the fireplace can warm the room while heating an oven.

A new spin on fireplaces is also seen among homebuilders and design professionals.

"Fireplaces will be put in at eye level in the adjoining family room, so the cook can enjoy it, too," Joan McCloskey, Better Homes and Gardens editor, said at the International Builders Show.

The NAHB says more than 25 percent of owners have a fireplace or freestanding stove in areas of the house other than the family or living room. Most often they're in the master bedroom, many are wall-mounted. Hearth products are also hot outdoors these days, too. In fact, the HPBA earlier this year said outdoor hearth products sold in record numbers for the second consecutive year. Portable heaters, chimineas and outdoor fireplaces -- many weatherproof -- are key elements in today's outdoor room, which usually also includes a barbecue grill, dining area, lighting, and patio umbrella.

Another factor that's driving these overall fireplace trends is demographics. The percentage of home-buying couples with children has dropped significantly over the past 20 years, says National Association of Homebuilders economist Gopal Ahluwalia. That means empty nesters want different amenities.

"What homebuyers really want is something totally different from everybody else," McCloskey said.

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Should You Remodel or Move?

By M. Anthony Carr



Unless you've taken a new job in a new location, the decision to move up may involve deciding on whether to remodel or move altogether. Homeowners nationwide will spend \$192.8 billion this year to either remodel or repair their homes, according to the U.S. Census.

The Remodeling Index, provided by National Association of Home Builders' Remodeling Council, determines minor alterations at \$25,000 or below and major alterations above that amount. Where do you stand? Is it worth \$25,000-plus to remodel or should you move up? There are reasons in favor of both. Let's deal with the remodeling first.

- Your community is great, why move? For some homeowners they already live in the best community for their family and lifestyle. The schools are great, it's near their worship center, shopping and they are plugged in with neighbors and the community. So instead of moving, it might be best to expand or remodel.

- Sometimes, it's just time to upgrade the house -- even if you're planning on selling in the future. If you bought a home with 15-year-old appliances and décor, it may be time to switch them out, now that they are 20 or 25 years old. I always get frustrated with homeowners who want to remodel right before they move -- they've never had the opportunity to enjoy the house they've just remodeled. Upgrades may include flooring, bathrooms, kitchen, exterior facelift, paint, curtains, furniture -- not just the house itself.

- It might be cheaper than selling. If you're needing more space, the remodel may actually be cheaper than selling, especially if you're looking at finishing or remodeling the basement. The basement remodel is the easiest and most affordable remodel available to homeowners because the exterior walls, plumbing and most electric may have already been run throughout.

- You're a do-it-yourselfer. Okay, you love those Old House, Fix-It or Nix-It, Saturday morning programs. Living in a dust-ridden environment with tools and power cords strewn throughout is your vision of heaven on earth. Go for it.

- You'll have to remodel the new house anyway. Most new

homeowners spend upwards to 30 percent of the value of the new house they just bought fixing it up the way they want -- so why move? Just spend that money where you are.

Now, there are just as many reasons to move instead of remodeling.

- The move could take less time and hassle. Depending on the condition of your local market, you may be able to list, sell and move in a shorter period of time than it would take to actually remodel your current home. Time is a major factor in our busy lives, and many times it would be quicker to just move.

- Remodeling would disrupt your lifestyle more than you're willing to deal with. You have to hire a designer, then a contractor, move furniture from one area to another in your house, find storage for the rest, live with dust, workmen, etc., for several months and then HOPE you like what you get at the end of it. Better to buy the house that's already finished the way you want it than betting on a finished product you're not sure about.

- You don't want the hassle of dealing with contractors in case they don't get it right. The challenge for remodelers is that they are being told by a remodeling-challenged homeowner what they want and then try to create that environment. If the homeowner doesn't like it at the end -- it's very expensive to change once it's done.

- Remodeling could cost more than moving. For some people, to get what they really want, they would have to double their mortgage anyway -- so it might be better to check out what's available in new construction or even in a move up in the community. Plus, builders in some markets are starting to offer free upgrades -- including rec rooms, decks, and other add-ons that usually are the subject of a remodel job.

- Finally, you're family has enlarged. You just may need a larger home because you have more children or your parents/au pair/adult children have moved in with you.

When it's time to remodel, speak with your REALTOR® before making your final decision, it might be in your best interest to make that move instead of knocking down a wall.

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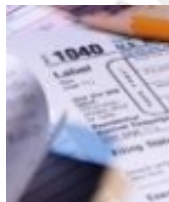
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Home Buyers May Get Mortgage Insurance Tax Deductions

By Kenneth Harney



Home buyers and refinancers who take out low-downpayment loans using any form of mortgage insurance -- FHA, VA guaranty or private coverage -- may get a surprise benefit next month: For the first time ever, they may get the right to deduct their monthly mortgage insurance payments just as they currently get to write off mortgage interest payments.

It's not a done deal yet, but Capitol Hill sources say the prospects are good that pending federal tax legislation will allow mortgage insurance tax deductions when it goes to the President's desk before the end of the year. The write-off provision is tucked away inside a massive \$60 billion bill passed last week by the Senate 63-44. The House is expected to pass its own tax bill after the Thanksgiving recess, but without a mortgage insurance deduction sanction. Senate and mortgage industry sources say it is highly likely that a House-Senate on the two bills will approve the Senate's concept, in part because it has bipartisan support from more than half of the members of the House of Representatives, and in part because this year's Senate bill authorizes deductions only for new mortgage insurance policies written during calendar year 2007, thereby cutting revenue costs.

In two prior congressional sessions, the mortgage insurance deductibility issue failed to make it into law. This year, say sponsors of the legislation, the result should be different. Though the deduction authorization is limited to new loans made next year, the expectation is that, once incorporated into the tax code, the pro-homeownership, pro-consumer deduction provision will either be reauthorized on an annual basis or made permanent in future tax legislation.

The Senate-passed provision would essentially nullify a long-standing ban by the IRS against mortgage insurance deductions on federal income tax filings. It would permit full write-offs of FHA, VA and private mortgage insurance (PMI) premium payments for households with annual incomes up to \$100,000. Households with incomes above that threshold would be limited to partial write-offs under a phase-out formula.

Deductibility of mortgage insurance is an issue with significant social as well as financial implications. That's because mortgage insurance premiums are paid for primarily by home buyers with modest incomes and insufficient savings to make a conventional downpayment. FHA mortgage insurance, which allows buyers to make minimal 3 percent downpayments, predominantly serves first-time and minority purchasers. Private mortgage insurance serves a similar group of modest-income consumers.

Proponents of deductibility argue that mortgage insurance premiums are the functional equivalent of mortgage interest payments, which are deductible for homeowners on up to \$1.1 million in mortgage debt. Why not allow less-wealthy buyers to write off premiums that get tacked onto their monthly principal and interest payments solely because they couldn't make a 20 percent downpayment?

Even the IRS acknowledges this: When a lender incorporates a borrower's mortgage insurance into the note rate -- bumping it up by a quarter of a percentage point or more -- the IRS permits the rolled-in premiums to be fully deducted, just like interest.

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Free Energy Audit Offers Big Savings

By Lew Sichelman



While certainly a worthwhile undertaking for any home owners who wants to trim his utility bills, the typical, commercially-offered home energy audit is a lengthy and expensive proposition. But now there's a free and simple way to accomplish pretty much the same task.

Offered by the American Homeowners Foundation, the self-help test helps owners identify practical - and often easy and inexpensive steps - they can take to reduce their energy consumption. The self-administered audit comes not a moment too soon. According to the Department of Energy, home heating costs can be expected to skyrocket this winter. For example, DoE said that homes heated with natural gas could see their fuel costs explode by as much as 48 percent. And the cost of home heating oil could surge by up to 32 percent. On top of that, a colder winter than usual also is predicted.

The test guides owners through their homes, room by room, so they can address 25 items and grade key features that impact energy usage. Features such as air registers, insulation, thermostat, fireplace, appliances and even light bulbs are scored.

The self audit identifies where energy is being lost, and can be saved, by specific enhancements. "Simple, efficient changes can lead to quick paybacks for homeowners," says AHF President Bruce Hahn. "And in addition to reduced home heating bills, these changes can increase a home's comfort level and provide an overall more energy-efficient dwelling."

The only tools needed to take the test are a pencil, paper, flashlight, ruler and a screwdriver.

The 10-minute test covers 25 questions, and gives - or subtracts - points for each answer. After tabulating the total, your house will range in scale for a triple A model of efficiency to an energy clunker that needs professional help.

To give you an idea of just how simple the do-it-yourself audit is, here's what the exam asks about your home's heating system:

- If yours is a brand new, super high efficiency/energy star system, add 10 points.
- If your system is less than three years old and high efficiency, add 7 points.
- If your system is three to five years old and high efficiency, add 5 points.
- If your system is five to 10 years old and in good shape, add 3 points.
- If your system is an oldie but a good, 10-plus years old, add 1 point.
- If your system is over 20 years old and in poor shape, subtract 3 points.
- If you have had your system checked out by a qualified HVAC professional within the last year, add 2 points.
- If you have solar heating, add 5 points.
- If you have changed your filter six times in the last year, add 2 points.
- If you have changed your filter two to four times in the past year, add 1 point.
- If you have not changed your filter within the last 12 months, subtract 5 points.

To receive the free audit, e-mail the foundation at ahf@americanhomeowners.org, or send a stamped, self-addressed envelop to AHF, 6776 Little Falls Road, Arlington, Va. 22313.

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Ten Fall Maintenance Tips

By Realty Times Staff



Pillar To Post, North America's largest home inspection service, recommends Ten Fall Maintenance Tips to better prepare a home for the winter. Because homes react to seasonal changes in temperature and moisture levels, it's important that maintenance is done in order to avoid higher energy bills, or worse, damage to the home.

"It's important for people to know that Fall maintenance will not only make their homes more energy efficient during the winter months, but will safeguard their homes against potential seasonal 'disasters' such as leaking roofs or home fires due to neglected chimneys," says Dan Steward, Pillar To Post president. These 10 steps can help homeowners be prepared and safe this winter:

- Check the heating system. Check the filter, pilot light and burners in a system fueled by gas or oil. Fireplaces, boilers, water heaters, space heaters and wood burning stoves should also be serviced every year.
- Clean ducts in the heating system. Clean and vacuum dust from vents, baseboard heaters and cold air returns. Dust build-up in ducts is a major cause of indoor pollutants. In a home that is shut tight for the winter, dust increases the possibility of illness. Ducts should be professionally cleaned about every three years.
- Test fire and smoke alarms as well as carbon monoxide detectors. Often alarms and detectors go unattended. Batteries should be checked every six months to ensure that they're working.
- Remove excess leaves and damaged branches surrounding the house. Now that leaves have fallen off of trees, it's a good time to remove any dead branches. Dead branches have the potential to break and fall, ruining roofs or decks.
- Maintain gutters. Remove all debris that can slow or impede the ability of the water to drain effectively from the roof. Trapped water can freeze then thaw, an action which could be

destructive not only to the gutters themselves but to the adjoining roof as well.

- Inspect the roof. Look for damaged or loose shingles, gaps in the flashing at joints with siding, vents and flues, as well as damaged mortar around the chimney. Proactive maintenance can prevent emergencies and expensive repairs.
- Inspect exterior walls and window sills. Check walls and window sills for damage such as cracks, gaps, loose or crumbling mortar, along with splitting and decaying wood. Wood trim and siding can suffer from deterioration or loose paint. Caulk exterior joints around windows and doors, which helps keep the home weather tight and helps to lower heating bills .
- Maintain steps and handrails. Repair broken steps and secure loose banisters. Broken steps are easily hidden beneath snow, which could cause a dangerous fall. Similarly, a person slipping on ice will grab a handrail for support.
- Prepare storm windows for installation. Check all weather stripping and all fasteners. Well-maintained and properly fitted storm windows will help to save on energy costs during the winter months.
- Pools, sprinkler systems and outside faucets should be shut down. Homeowners can shut down outside faucets, while the other tasks are best performed by industry professionals to prevent cracked pipes and pool bottoms.
One extra bonus tip for those people who are planning to do some winter projects inside the house, such as painting or carpet renewing: Paint interior walls before it gets too cold to leave the windows open for ventilation from the smell or the fumes. The same goes for carpet cleaning or floor refinishing.
Planning ahead in order to complete these Ten Maintenance Tips is important for many reasons. If these maintenance tips are done over the next few weeks, people can then sit back and enjoy the winter, the holidays, lower energy bills and their own peace of mind.

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Procrastinators Rejoice: Two Extra Months On Extension To File Tax Returns

By Broderick Perkins



Home owners can get bogged down with mortgage interest, property taxes, sales expenses, excessive capital gains, home office deductions and a host of other tax return entries that are related to home ownership.

Now they can stay bogged down longer and not feel guilty about it.

The do-it-tomorrow band of tax-return filers just got a reprieve from the federal tax man.

Home owners' tax returns are typically a bit more complicated than those without the taxing issues of home ownership, but any tax payer who files a tax return actually stands to benefit from a new rule that will have procrastinators dancing a jig.

Six-month automatic tax return filing extensions will be available to most taxpayers in 2006.

Believe it or not, the new U.S. Treasury Department and Internal Revenue Service regulations actually make the put-it-off method of filing tax returns easier and more streamlined.

Beginning Jan. 1 2006 tax payers can request a full six-month tax-filing extension, without a reason or even a signature. The new procedure replaces a more cumbersome two-step process.

Don't dance too much. Postponing filing your tax return doesn't mean you can put off paying any taxes due. That hasn't changed. Fail to pay on time and you'll get fines and interest

tacked onto your existing unpaid tax bill. Beginning with your 2005 return, due in 2006, you can use the single IRS Form 4868 to get the automatic extension of time to file. As of this printing, the new form was not yet available on the IRS's website. The old Form 4868 (2004) should not be used to obtain the new automatic six-month filing extension.

The new Form 4868 will replace the existing two-step process under which an initial automatic extension was only allowed for four months, generally until Aug. 15.

If more time was needed, a taxpayer had to explain why, using a second extension request form (IRS Form 2688, due to be eliminated).

The Feds say about 6 percent of taxpayers request the initial four-month extension, and about a third of those go on to request a second extension, usually for two months until October 15.

Business taxpayers, who already get an automatic six month filing extension for the asking, will also enjoy new streamlined extension procedures and the elimination of three existing forms.

Beginning Jan. 1 2006 eligible business taxpayers will use IRS Form 7004 to request an automatic six-month extension.

See your tax professionals for conditions under which even longer filing extensions are available.

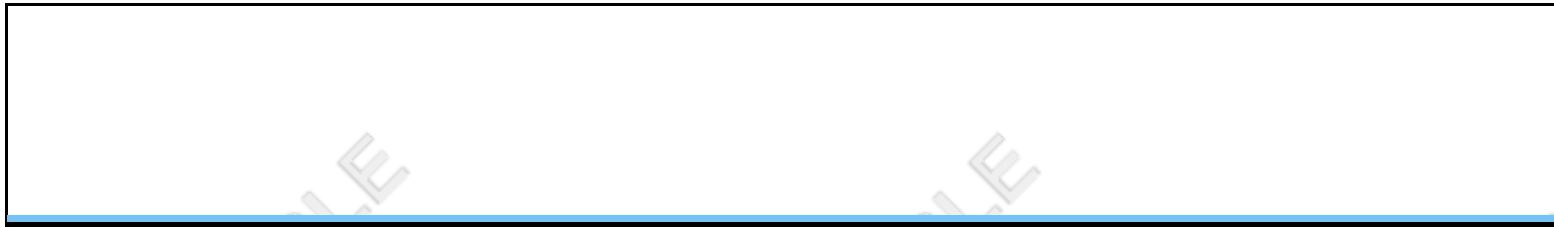
But why put off the inevitable?

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