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Robert Graf is a top producer with Re/Max achieving Platinum Club Status— a level attained by less than 5% of all agents worldwide. His experience in Real Estate combined with extensive training in short sale and REO property management provides you access to unlimited information regarding your particular needs.



Bursting the 2 Biggest Myths in Real Estate

MYTH #1: Why should I try and sell my home, no one can get financing these days? Nothing could be further from the truth. Banks and mortgage companies are in business to loan money. The confusion comes from the qualifying process. The days of stated income loans (claiming annual income without documentation) are gone for the foreseeable future. We all got spoiled in recent years with the lax guidelines implemented by lenders. Not to put the blame on any one entity, but this is exactly what got us into the mess we are currently in. If you compare the income to debt ratios from the 1950's and 60 to now, you will see that even with the "over cau-

tious" guidelines, it is still much easier to qualify for a loan today than in our parents era. **MYTH #2: I'm just waiting for the market to come back up to 2006-2007 prices.** Believe it or not we have been steadily increasing in median price since February of 2009. There is a very strong opposing force that will not allow us to have the "extreme ramp-up effect" we experienced from 2003-2006. The word is INFLATION. As consumer confidence and the economy starts to feel more secure and we all acknowledge full recovery mode, we will experience high interest rates that will curtail rapid property value increases. This cycle will have to run its course and will take several

years to complete before we can once again experience the "glory days". The bottom line is that if you are thinking about selling your home, now is a great time as the affordability ratio has never been better. Home values combined with record low interest rates have created a balanced healthy Real Estate market.

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California's jobless can get up to 6 months mortgage payment assistance

The US Treasury Dept. announced it is providing additional funding to a Calif. program to help homeowners struggling to make their mortgage payments due to unemployment. The program, administered through the

Calif. Housing Finance Agency (CalHFA) will assist struggling borrowers make up to six months of mortgage payments. Lenders will be asked to match the government contribution. To qualify; borrowers must

be unemployed and eligible for unemployment benefits, live in the home tied to the mortgage, be fewer than 90 days behind in payments, & meet income guidelines. For more info go to: keepyour-homecalifornia.com