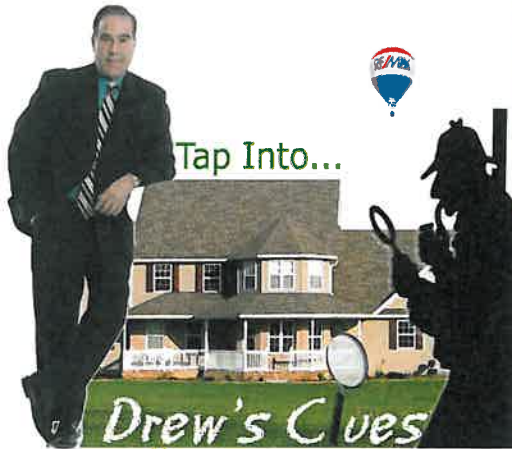


Drew's Cues

DREW FERRARA, Your Bucks County Real Estate Specialist, 215.369.HOME



LOWER YOUR PROPERTY TAXES via a free & easy Tax Appeal!

Why continue to pay taxes based on a higher property value you had in the past? I understand the process & it can be handled without paying an attorney or an appraiser! I am willing & able to assist you **FOR FREE!**
The deadline to file your appeal is **August 1st!**

Buying into the 'American Dream'

Good prices, low interest rates, and many houses to choose from: These are all great reasons to buy a home right now.

But they aren't the most important ones. These are: because you want one, because you need one, because you can afford one, and because you can get the home you want right now at a great price.

These reasons for buying trump all others, no question about it. But aside from want, need, and availability, a few other considerations make the timing right.

The greatest benefits of home ownership include the fact that the place is your own. You can enjoy it any way you want for as long as you want. It will reflect your personal style and interests.

Consider the long-term view. Rent money is gone forever, but a home is an investment. Part of what you pay each month is yours to keep.

You can deduct property taxes you pay as a home owner. Plus over time, the value of your home will definitely increase.

* Low down payments of 3.5 percent are available through FHA.

If you haven't saved much toward a down payment, or if you are a single parent or have other qualifying circumstances, you could be eligible for a state of federal grant that would cover the down payment.

I am familiar with these grants, available through the Bucks County Housing Authority, and other grant programs and can guide you through the application.

* Remember the \$8,000 First-Time Home Buyer Tax Credit (for a 1st time buyer or someone who hasn't owned a home in the past 3 years). The credit is equivalent to 10 percent of the purchase price of the home, but capped at \$8,000. Now you may use up to \$5,000 of the \$8,000 credit at settlement! Ask me! The credit applies to any home bought between January 1st 2009 and December 1st 2009. Singles need an income of \$75,000 or less

to qualify and for couples, it's \$150,000 or less.

It is refundable, which means you can get it even if you don't have \$8,000 in tax liability!

Now is the time! Look around, make an offer on the home of your choice, and start on the way to becoming a homeowner- it's the American Dream!



Be Careful! Don't ruin your flat-panel TV, page 3



"Where liberty dwells, there is my country." Benjamin Franklin

Tap Into... Drew's Clues!



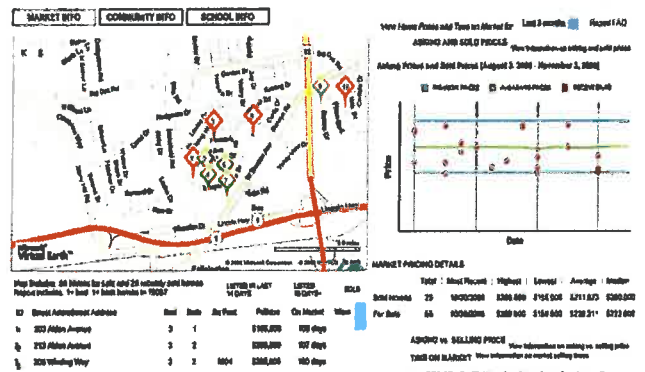
MARKET SNAPSHOT

Want more information about your current or potential Community?
 Visit HomesInBucksPA.com and enroll in my Market Snapshot Program!

In 2 quick steps, anyone can sign up to receive a streamline version of my **Comparative Market Analysis**, complete with easy to interpret graphs & maps.

This report provides the following in a geographical radius of subject address:

- Homes Currently for Sale
- Recently Sold Homes
- High / Low / Median Sale Prices
- Average Asking vs. Selling Prices
- Days Spent on Market



We encourage both Buyers & Sellers to sign up for market updates!

Want to see more of Drew's Clues for Home Sellers?
 How about Drew's Clues for Home Buyers?

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'Thar's gold in them thar hills' Maybe you can find it!

No one knows where "Thar's gold ..." was first said, but in spite of its ungrammatical content, it has a certain ring.



People are still prospecting for gold, but in today's economy, they are finding it in the form of real estate bargains. Sometimes a foreclosed home in a nice neighborhood can be bought for one-third to one-tenth of its value.

The National Association of Realtors reports that **nearly half of sales right now are properties that have gone back to the lenders**, or they are homes sold at a bargain price by the owners in order to avoid foreclosure.

Some 401(k) investors see it as a way to eventually **make up for money they lost in the stock market**.

The same 'flip' stories are out there today, just as they were during the housing boom. One couple bought a foreclosed house for \$150,000 in a reasonably good neighborhood. They invested \$40,000 in updates and repairs. After that, with the help of a motivated real estate agent such as myself, they sold it quickly for more than \$280,000. These situations are getting more common in our marketplace everyday.

The difference today, says real estate agents, is that buyers must be prepared to hold or rent their prospective gold mines for months. In the halcyon days of the housing boom, houses in hot markets were snapped up as soon as they were listed. Not so today! **In most markets, including ours, there is still a massive supply of unsold houses.**

There may be some bright spots, though. In some cities, where the supply of unsold homes is greatest, there is a shortage of rental properties. Those who buy one or more homes, and have them repaired, should be able to make a nice profit on the rent even after paying for property taxes and upkeep.

How to clean your flat panel TV

The screen on your flat-panel television is much more sensitive than the CRT screens that came before it. Plasma, LCD and projection televisions require more care when cleaning them.



* The number one caution: Don't use regular glass cleaner. Chemicals in window cleaner can permanently fog your screen over time and could even remove its antiglare coating.

* Customer service techs at Westinghouse recommend using LCD cleaner, which can be purchased at any electronics store.

At MG Chemicals, makers of one widely used LCD cleaner, they say most cleaners are mainly water. If you don't have special cleaner on hand, use a glass of distilled water with a capful of rubbing alcohol in it. Or use a mixture of equal parts of water and white vinegar. Avoid products containing ammonia, ethyl alcohol, acetone, ethyl acid or methyl chloride. They might turn your screen yellow.

* Whatever cleaning agent you use, never spray it directly onto the screen. Put it on a cloth instead. Spray can get inside of flat panels and damage them. It can also run down, get into the TV circuits and short them out.



* Flat panel screens are made of plastic and scratch very easily. Some makers advise using micro-fiber cloths such as those recommended for cleaning laptop screens, eyeglasses or camera lenses. These are the best choices. Many cloths and tissues feel soft but are actually somewhat abrasive.

* Don't use paper towels. They can scratch the screen's surface. They can also carry a static charge which could damage the set's electronics, according to the Geek Squad.

Cleaning the big screen

1. Turn the set off so you can see areas that are dusty or oily.

2. Dust the screen very gently. If there is dirt or oil remaining, dampen the cloth with a cleaning agent and wipe gently again. Never press on the screen because it can cause pixels to burn out.

3. The plastic edge of the screen can be cleaned with any multipurpose cleaner, but be careful so the cleaner doesn't contact with the screen itself.



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Happy 4th of July! Have a safe & fun holiday weekend!