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Homeowner's Monthly

Practical Ideas That Add Value To Your Life®



Volume 2

Issue 4

Apr 2004

Increase Your Home's Curb Appeal

Chances are that the person who ends up buying your home will drive by at least once when making the decision. It is a fact that making your home as appealing as possible upon first glance will shorten the amount of time it is on the market.

Entrance

It is very important that your home be easy for potential buyers to find, so make sure the house numbers are easy to see from the street. Have an objective person approach your door to see things you might not notice. Does the door need to be painted or replaced? Is there a polished doorknocker or working doorbell? Are the railings secure and sturdy looking? These initial impressions can help any interested buyers make their decision.

A clean and neat exterior will let the potential buyer know that you have kept the house in good repair. Hire a window washing service to professionally clean windows and clear away cobwebs and debris.

Siding, Roofing and Gutters

A main concern for most homebuyers is the condition of the roof. No one wants to buy a house that might need a costly new roof in only a few months. Hiring a home inspector will help identify potential problems, like leaky roofing, that could interfere with the sale.

Additionally, the paint or siding on your home should be in good shape and not peeling or chipping. Walk around your house and make a list

"Home sellers have many choices when it comes to improving the overall appearance of their properties with minimal effort and money," says Kelly Masterson of Yarmouth Estates, Inc. She adds that while most home improvements return less than 100% of their costs at the time of sale, certain 'common sense' improvements yield much higher returns. Not only are these improvements relatively inexpensive, they might just make the difference between selling your house at all! Having a tidy home, including the front and back yards makes it approachable. Having the proper lighting, trimmed landscaping, and sparkling windows makes it inviting.



Quote Of The Month

"If you watch a game, it's fun. If you play at it, it's recreation. If you work at it, it's golf."

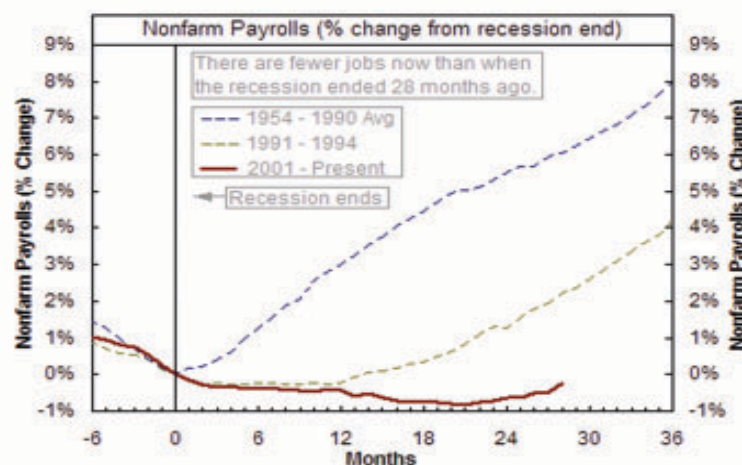
- Bob Hope

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A "Jobless Recovery" May Lead to a Rude Awakening

This month's chart illustrates the current "jobless recovery". After a recession ends, the number of nonfarm payrolls (jobs) typically starts to increase until there are 6% more jobs 28 months later. This is illustrated by the dashed blue line that represents the average growth in jobs for all economic recoveries from 1954-1990.

The current "recovery" (the bold red line) has not coincided with the job growth normally associated with an



expanding economy. While there are signs of a strong and improving economy, in terms of job growth, this remains the weakest recovery in the post-WWII era.

Why is this important you may ask? As homeowners we have come to expect continued escalating home prices. While people want to own homes for many reasons, one of the primary benefits is appreciation in value and an increase in home equity (and net worth). If employment figures do not improve soon, their may not be enough financial capable buyers to pay the higher prices, and prices could decline despite low rates.

This Month In History...

1582: The first "April Fool's Day" takes place. The introduction of the Gregorian calendar moved New Year's celebrations to January 1. With slow communications, many people still celebrated on April 1 for years to come - hence called "fools" by those in the know.

1775: The American Revolution began, setting into motion the decline of the British Empire and the rise of the world's first constitutional republic since antiquity.

1912: RMS Titanic sinks off the coast of Newfoundland.

(Increase Your Home's Curb Appeal p.1...)

of any areas in need of repair. Arrange to have these items fixed well before listing your home. Loose gutters, missing roofing shingles and chipped paint will leave potential buyers wondering how well the house has been cared for, and they could lower the offer you receive for your home.

Plants, Yard and Decorations

Potted plants and a few decorative items will add some character to your home's exterior, and help make your home pleasing to visitors. Well-tended flowerbeds and neatly pruned bushes and trees will also give a positive impression.

Grass that is burned, overgrown or imbedded with weeds will not be appealing to most homebuyers. A professional lawn service can help remedy unhealthy grass or can lay new sod for an instantly perfect lawn. If you have children, make sure their toys are neatly stored, rather than strewn across the yard. The same goes for gardening equipment.

Last Minute Tips

Remember that potential buyers will also drive by at night. A well-lit exterior will make your home look welcoming and lived-in from the street. Leave a few lights on inside the house to give a warm glow from the exterior.

Lastly, if your agent is showing your home to potential buyers, quickly sweep the steps and walkway and move garbage cans to an area where they are not easily seen. Hopefully these steps will help you with a quick and easy sale of your home.

Additional Checklist

Repaint walls in rooms that have been repainted. Choose a neutral paint color. Refinish wood floors. Replace or repair loose cabinetry. Fix leaks in ceilings and walls. Put magazines in decorative baskets. Keep bills and personal papers in a box. Replace worn or outdated vinyl flooring. Clean ceramic tiles and re-grout. Reduce the number of personal items in each room, to make the house seem larger.

If you plan on staying in your home and simply want to increase curb appeal for your own enjoyment, one of the best ways to fund the undertaking is with a home equity line of credit. Some people may even benefit by refinancing in this ultra-low interest rate market. Consult with your mortgage professional (see page 4) to discover which program would best suit your needs.

Is The Housing Boom About To Bust?

Over the last three to four years, home buying, mortgages, and refinancing have been the engine of growth for the U.S. economy, but there has been growing concern that the market has been satiated and the home sector boom is about to bust. However, many consumers are still planning to buy homes, to take out home equity loans, or to refinance, and more first-time home buyers are planning on entering the market this year, according to a survey by Ipsos-Insight, the global marketing research firm.

In the representative survey of 1001 Americans fielded earlier this month, twelve percent of respondents indicated that they plan to purchase a home in 2004. "While most experts have predicted 2004 home sales will drop off from the all-time record sales seen in 2003, consumer intentions seem to indicate that if there is in fact a sales decrease, it may only be a slight decline" said Greg Mahon, a financial services expert and Senior Vice President with Ipsos-Insight.

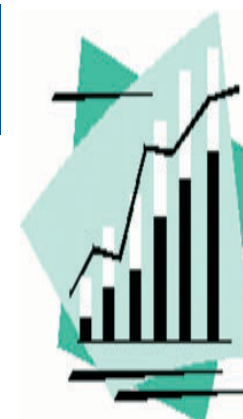
"It's important to note that we are expecting, from an historical perspective, 2004 to be a very strong year again for mortgages," said Mahon. "Mortgage banking and brokerage companies should plan accordingly to ensure they can take full advantage of this year's expected fee income opportunities."



Of the respondents intending on purchasing a home in 2004, more than 4 in 10 (43%) are planning on purchasing a newly constructed home, while 57%

are planning to buy an existing home. Further, nearly half (48%) of the respondents intending to buy a home are entering the market and do not currently own a home.

"Our findings indicate that there is still tremendous opportunity, so long as interest rates don't rise substantially," added Mahon. "Currently, all indications seem to suggest that rates will remain stagnant for the next six months, which portends favorably for consumers, financial services companies, and the U.S. economy." Homeowners should refinance immediately if they haven't already taken advantage of the low rates.



MYTH: 'The Rich' Don't Pay Their Fair Share

There is a popular American myth — repeated with increasing frequency in this election year — that "The Rich" (whoever "they" are) don't pay their fair share of taxes.

In fact, The Rich not only pay a disproportionate share of taxes, this share has been increasing since 1990. According to the most recent figures available (2001) the Treasury Department reports:

1- Since 1990, virtually ALL of the income tax collected by the federal government has come from taxpayers who fall in the top 50 percent in terms of income. In 2000 and 2001, this group paid over 96 percent of total taxes collected.

2-Most of this tax revenue comes from a very select group: The top 5 percent of taxpayers, defined as those who earned about a third (32 percent) of all national income, paid more than half of all individual income taxes (53.3 percent).

Those in the top 1 percent in terms of income, paid more than 30 percent of the total amount of income tax collected.

3-The tax cuts we received in 2001 and 2003 shifted an even larger share of the income tax burden to those with higher incomes.

It's easy to understand why politicians make scapegoats out of The Rich — this group can't be defined by race, gender, lifestyle, or any other convenient demographic characteristic. In other words, it's safe to pick on The Rich because: 1) they're easy to resent; and 2) they're not going to defend themselves.

Professor Stoxx

PICK OF THE MONTH Indevus Pharmaceut. (IDEV)

With the FDA expected to approve its new drug SANCTURA, IDEV should break out of its flat trading pattern and earn 25%+ gains over the next year. Enter this stock anywhere in the 5.75 to 6.25 range and watch for major announcements regarding approvals and new investments in the coming months.

Disclaimer: Forward-looking statements are not guarantees of future performance, and are based on numerous assumptions about future conditions that could prove to be inaccurate. Actual events, transactions and results may differ materially from anticipated events, transactions, or results described in such statements.



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