

# Peters Press

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**Rob Peters**  
*Financial Services  
Professional*  
New York Life Ins. Co.  
2999 Douglas Blvd.  
Suite 350  
Roseville, CA 95661  
Office: 916-774-6217  
Cell: 530-304-8108  
Email: nrpeters@ft.newyorklife.com  
CA License #0E72111

**Traci Peters**  
*Closing Consultant and  
Mobile Notary Public*  
Sign Me Up  
P.O. Box 163198  
Sacramento, CA 95816  
Cell: 916-402-0861  
Email: signmeuptoo@aol.com  
www.mobileloansignings.com

## Peters Press is now Online!!

My friend Dolores Snellings wanted to know when we were going to put our newsletter online. I am happy to let you know that I have added a page to my website ([www.mobileloansignings.com](http://www.mobileloansignings.com)) where you can view the current newsletter as well as previous issues. There is also another new page on my website that has pictures of Bill & Ted that we have taken over the years. If you want to check them out go the [www.mobileloansignings.com](http://www.mobileloansignings.com) and click on the "Puppy Power Photo Gallery" button. Enjoy!!!

In an effort to be more "earth friendly" we would also like to let you know that if you would like to stop receiving the paper version of the newsletter and would rather have us email it to you, please call or email Rob or Traci and let us know. We would be happy to accommodate you. Also, if there are any particular topics or burning questions you would like answered in our newsletter, please feel free to shoot us an email and we will do our best to include them.

**Happy Valentines Day!!!!**

## What's it Worth ???

by Loretta Crowell, Advanced Appraisal Service

Many have heard the hype recently about plummeting home values. The truth of the matter is in some areas of the U.S. values have been going up and some areas they are going down. In most places it's a great time to buy. If you are looking for a place to live for the next few years you can find some great deals. Or maybe that dream house a few years ago was out of site may now be affordable.

I am asked all the time "what can I do to my house to get the most out of my property when I sell it?" Let's start with the front of the house "curb appeal" be sure that your landscaping is neat, clean and really showcases your house. You may want to talk with a good landscaping company or a landscape architect to get some advice and ideas. A nice covered patio is good for the backyard with neat clean landscaping. Painting the exterior and the interior of your home along with updating those old single pane windows with Dual Pane windows can also add value. Replacing an old Heating and Air unit and updating the kitchen and bathrooms is also beneficial. Removing old carpet and flooring also adds to the value, however, try to stay away from strong colors like forest green, pink, dark red, etc.

## Need Some Work Done?

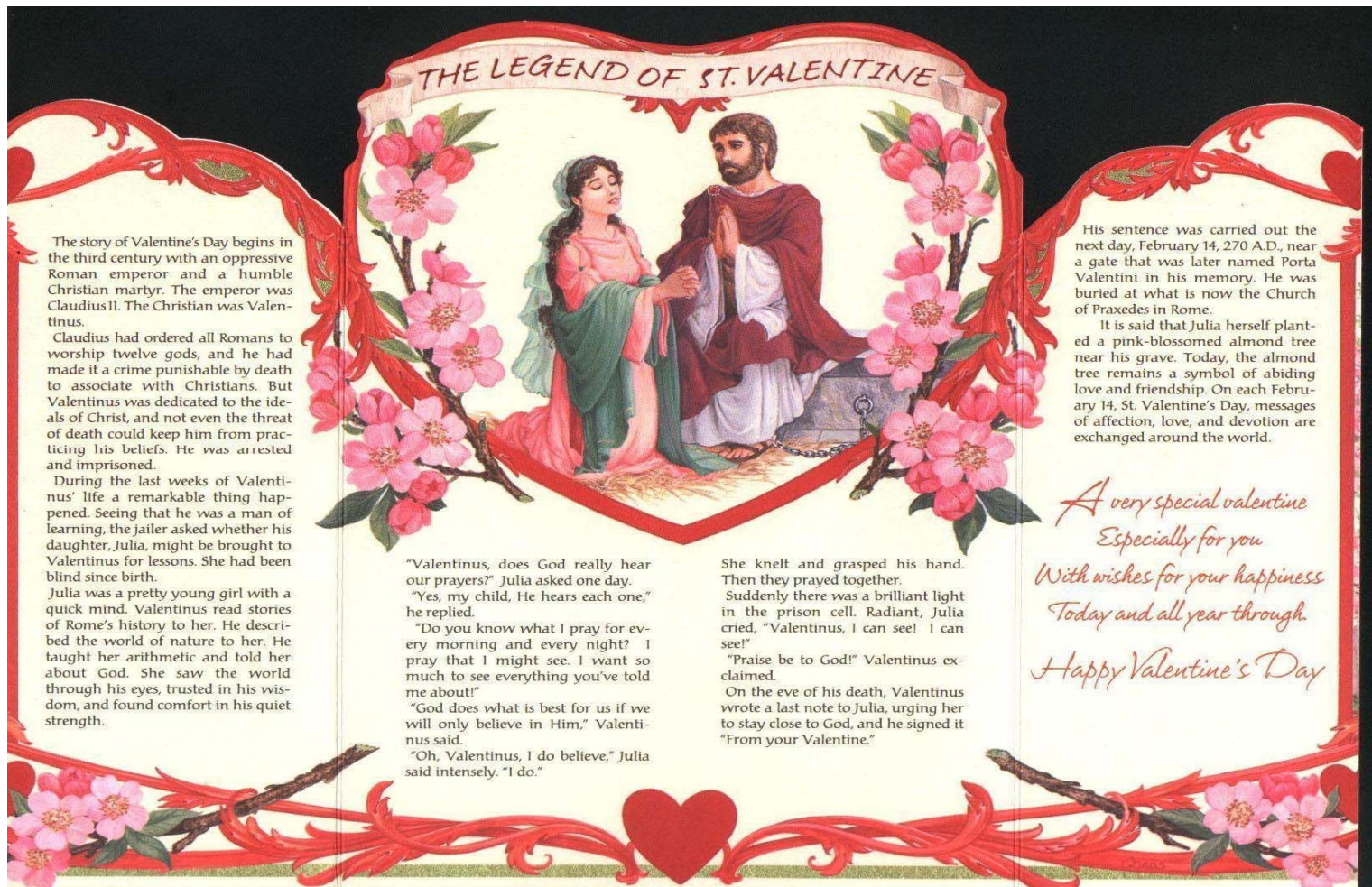
Rob and I have many contractors, attorneys and other professionals we work with. If you need a referral to someone, please give us a call and we would be happy to put you in touch with someone who can help you.



Do you know anyone who owns their own business and has employees? If so, we have a friend in the payroll business that would be happy to do a free, no obligation cost and service comparison to see if they can save you some money and provide you with superior service. Give us a call....

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## PUPPY POWER—Introducing Bill & Ted

Continued from last month... So once we get in the car and start driving home we realize that we have absolutely NOTHING for our new little boys. Luckily on the way home there was a Petsmart so in we go with Bill & Ted in the cart. It just so happened we were there the weekend before Petsmart had free pet picture day (which of course led to a trip back the following week). Their first photos are on the left side below. After making our purchases we head home again, the topic of discussion, names. Since the boys were litter mates we wanted to get names that went together. We thought of Abbott & Costello, Laurel & Hardy, Ricky & Fred, but none seemed to be the right fit. Then Traci has a little light bulb go off and said, "Hey.... What about Bill & Ted?". Rob agreed and thus our little boys had names. Bill & Ted seemed to like their new home. They really liked the hardwood floors and the tile. Since we brought them home in August it was pretty hot here in Sacramento so I think it was nice and cool for them. Not too long after arriving home we had pooped, passed out puppies on the floor (see below middle). They settled in pretty quickly and despite several tries at finding a puppy food they would eat, everything went smoothly. Their first big adventure was to see Dr. Menke our Vet and get shots. Dr. Menke did not advise exposure to public places until they were at least 6 months old and had their second round of shots, so outings were pretty limited.. Our only outing was to the local Animal Control center to get micro-chipped. But, we did sneak in a trip to Auntie Carrie's to meet our cousin Disco (see below right) ...More to come next month



# Unplugging the Mortgage Myth 2008

By John Foderaro, Mortgage Advisor with Comstock Mortgage

I'm not sure if we are happier about 2008 being here... or that the historical events of 2007 have finally come to a close. One thing is for sure – 2008 promises to be exciting, full of changes, and most of all...volatile. I humbly hope my forecast for 2008 will help give you an edge in the year ahead.

Economy: Hot or Not?

Fed Chairman Big Ben Bernanke says we will not have a recession in 2008 – but I feel there is a greater chance that there will indeed be a recession. Remember, the textbook definition of a recession is two consecutive quarters of negative GDP (Growth Domestic Product) growth.

Recession and Rate Cuts

Typically, the Fed fights off a recession with rate cuts – and while rate cuts help the economy, they can spark higher inflation. And I believe inflation is actually a much bigger problem than most believe and it will be watched very carefully.

“Definitely a battle between Recession and Inflation for 2008”

Housing – Deal or No Deal?

Home prices dropped between 5-10% in 2007 and greater in certain areas, but there was no “bubble”. 2008 will be another downward movement in housing with similar declines in prices – but will also mark the bottoming out. The thing of it is...you can't see the bottom until you are already past it, much like I always see refinance activity pick up when rates are rising from their lowest levels.

2008 will see great deals for housing and real estate. Rising incomes, lower home prices and lower interest rates will make real estate more affordable. Now more than ever, make sure you are in touch with your Mortgage Advisor and Realtor whom you know and trust.

Drum Roll Please...

100% financing is still Alive and Well. There are many 100% Programs available with the Government programs really kicking in and becoming extremely attractive once again. Many of these programs are combined with Down Payment assistance and Seller Concessions. The best part about these programs is they are safe and stable with Great Rates and NO Prepayment Penalties.

Success in 2008

For you, 2008 will be exactly what you make of it. If you listen to the media and the whiners, it will be a tough year. But if you look for the opportunities and use your knowledgeable real estate advisors, 2008 will be a year of enormous opportunity to build your Real Estate Portfolio and your bank account. Consider this: be a First Time Home Buyer, be a Move Up Buyer and a Real Estate Investor, or just make your current Real Estate Status stronger!

Real Estate is having it's BIGGEST SALE in a long time, enjoy the ride up!

## **Comstock Mortgage**

3626 Fair Oaks Blvd., Suite 100  
Sacramento, CA 95864  
**Office:** 916-367-7130  
**EFax:** 916-357-7350

## ***John Foderaro***

Senior Loan Consultant  
[jfoderaro@comstockmortgage.com](mailto:jfoderaro@comstockmortgage.com)  
[comstockmortgage.com/jfoderaro](http://comstockmortgage.com/jfoderaro)

# Tales from the Crypt

When Rob and I got married we made a deal about the holidays. Rob's mom and dad are in So Cal and my mom and dad are in Nor Cal so the deal was that we would alternate spending the holidays with our families every year. This year was our year to go to So Cal. I was so excited. We planned on spending two whole weeks down south with the boys. I had visions of meeting with friends, holiday parties, introducing Bill & Ted to all Rob's friends, etc. Yeah, well the best laid plans.....all got thrown out the window when I got sick 3 days into the trip, pulled it together to fly to Vegas for 5 hours for my brother's wedding, then got worse and finally ended up having to have surgery down there the Saturday after Christmas. Happy Holidays!!!! All things considered we made the best of it, but needless to say it did not go how I had envisioned. I do want to thank Rob's dad Nick and his wife Candi for their care and support during the whole ordeal. Candi was able to pull some strings and get me into a Dr. right away so I am pretty lucky that it did actually happen down there. I don't even want to speculate on how long it would have taken to get into a Dr. up in Sacramento during the holidays. Rob's mom Bonnie was just fantastic too. Having had a similar condition she knew exactly what I was going through and thoughtfully put together a little "care package" for me. Awwwww!!! Thanks so much Bonnie. Rob's brother Don and his wife Jodi brought their kids Madeline & Christian up to see us, since I couldn't really travel. Thanks guys!!! Bill & Ted LOVED playing with the kids. Candi's mom Val presented us with our wedding ring pattern quilt she had made for us, which was absolutely gorgeous. We also got to see Rob's sister Lynn and her son Mitch (who just got his driver license, so look out Temecula). So all in all we made the best of an icky situation and got some good family bonding time in. I am reminded of the old saying: "When life hands you lemons, make lemonade".

Drink Up!!!  
Traci

## Congratulations Rob!!!

One of the really nice things that New York Life does at the end of January every year is throw a very nice awards dinner to celebrate the accomplishments of the agents in their office. Usually it is a big dress up affair (formal gown and tuxedos), however, this year they changed locations and themes. This year's theme was Denim and Diamonds, everyone was very happy to don their blue jeans and take it down a notch (including me). This was our third dinner and I am always impressed by the quality event that they put on. During the social hour they have a slide show of pictures that were taken at different events during the year which I think is a really nice touch as it adds a kind of "family gathering" atmosphere to the event. Dinner is always a lovely three course meal and after dinner the Managing Partner of Rob's office does a recap of how they finished the year and gives awards to people who attained certain levels of achievement. Okay, honestly I usually tune out about this time. Since I am not is that business all I hear is blah, blah, blah.....but this year I actually did pay attention (I think it was because Rob's boss was sitting next to me) and I am actually glad I did. With all the doom and gloom in the news about the economy, Rob's office had a 20% increase in revenue over the previous year. That is HUGE (Thanks to everyone who worked with Rob last year and helped contribute), I was also pretty excited to hear that Rob's office "unofficially announced" that they would be receiving an award for being the top office in all New York Life for one particular product. I'd like to think we contributed to that success, because we happened to buy that product this year for us. But most of all I was super, duper excited when it was announced that Rob had finished 2nd in overall production in his class (FYI- New York Life considers everyone hired in a particular year a "class", so Rob is in the class of 2005). I was so excited that as soon as they said Rob's name I let out a big "woo-hoo" before they could even recite the numbers. That seemed to amuse the announcer, as he commented on Rob bringing his own cheering section. But I was very proud of him. So of course I couldn't resist an opportunity to let you all know too (one of the privileges of writing your own newsletter). Since Rob usually doesn't see the newsletter, he has no idea I am putting this in, so you can surprise him with a big "Congratulations". Since he is turning 40 in March he is already starting to get the "oh my gosh I am getting old" blues, so he might enjoy the pick me up :)

Traci

I recently wrote something about turning 40, and while I thought it was definitely tongue in cheek, my wife thought I sounded like I was ready to "do myself in". So I was sitting around doing some paperwork trying to think of what I would write about, since that is one of the drawbacks to having something go out on a monthly basis, when I decided to put in a DVD because our satellite cable is down (now THAT subject does make me want to do myself in, but that's a WHOLE different topic). Having watched pretty much all the movies I wanted to watch over the past week, I decided to break out a DVD I bought years ago out of nostalgia, and have watched maybe twice in the 7 years since I bought it. After I put it in, I was amazed at how much I remembered it, as well as how much I had actually learned when watching. The DVD was the old "Schoolhouse Rock" series from the mid 70's. These short little features have really aged well through the years. Now, I won't lie to you, there are times when the slang of the times breaks into them (like when the little kid stamps "Right on" on the Constitution), and makes them seem a bit outdated, but the basic stuff is still there. I mean, who between the ages of 30 to 50 doesn't know how a bill becomes a law, or that and, but and or are conjunctions that are used to hook up phrases and clauses. More than that, I bet half of you started singing at least one of those songs when you thought of it. Another example of how much we learned from those short little bits between cartoons is that the above age group as a whole probably knows the preamble of the Constitution verbatim, even though I bet not ONE of us could do it with out singing it. Probably one of the reasons that the songs stuck in our heads so much was the fact that there really wasn't a choice but to watch them when we were kids. I mean, ABC, NBC and CBS, plus a couple of local channels were about it. And how devious those folks at ABC were. By putting the lessons in song, and running them over cartoons, we learned about math, grammar, American History, and many other things, and the sad truth is, I bet most of us can sing or remember what we learned from those cartoons a lot better than we can remember what our teachers said doing the same thing. Hell, I can barely remember what I had for breakfast yesterday, but let one of those videos start playing, and there I am, singing along to a song I probably haven't heard more than twice in the last 25 years. Between Schoolhouse Rock and Sesame Street, we learned how to count, what words started with what letters, and how to construct sentences, or do complex mathematics like multiplication and division. While I was watching, one came on that I didn't remember, dealing with investing on Wall Street. I was amazed how they boiled down some of the subjects that average adults have trouble handling, and giving sound financial advice to children (buy low, sell high, take off profits, as well as Dollar Cost Averaging). But now, so much for the nostalgia tour, I have to come back to the real world. But before I do, I would like to thanks those folks who were behind for helping me learn things and retain that knowledge, as I grew older. Now if someone could just come up with a series of things like that for adults, we'd all be set. I'm going to start working on the music for "Rogaine and Hair dye don't fool your friends" as soon as I send this off to my wife..... Rob