



Dedicated to all Friends...Clients...Family.



Job de Ojeda

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*"Take the first step in faith. You don't have to see the whole staircase, just the first step."
— Martin Luther King, Jr.*

FINANCIAL TIP OF THE MONTH...

Housing Bill Raises Reverse Mortgage Limits...



The Housing and Economic Recovery Act of 2008 made changes to reverse mortgages effective October 1, 2008. They include higher borrowing limits and protections from aggressive marketing. A homeowner who is at least 62 years old can use a reverse mortgage to access home equity. It doesn't have to be repaid until the owner moves

permanently, sells, or dies.

The act raises the maximum amount for a reverse mortgage to \$417,000 (or \$625,500 in areas of high housing costs) from the previous limits of \$200,160 and \$362,790. The amount that can be borrowed depends on the value of the home, its location, current interest rates, and the borrower's age.

Loan origination fees may not exceed two percent of the initial \$200,000 and one percent of the remaining balance up to a maximum fee

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of \$6,000. The loan originator's duties include all arrangements related to the loan until the loan is granted. Lenders are prevented from requiring borrowers to purchase insurance, annuities, and other products as a condition for obtaining the mortgage, or allowing others to attempt to sell financial products as part of the closing process.

Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice. It is merely a reminder that there are many choices you have available to you, and that planning is the only way to find the right answers for your situation! As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you!

DID YOU KNOW...

(Our monthly feature of tidbits of news and info to make your life easier, your money work harder and so you're healthy all the time!)

1.) Public Wi-Fi Services Are Often Not Encrypted - It pays to be wary when using wireless services in coffee shops, airports and hotels. They are almost always not encrypted, which means anyone else on the network that is equipped with available software can easily read your transmissions. When there is a form of encryption, it's usually a Wired Equivalent Privacy (WEP) system that is easily broken. The editors of Business Week say you should not connect to just any public Wi-Fi network, and never connect to "ad hoc" or "peer-to-peer" wireless networks. Be sure not to send private information over a network that doesn't use a secure site. Look for wireless networks that use Wi-Fi Protected Access.

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1.) Public Wi-Fi Services Are Often Not Encrypted

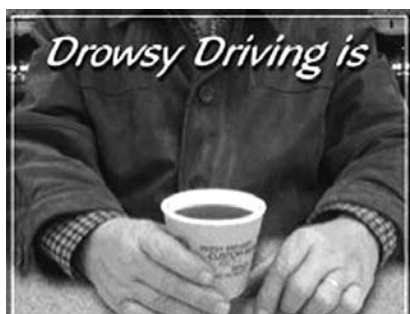
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2.) Homeowners, Buyers Like Solar - New One-Time Tax Break Makes Sun Power Attractive- Congress has renewed and increased the tax credit for wind power, solar power, geothermal and other energy saving power plans. Buyers of green homes will benefit, but homeowners who install solar power in their present homes will get a 30 percent one-time investment credit in 2009. If you install a typical \$25,000 solar panel system on your roof, you will get \$7,500 in income tax credits. That's up from a \$2,000 credit under the old arrangement. Home builders are finding that including solar power attracts more buyers. Big builders such as Centex and Pulte are including them more often. Even in a soft housing market, when Standard Pacific Homes put solar systems in a group of new models in a development, they sold out. The builder decided to put solar panels on all 304 homes in the development. Sun power is most attractive in markets where energy costs are the highest, such as California, Connecticut and New Jersey. At OnGrid Solar, an industry research firm, they predict that the pretax rate of return on a typical solar system in these areas will be better than 15 percent each year. The Lawrence Berkeley National Laboratory, which studies the effects of eco-features on real estate values, says more homeowners now view solar panels as a long-term asset.

3.) Asleep At The Wheel? - You might not realize you are drowsy. You say you don't drive for long hours at a time and you're rarely behind the wheel in the middle of the night. So falling sleep at the wheel can't happen to you. Wrong. If you think about it, you'll have to admit there have been times when you were drowsy while driving your car or truck. Though you didn't realize it at



the time, your brain was shutting down. You were becoming as impaired as if you were drunk, say doctors at the University of Minnesota. There are two sleepy periods in each 24 hours. The first is between midnight and 6 a.m. The second is from early to mid-afternoon. You might blame what you had for lunch for the sleepiness, but your biological clock is responsible. Quoted in Readers Digest, doctors at Washington State University's Sleep and Performance Research Center say these signs indicate that you are too tired to drive.

- Continually yawning.

- You are irritable and uncomfortable. Your mind wanders and you have disconnected thoughts.
- You can't remember driving the last few miles. Your driving becomes sloppy and you may hit rumble strips on the side of the road. Opening the windows, turning up the radio or stopping to stretch won't keep you awake.

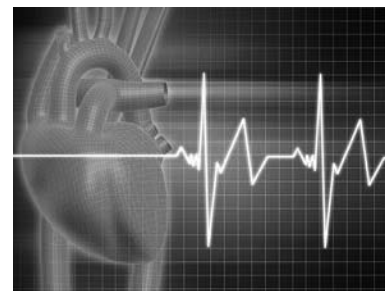
The AAA Foundation for Traffic Safety recommends stopping for a caffeinated drink if you feel sleepy. Then, nap for 20 minutes while you wait for the caffeine to take effect. To decrease your risk of drowsy driving, don't skimp on sleep. Find other ways to save time. Sleepy drivers are responsible for 22 percent to 24 percent of all crashes.

HEALTH TIP OF THE MONTH...

These tips are not for everybody and should not be taken as specific recommendations. Before you take any action regarding yours or anyone's health, we strongly suggest you consult a qualified physician!

Here's News About Your Heart And Vitamin D...

You may already be watching your vitamin D intake because it's needed to help your body absorb calcium. The D and calcium together protect your bones. Now, many studies point to the fact that lack of this sun-derived nutrient



is tied to increased heart disease risk. Reporting in Business Week, Dr. James O'Keefe says low vitamin D levels are associated with major heart-risk factors such as high blood pressure, diabetes, and stiffening of the left ventricle of the heart and its blood vessels.

A low vitamin D level is also associated with increased inflammation, a big heart risk.

According to O'Keefe, about half of all adults and 30 percent of children are vitamin D deficient. There are several ways to get more.

Just ten minutes of sun exposure between the hours of 10 a.m. and 3 p.m. each day is enough for most Caucasians to reach the recommended level. People with darker skins need somewhat longer exposure.

If you will have more than 15 to 30 minutes of sun exposure, be sure to wear sun block.

Salmon and deepwater fish are rich in vitamin D. Milk is fortified, but you would need to drink 10 to 20 glasses of milk to get enough D, says O'Keefe

Dr. Danert Simpson, professor of pharmacology at the University of Michigan, whose group was the first to identify vitamin D receptors in heart cells, says vitamin D isn't just another vitamin. It is a precursor to a hormone, which is a cardiovascular regulator. He recommends supplementation because you probably won't get enough vitamin D from food.

FEBRUARY 2009 CLIENT QUIZ!

Q. A Reverse Mortgage is:

- a. A rising debt loan.
- b. Only available to people 62 years or older.
- c. Generally not tied to income.
- d. All of the above.

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