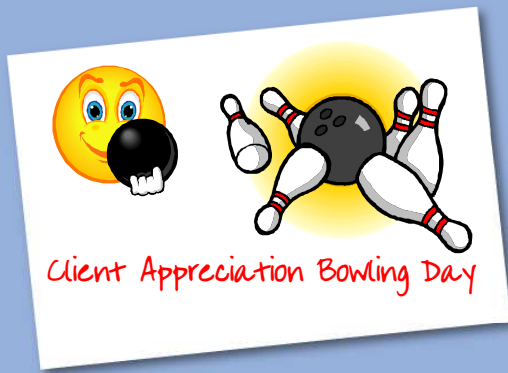


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DAVID'S

POSITIVE HOME NEWS

www.davidcathers.com

April 2011 / Volume 11, Issue 4

Everyone had a Great Time at Our Client Appreciation Day

Did you joins us? If you didn't get the chance, make sure you come to the next one.

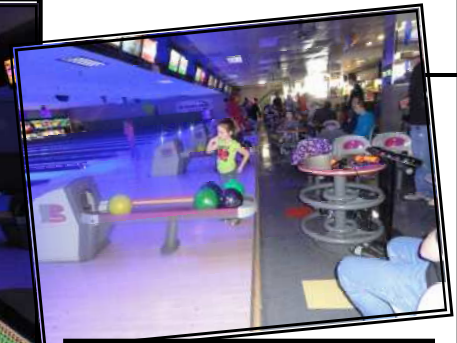
Everybody loves to have Fun! And that is what we did Sunday, March 27th. It didn't matter if it was your first time bowling or if you're a seasoned professional. This was just a Great group of people getting together to share some personal time. No phones, no emails, no business that day. Many Prizes were given away too.

I just wanted to say **"Thank You"** for becoming part of my family. All of your referrals have helped build a strong business while many others are leaving this business.

Be sure to tell your friends about the fun you had at Client Appreciation Day. And keep sending those referrals.



Tom & Sally Real teamed up with Debbie & I



I think I'll use that yellow ball this time



Traci Skinner & Family take a break from writing loans for the day.



Get more information at-

www.DavidCathers.TV

Or

www.DavidCathers.com

253-278-9251

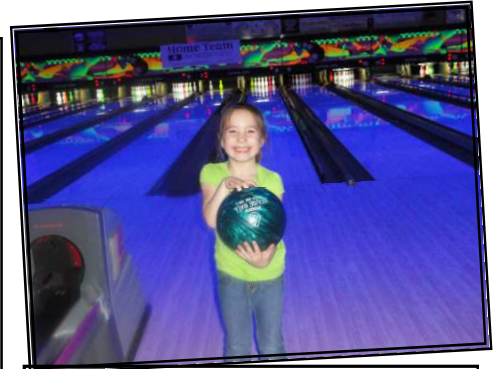
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More Client Appreciation Day Fun Photos

WELCOME TO CATHERS CORNER



Richard Wilkerson and his family



This one's gonna be a **Strike!**

This month brings many exciting opportunities. First the move to Home Team Northwest.

Of course we all look forward to the middle of the month. Why? Because after the 18th we will be able to talk with our book keeper again.

The last week I'll be attending the Glazer-Kennedy Marketing Super Conference in Chicago. More than 1200 entrepreneurs from around the world will be sharing marketing ideas and strategies. I'm sure to pick up many, many, many ideas to help marketing your homes. And create more ideas for helping my other business clients improve their businesses with these marketing ideas.

Thank you to Ricochet for helping with the Newsletter last month. Did you all enjoy his writing? Let me know. He's been asking to do more writing.



I don't need to look it'll be another Strike



Deb gets **5 Strikes** in a Row



Another Round of Prize Drawings

"Thank You Again to everyone for coming and Sharing a Great time! I appreciate your referrals and helping my business grow this last year, and look forward to sharing more with you this year and many more to come. "



Use your cell phone scanner to go directly to the website



David

Real Estate Question of the Month

Are you still paying Mortgage Insurance when you Don't have to?

Did you know that you **Do Not** have to pay mortgage insurance for the life of your loan? The Homeowners Protection Law of 1997 requires private mortgage companies to inform borrowers of their right to cancel mortgage insurance when the loan amount is no more than of the value of the home.

When the loan is no more than 78 percent of the value, insurance is automatically cancelled. This covers mortgage loans originated after July 31, 1999. Automatic cancellation under the law is based on the value of the home when the loan was originated, or *may be based on a market-value appraisal* paid for by the borrower. Lender may retain insurance coverage on loans where there has been a recent history of delinquent payments.

What you need to do is check with your lender and see if you have reached a point below the 80 % of your home value. This could mean a substantial monthly savings for you.

Also effective April 18, 2011 on an FHA loan you have the Mortgage Insurance Premium (MIP) charging 1% of the loan amount. And monthly it is now going to be 1.15% of loan amount and then divided by 12. (The amount of months in a year). With a small mortgage that may not seem like much but as the mortgage amount goes up that can become a substantial increase to your monthly payment.

Protect your money. Call your lender and find out if you are eligible to remove the mortgage insurance. They won't necessarily call you if it means less money in their pockets. If you need more information give me a call.

INFORMATION CORNER

Valuable ~~FREE!~~ reports for Buyers and Sellers mailed to you at no cost or obligation. Call anytime, 24 hours a day to 1-877-560-0175 and enter the ID# of the Information that you would like to receive.

BUYERS

- 1. SAVE THOUSANDS**— Find out how you can save thousands of dollars when you buy a homeID# 1014
- 2. STOP PAYING RENT**— Learn how to buy your first home for as little as rentingID# 1001
- 3. HOW TO BUY A HOME WITH AS LITTLE AS NO MONEY DOWN**.....
.... ..ID# 1025
- 4. 10 BEST BUYS HOT LIST**— Receive a FREE list of the most current Best Buys in your desired location and price rangeID# 1040
- 5. 9 BUYER TRAPS**— How to avoid these common traps that could cost you the home of your dreams.... ..ID# 1018

SELLERS

- 1. 11 HOME INSPECTION PITFALLS**— Learn about these common and costly traps BEFORE you list..... ..ID# 1003
- 2. COSTLY HOMESSELLER MISTAKES**- Learn how to avoid these common mistakes and save yourself thousands of dollars when you sell your home... ..ID# 1000
- 3. HOW TO SELL YOUR HOME WITHOUT AN AGENT**ID# 1017
- 4. FIND OUT WHAT AREA HOMES ARE SELLING FOR**— Receive a Free computerized hotlist of recent home sales and current Listings ..ID# 1041

Thoughts to Ponder

1. Last night I lay in bed looking up at the stars in the sky and I thought to myself, "Where the heck is the ceiling?!"
2. Do you need a silencer if you are going to shoot a mime?
3. The reason most people play golf is to wear clothes they would not be caught dead in otherwise.
4. "You must find the place inside yourself where nothing is impossible."
5. When I erase a word with a pencil, where does it go?

For More Information: Visit: www.DavidCathers.com or Call 253-278-9251



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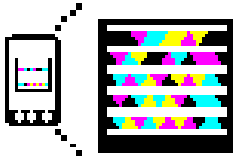
April Quiz Question

Are you still paying Mortgage Insurance when you **Don't** have to?

Hint: the answer is somewhere in this newsletter...

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New Opportunity

April Quiz Question

Everyone who calls 278-9251 or emails (David@DavidCathers.com) the correct answer by the **30th of this month** will be entered into a drawing for Free Movie Pass for Two.

Enjoy a night out with someone special on me. (Your Odds are better than you think)

BE A WINNER!

A New Opportunity

Home Team NORTHWEST

Your trusted name in real estate

5720 144th Street NW
Gig Harbor, WA 98332

You now have another choice in Gig Harbor. Home Team Northwest is growing again. They have opened a new office in Gig Harbor. After a year of being pursued by them I have accepted their offer. Along with three other local Gig Harbor brokers I will be part of the new office. You will find us sharing office space with Harrison Homes.

Here you will find a Full Service Real Estate Brokerage. Home Team Northwest is also a strong foundation of "Giving Back to the Community". **They also have a support team working with my marketing ideas to get you the results you deserve.**

Call me with any questions you have regarding your real estate needs. Including referrals for the resources you need. I'm looking forward to this new opportunity to grow with you and Home Team Northwest. **253-278-9251**

You asked for Information—We Got It!

Check out www.DavidCathers.com & www.DavidCathers.TV