

\$26.95



“Without question, you are a real people person David. Your people skills helped us get through the few rough spots we encountered. You made us feel like family.” Thanks
Tom & Sally Real

DAVID'S POSITIVE HOME NEWS

www.davidcathers.com

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Have you ever taken The Ten Day Mental Challenge?

This comes from my friend Tony Robbins. It will enable you to take control of your mind by not allowing you to hold one negative thought consistently. Are you ready? Here are the rules.

During the next 10 days, refuse to hang on to any crummy thoughts, feelings, questions, words or metaphors.

1. When you catch yourself focusing on negative-and you will-immediately ask yourself questions to get you to a better place. (Start with problem solving questions). What is great about this problem? What is not perfect yet? What am I willing to do to make it the way I want it? What am I willing to no longer do in order to make it the way I want it? How can I enjoy the process while I do what is necessary to make it the way I want it?
2. 3. When you wake up in the morning, ask yourself the Morning Power Questions. Just before you fall asleep at night, ask yourself the Evening Power Questions. This will do wonders to keep you feeling good. What am I happy about in my life right now? What about that makes me happy? How does that make me feel? 2.What am I excited about in my life right now? Proud of right now? Grateful for right now? Who do I love? Who Loves me? At the end of the day- What have I given today? What did I learn today? How has today added to the quality of my life?
3. For the next ten consecutive days, focus completely on solutions and not on problems.
4. If you have a lousy thought, question, or feeling, don't beat yourself up. Just change it immediately. If you dwell on any of these for more than five minutes, however, *you must wait until the following morning to start the ten days over.*

The goal here is ten *consecutive* days without dwelling on a negative thought. Anytime you dwell too long on the negative, you must start over, no matter how many days in a row you've already met the challenge

The power of this is truly amazing. If you stick with it, it will start a parade of benefits in your life that won't stop.

Four thing this will do for you:

1. It will make you see all the mental habits that hold you back.
2. It will make your brain search for powerful, helpful alternatives
3. It will give you a tremendous jolt of confidence as you see you can turn your life around.
4. It will create new habits, new standards, and new expectations that will help you grow and enjoy life more and more, every day!

You Asked to see it again

April Webinar

Do you know this Amazing Breakthrough strategy ?

“Reverse Offer”

Tuesday April 20,2010 @ 3:00 PM P.T.

Register at:

<https://www1.gotomeeting.com/register/919806024>

Real Estate Question of the Month

"How Do They Do That?"

Ever wonder how those **no cost** loans work??
Or how one bank can apparently offer a **much lower rate than everyone else?**

It's important to understand the way loans are structured and the bottom line impact to you the consumer, because we all know that no-one is working for free!

On any given day, there is a range of rates available. The standard, or PAR rate, is offered with standard closing costs, however, it is possible to choose either a higher or lower interest rate to fit your personal scenario.

Why would anyone choose a higher interest rate? Well, consider the fact that you have an opportunity to purchase a home for substantially lower than market value, but do not have the funds to cover both your down payment AND your closing costs and the seller is either unwilling or unable to pay them on your behalf.

By opting for a slightly higher interest rate, the bank can pay those upfront costs on your behalf, and make up the difference in compounding interest over the life of the loan. You may still have an affordable monthly payment **and** the ability to purchase a home with substantially *less out of pocket*.

The only time this is NOT a good option, is when the consumer is not educated on all available options, and is led to believe they are receiving a true no cost deal.

On the other side of the coin, it is possible to obtain a lower than standard interest rate by purchasing what's called "points"—Points are up-front fees paid to obtain a better interest rate on a loan. One point equals one percent of the loan amount. A lower interest rate may result in a lower monthly payment, but it is important to consider how long you intend to be in the loan, and to compare current rates to historical market trends.

If you take out a \$300,000 mortgage and decide to pay one point, this translates into an up-front closing cost of \$3,000. Paying a point up front surely

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saves \$100 a month but it will take 30 months to recuperate the cost of that point. If you decide to refinance or sell the home before the 30-month mark, your money is lost. In this case, you would benefit financially by remaining in the home longer than the 30 months.

What is the best way to structure YOUR loan? Again, that depends on *your unique*, individual financial *situation* and an experienced, educated mortgage professional who has the consumer's best interest in mind can help you research all of the available options.

For the Best Loan Information and Superior Service I recommend you call Traci Skinner 253-286-4400

A VALUABLE RESOURCE



David Cathers

April Quiz Question

Low or No Cost Loans—How do they do that?

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

Congratulations to last months winner: Gerry Sanders



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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.

A VALUABLE
RESOURCE

This Month's Vendor Highlight:

Great Western Plumbing

Have you ever been really excited about finding a plumber?

You certainly will be now. **This is the power of a great referral** I met Greg of Great Western Plumbing about 2 months ago. He was referred to me. Since then he has worked with me on two more occasions.

Finally I found a plumber that does great work. **AND** someone who understands the meaning of Customer Service. Greg goes out of his way to make sure you are happy with his work. He will explain what is needed and what is not. Then when the job is completed he will back up his work. For the long run.

Undoubtedly you will take my recommendation and call Greg at Great Western Plumbing. Whether you need help with a plumbing catastrophe or to do your next remodel to the best quality.

Call Greg—253-209-6600 cell

253-853-3347 office You Surely will be Glad you did!

BE A WINNER!