

\$26.95

Happy

Halloween

# DAVID'S POSITIVE HOME NEWS

[www.davidcathers.com](http://www.davidcathers.com)

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## Look What Coming This Month and the Rest of the Year

**October** will be time for relaxing on vacation. One thing I will be doing is editing my chapters of my New Book. "Get Them to KNOW, LIKE & TRUST YOU - Proven Marketing Strategies for Creating Extraordinarily Profitable Customer Relationships". Have you ever heard someone say "*But My Business is Different*" During this year we all documented the Best Marketing Strategies of the 11 members of this group. Each person is in a different business but we all incorporated each others ideas in to our own business marketing. Look for the book on Amazon in late December or early January.



By

**November** I will be coordinating our **Annual Thanksgiving Basket Brigade**. WOW! Can you believe this will be our 17th year. Already many of you have been calling to say you want to help again this year. Our friends at Albertsons in Gig Harbor are on board again to help. **Yesterday I received a call from Eric at [www.IVYCAT.com](http://www.IVYCAT.com)** He is going to set up a website with a Pay pal account for us this year. That will make it easier for many of you to make donations. **Of Course**, remember if you can't donate money, **YOU CAN** come help build and deliver baskets! **This Year the Boys & Girls Club in Gig Harbor offered us the use of their New Facility**. If you haven't seen it yet you will be Impressed.



He is a friend and mentor. Last week he told me I should tell you about a client (who could it be) of mine that enjoys my newsletter so much that he was reading it instead of his usual book on the nightstand. This client is... And he is on the East Coast in...

Do you recognize this International-Marketing Expert?

### \* Questions to Ponder \*

Are you breaking the law if you drive past those road signs that say "Do Not Pass?"

If you're a kleptomaniac, is there something you can take for it?

What do batteries run on?



## Real Estate Question of the Month

### How Does Your Income Compare To Your Homes Value?

One of the things that buyers I work with are often surprised by is the difference in how the actual income they make differs from the actual income that the underwriter or the bank will allow to be counted for qualification purposes. So, The Investors and the bank are obviously going to look at this file as conservatively as possible. They want to make sure that in a catastrophic emergency or if your overtime or your bonus pay, if that's cut back, Are you still going to be able to afford the house?

So you may have made year to date you may have made \$10,000 in overtime income, but if you haven't made that much the previous year to support that, they usually take averages with those incomes. So that again is another reason why it is really important to work with a loan officer or mortgage professional that knows how to analyze that income. Because once it goes to the actual decision maker, the Underwriter, if they analyze the income more conservatively than we've done up front, we could end up with a problem with debt to income ratio and a qualification issue after you've already gotten your heart set on a house. And found a home.

Another question that we get asked a lot is about the value of our home. For example if you refinanced your house last year and it appraised for \$500,000. Now all of a sudden the appraiser says it's only worth \$425,000. First of all, does it really matter right now? If you're not selling your house right now it doesn't really matter right now. Because values will go up and down, and real estate has proven over the test of time to be a very solid and strong investment. So what your property appraises for right now today matters only if you are selling or refinancing your property. A lot of people get stuck on, almost like their credit score they associate a lot of pride in a higher credit score or higher value in your home. But it really just needs to be sufficient enough to take care of what you're trying to do at the time.

To Review this Tune In to: [www.DavidCathers.TV](http://www.DavidCathers.TV)

## INFORMATION CORNER

Valuable <sup>FREE!</sup> 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 home ... **ID# 1014**
2. **STOP PAYING RENT**— Learn how to buy your first home for as little as renting ... **ID# 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 range ..... **ID# 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**
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5. **27 QUICK & EASY FIXUPS** — Learn how to sell your home fast and for top dollar..... **ID# 1023**

### Holidays in October

- Oct. -12 National Bring Your Teddy Bear to Work & School Day
- Oct. -14. Be Bald & Be Free Day
- Oct. 18—National Chocolate Cupcake Day and World Menopause Day
- Oct. 22. - Make A Difference Day
- Oct. 28 - Frankenstein Friday
- Oct. 31—National Knock—Knock Joke Day

For More Information: Visit: [www.DavidCathers.com](http://www.DavidCathers.com) or Call 253-278-9251



David Cathers

## October Quiz Question

**How Does Your Income Compare To Your Homes Value?**

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

**Congratulations to last months Bonus Question Winner: Chuck Perry**



Mobile: 253-278-9251  
Fax: 253-857-8700  
Email: david@davidcathers.com

### IN THIS ISSUE

Upcoming Events

Cathers Corner

Did You Know?

Real Estate

Question of the Month

### October 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!**

### This Month's Vendor Highlight:

*A VALUABLE RESOURCE*

## Purdy Veterinary Hospital

*ATTENTION PET LOVERS!*

Robert Ries, DVM

**Just as Important** as a good contractor is finding the Best Veterinarian for your *furry* friend. As you know my children have 4 legs (except for my bird, Daisy). So when my children need the Best care I take them to Dr. Ries.

I have been using Dr. Ries since he was referred to me 16 years ago. He and his staff are the most caring. It's so refreshing to see people that get down on the floor at eye level with their patients.

You will surely be glad and will feel very comfortable when your precious family members are in need of care. Hear you will find not only great care for your pet. You will also feel the comfort of care and concern that Dr. Ries and his staff provide for you.

So when you are looking for a Great Vet. Be sure you call **Dr. Ries at Purdy Veterinary Hospital. 253-857-4045.** You will Be Glad You Did!



HEY DR. RIES, CAN I HAVE A DOG BISCUIT TO GO