

Attitude of Gratitude

Jon Gordon, wrote a book called, *The Energy Bus*, it talks extensively about having an Attitude of Gratitude and not letting the energy vampires steal your positive energy. An energy vampire is a person who always has a negative downer comment to make and they try to pull you into the web. With the Attitude of Gratitude you can rise above the negative in our life or in our surroundings.

Have we had challenges, sure but they did not and will not defeat us.

- Truth and Lending – new rules which effect re-disclosures - August 2009
- HVCC appraisal rules for Conventional Mortgages – May 2009
- The New 2010 HUD and Good Faith Estimate
- HVCC to soon also apply to FHA loans Feb 15, 2010
- National Licensing for Mortgage Loan Officers will go into effect; more fees, more classes with no new benefits.

We also were gifted with many Blessings:

- First Time Home Buyer Tax Credit increased up to \$8,000 and extended to 11-30-09
- First Time Home Buyer Tax Credit extended and expanded for existing home owners to 4-30-2010, with an opportunity to close by 6-30-2010
- Our market area never had over escalated appraised values like California, Florida, and Nevada
- Although the government put the HVCC guidelines into effect; most values come in on an accurate value target.
- Interest rates hit all time lows in May, and again in December; I refinanced two 15 year mortgages at 4.125% fixed.
- Commerce in the Houston Area is still expanding and growing.

Let's work the Attitude of Gratitude together in 2010 and win, win, win.

Anna Babineaux
Your Mortgage Consultant For Life

Working together building the dream of homeownership!