

Leidy Parra

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**From:** admin@rutenbergonline.com on behalf of Cynthia Benchick [cynthia@crrtoday.com]  
**Sent:** Wednesday, October 05, 2011 11:17 PM  
**To:** Cyndi Benchick  
**Subject:** CRR News & Notes October 5, 2011



Cynthia Benchick  
Broker/Managing Partner  
(954) 396-3001



**NEWS AND NOTES**

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October 7, 2011

**Away from office...**

Please note Cyndi & Leidy will be out of the office starting Thursday October 6, 2011 and returning Tuesday October 11, 2011.  
Dave Doverspike, Cal Tkach & Leslie Quigley are available in the office as usual 954-396-3001  
After hours and weekends Dave Doverpike: 954-649-7978

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## **FORECLOSURE CRUISE Sail Date December 1 - 4**

### **Are you registered for the \*Foreclosure Cruise\*?**

Prior to the recession we had 2 BRIC cruises that were meaningful and fun! We rebranded this year's cruise as the Foreclosure Cruise and have lined up a wide array of timely topics and speakers in early December combined with a lot of networking and fun.

Join us for a weekend as we sail the high seas of the Royal Caribbean's Majesty of the Seas once again.

This cruise is affordably priced and is inclusive. We hope you will make time and treat yourself to some fun and set up your 2012 to be a successful one, with plenty of tips and strategies you can use now.

Visit [www.ForeclosureCruise.com](http://www.ForeclosureCruise.com) and print out a registration form and register today while there is still room.

We look forward to seeing you on the high seas!

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## **BUYERS FIND YOU! Rutenberg Showcase**

..... Make certain you compose your biography at [www.rutenbergonline.com](http://www.rutenbergonline.com) under the "AGENT IDX log on" hyperlink, (username and password are both your first initial and full last name all in lower case) and submit your photo to the office.

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### **Featured Vendor** .....

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## **"Gold Star Mortgage Financial Group"**

Please contact **Brad Ballard** at **954-232-4714** for any questions or files that you are currently having problems with getting approved.

**HOMEBUYER OPTIONS**

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Brad Ballard  
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**954.232.4714** [bballard@goldstarfinancial.com](mailto:bballard@goldstarfinancial.com)

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Brad and Mary Ballard, branch managers of Gold Star Mortgage Financial Group have come out of the gate running!!! Let them help you take your transaction to the finish line!

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Brad and Mary come to Charles Rutenberg Realty with 20+ years of mortgage experience.

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## **Thank you Agents! You are Making a BIG difference.....and we match every dollar you donate!!!**

Thank you for your continued \$5 contribution with each and every transaction. There are three charities we support and this **gives you a choice** to make a difference in lives of those in need.

- **Fisher House** – FISHER HOUSE HONORS THOSE WHO SERVE. Serving military and veteran's families in their time of need.  
[www.fisherhouse.org](http://www.fisherhouse.org)
- **Life Net 4 Families** – formerly the "Broward Cooperative Feeding Program **Help Us... Help Others.**

Right here in Broward County, amidst the sunshine and palm trees lives the face of hunger. LifeNet4Families serves over 1,000,000 meals to those who are not looking for a "handout" but a hand up...

[www.lifenet4families.org/](http://www.lifenet4families.org/)

- **RAGFL Charitable Foundation** – Founded in 1987, the Charitable Foundation has been helping those who have specific needs which cannot be met from any other source.  
[www.r-world.com](http://www.r-world.com)

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## **Reader's Choice.....**

### **Florida Realtors® News**

#### **Shadow inventory slowly draining down**

(IRVINE, Calif.) – Real estate data researcher CoreLogic reports there was a slight decline in the shadow inventory of unsold homes in July, falling to 1.6 million units and representing a five-month supply.

A year ago there were approximately 1.9 million units available – a six-month supply. The inventory is 22 percent lower than the peak of 2 million units in January 2010.

"The steady improvement in the shadow inventory is a positive development for the housing market," said Mark Fleming, chief economist for CoreLogic. "However, continued price declines, high levels of negative equity and a sluggish labor market will keep the shadow supply elevated for an extended period of time."

CoreLogic said the decline is driven by a pace of new delinquencies that is slower than the pace of the disposition of distressed assets.

### **Jumbo loans now less jumbo**

As expected, the cutoff point where a gov't-backed conventional loan becomes a jumbo loan dropped lower on Oct. 1. [Read more.](#)

### **More military can take advantage of HAFA**

U.S. Treasury says "permanent change of station" qualifies as a hardship under its foreclosure alternatives program. [Read more.](#)

### **Insurance roof rule impacts risky homes**

Citizens boosted coverage rules to increase stability, but it could nudge some cash-strapped owners into foreclosure. [Read more.](#)

### **VA to cover higher loan fees**

Congress failed to authorize an expected drop in VA loan fees, but VA will absorb losses to keep sales moving forward. [Read more.](#)

### **Inherited home sale must be reported to IRS**

When adult children inherit a home, sorting out tax issues can be tricky, especially if one wants to buy the home. [Read more.](#)

### **Congress passes flood insurance extension**

Realtors urge long-term reform, however, since flood insurance program expires again in just six weeks: Nov 18, 2011. [Read more.](#)

### **Homes for sale declining across South Fla.**

Real estate agents: Number of listings has declined steadily in 2011, frustrating buyers and sparking some bidding wars. [Read more.](#)

### **Realtor confidence: Some hopeful signs?**

Realtor optimism about today's existing home market is a bit stronger than it's been over most of the past three years. [Read more.](#)

Expect The Best,  
*Cyndi*  
Cynthia Benchick



Treasurer/Trustee Realtor Association of Greater Fort Lauderdale Charitable Foundation

**Supporting:** Realtor Association of Greater Fort Lauderdale Charitable Foundation | Fisher House, Supporting America's Military, Veterans and Their Families During a Crisis | Life Net 4 Families

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