



FHA Refund Fraud Alert on Loans signed after Sept. 1983

Third-party-tracers are independent business enterprises involved in locating homeowners who may be entitled to a Federal Housing Administration (FHA) single family mortgage insurance premium refund or distributive share payment. These firms attempt to match a homeowner with the government funds owed, as part of a private relationship that the tracer is trying to establish. It is up to the third-party tracer to develop their client relationship and to ensure receipt of their fee. The Department is not a party to any agreement, financial or otherwise, between third-party tracers and their clients.

Since the Freedom of Information Act (FOIA) of 1986, listings contain public information, HUD cannot prevent individuals or organizations from utilizing this data for their own financial interest. However, the Department neither promotes the commercial use of these listings nor reimburses third-party tracers for any losses that they incur in locating claimants. HUD neither encourages nor discourages the efforts of third-party-tracers, as long as the tracers do not misrepresent themselves or the process to the public.

You should be careful about any literature or solicitations stating that a change in HUD's, FHA's or the government's policy will prevent you from receiving your refund and that you should call their office immediately. You should be aware that there are firms that might claim that you must refinance your loan in order to qualify and/or quote some large refund available to you if you refinance your loan with their firm. If you are unsure whether your loan was FHA, you can call HUD on **1-(800) 697-6967** and provide your name and property address, or you may contact us at sf_premiums@hud.gov. Please be advised that the Department does not sponsor any Third-Party Tracer Programs.

For more information or to see if you are eligible for this refund, please visit: <http://www.hud.gov/offices/hsg/comp/refunds/alerts.cfm>

Market Activity in Jacksonville, FL

Month/Year	New Listings	Active Listings	Sold Listings	Months Inventory
Jun-09	4,327	22,561	1,986	11
May-09	3,848	22,995	1,908	12
Apr-09	4,125	23,442	1,689	14
Mar-09	4,427	23,414	1,716	14
Feb-09	3,993	23,564	1,565	15
Jan-09	4,500	23,739	1,250	19
Dec-08	3,466	24,804	1,607	15
Nov-08	3,532	25,045	1,290	19
Oct-08	4,474	25,215	1,560	16
Sep-08	4,719	25,060	1,714	15
Aug-08	4,342	25,277	1,715	15
Jul-08	5,101	25,337	1,876	14

Toni's Listing Activity Summary

Total Listings (19)

Pending 06/30/009 (1)					
Address	Bedrooms	Original List Price	Current Price	Apprx SqFt	List Price Sqft
9209 ROSEWATER	3	\$377,900	\$365,000	2,368	\$154.14
Sold 01/01/2009 to 06/30/2009 (8)					
Address	Bedrooms	Original List Price	Sold Price	Apprx SqFt	List Price Sqft
6210 LAKE TAHOE DR	2	\$109,900	\$99,000	1,352	\$73.22
3090 CORTEZ	3	\$175,000	\$170,000	2,496	\$68.11
8579 LITTLE SWIFT CIR	3	\$184,900	\$180,000	1,857	\$96.93
285 KEY WEST	3	\$258,000	\$190,000	1,805	\$105.26
9087 SWEET TREE TRAIL	3	\$258,000	\$240,500	1,725	\$139.42
9028 DEERCRESS CT	3	\$379,900	\$345,500	2,511	\$137.59
9246 SUNRISE BREEZE	3	\$365,000	\$365,000	2,368	\$154.14
9188 SUGARLAND DR **	3	\$394,900	\$380,000	2,368	\$160.47
New Listings from 05/01/09 to 06/30/09 (7)					
Address	Bedrooms	Original List Price	Current Price	Apprx SqFt	List Price Sqft
Cortez Rd	Lot	\$40,000	\$40,000	102x100	.22 Acre
Cortez Rd	Lot	\$70,000	\$70,000	102X200	.42 Acre
4722 De Kalb	2	\$90,000	\$90,000	1,112	\$80.94
8964 ADAMS WALK	4	\$359,000	\$359,000	2,354	\$152.51
11339 SUGAR LOAF CT	3	\$385,000	\$385,000	2,368	\$162.58
9188 SUGARLAND DR **	3	\$394,900	\$394,900	2,368	\$166.77
9280 ROSEWATER LA	3	\$395,000	\$395,000	2,457	\$160.77

Information contained from North East Florida MLS and is deemed to be reliable, but is not guaranteed.

Notable Quote of the Month

“Things turn out best for those who make the best of the way things turn out”.

Jack Buck



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Hurricane Season is Here!

As a reminder, it is recommended that you have on hand a...

DISASTER SUPPLY KIT (DSK) - Here in Jacksonville history has proven our greatest threat is power outages. Your DSK should include, per person, for 3 to 7 days the following:

- At least 1 gallon of water daily, non-perishable packaged or canned food/juices, snacks, infant and senior friendly foods, non-electric can opener, paper utensils and toiletries, cooking tools and fuel, blankets and pillows and pet care items if appropriate.
- First Aid Kit, including prescription drugs, medicine, band-aids including ace bandages and ointments.
- Cash (with small bills) and Credit Cards, Keys, Fully charged cell phone with extra battery, battery operated NOAA weather radio, flashlights and batteries, seasonal clothing and rain gear, important documents and fill vehicle fuel tanks. (Note: When cell phone towers are down and you can't get a signal, text messaging is an alternative method to communicate with loved ones so learn how to text)

For more detailed information on this important subject, please contact me for a complete Hurricane Preparedness Packet or visit:

http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml

And remember, if local authorities issue evacuation orders for your area, don't wait until it's too late, heed their warnings and get out!

Dear Toni,

I had someone come to my house to help me with my spring cleaning. She showed me a trick and it is amazing so I wanted to share it with you. When cleaning glass or mirrors take a wet paper towel or clean rag and add Dawn dishwashing liquid. Wipe on the surface and then wipe off with a clean dry paper towel and it is sparkling clean, no streaks or spots. I have always used a window cleaner, but this is so easy and leaves the surface shining with little effort. You can also mix water and Dawn in a spray bottle. You don't need a lot of Dawn so it is inexpensive too. Hope you find this hint helpful.

Dear Reader,

Thank you for the tip. Now you know I had to try it before featuring it here in my column and I have to admit, it really does work extremely well. I especially liked how easy it was to do mirrors. Now keeping in tune with helpful hints, I decided to include a few more.

“Dear Toni”

You can make your own furniture polish by mixing 3 to 1 part Olive Oil and White or Apple Cider Vinegar. Mix well and apply with a clean cloth to wood, but **do not use on unfinished wood or lacquer.**

Cleaning blackened pots made easy. If you have pots that have blackened because you boiled water in them, soak the pots with a pot of water in them to which you add 2 denture tablets. Let them soak overnight. The pot should be clean in the morning. **Wash before using.**

We all can use helpful hints from time to time, especially ones that can save money and time. So once again, thanks for the great suggestion and keep them coming.

If you have any questions or concerns you would like to discuss, please feel free to call me direct.

Remember,
send your questions, comments and/or suggestions to:

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If you are considering buying or selling, prevent yourself from making costly mistakes and contact me for a free consultation.