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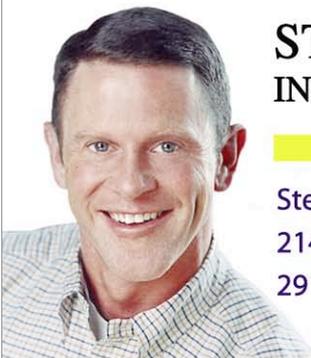


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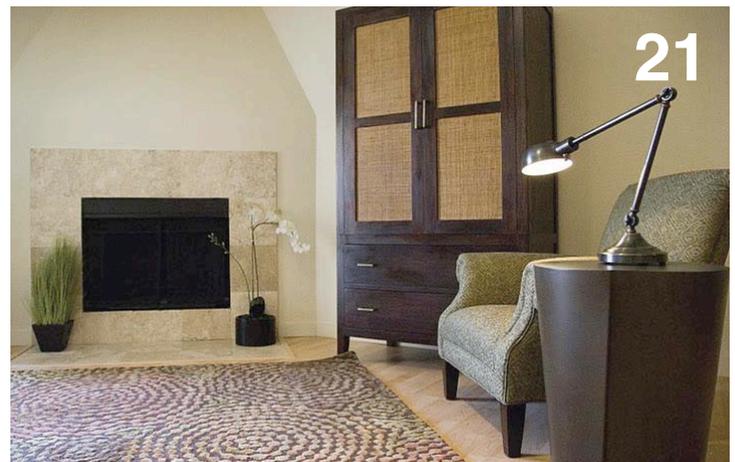
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# Ask the experts

In March 2009, President Obama released the Home Affordable Modification Plan (HAMP). This would help alleviate the pressures of potential foreclosure, lowering monthly payments and still maintaining good standing in credit. But according to RealtyTrac.com's list of foreclosure hotspots, Dallas/Fort Worth ranked 96 out of 203 with (at the time) more than 10,000 properties listed as foreclosures — a relatively small number considering the populations of both Dallas and Fort Worth. But it does make us ask the experts, "What does Obama's mortgage aid plan mean for homeowners here and can it help those in search of buying their first home?"

## **Randy Hodges,**

*Dave Perry-Miller InTown*

First of all, the federal government's making homes affordable plan really has helped countless numbers of American families keep their homes. It's important to note, however, that the programs being offered by the federal government should not be mistaken for a "hand-out." Rather, these programs offer Americans, who are struggling to avoid foreclosure, the opportunity to restructure their debt by guaranteeing certain aspects of the lending process. The positive in this is that will all be to the benefit of both the homeowner and the lender.



Randy Hodges

## **Tomi Kuczynski,**

*Prudential Texas Properties' Homes On Call*

One of the first glitches I find in the plan for most Dallas/Fort Worth homeowners is the requirement of a loss of at least 15 percent in their home's value. Most areas throughout the Metroplex have not suffered such losses in value. There are areas such as Preston Hollow, McKinney and Oak Cliff where the numbers neared 20 percent, but these areas have already begun recovery in the market. Furthermore, analysts predict the actual number these lenders will be seeking is closer to 40 percent. If this prediction is true, areas throughout California and Florida will be the benefactors of this relief plan, not the Metroplex.

Each plan has been implemented primarily to prevent foreclosures, which is my second concern. Both plans require homeowners to be up-to-date on their mortgages to qualify. I consider this to be one of the main failures within the first attempt of this plan, and will continue to be a deterrent in providing relief to those who are truly in need for Obama's second attempt. While they struggle to find an answer, they will not be able to look to this new plan for help without being completely current.

## **Steve Shatsky,**

*Prudential Texas Properties*

I think that the greatest impact of the latest mortgage aid plan is that it will keep some percentage of homeowners in their homes rather than displacing them and putting more distressed inventory on the market. In some parts of the country there is excessive inventory and a large percentage of that is distressed sales, so anything that helps keep people in their homes, which helps to lower inventory levels, will also likely aid in stabilizing property values and help them to begin to climb again. Here in Dallas we have a good amount of inventory and that, combined with excellent mortgage rates,

already makes it a great time to buy a home regardless of any impact from the latest mortgage aid plan.

## **Jeff Updike,**

*Re/Max Urban*

We are extremely fortunate because the mortgage delinquency rate in Texas is less than half of the national average. The HAMP and the Home Affordable Foreclosure Alternatives (HAFA) programs will help a small percentage of delinquent borrowers refinance to a permanent mortgage that will help them stay in their home.



Jeff Updike

For most others, if they cannot make the payments because of unemployment or underemployment, they will probably be forced to sell their home through a "short sale;" otherwise, it may be lost in foreclosure.

**Barbara Stone,**  
Allie Beth Allman & Associates

If the plan is successful, it will reduce homeowners' mortgage payments (those homeowners who have been affected by the economic crisis through no fault of their own), and help them stay in their homes instead of being foreclosed; thus reducing the number of foreclosures nationwide. Another benefit homeowners would realize is a better credit rating, rather than having a foreclosure reflected on their credit report.

And if homes are not foreclosed on, there will be a better chance for these homes to be kept in better condition, rather than being vacated and left untended. If these homes are put on the market, then homebuyers will benefit with a better quality home to purchase.

The Obama mortgage aid plan could also help boost the value of homes and neighborhoods by keeping lower-priced foreclosed homes out of the market. If values stay stronger, then discouraged potential sellers will consider putting their homes up for sale, instead of waiting for the market to rebound. Homebuyers will then have a larger selection of homes to choose.

For more information on the HAMP and HAFA programs, visit [2010mortgagerecoveryplan.org](http://2010mortgagerecoveryplan.org) or [MakingHomeAffordable.gov](http://MakingHomeAffordable.gov).



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# Change of plans

By Rich Lopez

## So you want to be a real estate agent. Just be sure you know what you're in for

**N**o one needs to remind you that these are tough economic times. Sometimes that means calling for serious measures like a career change. Real estate is an attractive industry because the rewards can be great for the bank account and you get to be your own boss. But before you dive head first into the waters, there is some information to know and consider. Hey, it's a new career — what did you think?.

"Those not in the industry have some great idea that you walk into a real estate office and clients walk through the door and you make giant commissions," Realtor Dan Flynn of Dave Perry-Miller Intown says. "The reality is nothing drops into your lap."

Flynn has been in the real estate industry for 16 years, switching over from the telecom industry. When getting into real estate, he followed all the right steps, but had to face the realities of going into what he calls a very expensive career option. According to him, that is the one piece of information, people need to know.

"You pay for everything yourself," he says. "You pay the broker to allow your license to hang in their office and you pay a portion of your commission to the broker as well. There are some very large expenses and you must have income to offset those in addition to earning income as you go."

Don't let that scare you. Flynn wants only to guide those interested in joining the industry and provide the information and insight he could have used when he began. That insight actually comes in handy even before getting your agent's license.

"When thinking about getting a license, you want to consider the ultimate goal. People can become a broker after becoming an agent.

Also, consider transferable college credits when applying for real estate classes. You will want those credits behind you when the time comes to sit for that exam."

Before any exam, there is study time and coursework is necessary to get to the test.

However, classes are available either online or in classroom form for those who can benefit from peer review. Accelerated plans are an option for those eager, like Flynn, to

begin selling homes.

"The required courses came easy to me because everything seemed logical and natural," he says. "I do understand getting through the coursework and tests through school can be very arduous for many."

So you got your license — now what? Flynn emphasizes the money issue because there are fees and costs to be easily missed. Plus, if you are planning this as your day job, more financial planning is needed. National, state and local associations will have fees. MLS charges, for electronic key usage to get into homes will rack up, as will self-employment taxes, marketing materials (i.e. business cards). Brokers may require more education so they are up to speed and insurance is a must to cover any mistakes made. And even your clothing.

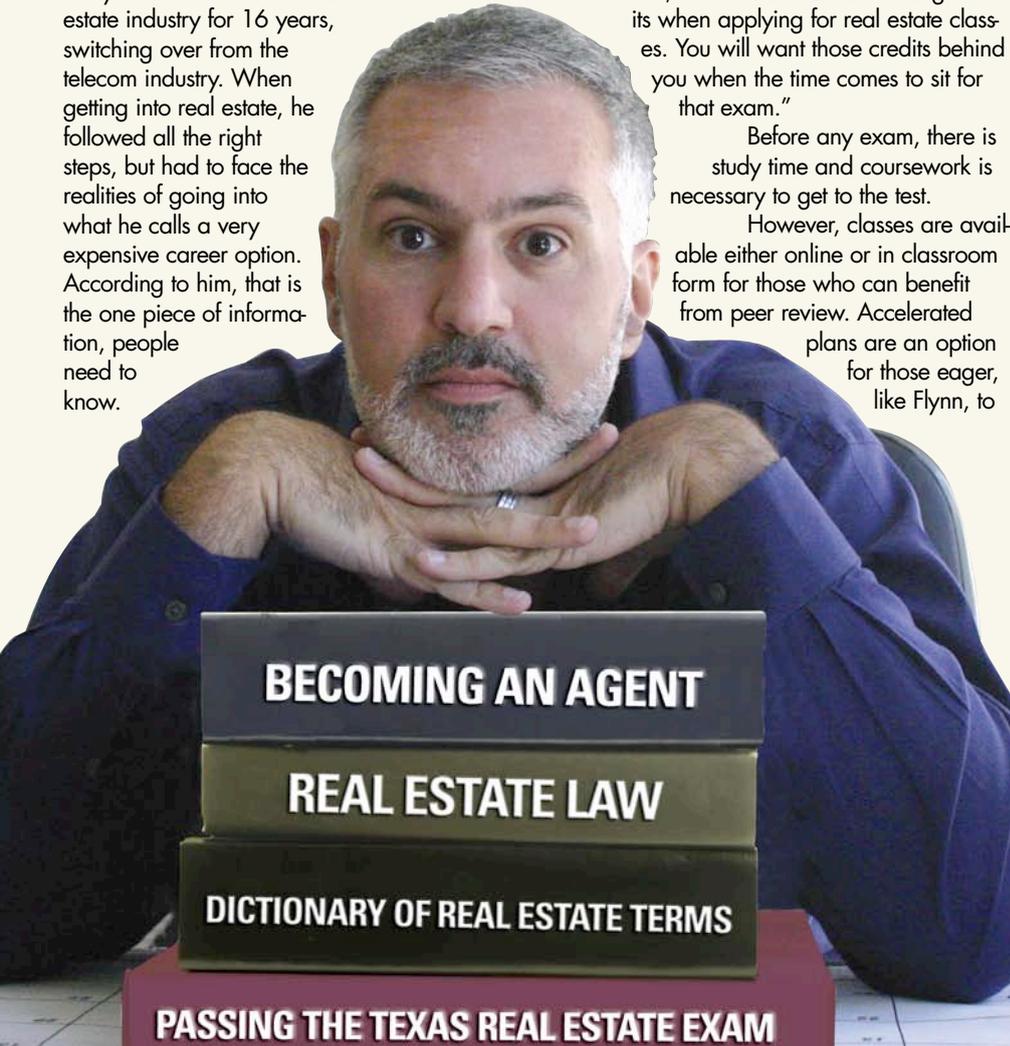
"You will be expected to dress and present yourself in a certain way," he says. "Make certain you have one full year's expenses tucked away in a bank account somewhere to pay the rent, car, whatever. It can be overwhelming. Just be prepared."

Now you can head out into the field. If people aren't going to drop in your lap, then you start hitting up the people around you. Flynn says this is the best way to start getting the word out about your new career and how you can help those who know you.

"You must go out and find all of the clients you work with," he says. "You start with your personal sphere of influence and work outward."

One thing Flynn brings up is somewhat of a surprise. Hanging your license isn't like hanging up your diploma. A strong broker can shape a new career into a successful one and where you hang it is a crucial decision. Your new real estate license is indicative to potential clients of your reliability.

"Interview with many agencies," he says. "Unlike looking for regular employment, you are not trying to get them to take you on so much as they are trying to convince you to come their way. My experience tells me there are extremely few options for new agents so when interviewing, look for those places that encourage you to come to the office to work and for free or low-cost education and have someone assigned to you for help."



## First, know this

Before heading into the real estate world, the least you need to know are the requirements set by the Texas Real Estate Commission. Meet all these and you are on your way.

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- Pass the state examination.
- Filing an application authorizes a background check.
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This information is from eHow.com under How to Become a Real Estate Agent in Texas and at the TREC.state.tx.us.

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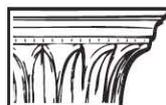
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# Real(ity) estate

## A Dallas couple's adventure in house selling becomes an episode of HGTV's 'My First Sale'

By Arnold Wayne Jones

Although they live cosmopolitan lives — she's a lawyer; he works for FM 105.3 with Chris Jagger — and count many gay neighbors in their gate East Dallas community among their friends, Cindy and Troy Hughes both grew up in small towns and craved the pace and benefits of the suburbs: lower taxes, good schools, safe streets. With a 4-year-old and a new baby, they figured next year would be a good time to look for a new home.

But the house-hunting started earlier than they expected. And more dramatically.

The Hugheses got a call from their real estate agent, Keith Yonick, with a proposition: Would they be interested in trying to sell their house *now* and have their experience filmed for the HGTV series *My First Sale*?

"When Keith called us and told us about the show, we went for it," Cindy says.

"I think it's great they chose Dallas for the show," Yonick says. "I asked them why and they said because the houses are so different — they could film a townhouse in the city and a farmhouse in Forney or a suburban

house."

Yonick submitted four applications, and the network jumped at following the Hugheses. Still, it wasn't the couple's first foray into a reality series.

When Troy worked with Kidd Kraddick, he was recruited to be the "bachelor" in a radio rip-off of *The Bachelor* TV series. He was just supposed to chronicle his dates with several dozen women and invite one to a gala event. The one he selected was Cindy; they married three years later.

Still, a radio date is one thing; having yourself photographed 24/7 during a stressful process — the first sale of your home — was more pressure. Cindy even knows that on one day of filming, she came across as bitchy. (She's hoping they edit that out, but Troy has forgiven her in any event.)

"We never treated it like a reality show but as a way to document this part of our lives," Cindy says. "It was like making a home video."

Knowing that "most houses take a year or more to sell" — Yonick says 370 days on the market is not unusual — they expected the process to stretch on for months, just in time for the *next* school year. So they were astonished that their house sold so quickly. In less than two months, they had a buyer.

Even so, the sale caught them so by surprise that they hadn't even decided for certain where they would move.

"Our friends have all moved on to their next chapters — they were moving to Frisco and Rockwall. They were always saying to us, 'You have to move to Frisco!' But we started looking in Wylie."

It isn't as far as it may seem. Troy leaves for work at 3 a.m. for his radio show ("I share the road with cops, construction workers and drunks," he says) and Cindy's job in Arlington meant she had a hike anywhere east of I-35.

"We thought we would move to Rockwall, but Wylie reminds me of what McKinney looked like when I came here in 1999," Troy says. "We get more for our money out there, and there's still a mall within four miles."

Rather than buying an old house or going with a foreclosed property, they decided to build. Since the house won't actually be ready until after they close on their sale, they'll have to rent back their current house for a month. But as far as hardships go in real estate, that's one they can live with.

"We got really lucky," Troy says.

*The Hugheses close on their sale on Oct. 29; their episode of My First Sale will air in the spring.*





Keith Yonick, left, turned Dallas couple Troy and Cindy Hughes on to the idea of being on TV. But their youngest child, opposite, might steal every scene.

# Little crooked house

By M. M. Adjarian

Don't get tripped up on uneven floors before buying that new home



**A**fter a long stretch of searching, finding that perfect house is not only a relief, it's a glimpse into a whole new future. When the pieces fall together, such as location, price and a great neighborhood, you might pinch yourself thinking "Is this too good to be true?" The idealism in it's close proximity to work, school, shopping and the big yard for the dogs is shaded by beautiful trees might give the impression that this really is home sweet home.

But you keep hitting your foot on that little bump in the floor. Before you think it's just the character of the house, give it another look and then have a professional take a gander. There could be more to that misstep than you think.

"If there is unevenness in the beginning," Brian Mulvehill warns, "between heat and contraction and all other issues, it's only going to get worse over time."

As the Fort Worth-based owner of Carpet Direct, Mulvehill knows his floors, and uneven ones can slip through the buying process if one doesn't take a close eye to the walk-

throughs. For instance take a look at where the floor meets the baseboard and if you see gaps; those will indicate uneven floors. Once a floor starts to warp, one of two things will eventually happen. The floor will either pull away from the house walls or start pushing against them. Neither scenario is especially desirable, but when the floor pushes against the walls, it's also pushing against molding and drywall, which could get messy — and expensive.

"Once drywall starts to crack, or moisture gets into the drywall, then you've got big structural issues," says Mulvehill.

Regardless of whether the flooring is wood, tile, laminate or carpet, warping problems usually have to do with the installation — something to which a potential homebuyer will not have been privy. Reputable installers should be licensed and come with a good reputation and references. That person should always check the slab or sub-floor before laying any material on top of it. A problem with either indicates a need for structural rebuilding, which could cost thousands of dollars.

More typically, though, the problem will arise from the quality of the materials actually used.

"One of the big things a buyer should know is [to] ask the potential home seller what the floor is made of," advises Mulvehill.

He notes that if the floor is made from cheaper imported wood, chances are that's why it's uneven. "You can take a plank out of a box coming in from China, and just twist it. It will actually warp in your hand."

If faulty building materials are to blame for uneven floors, a potential homebuyer could have them repaired through a procedure called floating, which usually runs about \$200 per 1,000 square feet floated. A contractor will pour concrete-like material under the affected areas to raise them up so they are level with the rest of the floor.

So exactly how can a homebuyer tell whether floors are level are to begin with? "It might sound crazy," says Mulvehill, "but just get down on one side of the floor and just look across."

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## [NEIGHBORHOOD]



# Beautiful day in the neigh

There's a little group of homes on Stewart Street in the Kessler Highlands neighborhood of Oak Cliff in Kessler Park that may be just about the gayest block in town — and not just the homosexual kind of gay; the happy kind, too. The neighbors who live here are closer than the pals on *Friends*, more into each other's business than a season finale of *Knots Landing* and their parties have a higher production value than anything Bree's ever done on *Desperate Housewives*.

The quiet, tree-lined street is filled with quaint bungalow-style homes from the '20s and '30s and over recent years, several gays and lesbians have chosen to put down roots on this one particular block, one which throws out the welcome mat any time somebody new moves in.

"We first met all the gays and lesbians on our block the same way we met all of our neighbors — through a welcome party," says Jef Tingley, an eight-year resident. "Who knew that years later so many of these people would not just be neighbors, but individuals that I consider dear friends."

The neighbors gather for two major events a year: Blocktoberfest, a yearly bratwurst cookout held in a neighbor's yard where everyone brings a dish to share; and a progressive holiday event, where everyone moves from house to house for food and drinks. Halloween is also quite a production with an estimated 1,500 trick-or-treaters each year snatching up 60 to 70

pounds of candy per house in the process.

"It turns out to be one of the most fun events of the year for me and my friends," says Alan Stolleis, who's lived on the street for nearly 13 years. "We do tend to go a little crazy with fog machines, huge spiders and scary music."

But the neighbors on Stewart don't need a bold-font holiday on the calendar to have reason to celebrate.

"One of the first things we learned when we moved on to the block is that if someone is on the porch, there's a good chance that you can stop on by for a glass of wine. Many a dog walk has ended with an impromptu porch party," Tingley says. In fact, everyone interviewed said the same thing about the frequent porch parties and how often they pop up.

Clyde Greenhouse and Michal Taylor, co-owners of the Oak-Cliff-based Kessler Cookie Company, have been on the block for 12 years and have the newest home in the neighborhood. It was built in 1942.

The character of the neighborhood is what initially interested Taylor and Greenhouse, as well as most other people who found Stewart by chance. But for at least one neighbor, buying a home here took a village.

"We had the opportunity to have our best friend buy the house next to us, and when the house went up for sale, while our friend was negotiating his contract for purchase, some of the neighbors



# borhood

## Neighbors in Oak Cliff's Kessler Park talk about why their 'hood is the best ever

By Steven Lindsey

would take the 'for sale' sign down every day," says Jerrett Morris, Tingley's partner. "And whenever a prospective buyer might even give the hint of interest, they would wander out in their boxer shorts and generally try to look like nightmare neighbors any way they could to drive the prospect away."

It must've worked, because Keith Murray closed the deal, quite possibly not realizing the extent to which the neighborhood had helped make it happen.

"At the time I wasn't looking to buy a home. It was by chance that the house next door to my best friends went up for sale. It was in complete disrepair, but with the encouragement and help of friends and neighbors, I bought it and we collectively rehabbed it. It was a lot of work, but looking back on it now, it was completely worth it," Murray says.

It's just one of many examples of the ways neighbors here look out for one another.

"This neighborhood will definitely take it upon itself to investigate anything that seems suspicious," Morris says. "It's like a

block full of good Gladys Kravitzes [the nosy neighbor from *Bewitched*]."

"We know almost everyone by name. It's not uncommon to see a gay couple standing out in the front yard talking with a straight couple and their children. I even loaned a pair of cuff links to a neighbor's daughter's boyfriend for prom one year when he needed them in a pinch," Tingley says.

Linda Ronk, who has lived on Stewart for 16 years, believe the neighborhood transcends any sort of labeling.

"To be honest there is no gay or non-gay. We are just Stewart Street folks," she says. "We have keys to each other's homes and we watch out for each other."

"Not everyone believes me, but our street is like something out of *Leave It To Beaver*," Tingley says. "All the neighbors are really vested in making it a great block, but it's also not a creepy police state where you have no privacy. I tell everyone to move to Oak Cliff. It's like a small city in a big town. And if you can find a place on Stewart, you're even luckier."

"We didn't know it going in, but it would be impossible to recreate the mix of neighbors we have on our block," Morris says. "They're absolutely priceless and will keep us in our house for a very long time," says Morris.

Or at least until the city starts requiring liquor licenses for these very busy porches.

Stewart Street residents from left to right Jerrett Morris, Alan Stolleis, Clyde Greenhouse, Michal Taylor, Darrell Ward and Linda Ronk come together often for neighborhood block parties, planned or impromptu, within their classic homes and lush greenery of Kessler Park. Photos courtesy of Jef Tingley.

## [BARGAIN HUNTING]

# Look closer

## Buyers and owners alike can always find hidden discounts

By M. M. Adjarian

These days, there's no denying that anyone who owns, sells or buys property is concerned with the bottom line. With liquidity in short supply and loans more difficult to secure, homeowners and homebuyers are looking for ways to get the most and best for their money. Besides, who doesn't like a good deal?

With his experience as a Dallas Realtor, Rogers Healy of Rogers Healy and Associates Residential Real Estate, knows what to look for regarding money-saving opportunities for people standing on either side of the property-owning fence.

If a property owner is specifically renovating to sell, taking care of electrical, plumbing, roofing, foundation and window issues should be at the top of any to-do list.

"It's the stuff that a homebuyer's going to ask for when they get the house under contract," says Healy.

Healy advises to do research on how much projects will cost and then to get bids from contractors.

"In the economy that we're in, people are definitely willing to work for less," he says.

Just don't limit searches for bids to the newspapers and telephone book. Consider a modern approach. Healy suggests that social networking is a reliable way to go with the search. Plus, feedback is easily found.

"I think you can catch some great deals on Facebook fan pages and on Twitter as well," Healy says. "That and also skimming the paper. Places like Home Depot and Lowe's will compete against each other for your business, meaning they will want you to come to their store for the better deal."

Realty offices are a surprising resource. After buying your home, the affair, with your agent doesn't stop there. Agents and firms can also provide homeowners the names of vendors specializing in renovation materials and services.

Healy's own firm has a service provider list "of at least three people for everything from aquarium installation to air duct cleaning" that it shares with clients and non-clients alike. The one word of caution Healy has for home renovators is that a project could run double the expected price tag.

"Prepare for it to cost more money than you think," he says.

Financial flexibility is crucial for those selling their home.

Properties stay on the market longer due to the economic situation and seasonal fluctuations. These conditions are creating possibilities for property discounts that come from homeowners willing to sell for a lesser price.

One option would allow the seller to finance a home purchase. Another, which is becoming increasingly popular, is leasing to own the property.

"People who maybe have been burned or don't have great credit or don't have a huge amount of liquidity can get on a contract and then have an extended option period which is the lease," Healy explains. "At the end of the lease, they have the option to apply a percentage of the money they've paid as rent as a down payment and purchase the property."

Neither method of financing provides buyers with discounts, but offer possibilities for home ownership to more people.

Affordable options and breaks are also offered to veterans, individuals who have owned property for two or more years and first-time buyers.

Or you could just be in the right job at the right time.

"A couple of banks I know of are doing creative financing if the buyer is a CPA, a dentist, an accountant or an attorney," Healy adds.



## [URBAN LIVING]

# One Cedar Springs complex grows up

By Rich Lopez

In 1984, Cedar Springs saw the rise of the Parkside apartment complex amid a slew of others. The years went by and complexes faded into lesser versions of their original selves. But Parkside wasn't going down like that, and so they did something to stop it.

"There are some rental units still in the unrenovated part," Jeff Updike says, "but for the past two years, the complex has been turning those original units into lofts, townhomes and flats."

The reimagined Parkside at Cedar Springs lives up to the oasis it wants itself to be. The property is four-and-a-half acres of lush green alongside the complex. Trees stand guard and can also transport, if just for a sec-



ond, anyone away from the bustling traffic of Cedar Springs. The trees overlook a two-acre park complete with a creek that's home to ducks and turtles and allows for small hikes as well as does double duty as a dog park.

The complex has added a clubhouse for residential parties. The wraparound deck is both zen and resort in its design. With a full kitchen and redesigned pool, the neighborhood at Parkside is sure to have a home-away-from-home

— even if it's only yards away.

Each renovated living space now has fireplaces, maple cabinetry, granite countertops and stainless steel appliances. The gated complex provides covered parking and private balconies.

The only thing that might make it more homey would be your own yard — oh wait, some units even have those.

For more information, visit [ParksideCedarSprings.com](http://ParksideCedarSprings.com).



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