



From the desk of
William C. Ring, President

Real Estate Newsletter

November 2009



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Call to Action on Federal Tax Credit...

The federal tax credit for first-time home buyers is set to expire November 30, 2009. The California Association of Realtors is calling for the U.S. Senate to swiftly adopt the Dodd-Lieberman-Isakson amendment which would extend the federal tax credit through June 30, 2010, increase the qualifying income limits so more families are eligible for the credit, and remove the first-time buyer requirement and extend the credit to all home buyers.

Since its inception earlier this year, the tax credit has brought 1.4 million new buyers into the market nationwide, according to the National Association of Realtors. In California nearly 40% of first-time home buyers reported they would not have purchased a home without the tax credit, according to a California Association of Realtors survey.

As the expiration date for this successful programs looms, it is imperative that we all take action by contacting our congresspersons and urge them to extend this vital home buying incentive.

Senator Dianne Feinstein (D)

<http://feinstein.senate.gov/public/index.cfm?FuseAction=ContactUs.Home>

Senator Barbara Boxer (D)

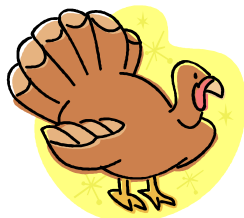
<http://boxer.senate.gov/contact/>

Representative Dana Rohrabacher (R)

<http://rohrabacher.house.gov/>

Representative John Campbell (R)

<http://www.campbell.house.gov/>



Happy
Thanksgiving

Reminder...

All cell phone numbers are being released to telemarketing companies this month. To prevent your number from this fate, you can call the following number from your cell phone to register in the National Do-Not-Call list.

888-382-1222

Green Tip...

Save 8 to 18 gallons of water per minute by using a broom to clean your sidewalks, patios and driveways. An added benefit is the exercise you get!



Be sure to check out the latest sales statistics in your neighborhood.
Just [click here](#) or go to www.HarborRealtyUSA.com/September_09.

Please contact me anytime regarding your real estate needs or questions; commercial or residential. And, remember that the highest compliment I, or anyone, can receive is the referral of my name to your family, friends, and business associates. Thank you for your trust.

If you would like to receive this newsletter by e-mail, please call, fax or send me an e-mail with your e-mail address. (949) 673-4400 * Fax (949) 673-4401 * homes@HarborRealtyUSA.com