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ROSAMARIA ACUÑA, REALTOR®  
Central Association of Realtors

January 2009

### Short-Sale Standards on the Horizon

**NEWS BRIEF**  
Home buyers and sellers are watching for signs of a market recovery, but many are still cautious. The housing market remains in a state of uncertainty, with many homeowners facing financial difficulties. Short-sale standards are becoming a more prominent feature in the market as banks and lenders seek to recover losses on non-performing loans.

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**ANOTHER LOAN MODIFICATION PLAN ON THE WAY**  
The Real Estate community is still reeling from the impact of the subprime mortgage crisis. As a result, lenders are modifying their loan terms to help borrowers who are struggling to make their payments.

**NEWS BRIEF**  
Lenders are modifying their loan terms to help borrowers who are struggling to make their payments. This includes extending the term of the loan, reducing the interest rate, and forgiving some of the principal.



Photo: [www.MLS.com](http://www.MLS.com), 1/14/09, 11:00 AM PST

**Short-Sale Standards on the Horizon**

"The true secondary mortgage market companies are well aware of the market pain and are taking a number of steps to provide relief, particularly to prevent foreclosures." The public is on the edge of a panic. The market is in a state of confusion. The price of homes is falling. The number of homes for sale is increasing. The number of homes in foreclosure is increasing. The number of homes in short sale is increasing.

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