FEBRUARY 22, 2013

DIGITAL COLLEAGUES:

I enjoyed participating in the DEC Connection Real Estate call last week and meeting all of you.

As promised, here are the two sites I referenced in our member concall last week. There is a wealth of information on the Federal Programs and national market data on the real estate market.

Feel free to contact me with any question you may have on real estate and related services. I am happy to assist you, your friends, and family members anywhere in the U.S.

http://realtormag.realtor.org/article-archive/2013/01#.USuW0tN1zck.email

This is the publication that I referenced market trends, credit conditions, and foreclosure forecast. See page 19 - 21 for detailed information on 2012 results, and 2013 & 2014 forecasts.

http://portal.hud.gov/hudportal/HUD?src=%2Ftopics%2Favoiding foreclosure#.USuQ3E10I10.email

This is the Federal site I referenced regarding programs; HAMP, MHA, HARP and more.

This is the federal site that has a wealth of information on loan modifications, short sales, foreclosures and the feds Housing & Urban Development, (HUD), programs info.

Sally Hering

Realtor and Sr. Advisor

THE KEYES COMPANY/Corporate Office - 1535 Three Village Road/Weston, FL 33326

O: 954-389-3459 X36383 eFAX: 954-660-9592 C: 954-646-2360

New Naples Location: Gulf Shore Boulevard, Naples, FL 34110

O: 239-260-5585 - eFAX: 954-660-9592

sahering@msn.com

www.sallyhering.live.keyes.com

www.keyes.com