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## Everyone has an opinion.

**This month, we asked local  
Realtor Marti McBride hers!**

*What does the Stimulus package  
mean to you as a Realtor?*

Over a year ago, I was trained and certified as a Home Retention Consultant. At that time, I saw that the real estate market was heading into an area we have never seen before and I wanted to be pro-active in keeping my business profitable.

My involvement in working with homeowners, mortgage servicers and lenders has been educational and rewarding.

It has also been heart-breaking in a couple of situations. At

a time where some agents considered leaving the Real Estate industry, I was determined to find a way to make it work. I certainly cannot change the direction of the market but I can adapt and change with it.

From what I have read and heard about the new “stimulus package”, I believe it will make money available for loan modifications, in some cases lowering the interest rate for homeowners, thereby lowering their payments. This will allow them to stay in their homes.

This should help to stem foreclosures and set the floor under home values which in turn will help everyone. I understand some will feel it isn't fair that “some are being rewarded for bad behavior”, and in truth, it isn't fair. Many years ago, I had a discussion with my mom – it was about a situation I encountered in my first job after graduating from college. My lament was “It isn't fair!” She stopped me in my tracks by telling me that life isn't fair and it would be best for me to understand that. Of course she was right. And this situation isn't fair, we can lament about it or we can adapt and try to do something.

If you are living in a neighborhood where there are multiple foreclosures, it will bring down the value of your home. If the stimulus package helps to slow that process and turns around the foreclosure market, it can help everyone because the value of homes will be preserved.

Here's a quote by William Arthur Ward (19-21-1994) U.S. Writer, educator that says it better than I can:

*“The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails.”*

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