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HomesbyDonnaB.com



Knowing is not enough;
we must apply.

Willing is not enough;
we must do.

Johann Wolfgang von Goethe

Inside This Issue

- Hello Friends & Past Clients
- Simple Steps for Fall Lawn Care
- Do You Know Trivia
- Recipe: Apple Crisp
- October is Breast Cancer Awareness Month



Hello Friends and Past Clients!

I often get the question from people: "How is the market really doing here in Tidewater"? The next question is: "How are YOU doing in this market?"

Let me speak to both of those questions.

First the market here in this area is greatly protected by the strong presence of our military. The military is continually moving our soldiers. This means we have movement in the market place. Folks are buying, selling and renting which helps us retain a small remnant of a housing bubble. Where other parts of the country are truly suffering, we are able to count our blessings...small that they may be. Our unemployment is no where near 10% and our housing prices have not dipped double digits this year.

What I have been seeing though, is the necessity for our military families to short sale their homes. I have read that 80% of homeowners, nationwide, owe more on their mortgages than their home is currently worth. I have many military clients that have never missed a payment and have wonderful credit scores that are being forced to short sell because they are being re-stationed. I have become the resident 'expert' at helping these families work through the mire of short selling while trying to keep their credit scores intact as much as possible. This is the process of where selling a home is the easy part!...getting the lien holder and investors to agree to specific terms is not easy.

I urge each of you to make sure you hire a seasoned and experienced short sale agent to help you and your family/friends. This process is NOT for the faint of heart and certainly not to be handled by just any agent. My closing rate thus far has been 99%. I can't get them all to the closing table, but I have only lost one so far.

This brings me to my next question about how I'm doing in this market. While this market is not easy, it has been productive and rewarding for me as an agent and a person.

I am constantly getting calls from military personnel who have been referred to me by past clients. They need my short sale expertise and I'm happy to help. I also spend a ton of time and money on the marketing of any listing and that fact has spread out into the community as well. I stay on top of the latest marketing innovations and use them to my client's advantage.

In fact, I recently hired a professional video production company to shoot and produce some videos for me on selling your home and also on short selling your home. If you or someone you know is needing to sell in this current market, please have them go to this website:

<http://www.homesbydonnab.info>

I will soon have this as a permanent addition to my regular website: www.HomesbyDonnaB.com

In summary, I appreciate each of you, as my clients and my friends! Thanks for taking the time to read my newsletter each month and know that I'm always here to help you and your family/friends with your real estate needs.

Donna

If you are moving from here...to anywhere...I can help!



Donna Bosze - Chesapeake, Virginia Beach, Norfolk *"If you are moving from here...to anywhere...I can help!"*

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DONNA'S LISTINGS

Simple Steps For Fall Lawn Care Maintenance



1965 Lemonwood Road
\$359,900



755 Old Lucas Creek Road
\$207,900



2387 Old Greenbrier Road
\$134,900

Here's the most important thing to remember about turf grass: It's a cool-season crop. The ideal climate for your lawn is one with lots of rain and temperatures that linger between the 40s and the 70s. But you can have a good-looking lawn here by timing your fertilizing, watering, weed-control and other lawn improvement tasks to the spring and fall of the year, when your efforts will do the most good.

Here are some basic lawn care tasks to consider for this fall.



Feed and water. To set your lawn up for a strong start next spring, make sure it goes into the winter feed well watered. For an established lawn, the University of Minnesota Extension Service recommends applying one pound of nitrogen per 1,000 square feet of lawn in September. (See the bag for nitrogen amounts and application instructions.)

This will help the lawn recover from the heat of

summer and put down extra roots for the winter.

Lawns do not need as much water in fall as they do during the peak growth periods of spring and early summer, but your lawn should get at least an inch of water every couple of weeks, either from rain or a sprinkler.

Repair the grass. If you have dead patches, fall is also a good time to do some repair work. For small areas, the packaged repair kits, which include seed and mulch, are easy to use and effective. Just make sure you rough up the area before planting so the seed can make contact with the soil and keep the area moist (not soaked!) for several weeks as the grass grows.

Aerification Summer into fall is a good time to add air to your lawn. While you can get tie-on shoes with big nails in them to stomp around the yard in, your best bet is to rent a core aerification machine. The machine will pull plugs of soil out and leave them on the lawn. The extra air from the holes promotes better root growth and the cores will decompose into the soil, adding nutrients and

encouraging the good microbes in your soil.

Mowing. You will not need to mow as often in the fall, and you should keep your mower high (2 to 3 inches) up until mid-October. You want the grass to continue to develop good leaves and roots through the fall. For your last couple of mowing, lower the mower height to about 2 inches.

With your lawn well-watered, fed and mowed, you can clean up the mower and take a break until next spring



October Festivals in Hampton Roads

Oct. 15-11:00 am -24th annual AT&T Town Point Wine Festival

Oct. 15 -Race For The Cure—VB Oceanfront

Oct. 22 –23-The Driver Days Fall Festival

Oct. 23— Fall Hymn Festival-Wesleyan College

Oct. 29-12pm- Chesapeake Virginia Wine Festival

Apple Crisp



Ingredients

- 10 cups all-purpose apples, peeled, cored and sliced
- 1 cup white sugar
- 1 tablespoon all-purpose flour
- 1 teaspoon ground cinnamon
- 1/2 cup water
- 1 cup quick-cooking oats
- 1 cup all-purpose flour
- 1 cup packed brown sugar
- 1/4 teaspoon baking powder
- 1/4 teaspoon baking soda
- 1/2 cup butter, melted

Directions

Preheat oven to 350 degrees F (175 degree C).

Place the sliced apples in a 9x13 inch pan. Mix the white sugar, 1 tablespoon flour and ground cinnamon together, and sprinkle over apples. Pour water evenly over all.

Combine the oats, 1 cup flour, brown sugar, baking powder, baking soda and melted butter together. Crumble evenly over the apple mixture.

Bake at 350 degrees F (175 degrees C) for about 45 minutes.

Do You Know?

Who brought the tradition of pumpkin carving to America?

1st one to Email me the right answer will win a

WAWA Gift Card

Last month winner

Stacy Seim