

**▲ Decision**

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to move at your landlord's whim. Unlike other financial assets, homeownership is also tied to factors that should not be underestimated, such as the stability of a sustainable home for your children and pets, as well as being part of a community. Even if your home's value has fallen significantly, tax benefits and compounding appreciation rates can still be on your

side. U.S. tax laws still favor homeownership, particularly for those in higher tax brackets. The tax shelter of deducting mortgage interest and property taxes can reduce the overall tax burden and enable individuals to keep more of their income.

Defaulting on your mortgage can have implications beyond just losing your home. The familiar saying, "My bank really owns my home" does not reflect the realities of ownership. Consider this: Regardless of the size of the loan you owe on the property, if you

default, the lender must go through a lengthy and public process to take those ownership rights away from you. The process of foreclosure can be particularly damaging to your credit. Your credit ratings are a valuable asset that should be protected. Defaulting on a debt obligation will not only impact your long-term credit ratings but could limit your ability to secure a new place to live, as landlords often check credit ratings prior to renting. Also, your ability to qualify for certain employment, maintain a small business

line of credit or obtain financing to purchase a car may be impacted as well as potentially taking several years to reestablish your credit ratings.

These are just some of the considerations in evaluating whether to stay in your home. Both economic and personal decisions should be balanced before making a short-term decision that may not be advantageous in the long-term.

For more information on foreclosure facts, alternatives, and where to find help, visit: [www.Homesafepmi.com](http://www.Homesafepmi.com).

**▲ Awards**

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of Resilience: Holocaust Survivors of South Jersey, edited by Maryann McLoughlin and a project of the Richard Stockton College's Sam and Sara Schoffer Holocaust Resource Center.

That title also recently won a silver medal in the 2009 Independent publisher Book Awards. ComteQ's other Finalist in the Religion category was Luna's Life: A Journey of Forgiveness and Triumph by Holocaust survivor and religious tolerance activist Luna Kaufman.

"I am truly honored to have had the opportunity to work on these titles of local interest and I share these awards with everyone who contributed to these efforts," said Rob.

The books are available online at [www.ComteQpublishing.com](http://www.ComteQpublishing.com) or by calling the Rob Huberman at 487-9000.

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