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**Subject:** Your HomeActions News for Thursday, January 21, 2016

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### More Americans Say it's a good time to Sell!



WASHINGTON – Jan. 17, 2016 – An improving financial picture prompted more consumers to say it's a good time to sell a home, according to Fannie Mae's latest Home Purchase Sentiment Index, which capped off its strongest year so far. The share of consumers who said their income was significantly higher than it was 12 months ago rose nine percentage points on net in December.

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### 5 Ways to Make Your Home More Appealing

Want to add a little zest to your home without making major renovations? Take a look at these simple cost effective upgrades. Click the full article **right below here** for tips on making your home more appealing for you and potential buyers.

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### Is There a Downside to Prepaying Your Mortgage?



Say you're in a position to be able to pay off your mortgage ahead of time. Great idea, right? Maybe. Click **Full Article** below to learn about possible downsides to prepaying your mortgage.

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## How to Grow an Indoor Garden

Here's a how-to guide for growing an indoor garden in the winter, no matter where you live. Click the full article **right below here** to for tips and tricks on how to develop your own indoor garden.

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## 5 Things You Should Think Twice About Before Buying



Whether you're moving into a new home or looking for ways to fix up your current one, there are plenty of ways overspend. Click the full article **right below here** for some tips on being thrifty.

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## RealtyTrac: Florida a top foreclosure state in 2015

Overall, Florida ranked second nationally in its overall foreclosure rate: 1.77 percent of all homes with a mortgage. New Jersey

ranked first with 1.91 percent. States following Florida include Maryland (1.60 percent), Nevada (1.40 percent) and Illinois (1.26 percent).

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## Goldman Sachs to pay \$5B in mortgage settlement.



NEW YORK (AP) – Jan. 17, 2017 – Goldman Sachs said Thursday it will pay roughly \$5 billion to settle federal and state probes of its role in the sale of shoddy mortgages in the years leading to the housing bubble and subsequent financial crisis.

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