

Have a ball adding to your Christmas tree with pretty, glittery ornaments such as these:



- Curly snowflake ornaments, \$5.90 for a set of two at Crate and Barrel.
- Jewel encrusted bell ornament, \$4.95 at Pier 1 Imports.
- The Night Before Christmas ornaments, \$19 for a set of four at Pottery Barn Kids.
- Antique grooved onion ornament, \$2.95 at Crate and Barrel.
- Chubby Santa ornament, \$2.95 at Crate and Barrel.



Weekend, December 19-20, 2009

HOMES & LIVING

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LAST FEW NEW HOMES AVAILABLE
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COMING MONDAY
IN LIVING

Welcome Home column by Gail Scandrett

REAL ESTATE LISTINGS INSIDE

Feds give mortgage modifications extra boost

BY BRODERICK PERKINS
For The Salinas Californian

It's not easy — from either side of the table — turning a potential foreclosure into a successful affordable mortgage modification.

Homeowners, facing confusing documentation requirements and conflicting advice from both honest and dishonest corners, can feel intimidated, drag their heels and bury their heads.

Lenders grapple with voluntary provisions, ever-evolving regulations, skilled-worker shortages and disoriented homeowners. It's not surprising they develop some ambivalence.

To help clear some of the sludge out of the Obama administration's Home Affordable Modification Program, the U.S. Treasury Department and Department of Housing and Urban Development recently announced plans to speed up trial mortgage modification conversions to help homeowners obtain a permanent mortgage modification. Those efforts include the use of online videos to get the message out.

A mortgage modification occurs when the lender reworks the terms of your existing home loan, typically to lower payments and make the home more affordable for you. Lower payments can result from a lower interest rate, extended loan term, reduced principal or any combination of those.

See PERKINS, 5C

HOT PROPERTY

Lauren Beale, Los Angeles Times

LOS ANGELES — Personal trainer Bob Harper of "The Biggest Loser" has purchased a home in the Hollywood Hills at the slimmed-down price of \$2.9 million.

The single-story, midcentury-style home has three bedrooms and three bathrooms in about 2,600 square feet and sits on a cul-de-sac. Floor-to-ceiling windows in the open-plan living and dining room reveal canyon, city lights and ocean views beyond the swimming pool. There are also views from the master bedroom and the large windows in the kitchen, which opens to a breakfast bar.

Harper has been the Blue Team leader on the NBC weight-loss show (2004 to present). In Season 8, which started in September, he is co-training all the contestants. He has appeared this year on "Today" and "Live With Regis and Kelly."

The property tipped the scales at \$3,995,000 when it came on the market in April. The renovated and updated Robert Earl-designed home previously sold for \$1 million in 2002, according to

See PROPERTY, 10C

CENTERPIECES



TOP LAYER: 3 small fishbowls, red votives, 1 tall votive holder, 1 tea light, green reindeer moss

BOTTOM LAYER: Red and ivory potpourri, red pine cones, red walnuts, green and gold leaves



ALAN STYLES
Recycling

Reduce, reuse, recycle, rejoice!

If you've taken steps to reduce your waste during the holidays by adopting some of the practices we suggested last month, good for you! The next steps in greening your holidays come during and after your celebrations, giving reasons to rejoice well into the New Year.

During celebrations, consider what we can keep out of the landfill by recycling and reusing:

- Wrapping, including boxes, wrapping paper, tissue, gift bags, ribbons and bows.
- Greeting cards can be repurposed as next year's decoration (gift tags, decorate a plain package, laminate into place mats), or as new cards by removing the back portion of the card (with the writing) to create festive post cards or thank-you notes.
- Decorations are usually stored and reused year after, but if you upgraded or just have too many, donate unwanted decorations to brighten someone else's home.

After the intensity of holidays wane, take stock in your good fortune and consider how you might share it with others. People are in need throughout the year, so your donations and charitable giving after the holidays are equally important as those you make before the holidays.

Rather than wait for a re-gifting opportunity, consider gifts and goods you could donate to those less fortunate. (Some donations are also tax deductible.)

If you received new electronics and have no need for the old, donate working electronics and recycle the obsolete. Electronics

See STYLES, 9C

HERE'S HOW TO MAKE YOUR OWN

TOOLS NEEDED

- Wire cutters
- Utility knife
- Epoxy
- Spray paint
- Scissors
- Tape

BY GAILE ROBINSON
McClatchy Newspapers

One of the joys of the holiday season is rediscovering the dining-room table. Cleared of all the homework, craft projects, laundry, unpaid bills and dust, it gleams again, but it is barren. In anticipation of holiday feasts and in gratitude for the months of ignominious service, it deserves some decorating.

Usually armloads of flowers and candles will suffice, but that can get expensive and there is the matter of those unpaid bills. So this year, a centerpiece that can go from Christmas to New Year's with a minimal amount of expense seemed to be in order. A trip to the craft stores yielded the basic elements that provided a foundation.

THE BASE FOR PROJECTS

A pedestal made of two mirrors and three inexpensive glass candlesticks was the basis for all three centerpieces. Because there are cats in the

COST

- Ribbon \$2
- Floral swag \$20
- Potpourri \$15.98
- Walnuts \$5
- Green-bead garland \$6.99
- 14-inch hexagonal mirror \$5.99
- 12-inch round mirror \$5.99
- 8-inch glass candlesticks \$8.91
- Reindeer moss \$4.97
- Small glass fishbowls \$7.98
- Red votives \$1

See SETTINGS, 10C



1090 Pinnacles Ave.
Greenfield
3 BR/1 BA
\$79,900



232 Clinton Way
Greenfield
4 BR/2 BA
\$259,500



490 Soberanes St.
King City
4 BR/3 BA
\$207,900



1116 Cortez St. #A
Salinas
2 BR/2 BA
\$84,800

LEGACY OFFICE LISTINGS

SAN LUCAS
53475 Main Street
Land Only
\$150,000

SOLEDAD
614 Asilomar Ave.....5 BR/3 BA \$328,990
610 Rusconi Drive.....3 BR/2.5 BA \$339,990
630 Asilomar Ave.....5 BR/3 BA \$348,990
642 Asilomar Ave.....6 BR/3 BA \$358,990

GREENFIELD
248 Oak Avenue.....4 BR/2 BA \$136,900
231 Alves Lane.....5 BR/2 BA \$199,900

KING CITY
634 Sycamore Street.....3 BR/1 BA \$75,240
320 Patterson Street.....2 BR/2 BA \$99,900



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Merry Christmas & a Happy New Year

During this season of hustle and bustle, baking and buying; stop a minute to think about the meaning of the season and be grateful for all the things that count the most — family, friends, health, work, stability, peace & more.

Be happy with what you do have in your life and worry less about what you don't. Be a little kinder than necessary and give a little more than usual.

From my house to yours — with love,
Lucy



