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HH&F NEWS

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Is it time to update your will?

How long has it been since your will was drawn up? If the answer is three years or more, you should re-examine it in light of any changes that may have occurred in your life and circumstances. Perhaps your estate has grown, or shrunk, dramatically since you initially drew up your will, in which case you will want to reconsider the amount of your bequests. Maybe you moved to a new state, which has different laws governing probate. Perhaps people to whom you intended your assets would be distributed



are no longer in your life. Whatever the case, your will is a living document that needs to be reviewed on a regular basis.

How you can profit from foreclosures

It is estimated that one in every 10 single family homes sold in Hester County between 2002 and 2007 was purchased with an adjustable rate mortgage. A substantial percentage of those mortgages, which have now reset at higher rates, are in or near foreclosure.



Purchasing a distressed property can be a mutually beneficial transaction for both the investor, who is able to acquire the house at a rock-bottom price, and for the home owner, who is no longer able to afford payments but who may be able to extract some equity. If you are a homeowner facing foreclosure, or an investor who is considering purchasing a foreclosed property, call Benjamin Constant in our office at 555-1212.

Be sure to consult us when establishing a new business.

So, you've decided to go into business for yourself. Congratulations! But not so fast. Before you open your doors, Hester County requires that you file paperwork establishing your business as a legal entity. Have you considered what type of legal entity your new business will be? For instance, will it be an S corporation? An LLC? A partnership? There are advantages, and disadvantages, associated with each of these

types of entities. And we at Howard, Howard & Fine can explain them to you.



HH&F
321 Elm Street
Lewistown, PA

www.hh&f.com