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## Inside This Issue...

Dealing With Medical Debt...Page 1

Have You Considered Buying A  
 Foreclosed Home?...Page 2

Detecting Skin Cancer Early...Page 3

Watch For These Amazon  
 Scams...Page 3

Answer This Trivia Question And  
 You Could Win a \$50.00 Visa Gift  
 Card...Page 4

Real Estate Corner – See My  
 Carriage Manor Listings and What  
 Sold in ...Page 4



Sharon Liuzzo's... "Who Ya Gonna Call?"

# Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

## Say Goodbye To Medical Debt

When you or someone on your family experiences a medical event, the last thing you want to do is worry about any debt incurred. According to the Kaiser Family Foundation Health Debt Survey published in June 2022, 41% of American adults have debt due to medical or dental care.

Rather than expending energy on figuring out how to pay off that debt, that energy is better spent on recovery and looking ahead at your future. Here, we take a look at different ways to say goodbye to medical debt, regardless of your income.

- **Doublecheck The Charges:** As soon as you receive a statement, double-check the medical charges that are billed to you. Billing mistakes do happen, and you don't want to end up paying more than what you actually owe.
- **Ask For A Discount:** It may seem odd to ask for a discount from your medical provider, but it can't hurt. If you can afford to pay off your debt in a lump sum, let your provider know the timeframe in which you can pay and they may offer a discount.
- **Seek Out Financial Assistance:** A number of organizations offer financial assistance when it comes to paying medical bills. Start with [Benefits.gov](https://www.benefits.gov) to find federal and state-sponsored medical assistance programs for which you may be eligible. Another organization to look into is The Assistance Fund, which can help with co-payments, prescriptions and insurance premiums.
- **Apply For A Medical Credit Card:** If you're confident you can pay off your medical debt in the near future, a medical credit card may be right for you. Medical credit cards are often interest-free for 6 to 12 months, but keep in mind that if you can't pay in full during that timeframe, you may be hit with a deferred interest rate that can increase your debt quickly.
- **Find An Advocate:** Medical bill advocates can negotiate on your behalf, for a fee. Just be sure that the money you save will more than cover the advocate's fee; otherwise, it's money wasted.

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals! 602-999-1468 [SharonLiuzzo@aol.com](mailto:SharonLiuzzo@aol.com)

See All Carriage Manor Listings on my Website at [www.SharonLiuzzo.com](http://www.SharonLiuzzo.com)

## Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)...

**Petfluencer** (pet-floo-uh-n-ser) noun

**Meaning:** an animal with a large following on social media due to their engaging photos and videos.

**Sample Sentence:** Our recently-adopted miniature schnauzer's expressive face and funny antics have led him to becoming a petfluencer.

## Have A Laugh...

What did one ocean say to the other ocean?

*Nothing, they just waved.*

## Keep Your Yard Green

The heat of summer can wreak havoc on your yard. Here are a few tips to keep it green and ready to enjoy night and day.

- **Keep It Watered.** Aim for one inch of water per week.
- **Timing Is Everything.** Avoid evaporation — water in the morning, ideally between 6 a.m. and 10 a.m.
- **Clean Up.** If your pets do their business in the yard, be sure to clean up after them to avoid yellow spots. Rinse the area with a garden hose right after your dog urinates, too.

## Quotes To Live By...

“Summer afternoon—summer afternoon; to me those have always been the two most beautiful words in the English language.”

—Henry James, author

“To practice five things under all circumstances constitutes perfect virtue; these five are gravity, generosity of soul, sincerity, earnestness, and kindness.” —Confucius, philosopher

“I refuse to join any club that would have me as a member.”

—Groucho Marx, comedian

# Foreclosed Homes — What To Consider Before Buying

When scanning homes for sale, it's easy to be enticed by homes in foreclosure — for the most part prices are lower, and there may be waived or reduced appraisal fees and closing costs. Foreclosures happen when an owner can't make payments, and the lender takes over the home and sells it.

While a lower price is tempting, it's important to consider that there may be some downfalls. Here are a few things to consider before buying a foreclosed home, and how to be successful if it's the route you decide to take.

- **Beware Of “As Is:”** Many foreclosed homes are sold “as is”— the specifics of which can vary as much as homes' locations and floorplans. If a home falls into foreclosure and people are still living in it, they may not be keeping up with routine maintenance or major repairs. If that's the case, an FHA 203(k) loan can finance up to \$35,000 in repairs.
- **Secure Pre-Approval:** Unless you are planning to come to the table with a cash offer, secure pre-approval from a mortgage lender before making an offer on a foreclosed home. Having that pre-approval letter in-hand will show that you're serious.
- **Consider The Comps:** Take a look at other homes available in the area and their asking prices to ensure you're making a competitive offer on the foreclosed home of interest.
- **Work With A Realtor:** If you have questions, reach out to a Realtor who specializes in foreclosures. I'm always happy to help and can provide information about the pros and cons of buying a home in foreclosure (as well as what's going on currently in the market).

## Thank You! Thank You! Thank You!

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks to everyone who thought of me with your referrals! I couldn't do it without YOU!

Gayle Hoyst, Carson & Marilyn Aasen, George Hamilton & Rebecca Clinton, Bud & Delores Beverly, Mia Banks, Colleen Houle, Gary & Lorie Dahlheimer, Tom & Linda Albertson, and more!

**Thank You! Thank You!**

## Brain Teaser...

What runs all around your yard but never moves?

(See page 4 for the answer.)

## What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling me at: **602-999-1468**.

## Make The Best Lemonade

There's nothing better on a hot summer day than cooling off with a tall, cold glass of lemonade. Here are some tips on how to make the best lemonade, right at home.

- Use fresh lemons, if you can. Otherwise, bottled lemon juice works just fine.
- Make a simple syrup instead of sugar to avoid sugar falling to the bottom (mix hot water with sugar, in a 1:1 ratio).
- Add ice right before serving so you don't dilute the drink.
- Store in a covered pitcher in the refrigerator for five to seven days, if it lasts that long!

## Did You Know?

In the summertime, the sun never sets in "the land of the midnight sun" in the northernmost parts of Alaska, Canada, Finland, Greenland, Iceland, Norway, Russia and Sweden.

## Car Rental Alternative Websites

Browse these websites to find alternative ways to get around in your vacation destination.

**[www.turo.com](http://www.turo.com)** – Considered the Airbnb for cars, rent directly from the car owner.

**[www.zipcar.com](http://www.zipcar.com)** – Choose to rent by the hour or by the day, knowing that gas is included in the cost.

**[ride.lyft.com/rentals.com](http://ride.lyft.com/rentals.com)** – Rent a car through the popular rideshare app and get free extras like upgrades, unlimited miles, additional driver and more.

# Skin Cancer & Early Detection

Self-care has made its way into our daily lives, from unplugging to focusing on positivity to making sure we get our 10,000 steps a day. Another way we can practice self-care is by paying attention to our bodies and noting any new marks or bumps that pop up. According to the Skin Cancer Foundation, skin cancer is the most common form of cancer in the U.S. That said, it's also one of the most curable if diagnosed and treated early enough. And there are two ways we can be on the offense when it comes to our bodies.

First, take time to exam your body once a month. Don't give it a quick glance, either, but really take a good look. Stand in front of a full-length mirror in a well-lit room and use a hand mirror to see spots out of your sightline. Notice any changes in size or shape of spots or moles. If it helps, take photos for reference next month. If you see something that looks peculiar, make an appointment to have it checked out.

Second, make an annual appointment with your dermatologist for a full-body exam. Your doctor will be able to see spots that you can't quite reach, and if something is diagnosed, can start treatment immediately.

### Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at **602-999-1468** and I'll give you all the facts.

## Spot Amazon Scams

According to the Federal Trade Commission, Amazon scams increased by 500% between June 2020 and June 2021, costing scam victims more than \$27 million. Amazon itself found that more than 50% of Amazon impersonation scams reported by its customers came by way of fake order confirmations.

The latest Amazon scams to be aware of and avoid include being asked to make a payment away from the website or the app, or via Amazon gift cards; phone calls and text messages requesting personal information; claiming you're owed a refund; and fake invoices for Amazon purchases that you didn't make.

If you do receive what you feel is a suspicious phone call, text, or email from Amazon, your best bet is to visit **[Amazon.com](http://Amazon.com)** for direct contact information (don't click on any links from a text or email) and call, email, or chat with a representative to verify the communication in question. Not only will doing so keep you safe, you'll also alert Amazon to the suspected fraud so that they can investigate.

## Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

## Brain Teaser Answer:

A fence

## Be Road-Trip Ready

For many, summertime means getting out of town and hitting the open road. Here are a few ideas to make sure your car is road-trip ready.

- Check your tires. In addition to tire pressure, make sure there's enough tread on each tire for a smooth ride.
- Stay charged. Avoid a dead battery en-route by checking that it's not corroded and that all connections are tight before setting out.
- Clean up. Take some time to clean your car inside and out. Empty the trunk to make room for your luggage, not to mention any souvenirs you may want to bring home.

**THANK YOU** for reading my Service For Life.<sup>®</sup> personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

**AND...** whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

**Sharon Liuzzo, Associate Broker**

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

## “Who Else Wants To Win A \$50.00 Visa Gift Card”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is ...drum roll please: Jo Ann Donnelly, Littleton/Mesa.

### What is the smallest country in the world?

- a) Ireland b) Vatican City c) The Maldives d) Saint Kitts and Nevis

The answer is a) Vatican City. Measuring just over 100 acres, Vatican City is an independent city-state within Rome and is governed by the Pope. So let's move on to *this* month's trivia question.

### Which of these sports will make its debut at the 2024 Summer Olympics in Paris?

- a) Breaking b) Skateboarding c) Sport Climbing d) Surfing

Call Me At 602-999-1468 OR Email Me At [SharonLiuzzo@aol.com](mailto:SharonLiuzzo@aol.com)  
And You Could Be One Of My Next Winners!

## Real Estate Corner...

### VACANT LOTS:

#907 - \$89,900 - Perfect for New Park Model or Modular, Motorhome, Fifth-Wheel or RV! N/S Exposure.

### PARK MODELS:

#24 - \$119,000 - **Temporarily Off Market!** Brand New HVAC, New Stove, Refrigerator, Partial Furnished, Large Shed.

#326 - \$110,000 - **SOLD!** Charming, New Roof, New Walk-in Shower, Parking for 2, Faces E,

#396 - \$110,000 - **New Listing!** Large Deck, Furnished, Parking for 2, W/D in Shed, Faces E. AS IS

### PARK MODELS WITH AZ ROOMS:

#468 - \$199,900 - **Sale Pending!** Large Corner Lot, Large AZRM, 2 Baths, Large Tile Deck, Mt. View!

If you are thinking of listing, now is a great time to sell since there is a very little inventory in Carriage Manor. Please call if you would like a free comparative analysis on your property.

### HERE IS WHAT SOLD IN THE NEIGHBORHOOD SINCE MY LAST NEWSLETTER:

5/1	Lot 452	\$195,000	5/2	Lot 545	\$140,000
5/11	Lot 326	\$110,000	5/16	Lot 92	\$190,000
5/16	Lot 396	\$172,000	5/23	Lot 91	\$142,500
5/25	Lot 746	\$129,000	5/26	Lot 817	\$165,000
5/26	Lot 833	\$135,000			



See All Carriage Manor Listings on my Website at [www.SharonLiuzzo.com](http://www.SharonLiuzzo.com)