



North Park Central Neighborhood Association

November 2005

Our goal is to work together as a friendly community to maintain and improve the appearance, safety, and property value of our neighborhood, thereby creating a better place to live, grow, and raise our children

Our October 12 Neighborhood Event was a big success. We had a little trouble with the mic, but that didn't stop our guest speaker, Mayor Phil Gordon, who gave an inspiring update on downtown Phoenix. His commitment to opportunity and quality of life in the areas of science, education and arts was evident and well received as he walked through the crowd. Many thanks to those sponsors and neighbors who came out that night to show what it takes to build a close community.

We had many supporters who came with services, information and gift items. Many thanks to Officer Dave Chambers, Tom Simplot, Rory Blankmore, John Ojeda, Clarendon School Staff, Light Rail, St. Joseph's Hospital, Graffiti Busters, Water Conservation, Neighborhood Services, Phoenix College Alumni, ASU, Phoenix Fire Department, Police/Silent Witness, Block Watch, AZ Auto Theft Authority, Phoenix Parks and Recreation, Phoenix Library, and Identity Theft. Special thanks to the North Park Central Neighborhood Board Members who worked to bring this event to life.

Also, thank you to Dennis Newcombe, area businesses and sports teams who have donated items for door prizes. Winners were: Autographed Diamondback's Baseball: Francisco – Lesvia Ralda, Autographed Coyotes' Hockey Puck: Victoria Gray, Rattler's Tickets: Gloria Castro, AMC Movie Tickets: Bea Lafferty, Shirley Beggs, Therese Bernas and Connie Pershinsky, Gift Certificate to Durant's Restaurant: Barbara Gorum, Gift Certificates to Chevront's Restaurant: Heidi Swartz and Tim Moore, Gift Certificates to Bashas: Mary Ann Insana and Helen Eaton, Gold C Coupon Books: Khris Hendricks and Mary Schinn, Phoenix College Alumni T-Shirts: Jackie Valdez and Julie Eaton.

Yard Sale - Here is a great reason to do some fall house cleaning!!! We are having a neighborhood-wide yard sale on Saturday, November 12th from 7:00 am – 3:00 pm. Everyone is invited to participate. The Neighborhood Association will post some signs and advertise for that day. So clean out your closets and Contact Helen at 274-4483 to be included on the map.



Painting House Numbers on Curbs with reflective paint will begin soon – The curb painting will begin next week. The painter will leave a flyer at your door, but no funds or tips will be collected. This is a **FREE** service to all North Park Central Neighborhood residents as part of our Block Watch Grant.

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North Park Central...The Place to Live! Is the name of our new Neighborhood Association brochure. A copy of the brochure is included with this month's newsletter. It is packed full of useful information and phone numbers to keep on hand.

AN INSIGHT REGARDING REFINANCING AND THE NEW BANKRUPTCY LAW – By Terri L. McCamey

On October 17th, 2005, the new bankruptcy law took effect. Under the old bankruptcy law, the personal property that debtors were allowed to keep in a Chapter 7 bankruptcy was determined by the laws of the state where the debtor lived (as long as they lived there for at least three months). The new law requires a debtor to attend credit counseling **before** a petition is even filed in the bankruptcy court. Prior to receiving the final discharge order from the court, a debtor must also attend counseling sessions to learn “personal financial management.”

Under the new law, you must live in a state for **at least two years** prior to filing, in order to use that state’s exemption laws. Otherwise, you must use the exemptions available in the state where you used to live. Additionally, under the new law, similar rules apply to **homestead exemptions**. The homestead exemptions now determine how much **equity in your home** that you may keep when filing for Chapter 7 bankruptcy.

However, to use your new state’s homestead exemptions, **you must have lived in that state for at least forty months**. Exemption amounts vary widely from state to state, and new (and/or Arizona’s) residency requirements could make a huge difference in the amount of property you are allowed to keep. These are just a few examples of how the new bankruptcy law can affect you. ****Please seek legal representation regarding specific questions relating to the new bankruptcy laws****

On a brighter note, as a homeowner in the North Park Central Neighborhood, I am excited about sharing the news of our continued increasing home values! Ten years ago, the *average* sales price in our neighborhood was approximately \$67,500, depending upon upgrades, pool, etc. Currently, the *average* values within our neighborhood range from \$325,000.00 to \$185,000.00! Perhaps many of us do not even realize the equity that we have in our homes here in the North Park Central Neighborhood.

If you have been considering a refinance of your home for **any** reason(s), i.e., remodeling, debt consolidation, lowering your monthly mortgage payment/interest rate(s), changing from an adjustable rate mortgage (ARM) loan to a fixed rate mortgage, or to just cash out some of your equity for any reason, now is the time to act! Given the Middle East financial drain, the ongoing natural disasters (hurricanes), and our GNP (Gross National Product) being in danger of depression, interest rates are predicted to rise sharply. Don’t wait until it is too late. This is the time to **exercise your equity!**

A loan’s *term* is the amount of time that you are given by a lender to repay money that you borrow. For example, a \$100,000.00 mortgage loan, with an 8% interest rate for a 30 year term results in the following: At the end of your 30 year term, you would have paid \$164,240.00 in interest alone. Your principal and interest payment would be \$734.00 per month. Now, if you refinanced your \$100,000.00 loan even at the same interest rate for a 15 year term, not only would you own your home free and clear in one-half the time; moreover, you would have paid only \$72,080.00 in interest. This is a savings of **\$92,160.00** for simply paying an additional \$222.00 more per month on your monthly mortgage payment.

If you are experiencing difficulties paying your debts, or you desire to refinance for any reason, please contact me to see how I can help you achieve your goals. Past credit problems, slow credit, recent bankruptcies are okay! And if you have good/excellent credit, you are afforded the best prime interest rates. Current “prime rates” on a fixed mortgage, are between 5.25% to 5.62%, depending upon the *term* of the loan. Other options/rates are available and even lower, depending upon what type of loan you desire, i.e., Interest Only.

If you would like more information and/or a free/no obligation quote regarding a possible refinance, please do not hesitate to contact me, **Terri L. McCamey, Executive Loan Officer, Meridian Financial Network at: (602) 758-4704**. We are a licensed banker and broker with the State of Arizona, License #: BK-0907368. Over the years, I have been privileged to assist many folks in meeting their financial goals/needs, and I am committed to serving my community with honesty and integrity!



Pick Up the Poo! Now that the weather is beautiful more folks are walking their pets. Remember to carry plastic bags with you to pick up after your pet's waste. Also, there have been several dogs seen running loose in the neighborhood. Please make sure your pet is safe and secure inside your house or fence.



Bulk Trash Schedule – You can begin placing trash on the curbside beginning November 12. Collection is scheduled to begin November 21. Bulk trash is material that cannot be placed in the garbage or recycling container such as furniture, some large appliances and large amounts of vegetation. Bulk trash crews DO NOT pick up hazardous waste such as paint, chemicals and oil. They also do not pick up bricks, concrete, dirt, rocks, asphalt, tires, auto parts, appliances containing refrigerants or roofing. If you need additional information, call Public Works at 602-262-7251.

New Trash Bins – If your trash bin has seen better days and you are in need of a replacement, simply call 602-262-7251 and let them know. They will ask you to place your trash bin on the curb and Public Works will replace it.

Home prices and sales - North Park Central is becoming one of the hottest markets in town. Because of our location to downtown and the soon to be light rail, our home sales are still on the rise. We have seven houses on the market with two recent sales as of the end of October. If you would like to see details on the web of these homes, join our e-mail list and you will be sent the “Buyers Page” courtesy of Realtor Monique Walker. Send an e-mail to vkaboom@hotmail and ask to be added to the home sales e-mail list. All e-mail address will be kept confidential.



Address	SqFt	Bed/Bath	List Price	Sale Price	Price per SqFt
816 W. Mitchell Dr.	1,170	3/2	\$200,000	Active	\$170.94
821 W. Mitchell Dr.	1,519	3/2	\$264,900	Active	\$177.68
846 W. Whitton Ave.	1,547	4/1.75	\$259,900	Pending	\$168.00
811 W. Indianola Ave.	1,514	3/2	\$234,900	Active	\$155.15
822 W. Indianola Ave.	1,657	4/2	\$315,000	Active	\$190.10
848 W. Fairmount Ave	2,075	5/1.75	\$250,000	\$245,000	\$118.07
841 W. Amelia Ave.	1,629	4/2	\$239,900	Active	\$147.26
824 W. Amelia Ave.	1,276	3/1.75	\$225,000	Active	\$176.33
3827 N. 8th Ave.	1,284	3/1	\$215,000	Active	\$167.44

Heard Museum Continues Free Second Sunday – The Heard Museum at 2301 North Central Avenue is offering free admission on Sunday November 13 and December 11, 9:30 a.m. to 5:00 p.m. Visitors are encouraged to explore the museums many exhibit galleries including the new signature experience Home: Native People in the Southwest.

Phoenix Rio Salado Project Grand Opening Set for November 5th – The City of Phoenix will celebrate the grand opening of the Rio Salado Habitat Restoration Project on November 5th. Dedication Ceremony is at 9: a.m. on Central Avenue at the Salt River. Visitors can enjoy a free Nature Festival from 10 am to 2 pm. Park rangers will offer guided tours of the project throughout the day. The Nature Festival will feature dozens of exhibitors, live-animal displays, multiple stages of entertainment and food vendors. Starting at 8 am on event day, visitors can hop on a free shuttle to the event site from 4 parking areas: City of Phoenix parking garage at 305 W. Washington St., Travis L. Williams Family Services Center at 4732 S. Central Ave., Arizona Department of Economic Security at 4635 S. Central or Maricopa Integrated Health Services at 33 W. Tamarisk. (The Central Ave. Bridge over the Salt River will be closed to traffic on Saturday.) Call 602-262-6862 for more info.

Sex Offender Notification - The neighborhood received one new Sex Offender Notification.

Marco Ramirez, 4140 North 10th Street, #1-3, Phoenix, Az 85014, 28 years old, 5'9" tall, 190 pounds, brown hair and brown eyes. Offender Ramirez pled guilty to sexual conduct with a minor in 1999. He was sentenced to one year in jail and ten years probation. During the offense, Ramirez engaged in inappropriate sexual contact with a 15-year-old girl, who was known to him. On July 21, 2005, Ramirez pled guilty to Failure to Register as a Sex Offender in Maricopa County. He was sentenced to 90 days in jail and three years probation.

There are nearly 100 known sex offenders living in our zip code and surrounding zip codes. To get a complete list of known sex offenders with pictures and addresses, go to <http://az.gov/webapp/offender/searchZip.do> or www.azsexoffender.com.

THE INFORMATION PROVIDED IS INTENDED FOR COMMUNITY SAFETY PURPOSES ONLY AND SHOULD NOT BE USED TO THREATEN, INTIMIDATE, OR HARASS. MISUSE OF THIS INFORMATION MAY RESULT IN CRIMINAL PROSECUTION.

Contact Information

North Park Central Neighborhood Association

Board Members

Nancy Joplin – President	(602) 367-4480
Erica Hoekstra – Secretary/Treasurer	(602) 277-3905
Dennis Newcombe – Block Watch Coord.	(602) 279-5674
Russell Combs	(602) 530-9918
Barbara Herren	(602) 279-3635
Helen Kennelly	(602) 274-4483

If you have any thoughts on what you would like to see in our newsletter or would like to contribute an article, recommend a business, or sponsor our newsletter, please contact Nancy at 602-367-4480 or email vkaboom@hotmail.com.

Do you want to be notified about breaking neighborhood news that affects you?

If so, please send an email to Vkaboom@hotmail.com and be added to our distribution list. Your email address will only be used for notification purposes.

Community Phone Numbers

City of Phoenix Administration Services	(602) 534-5033
Graffiti Busters hotline	(602) 495-7014
Graffiti Detective reward hotline	(602) 262-7327
Property maintenance violations	(602) 262-7844
	blight@phoenix.gov
Grocery Cart Removal	(800) 843-2278
Illegal Signs	(602) 534-7100
Landlord/Tenant Counseling	(602) 262-7210
General Information, city	(602) 534-6262
Police Crime Stop	(602) 262-6151
To report a crime in progress	9-1-1
Dave Chambers, Police Comm. Action Officer	(602) 534-2637
Tom Simplot, District 4 City Councilman	(602) 262-7447
Ken Chevront, District 15 State Senator	(602) 926-5325
City of Phoenix Water Services	(602) 262-6251
Arizona Public Service	(602) 371-7171
Southwest Gas	(602) 862-1999
Qwest Communications	(800) 244-1111
Cox Communications	(623) 594-1000

Thank you to Neighborhood Services for printing costs. Your support is appreciated!