



North Park Central Neighborhood Association

SEPTEMBER 2008

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

Bulk Trash Pick-up for Storm Damage Areas Begins Sept 6th - As you know, our bulk trash pick-up was last week, just before the storm on August 28th that hit the downtown area hard. Initially our Association called the City and asked for help. We were looking at having the City deposit a construction size trash dumpster on 8th Ave. But, because of the high demand for trash pick-up in the storm-damaged neighborhoods, the City decided to dispatch additional bulk trash pick-up in select areas. Bulk trash for storm-damaged neighborhoods which includes North Park Central will begin Saturday, Sept. 6th. As part of the City's sustainability program, residents are being asked to separate their "green" waste, such as tree limbs, branches and leaves from other storm debris. The green waste will be chipped and reused as mulch. Because this takes care of our needs, plans to have a dumpster in the neighborhood have been dropped. Residents also can bring their trash and debris for free to the city's transfer stations at 27th Avenue and Lower Buckeye Road or I-17 and Dixileta Drive. Both transfer stations are open Monday through Friday from 5:30 a.m. to 5 p.m. The 27th Avenue transfer station is open on Saturdays from 6 a.m. to 2 p.m. and the I-17 and Dixileta Drive transfer station is open Saturdays and Sundays from 6 a.m. to 2 p.m. Residents should cover their loads and bring a city water bill or driver's license for proof of residency.

Movie Under the Stars at Steele Indian School Park -

The line-up of Moonlight Movies will be "Toy Story" on Saturday, September 6th and Saturday, October 25th, "ET: The Extraterrestrial" beginning at sundown. Bring your snacks and lawn chairs to enjoy this great family event at the park. Call 602-495-0935 for more information.



Concert Under the Stars Series Returns - Pack a picnic basket and bring your blanket and lawn chairs to enjoy an evening of free music set against the backdrop of beautiful Steele Indian School Park. All performances begin at 8 p.m. For additional information call 602-495-0739. Saturday, Sept. 20 - The Western Electric Band, country and light rock western band - Saturday, Oct. 18 - to be announced

Childrens' Developmental Screening - Parents with concerns about their 2.5 to 5 years old child's development are invited to participate in free screenings at Osborn School District's Preschool programs. Children will be screened in developmental areas, including cognitive/language, motor and self-help/social. Screening will take approximately 15-30 minutes and an appointment is necessary. If you are concerned and would like more information about Child Find, or would like to refer your child, please call (602) 707-2017. Screenings for the 2008-2009 school year are September 19, November 7, January 9, March 6, and April 24.

Neighborhood Yahoo Group - A Yahoo group has been created to facilitate communication in our neighborhood. It is facilitated by one of our residents. If you join the yahoo group you can email messages to the group, which will be seen by all group members visiting the group site. When you sign up you can choose to have the messages sent to the group or go directly to your email address. Yahoo groups also have a place for sharing pictures, a calendar for group events, databases for sharing lists of information, and built in ability to conduct group polls.

To join the North Park Central Yahoo group visit:

<http://groups.yahoo.com/group/NorthParkCentral/> and click on the "Join This Group!" button. You'll need an email address, it doesn't have to be a yahoo.com email, and the group facilitator asks that you supply your street address to make sure that no spam generators are allowed in.

This Yahoo group is not affiliated with North Park Central Neighborhood Association. It is simply a channel for direct communication between neighbors, so we thought we'd pass along the word.

BBB "Secure Your ID" Day - BBB and its partners will host national identity theft prevention and education events in local communities coast-to-coast on **Saturday, September 20th, 2008**. Bring standard size paper documents containing personal identifiers and they will shred it for you -- on the spot. The event this year is being held at Scottsdale Community College campus from 9:00 a.m. to 11 a.m. They will shred up to 3 boxes free of charge. It's a great way to secure your ID and clean out your filing cabinet. For more information call Felicia at the BBB, 602-212-237. This is a little out of the way for our neighborhood so plan ahead and gather your friends and neighbors and carpool to Scottsdale. Fifty-six percent of identity theft victims that could trace the source of the theft ultimately learned that thieves took something that was once in their own possession — such as mail, lost wallets, trash and more. That indicates that one of the best ways to thwart identity theft is by responsibly destroying sensitive documents when you no longer need them.

Tips for Distressed Borrowers - Have the payments on your adjustable-rate mortgage loan become unmanageable, or are they about to increase beyond your ability to afford them? Loan-workout experts offer the following tips to maximize your chances of getting significant relief:

1. **Act quickly.** Don't wait until your bank initiates the foreclosure process with a notice of trustee sale. Loan workouts can take months to complete, so it's best to notify your lender before you miss the first payment.
2. **Keep calling.** If the bank tells you to call back after you miss a payment, don't give up. Lenders do not have to wait until you miss a loan payment, but right now they are swamped with workout requests, so past-due borrowers are getting first priority. If the employee you speak to isn't helpful, call back and you are likely to get someone else. Don't give up.
3. **Have your finances in order.** The bank's loan-servicing agent will ask you to provide information about your income and expenses such as credit- card, utility and car payments. You must prove financial hardship to get a loan workout.

4. **Talk to a HUD-approved foreclosure-intervention specialist.** Their services are free, they understand how to work with lenders, and they won't let emotions get in the way. Call the state's Foreclosure Prevention Hotline at 877-448-1211.

5. **Consult with the loan officer who originated your loan,** if that person is still in the business. He or she might be able to provide some assistance in getting the loan adjusted.

6. **Ask an attorney to send a letter to the bank with your request for a loan workout.** Some lenders pay more attention when the request is on a lawyer's letterhead.

The 7 loan 'workouts'

Any adjustment to a loan's original terms and conditions is known as a "workout." Here are the seven most-common types of mortgage- loan workouts, in order from most to least common:

Repayment plan. The borrower is allowed to make up past-due payments over time by adding them on to future loan payments.

Forbearance. The lender forgives past-due payments to bring the borrower current, thus extending the loan's payoff schedule by the number of months in which payments were missed.

Loan modification. The lender reduces a borrower's monthly payment by adjusting the terms of the loan, such as by lowering the interest rate. Modifications usually are temporary and don't involve reducing the loan's principal, although there are some exceptions. A typical modification involves reducing the interest rate to 5 percent for five years.

Short sale. The lender agrees to let the borrower sell the home for less than the remaining loan balance.

Short refinance. A special loan modification in which the lender agrees to refinance the loan at a lower rate and reduce the principal. The federal housing bill approved in July proposes short refinancing to a fixed-rate FHA loan at no more than 90 percent of the original loan's value.

Loan assumption. A new borrower assumes the original borrower's mortgage debt in exchange for the property.

Deed in lieu of foreclosure. The borrower surrenders the mortgaged home to the lender in exchange for forgiveness of all mortgage debt.

Clarendon School Collecting Boxtops - The Clarendon School PTSA is collecting Boxtops (General Mills Products) and Campbell's Soup Labels. If you would like to help the school collect these items, send them to school with your child or perhaps a neighbor's child. Please make sure to cut outside the dotted lines. If the expiration date is cut off the school does not get credit. When cutting the labels off of soup can please cut the whole label. The children are also saving lids on the Pace Piquant Sauce and the Prego Spaghetti Sauce.



District 4 Councilman Breakfast Meetings – Join Tom Simplot at the HomeTown Buffet, 1501 W. Bethany Home Road at 7:30 a.m. for the monthly breakfast meetings. The next two meetings are September 25th and October 23.

Car Break-in - One of our residents in the 800 block of W. Clarendon had all the cars broken into between Wednesday night (8/27/08) and Thursday Morning. Three vehicles had been broken into. If you have information or saw someone lurking around cars, please let us know. It is always a good idea to keep your cars locked, valuables out of sight. Also, cars parked in the street are more vulnerable to anyone walking or driving by.

Housing Market – Prices continue to fall. Two houses dropped their prices by 10K and one by 28K. No sales this month and no new listings.

Address	SqFt	Bed/Bath	List Price	Sale Price	Price per SqFt
825 W. Mitchell Dr.	1,110	3/1	\$224,900	Active	\$202.61
1017 W. Mitchell Dr.	1,454	3/1.75	\$175,000	Active	\$120.36
840 W. Whitton Ave.	1,641	4/2	\$244,000	Active	\$148.69
1001 W. Clarendon Ave.	1,840	3/2	\$218,997	Active	\$119.02
1008 W. Clarendon Ave.	1,436	3/1	\$185,000	Active	\$128.83
808 W. Indianola Ave.	1,596	4/2	\$181,900	Active	\$113.97
817 W. Indianola Ave.	1,178	4/1.75	\$130,000	Inactive	\$110.36
848 W. Fairmount Ave.	2,075	4/2	\$165,000	Active	\$79.52
815 W. Piccadilly Ave.	1,275	3/1.75	\$175,000	Active	\$137.25
1007 W. Piccadilly Ave.	1,800	4/3	\$205,000	Active	\$113.89
821 W. Amelia Ave.	1,584	3/2	\$199,900	Active	\$126.20
3441 N. 8th Ave.	1,185	3/1.5	\$208,000	Active	\$175.53
3615 N. 8th Ave.	1,506	3/2	\$209,500	Active	\$139.11
3629 N. 8th Ave.	1,100	3/1	\$150,900	Active	\$137.18
3635 N. 8th Ave.	1,088	3/1	\$162,400	Active	\$149.26
3837 N. 8th Ave.	1,600	5/2	\$139,000	Active	\$86.88

Contact Information

**North Park Central Neighborhood Association
Board Members**

Nancy Joplin – Acting President (602) 367-4480
 Nancy Joplin – Information Officer (602) 367-4480
 Erica Hoekstra – Secretary/Treasurer (602) 277-3905
 Barbara Herren (602) 279-3635
 Helen Kennelly (602) 274-4483
 Rosemarie Lewis (602) 265-9887

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

**Check out our new website at
www.NPCNA.com**

To contact any board member, send an e-mail to: Mail@NPCNA.com.

Thank you to our many volunteers!!!!!!!!!!!!!!!!!!!!!!

City of Phoenix Administration Services (602) 534-5033
 Graffiti Busters hotline (602) 495-7014
 Graffiti Detective reward hotline (602) 262-7327
 Report property blight 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
 Cox Communications (623) 594-1000
 City of Phoenix Sewer Dept. (602) 262-6222