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# **LOVE'S** REAL ESTATE



#### Zero Down

The idea that Linda and Diane and John could buy a house was a preposterous idea. All three were long-time renters in a senior mobile home park in Paradise. Linda and Diane were roommates in their mobile, and Linda's brother John lived across the street. They all escaped through the flames of the Camp Fire, a terrifying four-hour drive in two cars.

"Fire was on both sides of the car, and embers were blowing underneath," said Linda.

They all lost everything they owned, except their dogs and cars. They had attempted to get renter's insurance on their belongings, but because of the age of their mobile homes and the location of the park, they were denied.

None of them had ever owned a home, and they had no money for a down payment.

"I work for a hotel, the Oxford Suites, in Chico," said Linda, "and my roommate Diane and my brother John are retired on fixed incomes. We didn't think we could ever buy a home. We just needed a place to live." They had some time to search, though, because the Oxford Suites gave them a room.

"The first I heard of the fire was when they called me that morning from the Oxford Suites and told me Paradise was being evacuated," said Linda. "And can you believe they asked me if I wanted them to reserve me a room? Free? The rooms all went real fast. They never charged me anything!"

A lender told them they could not qualify for a loan, but they ran into a Realtor, Bob, who sent them to a loan officer, Jim, who knew about the FHA Disaster Relief Program, which allows for a zero down payment.

Linda and Diane and John now share the home they bought in January. Their mortgage payment is less than their combined rents were in the mobile home park.

"We cried when we signed the papers," said Linda, "and Diane is crying right now."

"We have a nice big side yard we are going to make nice for the dogs and us," she said.

"We've named it Paradise Park!"

Doug Love is Sales Manager at Century 21 in Chico. Call 530-680-0817 or email dougwlove@gmail.com License #950289

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## **Homes Sold Last Week**

ADDRESS	TOWN	PRICE	BR/BA	SQ. FT.
380 Weymouth Way	Chico	\$715,000	4/3	2938
211 White Cedar Ln	Chico	\$669,500	4/3	2390
854 Coit Tower Way	Chico	\$585,000	4/3	1927
3555 Shadowtree Ln	Chico	\$571,000	3/3	2795
77 Cinder Cone Loop	Chico	\$520,500	3/2	2073
104 W Frances Willard Ave	Chico	\$465,000	2/1	1458
1296 Arch Way	Chico	\$463,500	4/2	2051
2776 Ceanothus Ave	Chico	\$447,000	3/2	1696
914 Pomona Ave	Chico	\$425,000	4/1	1512
1611 Harvest Glen Dr	Chico	\$399,000	3/2	1544
929 Christi Ln	Chico	\$392,000	3/2	1596

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ADDRESS	TOWN	PRICE	BR/BA	SQ. FT.	
3068 Eaton Rd	Chico	\$389,000	3/2	1543	
17 Quista Dr	Chico	\$389,000	4/2	1938	
1261 Calla Ln	Chico	\$385,000	3/3	1365	
445 W 6th St	Chico	\$380,000	4/2	1380	
1239 Broadway St	Chico	\$374,500	2/1	1110	
19 Betsey Way	Chico	\$369,000	3/2	1337	
10486 Cohasset Rd	Chico	\$365,000	3/3	2963	
24 Quista Dr	Chico	\$359,000	3/2	1675	
9988 Cohasset Rd	Chico	\$355,000	2/2	1458	
1274 Marvin Way	Chico	\$354,000	3/2	1537	
1258 Normal Ave	Chico	\$339,000	3/1	980	