

## Nothing Short About It

by Andi Peterson Brown

**S**hort sales: don't let the term fool you—there's nothing short about them. And despite the term's prevalence in the lexicon of modern America, many homeowners are embarrassed to admit that they don't quite understand what it really means.

So what is a short sale? It's when a property sells for less than the balance owed on the mortgage. To do so requires the written consent from the seller's lender. The term underwater refers to existing homeowners who owe more on their mortgage than their property's value but who aren't necessarily selling their home.

Just because a homeowner is underwater does not mean that their lender must agree to a short sale. Homeowners are almost always required to show financial and/or personal hardship in order for a lender to agree to take the loss. Because lenders are not conventional sellers, when a buyer is procured it can take weeks, possibly months, for the lender to make all the necessary decisions. And after all that time, the lender might still come back and say no.

Short sales are not that common in Lamorinda, although they are trending slightly up. They made up less than ten percent of all closings in 2011, but the numbers are on pace to potentially double this year.

Short sales can have legal and tax implications. This column is intended as informational only and is not a substitute for legal or tax advice.



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## Tree Love Digging Deep with Cynthia Brian

*"Trees are poems the earth writes upon the sky." Kahlil Gibran*

By Cynthia Brian

**W**ith summer upon us, is there anything better than reading, dreaming, and swinging in a hammock under the canopy of a beautiful tree? We all have trees we adore—those that remind us of forts, childhood climbing adventures, romances in far away paradises, cooling shade on a blistering hot afternoon, or days of picking juicy, mouth-watering fruit.

Before you write a poem in your garden, you need to know before you grow. It's important to plant the right tree in the right place. Total height, root depth, spread, lifespan, disease control, power line and neighborhood compatibility, water and food needs, rapid or slow growth, maintenance needs are just a few of the considerations in planning the perfect tree for your environment.

Redwoods, pines, eucalyptus, oaks, elms, and large conifers are magnificent in the wild, on hillsides, in forests, along roadways, shopping centers, parks, creeks, and open spaces yet should be avoided or limited in developments. A single specimen may be appropriate, but before planting, study the growing habits of any tree and question the impact of your choices on your neighbor's happiness.

Evergreens and deciduous trees that boast beauty in every season with flowers, fruit, interesting bark, and colorful autumn foliage top my list of favorites. These trees don't block vistas. They rustle in the wind, allow sunshine through their fronds, and are complemented by a variety of undergrowth plantings. If you are looking to plant a tree you'll enjoy in every season, check out these choices:

Birch	Flowering Peach	Palm
Crab Apple	Japanese Maple	Pistache
Crepe Myrtle	Lilac	Redbud
Chestnut	Liquid Amber	Silk Tree
Dogwood	Magnolia	Tulip Tree
Flowering Cherry	Olive	Weeping Willow

A home is not complete without fruit trees. Lamorinda flourishes include pomegranate, persimmon, apple, peach, Asian pear, pear, Santa Rosa and wild plum, tangerine, Meyer and Eureka lemon, Washington orange, loquat, cherry, walnut, chestnut, fig, tangelo, mulberry, apricot, and guava.

Branch out. Be an arborist poet. Plan your planting then embrace the summer of tree love!

CYNTHIA BRIAN'S GARDENING GUIDE  
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### Trees

*I think that I shall never see  
A poem lovely as a tree.  
A tree whose hungry mouth is prest  
Against the sweet earth's flowing breast;  
A tree that looks at God all day,  
And lifts her leafy arms to pray;  
A tree that may in summer wear  
A nest of robins in her hair;  
Upon whose bosom snow has lain;  
Who intimately lives with rain.  
Poems are made by fools like me,  
But only God can make a tree.  
Joyce Kilmer (1888-1918)*

*Palm trees have fascinating bark, don't block vistas, and recall paradise vacations.*

*Photos Cynthia Brian*