

# HOUSE TO HOME

*"Bring it all together and build your dream"*

## Foreclosure activity ended in first of 2011

**BY VEIGA**  
 ED PRESS  
**FORECLOSURES (AP)** — The number of homes taken back by lenders in the first half of this year fell 30 percent compared to the same 2010 period, the latest data shows in foreclosure processing delays to stall a U.S. housing

market. The number of foreclosed homes increased 421,212 homes in the first half of the year, down from 600,000 between January and June last year, according to a sure listing firm RealtyTrac Tuesday. The report reflects lenders taking more action against homeowners who are behind on their mortgage payments. The banks are working to get foreclosure documentation at first surfaced last fall and are again in some state courts. Lenders have put off on taking action against delinquent borrowers as sales have slowed this year. As processing delays mount, however, the backlog of potential foreclosures that otherwise would have been possessed by lenders this

year. The report estimates that 1 million foreclosure notices that should be filed by banks this year will be delayed next year. The filings include defaults, scheduled home auction repossessions — warnings that lead to a home eventually foreclosed. Delayed filings buys more time for borrowers behind in payments on their homes, perhaps giving them a chance to catch up or simply to stall foreclosure. But it also means that potential foreclosures will

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**HOUSES**  
 The homes having open is weekend. **Page 19**



Changes in paint, trim, and window placement gave this home an fresh, new look.

Provided to the Tribune

### BEFORE AND AFTER

## EAST SHORE REMODEL

### PROVIDED TO THE TRIBUNE

In addition to high-end, mountain-style building projects in the Lake Tahoe area, Dennis E. Zirbel, Architect, also offers remodeling services. Take a look at the remodeling project below, in which we transformed a "western" style residence on the East Shore of Lake Tahoe into a welcoming, cottage-inspired retreat.

The western decor and fragmented layout made the home seem dark and dated. Zirbel upgraded the entire house with high-end finishes, including new wood floors, beautiful tile work and enamel painted surfaces, as well as all new plumbing and lighting fixtures that fit the new style.

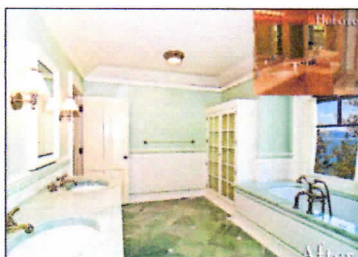
With careful planning and a bit of ingenuity, Zirbel was able to change the floor plan and window layout without making any major structural changes. Zirbel also remodeled the exterior with new windows, trim, wood railings and paint colors. These changes made a big difference in the look of the house, yet because they were relatively minor, it was not a major TRPA project, allowing Zirbel to quickly complete the job.

Find out more about Zirbel by visiting [zirbelarchitect.com](http://zirbelarchitect.com) or calling 888-787-4818.

**REMODEL**  
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**ABOVE:** The renovated interior of this home is now bright and airy, keeping the focus on the stunning Lake Tahoe vistas outside.



**LEFT:** New fixtures, counters, tile work and a soothing palette of white and green make this bathroom a serene escape, and the subtle design scheme keeps the focus on the natural beauty of the lake outside.

Provided to the Tribune