

Local Artist Stacie Krupa Makes Second Appearance on HGTV



Stacie Krupa and Bryan Bäumler in Islamorada

Local Master Artist and owner of the Stacie Krupa Studio Gallery Of Art is featured again on HGTV. This time she appeared in the second season of House of Bryan: On the Rocks, HGTV's Canada hit show.

Krupa's talents were requested to create a series of paintings for host Bryan Bäumler's personal vacation home, set on the beautiful Georgian Bay. The show is set to premier in the U.S. next season, with global syndication to follow in 52 countries.

Already an international success, Krupa has gallery locations in Fort Myers, Sanibel Island and Islamo-

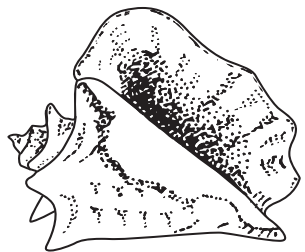
rada. She is also featured at the Redbone Gallery, MM 81, oceanside behind Islamorada's Green Turtle Inn Restaurant. "When people walk into one of my Galleries, I want to them to experience the intensity of my bold and in your face original pieces", says Krupa. "Unlike people and life, my art never disappoints, which is why I am so driven to paint."

Paired with her extensive education, Krupa's intrinsic talents allow her to create one-of-a-kind originals for collectors that span from the U.S. and Canada to London and Italy. Paintings for the House of Bryan show measured 20' x 10' and

featured the gorgeous colors of the Georgian Bay in Northern Ontario Canada, each displaying Krupa's signature interpretation of nature- bold and edgy images of landscapes and powerful, vivid portraits of wildlife.

"I want my pieces to warrant repeated viewing, with the viewer always seeing the image in a new way." Krupa

explains. For more information, visit www.staciekrupa.com or become a fan to read updates on Facebook.



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Is Your Home Underwater? It's Time to Come Up for Air.

For decades, home ownership has provided families with stability and economic prosperity. Unfortunately, the economic downturn and dramatic fall in home prices has left many Florida families with their homes "underwater" with mortgage balances that exceed their home values.

Underwater homeowners face difficult decisions. The worst decision which can be made is doing nothing at all. The key to a successful plan is a full understanding of the options available. A short sale is one such option. While many homeowners have heard the term short sale, many do not fully understand what it is.

A short sale is the sale of real estate in which the sale proceeds are less than the amount needed to pay of the loan(s) in full. This leaves the homeowner with two options. The first is to make up the shortfall by bringing their own cash to the closing table. The alternative is to negotiate with the lender to get the lender to accept less than the full amount owed on the loan(s). In a successful short sale, the lender agrees to allow the homeowner to sell the property for less than the outstanding balance of the loan(s).

The short sales process is often lengthy and frustrating, taking anywhere from a few months to over a year. Homeowners must submit a short sale package to the lender, which includes significant financial disclosures about the homeowner and the property, details regarding the homeowner's hardship and various other legal documents required by the lender.

Short sales carry serious potential credit and legal implications. Because of these significant consequences, it is important to retain the services of an experienced real estate attorney to assist with the short sale process. While homeowners have the right to handle a short sale on their own, having an experienced real estate attorney who is familiar with each phase of the process can help to expedite the process and maximize the chances for an approval and deficiency balance waiver.

Erik Bloom is an attorney and founding partner of the Law Offices of Erik S. Bloom, P.A., a full service title agency and law firm with offices in Key Largo. The firm can be reached at 305-290-0690 or on the web at www.floridatitleattorneys.com.



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