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News ON THE HOUSE

Independence Month!

Be sure to talk to your real estate professional on how you can protect your home & budget with First American.



Happy Independence Day

July is independence month, the month when you can try out ideas to find financial freedom. Our story on bi-weekly mortgages is a great start.

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner. My time as real estate professionals enlightens me with keen insights into my clients' needs and challenges, and I want to let you know that my experience is at your disposal. Please feel welcome to talk to me about any of your real estate needs.

To ensure that you live without worries about your home or appliances, I would like to leave you with a warm note to talk to me about your homebuyer protection plans.

Homeowners save thousands with Biweekly Mortgages

Living within a budget can be tough, especially when it includes a mortgage. Experts say most people are not up to the task of setting up their own prepayment schedule and following it. For this reason, lenders and mortgage services have created a biweekly payment options. Biweekly plans not only help customers maintain good credit through automatic drafts, but also help save thousands of dollars in interest.

Any homebuyer with an established checking account can enjoy the benefits of biweekly payment programs from some of the leading mortgage and lending companies.

Forty percent of homebuyers are now taking advantage of these plans and programs. It helps customers build equity

in their homes quicker and pays off their mortgage faster than a monthly payment plan.

Instead of the standard one-payment-per-month schedule, lenders require a check or electronic transfer of half the monthly payment every two weeks. The extra money is then applied to the principal of the loan.

For example, rather than 12 monthly payments of \$734 on a 30-year, \$100,000 mortgage at 8 percent, a borrower would make 26 biweekly

payments of \$367. As a result, total interest would shrink by more than \$45,000 and the loan term would shorten to less than 23 years.

Payments are deducted from a checking account; SMART Mortgage takes the bill-paying burden off and can even help raise credit ratings as the loan pays off about 25 percent sooner. Combine this type of payment plan with the

affordability of manufactured housing, and it amounts to tens of thousands of dollars in savings.



DID YOU KNOW...

Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.



Tips to Build Reading Success for your Child



Children have limitless imaginations. They may dream of time travel and seeing prehistoric creatures up close. Perhaps they want to become mysterious sorcerers who cast binding spells.

Parents can easily accommodate these whimsical wishes by encouraging their children to read.

When students turn the pages of a book, they unlock the door to a reading wonderland. Indeed, fostering a love of reading can mean more than succeeding on a school assignment; cherishing the power of words on the written page can be the catalyst that leads to success in school and life.



But for some parents, it is difficult to get their kids excited about reading.

Some tips for parents to build their kids' reading habits.

- Have materials available. Stock the house with newspapers, magazines and books to persuade children to read instead of turning on the television or playing a video game.
- Make reading a daily exercise. Statistics show that children who are encouraged by their parents to read are more likely to read a higher number of books.
- Set and reward reading goals. Build enthusiasm by providing a special treat when a reading target is reached. Positive reinforcement can help boost motivation.

Eat Well and Lose Weight



Is your waistband tighter than you'd like? Have you finally decided to get down to a healthful weight and keep it there? Then it's time to swear off fad diets for good.

For balanced, diet-wise eating, simply choose a whole-grain food, a veggie or two, a fruit, a lean protein source and a low-fat milk food for each meal.

For example, an Open-Faced Spinach Omelet Sandwich is a flavorful, well-balanced combo that needs only a serving of fruit and low-fat milk to make a hearty, healthful meal any time of day.

Open-Faced Spinach Omelet Sandwich

(4 servings)

Cooking spray

4 cups fresh whole baby spinach leaves or chopped large spinach leaves (about 6 oz.)

1 tablespoon water

4 eggs

1/2 cup low-fat (1%) cottage cheese

2 teaspoons Italian seasoning, crushed

1 (8- to 9-inch) plain, tomato or herb-seasoned focaccia bread, split crosswise (about 5 oz.)

4 tomato slices

Evenly coat 10-inch omelet pan or skillet with spray. Add spinach and water. Cover. Cook over medium heat until spinach is wilted, about 1 minute. Pour out liquid, if necessary. In medium bowl, beat together eggs, cheese and seasoning until blended. Pour over spinach mixture. Gently stir to evenly distribute mixture in pan. Cover. Cook over medium heat until egg mixture is almost set, about 4 to 5 minutes. Remove from heat. Let stand, covered, until egg mixture is completely set, about 2 to 3 minutes. With pancake turner or spatula, slide frittata from pan onto bottom half of bread. Top with tomato slices and top half of bread. To serve, cut into wedges.



First American
Home Buyers Protection
Corporation

Find Your Home's Hidden Allergen Hot Spots



People know about dust mites in their beds, pet dander in their carpets and other dust and allergens on their floors and furniture, but they may be missing some other hot spots where allergens collect in their homes.

Door jams and window sills: Constant airflow in these areas means that dirt and dust collect here. It is recommended that you use a specialized duster which traps and locks dust and dirt and removes many common household allergens while cleaning.

Plush toys: Dust mites are common in plush toys, so wash them frequently in 130-degree water. If toys are too fragile to wash, place them into a zip-lock bag, then into the freezer for

24 hours, then rinse them in cold water to remove the allergens.

Walls: Although walls have twice the surface area of floors and ceilings, they are largely overlooked during housecleaning. However, walls are some of the biggest collectors of allergens. To prevent allergen buildup, pay close attention to furniture and carpets near walls, and dust the walls weekly.

Closets and drawers: Allergens from pollen can often be carried on your clothing. When you put clothes into closets and drawers, these allergens can cling to other items nearby and build up in these closed spaces over time.

