



July
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August

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Front Porch

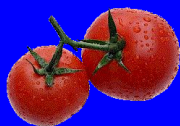
A Newsletter Providing Fun and Factual Information Regarding the Mortgage Industry

MORTGAGE PLANNERS

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What To Do With All Those Tomatoes?!



I love to grow all varieties of heirloom tomatoes and this year I did most of mine in containers. It was so much easier and no weeds to pull. But now that I have all these tomatoes, what do I do with them? One of my favorite things is to make homemade marinara sauce. It's so simple and tastes fresh and delicious. Plus you can make big batches and freeze it for this winter to enjoy that fresh summer time taste. Try my recipe for [Jamie's Homemade Marinara Sauce](#) on the insert page and let me know how it turns out! This recipe is easy to adjust to the quantity you want to make.

The Tax Credit is Over – Now What?

If I've heard it once, I've heard it a dozen times in the past couple of weeks – what will happen to the housing market now that the tax credit has expired? Is the real estate market going to collapse and are the first time homebuyers going to disappear now? If you listened to all the financial and real estate experts, you wouldn't have expected to see another house go under contract after April 30th. I didn't believe them and here's why. Of all the first

time homebuyer loans that we have closed since the tax credit was created, not one single buyer said they were purchasing a house for the credit and no one said they would not buy if they couldn't get the credit. So why are they buying homes? It's simple. They can afford to. We've lost some property values because of the high rate of foreclosures. But with interest rates at all time lows, homebuyers can buy with house payments equal to or lower than monthly rent

payments and they can buy more home than ever before. What has been a financial crisis for some has become a homeownership opportunity for others and many buyers are taking advantage of it. It may be the best time we'll ever see to buy a home.

Also, there are still programs available to finance these home purchases. Did you know you can still borrow 100%? Qualification is a little more daunting as investor guidelines have tightened so getting pre-qualified is extremely critical in this market. If you or someone you know is thinking about buying a home, share this information and then call or email me. We can walk you through the processes. There's an abundance of homes on the market and rates are extremely low. Don't let this opportunity slip through your fingers. We can be reached at 828-632-0650 or email at:

jamie@unitedcarolinagroup.com

The Becker Family



Serving Families Like Yours Is the Best Reward

Mark and Holly were moving their young family to a new home and had to close on the sale of their other house on the same day. It was hectic and everything had to be as precise as clockwork. But we got it done on time. Mark said "With trying to close on 2 houses in one day, we appreciated what felt like total focus on us.

We felt like we were getting honest answers on the process as it moved at breakneck speed! I would not have wanted to work with anyone else."



For a **FREE** Report

“5 Reasons Why You Should Buy Now”

Email or call to get your **FREE** report now!

Patti's Polka Dot Picnic Cake

- 1 ¾ cups boiling water
- 1 cup uncooked oatmeal
- 1 cup packed brown sugar
- 1 cup sugar
- ½ cup margarine softened
- 3 eggs
- 1 ¾ cups all purpose flour
- 1 tablespoon baking cocoa
- 1 teaspoon baking soda
- ¼ teaspoon salt
- 2 cups of semi sweet chocolate chips divided
- ¾ cup chopped nuts

In a mixing bowl, pour water over oatmeal. Let stand for 10 minutes. Add sugars and butter, stirring until butter is melted. Add eggs one at a time, beating well after each addition.

Sift flour, cocoa, baking soda and salt together. Add to batter; mix well. Stir in half of the chocolate chips.

Pour into a greased 13x2x9 inch pan. Sprinkle chopped nuts and remaining chocolate chips on top. Bake at 350 degrees for 40 minutes or until a toothpick inserted near the center comes out clean. Cool in the pan on a wire rack. Enjoy!

Is a Pool Right for You?

Nothing sounds more refreshing in the heat of the summer than a sparkling pool in the backyard. We've probably all considered it at some point. But there are some things to know before taking the plunge!

⇒ Don't expect the pool to increase your property value dollar for dollar. Some appraisers allow up to 25% of pool cost to the property value but some give it no value at all as do many lenders. However, it can certainly increase appeal to future buyers.

⇒ Give consideration to the pool size and location as well as type of construction and water type. How much backyard do you want to give up for the pool and what materials are best for



your climate and terrain?

⇒ Be sure to check with the local government office for permits that may be required and don't forget to call your insurance company.

⇒ Do you have time for maintenance and



Our dog "Freckles" trying to beat the heat in his pool. Don't forget your animals during this hot, dry summer. They need to stay cool too!

how much do you need to budget, not just for the cost of the pool but for the maintenance supplies that will be needed?

⇒ Consider additional energy costs. Your equipment may run several hours a day and can increase your utility bill significantly.

⇒ Pools are a wonderful way to increase family time and get the kids out of the house. Just be prepared for the additional work and expense that comes with one and have a great summer!

Refer United Carolina Group to your friends, neighbors, and business associates. We Appreciate You!

Trivia Contest

Pizza Winner

Congratulations to Amanda Pruitt our last winner!

New Trivia Question:

How well do you remember the songs of "summertime, summertime, sum-sum-summertime?"

According to the song made famous by the Beach Boys and later The Muppets, where would you find the paradise called "Kokomo?"

- A. South of Waikiki
- B. North of Malibu
- C. Off the Florida Keys

Email or call us with your answer—YOU MAY BE OUR NEXT WINNER!

Will Your Home Accommodate You as You Age?

Changes can be made that are attractive and accommodating such as walk in bathtubs, grab bars, zero entry showers, wheel chair accessible sinks and wider doorways. It's never too late to begin thinking about how your home will need to be modified in the future to provide you the accessibility that you may need. If you plan to remodel anyway, why not give it some thought now and save yourself both expense and hassle later.

And if you're building, keep these special features in mind, either for yourself or a future buyer.



None of us like to think about it. We are going to get older and the time will come when we will have special needs within our homes that we may not have now. The Administration on Aging says there will be 72 million people over the age of 65 by 2030 and many of them will want to stay in their homes as opposed to going to assisted living facilities. Anticipating the current and future needs, a certification has been created called **Certified Aging in Place Specialist (CAPS)** which is available to such professions as builders, designers and therapists. These people are trained to assist in helping the elderly 'age in place' by personalizing their existing home to meet their needs without creating a hospital look in their home.



The Porch Light

Congratulations to Scott Hoyle!



Scott wanted to purchase the home that he was renting and needed our help. He was referred to us by both a family member and a real estate agent. So we put Scott through our in house FHA underwriting program and he is now a proud homeowner! Scott said "UCG always kept me up to date with what was going on and put me at ease and we closed on time!"

Summer Word Search

P A R T Y M W K Z N Z R B I I
H V O R F S R O C T T T D W C
E I B E J Q E O O H A J C Q I
D U E M U M T L I U V R O U K
A Z T I L W A A M N R E O P U
N F A W Y Y W I H D Q L K M H
O C G S T N L D A E P K O Y S
M V R J R T L E V R O N U U N
E X T B O A T A H S P I T T B
L I G H T N I N G T S R N D V
S O M I E E K F H O I P E Z H
I O X J S G U B P R C S O C E
Y E W L G E K A L M L G A U A
F L O W E R S Z B S E E C P T
T N C U H K P O O L B E D X Q

Have some fun working this word search. These are familiar words from summertime and all its wonderful activities. Enjoy!

Word List: Look on back if you must, but try it from scratch first!

Good Ole Summertime!

Summer is such a special time of year. It's that time to turn off the TV, go outside and enjoy spending time with friends and family. I've often noticed in family photo albums that most memories are created in the summer. And the best part is that many of the things we do in the summer do not cost a lot of money. Here are some ideas:



Make homemade ice cream – It's so easy and inexpensive. If you don't have an ice cream freezer, you can purchase one for about \$20. There are many simple recipes and it's a good way to use the delicious fruits of summer such as peaches or strawberries but it's hard to beat vanilla and chocolate too. Let the kids make special toppings that they like to put on the ice cream when it's finished.

Watermelon and a sprinkler – Watermelons are sticky and delicious! So instead of having a mess in the house, cut up a watermelon and take it outside for the kids. Turn on the sprinkler and watch them enjoy the watermelon as they run through the sprinkler to stay cool.

Visit an historical area – Nearly every town has something of historical interest. Learn more about the area where you live by visiting some of these special places. Or if you want to get out of the heat, visit your local library and let the kids check out a fun book to read over the summer. Plus it will keep the kids in learning mode until school starts.



Martha's Corner



Welcome back to Martha's corner! Last time you found out that utility companies don't generally report to the credit bureaus. So who does? If you have an account with a retail store, a credit card company, bank or a student loan, it's probably reported on your credit report. It will show your payment history, date opened, credit limit or loan amount and payment pattern since opened. So be careful! One thirty day or more late payment will drop your score.

Many Americans have been affected by the economy over the last few years. I know it has not bypassed the Conrad household. So, what if your credit score is lower now due to a few late payments or even worse - a bankruptcy? There is a general understanding that adverse credit stays with you seven years and ten years on a bankruptcy! Well, thank goodness this is not really a rule but a myth about credit reports! If it is handled properly, negative reporting can be removed, regardless of the amount of time since it was reported. The important thing is to seek a qualified and experienced credit repair service before attempting to do this on your own. You can do it but this is one service that's best left to the professionals. Many of these services are very affordable and we are happy to make a recommendation. So, don't carry the guilt or cost of unfortunate events for seven years or more. Give us a call or email me at martha@unitedcarolinagroup.com. We can point you in the right direction!

Martha



Martha's Money Saving Tips

They call it a heat wave! With the hottest summer months approaching we are faced with one of the most costly summer expenses.... staying cool. Here are a few ideas to save energy costs:

- Find a comfortable setting for your air conditioner and then set it up two degrees higher. This will save you anywhere from 3 to 5 percent on your cooling bills.
- You can save up to ten percent on your cooling bill if you turn it up five degrees for four hours a day. This could be while you sleep, while at work or while you are out for the evening.
- Never turn the thermostat down lower than normal to try and cool off the house faster. It doesn't cool it faster and chances are you will forget to put it back to the normal range.
- Close blinds and drapes on the sunny side of the house during the day.
- Turn ceiling fans on in the rooms you are occupying. It doesn't make it cooler, but it keeps the cool air down and makes you feel cooler.
- Make sure drapes or furniture are not blocking vents.
- Keep rooms blocked off with vents off in rooms that are never used.
- Keep closet doors closed.
- Change filters regularly and keep your cooling system tuned up.



Have Questions About Home Financing?

Send us an email and if we feature it in our next newsletter, we will give you 2 FREE movie tickets!



Does Buying for Back to School Leave You Broke?

Getting your child ready to go back to school can be very expensive. In this new economy, knowing a few simple ways to save can make all the difference in the family budget.

First, take a look around the house and see what you may already have. It's surprising what's left in the junk drawers or in the kid's rooms. Check out the supplies that last for more than one year such as calculators and pencil boxes. Are they still in good shape? When purchasing back to school clothes, use most of your budget for the basics. Then add a few less inexpensive trendy items to keep your child happy and your budget balanced. Be sure to shop around. All the stores want your hard earned



back to school dollars. Check the sales flyers and know which stores offer price matching. It will save you a lot of time and travel. Once you are in

the store, beware of all the unnecessary extras that are there to tempt you and your child.

Set a budget and let them be involved in how they will allocate it. Guide them so they don't overspend on the frills and not have enough for necessities. We found a great website for you to print coupons from your favorite stores. Go to www.couponheaven.com. Enter your favorite merchant or choose 'Back to School' as the category and you'll quickly have all the coupons you will need.

Request Martha's FREE Special Report on Credit Myths!

Martha will be sharing her credit report and money saving tips each month. She's a pro at pinching a penny. But if you want to know more secrets now that can help improve your credit score, call or email us for our FREE Special Report - **Myths the Credit Bureaus Want You to Believe.**

Martha@unitedcarolinagroup.com

We Provide Commercial Financing Call or Email Us With Your Questions

Savor Summer, Family and Friends!

Growing up, I spent a lot of summers on the lake with my family, enjoying the water, sunshine and good food. My grandmother would cook fried chicken or we would grill out and eat the fresh vegetables from their garden. It was a special time when my parents were able to spend time with me and my brothers and we all had fun together. It brings back so many fond memories. Our family didn't have a lot of money but there was always a way to enjoy the season.



Lanny helps cook up some fresh fish by the lake.

I see children and parents connected to electronic devices almost without ceasing. We're plugged into Blackberries, cell phones, video games, and TV like umbilical cords, leaving no down time for imagination or observation or to create memories together. But summer time seems to magically pull us outdoors. Even the most dedicated couch potato can be coaxed outside to play with just a little encouragement. And it doesn't take a lot of money either. Homemade ice cream, watermelons and hamburgers are hard to resist. So fire up the grill, turn off all electronic devices and enjoy the last days of summer together. The kids will be back in school in just a few weeks. What special summer time memories are you creating with your family?

Jamie

God Bless America



Word List: heat, swim, water, pool, flowers, lemonade, popsicle, july, lightning, bugs, thunderstorms, party, cookout, sprinkler, beach, koolaid, boat, lake


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Jesus looked at them and said, "With man this is impossible, but with God all things are possible."

Matthew 19:26