



United Carolina Group

Your
Mortgage
Planner
For Life



Jan
2011
Feb

the Front Porch

A Newsletter Providing Fun and Factual Information Regarding the Mortgage Industry

MORTGAGE PLANNERS

Inside this Issue

-You Should Consider a Home Inspection.....	P. 2
-Nothing Says I Love You Like An Estate Plan.....	P. 2
-Trivia Contest.....	P. 2
-Starnes Testimonial.....	P. 3
-Khang Testimonial.....	P. 3
-Hablamos Espanol.....	P. 3
-Martha's Corner.....	P. 3
-Free Online Homebuyer University.....	P. 3
-Farewell to Petey.....	P. 4



2011 Forecast – Top 5 Factors To Watch

We've experienced a lot of uncertainty over the last few years and everyone wants to know what this year may hold. While I only wish I had a crystal ball, we can look at the top 5 factors that will have a dramatic influence in 2011.

1) Economy and Inflation – The economy appears to be stabilizing and should be better than the last couple of years. Why? Exports are growing due to the declining value of the dollar giving other countries more buying power. We can sell them more which sets the stage for growth and gives us, as US consumers, time to catch our breath. The down side – imports are more expensive and oil is priced in US dollars so expect increases, which we are already seeing.

2) Stocks and Bonds - The recently passed tax package gave comfort to the stock market and we saw a strong finish to last year which should continue moderately this year. The down side – as stock values increase, bond values decrease and cause an increase in mortgage rates.

3) Unemployment – Although many companies are beginning to see slightly higher earnings, they have yet to stick their toe into the hiring pool. But now that most economic news is showing a slow climb out of the recession, confidence is increasing. Most companies that have survived have learned to operate lean and efficient but will quickly reach capacity and will need more full time employees. Retail stores finally need to restock their shelves which will translate into manufacturing labor. Most improvement will probably come later in the year though and we will probably see the unemployment rate go up before it goes down as more people re-enter the labor market. This will be a slow uphill battle, one baby step at a time.

4) Housing Market – Home prices could see a slight decline in some areas, depending on the local job market. At the end of 2010, there were 3 million homes in foreclosure. Foreclosures have been resumed and will accelerate in the 1st quarter of the year but then should begin to stabilize after that. But it will give housing a downturn for a few months longer.

5) Interest Rates – The ridiculously low rates we saw in 2010 are probably behind us. But we should not see a significant spike in rates this year either. Most of the increase will be toward the last half of the year. Remember, rates don't rise in a straight line.

Summary – The future is looking better but it won't change overnight. A good economy is a double edged sword with higher home prices and higher interest rates. What does this mean for you? If you haven't refinanced and the numbers make sense to do so, you would be prudent to do that now. If you have been riding the fence on homeownership, we may very well be looking at the bottom of the market, making it the best time ever to buy at the lowest prices and lowest rates. If you're uncertain, give us a call. We can help you consider all the variables in your particular situation so you can decide if this is the right time for you. This is my very condensed version but if you want a full report you can call or send me an email. Also, if you are interested in joining an online webinar to look at our 2011 forecast, email me and we'll put you on the notification list so you don't miss out. We're here to provide you with information that will help you make the best decisions for you and your family!

Do you have questions or subjects you want us to discuss? Let us know! Email your ideas, questions or comments to ucgquestions@gmail.com If your question or idea is chosen for our next newsletter, you will win a \$25 gas card! Who couldn't use free gas?

So You Want to Sell Your Home? Should You Consider a Home Inspection BEFORE You Put it on the Market?



Lanny Harrington
Preparing for Spring's Arrival

When you're ready to sell your home, you need to take every step you can to sell quickly and to get the price you want. With such a surplus of homes on the market, yours needs to stand out in every area such as style, amenities and in overall quality. The first impression you make with potential buyers can sometimes seal the deal. An updated décor and staging definitely helps sell a home. But today's buyers want to know before they buy that the home is free of hidden damage. That's why more buyers than ever are using the services of a home inspector. As a seller, you may want to start by hiring one yourself. Hiring a professional will give you a realistic perspective on what's going on in the bones of your home. By spending dollars on a home inspection upfront, you'll have all the corrections made in advance to ensure that your deal doesn't blow up at the last minute. I can assure you that your prospective buyers will go through every detail of your home. A home inspection is a way to invest in your peace of mind, knowing that your house is in tip top condition.



This Month's Trivia Winner
Alvin Burke
Congratulations!



New Trivia Question:

In what year did Hallmark makes its first Valentine card?

1. 1957
2. 1941
3. 1924
4. 1913

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

For a FREE Report
"5 Reasons Why
You Should Buy Now"
Email or call to get your
FREE report now!

All Things Possible
Ministry

We have had the opportunity to help several families this winter with their utility bills. Funds were provided by our annual yard sale. As warmer weather approaches and you begin your spring cleaning, please remember this yard sale and save your unwanted, saleable items. Many families can be helped by your generosity.

Nothing Says 'I Love You' Like an Estate Plan!

A recent survey by Legal Zoom found that over 70% of Americans do not have a will and 75% of parents do not have a will. The top reasons are:



Ragan Dudley

- **State of Denial:** 10% of Americans say it's because they don't want to think about dying or becoming incapacitated.
- **Don't know where to begin:** 9% say they don't know who to talk to about creating such documents.
- **But I don't have enough to worry about:** 24% say they don't own enough to be concerned about it.

Do you need an estate plan, including a last will and testament? If you answer no to any of the questions below, then you need a comprehensive estate plan.

1. Have I made legal arrangements to appoint someone to make my personal, health care and financial decisions if I become disabled?
2. Have I made legal arrangements to appoint someone to raise my minor children should I die?
3. Have I made legal arrangements to protect the inheritance that I leave for my family that could be lost through divorce, lawsuits, bankruptcy or squandering?



Dustin McCrary

We do not know when our time will come, but we can plan for it. It's a kind and loving thing to do for your family so they don't have to make these decisions when they are the most vulnerable. And if you don't, the State of North Carolina will be happy to do it for you, including deciding who gets what and how much. So this year, when you are showering your loved ones with roses and chocolate, be sure to include the estate plan. They'll love you for it!

Ragan Dudley and Dustin McCrary, with Homesley, Gaines & Dudley, LLP, will be regular contributors to our newsletter on various subjects pertaining to legal matters. They can be reached at 704-873-2172 or check out their website at www.homesleylaw.com. Thank you guys for the valuable information and we look forward to your article each month!



Richard & Renda Starnes

Richard and Renda knew that interest rates were low and that it wouldn't last forever! So, they called us at United Carolina Group and got things rolling before it was too late. We were able to get them into a new mortgage with a lower rate, reducing their payments and moving them toward being mortgage-free in less time. Richard and Renda said **'The best thing about United Carolina Group was that we were always kept informed and didn't have to call them constantly to find out what was going on. We had**



Richard & Renda Starnes

friends that did business with UCG and they were all pleased with their experience and service. They were the right choice for us too!' Congratulations to the Starnes for being quick to take action and knowing the right time to refinance. And of course knowing who to call!



Gary & Vanna Khang

Congratulations to Gary & Vanna Khang on the purchase of their new home. Gary and Vanna knew that this was the best time they would ever see to purchase a home of their own. With professional help from their real estate agent, Rhonda Carsten, they are starting the year in a home of



Rhonda Carsten, Real Estate Agent,
Gary & Vanna Khang

their own. Gary and Vanna said that **'United Carolina Group is great to work with and we will definitely recommend them to our friends.'** Thanks Gary, Vanna and Rhonda for being so wonderful to work with. You made our job a real pleasure!



Maria McGuire

Hablamos Espanol!!

We are delighted to introduce Maria McGuire to our team at United Carolina Group! Maria is originally from Colombia, South America but has lived in the United States for several years and now calls this her home. While living in Colombia, Maria obtained an advanced degree in accounting and worked for the Colombian government. Since moving to the US, she has been actively involved in helping the Latino community through various agencies and serves as a translator. Maria is currently studying to prepare for the licensed loan officer examination. She lives with her husband Jeff and their 2 sons in Hickory and has a daughter studying at UNC-Charlotte. Please join us in welcoming Maria to our team!!



Martha's Corner

High Tech Identity Theft - Are You at Risk?



Have you ever heard of electronic pick pocketing? A thief can pick pocket without touching you. It's called Radio Frequency Identification or RFID. RFID chips are small chips embedded in all passports since 2006 and in some credit cards. These chips contain your personal information and allow your card to be easily scanned without physically touching it. How do you identify cards that have RFID chips? The following symbol will be on the back of any credit card that has a chip.)))))

Walt Augustinowicz, founder of Identity Stronghold sells protective sleeves to use with passports and credit cards. He demonstrated this scam by purchasing a ten dollar scanner on eBay. He walked through a crowded area, holding the scanner next to someone's purse or wallet and quickly had all their credit card information including the number and the expiration date. So far, there have been no RFID pick pocketing cases reported. But on the other hand, how would you know you had been electronically pick pocketed as opposed to some other type of identity theft? The chip on your card does not contain your CVC or

your PIN number. But, there are mail order companies that do not ask for your PIN or your CVC number when completing a credit card transaction. There are conflicting opinions as to whether this type of high tech thievery is actually a threat to you.

Here are some tips to help you ward off these electronic thieves:

-Leave your RFID credit cards at home. Make purchases outside your home with cash or regular credit cards.

-Stack your RFID credit cards together in your wallet. This makes it harder for a scanner to read the data off of one particular RFID card.

-Wrap your RFID card in aluminum foil before putting it in your wallet. This helps but does not guarantee blockage of the scanner.

-Monitor your credit card statements regularly for errors or odd charges.

-Purchase a credit card shield for more advanced protection.

-You can also purchase a specially made wallet to carry all of your cards. These wallets are manufactured with materials that have been approved by the Government Services Administration to block RFID transmissions.

-Put the card in the microwave until you hear a pop. This is the chip breaking. I am not sure this one has been verified! You could be ruining your credit card so proceed at your own risk!



For Our Real Estate Friends - Check out our Face Book Page Just for You! Go to [FREE Help 4 Carolina RE Agents](#)



FREE Online Homebuyer University!



United Carolina Group is happy to introduce our new Online University for home-owners, buyers, sellers and agents too! It's free and easy. We will be presenting webinars on various subjects such as:

- Our 2011 Forecast – Top 5 Factors to Watch
- Insider Secrets to Building Your Credit Score
- 100% Financing – Yes We Have It!
- VA Loans for Our Soldiers
- 10 Secrets to Sell Your Home Fast..... and many more.

If you're interested in attending any of our classes, send us an email or call the office and we'll put you on our notification list. Don't forget – if you have a special topic that you would like for us to discuss or even add to our University, let us know. If we use your idea, you'll be eligible to win a \$25 gas card. We are here to serve you and to provide you with information to help you make informed decisions for you and your family.

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.**

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We Provide Commercial Financing
Call or Email Us With Your Questions

Follow **Jamie, Martha and all the Group on Face Book**

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Farewell to Petey – And His Unconditional Love

I can hardly think about love during this Valentine season without thinking of all my sweet little pets. The week before Christmas we lost our little dog Petey after a long battle with cancer. He was 13 years old and we miss him every day. But he lived a good life. Most of my dogs want to be the center of attention, jumping up and down when we come home and always wanting to be next to us. But Petey was different.



If he was the last one to get attention, it was OK, just as long as we were close to him. He would wait patiently for his turn to be fed. But he was always there, quiet and adoring, so happy to be a part of our family – and he was. Unlike people, pets love us no matter what kind of mood we are in, what we look like, the type of home we live in or car we drive. It doesn't matter to them how big our bank accounts are or are not. Their love is unconditional. They just want to be loved and to feel special. Hmm, I guess pets are not that different from people after all.

Goodbye Petey!
You will not be forgotten.

Jamie



Petey - You will not be forgotten

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

Matthew 19:26