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News ON THE HOUSE

September

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



Visit me at: www.FindHomesInCharlottesville.com

Come September

Labor Day is around the corner, and we bring you some pointers to choosing the right kind of mortgage.

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner. My time as a real estate professional 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.

Tips for Choosing the Right Kind of Mortgage

Home buying can be stressful or uncertain at times. In today's market, there's much debate about what type of mortgage to get - an adjustable-rate or a fixed mortgage. And when is it time to consider refinancing an adjustable-rate mortgage?

Here are some points to ponder:

- If you are buying a home now, consider whether you'll be able to handle rate increases before choosing an adjustable-rate mortgage. Don't let the decision be simply, "What is the cheaper payment to get me into the house." This may not be the best choice for the future. Depending on your situation, you could also consider a five-year ARM if you know you'll move before it starts adjusting, or if your projected income will increase. On the other



hand, for stability, select a fixed-rate mortgage to provide a steady principal and interest part of your mortgage payment.

- Take time to compare the two options. Recheck your monthly savings by choosing the adjustable-rate mortgage over the fixed. Is it worth the risk, should the rate adjust in the near future? Or is it worth the cost of refinancing later?

What if you already have an adjustable-rate mortgage?

- Review your documents and determine what the initial fixed period is. For example, a 5/1 ARM is fixed for the first five years and then adjusts every year after that. So, if you plan on remaining in your home once the loan starts to adjust, you should determine whether you'll be able to afford the new monthly payment. Get in touch

with your mortgage consultant before you reach the adjustment time, so you can start tracking rates and reviewing your options.

DID YOU KNOW...



that First American service representatives are available 24/7/365 to assist you with your home repairs?

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



If you are currently using another Real Estate Professional, please disregard this notice.

Be Car Smart To Prevent Theft

• If you think vehicle theft can't happen to you, think again. In the United States, a car, SUV or light truck is stolen every 25.5 seconds.

• 33 percent of people have left their car running to warm it up or to run a quick errand.

• 47 percent of people don't always park in well-lit areas • 40 percent of people don't hide valuables • 48 percent of people have left mail, and 26 percent have left a wallet or purse in their vehicle, putting them at risk of identity theft.

What can motorists do to prevent car thefts?

Common-sense thinking can go a long way. • Never leave a spare key in the vehicle. • Close and lock all windows and



doors. • Park in a well-lit area. • Don't leave valuables in your vehicle, and never leave the area when your car is running. • Use of a theft-deterrent device adds a layer of protection. • Consider a car alarm or a visible device such as a steering wheel lock or window etching. • Use a vehicle immobilizer. Install a smart key or fuel cut-off device to make it more difficult for a thief to get your vehicle. The final layer is to use a stolen vehicle recovery system. Since professional thieves can outsmart most deterrents, these systems help authorities track down and recover your vehicle if it is stolen.

Homes Change for the Better With Energy Star Features

More home buyers are discovering they can save money when they choose the efficiency, comfort and indoor air quality of an Energy Star-qualified new home.

Through the use of energy-efficient construction and features, Energy Star homes can trim homeowners' monthly utility bills up to 30 percent.



Energy Star-qualified homes feature tighter construction to eliminate drafts; block the entry of airborne pollutants, pests and moisture; and reduce outside noise while maintaining the desired temperature throughout the house.

Many homeowners are surprised to learn that, according to the Environmental Protection Agency, a house can be a greater source of pollution than a car.

Home energy use accounts for 15 percent of energy consumption nationwide and nearly 17 percent of the total U.S. greenhouse gas emissions. Energy Star, a joint program of the EPA and the U.S. Department of Energy, has a goal of preventing about 9 million metric tons of carbon emissions by the year 2012 through the qualification of homes for the Energy Star label.



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Tips to Keep Your Kitchen Tidy



A recent national survey found that nearly 40 percent of American women dread cleaning their kitchens more than other areas of their homes. Here are some tips from the experts:

* **Fridge fabulous:** Wipe containers. Always cover securely to avoid spills and reduce odor. Dispose of items that have not been eaten or have expired, every week. Once a month, wash shelves, bins, and walls of the refrigerator with

warm, soapy water, and dry thoroughly. For exterior cleaning, all-purpose cleaners are safe for kitchen surfaces.

* **Shine the sink:** Rinse stainless steel or ceramic sinks after each use, and wipe with a clean, dry cloth, to prevent deposit build-up. Each week, scour the sink using a non-abrasive all-purpose cleanser, or glass/surface cleaner. A small amount of olive oil could add shine to a stainless steel sink.

* **Scent the disposal/ microwave:** To freshen disposal, fill it with ice cubes and slices of lime/lemon. The ice will sharpen and clean the blades, and the citrus will release a fresh scent.

* **For a cleaner microwave,** heat one cup of water and lemon juice. The steam will loosen dried-on food, and the lemon juice will provide a fresh scent.