



Tina & Mary SKULTETY JOHNSON

Five Free & Easy Ways to Save Energy, Money and the Environment

Whether you accept or reject the concept of global warming, one thing is certain: energy prices are on the rise. With this in mind, here are a few free ways to save money on energy costs and help the environment at the same time:

1. Did you know that a typical computer monitor left on overnight uses enough energy to microwave six dinners? Turn off lights, TVs, computer, stereos, etc. not in use. This is a simple way to save money and preserve the environment – and it doesn't cost you a dime.
2. Set your water heater's thermostat to 120 degrees F, and wash clothes in warm and cold water whenever possible. These easy changes will save you money and reduce greenhouse gases by 500 pounds per year.
3. The next time your light bulbs burn out, replace them with compact fluorescent bulbs. These bulbs require 75% less electricity and last nearly ten times as long as incandescent lights. By simply changing the five bulbs you use most, you can save up to \$90 and reduce 700 pounds of carbon dioxide a year.
4. A free and easy way to save money on water is to simply turn off the water while brushing your teeth or shaving. This can save up to 4 gallons of water per minute. Also, sweep your driveway instead of hosing it clean and save approximately 80 gallons of water a week. Sweep your deck or patio, too, and save even more!
5. Continue to recycle your cans, glass bottles, plastic, cardboard, and newspaper. By reducing your garbage by 25%, you can reduce your home's carbon dioxide waste by 1,850 pounds per year.

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HOMES & MONEY

FROM THE OFFICES OF Robin Paul • 3rd Quarter, 2006
Your Source for Real Estate and Finance Information!

Did You Know?

Americans spend over \$630 million a year on golf balls.



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Mortgage News:

Changing With the Times?

By Robin Paul, Mortgage Planner

In life, nothing endures like change. Marriage, divorce, promotions, having children, planning for college, retirement, and bankruptcy are just a few of the many major events in life that can affect both your short- and long-term financial goals. Throw buying or refinancing a home into the mix, and events of this magnitude can dramatically impact how you structure your financial plans for the future.

Owning a home is still one of the best defenses against change. Interest rates are at their best levels in five months and are near the lows of late last year. If you're thinking about buying a home or capitalizing on your home equity, you have many options available to address all the big changes that may impact your financial success.

Children

You once thought of your current house as your dream home, the kind of place you would enjoy living in forever. But now that you're ready to have children, a thousand new questions have made you uncertain about your long-term needs. Will you have enough room? How long will you live here? Are you in the right neighborhood? Is this the right school district? What if you want more children? And so on.

A good mortgage planner can help answer these questions and address your needs in this time of transition. Perhaps a 3-Year or 5-Year Adjustable Rate Mortgage makes more sense for you now than paying points or higher rates for a 30-Year Fixed Mortgage. Maybe buying a larger home is the way to go. Either way, many programs exist to better fit your changing needs.

College

Money Magazine recently reported that college tuition is increasing faster than the rate of inflation. If you have grade school and junior high-aged children, it's not too late to start saving for their education. In this scenario, pre-funding a state-funded program, such as a 529, might make the most sense. If you have high school-aged children, buying a condo could be less expensive than paying for room and board for the next four or five years – especially with the tax break and charging rent from your children's friends. Perhaps downsizing to a smaller home makes more sense now with the children gone. Either way, you may want to tap into your home equity to manage this time of tremendous change.

Windfalls

If you're anticipating a promotion, inheritance, or a large sum of money in the near future, your life and your financial needs could change dramatically over the next few years. Instead of investing in the security of a 30-Year Fixed loan, think about a 3-Year, 5-Year, or 7-Year Adjustable Rate Loan. These intermediate fixed rates typically offer more attractive interest rates than the 30-Year Fixed, which lowers the monthly payment. You've worked hard for your money. Let your money work for you. When the time comes to upgrade, you'll be glad that you did.

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Rates:

| | |
|---------------|----------|
| 30-Year Fixed | Mid 6's |
| 15-Year Fixed | Low 6's |
| 5/1 ARM | Low 6's |
| 3/1 ARM | Low 6's |
| 1-Year ARM | High 5's |

These rates do not reference a specific loan program; rather, they reflect general market conditions, which are subject to change.



Thai Chicken Breasts

This is a great way to jazz up boring chicken breasts.

Ingredients:

- 4 boneless, skinless chicken breast halves
- 2 garlic cloves, minced
- 2 ½ tbsp cilantro, minced
- 1 ½ tbsp Asian fish sauce
- 1 tbsp light soy sauce
- 2 tsp brown sugar
- ½ tsp chili powder
- ¼ tsp crushed red pepper
- 1½ tbsp fresh basil, finely chopped
- 1½ tbsp fresh mint, finely chopped
- 2 tbsp vegetable oil
- salt and pepper
- lime wedges for serving

Directions:

Season the chicken with salt and pepper. In a mixing bowl, combine garlic, 2 tbsp. of the cilantro, fish sauce, brown sugar, chili powder, and red pepper. Rub the mixture on both sides of the chicken breasts and let stand for approximately 30 minutes. In a small bowl, combine the remaining herbs and set aside. Heat a large skillet over a high flame and add vegetable oil. When oil starts shimmering, add chicken and cook for about 4 minutes per side. Cooking time will vary depending upon the size of the chicken breasts. Slice breasts on the diagonal, transfer pieces to a platter, and scatter with remaining herbs and lime wedges.

This chicken is also great on top of a big bowl of steamed jasmine rice.

Note: Asian fish sauce can be found in the Asian food section of most supermarkets.

A Word From The Road:

"Obstacles are those frightful things you see when you take your eyes off your goal."

- Henry Ford

Mortgage News

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Divorce

Divorce can be, emotionally and financially, one of the most devastating events in life. Making sure that enough money is available to both partners, however, can make this challenging time of change less difficult. One option is a home equity line of credit (HELOC) or an escrow account to help ease the transition. With divorce, so many questions and expenses arise, especially if children are involved, that you need an expert to advise you on all of the options available.

Debt Management

Paying off debt is a challenge for many Americans today, but it doesn't have to be. Despite recent studies which report that the average American has \$8,000 dollars in credit card debt alone, consolidating all of your debt into a new first mortgage so often makes perfect sense – especially after a closer look at the numbers. Sure, low rates on fixed rate mortgages are attractive, but what is the overall interest rate on all of your accounts: credit cards, car payments, HELOC, and your mortgage?

Combined, the cumulative interest rate on all your debt will very likely be higher than current mortgage interest rates, which means refinancing could lower your monthly payments and help offset increasing gas prices and other living expenses. Remember, mortgage interest is tax deductible, whereas other types of revolving debt are not. More importantly, credit card rates are rarely fixed, and credit card companies are always coming up with more interesting ways to increase your rates whenever the Feds don't. Did you know that, with some cards, your default rate (up to 31.99%) can be invoked "universally" by all of your creditors if you happen to make a single late payment to only one of them?

Pre-retirement

Poor debt management can also lead to a difficult retirement. Recent statistics project that nearly 40% of Americans could come up short when it comes to having all the funds necessary to retire comfortably. The problem is this: Just prior to retirement, you are typically in a high tax bracket but without the tax break of dependent children and your mortgage, which you have been paying down over the years. Add to that increasing energy costs and a heavy debt load, and suddenly, everyday life is much more expensive than it was only 10 years ago. One solution for addressing these problems prior to retirement is to refinance your home loan and consolidate debt. This maximizes your tax deductibility and minimizes the growing expenses of everyday life at the same time.

In life, things are constantly changing. But owning or buying a home can help meet and manage every change, big or small. Your loan professional should do more than simply negotiate the interest rate on your mortgage. They should be your trusted financial advisor for life.

Please call us at 888-713-0202 to set up an appointment to review your current loan program. We will make sure that you're taking full advantage of programs that address your life and the changes associated with it! ■



Personal Funding:

Since our last issue:

Number of loans funded:

Dollar volume:

Year to date funded:

Dollar volume:

Thanks to You!

As always, we wish to thank our clients who are kind enough to refer more business to us. This quarter, our thanks go out to:

List all clients who sent you referral business here.

TRIVIA CHALLENGE

"Which country's population eats the most chocolate per person?"

Call in with your answer on our Trivia Challenge Answer line: The names of all those who call in with the correct answer will be put into a drawing. The prize: Dinner and movie tickets for two! You must call the number above to qualify.

Congratulations to WINNER NAME HERE, winner of last issues trivia question:

"This residence has 147 windows, 412 doors, and 28 fireplaces. It takes 570 gallons of paint to maintain its exterior. What is it?"

Answer: The White House