



From the Broker's Desk Nancy C. Rowe

For first time home buyers and those buyers who haven't been in need of a mortgage for a number of years, the mortgage process may appear overwhelming. The new lending guidelines are supposed to make this process easier and your lender has been mandated by the Federal government to make a good faith effort to determine if you have the ability to repay your mortgage. You still have to decide which lender to use, what type of mortgage to pursue, the term of the mortgage and what percentage loan to value best meets your financial situation. The first step in the process would be to speak with your Realtor, a loan officer or a financial consultant to discuss your finances to determine which mortgage program would work best for you. Review your credit report for discrepancies or deficiencies that need to be addressed. Credit scores now impact your interest rate and whether you can qualify for a specific mortgage. With the low interest rates, an 80% fixed rate mortgage would be the goal of buyers with 20% equity to invest and a higher credit score because the principle and interest payment is set for the life of the mortgage. As the interest rate has remained low, the need for adjustable rate mortgages has declined but these mortgages still serve a purpose for those who anticipate moving in the near future or will be experiencing an increase in income to offset any upward rate increase. Adjustable rate mortgages do have an interest rate that fluctuates but the initial rate is usually less than the fixed interest rate and has a floor and ceiling that caps the degree of fluctuation. Banks often utilize the adjustable rate mortgage for their in-house portfolio loans. If your credit has some blemishes but your credit score is 640 or higher, an FHA mortgage might be the answer. The FHA mortgage is not financed by the Federal government but the Federal government guarantees repayment to the servicing lender should a default occur. The FHA mortgage is popular because it only requires a 3.5% down payment which can be paid by a gift letter or grant and it allows the Seller to pay closing costs or those costs can be added to the mortgage amount. The biggest disadvantage to this mortgage is that a lifetime mortgage insurance premium must be purchased which increases the closing costs and there is a monthly charge for mortgage insurance added to the monthly payment for the life of the mortgage. Veterans still have access to a 100% mortgage and the Department of Agriculture offers a 100% rural development mortgage but it is limited to set geographical areas and has income limitations. Mortgages are offered by traditional banks, brokers who represent investors who will be buying your mortgage and don't overlook your local credit unions as they can offer more flexibility than a traditional bank. Since closing costs vary with the different mortgage programs and lenders, always ask for a Loan Estimate (formerly known as a Good Faith Estimate) so that you can compare the closing costs charged by each lender. Allow only one lender to generate a hard copy of your credit report and secure a copy of that report to share with subsequent lenders so that your credit score isn't reduced due to excessive credit reports being generated. Once your mortgage application is filed, you will be asked to provide documentation to verify the information on the application. Now is when you need patience because the document requests will just keep coming but remember that your lender has been mandated to determine that you have the ability to repay the mortgage and this is just part of the current mortgage process. Your patience will be awarded when you walk away from the closing table with the keys to your new dwelling in hand. Check in with the experienced Agents of WILLOW Realty when you have mortgage questions or are ready to start down the path to home ownership.

Natural Pest Control

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Try these chemical-free alternatives to toxic pesticides.

Ants - Ants leave a scented trail so other ants can find their way to food. Routinely wash away these invisible trails with a vinegar-based cleanser made from 1/4 cup vinegar, 2 cups water and 10 to 15 drops of peppermint, clove, eucalyptus or tea tree essential oil. Keep ants out of your cupboards by sprinkling powdered cinnamon, paprika or cayenne pepper across their trails.

Fleas - The best strategy to kill fleas requires two steps: Bathe your pet in cedar oil shampoo and, at the same time, sprinkle flea-killing diatomaceous earth on all carpets. Brush it in and leave it for about four days, then thoroughly vacuum dead fleas from the carpet. Diatomaceous earth is harmless for pets and people, though it can be a mild skin irritant. If your pet is sensitive, keep it out of the area. During an infestation, repeat frequently to destroy hatching fleas.

Grain moths and weevils - Keep these tiny bugs away by placing a cinnamon stick or bay leaf in with your flour, pasta or grains. The strong-smelling spices will repel the insects without affecting the food's taste or smell.

House flies - Place sachets of crushed mint, bay leaf, clove or eucalyptus around the

house to repel flies. You can also make your own flypaper. Mix 1/4 cup corn syrup, 1 tablespoon granulated sugar and 1 tablespoon brown sugar in a small bowl. Cut strips of brown kraft paper and soak in the sugar mixture. Let dry overnight. To hang, poke a small hole at the top of each strip and hang with string.

Moths - Commercial mothballs contain naphthalene, a hydrocarbon derived from coal tar. This toxin destroys red blood cells and has been detected in human breast milk. Cedar is a far safer option. Wrap cedar blocks or chips in cheesecloth and place in the drawer or cabinet alongside your clothes. Dried lemon peels are also a natural moth deterrent. Toss a handful into a clothes chest or tie some in cheesecloth and hang in the closet.

Silverfish - Silverfish prefer damp, warm conditions like those found around kitchen and bathroom plumbing. To remove them, vacuum the area to remove food particles and insect eggs, then dust with either diatomaceous earth or boric acid (do not use boric acid if you have pets). You can also trap silverfish in a small glass jar. Wrap the outside with tape so they can climb up and fall in. The silverfish will be trapped inside because they can't climb smooth surfaces.



Religion and art spring from the same root and are close kin. Economics and art are strangers.
~Nathaniel Hawthorne

Broccoli Soba Bowl

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- 2 c broccoli florets
- oil
- salt & pepper to taste
- 4 oz soba
- 2 tbs rice vinegar
- 1 tbs toasted sesame oil

- 1 tbs soy sauce
- 2 cloves garlic, minced
- pinch of red pepper flakes
- toasted sesame seeds, if desired



Heat up a heavy cast iron skillet over medium-high to high heat, add a touch of oil and swirl to coat. Add the broccoli in and let cook, stirring occasionally for 2-3 minutes. The broccoli should be bright green and deeply charred. Season with salt and pepper to taste. Remove from the pan and set aside. Bring a pot of water to boil and cook the soba according to the package. While the soba is cooking, make the dressing. Whisk together the rice vinegar, toasted sesame oil, soy sauce, and garlic in a small bowl. Taste and adjust if needed. When the soba is cooked, rinse in cold water and drain well. Toss the noodles with the dressing and top with the broccoli. Enjoy with red pepper flakes and toasted sesame seeds, if desired.