



Grain Salad with Scallion Dressing

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2 large bunches of scallions (about 7 oz)
 1/2 c plus 2 tbs extra-virgin olive oil
 1 c quinoa, rinsed and drained
 1/2 c bulgur wheat
 3 tbs fresh lemon juice
 Kosher salt
 Freshly ground pepper

1/4 c unsalted roasted almonds, chopped
 One 15-oz can chickpeas—drained, rinsed and patted dry
 1/2 small red onion, finely chopped
 1/2 chopped flat-leaf parsley

Preheat the oven to 450°. Chop all but 2 of the scallions. On a rimmed baking sheet, toss the chopped scallions with 2 tablespoons of the olive oil. Roast for about 10 minutes, stirring occasionally, until the scallions are tender and lightly charred in spots. Meanwhile, in a large saucepan of boiling water, cook the quinoa and bulgur together until just tender, 10 to 12 minutes. Drain well and spread the grains on a baking sheet to cool. Transfer the scallions to a food processor. With the machine on, drizzle in the remaining 1/2 cup of olive oil. Add 1 tablespoon of the lemon juice and season with salt and pepper. In a large bowl, combine the quinoa, bulgur, almonds, chickpeas, onion and parsley. Add the roasted-scallion dressing and the remaining 2 tablespoons of lemon juice and toss well. Season with salt and pepper. Thinly slice the remaining 2 scallions, scatter on top and serve. **MAKE AHEAD:** The dressing can be refrigerated overnight.



From the Broker's Desk Nancy C. Rowe

First time home buyers are predicted to be the most active buyer group of the 2015

market. Many who graduated during the recession were unable to secure jobs in their field of expertise and remained with parents or moved back with parents. Now with the more stable economy, employers are again hiring and these graduates are anxious to become home owners. Likewise, many renters are finding that with the rising rental rates, a mortgage payment would be less expensive. Based on national rental revenues, interest rates would have to exceed 10.6% for renting to be more affordable than buying and interest rates have not been that high since 1989. For some, renting remains the better choice if there is career or income uncertainty on the horizon or the convenience of calling a landlord for repairs provides peace of mind. But for those whose goal is home ownership, there is ample mortgage money available and interest rates continue low. Unfortunately, current interest rates are forecast to increase by year end so the shrewd consumer is aggressively searching for that new home. Many loan programs are available to assist consumers and especially the first time home buyer. Freddie Mac and Fannie Mae who have required 5% down payments since 2011 have announced they would be backing 3% down payment mortgages starting in 2015 for first time home buyers or buyers who have not owned a principal residence within 3 years. FHA offers several different loan programs with most having a 3.5% down payment. During the recession FHA raised private mortgage insurance by 1.35% but has now removed that increase as their financial situation has improved. FHA is more lenient with credit scores and credit issues and will allow gift letters from family members or up to 6% in seller concessions which makes the FHA loan programs very popular. The Tennessee Housing Development Agency (THDA) offers The Great Choice Loan Program which provides up to 4% down payment assistance to qualified borrowers. This loan program does have income and purchase price limitations by county and requires the first time home buyer to attend an education course on homeownership. The only loan program, other than VA financing, offering a 100% mortgage is the USDA (U.S. Department of Agriculture) backed loan programs. These were formally known as "Rural Housing Loans" and are available only in designated areas. USDA loans have set income limits based on the number of occupants within the household. While mortgage insurance is charged on these loans, the premium is lower than with other loan programs and can be rolled into the mortgage. Now is not the time to procrastinate but take action and call your loan officer for a prequalification and get started on the road to home ownership. The experienced Agents of WILLOW Realty are always available to assist with your housing search or to answer your questions.

7 Smart Ways to Take Advantage of Your Tax Refund



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While a tax return isn't necessarily free money, the windfall gives you an opportunity to address financial concerns and even pursue life-changing experiences.

Pay down debt. If you have any consumer debt – student loans, credit card balances or installment loans – pay those off before using your refund for any other purpose. Car payments and home mortgages aren't in this category, but you can consider paying extra principal.

Add to your savings. You can use the money to build up your emergency fund, your kids' college funds or put it toward a specific goal, such as buying a house or a car or financing a big vacation.

Add to your retirement accounts. If you put \$2,500 from this year's tax refund into an IRA, it would grow to \$8,500 in 25 years, even at a modest 5 percent rate of return, TurboTax calculates. If you saved \$2,500 every year for 25 years, you'd end up with more than \$130,000 at that same 5 percent rate of return.

Invest in yourself. This could mean taking a class in investing, studying something that interests you or even taking a big trip.

Improve your home. Consider putting your refund to good use by adding insulation, replacing old windows and doors or other improvements that would save energy, and therefore money. Or perhaps it's time to remodel your bathroom or kitchen. You're adding value to your home at the same time you're improving your living experience.

Apply your refund toward next year's taxes. This is common among self-employed taxpayers, who are required to pay quarterly taxes since they don't have taxes withheld. By applying any overpayment toward upcoming tax payments, you can free up other cash.

Splurge on something you've always wanted to do. If you're out of debt and have substantial savings, this may be the time to take the trip to Antarctica or Australia that you've always dreamed of taking. Such an experience can be life-changing, and you never know what impact it will have on your future until you actually do it.



Motherhood: All love begins and ends there.
 ~Robert Browning
 Mothers Day is May 10th



Who sows virtue reaps honor.
 ~ Leonardo da Vinci
 Memorial Day is May 25th

