



From the Broker's Desk Nancy C. Rowe

I continue to be amazed at the casual response by buyers and sellers to our real estate documents. When signed, these documents create a legal contract that is recognized by the Court so it is important to know what you are signing. Most consumers will review the "fill in the blank information" but often overlook the pre-printed language which contains deadlines that must be met to prevent a breach of contract. A buyer can always request a blank Purchase and Sale Agreement for review before meeting to draw the actual document. Whether read before, during or after execution, the document needs to be reviewed carefully to know your obligations. Here are some examples as taken directly from the TAR Purchase and Sale Agreement:

Cash Purchase With Appraisal: In the event that the financing contingency is waived, Buyer must order the appraisal and provide Seller with the name and telephone number of the appraisal company and proof that appraisal was ordered within five (5) days of the Binding Agreement Date. Should Buyer fail to do so, Seller may make written demand for compliance via the Notification form or equivalent written notice. If Buyer does not furnish Seller with the requested notice within two (2) days after such demand for compliance, Buyer shall be considered in default and Seller's obligation to sell is terminated.

Loan Obligations: The Buyer agrees and/or certifies as follows: (1) Within five (5) days after the Binding Agreement Date, Buyer shall make application for the loan. Buyer shall immediately notify Seller or Seller's representative of having applied for the loan and provide Lender's name and contact information, and that Buyer has instructed Lender to order credit report and appraisal via the Notification form or equivalent written notice; (2) Within fourteen (14) days after the Binding Agreement Date, Buyer shall warrant and represent to Seller via the Notification form or equivalent written notice that: a. all required Lender deposits, including appraisal cost and credit report, have been paid as evidenced by supporting documentation (e.g. cancelled check, receipt from Lender, letter from loan originator, etc.); b. Buyer has available funds to Close per estimates of Lender / loan originator.

Inspections: Seller shall cause all utility services and any pool, spa, and similar items to be operational so that Buyer may complete all inspections and tests under this Agreement. Buyer waives any objections to matters of purely cosmetic nature (e.g. decorative, color or finish items) disclosed by inspection. Buyer has no right to require repairs or alterations purely to meet current building codes, unless required to do so by governmental authorities. In the event Buyer fails to timely make such inspections and respond within said timeframe as described herein, the Buyer shall have forfeited any rights provided under this Paragraph 8, and in such case shall accept the Property in its current condition, normal wear and tear excepted.

These are only three examples from nine pages of legal terms binding both the buyer and seller in a purchase agreement. Our real estate documents have been created thru the combined efforts of Realtors and real estate attorneys working to give protection to all parties in a transaction. Take the time to know your rights and obligations when signing any legal documents. Market activity is still brisk so take advantage of this activity and call on the experienced Agents of WILLOW Realty to assist in your next real estate transaction.

4 FAB USES FOR FALLEN LEAVES

excerpts ©spottsgardens.com/Amy Mullen



In the forest, leaves fall, decompose, and build up to create highly organic soil, just the kind you'd want in your garden. But many homeowners rake leaves only to bag them and leave them for pick up. What a waste!

Use these tips for putting those leaves to work.

1. FERTILIZING THE LAWN.

Chopping a light layer of leaves into small pieces allows them to decay on the lawn and return nutrients to the soil without smothering the grass. Run

over them with a mower; to chop them even finer, take a second pass with the mower in a different direction.

2. MULCHING GARDEN BEDS FOR WINTER.

Heavy loads of leaves shouldn't be left on the grass, but they make great mulch. A 2" to 4" layer of leaves put down once the soil freezes will help prevent plants from heaving out of the ground this winter. Chop them with the lawn mower before raking them into your garden beds.

3. MAKING COMPOST.

Good compost starts with equal parts nitrogen

(green, wet, sticky) and carbon (brown, crunchy, dry) sources. Keep a pile of chopped-up leaves next to the compost heap to add when you need more carbon. (But don't just put in a thick layer of leaves; they'll mat. Mix chopped-up leaves with your kitchen scraps.)

4. MAKING LEAF MOULD.

Leaf mould is basically compost made only out of leaves (it's broken down by fungus, instead of the bacteria that breaks down compost). Rake all your chopped up leaves into a pile and let it rot for a year or two. The fine, crumbly result can be

worked into your soil next year. Even better, use it around fruit trees and shrubs to mimic the soil-building action from the forest floor.

So bag the bagging this year and make those leaves work for you!



Cheddar Grit Cakes with Roasted Peppers

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Grits:

- 1 c 1% low-fat milk
- 1 (14-oz) can fat-free, less-sodium chicken broth
- 3/4 c uncooked quick-cooking grits
- 2 tsp minced jalapeño pepper
- 1/2 c (2 oz) shredded extra sharp cheddar cheese
- Cooking spray

Peppers:

- 3 medium red or orange bell peppers
- 2 tsp extra virgin olive oil
- 1 tsp balsamic vinegar
- 1/2 tsp ground coriander
- 1/4 tsp salt



To prepare grits, bring the milk and broth to a boil in a medium saucepan. Stir in grits and jalapeño. Cover, reduce heat, and simmer 5 minutes or until thick. Stir in the cheese; cook until cheese melts. Spread grits into a 9-inch square baking pan coated with cooking spray; cover and refrigerate for 8 hours or until set. To prepare peppers, cut the bell peppers in half lengthwise; discard seeds and membranes. Place pepper halves, skin sides up, on a foil-lined baking sheet, and flatten with hand. Broil 15 minutes or until blackened. Place in a zip-top plastic bag; seal. Let stand 15 minutes. Peel and cut into 1-inch strips. Combine peppers, oil, vinegar, coriander, and salt; toss well. Invert grits onto a cutting board. Cut grits into 4 (4 1/2-inch) squares. Cut each square diagonally into 2 triangles. Heat a large nonstick skillet coated with cooking spray over medium-high heat. Add triangles; cook 4 minutes on each side or until lightly browned. Serve pepper mixture over grit cakes.



September 2015

Dates to Remember:

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|----------------|----------------------------|
| Monday 7th | Labor Day |
| Friday 11th | Patriot Day |
| Monday 21st | International Day of Peace |
| Wednesday 23rd | Fall Begins |



Peace cannot be kept by force; it can only be achieved by understanding.
~Albert Einstein

