



### From the Broker's Desk Nancy C. Rowe

The recession has created numerous changes to mortgage lending and the financing of manufactured housing hasn't been spared. Due to the high volume of foreclosures on manufactured housing, most companies offering mortgage insurance are no longer offering coverage on this type of residential housing. To offset the lack of mortgage insurance protecting that portion of the loan over 80%, many financial institutions no longer offer manufactured housing loans or are now requiring a 20% down payment. The option of a reverse mortgage is also no longer being offered on manufactured housing. One lending source for manufactured housing which remains viable is a FHA fixed rate loan but this loan has strict requirements and is offered only for an owner-occupied, primary residence not a rental. To qualify, the mortgage payment should not exceed 31% of monthly income and total debt including the new house payment should not exceed 43%. Because the minimum down payment is 3.5%, mortgage insurance is applicable and one of their requirements is that the house must have been built after June 15, 1976 to qualify and must have a certification label on the unit verifying the date of manufacture. The house must be affixed to the ground by a block or concrete foundation and anchored to meet all Federal safety standards and have working utilities. The minimum width is 8 feet and the minimum finished square footage for financing is 400 square feet which eliminates single wide mobile homes from FHA financing. The maximum loan amounts are \$69,678 for the house only, \$23,226 for the lot only and \$92,904 for lot and house. These amounts can be as much as 85% higher in areas with higher costs. The term for financing is 15 years for a lot only and 20 years for the house and 25 years for house and lot. Freddie Mac backed mortgages offer 95% loan to value with fixed rate, 7/1 arm or 10/1 arm financing. Many of the same FHA requirements are applicable on the Freddie Mac mortgages with the exception that these have a minimum finished square footage requirement of 600 square feet and minimum width of 12 feet. Each financial institution has its own rules and regulations governing the lending on manufactured housing so always investigate several lenders to determine the best loan program for you when buying or refinancing. Whether your real estate transaction involves manufactured housing or "stik" built housing, the experienced Agents of WILLOW Realty are always available to offer assistance.

## Noodles with Snap Peas & Prosciutto



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| Kosher salt  | torn spinach                               |
| 12 oz spaghetti  | 1/2 lb sugar snap peas (about 2 c), halved |
| 1/3 c white wine or dry vermouth                                   | 1/4 lb prosciutto, torn into pieces        |
| 1 clove garlic, smashed  | 1/4 c roughly chopped fresh parsley        |
| 2 wide strips lemon zest   | 2 to 4 oz pecorino romano cheese, shaved   |
| 5 tbs unsalted butter, thinly sliced                               |  |
| 3 tbs extra-virgin olive oil                                       |  |
| Freshly ground pepper  |  |
| 1 medium head escarole, torn into 1-inch pieces, or 6 heaping cups |  |

Bring a large pot of salted water to a boil. Add the spaghetti and cook as the label directs. Bring the wine, garlic and lemon zest to a simmer in a large skillet over medium-high heat. Gradually whisk in the butter, then the olive oil, until thickened; add 1 teaspoon salt, and pepper to taste. Add the escarole and cook until wilted, about 3 minutes. Add the snap peas and cook until tender, 2 to 3 minutes. Discard the garlic and lemon zest. Reserve 1/4 cup cooking water, then drain the spaghetti and add to the skillet. Add 1 to 2 tablespoons cooking water and 1 teaspoon salt; toss, adding more cooking water as needed to loosen. Divide among plates and top with the prosciutto, parsley and pecorino.

## 7 Spring Cleaning Mistakes to Avoid

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Spring is your chance to turn a grimy home into a spotless oasis. But it isn't easy, especially if you do things that actually make your home dirtier in the process. To help take the headache out of Spring Cleaning, we asked the experts for tips on how to sidestep common slip-ups.



**Mistake #1: Not Getting Organized:** Write down a game plan to help you prioritize and stay on task. Then, gather your supplies in a bucket and carry them with you from room to room so you don't waste time running back to the cleaning closet.

**Mistake #2: Going At It Alone:** Doing the brunt of the work by yourself can lead to a long day and sore muscles. Delegate simple tasks, such as dusting, shaking out rugs, and clearing clutter to children. Call on teenagers and your husband to do some heavy lifting, such as moving furniture or cleaning the garage. If you live by yourself, invite a good friend over so you can chat and drink coffee between tasks. If your friend also lives alone, offer to visit while she's cleaning. You can turn the afternoon into a workout by doing walking lunges as you move between rooms.

**Mistake #3: Not Having the Right Equipment:** Cleaning often takes a long time because people tend to use the wrong tools. Stock up on four must-haves: microfiber cloths, steam, extension wand, and a vacuum with attachments. Steam is recommended, especially on floors, as steam requires no chemicals or products and helps surfaces stay cleaner longer. Meanwhile, an extension wand helps you reach high ceilings and hanging light fixtures, while a vacuum with attachments allows you to clean upholstery and tight spaces.



**Mistake #4: Working Too Hard : To lighten the load,** first, dust surfaces with a microfiber cloth so you don't have to use cleaning solution. When cleaning tubs and sinks, apply the cleaning solution and let it soak for 10 minutes before wiping the surface. Remove baked-on food in your microwave by filling a glass with water and heating the liquid on high for one minute; the steam will loosen stains, making it easier to clean. To ease toilet-bowl scrubbing, drop two Polident denture-cleaning tablets in the bowl and let fizz for 10 minutes.

**Mistake #5: Overlooking Grimy Spots:** Dishwasher: Remove baskets and debris from the bottom. Spray a water and vinegar solution onto a cleaning cloth or clean sponge to wipe down the inside of the door and top and bottom racks. Run the empty machine on its highest temperature setting without detergent for a thorough rinse.

Window blinds: Shut blinds and use a microfiber cloth to dust them. Close blinds in opposite direction for a quick, complete wipe-down.

Trash cans: Remove the bag and sprinkle baking soda in the bottom of the can before adding about two inches of water. Allow the mixture to sit and then swish it with clean water. Wipe down the sides and rinse. Dry it with an old towel or let air dry. Search for cobwebs in corners, around fireplaces, on top of lampshades, and between windows. Dust can also collect on ceiling fans, especially if you never turn them off, so clean each blade.

**Mistake #6: Continuing to Use the Same Dirty Cloth:** If you wonder why you have streaks on surfaces, blame a soiled cloth. Keep a stack of clean cloths nearby and switch them out frequently. But you don't need piles of microfiber cloths, as you can clean them. Just rinse in clean water and wring out. If you're dusting, use a dry microfiber; then hold it inside a garbage bag and shake it to remove the dust.

**Mistake #7: Waiting Until Spring:** Incorporate easy tricks into your daily and weekly routines that can make maintenance easier. Try putting a squeegee in the shower and run the tool over the walls to minimize build-up. Line bathroom and bedroom trashcans with plastic shopping bags to reduce sticky residue. Ask family members to spend five to 10 minutes each night putting away clothes, toys, shoes, and mail. Finally, don't make cleaning a weekly or bi-weekly chore. Spread tasks throughout the week, tackling one room at a time.