



From the Broker's Desk Nancy C. Rowe

For those affiliated with the real estate industry, the increase in market activity since the first of the year is a welcome sign of an improving market. With foreclosures and short sales making up almost 50% of current sales nationally, appraisal values will continue to remain below normal. There is no indication that lending guidelines will

be relaxed in the near future so being pre-qualified is strongly recommended. For those with limited down payment money, the USDA Rural Development 100% loan program might be an option. In October of 1994 USDA Rural Development was created to administer the former Farmers Home Administration. Some of the programs offered are for the purchase of existing houses, for land for new constructions, for new manufactured housing (must be set on a permanent foundation) and for renovation loans. Funds can be received as a direct loan serviced by USDA staff, a loan guarantee made to a lender or a grant made directly to the borrower. Although this program was intended to improve the economy and quality of life in rural America, the program does cover some suburban areas. Along with the restriction on an eligible rural location there are income limitations. Income is grouped as "very low", "low" and "moderate". For a family of three in the Tri-Cities, very low income would be up to \$22,600-\$23,050; low would be up to \$36,150-\$36,850; and moderate would be up to \$74,750. Along with being a 100% loan, there is no private mortgage insurance, closing costs can be included in the loan amount and your credit score can be as low as 640. The USDA Rural Development website, <http://www.rurdev.usda.gov/Home.html>, provides information on all the different programs, allows you to pre-qualify at the site, verifies by address if a property falls within an eligible location and lists approved, local lenders. One of these loan programs might be your door to home ownership. Whether buying or selling, the experienced Agents of WILLOW Realty are available to provide assistance with your real estate transactions.

Caring for Specialty Surfaces

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Marble, tile, brick or stone bring a unique feel to any home but require special care and cleaning methods. Preserve the appeal of specialty surfaces with these maintenance tips.

Marble - This stone is soft, porous, and relatively weak. Marble will scratch easily, absorb standing stains and must be treated with care. For routine cleaning, dust, and then buff with a barely damp cleaning cloth to restore the shine. When more intense cleaning is required, pour a little clear nonsudsing ammonia onto a cleaning cloth, wipe the marble surface and buff dry. When finished, use a commercial marble polish to restore the shine. Never use abrasive cleaners on marble surfaces. Avoid acid-based cleaning solutions, such as any product containing white vinegar; acids can dull or etch bright finishes.

Ceramic tile - Tile comes in two types: glazed and unglazed. Smooth glazed tile is tough, but brittle and easily scratched, while the surface of unglazed tile can absorb cleaning products. Finally, grout, used to set tile in place, is porous and traps moisture, mold and mildew.

For regular cleaning of glazed ceramic tile — the shiny tile most com-

monly used in kitchens and bathrooms — use a nonabrasive spray cleaner. Spray window cleaner leaves a nice finish, but avoid heavily colored commercial sprays, as the bright-colored cleaning solution can discolor porous grout. Heavily soiled glazed ceramic tile requires bigger guns: an abrasive cleanser or scouring powder. For a seriously stained kitchen counter or grimy shower wall, apply a thin paste of cleanser containing a bleaching agent and water, and allow to stand for 15 minutes to several hours before wiping away cleanser haze. Rinse the area well with water, then wipe dry. Clean unglazed ceramic tile with a natural sponge lightly dampened with a solution of water and nonsoap detergent or commercial tile cleaner.

Avoid using acid-based cleaners, such as white vinegar, on tiled areas. Acid attacks the grout, causing it to crumble. Stay away from steel wool! It will scratch the surface of ceramic tiles.

Brick - Made from clay, brick is porous with open pores that can trap dust and dirt. Use a vacuum extension wand with a long-bristled upholstery brush to remove dust and dirt from interior brick on a regular basis.

For heavy-duty cleaning, use an alkali solution of TSP (tri-sodium phosphate) to clean brick: Start with 1 tablespoon TSP to 1 gallon (4 liters) of warm water. Scrub the brick surface with a stiff-bristled brush, then rinse the brick well with clean water. TSP is very strong, so use care to avoid skin exposure, and do not spill on carpet or fabrics.

Granite - While strong and durable, this natural stone product needs special care to maintain its characteristic high-gloss finish. Prevention is key with granite countertops. Mop up spills as soon as possible, before they can penetrate the surface. Use coasters under beverages, since acids common in soft drinks and fruit juices can etch and dull granite surfaces. Clean granite with a solution of warm water and a few drops of liquid dishwashing detergent. Use a wrung-out cleaning cloth to clean the surface, then rinse with a cleaning cloth soaked in clear water. Avoid cleaning products containing acid, such as white vinegar, since they can etch or dull the surface.



Pea & Coriander Soup

© Food Network

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| 3 3/4 cups homemade chicken stock | fine) |
| 1/2 stick butter | 2 tbs chopped |
| 1 c onion | fresh coriander, |
| 2 cloves garlic, peeled & chopped | plus whole leaves |
| 1 green chili, deseeded & finely chopped | for garnish |
| Salt & pepper | Sugar, for seasoning |
| 4 cups peas (good quality frozen are | Softly whipped cream, for garnish |



Bring the chicken stock to a boil. Melt the butter on a gentle heat and add the onions, garlic, and chili. Season with salt and freshly ground pepper and sweat for 3 to 4 minutes. Add the peas and cover with the hot stock. Bring to a boil and simmer for 5 to 8 minutes. Add the coriander and puree the liquid in a blender. Season with salt, freshly ground pepper and a pinch of sugar, which enhances the flavour even further. Serve with a swirl of softly whipped cream and a few fresh coriander leaves sprinkled over the top.

Tasty Partner :Soda Bread Biscuits Mix 2 cups flour, 2 teaspoons sugar and 3/4 teaspoon each baking soda and kosher salt in a bowl. Work in 2 tablespoons diced cold butter by hand. Add 1/2 cup raisins and 1 tablespoon caraway seeds. Mix in 3/4 cup buttermilk. Pat out the dough until 1 inch thick; cut into four to six 2 1/2-inch rounds. Bake at 375 degrees F, 15 to 20 minutes.



The first day of spring is one thing, and the first spring day is another. The difference between them is sometimes as great as a month. ~ Henry Van Dyke