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LARRY PERSAUD Sales Representative **647.828.SOLD (7653)**

Sutton Group-Summit Realty Inc. - 1100 Burnhamthorpe Rd.W.#27 Mississauga, On. L5C 4G4 - T. 905.897.9555 F. 905.897.9610

Greetings!

I Hope you are enjoying these HOT summer days. School is around the corner, joy for some, sad for others.

Need a few Tips on Getting the kids ready for school? [click here](#).

If you're applying for a [mortgage](#), it's important to maintain a healthy credit score so we've got some great tips on how to keep your credit in tip top shape.

We've also included a first aid kit checklist so you'll always be prepared as well as a delicious grilled portobello mushroom and goat's cheese recipe that's perfect for the BBQ.

Thanks for checking out our newsletter. Let us know if you have any questions or comments regarding the articles or real estate in general -- we'd love to hear from you!



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Give Yourself Some Credit

The home of your dreams has finally hit the market! You figure it'll be easy to get a mortgage but if your credit's not in great shape, your dream home may just remain a dream.

It's important to check your credit score in advance. A solid credit rating makes you more attractive to financial institutions which means you'll enjoy better rates and terms that over time **can save you thousands**. Here are a few things to consider:

1. *Clean It Up* - If there's a blemish or two on your report, try to sort it out before it's too late.
2. *Consistency* - Lenders look for a long track record of consistent payments. Time is the only thing that'll help you here so get started today!
3. *Payment History* - It may not be a big deal if you've missed the odd bill but if you're consistently late with your payments, it'll raise a red flag.
4. *How Much You Owe* - Lenders don't want to give money to someone with a whack of financial obligations so the less you owe the better. Try to pay off your smaller debts.
5. *Credit Balance* - It's important to show you're responsible. If you carry a balance, it's best to not exceed half your limit. Don't continuously max out your cards.
6. *Number of Applications* - The number of times you've applied for credit can affect your rating. Don't apply for credit unless you plan on using it.



Knowledge is power so find out where you stand ahead of time, even if you think your score's perfect. If you know your credit's in need of repair, start fixing it right away. A good credit rating will entitle you to preferred rates which can amount to **thousands in interest savings**. For more advice on perfecting your credit, please don't hesitate to get in touch -- I'm here to help.

First Aid Kit Checklist

Having a well stocked first aid kit in your home and car could mean the difference between life and death. Keep it in a safe location that's known to family members and babysitters but away from young children and replace missing items right away. Your first aid kit should include:



- a first aid manual
- an assortment of bandages
- sterile roller bandages
- sterile gauze pads
- cleansing agent/soap
- moistened towelettes
- latex gloves
- sunscreen
- safety pins
- an epipen
- scissors
- tweezers
- needles
- antiseptic
- thermometer
- aspirin, antacid, antihistamine, etc.

Make sure to review the first aid manual so you'll know how to use the contents of your kit should the time come. It's also a great idea to take a first aid course so you're prepared for emergencies. It's a good feeling to know you have the skills to help others in distress.

Grilled Portobello & Goat's Cheese

If you're looking for a delicious BBQ appetizer that'll impress everyone, we've got the answer! Portobello mushrooms are the steaks of the mushroom family so you'll impress everyone including your vegetarian guests. Here's what you'll need:

- 6 large portobello mushrooms
- extra virgin olive oil
- 8 oz goat's cheese
- 1 tbsp fresh basil, chopped
- 2 tsp fresh thyme, chopped
- 1 garlic clove, minced
- fresh chives, chopped



Remove the stems and gills before drizzling olive oil over both sides of the mushrooms. Grill top side up on medium for 5 minutes. Combine the goat's cheese, basil, thyme and garlic. Spoon the mixture into each mushroom. Grill cheese side up for another 5 minutes. Garnish with a sprinkle of fresh chives.

PS Please pass this newsletter on to friends and family members who may benefit from its resources. If you received this email through a friend or family member and would like to join our mailing list [click here](#) and type subscribe in the message box.

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