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"My Services Will *MOVE* You"

Greetings!

Unbelievably low mortgage rates are causing both new and existing homeowners to examine their options. Our first article discusses how you can save thousands of dollars in interest charges by taking advantage of these rates.

Gardeners are always finding new ways to turn their yards into environmentally friendly places to relax. Our second article shares some great tips on how to extend eco-friendly living outdoors.

Finally, our third article offers a delicious recipe for grilled peaches that'll make a fabulous finale to a summer BBQ.

Thanks so much for taking the time to read our newsletter.

Please 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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Taking Advantage of the Mortgage Market

The constant media bombardment of doom and gloom has made many of us too fearful to consider home ownership. Every cloud has a silver lining though and the current mortgage rates coupled with plunging real estate prices present a huge opportunity to those looking to get into the property market.

Low real estate prices combined with even lower interest rates means first time buyers are finding homes more affordable than ever. If you're financially secure and have been sitting on the sidelines waiting for these kinds of market conditions, you'll want to discuss your options with a mortgage specialist right away as this opportunity may never present itself again.

The first thing you'll want to do is get your financial information together so you can obtain pre-approval. Although conditions are ripe for first time buyers, you'll also want to be aware of the hidden costs associated with real estate deals such as closing, inspection and maintenance costs. Finally, research adjustable and fixed rate mortgages so you'll be able to determine which one suits your individual situation.

Current homeowners are also flocking to explore their mortgage refinancing options as low interest rates have the potential to slash thousands off their mortgage payments. The difference between one or two percent may not seem huge but it adds up to a considerable amount of money! It could potentially shave thousands of dollars off your payments so don't discount it until you've done the math.

There are many different types of mortgages so it's important to seek professional advice. Most have termination fees associated with breaking your current mortgage agreement; however, those penalties may be less than the money you'd save by locking in cheaper rates. The profitability of refinancing is affected by many variables so you need to carefully examine your specific situation. It's not always possible to refinance but it's certainly worth proactively taking the time to find out.

No one's able to forecast the future but experts agree that mortgage rates may never be this low again. If you want to save yourself some hard earned cash, now's the time to investigate your options. Low interest rates coupled with cheaper homes present a huge opportunity for both first time buyers and existing homeowners so jump off the fence and take advantage of the current economic conditions before it's too late!



How Green is Your Thumb?

Gardening season's finally here so it's a great time to review how environmentally conscious our gardening practices are. There are many ways to reduce your yard's carbon footprint -- here are a few to consider:

- **Water Wise** - Conserving water plays a huge role in maintaining an eco-friendly lifestyle. Using a rain barrel to collect water that runs off your roof is a great way to recycle water.
- **Grow Your Own** - Nothing beats the taste of home grown veggies and they're easier to grow than you may think. It's rewarding and cost effective to open your back door and pick fresh, tasty ingredients for dinner. They can even be grown in containers which is perfect for smaller yards.
- **The Dirt on Composting** - Kitchen and garden waste can create a rich fertilizer. Composting also significantly reduces garbage waste. Using compost to nourish your garden means you don't have to purchase chemical pesticides that damage our health and environment.
- **Plant a Tree** - Trees produce oxygen and remove carbon dioxide and contaminants from the air while providing habitat for birds and wildlife. Trees will also help keep your home cool in the hot summer months so you won't have to run the air conditioner as often.



Having a yard that's relaxing and earth friendly benefits your family, your community and the planet so try to extend your green living philosophy outdoors this summer by incorporating some of these suggestions. Even small changes can yield big rewards so do your bit to help sustain a healthy planet.

Peaches on the 'Cue

Grilled peaches served with vanilla ice cream makes a simple, crowd pleasing dessert. Peaches have a juicy texture and grilling brings out their natural sugars for a delicious sweet taste. They're also packed with natural goodness and are a source of vitamin A, vitamin C and potassium. Here's what you'll need:

- 6 ripe peaches
- ¼ cup of unsalted butter, melted
- ¼ cup of brown sugar

Cut the peaches in half and remove the pits. Combine the melted butter and the sugar and stir. Preheat the grill to medium and brush the peaches with the mixture.

Put the peaches cut side down on the grill and close

the lid for about 2 minutes. Then turn over and grill until tender, about 8 minutes. Serve with vanilla ice cream and garnish with ground cinnamon.

