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Greetings!

There are many steps to house hunting but before you do anything, you'll want to get pre-approved for a mortgage. Our first article examines how pre-approval can save you thousands of dollars and provide you with peace of mind.

If your computer's running at a snail's pace, we've got some easy ways for you to speed things up. Our second article highlights some tips that'll keep your computer running at top speed.

Finally, olive oil is usually just an ingredient in salad dressing; however, our third article shares some alternative uses for this versatile oil that'll surprise you!



Thanks so much for taking the time to check out 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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The Importance of Mortgage Pre-Approval

You wouldn't start shopping around to book a vacation without having a budget in mind. It shouldn't be any different when it comes to buying a home.

You may have convinced yourself that you can afford a home with a double car garage and a family room only to learn later on that it's not the case. Readjusting to homes that are less expensive is disappointing and takes all the fun out of the home buying process.



There are various tools on the Internet that can estimate what you qualify for but it's best to visit a mortgage specialist for an accurate assessment. They can review your finances and check your credit in order to structure your application in the best light.

Most lenders will also place a hold on the current interest rate for a certain time period to protect you against rate increases. On a \$150,000 mortgage, the difference between 5% and 6% is \$87 per month or \$5,220 over a five year term! Many buyers will leave this to the last minute and potentially miss out on the best rate. Don't be one of them -- make sure you're ahead of the game.

Working with a professional will also help you understand the various options associated with mortgages. Although interest rates are important, there are many other things to consider such as the type of mortgage (fixed/variable or open/closed) as well as the loan's duration. You'll want to examine all the options to determine which one best suits your current and future financial situations.

Another advantage of mortgage pre-approval comes when it's time to make an offer on your dream home. Unconditional offers are significantly more attractive to sellers and can knock thousands off the purchase price. In the case of multiple offers, it can mean the difference between getting the home or losing it. If you still need to make the offer conditional on financing, you'll at least be able to attach the pre-approval to your offer.

A mortgage pre-approval can save thousands of dollars and eliminate countless hours of stress. It can even prevent you from losing your dream home as you'll be in a stronger negotiating position. Getting pre-approved is easy, there's no obligation and it doesn't cost a cent. If you have any questions or if you'd like to be referred to a mortgage specialist, just let me know.

How to Speed Up Your Computer

The only thing more annoying than working on your computer is not being able to work on your computer. If you're frustrated because your computer's crawling at a snail's pace, here are some simple tips that'll help speed things up and best of all, won't cost you a thing:

- Defragment Your Hard Drive - You'll notice a huge difference after running the Disk Defragmenter every so often. Just click Start - All Programs - Accessories - System Tools and then Disk Defragmenter. It takes a while to run so you'll want to pick a time when you don't need to use the computer.
- Lose the Spyware - The leading cause of computer slowdowns is spyware. These programs are downloaded without your knowledge in order to monitor your online activity for marketing purposes. Windows XP & Vista come with an anti-spyware program (Microsoft Defender) but for added security, there are other programs that will detect, block and remove spyware from your computer.
- Disk Cleanup - Your computer will run much faster if you clear up some space. The Disk Cleanup tool helps by flagging unnecessary files on your hard drive which can be deleted. These include temporary Internet and Windows files, downloaded program files and the contents of the recycling bin. Click Start - All Programs - Accessories - System Tools and then Disk Cleanup.



If you regularly run these programs, you'll maintain the performance and speed of your computer without having to fork over your hard earned cash for a new system. Make sure you also regularly apply the recommended Windows Updates and ensure your antivirus software is up to date so you're protected from all the latest threats.

Unusual Uses for Olive Oil

Olive oil is healthy and great to cook with but many of its benefits are enjoyed outside of the kitchen. Here are just a few of its more unconventional uses:

- **Body Exfoliator** - Rub your skin with olive oil then scrub with salt for silky soft skin.
- **Squeak No More** - Fix squeaky doors by applying olive oil to the tops of hinges in your home or vehicle.
- **Furniture Polish** - For a natural alternative to harmful chemicals, add 2 parts olive oil and 1 part lemon juice into a spray bottle. The lemon juice cleans while the olive oil protects and shines.
- **Hair Conditioner** - To nourish and condition your hair, carefully apply some warm olive oil to your hair and wrap in a plastic bag for 20 minutes. Rinse well and shampoo as usual.



As you can see, this heart healthy oil serves many purposes that go far beyond the kitchen. By using this versatile oil in place of other household items, you'll not only save money but you'll also be helping the environment.