

House Keys



Helping you unlock doors in today's Real Estate market

How Will Your Home Fare in a Hurricane?

Find out by applying for a free home inspection. Through the My Safe Florida Home Program, "wind-resistance" experts will inspect homes and suggest ways to strengthen the structure against the damaging effects of a hurricane. If you live in a high-risk area and the inspection reveals upgrades are in order, you may apply for a matching grant of up to \$5,000 for the improvements. More info: www.mysafefloridahome.com or (800) 342-2762.

To help Floridians identify how they can strengthen their homes against hurricanes and to reduce hurricane damage exposure in our state, the Florida Comprehensive Hurricane Damage Mitigation Program will offer free home inspections by qualified hurricane mitigation inspectors to eligible homeowners.

This is not an entitlement program. You must apply and obtain approval in order to receive the free inspection. Request for obtaining an inspection does not guarantee or automatically qualify you for a grant. Floridians whose homes have undergone a wind certification and hurricane mitigation inspection approved by the Department of Financial Services will then be eligible to apply for matching grants up to \$5,000.

A Floridian whose primary residence is a single-family, site-built home with an insured value of less than \$500,000 and who has a homestead extension will be eligible to apply for a free home inspection. A Floridian possessing a homestead exemption whose primary residence has an insured value of less than \$500,000 and is an unit in a residential building of up to four units will also be eligible to apply for a free home inspection. All unit owners in a residential building must agree to participate in the program to be eligible for free inspections.

Properties not eligible for free home inspection include mobile home or manufactured homes, second homes, rental properties, apartments or businesses. -Source www.mysafefloridahome.com

Dust-Proof Your Home - By ARA

Tired of the unsightly dust that won't seem to go away, no matter how often you clean your house? Here are seven proven ways to greatly reduce dust so you can breathe easier in your home.

Following these steps can make a big difference in the dust levels in your home. For more free information on HVAC solutions to improving indoor air quality, visit www.comfortinstitute.org and www.epa.gov. (305) 446-4387.

1. Identify and seal air leaks that let in dirty air.
2. Fix negative air pressure created by appliances.
3. Create positive pressure with ventilation air.
4. Upgrade your central air filter.
5. Install a whole house central vacuum cleaner.
6. Run your furnace fan when vacuuming.
7. Get your duct system cleaned



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"Big Don'ts" for Mortgage Applicants

By Rebecca Lanham

For almost all of us, there will come a time when a home loan needs to be secured from a mortgage lender. When buying a house, your interaction with the lender will probably be the largest part of the overall purchasing process. However, there are some major events that can change the mortgage lenders' perception of you. When trying to secure a home loan, doing any of the following could damage your likelihood of getting the money you need:

Changing Careers - Moving from one job to another may be beneficial to you personally, but it can negatively affect how the mortgage lender sees you. When you switch from one career to another, a lender will see it as instability. Even if you don't change jobs during the loan process, the mortgage company may consider anyone who has been in their job less than two years to be a risk. **Making a Separate Major Purchase** - You may not realize it, but making separate major purchases may mean it will be much harder to secure a home loan. When you make large purchases, like a car or a boat, you will be adding a significant amount of new debt to your credit record. (Usually around fifteen thousand dollars worth of debt will be accumulated with purchases such as these.) Since mortgage lenders assess the risk of giving new customers money, your other major financial burdens will be creating a situation where lending you money is a risky endeavor.

Changing Banks - A mortgage lender takes your bank balances into account when deciding whether you are an acceptable loan risk. When you change banks, change your account balances, or close existing accounts, you will greatly complicate the entire mortgage process.

Paying off Current Accounts - Unless your mortgage lender specifically asks for you to pay off an existing debt, don't! Believe it or not, paying off old collections can actually cause your credit score to drop. Since a mortgage lender normally only considers the last two years of your financial activity, it is unnecessary to eliminate those accounts completely.

Be careful to avoid these events during your mortgage process. It may be the difference between securing a loan and having your application rejected.