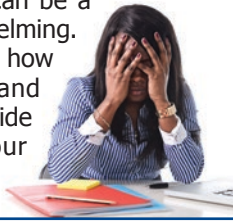


Between FRIENDS

Buying or selling a home on your own can be a bit overwhelming. Contact me to see how my knowledge and experience can guide you through your next transaction.



Home warranties vs. homeowner's insurance—what's the difference?

Home warranties are *service contracts* covering systems and appliances that fail due to normal wear and use. **Insurance** *indemnifies* against *damage or liability* arising from some unknown or contingent event. For example, if a covered water heater leaks under normal use and floods the home, the warranty will repair or replace the water heater; insurance may cover the damage.

OLD REPUBLIC HOME PROTECTION



Protect your budget against the high cost to repair or replace home systems and appliances.

People Helping People



Visit www.orhp.com or talk to your Real Estate Professional to learn more.

Do you know someone who is thinking about buying or selling a home? Send them my way! I can offer advice for staging a home, securing financing, negotiating contracts, and more.



Health & Safety

Recognizing an E-mail Scammer

Keeping your personal information safe in today's digital era can be challenging, especially since the criminals are getting smarter. "Phishing" e-mails are messages sent by scam artists posing as legitimate organizations, and they'll try anything to make you lower your defenses and give up sensitive information. While there's no surefire way to identify a phisher, the following red flags should inspire you to take a closer look.



- Poor English and/or obvious spelling mistakes
- URLs on e-mail addresses that are just a little bit off (e.g., @goog1e.com instead of @google.com)
- Requests for credit card numbers, passwords, or other personal information—most legitimate companies won't request this information via e-mail
- Urgent requests (send your money NOW... before it's too late!)

If you're at all suspicious of an e-mail, look up the presumed sender's phone number (don't use the one provided in the questionable e-mail) and call to verify the e-mail's authenticity. It only takes a few minutes, and it could save you a world of trouble!

Real Estate Today

Home Appraisals

Appraisals are an important part of the home buying process, designed to assure that a bank won't be on the hook for a loan that exceeds the home's true value. Appraisers are concerned with anything that is permanently part of, or attached to, the home. In other words, they won't evaluate your home furnishings, and they don't care whether your kids have made their beds. So... what *will* they evaluate in a home?

- Age
- Location
- Structural condition
- Total number of rooms
- Square footage and lot size
- Amenities, such as decking, pool, etc.
- Selling price compared to similar homes in the neighborhood



Ideally, an appraisal will come back as close to the asking price as possible, and credible lenders typically employ a strict system of checks and balances to ensure accuracy. According to *Discover.com*, lenders usually compare each appraisal with similar homes sold in the neighborhood to make sure the appraiser got it right—which is in *everyone's* best interest!

3/4 lb. yellow summer squash, such as crookneck

3/4 lb. green zucchini

1 1/2 Tbsp. extra virgin olive oil

1 clove garlic, minced

1/8 tsp salt, plus more to taste

1/8 tsp freshly ground black pepper, plus more to taste

2 Tbsp. fresh mint leaves, minced

1 1/2 Tbsp. lemon juice

Prepare a gas or charcoal grill for direct, high heat.

Cut each squash in half lengthwise, then into 1-inch pieces.

In a bowl, mix squash with olive oil, garlic, salt, and pepper.

If cooking over charcoal, use a grill skillet or basket; if cooking over gas, use a grill sheet or basket. Pour vegetables into grill skillet, sheet, or basket.

Place on cooking grate and cover gas grill.

Cook, gently shaking skillet once or twice to turn vegetables, until tender when pierced, 8 to 10 minutes.

Remove vegetables from grill and return to bowl.

Add mint, lemon juice, and salt and pepper to taste; mix well.

Serve hot, warm, or at room temperature.



Household Tips

Making the Most of a Small Space

Even large homes may have small spaces that feel cramped. That said, you *can* make a room look and feel larger with the right décor, and you can maximize functionality by using furniture designed for tight spaces.

When choosing a color for the walls, consider a lighter shade in a smaller room and use a darker color in the hallway leading up to it. The contrast creates the illusion of greater space, and letting more natural light into the room could make it feel even larger. Hang pictures high to draw the eye upward in rooms with lower ceilings, and hang a mirror if it's pleasing to the eye.

Next, choose furniture that maximizes space. For example, a tall dresser or cabinet can provide vertical space without jutting out too far from the wall. Bookshelves, lamps, and nightstands should follow the same principle. Remember: when space is limited, tall and skinny trumps short and stout.

