

# AUGUST



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## Fresh Mozzarella Watermelon Salad with Purple Basil



### Ingredients

- 2 cups small watermelon balls (seeded)
- 2 cups fresh mozzarella pieces
- 1 cup chopped fresh basil (purple or green)
- 1 bunch scallions, trimmed and chopped
- 1/3 cup extra virgin olive oil
- 1 pinch salt and pepper to taste
- 1 dash balsamic vinegar as desired

### Instructions

Toss together the watermelon, mozzarella, basil, scallions and oil. Season with salt and pepper to taste. Serve over a bed of baby greens with crostini on the sides. Drizzle a bit of balsamic vinegar over, if desired.

**Serves 6 to 8**

## Buying a Home with Poor Credit

When it comes to buying a home, having bad credit is not the end of the world. *Nashua, NH Realtor® Forrest Pettengill* says that your future doesn't have to be defined by your past.

"Whether you have suffered from a bankruptcy, foreclosure or some type of financial hardship that resulted in late or missed payments, there are lenders who specialize in financing for those with less-than-perfect credit. You will likely have to produce a larger down payment and/or pay higher interest rates than someone who has good credit, but the important thing to know is that buying a home is an option for you.

### Bankruptcy and Foreclosure

If either a bankruptcy or foreclosure is on your credit report, it could take some time before you can qualify for a good interest rate on a mortgage. FHA loans, which are especially desirable for those with past credit problems and first-time home buyers, are backed by the government and offer a low down payment and interest rate option for those who qualify. Although the notation remains for up to 10 years, individuals with a bankruptcy or foreclosure on their credit report may qualify for an FHA loan after a period of time. Some mortgage lenders may approve a loan sooner, but the interest rates will be higher and the required down payment may be as much as 35 percent of the purchase price of the home.

### Cleaning Up Your Credit

Even if you have bad credit, it's important to check your credit report from each of the three major credit reporting agencies – TransUnion, Equifax and Experian – before applying for a loan. If anything is inaccurate, file a dispute with the reporting agency and request a correction. You can request a free copy of your credit report every 12 months.

In addition to correcting any inaccuracies on your credit report, it's important that you know what can help or hurt your chances of obtaining a loan. You can start improving your credit by avoiding the temptation to apply for new credit right before submitting a mortgage application. Multiple inquiries will cause your FICO score to drop, and lenders will rely on this information when deciding whether or not to issue your loan and how to calculate your interest rates. With past credit problems, most lenders will want to see that you have rebuilt your credit history with 1-3 major credit cards and timely payments over a two-year period.

### Money Matters

When it comes to obtaining a home loan, a healthy bottom line will help the lender to see you as being creditworthy. It's important that you have sufficient income, along with the ability to prove steady employment for at least one year (longer is better) preceding your loan application. Most lenders will request a copy of your tax returns for the two most recent years, along with current pay stubs. If you have money for a down payment, this will also work in your favor.

### Creative Financing

In some cases, a conventional mortgage loan may not be available no matter how hard you try. Owner financing is one way that individuals, who may not otherwise qualify for a traditional mortgage loan, can purchase a home. This type of financing is offered by the owner and may include interest rates comparable to other loans, flexible down payment options and no credit check. Your REALTOR® can assist you in finding homes that offer alternative financing options."

*Article provided courtesy of Realtor.com*



## Make Moving Fun For The Whole Family!

Are you getting ready for a big move? Are your kids taking the transition harder than you thought? Moving is already one of life's most stressful events – but, believe it or not, it can be even harder on kids who may have only lived in one home before. Whether they're leaving neighborhood playmates or friends at school, it can be intimidating, confusing, and very scary. If you're making the leap to a new city or are just moving across the street, help your kids (and you, too!) make the most fun out of your move with a few ideas.

### Out With The Old – In With The New

Let your kids get creative with their new rooms. Help them personalize by adding a color accent to the wall. Or if you're willing to paint the room, let them have a say in what color scheme they might like (tip: you can always paint over, if their choices are not exactly "perfect"). Once the moving van arrives, let them have a say in how they want their furniture arranged. Their involvement in the process takes their mind off their old room and allows them to pour their energy into the new! It's also a wonderful way to build self confidence and decision making skills.

### Explore The Great Outdoors

Your new neighborhood will most likely have new parks, stores, restaurants, and popular hang-out spots. Walk around the block to get the kids familiar with the area and set their boundaries, then let them pick out a nearby restaurant and maybe you'll even find a new family favorite!

### Communication Is Key

Some children will openly show their feelings about the move – others "not so much". Make sure you give your kids the opportunity to express their hesitations, frustrations, and general fears about moving. Opening the lines of communication will help you understand how the move is impacting them and how you can help them cope. Don't get so caught up in your own issues that you forget that the kids are being impacted, too.

### Travel Buddies

We all know how important it is to keep the kids busy during long road trips. The same is true when packing up for the long haul. Pack a "Moving Day Travel Kit" with lots of games, DVDs, music, and snacks. If you're traveling across state lines, try asking your kids if they can spot all 50 states' license plates!

### Here are some other great ideas to make the big move a bit easier:

- ✓ Put together a playlist of songs to make the time go by faster
- ✓ Have your kids create a list of hopes and dreams for their new home
- ✓ Pack a fun box full of goodies that can be unpacked by the kids at your new home



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