

September



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Keep Records Up To Date

It's hurricane season. Time to remind ourselves that a detailed list of all of our belongings, large and small, can be a lifesaver in the event of a natural disaster.

When homeowners lose everything in a disaster, they assume their homeowners' insurance will cover everything lost. But without documenting all your belongings, you may never recover all of your losses.

Good record keeping is critical. A basic pen-and-paper list stored in a safe deposit box can suffice. The list should include everything from bed sheets to clothes to furniture. Also consider a web-based inventory, such as DocuHome.com. You can create an inventory spreadsheet online and enter values or other notes.

Source: "Tag Your Home Photos for Better Insurance Claims" AOL Real Estate® and the National Association of Realtors®



This month marks the tenth anniversary of the tragic events of September 11, 2001. Let us remember those brave people who gave their lives on that fateful morning. Our thoughts and prayers go out to those who lost someone close to them.

This September, we give thanks to those who have made contributions and sacrifices in the name of our great country.

While we're out at picnics, walking in parades, and taking the last dip in the pool before summer officially ends, take a moment to remember the families and workers who have helped to strengthen the prosperity and well-being of the United States of America.



Please take a moment to reflect on those who are most important in your life.



...ever.

September

GREAT AMERICAN BURGERS

INGREDIENTS

16 thick, center-cut smoked bacon rashers
8 ounces beef sirloin, cubed
4 ounces well-marbled beef chuck, trimmed and cubed
4 ounces well-marbled beef brisket, trimmed and cubed
2 tablespoons melted butter
4 seeded kaiser buns, split

1/2 Cup For Special Sauce :
1/2 cup mayonnaise
1 tablespoon ketchup
1 tablespoon mustard
4 slices dill pickle, chopped
1/4 teaspoon garlic powder
1/4 teaspoon smoked paprika

To Dress Burgers :
4 leaves lettuce
8 slices ripe beefsteak tomato
4 slices sharp Cheddar cheese
Kosher salt, freshly ground pepper, to taste

PREPARATION METHOD

1. Cook bacon in a skillet either on the stove over medium heat or grill until crispy, and drain on paper towels. Reserve.
2. Place feed shaft, blade, and 1/4-inch die of meat grinder in freezer until well-chilled. Meanwhile, place meat chunks on rimmed baking sheet, leaving space between each piece and place in freezer for 10 minutes until meat is firm, but not frozen.
3. Combine meat in large bowl and toss to combine. Pass meat through grinder twice. Form into four disks, about 2-inches tall, and 4-6 inches wide. Refrigerate until ready for use.
4. Prepare a grill, oil grate. Brush buns with butter, then grill until golden-brown. Reserve.
5. Make special sauce by combining the mayonnaise, ketchup, mustard, chopped dill pickle, and spices.
6. Spread 1 tablespoon sauce on top half of each grilled bun. Place 1 leaf lettuce and 2 slices tomato on top half of each bun.
7. Grill patties to desired doneness, and after turning patties, place a slice of the cheese on each portion. Remove from grill and top each patty with 4 bacon slices.
8. Place top of buns with the condiments on top of the bacon, and serve immediately.

Source: <http://mantestedrecipes.com>

What The Debt Downgrade Means For Your Mortgage

By Allan Chernoff

New York (CNMMoney) -- At least one fear was not realized amid Monday's meltdown: the concern that mortgage rates would immediately shoot higher in response to Standard & Poor's downgrade of Fannie Mae and Freddie Mac, the government-sponsored entities that are the 800-pound gorillas of the mortgage market.

In fact, the initial response to **Fannie and Freddie getting cut** to AA+ from AAA was precisely the opposite. Mortgage rates were poised to continue declining.

HSH Associates, which surveys lenders, quoted the average 30-year fixed rate mortgage at 4.44% Monday. "We expect to see rates go into the 4.30's by noon tomorrow," said Keith Gumbinger, of HSH Associates.

Mortgage rates are set off of the interest rates on **U.S. Treasury notes and bonds**. Even though Standard & Poor's pulled its AAA rating of the United States Friday night, investors still **rushed into U.S. Treasury securities Monday** as a safe haven, believing more in the "full faith and credit of the United States" than in the opinion of Standard & Poor's credit analysts. As investors snapped up Treasury notes and bonds they pushed down interest rates on those securities, which move inversely to prices.

How Fannie Mae's downgrade impacts you

Late Monday [8/08/2011] afternoon, the 10-year Treasury note traded at a yield of 2.34%, down from 2.56% on Friday and 3% just two weeks ago, a huge move. That 10-year yield is the benchmark used to set 30-year fixed mortgages.

"The flight to quality effect is dominating," said Walt Schmidt, senior vice president of FTN Financial Capital Markets. "The net effect is lower mortgage rates."

Excerpted Source: money.cnn.com

Today's Rates	Today	Yesterday	Change
30 Yr FRM	4.19%	4.32%	-0.13
15 Yr FRM	3.55%	3.63%	-0.08
FHA 30 Year Fixed	4.00%	4.11%	-0.11
Jumbo 30 Year Fixed	4.61%	4.75%	-0.14
5/1 Yr ARM	3.27%	3.31%	-0.04

Updated: 9/1/11 5:20 PM

What are you waiting for?

Source: mortgagenewsdaily.com

Are You Ready?



By MFRMLS Staff

Are you ready?

Although you probably already know the subject in question, we can tell you we're not talking about the dinner party you have on your calendar—of course, we're talking about hurricane season!

So ... are you ready?

Well, of course you're ready for hurricane season ... right? Well, even if you're not, or if you think you are, the fact of the matter is you can never be too prepared.

Which is exactly why we wanted to put together an easy-to-print hurricane preparedness guide for you—just in case you haven't already downloaded or received one. Some of the information you've probably seen before, but it's our hope that you download, print and safely keep the following guide—and then never have to use it!



What does the guide contain? The guide contains a checklist of needed provisions, important, relevant websites for your planning and recovery needs and other information for what to do when a Hurricane Watch or Warning is issued.

To download the guide, please visit
<http://tinyurl.com/hurricane-prep-guide-2011>

Above-Average Season?

Although no storms hit the United States last year, the National Oceanic and Atmospheric Administration (NOAA) believes this season will see 12 to 18 named storms with six to 10 becoming hurricanes, and three to six of those major hurricanes (winds 111 mph or higher). This would be an above-average season, if the predictions become reality.

Forecasters are pointing to a few factors that might make this season above-average:

- 1) We are in a cyclical period of more active storm seasons;
- 2) Water surface temperatures in the Atlantic are higher than normal;
- 3) La Nina is helping to reduce wind shear (wind shear is debilitating to the organization of tropical systems).

For more information on NOAA's predictions, please visit
<http://tinyurl.com/noaa-hurricane-season-2011>

We Love Referrals!

Already have an emergency supply kit?

Don't forget to take inventory of your emergency kit from last season, just in case items are missing, expired or new items need to be included.

Did you know?

Sustained winds are defined as one-minute average wind measured at approximately 33 feet (10 meters) above the surface.

Looking for a plan?

The State of Florida has a great website that allows you to create and print a personalized disaster plan for you, your family or your business:
<http://www.floridadisaster.org/>

Did you know?

For Atlantic Ocean hurricanes (or tropical storms), the names may be French, Spanish or English, since these are the major languages bordering the Atlantic Ocean where the storms occur.

Length of Hurricane Season?

June 1—Nov. 30



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