

# APRIL



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## We're egg-static for these Bacon Cheddar Deviled Eggs



### Ingredients

- 12 eggs
- 1/2 cup mayonnaise
- 4 slices bacon
- 2 tablespoons finely shredded Cheddar cheese
- 1 tablespoon mustard

### Directions

1. Place eggs in a saucepan, and cover with cold water. Bring water to a boil and immediately remove from heat. Cover, and let eggs stand in hot water for 10 to 12 minutes. Remove from hot water, and cool. To cool more quickly, rinse eggs under cold running water.
2. Meanwhile, place bacon in a large, deep skillet. Cook over medium-high heat until evenly brown. Alternatively, wrap bacon in paper towels and cook in the microwave for about 1 minute per slice. Crumble and set aside.
3. Peel the hard-cooked eggs, and cut in half lengthwise. Remove yolks to a small bowl. Mash egg yolks with mayonnaise, crumbled bacon and cheese. Stir in mustard. Fill egg white halves with the yolk mixture and refrigerate until serving.

Source: [allrecipes.com](http://allrecipes.com) (<http://allrecipes.com/recipe/bacon-cheddar-deviled-eggs/>)

## Closings Uncovered

### What Every Buyer Needs To Know For A Smooth Buying Experience

Once you've qualified and secured your mortgage, there are several other costs buyers need to keep in mind as they start down the path of home ownership. Make sure you understand these key financial factors that work to get you from the open house to the closing table.



**Down Payment:** Most experts agree that a 20 percent down payment on the home is the most favorable. However 10 percent or lower on some loans is widely accepted when buyers qualify for certain loans or loan programs. Once you know how much you can afford, take 20 percent of that price and start saving.

**Credit Report:** Mortgage companies require a credit report to determine if the buyer is eligible for a loan, how much they will lend you, and at what interest rate. It is best to secure your credit report from a reputable institution who charges you a fair fee to obtain your report which will obtain your "credit score," which is an indicator of your ability and willingness to repay the loan. These reports generally cost between \$10 and \$20.

**Inspection:** Getting an inspection on the home you're about to purchase is possibly one of the best investments you can make among all the closing costs. The inspector will take a few hours (you should be present) to review the general integrity of the house. Their analysis will bring any potential future budget blunders to light. For example, if the house's foundation is sinking, that could be a potential nightmare down the road if you chose to purchase the home. The home inspection costs up to \$500.

**Loan discount:** This is often referred to as "points." This is a one-time fee charged by the lender in order to give you a lower interest rate on your loan.

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## ***Closings Uncovered – continued***

Each point is 1 percent of the mortgage amount. Points paid upfront can reduce the interest rate you pay on your loan. Whether this is the best option for you in shopping for a mortgage loan depends on whether you have the necessary cash and how long you think you'll stay in the home or keep the mortgage before selling or refinancing.

**Loan Origination:** This fee covers the lender's cost of obtaining financing and administration for your loan. The fee is usually calculated as a percentage of the loan amount but can also be in a flat dollar amount. It has become more common for an "application" fee (stated in flat dollar amount) and, possibly, other up-front charges like an "underwriting" fee (also usually in flat dollar terms) either to take the place of or be in addition to an origination fee.

**Appraisal:** To approve your loan, your lender has to obtain an estimate of what your home is really worth. The appraisal fee covers the cost of getting an estimate of the market value of your home, usually by an independent, certified, licensed appraiser.

**Private Mortgage Insurance:** If the down payment on your home is less than 20 percent of the appraised value or sale price of the home, you must obtain private mortgage insurance, commonly referred to as PMI, with your lender. PMI typically costs one half of one percent of the loan; though it does depend on the size of the down payment and the loan.

**Notary Fees:** Because there are legal documents involved, a licensed notary is required to acknowledge the fact that the proper people signed these official documents in their presence. Notaries often charge a fee for their services.

Being prepared to pay these fees upfront can potentially save you thousands and thousands of dollars on a home. Closing costs are nothing to be afraid of - in fact they're routine! But it is important to know where you score on the financial report card early on.

And remember ... buying a home is an exciting new venture. After all, home ownership is one the most fulfilling decisions many people make in their lifetime. It's where friends laugh, families bond, babies take their first steps and couples grow old together - it's where memories are made.

Let us help you take the next steps. We're here to make your dream of home ownership a reality!

***Trivia: The floors of buildings are called stories because early European builders used to paint picture stories on the sides of their houses. Each floor had a different story.***

**That's my story and I'm stickin' to it.**



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