



## Home Mayhem of the Month

### The 4-letter word: MOLD

#### Steps to reduce moisture and avoid mold growth:

Use dehumidifiers to keep indoor humidity below 60%. Keep air conditioning drip pans clean and make sure drain lines are free of obstructions and flow properly. Make sure gutters are working properly and directing water to run away from the house.

Have a heating and cooling expert make sure your system is operating properly to remove humidity. Check the basement floor and walls for leaks regularly.

#### In the Kitchen

Use exhaust fans to move moisture outside when cooking, washing dishes, or cleaning.

Check for leaks around the sink and refrigerator.

#### In the Laundry Room

Vent your clothes dryer to the outside.

Don't leave damp clothes in a basket/hamper or in the washer or dryer.

#### In Bathrooms

Use exhaust fans to move moisture to the outside when showering.

Check for leaks around toilet, sink, shower and tub.

Avoid leaving damp towels on the floor or in a hamper.

## Referrals...

The Ultimate Compliment



### Another Referral Closed!

We helped **Bob** refinance last year, dropping his rate by .875% and paying off a huge Home Equity Line of Credit. Then we helped him again this year with a Rate/Term Refinance that reduced his rate another .5%. He referred his **brother John** to us and we guided him through a Cash Out Refinance. It was only **14 business days** from application to clear to close and now he has \$24,000 for home improvements.



KNOW ANYONE  
LOOKING TO  
PURCHASE  
A HOME?

I'd love to help them buy now and **get more home** for their money with today's LOW Rates.

Please have them call me for a stress-free process!

*"With your prompt response, professionalism and excellent customer service I was able to get rid of any worries, and went through the whole process with happiness. I appreciate all of the endless help and support you gave to me during the process of buying my first home." - Tahany*

## Tips for a Better Signal

**Location, Location, Location** - Keep your router in the middle of your home, up high and out in the open.

**Stay Attached** - Link your laptop, TV, or video game console directly to the router with an Ethernet cable.

**Check Yourself** - Consider what devices are using the network and make sure they're all necessary.

### Wild Statistic

76% of those polled feel internet service is as important as electricity or water.

Source: Consumer Reports

**Add a WiFi Extender** - Stretch your signal further with a range extender. The extended signal can be only half as fast as the rest of your WiFi network so this isn't a great option for streaming movies.

**Invest in Mesh** - A mesh router involves a hub and one or two satellites that work together to spread the WiFi across your entire home. Move the satellites around to eliminate dead zones and extend the network's reach.

### How to Land a Discount with Your Internet Provider:

- 1) Call on a weekday.
- 2) Don't take the first offer, they have a better deal.
- 3) Never use the online chat tool to negotiate, call in.
- 4) Say you're switching to a competitor, or if you bundle, that you want to cut your TV or phone service.

**Tip:** Once you reach an agreement, ask the rep to send you an email with the details so you don't lose the deal.

## Refinancing is EASY!

With rates  
this low, think  
about a shorter  
mortgage term!



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Please give me a review!

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Scan me!



## Snack Attack

- 1 cup oats
- ½ cup peanut butter
- ½ cup ground flax seed
- ½ cup chocolate chips
- ½ cup honey
- 1 teaspoon vanilla

Combine ingredients, chill for an hour. Roll into balls or press into a baking dish and cut into bars.

Refrigerate up to a week in sealed container. **Other add-ins:** alternate nut or seed butter, shredded coconut, chia seeds.

### Questions to Ask Kids After School:

- What was your favorite part of your day?
- Did you raise your hand in class?
- Who did you sit next to at lunch?
- What did you eat for lunch?
- Did you learn something new today?
- Were you able to finish all of your work?
- Who is the friendliest person in your class?
- Did you make any new friends?
- Was there anything that made you sad today?
- What are you looking forward to tomorrow?
- Did you do something kind for someone today?
- Did someone do something nice for you?
- What did you do in gym/music/art/library?
- Did you do anything that you didn't enjoy?
- What was your favorite class? Why?
- Is there anything that you don't understand?
- What is something that made you laugh today?
- Who is your nicest teacher?
- What is one thing your teacher said today that you remember most?
- Is there something you heard today that you're excited to learn more about?



## Think Outside the Box...of Cake Mix

Some days you just need cake, and with a few simple steps you can take a cheap box of cake mix and create a confection that tastes like it is from an expensive bakery. To bring your box cake up a notch, follow the instructions on the box, plus:

- ▶ Add an additional 1-2 eggs.
- ▶ Use melted butter in place of oil and double the amount directed.
- ▶ Replace the water with milk (whole milk is best). For chocolate cake, use strong-brewed coffee instead of milk or water.
- ▶ Add a small box of instant pudding mix.
- ▶ Add a teaspoon of vanilla and a ¼ teaspoon of salt.
- ▶ Add two tablespoons of mayo.
- ▶ Fold in up to a cup of mix-ins: chocolate chips, dried fruit, berries, shredded coconut, or chopped nuts before baking.
- ▶ Use homemade frosting.

Scan for great recipes using a box of Cake Mix!



## Back to School Movie Quote Contest!



Match each quote below with the title of the school-related movie it was from. Text or email me the answers by 9/1/21 and I'll draw a

**winner for a \$50 gift card of your choice!** (You don't have to get them all right to be entered and win.)

### School Movie Quote:

1. A-ca-scuse me?
2. You can't just walk out of a drive-in!
3. Get in loser, we're going shopping.
4. Life moves pretty fast. If you don't stop and look around once in a while, you could miss it.
5. Who would steal 30 bagged lunches?
6. Yeah, and on the same day I invented the space shuttle and microwave popcorn.

Win  
\$50!

### Movie:

- |                               |                          |
|-------------------------------|--------------------------|
| Billy Madison ____            | High School Musical ____ |
| Ferris Bueller's Day Off ____ | Mean Girls ____          |
| Grease ____                   | Pitch Perfect ____       |

Your Name: \_\_\_\_\_

## A New Reason to Refi

Despite today's low interest rates and strong home values, some homeowners are still holding on to high interest rates and paying more than they should. **Recent industry news provides yet another reason to move forward: The Federal Housing Finance Agency has removed an "adverse market fee" that was an added cost to refinance. The change has the potential to save homeowners thousands of dollars.**

### Call for your refinance savings options:



Reduce  
Term



Lower Rate  
& Payment

Reduce/Remove  
Mortgage  
Insurance

Buy an  
Investment  
or Second Home



Consolidate Bills or  
Pay off Student Loans



Get Cash Out for a Remodel,  
Vacation, College, Wedding, etc.