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ARE YOU READY FOR

Donna's Details

Let me do the "leg-work"! I'll ensure all the paperwork, phone calls and negotiating are done for you!

Why refinance a home?

With the upcoming Holiday Season fast approaching, we all wonder where the extra cash needed will come from. Refinancing your home can be an excellent way to lower your monthly mortgage payment, raise cash, or consolidate debts with high interest rates. Instead of using a high interest credit card to finance your Holiday, use the equity that you already have in your home. You can save money by lowering the rates on any current debt and if the monthly savings are substantial enough, you will end up paying much less over the long haul with a new loan.

Why own a home?

Home ownership means you no longer pay monthly rent for the roof over your head. Now you own it! You can do what you want with your home (within reason of course). When you are ready to leave, you can sell it to recoup the purchase price and — with a little luck — earn a profit too.

Are you ready to own a home?

Do you have a steady source of income?
Do you expect this income to continue in the future?
Do you have enough income to pay your bills each month?
Do you have enough income to make the home loan payment every month plus handle additional costs for taxes, insurance, maintenance and repairs?
Do you have a plan for getting the money needed for a down payment and closing costs?
Are you ready to take on the responsibility of maintaining a home?

If you have answered **yes** to these questions, than you are likely ready to buy a home. One or more "no" answers does not mean you can not buy a home — you may just need to do some additional work to get ready!

Renewing a Mortgage?

Is your mortgage coming up for renewal? Don't just sign it back - let me get you a better rate than your current institution might!

Planning for your renewal should be as important as the planning for your original mortgage. Many changes can occur during the term of your mortgage, such as, an increase in income, children, a marriage or divorce. Any of these changes may influence your options regarding your renewal. With the right planning you may even save thousands of dollars over the next term of your mortgage.

Traditional Shortbread Cookies

½ Cup Corn Starch
½ Cup Icing Sugar
1 Cup Flour
¾ Cup Soft Butter or Margarine

Preheat oven to 300 degrees. Mix above ingredients in a bowl until blended. Roll out the cookie dough and cut into desired shapes with cookie cutters. Bake for 8 – 10 minutes on an ungreased cookie sheet. Makes 2 – 3 dozen cookies.



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Making your financial dreams a reality every day!

Does your new home need renovations? We have mortgage options that will help you decide how you would like to finance your renovations. If you are buying a home that needs to be renovated you can apply for a purchase + improvements mortgage. If you are renovating your existing home we have several different options for you as well.

Renovating your home can be an overwhelming experience. Where do you start and what will give you the most return for your dollar. Upgrades to the Kitchen and Bath are usually the best areas to start with. Most people want a functional kitchen and a luxurious bathroom. You will likely see a greater return with minor changes versus a completely redesigned room. New paint, counter tops and appliances will not be as costly and will make a huge difference in the overall look of your kitchen. If your cabinets are in need of repair you may want to replace them as well; although new cabinets may be expensive. For your bathroom try replacing vinyl flooring with ceramic tile, a fresh coat of paint, change the light fixtures and faucets. New curtains and a few well placed candles and you are on your way to a beautiful bathroom. For the do it yourselfer you can go to the local home hardware store and they sometimes offer classes that will help with your home projects. Never underestimate the value of a fresh coat of paint. It is the least expensive way to freshen up your home. Light colors will make a room look larger and brighter where darker colors will make a room look cozy. When picking the new colors try to keep it neutral so that the colors will appeal to more people when they view your home. This does not mean you have to paint everything white. Beige, Taupe or something in the Brown family may be a good choice as it will not be overwhelming and chances are that it will match the furniture that the new buyer currently has. Someone coming into your home will be happy that they do not have to repaint everything before moving in.

A Home

I read within a poet's book
A quote that marked the page
"Stone walls do not a prison make,
Nor iron bars a cage!"

Yes, that is true; and something more
You'll find, wherever you roam
That marble floors and gilded walls
Can never make a home

But every house where Love abides
And Friendship is a guest
Is surely home, and home-sweet-home
For there the heart can rest

Author Unknown

If your house is like mine you don't have time in the morning to make a decent breakfast. Here is a recipe you can make with leftovers from dinner. It will cook while you sleep and be ready in the morning when you are. Because it has Tater Tots and cheese in it the kids will love it to! Happy kids make a happy morning :o)

Tater-Tot Breakfast in a Slow Cooker

1 pound frozen tater tots
½ pound of diced ham, sausage, beef or chicken
1 onion
1 green bell pepper chopped
1 ½ cups of shredded cheddar Cheese
6 eggs
½ cup of milk
Salt and pepper to taste

In 4-5 quart slow cooker, layer ingredients in order: one third of the tater tots, ham, onions, green peppers, and cheese. Repeat layers two more times, ending with cheese.

In a medium mixing bowl, combine eggs and milk and beat with whisk or egg beater until combined. Season with salt and pepper and pour mixture over layers in slow cooker. Cover slow cooker and cook on low for 6 - 8 hours or until egg mixture is set.

Makes 6 – 8 servings.

Mortgage Rates

Mortgage rates can change from day to day and vary from lender to lender. Your rate will depend on your credit history. If your credit history is good then you will qualify for a lower rate. If your credit history is bruised you may have to go with a higher rate in order to qualify for a mortgage. If you have questions or concerns regarding rates please give me a call.



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Some people live their financial lives in chains..Never knowing they have the key..To unlock their Dreams!