

Advertising Alley

Fields Of Bradford News

News that matters.

January 2011

Need Something? Check out these local businesses.

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Areas of Practice

Real Estate, Personal Injury,
 Worker's Compensation,
 Wills/Trust, Family Law

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Neighborhood Real Estate

Homes that are on the market in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Bath	Price
705 Stonebridge Dr.	3	Autumnview	2.1	\$259,900
1332 Farmstead	3		2.1	\$229,500
764 Springbrook	3		2.1	BO PC-\$212,900
716 Stone Bridge Dr.	4		2.1	SS- \$199,900

Homes that are currently under contract in your Neighborhood with the MLS are:

No homes have gone under contract this past month

Homes that have closed in the last month in your Neighborhood with the MLS are:

No homes have closed this past month

★ = My Listing

PC = Price Change BOM = Back on Market NEW = New listing on Market F = Foreclosure
 SS = Short Sale BO = Bank Owned TEMP = Off the Market Temporally
 Source Multiple Listing Service of Northern Illinois- January 4th, 2011

A Smoke Detector Warning....

I had problems with the smoke detectors inexplicably going off. I assumed the reason was bad batteries. I changed the batteries and put new Duracell's in all the smoke detectors. A few days later, individual smoke detectors started beeping like the batteries were bad. Pulled the battery out and it was very warm, almost hot. I pulled the smoke detector down and called the 800 number on the back.

My smoke detector is a model 4120B made by BRK Brands in Aurora. After speaking with them and explaining what was happening I got the following responses.

1. Do not use Duracell batteries in your smoke detectors. They have seen many problems with Duracell batteries overheating. They are not seeing problems with Eveready or Energizer.
2. The smoke detectors should be cleaned on a regular basis. You can do this by using compressed air. You can buy it in can form, it is often used for cleaning computer equipment.
3. The smoke detectors should be replaced within 10 years. We are coming up on that 10 year mark. The new model replacing the 4120B is the 9120B. They can be found at most hardware stores under the BRK Brand. I've also found them online at E-Bay.

For more information on the topic, please check Consumer Reports: BRK Smoke Alarm Defect.

If your property is currently listed with another Real Estate Agent, please disregard this notice.

Looking for a Tax Advisor you can trust?
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Current Interest Rates

Conventional 30-year fixed 4.875%

Conventional 15-year fixed 4.250%

Conventional 5-year ARM 3.375%

FHA 30-year Fixed 4.750%

APR's vary with each individual loan.



More things to know about Credit Cards

Do not obtain credit card protection.

Many credit card companies offer credit card protection for a fee. This is normally a percentage of the outstanding balance. According to the Federal Trade Commission, (<http://www.ftc.gov/bcp/conline/pubs/alerts/lossart.htm>) you are only obligated to pay the first \$50 when your credit card is used by someone unauthorized. You could easily pay several times the \$50 for credit card protection in a year.

Don't keep more than two credit cards.

The biggest reason for this two card rule is that it is easier to keep track of possible errors and current interest rates with no more than two cards. Some credit card companies will increase your interest rate without prior notification. You must look at your statements each month and inquire about any discrepancies.

Always mail your credit cards bills at least seven days prior to the due date.

Currently, credit cards companies are allowed to charge a maximum of \$29 for late fees if the bill is not paid on time. With delays in the mail and processing time once the bill reaches the credit card company offices, you need at least 7 days to be sure it is posted on time.

Always protect your credit card numbers from others.

Be sure that you don't allow unauthorized people to see your credit card numbers. It is very easy to use someone else's credit card, as stores are very lax in their security of handling credit cards, seldom checking to see if the signature on the back of the card matches the one on the credit card form.

Source: http://www.abbys-good-stuff.com/articles/10_Things.html

brought to you by:



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Areas of Practice

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Buyer's Breakdown

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<http://1482glensidedr.ePropertySites.com>



Somerfield-
1482 Glenside Dr.
- Durham model

\$229,900

Culinary Corner

Chicken Enchiladas

Ingredients

- 3 tablespoons vegetable oil
- 1 1/2 pounds skinless boneless chicken breast
- Salt and pepper
- 2 teaspoons cumin powder
- 2 teaspoons garlic powder
- 1 teaspoon Mexican Spice Blend
- 1 red onion, chopped
- 2 cloves garlic, minced
- 1 cup frozen corn, thawed
- 5 canned whole green chiles, seeded and coarsely chopped
- 4 canned chipotle chiles, seeded and minced
- 1 (28-ounce) can stewed tomatoes
- 1/2 teaspoon all-purpose flour
- 16 corn tortillas
- 1 1/2 cups enchilada sauce, canned
- 1 cup shredded Cheddar and Jack cheeses
- Garnish: chopped cilantro leaves, chopped scallions, sour cream, chopped tomatoes

Directions

- Coat large saute pan with oil. Season chicken with salt and pepper. Brown chicken over medium heat, allow 7 minutes each side or until no longer pink. Sprinkle chicken with cumin, garlic powder and Mexican spices before turning. Remove chicken to a platter, allow to cool.
- Saute onion and garlic in chicken drippings until tender. Add corn and chiles. Stir well to combine. Add canned tomatoes, saute 1 minute.
- Pull chicken breasts apart by hand into shredded strips. Add shredded chicken to saute pan, combine with vegetables. Dust the mixture with flour to help set.
- Microwave tortillas on high for 30 seconds. This softens them and makes them more pliable. Coat the bottom of 2 (13 by 9-inch) pans with a ladle of enchilada sauce. Using a large shallow bowl, dip each tortilla in enchilada sauce to lightly coat. Spoon 1/4 cup chicken mixture in each tortilla. Fold over filling, place 8 enchiladas in each pan with seam side down. Top with remaining enchilada sauce and cheese.
- Bake for 15 minutes in a preheated 350 degree F oven until cheese melts. Garnish with cilantro, scallion, sour cream and chopped tomatoes before serving. Serve with Spanish rice and beans.

<http://www.foodnetwork.com/recipes/tyler-florence/chicken-enchiladas-recipe/index.html>

Good Reasons to Buy a Home Now

It's an exciting time to be considering buying a home. The combination of market conditions and helpful programs provide opportunities for first-time buyers, as well as for current homeowners hoping to downsize or to buy a larger home.

Favorable Market Conditions

The blend of historically low interest rates and the pace of home sales mean that it might be easier to purchase a home.

Historically low interest rates. If you were buying or refinancing in 2001, you'd face mortgage interest rates slightly above 8 percent. Today's lower rates translate into comparatively lower purchase costs.

Decreasing housing prices. In August 2006, half the houses for sale in the U.S. were priced above \$225,000, while the other half were below (this highly watched reference point is called the market's median price.) Three years later, the median price dropped significantly to \$177,000. This 21 percent decline in home prices suggests good deals for buyers.

Slow home sales. Generally, homes are sitting on the market longer, which means more choices for homebuyers and a better chance of finding the home that you want.

Helpful Programs

In addition to favorable market conditions, eligible buyers could also benefit from the current government incentive programs designed to stimulate the housing market and the economy.

Military homebuyer tax credits. Qualified members of the military and certain federal employees may benefit from expanded tax credit rules and extended deadlines. Learn more.

High conforming-loan limits. If you're house hunting in a federally designated metropolitan area, you may be able to borrow up to \$729,7503 without paying the typical higher interest rates on jumbo loan amounts.

Flexible FHA Loans. In addition to low down-payment options, these government-backed loans enable you to use gift funds for down payment or closing costs, and have flexible income, debt, and credit requirements. Learn more.

Reach out to Wells Fargo Home Mortgage

When you're ready to take the next step, our unmatched tools and top-notch professionals can help you to find the mortgage that meets your needs. Contact us today.

Source: <https://www.wfhm.com/loans/eric-hamilton/buy/homebuyingreasons.page>

14 Tips to Avoid Identity Theft

Identity thieves rob more than 500,000 Americans every year. Credit can be damaged, and fixing it can cost you hundreds of dollars and take hundreds of hours of your time. These steps will help you reduce your risk of identity theft.

1. Guard your Social Security number. It is the key to your credit report and banking accounts and is the prime target of criminals.
2. Monitor your credit report. It contains your SSN, present and prior employers, a listing of all account numbers, including those that have been closed, and your overall credit score. After applying for a loan, credit card, rental or anything else that requires a credit report, request that your SSN on the application be truncated or completely obliterated and your original credit report be shredded before your eyes or returned to you once a decision has been made. A lender or rental manager needs to retain only your name and credit score to justify a decision.
3. Shred all old bank and credit statements and "junk mail" credit card offers before trashing them. Use a crosscut shredder. Crosscut shredders cost more than regular shredders but are superior.
4. Remove your name from the marketing lists of the three credit reporting bureaus to reduce the number of pre-approved credit offers you receive.
- 5.* Add your name to the name-deletion lists of the Direct Marketing Association's Mail Preference Service and Telephone Preference Service used by banks and other marketers.
6. Do not carry extra credit cards or other important identity documents except when needed.
7. Place the contents of your wallet on a photocopy machine. Copy both sides of your license and credit cards so you have all the account numbers, expiration dates and phone numbers if your wallet or purse is stolen.
8. Do not mail bill payments and checks from home. They can be stolen from your mailbox and washed clean in chemicals. Take them to the post office.
9. Do not print your Social Security number on your checks.
10. Order your Social Security Earnings and Benefits statement once a year to check for fraud.
11. Examine the charges on your credit card statements before paying them.
12. Cancel unused credit card accounts.
13. Never give your credit card number or personal information over the phone unless you have initiated the call and trust that business.
14. Subscribe to a credit report monitoring service that will notify you whenever someone applies for credit in your name.

Source: http://www.abbys-good-stuff.com/articles/identity_theft.html



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