



Customizing home loans to meet
your unique needs



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Focus on Lending...

As you may already know, at the first of May this year, I joined Centurion Mortgage. It is an exciting move for me. In addition to working at a mortgage broker with a "maniacal" focus on customer service, I'm surrounded by staff members with more than twenty-five years of experience in the mortgage business. It's great to know you have back-up if you need it!

Whether you are a first-time homebuyer, buying real estate as an investment, upgrading to a more luxurious home, or refinancing your existing mortgage, my job is the same – find the best program for your needs and provide the highest level of service possible. As Joven Susi, our principal broker says, "we want to be your mortgage banker for life." The only way to achieve that goal is to do it right, the first time and every time.

In addition to great service, I pride myself on educating my clients. A home mortgage is likely the biggest financial transaction you will undertake in your life and yet, if you are like I was when I bought my first house, you don't fully understand many of the details. My goal is to educate you regarding all aspects of your loan and the loan process. I want to make sure you understand all the issues and feel absolutely confident that you've made the right decision.

With education in mind, I have started this newsletter. Beginning with next month's issue, I'd like to share with you some of the finer points of home and real estate investment loans. You might think you don't need to worry about your mortgage, because you were lucky enough to nail down a five and a quarter percent rate a few years back, and you don't plan on moving any time soon. But, one never knows. After all, you may need cash to help pay for the kid's college education, or you may decide to build an addition on the house. Maybe it's time to buy a second home at the coast or on the other side of the mountains. Regardless, I hope you find this information valuable. Pay attention . . . there will be a test!

Your referrals of friends, family and business acquaintances are
graciously welcome!

Focus on Fun...

Life can't be all business! I plan on including some fun and games with each issue and maybe even a recipe or two. For now, I've posted a photo from my niece and nephew's blog that details their eight month adventure studying giant clams. After spending the first part of the year in the South Pacific, they have gone on to Egypt, Kenya, Zanzibar and are now in the Maldives somewhere out in the Indian Ocean. (Oh, to be in my twenties again!) For stories from the escapades of these world wanderers and more of their great photos, check out [Scent of Snorkel](#).

Joke of the Month...

A few months back, about the time of the Super Bowl, there was another football game of note. It was between the big animals and the small animals. The big animals were crushing the small animals and at half-time, the coach made a passionate speech to rally the little animals.

At the start of the second half the big animals had the ball. The first play, the elephant got stopped for no gain. The second play, the rhino was stopped for no gain. On third down, the hippo was thrown for a 5 yard loss.

The defense huddled around the coach and he asked excitedly, "Who stopped the elephant?"

"I did," said the centipede.

"Who stopped the rhino?"

"Uh, that was me too," said the centipede.

"And how about the hippo? Who hit him for a 5 yard loss?"

"Well, that was me as well," said the centipede.

"So where were you during the first half?" demanded the coach.

"Well," said the centipede, "I was having my ankles taped."

Photo of the Month...



©Michele Weber

Recipe of the Month...

As you may know, I spend a fair amount of time in the kitchen, so I thought I'd share a few recipes in this section of the newsletter. Lately it seems, I've been putting fruit concoctions on chocolate treats for that dessert with something special. Here's one that is a great complement to anything chocolate.

Michael's Raspberry Sauce (with a tip of the hat to Caprial Pence.)

- 2 tablespoons unsalted butter
- 1/2 cup sugar
- 4 cups raspberries (fresh or frozen — frozen means you can make this anytime of year!)
- Juice from one Eureka lemon (or maybe two Meyers)
- 1/3 cup Chambord Raspberry Liquor

In a saucepan, heat the butter until melted. Add the sugar, raspberries and lemon juice and cook for several minutes, stirring occasionally, until the sugar is fully dissolved. Add the liquor and leave on the heat for several more minutes. What makes this sauce memorable is the final step . . . processing it through a sieve or food mill to remove the seeds. Be patient, it is worth the extra effort. I've been able to keep this sauce in the fridge for several months, but only because I forgot it was there!

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