

# EXTRA! EXTRA! ~ READ ALL ABOUT IT!

## New Buyer Agency Laws Effective July 1, 2012

### As a home buyer, why not just call the agent on the sign?

Certainly, you can, however this creates a situation known as Dual Agency, whereby the Realtor represents questions and concerns that come up for the buyer. On July 1, 2012, new laws regarding the requirements of real estate representation took effect in Virginia.

### So what is new and how will it affect a buyer looking at homes?

First, it is now a law that all real estate brokerage agreements must be in writing. The two basic types of brokerage agreements are **Listing Agreements** whereby a home owner “hires” a real estate agent to list their home for sale. The other is a **Buyer Agency Agreement** where a home buyer agrees to “hire” and use a particular real estate agent to help the buyer to purchase a home. Second, showing a home to a buyer is considered a real estate brokerage service and can only be done by a licensed real estate agent, and it must be done on behalf of a client (either a buyer or a seller). So this means if an agent does not represent the seller or the buyer, that agent is in a stranger’s home.

### So why not call the listing agent, the one on the sign?

To avoid dual agency and potential conflict of interest. But, you say, I don’t mind working with the listing agent. Keep in mind that the listing agent can not disclose any of the seller’s confidential information to the buyer so a Dual Agent would be limited in discussing any of the terms for an offer or counter offer completely with a buyer or things like the suitability of a property or a property’s condition.

### So does this mean I have to sign a Buyer Agency Agreement just to look at a house?

Yes. *Really?* Yes. But the agreement can be made for just one day or for just one property. That way you can work with that agent and see if you want to continue working with that agent (or they with you) without a long term commitment.

### Is there any way to not sign a Buyer Agency Agreement?

Yes. You can agree to not being represented by an agent (Unrepresented Buyer).

### So why not just be an Unrepresented Buyer?

You can, but that will limit your access to homes for sale under the new laws and you will be treated as a customer and not a client. As a customer, an agent will not be in a position to answer even basic questions, such as “Why are they selling?” or “Is this home priced competitively?” Whereas a buyer’s agent will seek to negotiate the most favorable transaction terms for their buyer client and will not disclose any confidential information about the buyer that could hurt their negotiating position. Which would you rather have?

For more information about these new laws, or any other real estate questions, please contact me. I love the opportunity to help you understand the world of real estate.



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# Types of Real Estate Agency

## How Your Real Estate Agent Can Represent You

**Seller Agency** – occurs when Sellers contract to use the services of their own Broker to act on their behalf to list their home for sale. An Exclusive Right-To-Sell (listing) Agreement contracts the Broker to represent the Seller's interests. This form of representation also occurs when a Buyer does not sign an agreement to have the broker represent them as a Buyer

- Agent represents the best interest of Seller
- Agent owes Seller statutory and fiduciary duties
- Agent owes both Buyer and Seller honesty
- Agent must give buyer all information regarding physical material defects of the property of which the agent has actual knowledge

**Buyer Agency** – occurs when Buyers contract to use the services of their own Broker (known as a buyer representative). An exclusive Right-to-Represent Agreement contracts the Broker to represent the Buyer's interests.

- Agent represents the best interest of the Buyer
- Agent owes Buyer acceptable price and terms on whatever home they choose to buy
- Agent owes both Buyer and Seller honesty
- Agent must give Buyer all material facts regarding the physical condition of the property and the transaction of which they have actual knowledge

**Dual Agency** – occurs when a Buyer and Seller in one transaction are represented by the same Broker and same Sales Agent. When the parties agree to Dual Representation, the ability of the Broker and the Sales Associate to represent either party fully and exclusively is limited.

- Agent/Broker owes both parties in the transaction statutory duties
- Objective is to get a mutually satisfactory agreement among the parties
- There is confidentiality to all parties unless written permission to disclose such information is given in advance
- All parties may be present at contract presentation

**Designated Agency** – occurs when a Buyer and a Seller in one transaction are represented by different Sales Associates affiliated with the same Broker. Each Sales Associate represents fully the interests of a different client in the same transaction.

- Broker/Manager becomes Dual Agent working for all parties in the transaction They must keep all information confidential unless they gain written permission from the Clients
- Broker/Manager designates both a Listing Agent and a Buyer Agent to represent their respective Clients in the transaction
- The designated Listing and Buyer Agents can fully represent the interests of their respective Clients (the representation to the Clients doesn't change from Buyer or Seller Agency)



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# Finding a Home in Today's Market

## Things to Think About

Making sure you end up with the right home involves figuring out exactly what features you need, want and *don't* want in a home. Before starting your search, you should make a "wish list" to decide which features are absolutely essential, which are nice "extras" if you happen to find them, and which are completely undesirable.

### ***Think about your life style***

As your Realtor®, it is important for me to learn more about you and your needs to enable me to create a list of prospective homes to view.

### ***Think about your needs***

It can be helpful to narrow your search by identifying neighborhoods that fit your price range and lifestyle. Other factors to consider could include: proximity to amenities such as schools, shopping, recreation, public transportation and hospitals. Property taxes and commuting time should also be considered.

### ***Become an educated buyer***

If you are new to the area, as your experienced Realtor®, I can help you find a home in the location and community where you want to live. I have multiple links on my website, [www.MarciaCoss.com](http://www.MarciaCoss.com) for local points of interest, county government and utilities to help you better navigate your new location.

For local moves, you have the advantage of driving around neighborhoods that interest you. Particularly on weekends, you will see 'Open House' postings. Don't hesitate to walk in, even if you're not ready to buy yet. Just remember, the Realtor® at the property represents the seller so be sure to give them my business card so they understand that we are working together.

### ***Get pre-approved for a loan to know what you can afford***

Pre-approval makes you a stronger buyer, and is necessary when we submit an offer to purchase a home. Pre-approval will also speed up the entire mortgage procedure once you've found the house you want.

### ***Be prepared for additional costs***

Aside from the purchase price of the house you want to buy, there will be additional costs. This will require additional money and will include an earnest money deposit when you submit an offer, appraisal, inspections (if applicable) as well as cash to pay for your down payment and closing costs.

The more you know about the real estate marketplace, the more likely you are to effectively achieve your goals. As your Realtor®, my knowledge and experience are the keys to your successful real estate transaction.



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# The Home Buying Process

## The Path to Success

Make the Decision to Purchase a Home

Select your Realtor<sup>®</sup>

Choose Form of Realtor<sup>®</sup> Representation (Agency)

Get Pre-Approved for Loan & Determine Purchasing Power

Determine Needs and Desires in Home

Select and View Homes to See

**\$\* Make Offer to Purchase** - Earnest Money Deposit (EMD)

Negotiate Terms and Reach Agreement

**\$\* Make Formal Loan Application** – Processing/Appraisal fee & credit check

**\$\* Accompany Home Inspector** - Home Inspection, Radon Testing

Contact Settlement Company

Arrange Termite and Other Inspections - Well & Septic if applicable

Get Final Mortgage Approval

**\$\* Obtain Hazard (Home Owners) Insurance** – One year policy prepaid

Contact Utility Company & Other Service Providers

Finalize Paperwork for Settlement Company

Conduct Pre-Settlement Walk-through

**\$ Settlement/Closing** – Down Payment and Remainder of Closing Costs

Move into your New Home !



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**\$\*** indicates points where costs for services are incurred and paid prior to settlement

# What does it mean?

## The Alphabet Soup of Real Estate

**Realtor Designations** – can be earned by a real estate sales person, usually by taking additional training, with or without written examinations, to increase the knowledge and demonstrate the expertise of the agent in a particular area of real estate. One example is the **ABR (ACCREDITED BUYER REPRESENTATIVE)** designation that is earned through classes, an examination and proof of the agent's ability to successfully work with home buyers.

**Property Status** – ranges from being **ACTIVE** (fully available for purchase) to **SOLD**. Once a ratified contract has been placed on a property, it will be listed as **CNTG** (contingent) or simply as **CONTRACT**. A contingency is a condition of the contract that must be satisfied prior to reaching **CONTRACT** status which indicates that all contingencies have been fulfilled.

The most common contingencies include financing and appraisal approval as well as various inspections (home, termite, radon, septic and well). An additional contingency that we often see is "third party approval" which is an indication that this property is a "**SHORT SALE**" that will require the current lender(s) to approve the terms of the contract prior to closing. This contingency usually shows as **CNTG/No Ko** (no "kickout") and, if within the guidelines of the contract, may allow the buyer to walk away from the contract.

A "kick out" contingency (**CNTG/Ko**) is a unique designation used to indicate that the buyer of the home must sell his own home before he is able to complete the purchase of his new home. In this contingency, the seller may "kick out" the current buyer if another *bona fide* back-up offer is received that does not have a home sale contingency. Typically the buyer with the home sale contingency has 72 hours to decide to remove the home sale contingency or to walk away from the contract.

**Distressed Properties** – fall into two general categories: either "**SHORT SALE**" or **REO** (real estate owned). A "**SHORT SALE**" is a home that the owners must sell due to a financial hardship. In these cases, the sellers owe more money than they can sell their home for, often resulting in a loss of money for the seller or the current loan holder(s). These homes can often be identified by the statement that "third party approval is required". **REO** properties are homes that have been foreclosed on and are currently owned by a bank or government agency.

In both types of properties, although they may appear to be a "good deal", keep in mind that these homes are sold in "AS IS" condition which means that any needed repairs usually will not be done. Additionally, home sale contingencies are not accepted on these types of properties. Given these facts, the decision to purchase a distressed property requires a lot of consideration.



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# 5 Steps To Obtaining a Mortgage

Today's stricter lending environment means that processing a mortgage application is more complex than ever, given the number of steps that lenders, underwriters, and mortgage insurers must all complete before home buyers truly have their financing in place.

To help ensure the process goes smoother, you can also take steps of your own. It's a good idea to discuss the process with your Accredited Buyer's Representative (ABR®), even before shopping for homes. By planning ahead, you'll be in a much better position to negotiate and move forward on a purchase—and avoid any unpleasant surprises regarding your mortgage.

## 1. EVALUATE AFFORDABILITY

Lenders and mortgage insurers look at a variety of factors, but the two most important are your monthly mortgage payment and your total debt load, relative to your gross income. As a home buyer, it's also important to consider additional expenses, beyond your mortgage payment, that can impact how much home you can afford. Depending on your situation, these other expenses could include property taxes, mortgage insurance, homeowners insurance, home maintenance expenses, homeowner association fees, parking expenses, and utilities.

## 2. DISCUSS YOUR OPTIONS

Deciding what type of mortgage is best for you depends on your personal situation, your financial scenario, and your future plans. For example, if your down payment isn't large enough to qualify for a conventional loan, an FHA mortgage can be an excellent option. Alternately, you may qualify for an attractive program offered at the national or local level. Mortgage programs are always changing, so ask your ABR® about current options.

## 3. INTERVIEW LENDERS

Your ABR® can provide several recommendations, based on past home buyers' experiences. Rates and fees are typically very competitive between lenders, so it's often more important to focus on other factors, including the level of service provided and how well they've executed transactions for other buyers. The type of mortgage you are seeking may also impact your choice of lender, since some are more familiar with certain mortgage programs than others.



## 4. GET PREAPPROVED

Completing a loan application with one or more lenders will help confirm whether your intended mortgage financing plans will work out as hoped, or if you must modify your plans. It's important to understand since preapprovals are contingent upon the lender receiving full documentation, your preapproval does not guarantee that you have a mortgage. Still, it's an important first step that will also put you in a better negotiating position with sellers.

## 5. COMMIT TO A LENDER

As soon as you are under contract to purchase a home, commit to working with one lender to complete your mortgage application. You will probably be charged a fee at this point because this is when the lender starts incurring processing expenses on your behalf. Show your lender that you are serious about working in partnership with them by submitting all the required documentation as quickly as possible. Following these five steps will greatly improve your results in getting a mortgage. Count on your ABR® to provide more detailed information on each step in the process and answer any questions you may have.

# Customer or Client?

What's the difference?

For example, if you're a client, a buyer's agent will seek to negotiate the most favorable transaction terms for you—and will not disclose any material facts about your situation that could hurt your negotiating position.

If, however, you are only a customer, a buyer's rep may not be in a position to answer even basic questions, such as "Why are they selling?" or "Is this home priced competitively?" This is because they are acting instead as a sub-agent for the seller.

## YOUR SERVICES WILL VARY, DEPENDING ON YOUR STATUS.

If you are a CUSTOMER (no fiduciary relationship), an agent will:	If you are a CLIENT (fiduciary relationship), your agent will:
Maintain loyalty to the seller's needs	Pay full attention to your needs
Tell the seller all that they know about you	Tell you all that they know about the seller
Keep information about the seller confidential	Keep information about you confidential
Focus on the seller-client's property	Focus on choices that satisfy your needs
Provide just the material facts	Provide material facts as well as professional advice
Only provide price information that supports the seller's listing price	Provide price counseling based on comparable properties and their professional insights
Protect the seller	Protect and guide you
Negotiate on behalf of the seller	Negotiate on your behalf
Attempt to solve problems to the seller's advantage and satisfaction	Attempt to solve problems to your advantage and satisfaction

*\* Note that not every state requires a signed Buyer's Representation Agreement to create an agency relationship. In some cases, an agency relationship can be formed if both parties simply behave as if one exists.*

The Accredited Buyer's Representative (ABR®) designation is awarded by the Real Estate Buyer's Agent Council (REBAC), a subsidiary of the National Association of REALTORS® (NAR).

To learn more about REBAC and access various homebuyer resources, please visit [www.REBAC.net](http://www.REBAC.net).



# 5 Reasons to Sign

## a Buyer Representation Agreement

If you've started looking for a home—and a real estate professional to assist you—your buyer's representative may ask you to sign a Buyer Representation Agreement. What is this form? Why should you sign it?

A Buyer Representation Agreement is a legal document that formalizes your working relationship with a particular buyer's representative, detailing what services you are entitled to and what your buyer's rep expects from you in return. While the language used in the document is formal, homebuyers should view it as an important and helpful tool for clarifying expectations, developing mutual loyalty, and most importantly, elevating the services you will receive.

**1. Receive a higher level of service.** If you've formalized an agency relationship with a buyer's rep, you can expect to be treated like a client instead of a customer. What's the difference? Clients are entitled to superior services, relative to customers. While the details vary from state to state, and from one buyer's agent to another, you can generally assume that being a client means that you've formed a fiduciary, or agency, relationship with your buyer's rep.\*

**2. Get more without paying more.** In almost every case, home sellers have already agreed to pay a buyer's agent's commission. If they haven't, you can ask your buyer's rep to avoid showing you any such homes. Or you can still view the home, knowing that you'll need to factor your agent's commission into any offer you may write. While buyers rarely pay real estate commissions, this is an important detail you'll want to discuss with your buyer's rep and clarify in their representation agreement.

**3. Avoid misunderstandings.** A Buyer's Representation Agreement clarifies expectations, helping you understand what you should and shouldn't expect from your buyer's rep, and what they will expect from you, which usually centers on loyalty.

**4. Agency relationships are based on mutual consent.** While most representation agreements specify a time period, they can be terminated early if both parties consent. Most buyer's reps are willing to end the agreement early if the working relationship isn't going well. Some buyer's reps also offer representation agreements for as little as one day, for the purpose of giving both parties a brief trial period to explore working together.

**5. Strength as a team.** When you and your buyer's rep work together within a formalized agency relationship, you have created a team dedicated to helping you achieve the best possible home-buying experience.

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# Why Work with an Accredited Buyer's Representative?

Buying a home may be the largest and most complex financial transaction you ever undertake. If you're ready to buy a home, wouldn't you prefer to work with the most qualified real estate professional you can find?

An **Accredited Buyer's Representative** stands out in the crowd. If your REALTOR® holds the ABR® designation, you can trust that they have the extra edge when it comes to **KNOWLEDGE AND EXPERIENCE**.

## Why?

The ABR® designation is only awarded to licensed real estate professionals who complete specialized training that gives them the edge in understanding a buyer's perspective and protecting and promoting their buyer-clients' interests. Before earning the ABR® designation, buyer's reps must also demonstrate proven experience in representing buyers. Further, they are committed to maintaining their professional edge by staying current on the latest issues and trends in buyer representation.

**When you work with an ABR®, you'll be served, not sold.** Your interests become their interests. They'll make your home buying experience go as smoothly and successfully as possible.

### You can expect your ABR® to:

- ◆ Understand your specific needs and wants, and locate appropriate properties
- ◆ Assist you in determining how much you can afford (pre-qualify your mortgage)
- ◆ Preview and/or accompany you in viewing properties
- ◆ Advise you in formulating your offer
- ◆ Help you develop your negotiating strategy
- ◆ Provide a list of qualified vendors (inspectors, attorneys, lenders, etc.) for other services you may need
- ◆ Keep track of every detail throughout the transaction—to closing and beyond

**Not all buyers' representatives are equal.** Only a buyer's rep who has earned the Accredited Buyer's Representative designation has made the extra effort to raise the bar, with additional training and experience. If you work with an ABR®, you can feel confident that you'll receive the highest level of buyer-representation services.

The ABR® designation is awarded by the Real Estate Buyer's Agent Council (REBAC), a wholly-owned subsidiary of the National Association of REALTORS® (NAR).

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# Alternative Buying Options

*Is a distressed property right for you?*

Distressed sales are a sad fact of the real estate market. While no one wants to see a homeowner lose their home, these properties also present unique opportunities for buyers. To determine whether you are a candidate for such a purchase,

it's important to learn all you can about distressed properties—and to work with a qualified buyer's representative who can guide you through each step of these complex, non-traditional transactions.

## Foreclosure is a process, with buying opportunities at each stage:

**Stage 1: Pre-foreclosure** – a period of time that begins with the initial mortgage default and ends when the distressed property is sold.

**Stage 2: Foreclosure sale** – when the property is auctioned to the highest bidder, someone who also meets the terms of the sale.

**Stage 3: REO (real estate owned)** – if a foreclosure sale is not successful, property ownership is transferred to the lender.

### What is a short sale?

This is a situation in which a seller owes more on their loan than a sale of the property will produce, and they are unable or unwilling to make up the difference at closing. The seller may or may not be in pre-foreclosure. Banks may consider a short sale to a new buyer to reduce their losses.

### Questions to ask yourself:

Your buyer's representative can give you specific guidance based on your situation and the type of distressed property you want to purchase. But for starters, consider these questions:

- ◆ Are you flexible on timing? Can you make a quick decision and/or accommodate months of possible delays?
- ◆ Is your purchase limited by any contingencies, such as needing to sell your current home first?
- ◆ Have you already secured financing?
- ◆ Do you have resources to repair and rehab the property, if needed?
- ◆ If you are buying the property for investment purposes, what is your action plan? Do you intend to rent or resell? Or perhaps inhabit the property until market conditions improve?

### Next Steps

Your buyer's representative can assist you further in answering these and other questions which will help you determine whether this path to homeownership is right for you.

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# Glossary

**Adjustable Mortgage Loans:** Mortgage loans under which the interest rate is periodically adjusted to more closely coincide with current rates. The amounts and times of adjustment are agreed to at the inception of the loan. Also called: Adjustable Rate Loans, Adjustable Rate Mortgages (ARMs), Flexible Rate Loans, Variable Rate Loans.

**Amortization:** Repayment of a debt through monthly installments of principal and interest. The monthly payment is based on a schedule that will allow you to own your home at the end of a specific period (e.g., 15 or 30 years).

**Annual Percentage Rate (APR):** The APR shows the cost of the loan expressed as a yearly interest rate. It includes the interest, points, mortgage insurance, and other fees associated with the loan. The APR is disclosed as a requirement of the federal Truth in Lending statutes.

**Buyer's Agent:** The licensed real estate salesperson who represents the interests of, and negotiates on behalf of, the buyer of a home or property.

**Buydown:** A payment to the lender from the seller, buyer, or third party, or some combination of these, that causes the lender to reduce the interest rate during the early years of the loan.

**Cap:** In adjustable rate mortgages, the limit on how much the interest rate or monthly payment can change.

**Closing:** The final procedure in which documents are executed and/or recorded, and the sale (or loan) is completed.

**Closing Statement:** The statement which lists the financial settlement between buyer and seller, and also the costs each must pay.

**CMA:** CMA, or Competitive Market Analysis, is a comparison of homes similar to a seller's home in terms of size, style, features, and location that have sold recently or are on the market. A CMA is prepared by a real estate agent to help set a home's listing price; it is not an appraisal.

**Contingency:** Commonly, a stated event which must occur before a contract is binding. For example, a home sale may be contingent upon the buyer obtaining financing.

**Deposit:** A portion of the down payment given by the buyer to the seller or escrow agent with a written offer to purchase. Shows good faith.

**Down Payment:** Cash portion of the purchase price paid by a buyer from his own funds as opposed to that portion which is financed.

**Dual Agent:** A licensed real estate salesperson who represents both the buyer and the seller in a transaction at the same time. Also applies to a buyer's agent (see above) when the seller's agent works for the same company. In either case, both parties must provide written informed consent to Dual Agency.

**Escrow:** A procedure in which a third (neutral) party holds all funds, documents, etc. necessary to the sale, with instructions from both buyer and seller as to their use and disposition.

**FHA Loan:** A loan insured by the Federal Housing Administration, a part of the Department of Housing and Urban Development. FHA insurance enables lenders to make loans to borrowers who might not qualify for conventional mortgages.

**Graduated Payment Mortgage:** A mortgage initially offering low monthly payments that increase at fixed intervals and at a predetermined rate.

**Hazard Insurance:** Otherwise known as homeowners insurance. This is a usual requirement of a mortgage lender and an advisable safeguard for any homeowner to protect against loss to the home and its contents.

**Index or Rate Index:** A measure of interest rate changes used to adjust the interest rate of an Adjustable Mortgage Loan. Example: the change in U.S. Treasury securities (T-bills) with a 1-year maturity, based upon their weekly average yield.

**Lien:** A legal claim or charge on property as security for payment of a debt or for the discharge of an obligation.

**Loan-to-Value Ratio:** The ratio – expressed as a percentage – of the amount of a mortgage loan to the appraised value or selling price of the property.

**Lockbox:** A key storage system placed on a home entrance that is accessible only by active, licensed real estate agents who must abide by a strict set of guidelines when showing a seller's home.

**Margin:** On Adjustable Mortgage Loans, the amount of percentage points added to the base index rate to determine/reset the new interest rate at each adjustment.

**MLS:** MLS stands for Multiple Listing Service, by which member brokers cooperate in the sale of each other's listings.

**Mortgage Insurance (MIP or PMI):** Insurance purchased by the borrower to insure the lender or the government against loss should the borrower default. MIP (mortgage insurance premium) is paid on government-insured loans (FHA or VA) regardless of the Loan to Value (LTV) ratio. Private Mortgage Insurance (PMI) is paid on loans that are not government insured and have a LTV ratio greater than 80%. When the borrower has accumulated 20% equity, the lender may drop the monthly PMI payment.

**PITI (Principal, Interest, Taxes, and Insurance):** Used to indicate the four major items included in a monthly mortgage payment.

**Points:** A fee charged by a lender as a service charge or as an amount needed to make the yield on a mortgage competitive with other types of investments. Each point represents 1% of the loan amount.

**Principal:** Amount of debt, not including interest; the original amount of a loan.

**Second Mortgage:** A mortgage which ranks after the first mortgage lien in priority.

**Seller's Agent:** The licensed real estate salesperson who helps homeowners list and sell their homes. This usually includes help in determining an asking price, attracting buyers, negotiating and closing.

**Settlement:** Same definition as closing.

**Title Insurance:** Insurance that protects against claims as to ownership of the real estate and/or defects in title.

**VA Loans:** Loans partially guaranteed by the Veterans Administration, enabling veterans to buy a home with little or no down payment.



# Weichert Gold<sup>®</sup> Services



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# NEWS FROM THE FARM

Let me introduce you to my "family" starting with Steve, my wonderful husband, who has so much patience with me and all of my ideas, as well as my crazy schedule. Although he cringes when he hears me say "I've been thinking", because he knows that a lot of work is in the near future, he is still willing to listen and help me. Whether it be massive amounts of landscaping, cleaning the garage, tiling the basement floor or building a new chicken coop he is always willing (mostly) to go boldly forward. His knowledge and skills are greatly appreciated and extensively used.



The rest of the "farm family" are of the non-human kind. Inside is Mikey, our orange tabby cat and Tilley our dog. Mikey spends most of his time doing what cats are best at – sleeping in a spot of sunlight. Mikey, when not sleeping, occupies his time picking out the small screens (about 3 inches in diameter) in our floor heating/AC vents. We are currently missing at least ten of these grates – I have no idea where they could be and he certainly didn't eat them. Oh well, he is such a loving and adorable little guy... he is forgiven. Tilley is of uncertain parentage and is an energetic sweetheart. She splits her time from trying to get Mikey to play with her; watching the birds, equines and other local wildlife; and sleeping. Ah, the life of a dog.



The outdoor farm members are: Cleatus, Jake, Buddy, Murphy, Sam, Wilson, Little Mag Pie (Maggie) and Rosie in order of age. Sam, Maggie and Rosie are all registered Quarter Horses ages 7, 3 and 2 respectively. Cleatus, Jake, Buddy, Murphy and Wilson are mules ages 13, 12, 10, 7 and 5 respectively. The answer to your question is that a mule is a hybrid animal whose father is a donkey (or Jack) and mother is a horse (Mare). Murphy as a 6 month old showed up with his mother in our next door neighbor's field. He was so cute that we couldn't resist and that started our equine acquisition process as well as initiating the major overhaul of the shed that now is a 36' x 24' barn, not counting the front 8' overhang to protect the stalls on the front and the 10' deep equipment shed that was added to the back side of the barn which houses the workshop. Jake is our most recent addition and is a half-brother (same father) to Buddy and Murphy who are full brothers.



The last farm residents are "The Girls", our flock of 8 chickens. When we bought our Clarke County, Virginia home, there were 3 resident chickens: Greta (Garbo), Marlina (Dietrich) and Ginger (Rogers) that conveyed with the property, along with their small chicken coop. Although they are no longer with us, we have continued to expand the flock to its current size. Of course we outgrew the small coop fairly quickly so we built a large, enclosed run and coop, using 1" poplar boards that we reclaimed from the original shed during the construction of the barn. It is large, airy and lots of space for the girls. Most every day we let the girls out to "free-range" to eat bugs and fresh grass and true to their nature, they come back to roost every evening.

