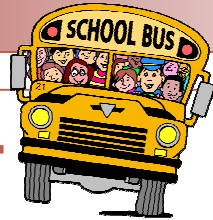




The Advisor



Michelle says...

It's September! You know what that means...schools back in session! Call me! I'll fill that free time on your hands helping you find the perfect home. It is by far the best time to buy that new home you have been wanting. Prices are extremely competitive and interest rates are unbelievably low. Get in before they go up! Good luck to all the children (and adults) going back to school. I wish you all the best! Remember, I always have time for your referrals.

~Michelle

Test your knowledge...

1. What is the longest construction time for a private residence?
2. What Las Vegas hotel is famous for its casinos and is the largest hotel in the US?
3. What is the most unusual maintenance project done once each year in the United States?

You can find the answers on our website by the 15th of the month. If you can't wait until then, please email us at associates@randyturmel.com

This month's featured listings . . .

FREE RECORDED INFO 24 HOURS A DAY. Call #800-757-7959, enter in ext. below.



**Jamaica Lane, Nashua
Ext 5028
MLS#4020823**

Very affordable and ready to move in!!! Open concept detached with vaulted ceiling, master suite, finished lower level. Community has in-ground pool and tennis court. This will not last! ACT FAST!!!

**Mockingbird Lane, Litchfield
Ext 2308
MLS#4017959**

Under contract in 13 days!!! Horse lovers dream! Beautiful home with in-law area in lower level on 24 private acres! Large barn, 3 car garage, open foyer, stone fireplace, hardwood, more, more and more!!!

**Conant Road, Nashua
Ext 2108
MLS#2828279**

Motivated seller!!! Seller will entertain offers in the range of \$165,000-\$174,000. Very affordable home located on a nice corner lot! Most major systems upgraded. PERFECT for a 1st time HOMEBUYER!!!

To view all of our listings, please visit our website www.RandyTurmel.com

The Advisor

September 2010

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|---|---|---|---|---|---|---|---|---|
| | 5 | | | | | 3 | 7 | |
| | | | 2 | 7 | 6 | | | |
| 7 | | | | | 1 | | | |
| 2 | | 3 | | 1 | | | | |
| | | 7 | | | | 6 | | |
| | | | | 3 | | 4 | | 5 |
| | | | 1 | | | | | 9 |
| | | | 5 | 9 | 4 | | | |
| | 6 | 2 | | | | | 1 | |

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Sudoku Instructions:

Fill in the blank squares so that each row, each column and each 3 by 3 block contain all the digits 1 thru 9.

If you use logic you can solve the puzzle without guesswork.

You can find the answers on our website by the 15th of the month. If you can't wait until then, please email us at associates@randyturmel.com

www.RandyTurmel.com

Tip of the month . . .

It is important to know how much you can afford before you begin looking at homes in town. You should also talk with a lender and get pre-approved for a loan. This puts you in a stronger negotiating position with a seller. As a rule, your monthly housing costs should not be more than 28% of your monthly pre-tax income, including the mortgage payment, real estate taxes, and insurance. If you have long-term debts, such as student loans or car payments, your monthly payments, including your housing costs, should be less than 36% of your pre-tax monthly income. Some loans, such as VA and FHA loans, are more flexible with these basic guidelines. Depending on which type of mortgage you select, you can consider houses in various price ranges. An adjustable-rate mortgage will usually enable you to qualify for a higher loan amount. Your Realtor can help you make the basic calculations.

-Courtesy of onlinerealestatepro.com

The Advisor is brought to you FREE by...

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Thanks for reading The Advisor! I would love to hear your feedback! Oh, by the way...if you or someone you know may be looking to buy or sell real estate, please call me with their name and number and I would be happy to take excellent care of them for you. A referral is the highest compliment I could ever receive!

This advertisement is not intended as a solicitation of any individual whose property is currently listed exclusively with another broker.