

## Putting it in Perspective

the facts about recycling

Before you throw out that soda can or ignore that leaky faucet, take a look at some interesting facts that can help you keep it all in perspective. While investing in a new washing machine or refrigerator might be a smart choice, remember that even the smallest changes in habit can make a dramatic impact.

Did you know:

An older model washing machine uses about 41 gallons per load versus the high-efficiency washing machines which use less than 28 gallons of water per load.

A leaky faucet that drips just one drop per second can potentially waste more than 3,000 gallons of water each year.

Letting your faucet run for five minutes uses about as much energy as letting a 60-watt light bulb run for 14 hours.

A refrigerator built 20 years ago uses 70% more energy than today's energy-efficient models.

Studies show the average person uses approximately one 100-foot tall Douglas fir tree in paper and wood products per year.

Recycling one ton of paper saves 17 mature trees, 7,000 gallons of water, 3 cubic yards of landfill space, 2 barrels of oil, and 4,100 kilowatt-hours of electricity—enough energy to power the average home for five months.

## Real Estate & You

YOUR CREDIT SCORE AND WHAT YOU NEED TO KNOW ABOUT IT

Markets are changing every day and when it comes to ensuring your ability to refinance your home or purchase a new one, know that lenders are taking a strict look at your credit score before they'll give you a second glance.

Consider these four steps towards improving your credit score:

### **PAY YOUR BILLS ON TIME**

It seems like a simple solution, but can be tough for people living paycheck to paycheck.

If you're having a hard time, talk to your creditors about making arrangements.

### **CHECK YOUR CREDIT SCORE**

Sometimes errors happen and it is up to you to keep a close eye for problems.

By law, each of the three credit bureaus are required to provide you with a free credit report without penalty every 12 months upon request. Call 1-877- 322-8228 or visit the authorized website [AnnualCreditReport.com](http://AnnualCreditReport.com) to receive yours.

If an error shows up, be sure to contact both the creditor and the credit bureau to clear your record.

### **PAY DOWN YOUR CREDIT CARDS**

High balances mean big red flags for lenders. You're better off with less in savings than a mountain of debt.

### **KEEP OUT OF COLLECTIONS**

All it takes is one little notation and a collection can stay on your report for seven years.

Talk to your local mortgage professional about more ways to keep your credit score high and your investment ability strong.

I can recommend some trusted sources if you'd like a referral.

FREE

## List of Trusted Resources

When it comes to your family's home service needs, finding reliable resources can be a daunting task!

If you're in need of a reputable:

- REPAIR CONTRACTOR
- PLUMBER
- LAWN SERVICE
- INSPECTOR
- PEST CONTROL EXPERT
- ROOFER

I would be happy to provide you with a referral. As your real estate professional, it's important to know that when it comes to taking care of their investment, my work doesn't end at the closing table. I'm here to help.



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