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Homes By Ursula



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Factors that Affect Your Mortgage Loan Approval

By B. Conrad



When applying for a mortgage, it is important for would be home buyers to be aware of the factors, both positive and negative, that may affect their ability to get the loan they need.

Any steps you can take to accentuate

the positive and resolve negative financial issues will be a plus in the eyes of the potential mortgage lender.



Negative Factors

Some things that could harm your chances of getting the mortgage you need include:

- High levels of debt, especially high interest credit card debt.
- An unsteady employment history with long periods of unemployment.
- A debt to income ratio of more than 36%.
- If the buyer will have little or no cash available after closing costs.
- If the buyer is unable to put down at least 5% of the cost of the home.

Positive Factors

Some of the factors that may help you get the mortgage loan you need include:

- A long and stable employment history, with few if any lengthy periods of unemployment.
- Low levels of debt, with no recent large purchases.
- A debt to income ratio of 36% or lower.
- A down payment of at least 5-10% of the purchase price of the home.
- Buying a property as a primary residence, as opposed to an investment property.
- If the mortgage is for a single family home, as opposed to a duplex, townhouse or condominium.
- If the borrower will have liquid assets equal to two or more months of mortgage payments after all closing costs and expenses are factored in.

Want to know what your home is worth?

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A Gallery of Garden Props

By J. A. Young



Garden props and ornaments can transform any landscape to denote any style. Making over the garden is sometimes as simple as changing prop styles. The following article provides tips to furnish your garden with props to signify a special style or theme throughout the landscape.

A Rustic Garden - Rustic gardens and landscapes are typically not too formal. Natural features should compliment the natural beauty of the garden and function to enhance the plant growth. An arbor seat is a great addition for a prairie or cottage style garden. A touch of shade is created with climbing plants. A rustic wood bench within allows for relaxation and a pleasant view of the surroundings. A simple trellis is another way to add a plant-loving prop to this style of garden.

A Victorian Garden - A romantic Victorian style garden can be ornamented with props like cherubic statuary, ornate stone urns, black wrought iron patio sets and elaborate fountains. The Victorians were excellent gardeners. Manicured landscapes could be complimented with exquisite ornamentation. From carved flowerbed edgings to wall-mounted fountains, the Victorian garden embodies great beauty through plantings and props alike. To top off this look, consider a handsome Victorian gazebo as a backyard focal point.

A Southwestern Garden - A southwestern style landscape can be great fun to ornament. Drawing on both Spanish and native tradition, there are many kinds of props to consider for your own garden space. A garden

wall with a painted mural of corn harvesters or native weavers will be a great addition to your patio. Terracotta pots in all sizes or glazed earthenware pots in muted desert colors will be admirable props to work with. Consider Spanish style tiles to adorn a stone fountain and Mexican blankets to adorn patio furniture.

A Wildlife Garden - A wildlife garden can be enhanced with decorative props like birdbaths, birdhouses, and birdfeeders. Props and ornaments reflective of local fauna can add considerable appeal to a garden. A deer-shaped wire mesh could serve as excellent support for climbing plants like ivy. Yet, even simple ornaments like butterfly wind chimes or pots painted with ladybugs can add quaint details reflective of the animal world.

Adding props to your garden will allow you to compliment any theme or style. Even holiday or special seasonal props can be a great way to achieve a different look for your landscape.

4 Ways to Reduce Your Air-Conditioning Bill

By Keesa Renee DuPre



Paying the power bill is no fun when air conditioning time rolls around. But did you know that there are a few simple steps you can take now to reduce that killer bill? Read on!

1. Insulate -

This is the most expensive of all the steps, but also the most

useful. Insulation is not just good for keeping heat in during the winter; it also keeps heat out during the summer! The better your insulation, the less you'll have to pay this summer to keep your house cool.

2. Install Ceiling Fans - Use ceiling fans to reduce your need for AC. They use very little energy, but can make the temperature seem 10 degrees cooler. Running your fan at top speed will cool you the most efficiently. Fans don't actually cool the air, but they make you feel cooler because they blow the warm air, created by your own body heat, away from you. When the temperatures cool down at night, ceiling fans can help by pulling cooler air into your home from open windows. Most ceiling fans are very inexpensive, priced at \$25 from a home improvement store.

3. Shade South Windows - Many people make the mistake of putting blinds on the inside of their south-facing windows to keep the sun out. The problem with this is that light and heat have already entered your house by the time they reach the blinds. In order to work properly, blinds or shutters should be installed on the outside

of your window so that sunlight never has a chance to reach the glass.

4. Plant a Tree - By far the longest-term of the tips, planting a tree may not give you results for 5-10 years. However, trees not only offer you shade, and keep the sun from beating down onto your house, they also cool the entire neighborhood by keeping sunlight off of concrete. Plus, as if that wasn't enough, even baby trees that offer no shade can help keep the area cooler because they absorb CO2 (a greenhouse gas) and produce oxygen.

Young trees will require regular watering through the first year or so. After that, they should be well enough established to dig their roots in and find their own water. When it comes to watering, always water deeply. Shallow watering encourages shallow root systems, and you'll pay for those during drought season.

Paint Your House to Attract More Buyers

By Maurcia Houck

A fresh coat of paint can help sell your home quickly. Painting your home's exterior is a fairly inexpensive way to enhance your home's curb appeal and attract potential buyers.

Whether you hire a professional house painter, or decide to do it yourself, remember these tips:

Use a High Quality Latex Paint

A high quality latex paint is easy to use and results in a great final look. One good selling point is that it can last up to 10 years. This also gives potential buyers the peace of mind of a maintenance-free exterior for an entire decade.



Choose Neutral Colors

You may love hot pink, but what about potential buyers? Trying to be too unique may turn off potential

buyers since they may look at your home with the expectation of paying even more money after the sale for a new paint job. Whites and tans are the most versatile and best-liked colors; they give your home a clean, universal appeal.

Prepare Correctly

Preparing your exterior surfaces properly will lead to a smoother, more attractive

paint job. To ensure quality results, check the manufacturer's recommendation for preparing a surface and applying the paint.

Thinking of selling your home? Spruce it up first with a little exterior paint. You'll be glad you did when those offers start rolling in!



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New Sinks and Faucets Add Style

(ARA) - If you've been shopping for sinks and faucets, you may have been put off by the prices of the products you fell in love with. Quality is not cheap. But thanks to the Internet, quality can be affordable. You've shopped for everything from clothes to Christmas presents online, why not shop for your home as well?

Web sites like Fontaine Faucets stock a great selection of stylish options at a price you can afford. Because the company sells its own

brand directly to consumers through the Internet, it can offer high-quality sinks and faucets at prices that might surprise you. Co-owners Andy Martin and Geoff Lee are committed to bringing consumers high-quality fixtures on the leading edge of fashion and design, in the latest trend finishes, at an affordable price.

To see all the faucets and sinks available from Fontaine Faucets, visit the company's Web site at www.fontainefaucets.info or contact them at (800) 476-2950.