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“Big Don’ts” for Mortgage Applicants

By Rebecca Lanham



For almost all of us, there will come a time when a home loan needs to be secured from a mortgage lender. When buying a house, your interaction with the lender will probably be the largest part of the overall purchasing process. However, there are some major events that can change the mortgage lenders’ perception of you. When trying to secure a home loan, doing any of the following could damage your likelihood of getting the money you need:

Changing Careers – Moving from one job to another may be beneficial to you personally, but it can negatively affect how the mortgage lender sees you. When you switch from one career to another, a lender will see it as instability. Even if you don’t change jobs during the loan

process, the mortgage company may consider anyone who has been in their job less than two years to be a risk.

Making a Separate Major Purchase –

You may not realize it, but making separate major purchases may mean it will be much harder to secure a home loan. When you make large purchases, like a car or a boat, you will be adding a significant amount of new debt to your credit record. (Usually around fifteen thousand dollars worth of debt will be accumulated with purchases such as these.) Since mortgage lenders assess the risk of giving new customers money, your other major financial burdens will be creating a situation where lending you money is a risky endeavor.



Changing Banks – A mortgage lender takes your bank balances into account when deciding whether you are an acceptable loan risk.

When you change banks, change your account balances, or close existing accounts, you will greatly complicate the entire mortgage process.

Paying off Current Accounts – Unless your mortgage lender specifically asks for you to pay off an existing debt, don’t! Believe it or not, paying off old collections can actually cause your credit score to drop. Since a mortgage lender normally only considers the last two years of your financial activity, it is unnecessary to eliminate those accounts completely.

Be careful to avoid these events during your mortgage process. It may be the difference between securing a loan and having your application rejected.

Want to know what your home is worth?

Call today for an estimate.

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Home Improvement Introduction

By Eriki Filipe



Before a homeowner starts a home improvement project; there are three important points that should be taken into consideration. An understanding of the building bylaws in area of residence, knowledge of the building code, and familiarity with the building materials will help the homeowner follow and

understand the various phases of construction and the building terminology application.

Budget cost, project size, project time frame, project delays, additional cost for overlapping work, building material delivery times - these are additional factors for the homeowner to mull over and decide for the project. A work schedule and a blueprint of the home improvement project will help guide the builder through the work progress.

If this is all new to the beginner handy-person, there are many ways to learn the basics in home improvement technology. Here are seven ways to find information.

- Take a night course in carpentry.
- Ask a professional builder for building tips.
- Seek help from friends and family members.
- Read how-to-build books from a local library.
- Rent home improvement videos.
- Watch home building television shows.
- Surf the Internet for home improvement information.

With home improvement building, practice makes one improve. Even though it may seem intimidating and overwhelming for the beginner to tackle the home projects, time will yield confidence also.

However, home improvement projects come with an unsuspecting hidden cost – the stress factor. In any home improvement project, one must adopt a positive work attitude to work safe at all times. No matter what the circumstances are, safety must never be comprised. Have fun and take the time to learn an exciting hobby that lasts a lifetime.

Fixes for Exterior Paint Problems

By J. A. Young



Because repainting the house is both time-consuming and expensive (and often not necessary), localized areas can simply be touched up and small problems solved with a few painting tips. Some of the most common outdoor paint problems and their remedies are discussed in the following text.

The siding is bleeding—that is, the sap is seeping through, draining from the wood and baring the knots. This problem is caused by siding that was not properly cured at the time of installation. To remedy, bare the wood. Then, apply a coat of shellac or sealer to the bleeding area. Once dry, you can repaint and the problem should be solved.

Peeling is a very common paint problem outdoors. Peeling is due to inner moisture or a finish that was applied to a damp surface. To stop peeling, add vents to your siding or gables. Of course, you'll need to strip the finish, bare the wood—then prime and repaint.

Alligatoring is not a problem for subtropical homeowners. It happens when paint has not been adequately mixed or the undercoat was not altogether dry before the topcoat was applied. You'll know you have an alligatoring issue by the scaling appearance of your siding. Simply scrape your wood bare and coat with a primer. Be sure it's dry before you reapply the paint.

Checking occurs when the siding expands and contracts during extreme bouts of weather. In this case, remove the finish and apply some primer. Reapply with a latex-base house paint, which generally solves this type of problem for siding.

Blistering occurs when the topcoat was applied to dampened primer or when the finish coat has not been applied. Sometimes it marks a paint incompatibility between coats. To fix this, you'll need to bare the wood, prime the surface and repaint the affected areas.

Mildew is indicative of excessive moisture and high humidity. Mildew stains can be removed with bleach diluted with water. Once your stain is gone, refinish the area with a mildew resistant paint.

Nail stains certainly will detract from your fine paint job. They occur when the siding nails are rusting. If this occurs in a small area, pull out the nails and replace them with galvanized nails. To get rid of the stain, sand down to the nail heads and seal them with shellac—then give another coat of paint.

These are some of the most common outdoor paint problems. Chances are, these remedies will take care of the problems and keep your home looking great until you are ready to repaint the whole house. Many of the problems listed can be avoided by keeping them in mind as you paint the first time—be sure to let each coat dry completely before moving on to the next; this can ward off a great many headaches for seasons to come!

Ceramics in the Garden

By J. A. Young



Ceramics in the form of pottery containers and other decorative ornaments have been around since the earliest gardens in history. Today, ceramics still enjoy a healthy relationship with gardens of all styles. The following article discusses the many variations of ceramic use in gardens and landscapes.

Garden ceramics suit any style garden from water garden to desert garden, formal to rustic garden. Perhaps the most functional and widely used ceramic in the garden is the plant container. Available in a vast array of sizes, shapes, colors and textures, ceramic containers truly run the design gamut. A formal garden could greatly benefit from large urn style containers. A country garden might employ simple small square planters for porch use.

Ceramic tiles may be employed as decorative features for patios. Often such tile work can be found on water features like basins, fountains and pools. These may be decorated with traditional designs like Spanish Colonial or picture simple garden objects like leaves, acorns, rabbits, etc. There is also a wide range of ceramics that employ small tile designs called mosaics. Often a ceramic object like a container or birdbath will feature a special mosaic design.

During the Victorian era ceramic barrel stools were quite in vogue in conservatories and outdoor gardens. These make great seating choices and of course may be painted or fired with special glazes for design appeal. Many styles of ceramic benches are available as well.

Often water features are made from ceramics. A stunning example might be a tall fountain comprised of inverted ceramic bowls where water trickles from the smaller bowls over the larger until it reaches the ground level basin. There are many other styles as well that feature abstract designs or recognizable objects like mermaids, fish or classical figures from mythology.

Garden statues may also be made from pottery and range from animals to classical figures. Other ceramic features may be decorative stepping-stones, lanterns or flower-bed edgings. Ceramic designs may be whimsical or even created to look like wood or stone objects. Shop online for a wide selection of garden ceramics.



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Dust-Proof Your Home

(ARA) - Tired of the unsightly dust that won't seem to go away, no matter how often you clean your house? Here are seven proven ways to greatly reduce dust so you can breathe easier in your home.

1. Identify and seal air leaks that let in dirty air.
2. Fix negative air pressure created unintentionally by appliances.
3. Create positive pressure with ventilation air.
4. Upgrade your central air filter.
5. Install a whole house central vacuum cleaner.
6. Run your furnace fan when vacuuming.
7. Get your duct system cleaned.

Follow these steps and you can make a big difference in the dust levels in your home. For more free information on HVAC solutions to improving indoor air quality, visit www.comfortinstitute.org and [www.epa.gov.\(305\) 446-4387](http://www.epa.gov.(305) 446-4387).