



November 2010



Happy Thanksgiving!

Wishing you happiness and health on this Thanksgiving. I hope you find yourself among those who mean the most to you.

Double Layer Pumpkin Cheesecake

Ingredients

- 2 (8 ounce) packages cream cheese, softened
- 1/2 cup white sugar
- 1/2 teaspoon vanilla extract
- 2 eggs
- 1 (9 inch) prepared graham cracker crust
- 1/2 cup pumpkin puree
- 1/2 teaspoon ground cinnamon
- 1 pinch ground cloves
- 1 pinch ground nutmeg
- 1/2 cup frozen whipped topping, thawed

Directions

1. Preheat oven to 325 degrees F (165 degrees C).
2. In a large bowl, combine cream cheese, sugar and vanilla. Beat until smooth. Blend in eggs one at a time. Remove 1 cup of batter and spread into bottom of crust; set aside.
3. Add pumpkin, cinnamon, cloves and nutmeg to the remaining batter and stir gently until well blended. Carefully spread over the batter in the crust.
4. Bake in preheated oven for 35 to 40 minutes, or until center is almost set. Allow to cool, then refrigerate for 3 hours or overnight. Cover with whipped topping before serving.

5 tips to reduce your Winter energy bill woes!



According to the U.S. Department of Energy, heating and cooling account for about 56% of the energy use in a typical U.S. home, making it the largest energy expense for most homes. Take these steps to reduce your energy costs during the cool winter months!

1. **Program your thermostat.** Installing and using your programmable thermostat could save you up to \$180 every year in energy costs.
2. **Sealing and insulating ducts** can improve the efficiency of your heating and cooling system by as much as 20 percent - and sometimes much more.
3. **Check all gas (or oil) connections, gas pressure, burner combustion and heat exchanger.** Improperly operating gas (or oil) connections are a fire hazard and can contribute to health problems. A dirty burner or cracked heat exchanger causes improper burner operation. Either can cause the equipment to operate less safely and efficiently.
4. **Install Energy Star Appliances:** Not only does investing in new appliances efficiently warm your home in the winter and cool it in the summer, you stand to save more in the long run says the Environmental Protection Agency. After installing, file for an energy tax credit!
5. **Conduct an Energy Assessment on your home:** The ENERGY STAR Home Advisor can provide you with recommended home improvement projects to increase energy efficiency and comfort in the area where you live.

Source: www.energystar.gov <http://www.energystar.gov/homeadvisor>



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Which comes first, the buying or the selling?

Buy first? Sell first? This question is often debated at length by homeowners everywhere.



The truth is there are pros and cons to buying first and selling first, and just like we're still not sure whether it was the chicken or the egg that premiered at the hen house, knowing which action to take isn't 100 percent concrete. As always, it depends on each home owner's unique financial situation and personal motivations. Here are some situations to consider when deciding whether to start searching or selling.

You have enough income and enough cash.

Many move-up buyers fall into this first category. If you're in a financially stable situation, and are able to make a considerable down payment on the new home without tapping into the old homes' equity, buying before selling is a good plan. Remember to weigh on the side of cautiousness - if your home doesn't sell fast enough, you will have to pay two mortgages, one on your current home and one on the new home. When buying, be sure to set a close date for the old house further out than the new house

You have enough income and not enough cash

Not enough cash for what? In this situation, a seller has enough income to qualify for two mortgages but not enough cash to close on the sale of the first home. In order to close the seller has to tap the equity of the old home to purchase the new one. Typically, home owners will take out a Home Equity Line of Credit (HELOC) or Home Equity Loan, depending on which makes more sense from a long-term financial point-of-view. Once again, if the home doesn't sell fast enough, the homeowner will have to pay two mortgages.

You don't have enough income or cash

In this situation, a seller doesn't have enough income to carry two mortgage or enough cash to close on the sale of the old home without tapping into it's equity. The best option in this case is to sell before buying. During negotiations, be sure you have enough time to find, close, and move into a new home. Consider asking for 90 day closing period instead of 60. Or, present a rent-back period option, where you would pay a security deposit and a daily fee for an extension in the home.

Several years ago, the question was fairly straightforward – buy first - the seller will come in a matter of weeks, even days once your home hit the market. In a buyers' market, especially one like we're in now, aligning with an REALTOR is key. As experts in your local market, we take time to understand your unique financial situation, price your home competitively, and get it sold for the best possible price in the least amount of time. The truth is we're no longer experiencing the hay-day of the quick sell, but that's okay, because homes are selling!