

Ready to Go Newsletters – Finance and Mortgage Edition

Newsletter Samples

The following samples are in this document. Please scroll down to see them.

1. "Modern" 4 pages
2. "Modern" 2 pages

3. "Classic" 4 pages
4. "Classic" 2 pages

5. "Homestyle" 4 pages
6. "Homestyle" 2 pages

7. "Modern" self-mailer edition (for those who don't wish to use envelopes)



When you sign up, you will have access to all varieties - there's no need to choose right away.

Scroll to the end of this document for information about why Ready to Go Newsletters are the best choice for you.

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News You Can Use

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How to Save Time and Money by Planning Meals

A small investment in weekly meal planning offers big returns in quality of life. Making and following a good plan saves time and money. It provides increased nutrition and reduces stress. Here's how to streamline the process.

What do we want? Make a list of favorite foods – dishes, sandwiches, snacks and drinks. Unless you live bachelor-style, get the family involved. Their cooperation is essential. Sprinkle the favorites into your weekly meal plan. Spend a few minutes researching new things to fill the gaps. For money-saving ideas, consult supermarket flyers.

What have we got? Look in the cupboards, fridge and freezer for missing staples. Write them on a shopping list, along with anything needed for this week's meals. Post a checklist of regularly consumed foods in the kitchen, with a red pencil attached. Whoever eats or drinks the last bit marks the item on the list, resulting in fewer dashes to the store.

What's on the list? List in hand, shop for the week's meals. Impulse purchases distract everyone from the plan. Stick to the list to increase the plan's effectiveness and to save time and money.

What's extra? Whenever possible, cook in large batches so that there's extra to use in another meal. Cooked meat and chicken are handy for sandwiches, stir fries and so on. Freeze surplus food for future consumption.

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The cost is based on the type of mortgage product you secure, the amount you borrow for your house and the amount of your down payment, and is added to your monthly payments. On average the cost runs about 5% annually of your total mortgage amount.

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To avoid PMI, consider asking your mortgage broker if they will waive private mortgage insurance requirements if you accept a higher interest rate on the mortgage loan. If they do, you may see on average an increase of .75% to 1%, depending on the down payment.

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Here's the question.

International Nurses Day is held on May 12, the birthday of the person considered the founder of modern nursing. Who is that person?

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I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

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And maybe I'll save you a few dollars along the way!

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Why Lenders Consider Debt-to-Income Ratios

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Your debt-to-income (DTI) ratio is considered one of the most important qualification requirements when getting approved for a loan. Simply put, it is a calculation of your monthly debt obligations compared to your adjusted gross income.

When lenders consider your application, along with reviewing your credit they also consider your debt-to-income ratio, which can be used to determine your ability to pay as well as how much they will lend.

Lenders scale this ratio and will restrict

the type of programs you qualify for. The higher the ratio, the more limited you are.

There are two debt-to-income ratios that you should be aware of.

The front-end ratio, also known as the housing ratio: This is the ratio for home-related monthly payments to monthly income. These include mortgage principal and interest payments, hazard insurance, property tax, homeowners' association fees, and private mortgage insurance when applicable. Conforming mortgage lenders require that front-end ratios not exceed 28%, while FHA mortgage lenders will qualify borrowers at 31%.

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A new loan is always included in the DTI calculations. If the amount you are applying for raises your DTI above the limit, you will have to pay down some of your other debts in order to secure the new one. You can do this by reducing your down payment and using the money to pay off or pay down the other debts.

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3. From the ground up: Several companies make heart-healthy shoes that turn everyday activity into cardiovascular workouts. Nikken CardioStrides, for example, are comfortable, high-tech footwear that boost the exercise value of every step.

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Take a good look around you: Before you leave your car, be sure to note any

landmarks around you, such as signs or posts. Consider using your cell phone's camera to take a picture of the car's surroundings.

Use satellite tracking: In a very large, featureless lot, it is perhaps worth using GPS. If you have a GPS device, mark the location of your car. Then you'll have an easy route back to your vehicle at the end of the day.

Fascinating Facts About May

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- Good Housekeeping magazine went on sale for the first time on May 2, 1885.
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Recipe: Sweet Potato Pie

Ingredients

2 medium to large sweet potatoes
(1 1/2 lbs.)
1 single pie crust for 9" pie,
purchased or homemade
1/4 cup (1/2 stick) unsalted butter,
softened
1 cup sugar
2 large eggs
1/2 teaspoon cinnamon
1/4 teaspoon nutmeg
1/4 teaspoon salt
Pinch of ground cloves
1 12 oz. can evaporated milk

Preheat oven to 375° F. Scrub sweet potatoes, trim pointy ends off, and bake on a tray for about an hour or so or until soft. Lower oven temperature to 350° F.

Roll or lay out pie crust in a 9-inch pie plate, pinching up the sides so it can hold more filling.

When sweet potatoes are cool enough to handle, peel and mash well with a potato masher or fork in a medium bowl. Add filling ingredients and whisk until thoroughly blended. Pour into pie crust and bake until firm, about 60-70 minutes.

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Debt-to-Income Ratios Explained

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Lenders scale this ratio and will restrict the type of programs you qualify for. The higher the ratio, the more limited you are. There are two debt-to-income ratios that you should be aware of.

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How to Save Time and Money by Planning Meals

A small investment in weekly meal planning offers big returns in quality of life. Making and following a good plan saves time and money. It provides increased nutrition and reduces stress. Here's how to streamline the process.

What do we want? Make a list of favorite foods – dishes, sandwiches, snacks and drinks. Unless you live bachelor-style, get the family involved. Their cooperation is essential. Sprinkle the favorites into your weekly meal plan. Spend a few minutes researching new things to fill the gaps. For money-saving ideas, consult supermarket flyers.

What have we got? Look in the cupboards, fridge and freezer for missing staples. Write them on a shopping list, along with anything needed for this week's meals. Post a checklist of regularly consumed foods in the kitchen, with a red pencil attached. Whoever eats or drinks the last bit marks the item on the list, resulting in fewer dashes to the store.

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International Nurses Day is held on May 12, the birthday of the person considered the founder of modern nursing. Who is that person?

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"In the small matters trust the mind, in the large ones the heart."

Sigmund Freud

"Our forefathers understood that 'trust me' was not good enough for protecting civil liberties."

Bruce Fein

"I distrust those people who know so well what God wants them to do, because I notice it always coincides with their own desires."

Susan B. Anthony

"Anybody who wants the presidency so much that he'll spend two years organizing and campaigning for it is not to be trusted with the office."

David Broder

"It is better to suffer wrong than to do it, and happier to be sometimes cheated than not to trust."

Samuel Johnson

"Trust one who has gone through it"

Virgil

Why Lenders Consider Debt-to-Income Ratios

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3 Easy Ways to Make Exercise Easy

Many of us dream of an exercise routine. In our mind's eye, we're enthusiastically working out at the gym, riding bikes and pumping iron. We're fit and lively. But who has time for the gym? Exercise can be an easy part of every day. Here are three of the many methods.

1. Commercial calisthenics: Commercial breaks on television are perfect for mini calisthenic routines. Instead of going to the fridge for a beer, indulge in a three-minute stretch session.

2. Park for your heart: Rather than driving around the block or the mall parking lot hoping for a spot closer to the store, park far away and walk. You'll always find a good spot quickly.

3. From the ground up: Several companies make heart-healthy shoes that turn everyday activity into cardiovascular workouts. Nikken CardioStrides, for example, are comfortable, high-tech footwear that boost the exercise value of every step.

How to Find Your Car in a Big, Crowded Lot

If you sometimes have trouble finding your car in a crowded parking lot, here are some tips.

Use your keyless remote: You might have used this one already – if your car is close enough, it will respond to the remote with flashing lights and maybe a quick honk of the horn.

Take a good look around you: Before you leave your car, be sure to note any

landmarks around you, such as signs or posts. Consider using your cell phone's camera to take a picture of the car's surroundings.

Use satellite tracking: In a very large, featureless lot, it is perhaps worth using GPS. If you have a GPS device, mark the location of your car. Then you'll have an easy route back to your vehicle at the end of the day.

Fascinating Facts About May

- The Penny Black, the first official adhesive postage stamp, was issued in the United Kingdom on May 1, 1840.
- Good Housekeeping magazine went on sale for the first time on May 2, 1885.
- Margaret Thatcher became the first female Prime Minister of the United Kingdom on May 4, 1979.
- IBM Deep Blue became the first computer to beat a world-champion chess player when it beat Garry Kasparov on May 11, 1997.
- Humphrey Bogart married Lauren Bacall on May 21, 1945.
- Johnny Carson hosted The Tonight Show for the last time on May 22, 1992.
- The New York Public Library was opened on May 24, 1911.
- The Mars Odyssey found signs of water ice deposits on Mars on May 26, 2002.
- R.M.S. Titanic was launched on May 31, 1911.

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This Month's Sudoku

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Recipe: Sweet Potato Pie

Ingredients

2 medium to large sweet potatoes
(1 1/2 lbs.)
1 single pie crust for 9" pie,
purchased or homemade
1/4 cup (1/2 stick) unsalted butter,
softened
1 cup sugar
2 large eggs
1/2 teaspoon cinnamon
1/4 teaspoon nutmeg
1/4 teaspoon salt
Pinch of ground cloves
1 12 oz. can evaporated milk

Preheat oven to 375° F. Scrub sweet potatoes, trim pointy ends off, and bake on a tray for about an hour or so or until soft. Lower oven temperature to 350° F.

Roll or lay out pie crust in a 9-inch pie plate, pinching up the sides so it can hold more filling.

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"Our forefathers understood that 'trust me' was not good enough for protecting civil liberties."

Bruce Fein

"I distrust those people who know so well what God wants them to do, because I notice it always coincides with their own desires."

Susan B. Anthony

"Anybody who wants the presidency so much that he'll spend two years organizing and campaigning for it is not to be trusted with the office."

David Broder

"It is better to suffer wrong than to do it, and happier to be sometimes cheated than not to trust."

Samuel Johnson

"Trust one who has gone through it"

Virgil

Why Lenders Consider Debt-to-Income Ratios

Perhaps you are thinking of purchasing a home or refinancing your current mortgage.

Your debt-to-income (DTI) ratio is considered one of the most important qualification requirements when getting approved for a loan. Simply put, it is a calculation of your monthly debt obligations compared to your adjusted gross income.

When lenders consider your application, along with reviewing your credit they also consider your debt-to-income ratio, which can be used to determine your ability to pay as well as how much they will lend.

Lenders scale this ratio and will restrict

the type of programs you qualify for. The higher the ratio, the more limited you are.

There are two debt-to-income ratios that you should be aware of.

The front-end ratio, also known as the housing ratio: This is the ratio for home-related monthly payments to monthly income. These include mortgage principal and interest payments, hazard insurance, property tax, homeowners' association fees, and private mortgage insurance when applicable. Conforming mortgage lenders require that front-end ratios not exceed 28%, while FHA mortgage lenders will qualify borrowers at 31%.

Back-end ratio, also known as the total-obligation ratio, is the more important of the two. It looks at total monthly debt obligations that include anything found on the credit report, such as credit card payments, auto payments, student loans, etc. Conforming mortgage loans have a back-end ratio of 36% or less, while the limit on an FHA mortgage is 43%.

A new loan is always included in the DTI calculations. If the amount you are applying for raises your DTI above the limit, you will have to pay down some of your other debts in order to secure the new one. You can do this by reducing your down payment and using the money to pay off or pay down the other debts.

3 Ways to Make Daily Exercise Easy

Many of us dream of an exercise routine. In our mind's eye, we're enthusiastically working out at the gym, riding bikes and pumping iron. We're fit and lively. But who has time for the gym? Exercise can be an easy part of every day. Here are three of the many methods.

1. Commercial calisthenics: Commercial breaks on television are perfect for mini calisthenic routines. Instead of going to the fridge for a beer, indulge in a three-minute stretch session.

2. Park for your heart: Rather than driving around the block or the mall parking lot hoping for a spot closer to the store, park far away and walk. You'll always find a good spot quickly.

3. From the ground up: Several companies make heart-healthy shoes that turn everyday activity into cardiovascular workouts. Nikken CardioStrides, for example, are comfortable, high-tech footwear that boost the exercise value of every step.

How to Find Your Car in a Big, Crowded Lot

If you sometimes have trouble finding your car in a crowded parking lot, here are some tips.

Use your keyless remote: You might have used this one already – if your car is close enough, it will respond to the remote with flashing lights and maybe a quick honk of the horn.

Take a good look around you: Before you leave your car, be sure to note any

landmarks around you, such as signs or posts. Consider using your cell phone's camera to take a picture of the car's surroundings.

Use satellite tracking: In a very large, featureless lot, it is perhaps worth using GPS. If you have a GPS device, mark the location of your car. Then you'll have an easy route back to your vehicle at the end of the day.

Fascinating Facts About May

- The Penny Black, the first official adhesive postage stamp, was issued in the United Kingdom on May 1, 1840.
- Good Housekeeping magazine went on sale for the first time on May 2, 1885.
- Margaret Thatcher became the first female Prime Minister of the United Kingdom on May 4, 1979.
- IBM Deep Blue became the first computer to beat a world-champion chess player when it beat Garry Kasparov on May 11, 1997.
- Humphrey Bogart married Lauren Bacall on May 21, 1945.
- Johnny Carson hosted The Tonight Show for the last time on May 22, 1992.
- The New York Public Library was opened on May 24, 1911.
- The Mars Odyssey found signs of water ice deposits on Mars on May 26, 2002.
- R.M.S. Titanic was launched on May 31, 1911.

NEWS YOU CAN USE

Your
Name Here

This Month's Sudoku

7	1		4		8	2		
	2			9	5		3	1
	5					8		
					2	5	1	
	9	5	1					
		7					4	
1	3		5	8			9	
		4	7		9		2	8

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