

# Newsletter July 2012



**AmerInvest Realty**  
& Property Management

## Shopping For The Best Home Loan

Finding the perfect home is a task, but shopping for the best home loan can be even more tedious. With so many lenders promising low rates, closing costs and little or no down payment requirements, it's often difficult to know which way to turn. Luckily, there are several steps that you can take to find the right lender for your individual needs.

### Assess Your Situation

Do you know what your credit score is? If not, you should. Most lenders rely on this triple digit number to determine both your creditworthiness and interest rates. If you have excellent credit, you can probably work with almost any lender. If you have severe blemishes in your financial past, however, finding the right lender may require a little more footwork.

### How much money do you have for a down payment?

If you are on a budget, you will need to choose a lender that can help to get you into a home with a minimal down payment. Knowing where you stand will give you a good idea as to which lender you need to work with.

### Compare Rates

As is the case with anything in life, it pays to shop wisely. Because a home is the largest



Wednesday, July 7

investment that most people will ever make, it stands to reason that comparison shopping is a must. As you speak with various lenders, ask about their rates, loan terms, qualification process and down payment requirements.

Interest rates change often, which means locking in your rates when they are low can save you a bundle of money. Because there are so many lenders competing for your business, you will be greeted with plenty of appealing offers, including low rates, closing costs and down payment requirements.

### Demand The Best

You are the one buying the home, so you should be the one to choose the length of your loan term. With the ex-

ception of a situation where payments are simply unaffordable, it's up to you to decide how long you want to pay for a house. Many homebuyers prefer a longer loan term to keep the payments low, while others want to get the home paid for as quickly as possible with a shorter term. It's important to keep in mind that the longer you pay for a home, the more money you will end up spending in interest.

It's a good idea to talk to your lender about their willingness to accommodate your needs. If you're in doubt about which lender to choose or are new to the area and need a little guidance, ask your REALTOR® for a referral. He/she knows the business and will be more than happy to assist you in making your dream of home ownership become a reality.



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**Special points of interest:**

- Contact us with any question at **623-332-1388**
- Open Monday—Friday **8:00 - 6:00**
- Property Management Weekends by appointment only
- Rent is due on July 1st, and late on the 5th
- Online Newsletter at [www.amerinvestrealty.com](http://www.amerinvestrealty.com)



Uncle Sam greets you!

*“An enemy generally says and believes what he wishes”.*  
- Thomas Jefferson



Bon appetite!

## Independence Day

I just want to stop a minute and wish you a good July 4th! I hope your day includes a noisy parade and noisier fireworks. I think once in a while we just need to cast aside our dull, grown-up personas and cut loose with our crazy kid personas! So get out there and waste your allowance on fireworks, get a little BBQ on your chin, get in the watermelon seed spitting contest, and put on that silly Uncle Sam hat. In the spirit of the day, I did a little checking about the history of Independence Day. Guess what? They didn't tell

us the whole story in grade school! In case you're interested, read on to find out what I discovered:

The original resolution (to cut the apron strings from Mother Britain) was introduced to the Continental Congress on June 17, 1776.

Then Thomas Jefferson and a willing committee put their heads together to polish up a formal writing for the grand announcement. The actual resolution was approved on July 2 but the Declaration of Independence (a separate doc-

ument) was adopted on July 4, 1776.

It took days, weeks, and in one case, years before all the signatures on the Declaration were in place. Thomas McKean didn't get his signature on the page until 1781!

Exactly one year after the Declaration was approved, Philadelphia held a huge birthday party for the infant republic. But the first official (by legislative act) celebration was held in 1781 in Massachusetts.

OK, friends, class is over. Eat, drink, and be merry! Independence is worth celebrating!

## 4th of July Day Party Ideas

### Host A Cookout

One of the most popular traditions to enjoy over the Fourth of July holiday is a cookout with family and friends. Get out the grill, grab some hotdogs and hamburgers and get cooking. Children love cookouts

and they also love playing



outdoors. If you can find a way to combine both by hosting a cookout and inviting some of the other children in the neighborhood, along with family and friends, you will have a happy Fourth of July and so will your kids.

## Grilled Flank Steak With Balsamic Marinade

### Ingredients:

1 to 1 1/2 pounds flank steak  
1/4 cup balsamic vinegar  
1/4 cup extra virgin olive oil  
Juice of 1 lemon  
2 teaspoons Worcestershire sauce  
1 teaspoon dried leaf oregano  
1 teaspoon salt

1/2 teaspoon garlic powder  
1/2 teaspoon onion powder  
1/4 teaspoon ground black pepper

### Preparation:

Trim steak of any excess fat and place in a food storage bag; add remaining ingredients. Turn to mix and coat the steak. Refrigerate for 2 to 4 hours, turn-

ing frequently.

Grill the steak over medium high heat for about 5 to 7 minutes on each side, or until done as desired. Slice thinly to serve.

Serve this flavorful balsamic grilled flank steak sliced thinly, with baked potatoes or rice and a side vegetable or salad.

Serves 4

## Home Maintenance Tips for the month

### How To Choose The Perfect Grill

When choosing the perfect grill, it's important to understand the different types and their functions, but also how each relates to your particular needs.

### Types Of Grills

A charcoal grill is a popular choice among many who enjoy cooking in the great outdoors, but it also takes a little more

time to prepare your food with the intense smoked flavor that's a trademark characteristic of charcoal-grilled foods.

A gas grill, which averages out to be less expensive than charcoal when calculated on a per use basis, is also a popular choice. It's important to note that gas grills, however, have additional concerns and safety precautions that must be observed carefully.

An electric grill is convenient for many people, including those who live in a condominium, apartment or other small home that has little or no backyard for grilling. In these situations, the use of a gas or charcoal grill may not be safe, which is why an electric grill is a popular alternative. All that's required is a location close to an electrical outlet and the desire to enjoy grilled foods.

A smoker is for the serious grilling fan, who plans to cook

### TIPS FOR DO-IT-YOURSELF WORK AND SAVE

a lot of food at one time. This type of unit is ideal for backyard cookouts with a large group of friends or even a family reunion. Their ability to cook a large amount of food makes them perfect for gatherings.

### Choosing The Perfect Size

In addition to the type of grill, it's important to consider the size of the unit when planning for a new purchase. As the

cook, you will need to know how often the grill will be used, what type of food will be prepared on it and how many people you will be serving at any given time. It's equally important to know how much space you have available for the grill itself. As a general rule, grills are available in all shapes and sizes and knowing how much room you have will go a long way in choosing the perfect grill.

### Accessorize Your Outdoor Kitchen

When choosing a grill, it's also important to choose the right accessories to go along with it. After all, a chef is nothing without the proper cooking utensils. Some additional accessories to consider include cleaning tools for your specific grill and a protective cover to prevent damage.

Find a shady location to store it until next time you use it.

## Red, White and Blue Trifle

### Ingredients:

1-1/2 cups cold whole milk  
4 serving size pkg. cheese-cake flavor instant pudding mix  
8 oz. container frozen whipped topping, thawed  
1 frozen loaf pound cake, thawed  
2 cups pitted cherries or sliced strawberries

1 cup blueberries  
1 cup sliced bananas  
1 cup raspberries  
1/2 cup sliced almonds, toasted

### Preparation:

In medium bowl, combine milk and pudding mix and beat with egg beater for 1-2 minutes until smooth. Fold in the thawed whipped topping. Cut the thawed pound

cake into 1/2" cubes. In large glass bowl, layer 1/2 of the cake cubes, 1/2 of the fruit, and 1/2 of the pudding mixture. Repeat layers. Top with whipped cream (ice cream), blueberries and red berries of your choice.

Chill at least 2 hours before serving. Sprinkle with toasted almonds. Serves 12



Happy 4th!

**"Freedom is nothing else but a chance to be better."  
- Albert Cumus**



Enjoy!



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**TOGETHER WE CAN DO IT!**

We are on Web!

[www.AmerInvestRealty.com](http://www.AmerInvestRealty.com)

## *Five safety tips for 4th of July*



Mark Your Calendar!  
 Wednesday, July 4th

Follow these safety tips for keeping youngsters healthy and happy:

1. Use extreme caution with sparklers and other fireworks novelty items commonly sold at grocery stores and gas stations.
2. Create a "child-free zone" around outdoor grills. Use lawn chairs or other items to establish the area in which children should not be allowed to enter. Be sure grill fuel lines are properly connected and free of cracks or tears to prevent explosions.

3. Follow strict food safety practices, particularly in hot weather. Perishable foods are limited to two hours at room temperature (68-72 degrees Fahrenheit) and even less time in the hot outdoors.

4. Keep children away from floats and vehicles traveling on a parade route.

5. Be sure children know what to do if they become separated from parents or other supervisors.

If there's anything we can do for you this month (aside from planning your 4th of July celebration), please feel free to give us a call.

You can always reach us at **623-332-1388** or **888-235-6145** or from our web site at [www.amerinvestrealty.com](http://www.amerinvestrealty.com)

*"Together We Can Do It!"*

*Happy  
 4th of July!*