

In Touch With BOB

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"Making Friends One Home at a Time"

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Kristopher & Co. Real Estate 865-584-5599

Bob@BobEvridge.com

www.BobEvridge.com

865-660-0198

There Couldn't Be A Better Time Than Now

If you are looking to buy or sell a home in Knoxville there couldn't be a better time than now..

Two factors will influence home prices this summer.

First, new financing limits are in place for many areas of the country now. These new limits make it easier to finance loans on higher priced properties and mortgage companies are going to be willing to make good deals on these higher priced homes.

Second, in many parts of the country, housing prices

seem to have leveled off. In Knoxville, prices have been pretty stable for several weeks. Experts say it is likely that the only way to go now is up. Bargains may not be around long. If you are in the market for a new home, or planning to sell, I can help you. I guarantee satisfaction with my service.

Don't wait for prices to rise! I'm only a phone call or e-mail away.

Bob

Modulars Come Of Age; Resale Values Rise

On Long Island, a graceful driveway curves past a stone fence and meanders up through columns to the majestic covered entrance of an enormous colonial home. Five bedrooms. Three car garage.

Who would guess that it was made in a factory?

No one, unless you happened to be standing on the corner three weeks earlier. At that time, there was nothing on this particular corner. Now there is a miniature mansion.

This is the lure of the modular, which has definitely arrived in fashion-conscious New York. In most areas of Long Island modulars sell and resell for exactly the same price as stick-built homes. The main difference? You can put one up in one month instead of six. In addition, there are savings per square foot in a modular versus stick built. According to *The New York Times*, in one area of Long Island where homes build for \$305 per square foot, a comparable modular can go in for about \$265 per square foot.

Modular Housing



comes of age.

Nationwide, modulars accounted for 8 percent of all new home sales in 2006, mainly in New York, Michigan, and other parts of the Midwest where they are very popular. That number is up from 3 percent since 2002 and the trend is continuing, according to remodel expert Bob Villa.

Modular construction is used for 40-story office buildings, 4-story brick college dormitories, cavernous six-bedroom homes and quaint 1,000 square-foot starter homes.

Today modulars are also the subject of very fashionable architectural designs. Architects are interested in modulars since they deliver factory-perfect finishes on fancy new enviro-friendly housing designs: geothermal heat, solar paneled ceilings, floor to ceiling windows.

But can you resell them? Do they hold their value?

Yes, says AOL.com real estate guru Tom Kraeutler, who writes that modular homes are first class structures.

"Modular homes should have an identical value to those built on site," Kraeutler writes in his blog.

Modulars Withstand Storms

A 1992 FEMA study of Hurricane Andrew destruction showed that modular homes in Dade County, Florida, stood up better to high winds than stick built homes.

According to television's Bob Villa, modulars are made with 20 percent to 30 percent more materials than stick built structures.

Who (or what) is Fannie Mae?, page 3

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Ask the Expert



Q I lost my job and got behind on my mortgage payments. Now I have a new job and can pay my bills. But I don't see any way I'll be able to catch up with my mortgage payments. Can I avoid losing my home?

A You're in luck! Fannie Mae, the nation's big mortgage financing company, recently announced a new kind of loan called the Home-Saver Advance.

This loan is designed for people who have fallen behind on mortgage payments because of divorce, job loss, or illness. While your local lender will usually give its good customers time to catch up with payments, their limit is typically two years. After that time, you must be in good standing.

With the HomeSaver Advance program, you can get a 15-year loan at 5 percent interest that covers delinquent payments. You won't be required to make a payment on the loan for six months.

You won't get the money directly. Your loan servicer, the company that provides billing and pay-

German or Not, You'll Like This Hearty Version of Sauerbraten

You may already be familiar with sauerbraten, a beef dish that combines sweet, sour and pungent flavors. It's on many a German restaurant menu. Instead of sauerbraten, you could find porkerbraten on the menu. It is a roast of pork, slow-simmered in a rich, brown onion gravy.

It can be made with nearly any cut of pork, including roasts, chops, tenderloins or pork steaks. Many of these cuts are relatively inexpensive and may be included in a cost-saving pork variety pack at the local market.

The cost of the ingredients is low, but the flavor is outstanding. And it's a healthful dish with its meat protein, onions, omega-threes in the canola oil and beta carotene in the carrots.

Porkerbraten in a traditional beer and onion gravy

1 2-3 pound pork loin	1/2 cup pork, beef or chicken stock	1 large sweet onion
2 tablespoons salt	1 tablespoon coarse pepper	2 large carrots
2 tablespoons caraway seeds	1/2 cup dark beer	3 tablespoons flour
2 tablespoons canola oil	3 tablespoons butter	

Preheat the oven to 350.

Diagonally score fatty side of pork loin. Rub the salt, pepper and caraway seeds into scored fat. Set aside 30 minutes and let meat come to room temperature.

Medium chop the onions, slice carrots to a quarter inch and place them on bottom of roasting pan.

Put the loin fat-side down on the vegetables and pour the beer over it. Cover the pan with foil, and roast it for half an hour. Remove foil, turn roast fat-side up, and place it back in the oven uncovered. Cook 45 minutes or until the meat is browned. Remove it from the oven and let it cool.

Strain juices from the vegetables, place in a skillet, and add pork, beef or chicken stock. Keep onions and carrots warm until serving.

Knead the butter and flour together into a paste. Bring the juices to a simmer and whisk in small pieces of the paste until the gravy thickens.

Place two to three slices on each plate along with vegetables. Ladle the gravy over the meat. Serves four.



ment services for your lender, will get the money.

To qualify, a borrower must have a loan that is at least six months old that was sold to Fannie Mae by the original lender. This is the case with about 23 percent of mortgages nationwide.

You must also be behind in payments in an amount equal or greater than two full payments of the mortgage principal, interest, taxes and insurance.

You must show your situation has resolved itself and that you will be able to carry another loan.

A HUG

A hug has no unpleasant side effects. It's all natural. It's inflation-proof and non-fattening.

It's non-taxable and non-polluting. You might get it back! Best of all, it's fully refundable.

Ford Says Prototype Could Get 120 mpg

With the current high prices of gasoline it is nice to know that someone is looking ahead. The plug-in version of the Ford Escape compact SUV is a gasoline-electric hybrid. It will have five times the battery capacity of the current Escape and will recharge from a standard household outlet.

Ford says the plug-in engine will get up to 120 miles per gallon, in careful city driving, and 70 mpg to 80 mpg on the highway. It's unclear how much the bigger battery and charging hardware will increase the price of today's Escape, which starts at \$27,170.

The drive train is the same as the non-plug-in version but with a 10-kilowatt-hour battery and a 2.3 liter gasoline engine, which reaches 133 horsepower at 6,000 rpm.

Home Decor

New for Your Home: Frames that



Peek Around the Corner

Available from the German accessory store, Details, www.details-produkte.de

Storm Curtain Makes Hurricane Season a Bit More Safe

Hurricane force winds of 74 mph or more are enough to make machine gun ammo out of anything not nailed down.

Typically home and business owners in hurricane zones attempt to mitigate the wind damage by putting up window barriers made of materials ranging from plywood to steel. But these all have drawbacks. Plywood and steel coverings are hard to get on, too ugly to keep on, and sometimes not strong enough to give any real protection.

Now the awning company John Boyle & Co. has come up with a new hurricane curtain that seems to solve many of these problems and a few others.

The [Storm-A-Rest curtain](#) is made of ultra-high molecular weight polyethylene, a material used in body armor, and is 15 times stronger than steel but extremely light. The curtain weighs just 2.5 ounces per square foot and come in rolls that can be rolled permanently above windows or taken down and stored.

When rolled down, the panels solve another problem: they are more than 75 percent translucent, an important consideration when a hurricane takes out the power.

The curtain is approved under the state of Florida's Wind Zone 4 building code, covering structures within the state's 1,200 mile coastline. The curtains are rated to meet or exceed impact standards for winds up to 155 mph. It costs \$20 to \$25 per square foot installed.

Hurricane season officially begins in June and peaks in September.

Who — or what — is Fannie Mae?

You could argue that if Fannie Mae had been around, George Bailey's Building and Loan would not have been in trouble, despite his absent-minded Uncle Billy, and he would not have needed an angel and the whole town to bail him out.

It would still be a wonderful life, but perhaps not as dramatic a life.

Fannie Mae's real name is the Federal National Mortgage Association and it is a federally chartered corporation, owned by shareholders, that has one main mission: To make sure there is enough money around that any American who has the resources to buy a home can get a mortgage. But not just any American can pick up the phone and call Fannie Mae.

When you get a mortgage from your local lender, the lender is the one who will be in touch with Fannie Mae. Your local lender wants to make loans, because it makes money (interest) on loans. But each local lender can only make just so many loans with the money it has available. That's where Fannie Mae comes in.

Thanks to Fannie Mae, your lender doesn't have to wait 30 years until you pay off your mortgage so that it can make a new loan to another family. Instead, your lender can sell your loan to Fannie Mae, make some money on the loan, and then loan someone else in your community money for a home.

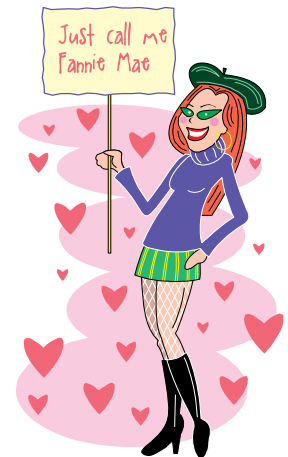
Fannie Mae makes money because it can borrow at the best possible rate, a better rate than you get on your mortgage. Fannie Mae buys your mortgage for a lower rate than the lender is charging you, then holds your mortgage (or maybe even sells it again) until you pay it off.

In the meantime, you keep right on paying your local lender, just as you have always done.

Of course, Fannie Mae is the mega player in the mortgage paper world. It makes still more money by packaging up your loan with others and selling it in a bundle to investors, pension funds and other groups. Fannie Mae guarantees that the investors get their money, even if you default on your mortgage.

This is where Fannie's government relationship comes into play. If a vast number of people default at one time and overwhelm Fannie Mae, then she has a great ace-in-the-hole: Your tax dollars. The U.S. government has never explicitly guaranteed that if Fannie Mae failed, tax dollars would be used to prop up the corporation. But most people think that is what would happen.

Today, more than 70 percent of American families own their homes. Not a bad track record, even though Fannie Mae is often criticized as a titan that fights regulation and uses its own size and complexity to avoid close scrutiny.



Three Skills That Will Take You Far

When you hear the word "work," you might associate it with sitting at a computer or cutting the grass. Yet, there are three aspects of work that few consider.

The Power of Listening

Listening well is a job that takes plenty of work. To do it right, you have to pay attention and make appropriate eye contact.

And you have to be thinking at the same time, not of something else but about what you are hearing. What's more, even if you think you have something to add, you can't interrupt. You have to wait your turn to comment or to ask a question.

The Importance of Admitting

Admitting that you don't understand is basic to getting more information. It works in conversations, but admitting that you will need help with a job or project is even more important.

Some people won't admit to making a mistake. They are afraid that it will hurt their perfect image, bring more work or invite future blame. While pretending to be infallible, however, they may not learn or grow.

The Virtue of Thanking

Thanking someone for a favor or extra help shouldn't be work; it should be an automatic response. The one who should be thanked will notice if you don't do it.

Stories abound about people finding money, returning a wallet, or saving someone's life, and not a word of thanks was given.

Sometimes people are embarrassed or self-conscious of the fact that they needed help, lost something or needed to be rescued. That shouldn't keep them from showing appreciation.

Simple courtesy requires a thanks for little things. A note, email, or gift is better for a big thing like saving your life, literally or not.

Finally, courtesy costs you little or nothing. It can however gain you the world.

If New-Car Buyers Use It

New safety add-ons will force good driving. Thanks to safety innovations, cars today hold up in crashes better than ever, but now automakers are turning their attention from the car to the human doing the driving.

Drivers operate about 250 million registered vehicles in the U.S., and each year there are 6 million reported crashes, and 42,000 fatalities.

According to Mark Rosenker, the National Transportation Safety Board (NTSB) chairman, the number of fatalities has declined in recent years, mainly due to airbags, antilock brakes and seat belts.

But these technologies probably are doing all they can to increase driving safety, Rosenker said.

Enter the new bad driving prevention features, also known as "active crash-avoidance" technology.

Here's an example. Most drivers know they ought not to tailgate. Yet, some do. But what if the car itself were smart enough to prevent tailgating? That's called 'adaptive cruise control' and it's getting some consumer support, says the NTSB.



Last year, a J.D. Power & Associates poll of consumers found 53 percent were leaning toward adaptive cruise control. The system slows down the car if it is moving too close to the vehicle in front of it. A unit located behind the grill determines the speed and distance of the vehicle in front.

When the distance is computed to be safe again, the system accelerates the car back to its last speed setting.

Or if you don't stop before the collision, the brake-assist feature will do it for you. Rear-end collisions are the most common type of crash.

The poll found that 67 percent of consumers wanted blind-spot identification, and 43 percent were likely to order lane-departure warnings on their new cars. Lane-departure warning helps to avoid the deadliest type of crash, the off-the-road accident.

For those who are doubtful, some car makers allow drivers to turn off the systems. But automakers say drivers will get used to them and use them.

Active crash-avoidance technology is here to stay, either with voluntary consumer use or, as many suspect, through future laws and regulations.

New Lock Set Lets You Rekey Doors

Here's the perfect item for properties that must be frequently rekeyed as tenants move in and out.

The [Kwikset Smartkey](#) deadbolt system lets you rekey your locks in seconds. The locks use bars instead of pins and tumblers that protect against 'lock bumping' -- a technique used by burglars who have special deep cut keys that defeat pin and tumbler deadbolts.

The \$30 lock kit includes a lock and key plus a 'learning tool' that, when inserted along with the lock's original key, resets a lock. This allows property owners to rekey all doors to one key.

Termite Inspection Now Could Save Money and Grief in the Future

Oh, oh, there's a mud tube climbing up the foundation of your house. It's time for action: you've got termites.

If this were your house, you could be in for a big expense. You have to get rid of the wood-chomping pests and then repair the damage they did. It will be much worse if they have been at work for some time.

It can happen in cold climates as well as in warmer places. Termites are fairly common in Chicago, for example, and they've been found as far north as Alaska. Ice and snow slow them down but don't get rid of them.

As with any problem that causes deterioration of a building, early detection prevents extensive damage.

Get a termite inspection. It will cost about \$125, depending on where you live, and it will take a half hour to 45 minutes for the inspector to complete his work. It may include inspection of the basement, foundation, woodwork and the attic. The inspector will also check for ants, bugs and fungus.

The peace of mind a "no termites" verdict brings is worth the price. If infestation is found, damage can be brought to a halt and the problem eliminated within days.

Common conditions that encourage termite infestation include earth-to-wood contact at support posts, cellulose debris and boards left in the crawlspace, improper drainage away from the structure, and inadequate ventilation in the crawlspace.

Wood mulch should not touch the foundation or be too close to it. The same is true for stacked firewood.

Old tree stumps near the building should be removed, along with roots.

Correcting these conditions can reduce the likelihood of a termite problem, according to Ohio State University entomologists.



Even For Those With Little Time or Space, Garden Spots Can Be Inspirational

A tiny garden can bring you closer to nature as you tend the plants with special care and watch them grow.

It could be a niche in a corner of the yard, a raised bed of flowers or vegetables, a window box or two or a container garden on the deck. In any case, the compact garden takes less time and work. The satisfaction comes from working with each individual plant.

Consider a spot that gets morning sun and afternoon shade. If your place is shady, search for shade-loving plants with greenery or flowers that may be planted under an ornamental tree.

Adding a wooden bench or chair will give you a place to relax in your niche. You could add a sundial, a birdbath or trellises for your climbing vines.

Men particularly enjoy building a rose garden. One costs a little more to start, but with proper care the roses will come back bigger and more beautiful with each passing year.

Roses are very attractive as they bloom in sunny niches, raised beds, or even when growing in wooden wine barrels from the garden store.

Container gardening is a pleasant alternative to having a garden in the yard. Containers come in all shapes and sizes. They can be put on trays with wheels so you can move them whenever you want. Or they can be put on stands to make a more dramatic statement. And you don't need "mud shoes" to tend them after a rain.

Plastic containers require less water than clay pots. Soil in clay pots dries out faster.



I don't care how much power, brilliance or energy you have, if you don't harness it and focus it on a specific target and hold it there, you're never going to accomplish as much as your ability warrants.

Zig Ziglar

The winner ain't the one with the fastest car. It's the one who refuses to lose.

Dale Earnhardt

Courage is what it takes to stand up and speak. Courage is also what it takes to sit down and listen.

Winston Churchill

Voters don't decide the issues, they decide who will decide the issues.

George Will

Good friends are the family we choose. They don't let you take yourself too seriously or sell yourself short. They sympathize with your problems without giving advice. They make tough times easier and good times more fun.

N. Comiskey

In reading the lives of great men, I found that the first victory they won was over themselves. Self-discipline with all of them came first.

Harry S. Truman

We lie the loudest when we lie to ourselves.

Eric Hoffer



In frustration it's easy to jump to the conclusion that life is out to get you. Wrong assumptions will invariably lead you to wrong conclusions.

Richard S. Vegas

The best portion of a good man's life is the little, nameless, unremembered acts of kindness and of love.

William Wordsworth

May 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
ALS Awareness Month				1 National Day Of Prayer I-40 Smart Fix Closes Interstate	2 No Pants Day Holocaust Remembrance Day	3 Kentucky Derby Kite Day
4 Respect for Chickens Day	5 	6 Nurses Day	7 Great American Grump Out	8 No Socks Day	9 Child Care Provider Day	10 Lupus Day Rescue Squad - 50th Anniversary Celebration Chilhowie Park
11 Mother's Day	12 National Nutty Fudge Day	13 Leprechaun Day	14 Receptionist Day	15 National Chocolate Chip Day	16 National Pizza Party Day	17 Armed Forces Day
18 NASCAR Day	19 National Bike to Work Day			22 Toothpaste Tube Birthday	23 National Pickle Day	24 Brother's Day
25 Missing Children's Day 	26 Memorial Day Observed	27	28 Got Milk? tour making a stop at Market Square	29	30 Actual Memorial Day	31 Great American Grump Out Day

Vacation Advice

First, you may feel exhausted from your busy schedule at work, but don't plan to spend your vacation just resting and sleeping.

Second, though you are in a city with great restaurants, don't make food the focus of your trip. You'll tire of the eating routine and you'll gain weight.

Keep track of what you do. You should be able to come back with at least five good stories about what you did on your vacation.

Spend some time and money on things you actually do. At the beach, ride the dune buggies or try parakiting. Make time to ride a bike or play tennis. Play golf one day if you brought your own clubs and your partner has something to do at the same time.

Walk if you're able. Early morning walks through parks and neighborhoods give you a view of a city you'll get at no other time.

Meet and enjoy new people. Find them at resort meetings, restaurants, concerts or anywhere people meet. People from other countries or other parts of the U.S. are interesting, and they could be interested in you.

Do the tourist stuff even if you think you're too cool for it. Vacation spots have spent millions to entertain you. Visit the attractions, tour the museums, walk through the shops and get a massage at the hotel.

Pay attention to your vacation partners. Listen more, show that you care, make decisions together and stay calm.

Buy souvenirs that link to your experiences. Each one should be connected to something you did, saw, or enjoyed.