

VMI Properties newsletter

Hello and welcome to the "VMI Properties Newsletter".

Please take advantage of our monthly tips for:

- Saving Money
- Keeping your home cleaner, safer, and more comfortable
- Helping retain your home's value
- Helping improve your comfort and life style
- Getting into the position to purchase

THIS MONTH'S TOPICS ARE:

1. What Needs to be Done this Month?
2. The 4 Things You Need In Order To Purchase Your Home



QUOTE OF THE MONTH

"A good name, like good will, is got by many actions and lost by one."
Lord Jeffery

MONEY SAVING TIPS

- **SAVING MONEY TIP #1**
Be sure to keep your air conditioner filters changed each quarter. Not only will you save on cooling and heating costs. If you have not changed your filters and your unit fails due to your negligence—the cost of the repair may be taken from your deposit.

1. What Needs To Be Done This Month?

In August you should fertilize your lawn and I recommend using Scotts Turf Builder with SummerGuard for St. Augustine or Bermuda grass.



Benefits

- Strengthens and summer-proofs your lawn while combating a spectrum of harsh seasonal threats like insects, heat and drought
 - Build a strong lawn that can withstand heat, drought and foot traffic without rapid, extreme growth.
 - The heat-friendly formula is guaranteed not to burn your lawn by using a lower nitrogen rate.
- Apply during summer for a long residual kill of a broad spectrum of surface insects that thin and brown your lawn.
 - Provides effective control for approximately 6 weeks
 - Use as the **THIRD STEP®** in the **Scotts® Annual Lawn Care Program®**

How to Use

- For best results, use a spreader set to indicated label setting. Apply to a dry lawn and water in thoroughly to activate the product.

When to Apply

- Apply when insect activity or damage is first observed or suspected in the lawn. Make a repeat application of if there are signs of renewed insect activity. Normally, application gives effective control for approximately 8 weeks. For use during summer months or when brown spots/patches from insects, heat or drought are visible in lawn.

What It Controls

- Ants, armyworms, billbugs, chiggers, chinch bugs, crickets, fleas, grasshoppers, mole crickets, mealy bugs, sod webworms (lawn moth larvae), spiders, ticks, weevils

Cautions

- Do not treat only brown areas of the lawn. To prevent further damage, treat the entire lawn. Do not use any other lawn control product for at least two weeks after application of this product.

Active Ingredients

- .086% Bifenthrin Fertilizer Analysis: 28-0-8



• SAVING MONEY TIP #2

You can save hundreds of dollars a year by shopping at lower-priced food stores. Convenience stores often charge the highest price.

• SAVING MONEY TIP #3

Take advantage of VMI'S free credit repair program.

• SAVING MONEY TIP #4

You can save \$200.00 and more just by making your rent and deposit payments on time.



KEEPING YOUR HOME CLEANER

Wood Floors

It's always a good idea to check with a flooring specialist for information on cleaning wood floors because certain treated flooring requires specific cleaning methods. However, one general wood-floor cleaner is a solution of 1/2 cup of apple cider vinegar in 1 gallon of warm water. Use a soft cloth with most of the moisture squeezed. Get on your hands and knees and wipe the floor without getting it wet. Then buff with a soft dry cloth to bring out the luster.



2. 4 Things You Need In Order To Purchase Your Home

Getting a mortgage is a process! It's time consuming and it costs money but in the long run if you own your home you will come out many thousands of dollars ahead.

As has been explained before you still need to do these three things in order to get a mortgage at a good interest rate and low down payment

- Pay rent on time and track payments
- Accumulate a nice size deposit
- Improve your credit score



With the new problems in the mortgage industry home loans have become somewhat harder to acquire.

Fortunately you will still be in a great position to receive the loan for your home if you follow the VMI guidelines outlined in your credit package with one new wrinkle.

The forth thing you will need is employment verification and the longer the better. One way to do this is to start a small business of your own. It can be as simple as selling stuff on EBay. Just make sure that you get an inexpensive business license in the city where you live and keep it current.

This will not only help you with the loan process but will also help fill in the gaps on your employment history when applying for any new position.

Thank you for reading the "VMI Properties Newsletter". I hope you will use some of the ideas here to improve the quality of your life. If you have comments or suggestions please let me know.

Have a happy Labor Day on Monday September 6th!!

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