

Real Estate Matters

By Ron DeCesare



Tips for Buyers

Maybe you are a 1st time homebuyer and would like to take advantage of the \$ 8,000 1st time buyers credit. There are a couple of weeks left. Or, you are searching for a home for any reason... her are a couple of tips.

Get pre-approved for a mortgage. Pre-approval was always a smart move... but now it is a must! Most Real-

tors won't take someone shopping who may not be able to get approved in today's tighter loan market. It requires some effort but it is well worth it. In the event that you make an offer on a property, the listing agent will demand a pre-approval letter with the offer. So...be pro-active and get it done !! Lenders have different areas of expertise...some concentrate on resale homes..some are better at new construction..some have direct underwriting capability (some don't), some offer FHA, rural housing & veteran programs. Due to various rules I cannot provide specific information in this column as to which lenders may be best for you. If you'll stop in or call, however, I'll be glad to help you.

When you talk to lenders you certainly will want to ask the interest rate offered as well as the monthly payment. Make sure you ask each lender for the same information so you can compare properly. You will also want to get an estimate of the closing costs and the additional fees you will be responsible for includ-

Pen Argyl Football Parents Club

The Pen Argyl Football Parents Club is currently conducting it's Fall Mum Sale Fundraiser. If you are interested in purchasing Mum's please contact any Pen Argyl Football Player or Denise Hood at 610-863-6990.

The Mums will be available for pick up on September 25, 2009 from 12 until 6 PM in the lot next to Turkey Hill in Pen Argyl. There will be additional Mum's for sale on that day.

Thanks for your continued support!

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ing loan originating or underwriting fees, broker fees and transaction and settlement costs. Many of these fees are negotiable so ask potential lenders if they will waive or reduce one or more of the fees. Get the best deal!!!

Check your credit. Your credit score has become a bigger factor in the loan rate you get. To make a long story short...because of the level of foreclosures over the recent past credit standards have been tightened. Formerly a 680 credit score would get you the best rates. Now they are looking for a 720 score. A lender will check your credit free of charge but do not ask more than one to check it or your score will decrease. Make sure the lender runs a "merged report" (one that uses 3 credit bureaus, not just one) and he agrees to provide a copy.

When searching for a home the location, design, and price are certainly most important. Don't forget the other costs, however. Before you make an offer find out what the current owner pays for taxes, heating, cooling, utilities and check rates for home insurance.

Always hire a home inspector. The Appraiser will act in the interest of your lender. A home inspector is obligated to you only !! There is a VERY big difference with the ability of home inspectors...make sure you do your homework. Picking a name out of a book would be foolish.

This column is provided by Ron DeCesare, Broker/Appraiser at The Great American Real Estate Company. Ron can be reached at 610 570 6205 with any questions, comments, etc.

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Custom designed, meticulously maintained Colonial home nestled in a tranquil countryside setting, located 10 minutes from Rt. 80 convenient to New York City and Allentown. The home offers quality construction, spacious culinary functional kitchen, polished oak floors, master suite w/ a tiled Jacuzzi, private bath and walk-in closet, and so much more. MLS# 332439. \$332,500.



Just like brand new with all the extra's. Just a few of the features include: Full custom kitchen, great room w/stone fireplace, hardwood floors, formal dining room, finished basement with a game room, full kitchen and gym, 3 levels of decking with brand new solar heated pool, 14 person hot tub, BBQ area, tree swing & custom playground. MLS# 342995. \$409,000. Call Terry.



This salon has had extensive remodeling and is very attractive and well equipped w/3 work stations, 1 manicure desk, a separate pedicure room, 2 hair dryers, 2 shampoo sinks, a spacious waiting area and a massage therapy room w/massage table included. Located on a well traveled high traffic road, plenty of parking and conveniently located only 1 mile from Rt 80. MLS# 339513. \$239,900.



Beautifully remodeled RIVERFRONT home complete with boat pier. No rapid area of the river for miles. Home has been elevated above the 100 year flood plain and remodeled according to FEMA guidelines, completely up to code. 180 degree view of the Delaware River, large deck overlooking river and much more. Don't miss this one. Call today to show. MLS# 341173. \$229,000. Call Faith.



Commerical land available on highly visible route 191. Permitted uses include retail, professional office, general repair shop, roadside stand etc. Owner is a licensed real estate agent. MLS# 329991. \$150,000. Call Faith.



Great Commercial lot. Flat lot, easy access to Rt. 191. Lots of road frontage, public water available. Potential for light industrial or residential. MLS# 322091. \$299,000. Call Terry.



Residential Lot
One of the last lots left in the desirable Tuscarora Village. Build your own home on an affordable level lot. Great location Easy commute. Use of Tuscaroras amenities. ex.3 built-in pools, tennis courts,basketball courts etc. Only 4 miles from Rt 80. MLS# 332156. \$44,900.



Recently renovated building set to go for most professional uses. Currently operating Day Care. Modern offices and open areas.. Warehouse space with dock and double door access. Loads of parking with fenced in area. Perfect for medical, dental, professional offices, abstract company and more. Day Care business is included. Labor and Industry approved. MLS# 334018. \$359,000. Call Terry.

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Blue Valley Men's Pool League Scores as of Sept. 9th

Roseto R & G 11 Mineral Springs 5; Bangor VFW B 9 Bangor VFW A 7; Ziggy's 9 Five Points B 6; Five Points A 8 Roseto Legion 7; Devery's 8 Pen Argyl Rep. Club A 7; Wind Gap Legion 14 Danet's 3; Pen Argyl Rep. Club B 9 Penna Roadhouse 6.

Standings thru Sept. 9th

Fun Dog Show Set for Sept. 26

STROUDSBURG – Pooches from across the Poconos and beyond are welcome for an informal competition where every dog is a winner.

Another magical day for mutts is planned for Saturday,

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New Listing

1888 SQ. FT. VICTORIAN located just 10 minutes from NJ. 5 bedrooms, 2 baths, 3 car garage and above ground pool. Original hardwood flooring and trim work. MLS#343535 \$266,900



Reduced

NEW CONSTRUCTION 3BR, 2 bath ranch on nice in-town lot. Anderson windows & door, full, poured concrete basement. Still time to customize! Quality construction throughout. Also incl. oversized matching 2-car garage. MLS#334995 \$219,900



Reduced

SPECTACULAR CAPE COD! What a house! Offering 3500 plus sq. ft., 5BR's, 4 bath, circular driveway, master bedroom suite on 1st flr & great commuter location to Rt. 80! Convenient to shopping & schools. Large home, Great Value! MLS#337582 \$219,900



PRICE REDUCED! AGENT BONUS! Like new construction...only lived in 6 weeks! Secluded cape on 6 plus acres of wooded land. 4 bedroom, 2 1/2 bath, hickory cabinets, hardwoods and 2 car garage. Possible subdivision on extra acreage! Owners are very anxious! MLS#302406 \$399,000



Do your PATRIOTIC DUTY & find your INDEPENDENCE w/ this 1776 sparkler! Deeded river rights allows you to enjoy the Delaware w/ out the threat of flooding. House is a 4-5 BR w/ 3 baths & a separate entrance to the lower guest suite area. MLS#318397 \$318,900



THIS RANCH STYLE home is located in Evergreen Village, 5 minutes from the D.W.G. toll bridge. 3 beds, 2 baths, and spacious living room with a wood-burning fireplace. 55 and over community. MLS#337653 \$85,000

Division A: Roseto R & G 11, Pen Argyl Rep. Club B 9, Five Points A 8, Bangor VFW A 7, Five Points B 6, Penna. Roadhouse 6, Mineral Sprints 5.

Division B: Wind Gap Legion 14, Bangor VFW B 9, Ziggy's 9, Devery's 8, Roseto Legion 7, Pen Argyl Rep. Club A 7, Danet's 3.

Faith Christian/Roseto at Summit Academy/Clarks Summit PA

Goalie-Summit-Drew Randall; Goalies-FCS-Sam Fox/Gabe Zamora

Shots on Goal: FCS-18, Summit-11

Saves: FCS-11, Summit-10

Score at half: FCS 5 Summit 0

Score at end of game: FCS 8 Summit 0

Sept. 26 as the fifth annual Fun Dog Show takes to the field of Stroudsburg Intermediate School on Chipperfield Drive.

Registration starts at 11 a.m. followed by events, live music, food, face painting and a tricky tray from 11:30 a.m. to 4 p.m. Proceeds benefit the breast cancer three-day walk. Last year's event raised more than \$6,000.

Event founder Beth Moses, a cancer survivor, promises "a lot of new surprises for the dogs." The project is a labor of puppy love for Moses, of Stroudsburg, and a team of about 50 volunteers. The show began with close to 70 dogs its first year and now hosts well over 100.

"We keep growing and the community support keeps getting bigger," she said. "It's a combination of the dogs, and I think everybody's been touched by cancer. Dogs are a great ice breaker."

Moses estimates 50 percent of the dogs registered so far will be new to the event. "I'm excited to see new names and find out the word it out, the word is spreading," she said.

Moorestown Garden Club September Meeting

On September 1st we began with a short business meeting, then on to the program while the judge looked over the specimens and arrangements.

Our own Linda Kortz demonstrated how to do flower arranging, making three different arrangements using cultivated and wild flowers and various greens. Basically, you will need a container, oasis (soaked), tape, flowers, greens, and a base for the container. Remember the principle of balance: put the largest flower(s) in the center, and the smallest at the edges. Place the greens first, using them to hide the mechanics, then add the flowers. Practice makes perfect!

Goals-FCS: Stephen Underwood-unassisted, Kyle Coover-Stephen Underwood-assist, Kyle Coover-unassisted, Kyle Coover-Michael Dutt-assist, Michael Dutt-unassisted, Stephen Underwood-unassisted, Michael Dutt-Stephen Underwood-assist, Michael Dutt-unassisted.

Bangor High School Golf

Bangor – Wilson Boro, September 8, 2009

Delaware Water Gap Country Club, Par 72

Bangor (415): Stani Schiavone 77, Alex Colton 80, Eric Pugliese 85, James Lobb 86, Josh DeFranco 87, Ben Lentine 87, Ike Garr 88, Sean Altemose 89. Wilson (433): David Olexson 78, Drew Parr 84, Alex Gornick 87, Dylan Sostorecz 91, Pat Callahan 93, Eric Ulmer 96, Kane Kuharik 98, Dylan Keifer 101.

Inspiration for the Fun Dog Show came from Melon, an Akita beloved by Moses despite ailments that included epilepsy and cataracts. Moses initially envisioned a "Special Olympics" for dogs. The Fun Dog Show honors family pets that provide unconditional love.

"Not all dogs are suited for the Westminster Dog Show, but we know our best friends deserve an award just for being so important in our lives," said Moses.

Award categories include dog with the "wiggliest" butt, most expressive eyes, most expressive smile and best legs, as well as dog-owner look alike, fancy dress, most unusual pair and best handler under 12/over 65.

Dogs must be older than six months to participate, must have proof of vaccination, wearing identification tags and must be leashed and under control at all time during the show.

Admission is free for spectators. For registration details, call Beth Moses at (570) 422-1484.

Winners in the specimen categories were Joan Boccabella, Claire Cook, John Cook, Jan Charney, Helen Forshaw, Lois Frye, Jane Gilbert, Quentin Gilbert, Jennifer Granda, Sharon Jarrow, Linda Kortz, Karen Landis, Marianne Leshner and Jane Roberts. Winners for the arrangements were Joan Boccabella, Jan Charney, Helen Forshaw, Karen Landis and Evanne Maher.

The October 6 meeting will be held at the Salem U.U.C. Church of Moorestown, Rt. 946 and Copella Road, west of the intersection of Rts. 946 and 512. Refreshments will be served at 6:45, and the meeting will begin at 7:15. The public is cordially invited. For more information, please call Sharon Jarrow at 610-759-2628.

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Free First Time Home Buyers Seminar

Wednesday, September 23, at 6:30 PM

Location: REALTY EXECUTIVES

Wind Gap Plaza

31 W. First Street, Wind Gap

- Get the facts about the \$8,000 tax credit for first time home buyers.
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