

# Spring Fever

By Amy Perrin

April brings to mind four words for me: Easter, spring and HOME IMPROVEMENTS! That last one always makes my husband shudder. I only have a short list this year. We need landscaping, since he ripped it all out last fall. We need insulation upstairs or I will never use that bathroom in the winter again, brrr. We need a direct entrance to the fenced backyard for the kids, so I don't have to let them in and out more than the dog, and we **need** to get that olive green 30 year-old carpet out of the living room. Trust me, these are legitimate needs. Lucky for my man I am a woman with a plan. (He shudders when I say that too.)

We are going to use a Home Equity Line of Credit. The rates are incredible, starting at prime (currently 4%) and going up gradually from there. Even better, there are **no closing costs!** We could even start ripping out that carpet this weekend because we can close on our Home Equity Line of Credit in as little as two weeks. Ah, hello beige berber, oh how I've missed you.

If you need a little help around the house like me, or if you want to consolidate debt without changing your great mortgage rate, give our staff a call. We'll give you all the details. Rates are subject to cumulative loan to value and credit score.

\*APR 4.0 %



## Origin Test

### YOU MIGHT BE FROM MICHIGAN:

- If you pronounce Mackinac as Mackinaw.
- If you bake with soda and drink pop.
- If you can locate where you live simply by pointing to your hand.
- If your year has two seasons – winter and construction.
- If you know how to play euchre.
- If one of your favorite holidays includes the opening day of deer season.

## Our Staff

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## Are You Buying or Selling Cont...

Another valuable tool is public records. They can provide you with information on what the current owners paid for the home and then you can ask what they have done for improvements and that will help you determine a price. You can also get information on public schools, crime statistics, and environmental issues.

The last thing that you may want to have done is inspections. Some Investors require them for closing, but it is best to have them done for your own information. This may include termite, chimney, furnace, roof, or air duct inspections as well as the standard electrical and plumbing.

If you find yourself buying or selling please remember us. It's obvious that we can help you when buying, but we can also help you when you begin to sell your home. We at HNMC always recommend that you use a licensed Realtor.



## Leg of Lamb

1 cup dry red wine  
 3/4 cup soy sauce  
 4 large cloves garlic, crushed  
 1/2 cup chopped fresh mint  
 2 tablespoons slightly bruised fresh rosemary or 1 tablespoon dried  
 1 tablespoon coarsely ground black pepper  
 1 butterflied leg of lamb (about 4 to 5 pounds)

Combine the wine, soy sauce, garlic, mint, rosemary, and pepper and pour over the lamb in a noncorrodible shallow baking pan. Refrigerate covered 6 hours, turning the lamb frequently. Prepare hot coals for grilling. Drain the meat but reserve the marinade. Grill the lamb 4 inches above the hot coals about 20 minutes on each side, basting frequently with the marinade. Check the lamb for doneness frequently after 30 minutes. Cut into thin slices and serve, accompanied by corn on the cob, sliced summer tomatoes, and a green salad



## The Quote Corner

By Rob Stacey

He that is of the opinion money will do everything may well be suspected of doing everything for money.

**Benjamin Franklin**





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# DUE DILIGENCE

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## Are You Buying or Selling a Home? By Kathy Collins

This is the time of year when many people, or someone they know, is making a move. Spring is a time of fresh starts and nearing the end of the school year. In our business this is when people who have been waiting through the winter get serious about what they want.

There are many things to consider when you are buying a home, and anyone who is selling should also look at and address the questions and concerns that may likely come up. It is always better to be prepared than to be caught off guard.

It is important to know why someone is selling a home. You want to know how motivated they are to sell the house. This will determine how much they may or may not want to negotiate on the price.

If you are not familiar with the neighborhood it is a good idea to ask the realtor or speak to the sellers yourself. If you are looking at a property that is not somewhere you know about, you may want to drive, or walk, through it at different times of the day. This may sound strange, but it will give you a feel for what to expect. It is better to know before it's yours.

## April 2004

SUN	MON	TUE	WED	THU	FRI	SAT
				<b>1 April Fool's Day</b>	<b>2</b>	<b>3 Pava's Birthday</b>
<b>4 Daylight Savings</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8 Maundy Thursday</b>	<b>9 Good Friday</b>	<b>10</b>
<b>11 Easter</b>	<b>12</b>	<b>13 Thomas Jefferson Birthday</b>	<b>14</b>	<b>15 Income Tax Day</b>	<b>16</b>	<b>17</b>
<b>18 Paul Revere Day</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22 Rob's Birthday</b>	<b>23</b>	<b>24 Day of Astronomy</b>
<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30 National Arbor Day</b>	

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