



Lew Nason

LIVING DEBT FREE AND TRULY WEALTHY

Found Money Consultants Of Paulding County

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HELPING FAMILIES TO TURN ALL THEIR DREAMS INTO REALITY...



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Cutting Energy Costs

It's no big surprise that energy costs money, but some people greet their bills each month with shock when they see how much their consumption is costing them. According to the U.S. Department of Energy (DOE), the average family spends approximately \$1,600 per year on utility bills alone. Anything you can do to conserve energy puts some of that money back in your pocket.

Let's take a look at 4 painless ways to reduce your electric bill.

1. Use a Programmable Thermostat

A programmable thermostat lets you make the house hotter or cooler during periods when you aren't home. This reduces the temperature difference between the exterior

and interior of your house, which in turn reduces energy loss. If you don't have a programmable thermostat, go get one, the savings will be seen on your very next bill. Remember the DOE recommends setting the air conditioner at 78 degrees and the furnace at 68 to keep your house comfortable, while reducing your energy costs.

2. Ceiling Fans

If you have ceiling fans in your house, turn them on and use them properly. According to Energy Star, a voluntary labeling program sponsored by the DOE and the U.S. Environmental Protection Agency, ceiling fans should be set to spin counter-clockwise in the summer, which pulls hot air up to the ceiling and away from the living space. In the

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Stuck In Your Mortgage? Look At Loan Modification!

You don't always have to spend a lot to reduce your mortgage interest rate. Lucky homeowners can "modify" their mortgages, paying their existing lender a few hundred dollars in exchange for a reduced interest rate on the current loan. Rates have been dropping, people are refinancing. Now is the time to ask for a modification.

Modification vs. Refinancing

Loan modification is painless. You get a couple of forms to sign. It's not like going through another closing. However, in some cases Modification just can't be done, so the other option you have is to do a full refinance.

If you refinance, don't automatically

switch lenders. Talk to your current lender, they might offer you a "streamlined" refinancing, requiring less money, paperwork and time than other lenders require.

The difference between a modified mortgage and a streamlined refinancing lies in the length of the loan. When you modify a mortgage, you keep repaying the same loan. When you refinance, you start all over again with a new loan. Let's say you have a 30-year mortgage and have been paying it for five years. If you modify the loan at a lower rate, you still have 25 years remaining on your mortgage. It's the same loan, at lower interest. On the other hand, if you refinance the mortgage, your old

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Interesting Facts:

-According to an old English system of time units, a moment is one and a half minutes.

-Cars were first made with ignition keys in 1949.

-Diamonds are the hardest substance known to man.

-Which of the 50 states has never had an earthquake? North Dakota.

-If you could drive to the sun -- at 55 miles per hour -- it would take about 193 years

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Life Insurance Awareness Month!

No one likes to think about dying. But if your loved ones will suffer financially when you die, it's a subject you have to address. You need to consider how your family would fare financially if, suddenly, you weren't there to provide for them. Where would the money come from to pay for your funeral, the monthly bills, the mortgage, the kids' education costs? These are the questions the life insurance industry wants all Americans to ask themselves.

If you have any doubts as to how your family would manage without you, it's time to take charge of your situation by getting a life insurance check-up today.

Don't gamble with your family's financial future for one more minute. Take charge of your life insurance situation today and rest easier knowing your loved ones would be taken care of if something were to happen to you.

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Cutting Energy Costs

winter, reverse the setting so the fans blow the hot air down, thus taking some of the pressure off you air conditioner and furnace!

3. Energy-Efficient Light Bulbs

A quick and easy way to reduce your energy costs is to replace existing incandescent lights with energy-efficient compact fluorescent lights. According to General Electric, compact fluorescent bulbs "use two-thirds less energy than standard incandescent light bulbs, and last up to 10-times longer." GE reports that using a 13-watt compact fluorescent in place of a 60-watt incandescent will result in a \$30 savings in energy costs over the life of the bulb. A little bit more money upfront can result in big savings!

4. Change/Empty Your Filters

Change the filter on your heating and cooling unit on a frequent basis. Many heating and cooling unit manufacturers recommend doing it quarterly or even monthly to keep the unit operating at peak efficiency. Similarly, empty the lint filter on your dryer after every use. Even a small amount of lint reduces energy efficiency.

Small Steps Lead to Big Savings

Saving energy conserves valuable resources and saves money. Do your part to make energy conservation a habit; it's a move with positive implications for both the environment and your wallet.

Stuck in your mortgage? Look At Loan Modification!

loan is paid off and you start off with a brand-new loan for the term you choose, whether it's 15, 20 or 30 years or some other period.

In practice, the line between modified and refinanced mortgages gets blurry. Some lenders call it a modification if you have an adjustable-rate mortgage and switch to another mortgage with the same lender.

If your original lender sold your loan, don't worry. Ask if you can get streamlined refinancing with the new lender. You may pay fees for a streamlined refinancing, but the lender might not require a credit report or appraisal. Those two items alone can cost \$350 or more. Appraisals usually take several days.

mortgage rate, call your lenders customer-service number and "Ask if current customers have any special deals available to them?" – Remember it never hurts to ask!

It pays to shop. Another lender might offer a lower rate but higher fees than your current lender would charge for a streamlined refinancing. You have to do the math to figure out which deal is better. If you plan to stay in the house for a long time, the lower rate and higher fees might make sense. If you plan to move out within two or three years, it might be cheaper to take the slightly higher rate and lower fees.

Not sure if this will work for you? Give me a call at...

770-443-2852

Bottom line: When hunting for a lower