

REAL NEWS FROM BARTLEY REAL ESTATE

July 2009

COMPILED BY
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MEET OUR REAL ESTATE PROFESSIONALS...

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Upcoming Events

Let us post your next event
in this space FREE!

Email:
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call 502 732 5945

YOUR HOMETOWN REAL ESTATE TEAM

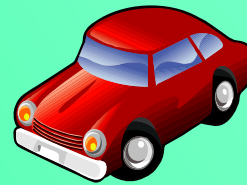
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Attention Buyers!!!

Buyers do not do these things before purchasing a home.

No major purchase of ANY kind that would create a debt.

- Automobile
- Furniture
- Appliances
- Electronic equipment
- Jewelry
- Vacation



Don't move money around.

When a lender reviews your loan package for approval, one of the things they are looking for is liquid assets. They want to know the source of funds for your down payment and closing costs. Liquid assets include checking accounts, savings accounts, money market funds, CD (certificate of deposit), stock statements, mutual funds, your company 401 K, and retirement accounts. Moving your money around could make it more difficult for the lender to properly document your credit. Even if you are consolidating your money don't move the money until, you talk to your loan officer. Also, don't change banks.



Do you want to buy a home or a house??

A *house* is a place you eat, sleep, and put all your "stuff".
Buying a house is an investment and you buy logically.

A *home* is where you live! A home makes you feel comfortable, warm, safe, and protected. When buying a home it is an emotional purchase.

A house or a home which is it??

Laundry Care Tips!

Is your washer not working right?

Built up detergent residue may be preventing your washing machine from doing its best. So, at the start of each month clean that residue out by letting your machine run without laundry and add a cup full of distilled white vinegar.

Do you have hard water?

If so, try this easy solution.

You will need:

- o 1 Gallon plastic jugs
- o 4 ounces of Washing soda
- o 2 ounces of borax powder
- o ½ Gallon of warm water

In each jug combine the washing soda, borax powder, and warm water.

To soften water:

Add 1 cup of the solution to the wash water, along with your regular laundry detergent every time you do laundry.

Put your solution to the test.

Fill two 1 quart jars with warm water.

In one jar add ½ teaspoon of detergent.

In the other jar add 1 teaspoon of the water softening solution and ½ teaspoon of detergent.

Close the lids and shake the jars vigorously.

Which jar has the most suds?



"I have found that I always learn more from my mistakes than from my successes. If you aren't making some mistakes, you aren't taking enough chances."

-John Sculley

Happy 4th of July

The United States of American celebrities it's 233 years of Independence.

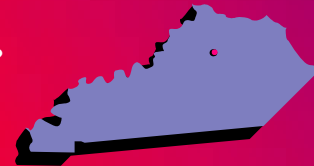
Fun Trivia about the USA!

- 1) What is the largest state?
- 2) What is the smallest state?
- 3) What state was the 1st to enter into statehood?
- 4) What state was the 50th to enter into statehood?
- 5) What is the national bird?
- 6) What is the national flower?
- 7) What is the longest river?
- 8) What is the largest lake?



Fun Trivia about our state, Kentucky!

- 1) What number was Kentucky to enter the statehood?
- 2) What is Kentucky's nickname?
- 3) How many counties are in Kentucky?
- 4) What is the largest county?
- 5) What is the smallest county?
- 6) What is the largest city in Kentucky?
- 7) What is the state bird?
- 8) What is the state flower?
- 9) What is the state tree?



*Answer on page 3

Red Potato Salad

- 6 cups cubed red-skinned potatoes, unpeeled
- Salt
- 2 ounces bacon (2 or 3 strips)
- 1 cup chopped bell pepper (any color or a combination)
- 1/4 cup minced red onion
- 1/4 cup sliced scallions
- 1/4 cup extra-virgin olive oil
- 3 tablespoons red wine vinegar
- 1 tablespoon dijon mustard
- 1 tablespoon mayonnaise
- 1/4 teaspoon black pepper



Put the potatoes in a large pot; add water just to cover and season with 1/4 teaspoon salt. Bring to a boil over medium-high heat and cook until tender, 8 to 10 minutes. Drain and cool slightly.

Cook the bacon until crisp. Drain and finely chop

In a large bowl, combine the potatoes, chopped bacon, bell pepper, onion and scallions. In a small bowl, whisk the olive oil, vinegar, mustard, mayonnaise, 1/4 teaspoon salt and 1/4 teaspoon pepper. Pour over the potato mixture, tossing gently to coat. Cover and refrigerate or serve at room temperature.

REAL NEWS FROM BARTLEY REAL ESTATE

THE HOUSE OF THE MONTH!!!

905 HIGHLAND AVENUE CARROLLTON, KY



LIST PRICE \$248,000
3 BEDROOMS, 2 FULL BATHS, 2 HALF BATHS,
1 CAR GARAGE

THIS HOME OFFERS:

- ✦ An updated kitchen with new cabinets and stainless steel appliances.
- ✦ Laundry room with a butler's area with another side by side refrigerator.
- ✦ Beautiful hardwood and tile flooring.
- ✦ Half bath on the main floor is updated and has a shower.
- ✦ New master bedroom and bath on the main floor with walk-in closet.
- ✦ 22,000 gallon in ground pool with pool house and great view of the river.
- ✦ Room on the second floor could be a 4th bedroom.
- ✦ Full bath on the second floor has lots of closet space.
- ✦ Basement has an extra living room/den/office/ with an additional washer/dryer and half bath.
- ✦ Seller is offering a home warranty with the home and pool.

Please call our office today to set up your showing!

FIRST TIME HOME BUYER TAX CREDIT AT A GLANCE

- The tax credit is available for first time home buyers only.
- The maximum credit amount is \$8,000.
- The credit is available for homes purchased on or after January 1, 2009 and before December 1, 2009.
- Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify.
- Any home purchased for \$80,000 or more qualifies for the full \$8,000 tax credit.
- Any home purchased less than \$80,000; the credit will be 10% of sales price.
- Go to www.federalhousingtaxcredit.com for definitions & details.

Laundry Day

A	B	D	R	Y	C	L	E	A	N
D	C	L	O	S	E	T	S	A	T
S	H	I	R	T	R	S	L	W	Y
D	A	S	N	O	B	M	R	Y	R
W	R	I	N	K	L	E	D	W	D
M	D	Y	L	I	E	N	L	S	N
E	W	T	E	Y	A	D	A	A	U
N	O	H	L	R	C	T	U	K	A
G	R	I	M	D	H	Y	D	Y	L
R	K	U	B	A	S	K	E	T	U

BASKET CLOSETS DRYER LAUNDRY
BLEACH DRY CLEAN HARD WORK MEND
WRINKLED SHIRT

Answers

- USA Trivia
1) Alaska
2) Rhode Island
3) Delaware
4) Hawaii
5) Bald Eagle
6) Rose
7) Mississippi River
8) Lake Superior

Answers

- Kentucky Trivia
1) 15th State
2) Bluegrass
3) 120 Counties
4) Pike County
5) Gallatin County
6) Louisville
7) Cardinal
8) Goldenrod
9) Tulip Poplar

BUYING OR SELLING?

CALL

BARTLEY REAL ESTATE & ASSOCIATES, LLC.

"YOUR HOMETOWN REAL ESTATE TEAM"

202 6TH STREET, CARROLLTON, KY 41008

www.bartleyrealestate.com