



Fall Harvest



★ 2009 Quality Lender Award

PRM INSIDER™

A quarterly newsletter published by Pacific Residential Mortgage

Election Season

By Melissa Stashin, Branch Manager/Sr. Mortgage Banker - PRM Lake Oswego

Ready or not, it's election time again! Are you prepared to scour the pamphlets, scrutinize the debates and cast your vote for the best candidate? If not, you're in good company as many folks are just settling back into their fall routines now that all the kids are back in school and summer has officially ended. With less than 30 days left before election day, now is the time to research the candidates.

On the lighter side of the campaign process, many folks anticipate the coming of the "October Surprise". If you are unfamiliar with the term "October Surprise", it was coined shortly after the 1972 Presidential Election (Nixon vs. McGovern). It was late October and there were only 12 days left before Election Day when the National Security Advisor and chief U.S. negotiator, Henry Kissinger, announced to the world that, in regards to ending the war in Vietnam, "...peace is at hand". You can imagine this bombshell of an announcement added to the incumbent president's building momentum and dealt a death blow to McGovern.



Although the practice may have been in effect in a less conspicuous manner in the past, it solidified its importance in the political process as a result of this race. Since then, in each election year, many folks eagerly await the "dirt" each candidate will dig up and make public. We all know it's coming and for many it's like the anticipation of the first showing of a new box office release at the movie theater. Will it be a shock and awe moment worthy of an Oscar or a complete flop that fizzles? As the gloves come off, grab some popcorn and enjoy the show.

Yet for others, this is also known as the ugly side of politics. Whichever way you feel, we hope you will take the time to exercise your right to vote this election season. We hope the following links will help save you time as you do your own research on current candidates and issues.

State of Oregon,
<http://www.oregonvotes.org/other.info/can.htm>

State of Idaho,
<http://www.sos.idaho.gov/elect/candidat/2010cand.htm>

State of Washington,
<http://www.sos.wa.gov/elections/Default.aspx>

At A Glance...

- Bosses Day Saturday, 10/16
- Halloween Sunday, 10/31
- Election Day Tuesday, 11/02**
- Daylight Savings Sunday, 11/07
- Veterans Day Thursday, 11/11
- Thanksgiving Thursday, 11/25**
- Christmas Eve Friday, 12/24
- Christmas Day Saturday, 12/25

Don't judge each day by the harvest you reap

Trivia...

Q: What was the date of the first harvest?

Q: Who invented the scarecrow?

Q: What are the top four pumpkin producing states?

Fun Facts...

COST OF LIVING IN 1970

- Average cost of new house. \$23,450
- Average wages per hour. \$3.23
- Cost of a gallon of gas. \$0.36
- Average price for a new car. \$4,835
- US Postal Stamp. \$0.06

Trivia Answer Key

1. In 1621, the Plymouth colonists & Wampanoag Indians shared an autumn harvest year. In 1863 a national Thanksgiving day was proclaimed in November.
2. The first recorded scarecrow in history was made along the Nile banks in Egypt to protect a wheat field from quail.
3. Illinois, Ohio, Pennsylvania & California



Fall Planting - Winterizing Your Garden & Back Yard

By Magda Moor, Marketing Specialist - PRM Lake Oswego



Crisp air, fall colors, and the natural mulch of the season has started its way to the ground. Here are some tips to help your lawn and garden for a great spring and summer bloom:

Mulch - Nature gives us various ways to mulch. Leaves, twigs, bark, pine needles, dead flower blooms and hay can be used to mulch. Mulching reduces water loss, improves soil, inhibits weeds and beautifies the landscape. Mulched plants have more roots than those that are not mulched. This helps strengthen the plant throughout the winter.

Protecting Garden Beds - Now is a great time to add a mix of coffee grounds, loam, sand and compost mix. Next turn the soil and cover with hay. Seeds can be added in the early spring to grow between the hay. The hay will protect the seed starts. Bulbs that are not considered soft/tender bulbs should be planted now. Soft/tender bulbs should be dug up and placed in a paper bag or vermiculite and stored in a cool dry place.

Container Gardens and Porch Plants - Dry, remove and store frost-sensitive annual/perennial containers or hanging plant baskets and place under an outdoor shelter away from the direct elements or bring indoors. Inspect ceramic pots for cracks and replace as needed. Outdoor glazed pots should be raised 1/2" from the ground to help prevent freezing and cracking.

Lawn Care - Give your lawn one last fertilizing around Halloween. It is best to use a slow release high-nitrogen fertilizer to help increase your lawn's winter hardiness. Now is the best time to seed your lawn. There are no weeds to compete with and your lawn will be healthier next summer.

Equipment - Inspect, clean, cover and store lawn mower and other outdoor equipment. Be sure to run your gas-powered equipment until fuel runs out to help prolong the life of the engine as well as prevent a fire hazard when stored in your garage or shed.

Ask the Expert

Featuring Rodd Miller, Sr. Mortgage Banker - PRM Lake Oswego

Q: Are lenders looking at tax returns differently than they used to?

Lenders are scrutinizing loan files in much more detail than in previous years, and one of the key items of interest is the review of personal income tax returns. Fannie Mae, Freddie Mac, FHA, and VA (roughly 98% of all mortgage loans originated today) require lenders to obtain a copy of the borrower's tax transcripts directly from the IRS. If an applicant has not filed tax returns, or has not filed a valid extension, then the loan will not be approved.

but by the seeds that you plant. – Robert Louis Stevenson



As part of our commitment to give back to the very communities from which we each earn our living, Pacific Residential Mortgage supports many different charities. *Below is our featured charity for this edition.*

Grant's Pals

Who knew that making a difference in someone's life could simply mean going shopping? In early 2008 Grant's Pals began as a way to earn money for the ongoing therapy and intervention that Grant, who has special needs, requires. Through Trunk Shows, personal appointments, email, Facebook and temporary store fronts, Leslie, Grant's mom, sells incredible gifts, accessories, handmade hostess aprons and so much more!



About Grant's Program

Through these purchases we are able to continue to support Grant's intensive home-based therapy program consisting of 35 hrs. per week working one on one with instructional assistants who are under direct supervision of a Behavioral Consultant. Occupational therapy, speech therapy and physical therapy are also part of his ongoing, weekly therapy.

Grant is a very special boy with special needs. At an early age Grant was diagnosed with a developmental disability. All proceeds benefit Grant's therapy and medical expenses. Thank you!

Visit us on Facebook to learn more or to host a Grant's Pals trunk show. Contact me any time!

Meet Grant on our Youtube video: <http://www.youtube.com/watch?v=fHz5xVTT>



Leslie Cramer, Owner/Grant's Mom, Bend, Oregon
541.350.4696 • grantspals@bendbroadband.com

Pumpkin Pie for Everyone

1 (15 ounce) can pumpkin or pumpkin puree - if you choose to puree your own, cut pumpkin into smaller pieces, scoop out seeds, braise with butter or olive oil and bake pumpkin @ 425 degrees until soft...check with toothpick, scoop out pumpkin and puree...it is easier to puree this way.

1 (14 ounce) can Sweetened Condensed Milk	2 large eggs
1 teaspoon ground cinnamon	1/2 teaspoon ground ginger
1/2 teaspoon ground nutmeg	1/2 teaspoon ground cloves (optional)
1/2 teaspoon ground orange rind (optional)	1/2 teaspoon salt
1 (9-inch) unbaked pie crust/graham cracker crust or make your own from scratch	

Directions: 1) Preheat oven to 425 degrees F. Whisk pumpkin, sweetened condensed milk, eggs, spices and salt in medium bowl until smooth. Pour into crust. Bake 15 minutes. 2) Reduce oven temperature to 350 degrees F and continue baking 35 to 40 minutes or until knife inserted 1 inch from crust comes out clean. Cool. Garnish as desired. Store leftovers covered in refrigerator.

Around The House...



FALL TIPS

- **Plumbing:** *Inspect shut-off valves for proper operation. Flush water heater to remove any accumulated sediment.*
- **Interior:** *Examine attic for evidence of leaks; check and remove or add insulation as needed. For windows and doors check caulking and seals.*
- **Heating and Cooling Systems:** *Service heating system, replace furnace filter and heat pump, clean vents. Around cooling units: remove debris, then clean with a garden hose. For outdoor window cooling units, remove or protect with a weatherproof cover.*
- **Exterior Walls:** *Clean and check gutters and downspouts for leaks, misalignment or damage and repair as necessary. Have chimneys swept, remove any nests found and inspect for pests or deterioration.*
- **Roof:** *Check flashings around roof stacks, vents and skylights for leaks.*



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Apply online, any time @ www.pacresmortgage.com



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Serving Those Who Serve

Did you know? The Veteran's Affairs (VA) Loan became known in 1944 through the original Serviceman's Readjustment Act also known as the GI Bill. VA will guarantee a maximum of 25 percent of a home loan, up to a \$417,000 loan amount or a \$729,750 loan amount, with a small down payment of 5 percent.

Veterans are eligible for a VA loan if they have served on active duty and have an honorable discharge, after a minimum of 90 days of service during wartime, or a minimum of 181 continuous days during peacetime. There is a two-year requirement if the veteran enlisted and began service after September 7, 1980 or was an officer and began service after October 16, 1981. There is a six-year requirement for National Guards and Reservists with certain criteria.

Did you know? HUD offers a substantial incentive in the form of a discount of 50 percent from the list price of the home, known as the Good Neighbor Next Door program. Law enforcement officers, pre-Kindergarten through 12th grade teachers, firefighters and emergency medical technicians, can qualify for this program. In return you must commit to live in the property for 36 months as your sole residence.



Call me for details on these or any other loan products. I'd like to serve you!