



Dan Munford

License: 139374
Mortgage Planner

SecurityNational Mortgage Company
Phone: 801-301-LOAN(5626)
dan@snational.com



Did You Know?

Did you know that the website "www.RetailMeNot.com" has coupon codes and discounts to over 90,000 online stores?

After a good workout, it's nice to "feel the burn"—but there's nothing cool about feeling the burn—if you've been overexposed to the sun!

Here are some tips to help you stay safe...so you can have fun in the sun!

Tip 1: Between 10:00am-4:00pm the sun's rays are strongest. Either avoid the sun during these times or apply SPF of 30 or greater at least twenty minutes before you go outside—and reapply every two hours.

Tip 2: For extra sun protection, consider wearing a rash guard shirt to the pool or beach.

Tip 3: Water intensifies the sun's rays, increasing your chance for sunburn, so if you swim, take frequent breaks in the shade—and again, reapply sunscreen often!

Tip 4: For less than \$8 you can order this 64 ounce water jug, which holds the minimum amount that you should drink, especially when you're in the sun.

Tip 5: The skin on your lips is extremely sensitive, so be sure to protect them with chapstick containing at least SPF 30.

www.301LOAN.com

Mortgage News

3 Financial Reasons to Buy Now

By The KCM Crew

Here are three great **financial reasons** why you should not wait before taking the plunge into homeownership.

1. The 30-Year Mortgage May Disappear

There has been much debate regarding government's role in providing support for homeownership. There are several experts who believe if Fannie Mae and Freddie Mac's roles are eliminated, or even limited, it may be the end to the 30-year mortgage. This concern is addressed in *MSN Real Estate's*, [Is it curtains for the 30-year mortgage?](#)



2. QRM Requirements Could Be Much More Stringent

Here are proposed changes to the requirements for a 'qualified residential mortgage':

- Certain mortgage types would be eliminated
- You would need to put a minimum of 20% down

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Finance News

Changing Rules on Sharing Personal Information With Merchants

When cashiers ask for personal information, it's okay to decline.

By Susannah Snider, Kiplinger.com

California shoppers who pay with plastic will be a little less forthcoming with cashiers, thanks to a state Supreme Court ruling prohibiting merchants from asking cardholders for their zip codes. Coupled with your name, those five digits help retailers pinpoint your address, track your spending, pack your mailbox with customized junk mail or sell your personal information.

Other states may follow with similar rulings, and some retailers might stop asking for zips to avoid lawsuits. But here's the kicker: Many shoppers don't realize that they've never had to provide their zip code when asked. You're required to produce it as a fraud-prevention measure – for example, at the gas pump or online, where a cashier can't compare your signature to the one on your card.



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Mortgage News *(Continued from cover)*

· You would need a minimum 690 FICO score

· The ratios of income to both the mortgage payment and overall debt would become much more conservative (28% and 36%)

There would be loans available to purchasers who don't qualify under the new rules. However, they will probably be more expensive to the buyer (both in rate and costs).



3. Rents are Expected to Increase

The supply of available rentals is decreasing and the demand is increasing. That will lead to an increase in rental costs throughout the year. The *Wall Street Journal* recently quoted a report by *Reis, Inc* in which it states, "Expect vacancies to continue declining, and rents rising through the rest of 2011 at an even faster pace."

Bottom Line

You may be waiting on the sidelines to see if prices will continue to depreciate before you purchase a home. The mortgage expense is a major piece in the overall financial picture of homeownership. Make sure you consider it when timing your decision.

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Finance News *(Continued from cover)*

You can also refuse to show your driver's license when using your card in a store; MasterCard and Visa say a signature is enough, and that merchants who refuse a transaction aren't following the card companies' rules. Folks who don't sign their cards (also against the rules) should expect to show corroborating ID. Moral of the story: Don't automatically volunteer personal info if you'd rather not. Chances are, it's not required.



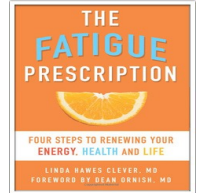
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Book Review

The Fatigue Prescription

By Linda Hawes Clever, MD

How in the world did we get so busy? The reasons are legion. Some are related to our complicated and unpredictable world. Others have to do with our upbringing and personalities. An array of external and internal forces may lead to us being stuck, frazzled, or over-committed—perhaps all at once.



Dr. Clever, Clinical Professor of Medicine at UCSF and founder of RENEW, provides a practical and prescriptive guide to taking care of your whole self. She includes tips, self-assessment guides, and a doctor's best advice on how to deal with competing demands that sap your strength, deplete your energy, and can lead to illness and depression.

For more information, visit www.vivaeditions.com.

Trivia Challenge

What state gets the most number of sunny days per year?

- A. California
- B. Florida
- C. Arizona
- D. New Mexico
- E. Georgia

For answer, see the last page.

Quote of the Day

"An investment in knowledge pays the best interest." – Benjamin Franklin



Home News

"Summerize" Your Home



Here are some great tips for getting ready for summer...before the hottest days of the year descend upon us.

Shade trees and landscaping: Planting shade trees in your yard is a great way to cut down on the heat inside your home. Check with a local nursery for suggestions on types of trees. In addition, plant a shade tree next to your air conditioner's outside unit as the extra shade will help it run more efficiently.

Gardening equipment: Get your lawn mower tuned up by a lawn mower mechanic and also take inventory of all lawn and gardening equipment, including hoses and sprinklers. If anything needs to be replaced, now's the time to do it.

Get your patio and play-areas ready: Things like Super Soakers, floats and badminton nets may actually be much harder to find come mid-summer when the demand is higher. Also, now is a good time to take a good look at your patio furniture and barbecue. If they need to be cleaned or replaced, options on these products can become minimal, and even more expensive, once the weather gets hotter.

A/C: It is so important to have your air conditioner in perfect working order before the summer peak. Taking care of any issues during the summer can potentially result in an increase in price, as well as an increase in the time it takes for a technician to visit your home. In addition to making sure your air conditioner is in perfect working order, now is a good time to replace any filters. Simply remove the old one and take it to your local home improvement center. Sales representatives should have no problem finding its replacement.

Street Smarts

Compromising Your Privacy—Without Even Knowing It



Nearly a year ago, this [New York Times article](#) brought awareness to an issue that could be compromising the privacy—and safety—of you and your family. If you have a smart phone and enjoy taking pictures and sharing them via sites like Facebook and Twitter then read on to learn more about "geotagging" and how this feature inadvertently could put you at risk.

The cameras that are built into smartphones such as the Blackberry or iPhone contain GPS locator technology inside. This hardware automatically adds geolocation information to pictures when they are taken. The geotagging feature is already active on your smartphone, by default.

What does this mean? It means if you snap a picture from your smartphone of your newborn baby sleeping in his crib and upload it to your social media page, then you are displaying the exact location of your sleeping child—down to the exact location in your home where the picture was taken. While this is disturbing to say the very least, there are steps you can take to disable the geotagging feature on your smart phone.

Visit <http://icanstalku.com/how.php#disable> to learn more about geotagging—and to access step-by-step instructions for disabling this feature on your smartphone.



Fruit Salad with Lime Yogurt Dressing (serves 4)

With the weather getting warmer, fruits are a wonderful snack, breakfast, and dessert option. Here is a recipe for one of my favorites.

Ingredients:

- 5 C of assorted ripe fruit cut into bite-sized pieces (pineapple, melon, berries, apple, pear, kiwi, etc.)
- 1 C vanilla yogurt
- 2 tbsp honey
- 1/4 C freshly squeezed lime juice
- 1 tsp lime zest
- 1 tbsp mint leaves, finely chopped

Directions:

In a bowl, combine yogurt, honey, lime juice, and zest. Mix well and chill for one hour. In a bowl, combine the cut up fruit with the chilled dressing. Toss well and allow the salad to sit for 10 minutes at room temperature. Garnish with finely chopped mint and serve.

No stranger to professional kitchens, Kirk Leins currently devotes most of his time to cooking instruction, food writing, and producing television. You can visit Kirk's website at www.NoTimeToCook.com.

Facts and Figures

Blizzard, Hurricane or Hail: You'll Get Mail



Whether there's a winter blizzard or a summer hurricane one thing is for sure—you're still likely to receive your mail! Here are some very interesting facts

and figures about the United States Postal Service—the only delivery service that is able to reach "more addresses in the geographical area than any other post in the world."

· On average there are over 24 million mail pieces processed each hour

· After driving to neighborhoods, approximately 20 percent of mail carriers deliver mail on foot

· Over 43 million people changed their address online in 2009

· No tax dollars are received for operating the postal service

· Hold Mail Service allows consumers to put their mail on hold online

· The world's largest intranet is maintained by the Postal Service

Trivia Answer: C. Arizona



If you know anyone who is looking to buy, sell or refinance a home, please forward their name and telephone number to us. We will happily provide the same high level of service that we have provided to you. The greatest compliment you could possibly give us is the referral of your friends and family.

Thank You!

We wish to thank our clients who have been kind enough to refer business to us. We appreciate the opportunity to provide excellent service to your family, friends, and co-workers.

\$300 off!

This coupon entitles you or a friend to \$300 off your closing costs when obtaining home financing (purchase or refinance).

Coupon must be presented at time of application.

Limit one coupon per loan transaction.

Not valid on loans currently in process or with any other discounts or offers.



License: 139374

Fax:

Phone: 801-301-LOAN(5626)

SecurityNational Mortgage Company

Mortgage Planner

Dan Munford



Cottonwood Heights, UT 84047

Suite 100

6965 Union Park Center

