

New Uses FOR OLD THINGS



Charcoal

Keep Sweaters Dry. When you're packing away winter clothes in plastic containers, add

in a few charcoal briquettes wrapped in paper towels. This will keep moisture and mildew away.

Freshen your RV. Open up your RV and air it out, then add a few bowls of plain charcoal briquettes inside to absorb any musty smells.

Prepare the Cooler. Give your cooler a good cleaning and air it out on a sunny day. Before you close it up, add a handful of charcoal briquettes in a bowl to keep it fresh and dry for warm weather.

Keep Flowers Fresh. Put a lump of charcoal beneath flower stems in a vase to keep the water clear longer.

Store Rock Salt. Before storing rock salt and sand from winter, mix a few lumps of charcoal into the bag or bucket to prevent them from caking together.



Your Referrals

Are the Greatest Compliment

Another Referral Closed!

We helped **Chris** purchase a home way, way back in 2016! Chris referred his sister, **Ali** to us and we helped her refinance last month. We dropped her rate by 1.375%, and paid off a second mortgage saving her \$230 a month.

Ask your rent-paying Friends and Family...



We may be able to help them Buy a Home with their Tax Refund and stop paying rent! **Have them call for a FREE Pre-Approval.**



"Thank you from the bottom of my heart."

You have been with me through *TWO* home sales and *TWO* refinances. I am a hardworking single professional who needed the extra support, expertise, and guidance to walk me through this process step by step. You went the extra mile...knowledgeable, patient, and always available when I had a question or a concern. You are professional and have a wonderful sense of humor that makes this process less stressful and leaves you feeling like you are in good hands." - Jermain

Who do you know that needs a mortgage advisor for life? Please pass on my info!

Rates are Rising!



Don't Miss Your Chance to Save... Call to Refinance!



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Please give me a review!

[zillow.com/lender-profile/amber011](https://www.zillow.com/lender-profile/amber011)

fb.com/AmberJamesMortgageSpecialist/

Top 10 Most Searched "how to become a" jobs in the US

1. Real estate agent
2. Flight attendant
3. Notary
4. Therapist
5. Pilot
6. Firefighter
7. Personal trainer
8. Psychiatrist
9. Physical therapist
10. Electrician

Ranked in order, according to a Google study Jan 2021—Jan 2022.

Over the past year, people were most interested in jobs that involve helping others, travel and working in real estate.



Last Month's Super Bowl Sudoku Solution:

B	S	P	U	O	L	R	W	E
O	W	L	R	E	P	U	S	B
R	E	U	W	B	S	P	O	L
W	P	S	B	U	E	O	L	R
E	U	R	O	L	W	S	B	P
L	B	O	S	P	R	W	E	U
U	R	B	L	S	O	E	P	W
P	O	W	E	R	B	L	U	S
S	L	E	P	W	U	B	R	O



Cereal Jumble



In honor of National Cereal Day (March 7th), unscramble the letters and fill in the word to find favorite cereals. Email or text a picture of your answers **by 4/1/22** and we'll enter you in a drawing for a **\$50 gift card of your choice!**

1. CSEOEHRI _____
2. OECIOK SRPIC _____
3. ICISXPR _____
4. SDRETOF KSLEFA _____
5. TFIYUR BPESBEL _____
6. YBCHOONME _____
7. CLYKU MHASRC _____
8. NASIRI NRAB _____
9. CERIPSRSEKI _____
10. IHASWETE _____

Entry From: _____

Time for a Cereal Overhaul? The American Heart Association recommends limiting added sugars to no more than 25 grams daily for women and 36 grams for men. Some cereals have **21 grams of sugar** per one cup serving! Scan this code to view the 7 Best Healthy Cereals.



Sweet & Salty Potato Chip Cookies

In March we celebrate National Potato Chip Day on the 14th and National Chip and Dip Day on the 23rd. Two reasons to enjoy a batch of these cookies!



Ingredients

- | | |
|----------------------------|-----------------------------------|
| ½ cup butter, softened | 2 cups all purpose flour |
| 2 eggs | 1 teaspoon baking soda |
| 1 cup brown sugar | 1 cup plain potato chips, crushed |
| 1 cup granulated sugar | |
| 1 teaspoon vanilla extract | |



Directions

Preheat oven to 350°F. In a bowl, mix butter, sugars, vanilla extract and eggs together. Add flour and baking soda and mix just until combined. Gently fold in potato chips. Drop dough onto baking sheets by teaspoonful. Bake about 10 minutes. Let cool then enjoy.

LEAD PROGRAM

Loan Officer Education & Development Program

Interested in a Mortgage Specialist Career?

We're looking for you! Scan for more details and to apply...



- Comprehensive 12 month Training Program that includes all facets of mortgage lending.
- Dedicated Coach that works with you one on one as you begin to build your business.
- State of the art Technology and Marketing services support.
- Award winning privately owned company with a stellar Operational Support Team.
- An excellent Compensation Structure in place as you build your business.

Guess Who's Back... Student Loan Payments!

Since March 2020, federal student loan payments have been on pause — with no payments required, no interest charged, and all collections activities on hold. However, **this period of forbearance is set to expire on May 1, 2022.** All payments will resume after that date unless an additional extension occurs.

Will this added payment make your finances even tighter than usual? I'd love to discuss a refinance and see if we can free up cash for you each month. You may qualify for a Fannie Mae Student Loan Cash-out Refinance. With this program we helped a client pay off their student loan that had 470 payments remaining, and reduced their existing mortgage term. All this while keeping nearly the same monthly payments!

