



Alliance for Consumer Protection, Beaver County

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Mediation and Solution*

1st Quarter 2016

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TIPS ON BUYING AND SELLING A HOME... Sidney Elkin

Buying a home presents a host of legal and financial issues since it involves the largest purchase most people will ever make. During the Spring-Summer season, many serious home buyers might consider the plunge, especially with interest rates historically low.

Here are some safeguard procedures buyers should consider:

BUYER AND SELLER AGENTS: For best results, sellers usually list their property with a real estate broker/agent who works for the seller, not the buyer. Buyers can engage a real estate agent who will locate properties which serve the buyers' needs and budget. He or she works in the best interests of the buyer. If there is a sale the real estate commission, 5-6% of the selling price, paid by the seller, there is a split, generally 50/50, between the seller and buyer agents.

OFFERS/ACCEPTANCE CONTRACT FOR THE SALE: Upon locating the desired property, the buyer will make a written offer through the buyer's agent. The offer should include: A. the legal description and address of the property; B. Names of the buyers; C. Purchase price and amount of down payment; D. Offer subject to buyer securing a mortgage (loan) of a stated amount and desired interest rate; E. the closing date and possession date; F. what is included in the sale, appliances, fixtures, etc. G. offer subject to an inspection of roof, structure, radon gas, plumbing, heating and electrical systems. Sellers are obligated to list any KNOWN defects in the premises in the paper work filed with the selling agent.

Some time the seller will not accept the price offered by the would-be buyer and will make a counter offer relating to price and negotiations will be entered through the agents. Once the seller accepts the terms of the written offer, a legal binding contract is formed.

SECURING A MORTGAGE: To short circuit this process, it is highly recommended that buyers become pre-approved for a mortgage prior to identifying a property they want to purchase. Banks, Savings and Loan associations or Credit Unions can certify a buyer for a maximum loan based upon the buyer's income, credit score, credit history and job. Otherwise buyers have to shop around for best mortgage terms and interest rate after a purchase contract is formed.

A down payment, usually of 10-20% of purchase price is required but special programs for first time buyers, for Veterans and other government programs may allow a lower down payment. Down payments below 20% may require Mortgage Insurance added to monthly payments. A mortgage application fee is normally charged the buyer.



TIPS ON BUYING AND SELLING A HOME... Continued

TITLE SEARCH: The Lender will arrange for a Title Insurance Company to look for a seller's clear title without any exceptions against the property. These exceptions may be easements for utility companies or neighbors to enter or use the property; building code violations due to remodeling; liens or demands by others claiming an interest in the property.

The buyer's attorney should review the Title Report and make a Title Examination. Buyers are advised to purchase Title Insurance against any future claims on the property.

CLOSING: A Settlement statement will list all of the closing costs charged to the Seller and buyer including survey fee, Title charges, recording fees, state and local transfer taxes, pro-rated real estate taxes, real estate commission and other applicable costs.

The seller will provide a General Warranty Deed to the buyer which is a warranty on the good and marketable title of the property showing no liens on the property. An Attorney should be used to construct this document.

OTHER ADVICE FOR BUYERS: Buyers in purchasing a home need to consider monthly mortgage payments, real estate taxes, insurance, repairs, maintenance, cost of utilities and Mortgage Insurance if you are putting down less than 20% to determine if you can afford the home. Ideally your monthly payments should be between 30-33% of your income. It is best to retain an Attorney to protect you throughout the purchasing process.

Sellers of real estate need a survey of the property, a Deed, your mortgage agreement, if there is a mortgage on the property and the most recent real estate tax bill. Listing your home with a Broker or real estate agent will cost you a real estate commission of 5-6% of the sale price. For your protection it is advisable to have an Attorney review the contract for sale.

Staying Safe During Summer Cookouts

It is summer time again!!! Time to fire up the grill and enjoy the time outdoors.

Here are some summer grilling safety tips:

- * Be sure to keep your grill at least 10-15 ft away from any building.
- * Do not set up play areas close to your grill.
- * Avoid wearing loose clothing while grilling.
- * Clean your grill properly before each use.
- Use long handled cooking tools to avoid any burns.



Summer grilling is a great way to enjoy your family time. Be sure to stay safe!



SHARON F. DUPREE

The Alliance for Consumer Protection, Beaver County, Board of Directors, Director, Volunteers and Supporters, wish to extend our heart felt sympathy to Board President, Dick Dupree and his family for the loss of his wife, Sharon F. Dupree.

Sharon, who passed away March 18, 2016, was an active member of the Center Civic Women's Club which provided seed money for the start up of the Consumer Protection office. She was involved in many public service activities and worked as office manager for former State Representative Nick Colafella.

Dick assumed the leadership role as President of the Board of Directors at a critical transformational time. Before that he provided technical expertise in the launching of the ACP website.

Our thoughts and prayers are with Dick and his family.

JOHN HERBRUCK, ESQ.

ACP also extends a remembrance of JOHN HERBRUCK, attorney, who passed away April 11, 2016. John, who practiced law in Beaver county for 35 years was a dedicated ACP Board member until he moved to Indiana, Pennsylvania.

He provided legal guidance to ACP and our clients. He was always willing to extend a helping hand when we encountered difficult issues. When he failed to mediate a fair solution to a complaint but believed the consumer had a good legal cause of action, we referred them to John.

The ACP community wish to extend our deepest sympathy to John's family. We will all miss his sincere willingness to help ACP and many other non-profit organizations.

The ACP agency would like to extend our remembrance of NORMA FENCHEL who passed away October 1, 2014. Norma Fenchel was an original ACP Advisory Board member, serving as Vice-President and later succeeding Dr. Stewart Lee, as President of the Board of Directors.

She was active in many civic and professional organizations. She was President of the Beaver Falls Business and Professional Women's Club when they provided funds for the formation of ACP.

We wish to extend our sincere sympathy to her family. Her dedication and many years of service to ACP made our work possible.



5 Ways to Make Meals under \$5

Skip the Meat

Meat is expensive! Have one or two meals each week without meat.

Reduce the Meat

Cut back on the amount of meat used in recipes.

Use Different cuts of Meat

Try using cheaper cuts of meat in recipes.

Use Filling Sides

Filling sides (rice or potatoes) are often cheap and they fill your family up!

Don't Overcook

Cut recipes in half and only cook the amount you will eat.



Adjusting your budget during changes in your Life...

Everyone has unexpected changes in life.

Job loss or lay off, change in family, divorce, expecting a child, older children moving back in, divorce, medical issues. Whatever the change is in your life, you will need to adjust your household budget. Simple changes can help add up to savings.

- * Review all your current contracts – Insurance, cell phones, cable/ satellite, etc... Can you negotiate a better rate?
- * Reduce the luxuries... Having every channel for cable is NOT A NECESSITY... Reducing your cable bill for 6 months can save you hundreds of dollars.
- * Pay attention to your spending – keep a spending journal and save your receipts. Look at what you are buying. Do you really need it??
- * Go on a CASH DIET – Use cash instead of your debit card. AS you watch the money leave your wallet, you are more aware of how much you are spending.

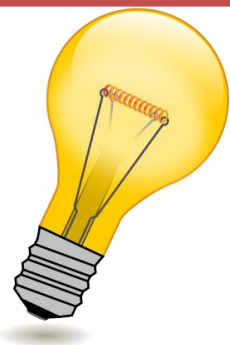
With a few simple adjustments to your budget, you can make it through the hard times stronger.

CALLING ALL VOLUNTEERS

ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer (we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Randi Livengood at 724-770-2078 or email info@acp-beaver.org.





Top 5 Ways to Save Electricity in the Summer

By Cassandra Remler

How much money do you generally spend on electricity during the fall and spring months? Does this number seem to grow every summer when the weather turns warm? That's because the air conditioner is the main culprit of the spike in energy costs. Here are several ways to save on your electric bill this summer.

- 1) Unplug devices- Devices that are still plugged into an outlet, will still use electricity even if it's not being used. Turning off your air conditioner when you're not inside, will also help lower your electric bill.
- 2) Hang laundry outside- Hanging clothing outside to dry will also conserve energy.
- 3) Keep some of your windows covered- Keeping them covered will help reflect some of the energy before it can get into your home. Planting trees will also help keep your home shaded.
- 4) Don't set your air conditioner to any lower than 78 degrees- The lower you go, the more you are going to pay on your electric bill.
- 5) Change the A/C filter- A dirty air conditioner filter can restrict air flow. Your unit has to work harder in order to pump cool air through your home. The end result is an inefficient system that costs you a lot of money.

Obtaining Financial Freedom

by Christy Miles

Money management is a crucial in financial freedom. So many people live over their means and start every month robbing Peter to pay Paul. I couldn't count the number of people whom have come through my office and after doing a monthly budget say they didn't know their expenses were so high. Putting all of your expenses down on paper is a very useful way in seeing how and where you spend your money. When completing your budget don't limit it to rent, utilities, and food. Remember things such as toiletries, clothing, pets, bad habits, medical expenses, charitable contributions, loans and credit cards, laundry, beauty/barber shop, childcare, fines, and cell phones. Any expenses that are reoccurring monthly are important to include to get an accurate snap shot.

Another aspect to financial freedom is maintaining good credit. Everyone is eligible for a free credit report once a year from each of the three credit reporting agencies. You can go to www.annualcreditreport.com to access your free reports. This should be done yearly to make sure of the accuracy of your reports. If you need to dispute an item on your credit report, there is a form online that you can print called a credit report dispute form. If there are items on your report that you are unsure of what they are, there is a phone number by the name of the account holder in which you can contact the creditor to inquire about the debt owed.



CHECKLIST for Hiring a company or contractor ...

- Prepare a REQUEST FOR PROPOSAL – this is a written description of the work you would like completed. Set a deadline to submit quotes.
- Find 3-5 companies to get quotes.
- Do your own research on cost of materials.
- REVIEW YOUR QUOTES – clarify the differences and ask any questions.
- Once you have decided on a company
 - Get 3-5 references and check them.
 - Request a copy of their Workers Comp and Liability insurance and PA contractors license.
 - Send letters or call all companies that you will not be working with to inform them of your decision. This will eliminate unwanted follow up calls.
- Read and understand the contract – Be sure to review it thoroughly. Ask any questions and make any notes that need to be discussed.
 - ONLY SIGN after all questions have been answered clearly.
 - Be sure the quotes prices match the contract price.
- Write out you own contract –
 - Breakdown a payment schedule as work is completed.
 - Pay a percentage as satisfactory work is completed.
 - If deadlines are not met, state an amount to be deducted per day from contract payment. This will ensure that your project is completed in a timely manner.
 - Be specific on colors, sizes, materials, details of the project... Every detail is important.

***REMEMBER, any reputable company will be willing to work with your on contract negotiations. If they are not, then it may be best to walk away before signing.

- MONITOR all work being done.
 - Check in frequently to check on the progress of the work. – this will prevent any problems with incorrect materials or faulty work.
 - Ask for update time frames for work completion.
 - Be prepared for unexpected problems. – No project is perfect. Sometimes surprises will happen. Do not over react to, simply ask for an extra written quote and addendum to the contract.

For assistance, please contact ACP at 724-770-2078 or by email at info@acp-beaver.org.

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 Web Site: www.ACP-Beaver.org
 E-Mail: rlivengood@acp-beaver.org
 Office hours are 9AM – 4PM
 Monday thru Friday.
 Walk ins Welcome
 or call to schedule an appointment.

Benefits of Membership

Individual

\$10 Annual donation

Business

\$50 Annual donation

- Receive quarterly newsletter with informative articles to educate and alert consumers of scams.
- Advertisements for companies that are respected members of ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/mediation and credit counseling/budgeting **FREE OF CHARGE**.
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