

From: Mike's Locksmith <mike@mikes-locksmith.com>

Subject: It was a bright cold day in April, and the clocks were striking thirteen.

Preheader: Because small things make a world of difference

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It's always the little things that make a difference.



Picks and Tips from Mike the Locksmith

From the World of Mike-the-Locksmith

Greetings and thanks for reading!

So, what's new at Mike's Locksmith?

We're now offering Automotive Locksmith Services and can offer all sorts of keys for much less than your dealership. Also, we now have someone entirely dedicated to lockout services: cars, homes, offices. If you find yourself in such a rut, don't hesitate to call us. Finally, we are delighted to be partnering with McLean Mortgage; going forward, we'll be featuring helpful articles for the homeowner.

Now on to equally important things:



No one is useless in this world who lightens the burden of it to anyone else. - Charles Dickens

B1G1 - Business for Good. [Visit the website here.](#) With every purchase from Mike's Locksmith, you are making a difference in the lives of those less advantaged.

In this issue: "What You Need to Know About Automotive Locksmith Services", "A Car Key Primer" and " Tax Time Favors Homeowners"

Be sure to read below about the charity that I've designated for the month of April. And, once again, many thanks for your business and your referrals.

Mike-the-Locksmith



What You Need to Know About Automotive Locksmith Services

Although it might be tempting to simply take your car back to the dealership when in need of additional car keys, the truth of the matter is that it's much cheaper to obtain a set of replacement car keys from a professional automotive locksmith. At

Mike's Locksmith, we provide prompt, quality service on-site.

Sure, car dealerships are able to provide additional keys, but with far more hassle and at far greater expense. Most car dealerships charge higher fees for replacement service than auto locksmiths because many customers think that dealerships are the only show in town and do not realize that locksmiths, who provide automotive services, have the proper car key programming equipment to produce replacement car keys on-site.

The key (no pun intended) thing to remember when considering a locksmith to replace a set of current-day car keys is to find a local locksmith who has a reputation for delivering terrific service for customers that own new vehicles. At Mike's Locksmith, we have the necessary equipment and training to make car keys for vehicles old and new.

Car Keys, a Primer

Today's car keys are not so simple. I'm going to answer your burning questions here. Why does my car key have an embedded chip and what is a transponder anyway? Are there less expensive means of obtaining replacement car keys?



Let's start with transponders. In short - it's part of the car's anti-theft system. The word transponder comes from the words "Transmitter + Responder". This small microchip embedded in the plastic head of your automotive/motorcycle key receives a signal from your vehicle (from an antenna ring around the ignition cylinder). The vehicle's computer must receive the proper response from the transponder key or the computer will not allow the vehicle to operate. New challenge and password transponder systems use an encryption with a dynamic code (the dynamic code means the challenge and password changes each time it's used). Think of it as a complex mathematical algorithm where the car transmits a 6 digit number (something between Zero and 999,999) and the transponder is programmed to crunch the number and respond.

Next, let's go to chip keys. Keys with embedded chips are more simplified than transponder keys. Chip keys have an identification number that the car can recognize. This works like an ATM pin number, for example GM's VATS keys. VATS stands for Vehicle Anti Theft System. A VATS key will have a resistor with 1 of 15 different preset resistances. If a key is made with the proper cuts and it turns the key cylinder, it still must have the correct resistance (Ohm's) or the car will shut down, and not even a correct key will start the car. The lockout typically lasts 3 - 4 minutes.

Finally, I'll make a quick mention about obtaining car keys, in general. We'll have a deeper discussion in next month's newsletter. Yes, one can get car keys, via web-sites such as Ebay, Amazon, and several other car key specialty sites for cheaper. But, along with the cheap price comes a DIY deal, in terms of programming your new key. The real danger in obtaining a car key in this manner is that you don't know the quality of the car key or where it was manufactured. Add to that the fact that you don't have the knowledge to deal with the programming aspect, which can lead to a lot of frustration. Make your life a lot simpler by going to a locksmith with proper training and equipment.

[Watch a video about car keys here.](#)



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Tax Time Favors Homeowners Special Real Estate Report

Congress has consistently enacted tax legislation which favors homeowners. Indeed, much has been written that our tax laws discriminate against renters, by giving unfair and unequal tax benefits to those who own homes.

For those of us who own homes, here is a list of the itemized tax deductions available to the average homeowner. Every year, you are permitted to deduct the following expenses:

- Real estate property taxes, both state and local, can be deducted. However, it should be noted that real estate taxes are only deductible in the year they are actually paid to the government.
- Interest on home loans on a first or second home is fully deductible, subject to the following limitations: acquisition loans up to \$1 million, and home equity loans up to \$100,000. If you are married, but file separately, these limits are split in half.
- Points paid to lower your interest rate are deductible. Points paid to a lender when you refinance your current home loan are not fully deductible in the year they are paid; you have to allocate the amount over the life of the loan.

Source: Realty Times

Note: Be sure to consult your tax advisor regarding taking advantage of all of your house-related deductions. If you are looking for advice regarding your tax situation and do not have an advisor to talk to, we can recommend one

About Us
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McLean Mortgage corporation has become a Mid-Atlantic regional powerhouse by building a team focused upon helping customers realize their real estate financing needs with minimum stress and maximum results. Realtors and customers know they can count on us to close their loans on time.

RateFlex™

Worried about rates increasing? Ask me about RateFlex™ which gives borrowers rate protection if rates go up AND offers a lower rate if rates decrease before closing.

LoanFirst™

The LoanFirst™ program is designed to give homebuyers an edge in a competitive purchase market. LoanFirst™ should be the first step in purchasing a home.



April Charity: Sponsor Irrigation Systems for a Village

Improve food production for a village by sponsoring the costs to build irrigation systems for community fruit and vegetable gardens for one year. The construction of irrigation systems is crucial to maintain moisture in the soil in order for seeds to germinate. In addition, it is also essential for the absorption of mineral nutrients and the general growth of plants. Your support will help to generate year round food and income for everyone. Project Managed by : World Youth International

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