

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

Subject: Don't be a know-it-all; be a learn-it-all

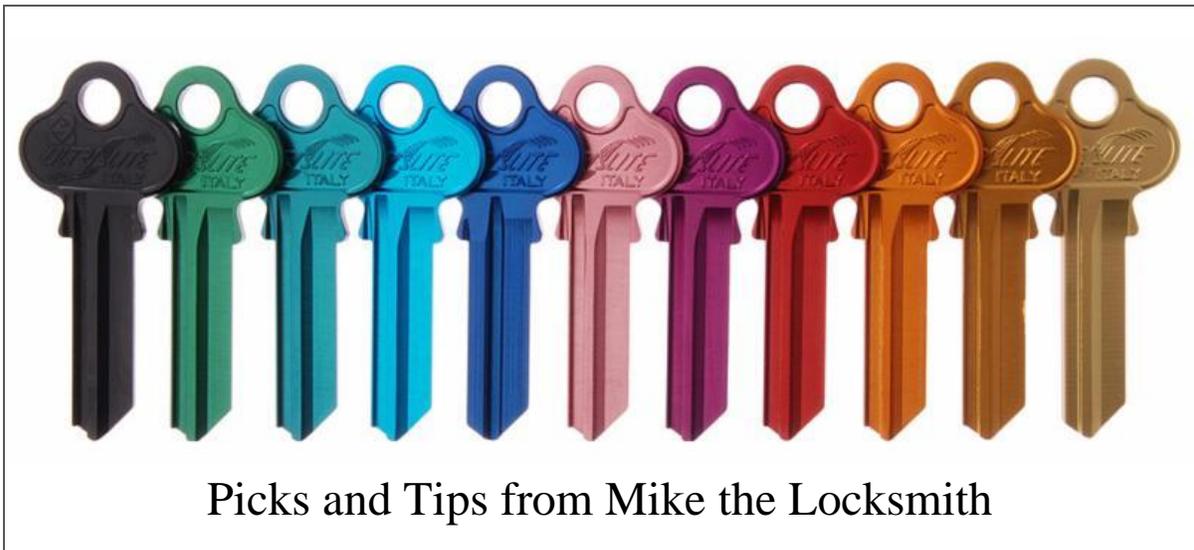
Preheader: Because small things make a world of difference

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



From the World of Mike-the-Locksmith

"Don't be a know-it-all; be a learn-it-all" - Satya Nadella

Hello and thanks for reading. As we head into the summer months, a time for home purchases, home improvements, and holidays, I share with you two



germane articles, plus an article from our mortgage expert, Chad Freeman.

If you're heading away this summer, we can provide solutions for your security needs. As always, our estimates are free, as are our security assessments.

Just give us a call at 240-506-7500.

Mike-the-Locksmith



Mul-T-Lock High-Security Solutions

Tips for Preventing Home Break-ins While On Vacation.

We'll soon be at the height of summer vacations, so I decided to revisit this topic as a reminder that taking small measures can prevent break-ins. After all, who wants to come home to a burglarized home? Here are some preventative tips, courtesy of [Houzz](#) and me.

- Keep Your Social Media Posts Private
 - Curious if people can see your check ins? Go to [Please Rob Me](#)
- Digitize It, View, Then Click to Shred
 - If you go on a long trip or travel frequently, one alternative to putting a stop to your mail is to have it digitized and made available to you online. [Earth Class Mail](#) can help.
- Turn a Smart Phone Into a Security Camera
 - [Here's how you do it.](#)
- Control Your Door
 - We recommend [Mul-T-Lock Entr](#), a more secure product than that mentioned in the Houzz article.
- Consider installing a video doorbell, such as [Ring](#) or a Digital Door Viewer, such as [Yale Look](#)

- these products offer enhanced physical awareness and allow you to see, and speak to, visitors at your door from anywhere.



Preventing Home Improvement Fraud

Courtesy of [HomeAdvisor](#), [Consumer Reports](#) and me.

Each spring and summer, professional home improvement scammers roam the U.S. in search of victims. They often target people who live in areas recently damaged by weather events-such as the tornado-ravaged Midwest-and older adults, offering "deals" on home repairs, only to take the money and run or do a shoddy job with little recourse. Scams include using low-quality roofing materials and painting houses with cheap paint. It's estimated that anywhere from 20,000 to 100,000 scammers make attempts every year on homeowners.

Below are some tips to help you prevent personal home improvement fraud.

Be cautious

Don't do business with someone who comes to your door. Take the company's information and tell them you'll contact them if you need work done. Be especially

wary if the contractor drives a vehicle with no company name and phone number or with out-of-state license plates. Do not let the person inside your home!

Do your research

Before working with a contractor, research the company. Check out its rating with the Better Business Bureau, Angie's List, Yelp and Houzz. Contractors that are "certified" by Angie's List are properly licensed and insured and are in good standing. Angie's List membership is now free.

Ask around

Ask neighbors, friends, relatives, or local consumer advocates for recommendations of reliable contractors.

Explore your options

Get at least three written bids for the work you want done from three different contractors before choosing one.

Check the contractor's background

When you're ready to hire a contractor, ask for proof that the company is properly licensed and bonded (to protect you against theft and damage), that it carries liability insurance, and that it provides workers' compensation insurance. In Maryland, the [DLLR website](#) has a searchable database.

Get references

Ask the contractor for references from the company's last three jobs-and check those references!

Study the contractor's business card

The card should have a certifiable street address and an office telephone number. Do not trust those that only have P.O. boxes and answering machines.

Get a contract

Demand a written contract that lists the specific work to be done, costs, materials to be used, start and completion dates, and warranty information on products and installation. Read the fine print carefully before signing it.

Be smart about payments

Do not pay more than 25 to 33 percent of the total job cost as a deposit. Hold off on your final payment until the job is finished and you are satisfied with the completed work. Also don't make a final payment until you receive a lien waiver stating that the contractor has paid subcontractors and for supplies. Pay by check or credit card, not in cash.

[Read more here](#)



Lending as it should be.



Chad Freeman

Ask Chad -- The Mortgage Expert

Chad, I'm interested in buying a home, but since I have been looking, rates have gone up. I have some that are telling me that rates may move down, but I am afraid they will go up even more. What should I do?

Getting Ready to Purchase?

Chad, after a few years of saving, I feel that my wife and I are finally ready to purchase a home. What do you feel is the most important first step? George

Congratulations on getting ready to take this important step for your family. I believe you are asking the right question as most prospective homeowners believe that the first step in purchasing is to look at houses. While looking at houses is fun, we want to make sure that your search is efficient and successful.

I am going to expand my answer to more than one step so that the information I give you is more complete.

* The first step is to contact a mortgage lender to run your credit report. Though you might be tempted to accomplish this task on your own, the services that run credit reports directly for consumers do not provide the same level of analysis as a mortgage report provided to a lender.

* If the report shows that certain issues should be taken care of before you purchase, the lender will give you a roadmap to follow in order to get into position. That roadmap could take a few weeks to rectify, or it may be several months or longer -- depending upon the severity of the issues.

* The lender will also discuss your prequalification based upon other aspects of your finances, such as income and assets. If the lender feels you are qualified, it is recommended that take the next step to apply for a formal pre-approval. During this process, the lender will underwrite your documentation and determine precisely how much home you can afford. This will make your home search much more efficient.

* If you have not selected a Realtor® to serve you, your lender can recommend someone they work with on a regular basis. While your pre-approval is in process, now would be the time to start looking at houses selected by your agent based upon your qualifications.

* Having a pre-approval in hand is very important because in today's competitive real estate market, this pre-approval can give you a leg-up on the competition when you find the home you are looking for. There is nothing more disappointing than losing to another bidder because they have the support of a pre-approved loan.

The final step is to get ready to act quickly. With all the preliminaries out of the way, you will be in a position to make a decision to act when you find the right home. This quick action can also give you the edge over those who hesitate.

I hope this was helpful. If you need me to give you a credit analysis and pre-qualification, I will be happy to do so.

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