

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

Subject: Believe you can and you're halfway there.

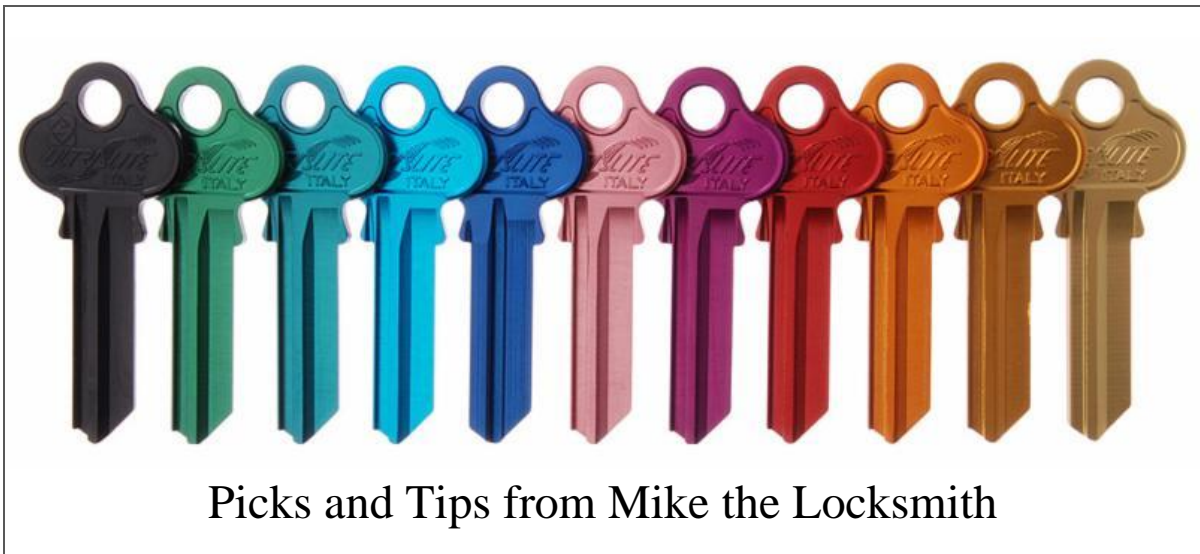
Preheader: Because small things make a world of difference

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



From the World of Mike-the-Locksmith

Believe you can and you're halfway there.

-

Theodore Roosevelt



Greetings and thanks for reading! In this newsletter I provide news and helpful information for your home and business.

In this issue: " Surprising Home Burglary Statistics", "Why Physical Security Should be as Important as Cyber Security" and "Ask Chad".

As always, we're available to provide free security assessments. and estimates for all of your security needs. Find our reviews on Yelp, Angie's List and Houzz.

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

Mike-the-Locksmith



Surprising Home Burglary Statistics

I'm sharing this information so that you, my readers, are aware and can make proper adjustments to your home environment. The more you learn about burglary, the more effectively you can help protect your home and family. Here are some surprising facts about burglary and preventative tips, courtesy of Safewise.

1. Burglars tend to avoid homes with security systems.

Preventative Tip: Get an alarm system

2. Most burglaries take place between 10:00 a.m. and 3:00 p.m.

Preventative Tip: Install indoor and outdoor motion-activated home security cameras so you can check on your home throughout the day. Plus, you'll receive an alert if the camera detects motion, so you can evaluate the situation immediately.

3. The majority of break-ins are committed by burglars who live nearby.

4. Most criminals can burglarize a home in less than ten minutes.

Preventative Tip: Strengthen your home's defense by getting a home security system and high security locks, keeping all entrances closed and locked, and installing a high-quality front door.

5. Almost 30% of burglars enter a home through an unlocked door or window.

Preventative Tip: Keep all entry points closed, locked, and alarmed, even when you're at home. Make your home less appealing to intruders by keeping shrubs and trees trimmed back.

6. An astonishing 34% of burglars enter through the front door.

Preventative Tip: Keep your front door closed and locked at all times. To help further fortify your home against a burglar, use a quality knob-in-lock set with a heavy-duty deadbolt, mount a security camera or motion sensor light above the door, and install a smart doorbell. Never give your house key to workers or hide a key outside your home.

7. Burglars usually go to the master bedroom first.

Preventative Tip: Store your valuables in a safe that's bolted to the floor, or hide them in unlikely locations.

8. The average property dollar loss per burglary is a staggering \$2,251.

9. Someone is home during nearly three out of every ten burglaries.

10. Only 13.6% of burglaries in 2014 resulted in arrests.

At Mike's Locksmith, we offer free security assessments. Give us a call.

Why Physical Security Should Be as Important as Cyber-security

Here are five tips to help small businesses increase physical security measures and protect their technology investments and data.

Courtesy of BizTech.

Many businesses spend vast amounts of time and money - and rightly so - focused on firewalls and encryption software to protect their IT systems and data. However, physical security is often overlooked in the debate over cyber-security. It can be just as crucial, though, especially for small businesses that do not have as many resources as larger firms to devote to security personnel and tools.

Physical security helps companies protect assets, including IT infrastructure and servers, that make their businesses run and that store sensitive and



critical data. Physical security encompasses measures and tools like gates, alarms and video surveillance cameras, but also includes another central element: an organization's personnel. Crucially, business and IT leaders need to foster a culture of security in addition to investing in technology to protect the organization, according to security experts.

[Read more here](#)



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?

The first point I want to make is that there is no way anyone can predict which direction interest rates will move in the future - just as you can't predict the movements in the stock market. Because of this uncertainty, even after you purchase, one of the most perplexing decisions someone has to make is when to lock in an interest rate on their new mortgage. When you are purchasing a home, typically a mortgage company provides two options:

- You can lock in the rate. Locking in your rate means that you are protected against future rate increases as long as you close on time. However, you cannot benefit if rates go down after you lock in your rate.
- You can float the rate. Floating your rate means you are not protected against rate increases, but you can realize the benefit of rate decreases before settlement by locking in a rate closer to your settlement date.

What most home-buyers do not know is that there is a little-known third option which is available from only a few select lenders. This option is called a "cap and float." which is designed to make the rate lock decision easier

and less stressful. The cap and float option provides a standard rate lock which protects you against rising rates after you sign your purchase contract. It then goes one step further by allowing you to relock your rate if rates go down before closing. This takes the stress out of the decision. You can have the safety of a lock and get a lower rate if the market improves. It is a win-win situation. Why don't more lenders offer this option? I cannot speak for all lenders. Nor do I want to get too technical, but providing rate protection requires sophisticated secondary marketing expertise which enables a lender to protect themselves against volatile rate risk using advanced hedging techniques. McLean Mortgage Corporation calls their option the RateFlexSM Program, which requires a small deposit that is credited at settlement. This means that there is no extra cost for choosing this additional option. The program allows one re-lock if rates go down, and the relock must be at least 10 days before settlement so that new government required disclosures can be prepared. The RateFlexSM option is not available for all programs, but I can let you know quickly whether you would be eligible for this option. Playing the rate game can be very dangerous when purchasing a home because you never know when they will spike or fall. I hope that learning about this option will make you a bit less stressed about the rate decision because purchasing a home should be a fun and rewarding experience

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