

# Home Matters



July 2006

## Mortgage Mania! Visit Our New Website & Enter To Win \$500

Union Bank's Online Mortgage Center has been re-designed and updated with new features. The primary goal of the re-design was to make the entire site more user-friendly. A key component of this effort is the online application, which is now easier for you to complete. Also new to the site is the short-form application, which allows you to start the application process, making it more convenient if you are pressed for time. When the short-form application is received, a Mortgage Loan Officer will personally follow up with you to continue the process.

An extensive selection of new and improved online calculators is there to help you become a more savvy borrower by empowering you with a wealth of financial information, projections and recommendations to seek a lending solution to fit your specific needs.

When you visit the new site, you will also find familiar features from the previous site, including today's rates, links to each Mortgage Loan Officer's personal site, and the Rate Watch application.

### You Could Win \$500 to Home Depot by playing the Union Bank Mortgage Mania e-Game.

Simply log on to [ubtmortgage.com](http://ubtmortgage.com) and play the interactive game with special host Max Lender. Everyone who plays will automatically be entered in the drawing for a \$500 Home Depot gift card! It's the perfect way to kick-

start a home improvement project you've been wanting to do, but perhaps didn't want to spend the money.

The game begins on July 9, and continues through August 31. The winner will be notified by Max Lender himself.

Anyone is eligible to play and win Mortgage Mania—the game will also be promoted through the website and in the Lincoln Journal Star.

Be sure to check out the new site and all it has to offer, then play the Mortgage Mania e-Game and win \$500 to Home Depot!

[www.ubtmortgage.com](http://www.ubtmortgage.com)

## A Message from Lori...

I hope you're having a great summer! If your summer plans include home improvement or a family vacation, call me about a home equity loan while rates are still reasonable. Did you know that along with tax credits and energy savings, there are 5% fixed rate energy loans available when you make qualified energy efficient upgrades to your home?

Remember, whether you are buying a new home, building or refinancing, my goal is to make the process as easy as possible. You can get a free pre-approval over the phone, in person at your office or mine, or apply online at [www.lorisoflin.com](http://www.lorisoflin.com).

If you have friends or family in the market for a home loan, please tell them about my services. The greatest compliment I can receive is a referral from my friends and clients. Thank you for your business—it is always greatly appreciated!



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# Make The Time To Truly Live

What good is achievement if there is no joy in it? So many people think that if they just achieve enough, then their life will be happier. I have found that the majority of people living happy



lives are happy despite their circumstances. They make time for the things that matter to them. If they enjoy their work, they assure that they do their best at it. If they don't enjoy their work, they find happiness in small aspects of it as they plan for a better job later on.

Stop to smell the roses, but also smell the air after the rain. Notice the things you like and take time to appreciate them. Say thank you as often as possible. Touch the trees as you pass.

Sit facing the sunlight as you take a break. Listen to the sounds that please you. If you have a hard job to do, play your favorite music as you do it. This is the only shot you get at this life.

If you don't live fully, you cheat yourself out of the joy of being alive and you deny the rest of us your potential contributions. Your "play" sometimes contributes as much as your "work." What you love reveals the value you bring to the world. Make room for it.

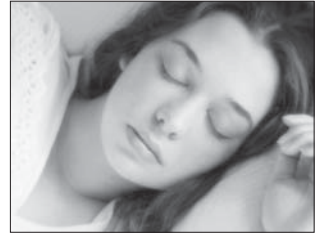
## Inspiring Thoughts

"Great minds have purposes;  
others have wishes."

- Washington Irving

# Sleep On It

According to the National Sleep Foundation, more than a third of Americans report levels of sleepiness known to be hazardous on a scientific sleep-measurement scale. Some of their tips to sleep better:



- Go to bed and wake up about the same time each day.
- Pay attention to what your body is telling you – most people need 7 to 8 hours of sleep but for some, 6 hours is enough and others require 9 hours or more.
- Take a "power nap" of 15 to 20 minutes which can enhance decision-making and improve mood.
- Allow yourself at least one day a week to get an extra hour or two of sleep.

Day-time naps are becoming more and more commonplace and even encouraged by some companies.

# Commit To Becoming A Saver

Billie G. Blair, an organizational psychologist and owner of Leading and Learning, Los Angeles, says "Saving isn't instantaneous. It takes time and forethought."

You have to commit to it and be willing to change. It's a behavioral change that must come from the individual believing that it's important enough for a commitment.

Take a good look at your finances and where you'll be 20 years from now if you don't stop spending and start saving instead. The realization that you'll be living lean during your retirement may be an incentive to change, says Bobbie Munroe, a Certified

Financial Planner with Fraser Financial in Atlanta.

After you commit to change, spend time deciding what you want to spend your money on. This doesn't mean you have to start thinking about a "budget" exactly. Instead, take a more visionary look at your finances and your financial goals. What is really important to you?

Set a goal, because saving money just to save money is not all that gratifying. Having a stated-saving goal will provide the impetus.

Next, become aware of what you're spending money on and when. Keep a spending diary, and write down

every expenditure and the circumstances surrounding it. Keeping a spending diary will also let you find quick-and-painless ways to save money. "The most effective thing you can do is look at the hidden ways that money leaks out of your life," says Tina B. Tessina, a psychotherapist in Long Beach, Calif.

Steve Rhode, president of MyVesta.org, a nonprofit consumer education organization in Rockville, Md., suggests looking at alternatives to your fixed expenses. Investing a little time in comparison shopping can save big bucks without having to sacrifice. He also suggests starting out small. Set achievable savings goals.

# Union Bank Mortgage Loans Expands Services

While the traditional mortgage loan customer remains in the majority, there is a growing trend of non-conforming borrowers on the horizon. Over the years, the term “non-conforming” has had a negative connotation.

However, we're finding that the average non-conforming customer has good credit but has run into some sort of hardship, be it medical issues, a

job loss, the financial strain of a new baby or simply not having a large amount of money for a down payment. We want our customers to know that Union Bank Mortgage Loans offers flexible mortgage options designed to fit nearly any borrower's needs.



Since the refinance boom of the new millennium, a considerable amount of non-conforming home buyers have entered the market. Before the rates dropped to an all-time low in 2002-2003, most non-conforming buyers

continued renting with the hope of one day owning a home. Those who owned a home continued to only have the option of using a mortgage broker for their refinancing

needs. Now, as a response to this influx of borrowers, we're seeing a shift in mortgage lending. Several private and publicly-held banks have begun offering non-conforming mortgage solutions. We now have more flexible underwriting guidelines, which

allow us to take an in-depth look into a customer's individual situation.

Union Bank is continuing its role as an industry leader with the addition of the Non-Conforming Mortgage team. With this new group, new investors, new loan officers and processors specializing in non-conforming mortgages, we have expanded our capabilities to meet the growing needs of a more diverse mortgage loan



market. This focus, along with our Mi Casa program, online lending and the decades of combined experience of our Loan

Officers, has made Union Bank a true full-service mortgage solution for the communities we serve.

## Home Improvement Basics

Home improvement is big business. Approximately 26 million homeowners will spend over \$200 billion on home improvements this year.

Although some projects are within the scope of some homeowners' abilities, larger projects such as an additional room or two are beyond the skills of most homeowners. For that reason, most homeowners are looking to professionals for their home improvement projects. They realize that the project must have that professional look to potential



future buyers as opposed to looking like it was done by a do-it-yourselfer.

For ideas and advice go to [www.homeimprovement.com](http://www.homeimprovement.com) or [www.doityourself.com](http://www.doityourself.com).

Whether the homeowner or a specialist does a home improvement project, choosing the right project along with employing quality products will ensure that investment dollars will continue to work throughout the home's life cycle.

## Increases In Home Loan Limits

The Federal National Mortgage Association (FNMA) and the Federal Home Loan Mortgage Corporation (FHLMC) have increased the single-family conforming conventional mortgage loan limit to \$417,000 for 2006.

The Housing and Urban Development (HUD) has increased the Federal Housing Administration (FHA) single-family home mortgage limits up to \$362,790. The FHA loan limits actually vary by geographic area within a new range of \$200,160 to \$362,790.

# Safe Summer Travel Tips

Don't let a thief spoil your next vacation. Most crooks are just after your belongings. There are some steps you can take to protect yourself and reduce the chances of you becoming a target. The number one thing to do is to continually be aware of what's going on around you and to not allow any sort of distractions. Jack Adler, author of *Travel Safety*, says to "stay alert and remember, extraction follows distraction." Other tips are:



- Dress to blend in. Leave expensive jewelry and watches at home.
- Don't carry large amounts of cash. Use traveler's checks, credit cards, and ATM cards.
- Carry a "dummy wallet" in an accessible place. Put a couple of expired credit cards and a little cash inside.
- If traveling abroad, carry copies of your passport and two passport photos.
- Before you leave home, contact the U.S. Department of State at (202) 647-5225 or [www.travel.state.gov](http://www.travel.state.gov). You'll find helpful information about the country you're planning to visit, as well as the latest travel warnings and advisories.

## Save Energy, Reduce Taxes

The National Energy Bill gives homeowners up to a \$500 tax credit on energy efficient upgrades. The tax credit applies to upgrades completed in years 2006 and 2007 for upgrades like water heaters, efficient heating and cooling systems, additional insulation and energy-saving window installations.

Other incentives may be available—contact your utility suppliers for specific tax credit information.



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