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Welcome to April!

Among the many things April brings, it starts off with April Fool's Day. The history of uncertainty about the origin of April Fool's Day may be part of the prank. One thing is certain: any day can feel like April Fool's if we're not careful.

Identity theft and protection are hot topics, but another area worth considering is data protection. I put this month's front-page article together, and between finishing it and getting it to my editor, the computer I was using started to fail me, so I bought another one.

(Continued on back page)

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Identity Protection

Hearing about breach after breach at banks, hospitals, insurance companies, and even schools makes it tempting to want to give up.

Your Social Security number? Gone. Your passwords? Already for sale. So, does protecting your identity still matter? Sure it does, but it requires a little effort on your part.

So we're all on the same page, a credit freeze blocks lenders from pulling your credit to open new accounts. That's a big deal. It prevents new credit cards, auto loans, and mortgages from being taken out in your name. What it doesn't do is notify you when something shady is happening. Identity theft rarely begins with an obvious move. Criminals test the waters.

Here are a few free things you can do to help protect yourself - **free of charge**.

1. Get an Identity Protection PIN (IP PIN): It's a six-digit code that locks down your tax return, so no one can file in your name without it.
2. Pull your credit report(s): Head to AnnualCreditReport.com. It's free annually, and you'll see if anything weird pops up. If something seems unusual, you can call the bureau and have them look into it.
3. Freeze your credit for free: While the three main credit bureaus in the United States are commonly used by lenders, Innovis is often regarded as the fourth credit bureau.



- a. Freeze Equifax – Go to Equifax.com, or call 1 (888) 298-0045
- b. Freeze Experian – Go to Experian.com, or call 1 (888) 397-3742
- c. Freeze TransUnion – Go to TransUnion.com, 1 (888) 909-8872
- d. Freeze Innovis – Go to Innovis.com, or call 1 (866) 712-4546

The above are three simple things you can do to make it harder for thieves to steal your identity.

Before I forget... you'll probably need to create or be given a username and a password. **DON'T LOSE THEM AND KEEP THEM IN A SAFE PLACE!** If you lose this information, it will cause you headaches later, I promise.

This list is not exhaustive, but it's a step in the right direction, and all the above can be done at no cost. Just a little time and effort.

Stay safe, everyone. As always, may God bless you all.

— *David Stacy*

Safeguard Your Home While Traveling This Summer!

Summer? Well, it's hard to relax on vacation if you're worried about what's going on back home. So starting early really helps accomplish all you'll need in order to have a great summertime travel vacation. Security equals peace of mind so you can enjoy your time away.

Hold mail and deliveries — The U.S. Postal Service makes it easy to put a temporary hold on your mail. And don't forget to suspend newspaper and other recurring deliveries, like Amazon subscriptions.

Make it look like you're home — Use automatic timers for indoor lights and maybe a TV or two. And keep some curtains open; closed curtains suggest that you're away and give criminals more cover.



From the Inside

"How do I maintain a high credit score?"

Your credit history reflects how you have managed debt in the past. And that history shows up in your credit score—a three-digit number that summarizes the information in your credit report.

Creditors can use that score to determine creditworthiness and when setting the terms of loans, including mortgages. So maintaining a good credit score can have a big impact on your financial future.

Recruit a friend or neighbor — Ask a neighbor to keep an eye out for unexpected deliveries and park their car in your driveway from time to time. If you'll be gone for an extended period of time, arrange for someone to mow your lawn.

Freeze your social posts — Don't announce your travels on social media, and wait to share photos until you're back home. Burglars are increasingly scouring social networks for victims. Check your social network settings, too, so you're not auto-tagged in photos by your travel companions.

Monitor from afar — From cameras and sensors to remote monitoring and notifications, there

Don't announce your travels on social media, and wait to share photos until you're back home.

are numerous options for added protection. Some home security systems can even send you an alert when someone's at your door.

Secure your valuables — Before you go, make an indoor sweep and lock up sensitive financial statements, jewelry, laptops, and other valuables for additional security and peace of mind.

Lastly, it's a good idea to give your financial institutions a heads-up about your travel plans. A stream of out-of-state or out-of-country charges could prompt an unnecessary alert that puts a hold on your account. *Happy travels!*

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What Affects Credit Scores?

There are multiple factors that can affect your credit score. Things like bill-payment history, credit utilization, age of credit accounts, and recent credit inquiries can all play a role. The number and types of balances you have can also impact your score.

It's important to remember there are different scoring models. *FICO*® and *VantageScore*® are two common examples. Each uses their own formula to calculate different scores, so you might see a slight difference between them.

Ultimately, each lender uses their own credit poli-

cies to determine an applicant's creditworthiness. But a good credit score can still mean you're more likely to qualify for a loan or get a better interest rate.

Steps to Maintaining Your Credit Score

A good credit score depends on using credit responsibly over time. Here are a few tips from the Consumer Financial Protection Bureau (CFPB) to help keep your score up:

1. Pay Your Bills on Time

Paying your credit card bills and other loans on time is important—especially since a history of late or missed payments could cause a dip in your credit score. If you're concerned about missing a due date, features like automatic bill pay can help you stay on top of your account payments.

2. Stay Below Your Credit Limit

Try to keep your credit utilization ratio low by not using up all of your available credit. According to the CFPB, experts recommend keeping your credit utilization below 30% of your available credit.

3. Maintain Credit History With Older Credit Cards

Account history is another factor in your credit score. So the longer you show good credit habits, the better it could be for your score. Closing a credit card account can increase your credit utilization rate, since it reduces the amount of credit you have available. Plus, depending on the age of the account, it could reduce the length of your credit history. And both these factors could lower your score.

4. Check Your Credit Reports for Errors

Proactively checking your credit report for errors periodically is another way to help maintain a good score. You may be doing everything right, but others may not. And errors can potentially hurt your credit scores.

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The Contractors Corner

Helpful home owner's tips and tricks you should know.



NOW THAT SPRING HAS SPRUNG, IT'S TIME TO SET OUR SITES ON THE GARDEN FOR BOTH BEAUTY AND HARVEST!

April is when intention turns into action in the garden. As soil temperatures rise and daylight stretches longer, it's time to prepare both flower beds and vegetable plots for a productive season.

(Be sure to check your USDA Hardiness zone as each zone is different!)

Start with soil preparation. Clear away winter debris, weeds, and any remaining mulch. Loosen compacted soil with a spade or garden fork to improve aeration and drainage. Incorporate compost or well-rotted manure to replenish nutrients depleted over winter. For precision, consider a soil test to determine pH and nutrient levels before planting.

For flowers, April is ideal for planting hardy annuals such as pansies and snapdragons, and dividing established perennials that have outgrown their space. Trim back ornamental grasses and remove dead growth from perennials to encourage vigorous new shoots. Apply a balanced, slow-release fertilizer to support strong root development and early blooms.

In the vegetable garden, cool-season crops like lettuce, spinach, carrots, peas, and radishes can be sown directly into prepared beds. In warmer zones, transplant hardened-off seedlings of broccoli, cabbage, and onions. Install supports for peas and other climbers early to avoid disturbing roots later. Mulch lightly to retain moisture and suppress weeds, but allow soil to warm adequately.

Finally, inspect irrigation systems, repair hoses, and confirm proper drainage. April preparation sets the structural and nutritional foundation for months of healthy growth. Thoughtful early effort now yields both vibrant flower displays and a productive harvest ahead.

Some home improvement and repairs are best handled by a qualified and licensed professional. Please seek professional advice before attempting

How to Get Your Home in Top Showing Shape Fast!

It's the call every home seller loves to hate: Your listing agent phones to say she's got a hot prospect in her office, and wants to know if she can bring them by *right now*. Of course you shouldn't refuse, but your home looks like hell. This is hardly the first impression you want to give buyers, right?

While you may not have time to clean your home from roof to basement, there are some easy ways to fake a polished abode in record time. Try a few of these tactics to help whip your home into top showing shape by the time the buyers pull up in front of your home.

Clear counters

The kitchen is key. Remove everything from the countertops except for the appliances and maybe a fruit bowl. A side benefit of this activity? Your bare countertops will appear bigger. This is critical for potential buyers—who may want to imagine baking cookies in your (now very organized) kitchen with their kids. Keep a basket handy and swipe everything into it—bills, catalogs, kids' art projects, etc. *Done!*

Let in the light

There's a reason phrases such as "lots of light," "sun-drenched," and "huge windows" pepper listings: Dimly lit homes feel small, dirty, and depressing. So, take 10 seconds to maximize light by opening all drapes and shades wide, which not only lets in the sunshine, but also shows off your lawn, trees, and/or flowers outside. If it's dark out, do the next best thing: Turn on every single light in your home. Everyone wants to walk into a house that's well-lit, so if you don't have natural light, pull out a couple of lamps from the closet and plug them in.

Stash stuff under the bed

Many home sellers make the mistake of stashing

things they want to quickly hide in their closet. *Bad idea:* Any homebuyers worth their salt are going to check out your closets, and the more you store in there, the more cramped and small they will appear. So what's a better alternative? Under your bed. Few will stoop so low as to check under this furniture, so feel free to quickly stash clutter there.

Purge pets

We all love our pets, but some people have very different tolerances. You can't exactly drive the cat to the kennel every time you get one of these be-there-in-five-minutes calls, but you can eliminate most signs of your pet. For starters, scrape out stinky wet food from your pet's bowl, toss toys in a basket or drawer, and stash the pet bed in a closet (or under the bed!). Don't bother dragging out your heavy vacuum; instead, grab the handheld version and suck up dry kibble as well as tufts of hair on the kitchen floor and couch cushions.

Check the bath

You don't have time to re-glaze the tub or scour grout (but definitely do these at another time). What you should do is make a fast pass over the faucet and sink with a sponge and disinfectant and swab the toilet with a squirt of cleaner. A dirty bathroom will send a buyer running in the other direction. Let's be honest: No one wants to visualize a stranger going through their hygiene routine, let alone witness any evidence.

Straighten up

There's something to be said for right angles, so create them in your wake as you zip through the

living and dining rooms. Push chairs in, stack magazines carefully, and fluff up throw pillows. Spritz a bit of furniture polish on a rag and quickly run it over any wooden furniture surfaces.

Depersonalize

What's the harm in having a few family photos up, or artwork from your kids on the fridge? Such personal touches make it clear to homebuyers that this home is *yours*, not (potentially) *theirs*. Prospective homebuyers need to envision themselves in the space, but this can be difficult to do if the home is unkempt or *too personalized* by the current owner. So take a moment to stash these items in a drawer.

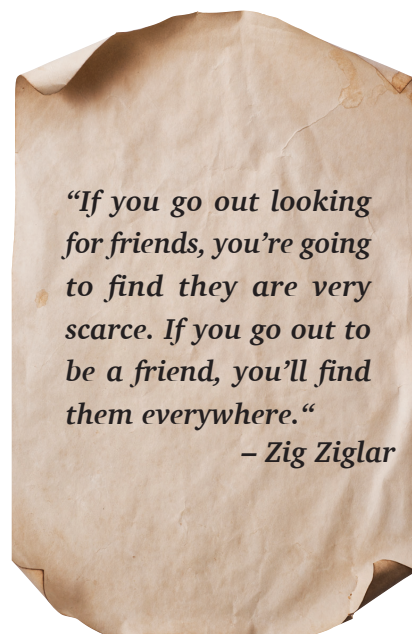
Banish bad smells

No matter how great your home looks, it will all be for naught if your home has some kind of smell, whether that's a whiff of wet dog or the lingering odors of lunch or last night's fish dinner. So whether or not you suspect your home is haunted by a slight funk—it's hard to tell if you're already in it—play it safe and open all the windows, turn on the vents, and light a scented candle. Or at the very least, splash some cleaning fluid in the sinks for that just-cleaned smell.

Get out, now!

There's one last thing you need to clear from the premises: *yourself!* As much as you may think it's helpful to hang around to answer questions or explain the great features of your home, now is the time to let your beautiful home speak for itself.

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"If you go out looking for friends, you're going to find they are very scarce. If you go out to be a friend, you'll find them everywhere."

— Zig Ziglar

VARIETY Magazine's Top 100 TV shows of All Time!

Taxi #75 (1978 to 1983 – 114 episodes)

Taxi is an American television sitcom that originally aired on ABC from September, 1978, to May, 1982, and then on NBC from September, 1982, to June, 1983. It focuses on the everyday lives of a handful of New York City taxi drivers and their abusive dispatcher.

For most of the run of the show, the ensemble cast consisted of taxi drivers Alex Reiger (Judd Hirsch), Bobby Wheeler (Jeff Conaway), Elaine Nardo (Marilyn Henner), Tony Banta (Tony Danza), and "Reverend" Jim Ignatowski (Christopher Lloyd), along with dispatcher Louie De Palma (Danny DeVito) and mechanic Latka Gravas (Andy Kaufman).

Taxi was produced by the John Charles Walters Company, in association with Paramount Network Television, and was created by James L. Brooks, Stan Daniels, David Davis, and Ed. Weinberger, all of whom were brought on board after working on *The Mary Tyler Moore Show* (which ended in 1977).

The show was a critical and commercial success and is widely regarded as one of the greatest television shows of all time. It was nominated for 34 Primetime Emmy Awards and won 18, including three consecutive wins for Outstanding Comedy Series. It has remained in syndicated reruns ever since the series ended.

Variety magazine is a leading weekly entertainment business publication that provides news, analysis, and perspective on film, television, theater, coverage since 1905.





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(Continued from page 1)

I handed it over to my trusted computer tech to transfer everything to the new computer. Well, needless to say, that article didn't make it, and I had to write it again. Data protection is important whether it's photos, emails, important documents, or an article you're sure would be okay for a couple of hours.

A real-life example of Murphy's Law: 'If it can go wrong, it probably will.' So there's the lesson learned: although I'm good about protecting data, a small oversight can make things a little more chaotic than they need to be. Better safe than sorry.

If you're considering a Cloud Backup service. There are outfits like iDrive (www.idrive.com), Backblaze (www.backblaze.com), and ARQ Backup (www.arqbackup.com), among others. They are the most popular. Long story short, everything worked out ok, I made it to Texas on time while I re-wrote that article, it motivated this one.

On the industry front, I wanted to let you know that I've decided to bring my tools and experience in all things

✦ ✦ ✦

Reverse Mortgage over to Barrett Financial Group. As the old Jimmy Buffett song goes, "I've Found Me A Home."

I keep a lookout for quality processing and outstanding support, and with Barrett Financial Group's ability to provide excellent service at a lower price to my clients, it was the right move. After much research and due diligence. I've found me a home. So if you or anyone you care about has questions or needs insights on reverse mortgages and how they work, call me; I'm always here to help.

Until next time...

— David

David Stacy

"Mortgages for every stage of your life."

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