

# HOME SWEET Rewards

From HomeServices Relocation  
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NEWS YOU CAN USE ABOUT YOUR MOST IMPORTANT ASSET

Spring 2024

## Garden Plants That Repel Biting Bugs



In the spring and summer, you may dream of having friends over to barbeque or swim in the pool, but biting bugs can spoil the party.

**Before you plan your next fete outdoors, here are a few garden ideas that can help you keep bugs at bay. And you can even add some plants to the menu!**

Plants that help flavor other vegetables make ideal companion plants, and many also serve as insect deterrents. Basil is an effective herb that, when planted

next to tomatoes, helps the tomato plant produce a fuller, more delectable yield, and basil is also known to repel mosquitos and flies. It's delicious when added to many foods that may also include tomato, lemon or other vegetables.

Mint keeps fleas and other insects away from cabbage, squash and tomatoes. It attracts beneficial

insects to your garden and works especially well in repelling ants. Mint can be highly invasive, so it's best to contain it in pots.

Lemon Balm is a mint that contains citronella which is useful against mosquitoes when you crush the leaves on your skin. It's also a remedy for bloating and can help with indigestion as well, but consult



Basil



Mint



Lemon Balm



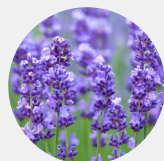
Garlic



Catnip



Marigold



Lavender

your physician before consuming. Lemon Balm also attracts bees to help pollinate your other vegetables and flowers.

Garlic is an age-old weapon in the fight against mosquitoes, and it deters other pests as well. Garlic works because its leaves contain a chemical called allicin which is released whenever the leaves are damaged or broken. Garlic works great when planted next to lettuce, cabbage and beets but should be kept away from potatoes, peas and legumes like beans.

Cats aren't the only ones who like catnip – it's great for repelling mosquitoes. We don't know why catnip affects mosquitoes the way that it does, the plant "is ten times more effective at repelling mosquitoes as DEET, which is used in most commercial

insect repellants," according to ScienceDaily.com. But before you plant catnip, here is a caveat - catnip can self-seed, meaning it can take over an area if not maintained. It can also grow to 4 feet tall and drives neighborhood cats crazy, so plant it where you can control it.

Add colorful yellows and oranges to your garden by planting marigold, another tried-and-true mosquito repellent. The marigold is also useful when planted as a companion to crops like tomatoes, cucumbers and squash because they also repel parasitic aphids and nematodes.

Another favorite of gardeners is lavender, which is among the most versatile and useful of all garden plants. Not only does it discourage fleas and mosquitoes, but it also attracts bees and butterflies, and it

protects your clothing from moths. Lavender flowers smell divine and can also be used as an herb. A lavender plant takes about three years to root, but once it does, it's virtually drought resistant.

By planting any of these biting bug battlers, you'll be taking huge steps to make your time spent outdoors each year much more enjoyable. ■

Source: Berkshire Hathaway HomeServices



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If you are thinking about buying or selling a home you must register with Home Sweet Rewards before contacting a real estate agent.

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# Mortgage Loan Checklist



Use this handy checklist to gather documents for your home loan.

The items listed here are general and may not include all documents specific to your home mortgage financing situation. Your mortgage consultant will inform you of any additional documentation that you may need.

## Income Information

- 30 days' most recent pay stubs with year-to-date information for all jobs and for each borrower
- Federal tax returns for the 2 most recent years (1040's)
- W-2 forms for the 2 most recent years
- Written explanation if employed less than 2 years or gap in employment in last 2 years

## Credit Information

- Most recent 2 months asset statements listed on the application — all pages to each statement even if blank (Example: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.)
- If applicable, landlord name, phone number, and address
- If you have any obligations due to legal action, for example child support, lawsuit judgment, bring in any judicial decree
- If applicable, complete Bankruptcy papers including discharge papers — also provide documentation supporting circumstances leading up to the bankruptcy, if able
- If applicable, credit explanation letter for any late payments, collections, judgments or other derogatory credit items
- Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements
- If applicable, previous payments for: public utilities, phone company, cable, car insurance

## Other Information

- Real estate agent information (if applicable)
- Homeowner's insurance information
- Special Information, if applicable
- Last 3 years' complete Federal tax returns (both personal and business returns)
- Year-to-date profit and loss statement
- List of all business debts

Source: Prosperity Home Mortgage

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# Spring Cleaning: The Reason Behind the Season

**Spring cleaning can feel like a huge undertaking at the beginning of the season, so you may wonder if there is a point to all the work**



Spring cleaning is all about giving your home a fresh start for a new season. Not only does it make your home feel more inviting, but it also helps us to maintain a healthy and stress-free environment.

According to Dignity Health, spring cleaning has been a tradition for centuries, dating back to when homes were kept warm by burning wood and coal, and were often lit using oil and kerosene lamps. All of these materials, mixed with the tightly closed windows and doors to keep heat in, left homes covered in soot. Spring was the perfect time to clear out the winter debris, as the warming weather allowed people to scrub clean their floors, dust bedding outside, and even simply open the windows to allow the burning soot to escape.



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While we may no longer need to clean our homes due to burning wood all winter long, spring cleaning has continued to be a yearly tradition. It marks the start of a new season, and welcomes in the warmer weather by brightening our indoor spaces. Here are the top five reasons to tackle spring

cleaning for both your physical and mental health:

- Reduce stress
- Improve health
- Increase productivity
- Physical movement
- Increase self-esteem

Source: 1-800-GOT-JUNK?

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