

June
2015

YOUR
SUCCESS IS
OUR COMPASS

EAP Navigator

National Observances

June

PTSD Awareness Month
Alzheimer's and Brain Awareness Month
International Childhood Cancer Awareness Month
Men's Health Education and Awareness Month

Week of June 1-7

National Sun Safety Week

Week of June 7-13

Pet Appreciation Week

Week of June 14-20

Universal Father's Week
Animal Rights Awareness Week

Week of June 21-27

Lightning Safety Awareness Week

June 21: Father's Day

What is the EAP?

The Employee Assistance Program (EAP) is a **FREE** and **CONFIDENTIAL** service that can assist you and your eligible family members with **ANY** personal concern, large or small.

Employees and family members can call Cascade 24 hours a day, seven days a week. We can help!

Call Cascade to schedule an in-person appointment or get the resources you need. For more information, please call us at:

800.433.2320

www.cascadecenters.com



this issue

What is the EAP **P.1**
Buying a Home: Overview **P.1**
Grilled Salmon Recipe **P.2**

Buying a Home: Overview

If you've decided to buy a house, you may be wondering where to begin -- find a real estate agent? Go to open houses? You'll have to juggle a number of tasks simultaneously, ranging from the fun to the tedious. The preview below will alert you what's ahead, and link you to other key information.

Step 1: Decide Which Community or Neighborhood You're Interested In

If you're already committed to a certain geographical area, and know you can afford it, jump down to the next step. However, if you're moving to a different state, or you have an inkling that your ideal neighborhood might be out of your financial reach, you may need to research other neighborhoods.

Step 2: Begin Looking at Houses

Even before you're ready to choose a house, visiting open houses is a great way to get to know your local market. Visit a wide range of houses, paying attention to the numbers of bedrooms and bathrooms, special features, and overall charm. If the seller has made pest or other inspection reports available, read them carefully, paying particular attention to the estimated cost of repairs. Ask the agent how many offers are expected on the house (multiple bidders can drive up the list price, and vice versa).

Step 3: Assemble Your Team of Professionals

Most people prefer to work with a real estate agent or a lawyer at some point in the process. (In fact, in a handful of U.S. states, a lawyer must be hired to help finalize the sale.) A mortgage broker can also be of great help in finding the right home loan.

Experienced, responsible professionals can save you time, money, and aggravation. By the same token, incompetent or unethical ones can mess matters up badly. Take the time to get referrals from friends, and meet with a few prospects before you hire anyone.

Step 4: Figure Out How You'll Pay for the House

You'll probably have to save, scrounge, and borrow in order to afford your house. There are two parts of the purchase that you'll need to prepare for: your down payment and your mortgage. If you can make a down payment of 20% or more of the purchase price, you'll avoid paying private mortgage insurance (PMI).

Mortgages now come in all flavors and varieties, not just the fixed rate and adjustable rate ones from the past. The

Continued on page 2



CASCADE CENTERS
INCORPORATED



Grilled Salmon Fillet

Few foods pack a bigger nutritional punch than salmon—it's rich in protein, heart-helping omega-3 fatty acids, and vitamin D.

Ingredients:

- 1 salmon fillet (about 1 pound)
- 2 tablespoons lemon juice
- 2 tablespoons red wine vinegar
- 2 teaspoons grated lemon peel
- 1½ teaspoons dried basil
- 1 teaspoon garlic powder
- 1 teaspoon sea salt
- Dash fresh ground pepper

Directions:

Place fish, skin side down, on tin foil lined cookie sheet. Combine the lemon juice, vinegar, lemon peel, basil, garlic powder and sea salt; pour over fish. Top with fresh ground pepper.

Place pan on grill. Cover grill and cook over medium heat for 15-20 minutes or until fish flakes easily with a fork.

Serves 4

Source:
www.tasteofhome.com

Continued from page 1

better your credit rating, the more favorable a mortgage you'll be able to obtain.

Step 5: Offering to Buy the House You Want

Here's where you lay your cards on the table, and present the seller with a written offer to buy the house. (Most states have standard contract forms that you or your real estate agent can use for this purpose.) The standard offer form will usually require you to state your proposed purchase price, where you expect to obtain financing, what conditions or "contingencies" you're attaching to the offer, how quickly you're willing to close the deal, and more.

Step 6: Dealing With the House's Physical Condition

Whether new or old, no house is in perfect condition. An important part of the homebuying process is finding out about the house's condition from the seller, investigating its condition on your own, and protecting yourself against problems that will arise in the future.

Many states' laws require sellers to tell you about many or most problems that they know of concerning the house -- issues like leaks, termites, a faulty foundation, past water or fire damage, and more.

No matter how informative your seller seems to be, you'll still want to have your own inspections done by at least one experienced professional -- and for the sale to be contingent upon your approving the results.

Neither the seller nor the inspector can know everything about the house, however. Problems could be lurking that they can't see, and new problems -- or disasters -- could arise later. For these, you'll need to buy homeowners' insurance.

Step 7: Closing the Deal

Events start moving very quickly toward the end of a house-buying process. Your purchase contract will normally contain a "closing date," and all your activities will be geared toward wrapping things up by then. You'll need to finalize your financing, review the home inspection and other reports, probably have the house appraised (most lenders require this), get title insurance, and more.

Stay focused on the big picture. Little issues will come up that need negotiating -- for example, the inspection report may show a minor needed repair, which you'd like the seller to pay for. If the seller refuses, he or she risks your calling off the deal. But if you play hardball, you may lose the house over a few hundred dollars.

On the closing day, you probably won't meet with the seller in person. More likely you'll go to the office of your title agent, escrow agent, or attorney to sign the final documents. Then the house is yours!

Nolo Legal Press ©2015

Connect to us on Facebook, Twitter or LinkedIn for helpful tips and information about workplace issues. Visit our YouTube channel for helpful webinars on a variety of topics.

