

# The Village Gazette



Volume 6, Issue 10  
Village Creek Community Association

October 2009

## Community Happenings

Cooler days can mean only one thing to Village Creek residents.... the Fall Festival, so mark your calendar for October 17, 4-7 pm, and don't miss a minute of the fun filled day.

The event promises to be a must attend family outing with activities for all ages. The festivities include snacks (cookies, popcorn, drinks), a pumpkin patch (so bring your camera!), and a train ride. There will be a vendor market again this year, and it would be a great opportunity for residents to display their handmade or home business wares, as well as, a chance to do some early Christmas shopping. To reserve your spot please email, [social@myvillagecreek.net](mailto:social@myvillagecreek.net).

Village Creek is also pleased to be able to offer flu shots this year at the Fall Festival in conjunction with our local neighborhood Walgreens. The shots will only be offered to adults 18 years of age and older, and residents need to bring in a photo id to prove age. The shots will be given for a cost of \$24.99 that needs to be paid in cash. If a resident has insurance that covers the cost of the shot, they would still need to pay for the shot in advance and then turn in their paperwork for reimbursement. At this time, vaccinations for the swine flu is not being offered by Walgreens, but check the website for any additional updates or changes.

Whatever residents chose to participate in from the vendor market to the chili cook-off; they will be sure to have a fantastic time.

Go Green  
Go Paperless



Sign up to receive *The Village Gazette* in your inbox. Visit [PEELinc.com](http://PEELinc.com) for details.

## Second Annual Village Creek Chili Cook Off

The second annual Village Creek Chili Cook off will be held in conjunction with the V.C. Fall Festival on October 17th. This should be a great time. Teams as well as individuals are encouraged to participate. Rules for participation are below:

- Participants need to bring all items for cooking and serving chili. This includes:
  1. All necessary items for cooking chili using scratch ingredients; no prepackaged kits
  2. Propane or other non-electrical cookers are encouraged; no open fires
  3. Table and chairs; shade tent if desired
- All cooking should be done on site. Set up and judging times will be announced at a later date.
- Judging will be by popular vote
- Winners will receive bragging rites and a trophy

Most of all we want people to have fun! We encourage you to name your team and decorate your cooking area if you like. This should be a good time.

Please note that Village Creek will provide spoons and bowls for tasters.

If you would like to enter or help with the cook off please contact John or Leigh Ann Wheat, 281.374.0459 or [jslawheat@yahoo.com](mailto:jslawheat@yahoo.com), by October 10th so we can determine the number of teams.



# The Village Gazette

## IMPORTANT NUMBERS

### EMERGENCY NUMBERS or 911

CenterPoint-Gas Leak .....713-659-3552  
Constables Office ..... 281-376-3472, www.cd4.hctx.net  
Klein Fire Dept. ....281-376-4449  
Poison Control Center .....800-764-7661  
Willowbrook Methodist .....281-477-1000

### SCHOOLS

Tomball ISD ..... 281-357-3100, www.tomballisd.net  
Willow Creek Elem (K-4).....281-357-3080  
Northpointe Int (5-6).....281-357-3020  
Willow Wood Jr (7-8) .....281-357-3030  
Tomball High (9-12).....281-357-3220  
Transportation.....281-357-3193

### HOA MGMT

Chaparral Management Company ..... 281-537-0957  
Ms. Tally Jenkins ..... tallyj@chaparralmanagement.com  
Fax .....281-537-0312  
6630 Cypresswood Drive, Suite 100, Spring, Texas  
Mailing: P.O. Box 681007: Houston, Texas 77268-1007

### SERVICES

CPS.....713-626-5701  
CenterPoint-Gas.....713-659-2111  
Dead Animal Pick up .....713-699-1113  
Domestic Violence .....281-401-6250  
FBI.....713-693-5000  
Harris County Animal Control .....281-999-3191  
Houston Chronicle .....713-220-7211  
Greater Houston Pool .....713-771-7665  
Municipal District Services (24 hrs) .....281-290-6500  
Reliant-Street lights .....713-923-3213  
..... www.centerpointenergy.com/outage  
Sex Offenders .....www.familywatchdog.us  
Time Warner Cable .....281-774-7222  
Waste Management .....713-686-6666  
Trash pickup Tues/Fri  
Recycling Fri (only newspapers/#1 & 2 plastics/aluminum cans)  
Yard Stork .....kpuente@garygreene.com

### NEWSLETTER

Editor..... Tisha Butler  
.....tisha@myvillagecreek.net  
(Deadline is the 10th of each month)

Publisher - Peel, Inc.....512-263-9181  
Advertising.....advertising@PEELinc.com, 888-687-6444

### RESIDENT BOARD MEMBERS

Scott Porto ..... scott@myvillagecreek.net  
Don Rumsey .....don@myvillagecreek.net  
Jason Giddens .....jason@myvillagecreek.net  
Allison Pettiett.....allison@myvillagecreek.net  
Jayland Keeney .....jayland@myvillagecreek.net  
..... poolcards@myvillagecreek.net

### SOCIAL CHAIRPERSON

Peggy Lastrapes ..... peggyjo108@yahoo.com

**NOT AVAILABLE  
ONLINE**

## Personal Classifieds

**Help Needed** - After school babysitter needed for an eleven year old boy with autism. The hours are from 2:30 - 4:30 pm, Monday - Friday. For more information, please call Patricia Brown at 832-698-2241.

**Advertise Your  
Business Here  
888-687-6444**

## Patriotic Show Honors Responders

On Friday, Sept. 11, Tomball ISD hosted the 29th Annual Patriotic Show during the halftime of the Tomball High School football game. The Patriotic Show is a tradition in Tomball that instills pride in our country and our community. Nearly 1,300 students inband, choir, drill team, cheerleading, JROTC, LOTC and Student Council from our high school and junior high campuses took part in the performance.

This year the Patriotic Show was scheduled on Sept. 11, which is the eighth anniversary of the coordinated terrorist attacks upon the United States. Nearly 3,000 people lost their lives that tragic day. September 11 is a painful day in our nation's history. We watched in disbelief as images of devastation unfolded before our eyes. As time passed, we regained faith, hope, unity and pride in our nation. We were reminded of the freedoms we take for granted. The events of 9/11 also reminded us to pause and recognize those who protect and defend us in times of crisis and everyday. The Patriotic Show will feature a special musical arrangement called United We Stand, which will be played in memory of those who died on 9/11. During the show, first responders from the Tomball Fire and Police Departments, the Harris County Precinct 4 Constable's Office, and our local EMS professionals were recognized for their service to our community and our school district. These brave individuals risk their lives for us. They should be commended and honored for their commitment to public service. We appreciate their involvement in our schools and express our thanks for the security and protection they provide.

All Veterans in attendance were invited to sit in a special section on the track near the field house at the south end of the football field. Veterans received free admission for the Sept. 11 football game.

## Featured Deed Restriction

### *Article IX, Section 23*

In the event of default on the part of the Owner or occupant of any lot observing any or all of the requirements herein set forth, such default continuing after ten (10) days' written notice thereof, the Association may, without liability to the Owner or occupant, in trespass or otherwise, enter upon said lot, cut, or cause to be cut, such weeds and grass, and remove or cause to be removed, such garbage, trash and rubbish or do any other thing necessary to secure compliance with these restrictions, so as to place said lot in a neat attractive healthful and sanitary condition, and may charge the Owner or occupant of such lot for the cost of such work.



# Spark Power Bank

**We Challenge What  
You Pay For Electricity**

**SIGN-UP ONLINE TODAY!  
WWW.SPARKPOWERBANK.COM**

*Please choose "Newsletter Ad" as your referral*

**I'm Texas Energy Analyst Alan Lammey. Maybe you've heard me on the radio talking about the market forces that drive energy prices. I'm here to tell you that you're not stuck paying those high prices to big electric companies anymore!**

**Why pay more than you have to?**

# The Village Gazette

At no time will any source be allowed to use the Village Creek Newsletter contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from the Village Creek HOA and Peel, Inc. The information in the Village Creek Newsletter is exclusively for the private use of Village Creek Neighborhood residents only.

**DISCLAIMER:** Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

\* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

\* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

\* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

## Residents Look Forward to Upcoming National Night Out

The State of Texas will be celebrating National Night Out on October 6th this year and is expected to be the largest ever. Last years' activities involved 37 million people in 15,449 communities from all 50 states, U.S. territories, Canadian cities, and military bases worldwide. National Night Out, a year-long community building campaign, is designed to: (1) Heighten crime prevention awareness; (2) Generate support for, and participation in, local anticrime programs; (3) Strengthen neighborhood spirit and police-community partnerships; and (4) Send a message to criminals letting them know that neighborhoods are organized and fighting back.

Along with the traditional outside lights and front porch vigils, most cities and towns now celebrate National Night Out with a variety of special citywide and neighborhood events such as block parties, cookouts, parades, festivals, visits from local law enforcement, safety fairs, and youth events.

For more information call 1-800-NITE OUT or visit the National Night Out website at [www.nationalnightout.org](http://www.nationalnightout.org)  
NNO is sponsored by NATW in partnership with Target.

# CertaPro Painters®

**Interior & Exterior Painting**

**Free Estimates**

**Fully Insured**

**2-Year Warranty**

**281-719-0021**

**936-443-7887**

**800-GO-CERTA**  
(462 3782)

<http://cypress.certapro.com>

Flaherty's  
**FlooringAmerica**  
Formerly Carpet Masters of Texas

Over 17,432  
Choices,  
Including:

Downs. est. 1865

RESISTA  
RESISTANCE TO STAIN AND DISCOLORATION

FLOORCRAFT  
MADE WITH PRIDE

**THIS MONTH ONLY**

**5** years  
to pay  
**ON SELECT CARPET**  
**interest free\*\***

**Cypress**  
13422 Grant Rd.  
**281.370.8022**

**The Woodlands**  
10700 Kuykendahl Rd.  
**281.363.1962**

**Shop Online**  
at [www.flahertysflooring.com](http://www.flahertysflooring.com)

**5 years with no interest**  
Here's how it works!

| Financed Amount | Monthly Payment |
|-----------------|-----------------|
| \$1,000         | \$17 per month  |
| \$2,000         | \$33 per month  |
| \$3,000         | \$50 per month  |
| \$5,000         | \$83 per month  |

\*Estimate Only

Prior orders exempt. See store for details on offers and warranties. Offer expires 10/31/09. Participating stores only. \*\*On approved credit. Store may require minimum purchase and/or deposit. Financing provided by CitFinancial Retail Services. Finance Charges will not accrue on the purchase during the credit promotional period if the required minimum payment is made each billing cycle during the credit promotional period when due. The purchase price is divided by the number of months in the credit promotional period to determine equal monthly payments to be made during the credit promotional period. Credit promotional period may be terminated if you default under your account agreement. See store for details. All offers are for retail sales only; no contract/commercial. Unless otherwise indicated, prices are for materials only. Not all merchandise in all stores. Photos are representational only. Actual merchandise may not exactly match photos shown. Although we make every effort to ensure that our advertising is accurate, we cannot be held liable for typographical errors or misprints. FAME-20639, 3/2009.

## NOT AVAILABLE ONLINE

**Selling your home for top dollar requires planning!  
Choose a professional with a proven plan.**

**Call today to set an appointment for a FREE seller's consultation.**

*Just some of the ways I can help you earn top dollar for your home:*

- Scientific comparative market analysis to price your home correctly.
- Home preparation advice including staging and pre-inspection checklist.
- Professional photographs.
- Comprehensive marketing utilizing all available technology.
- Experienced negotiation skills.



**Suzanne Ellison, ABR, CDPE**  
**RE/MAX Realty Center**  
13611 Skinner Road, Suite 100  
Cypress, TX 77429  
(281) 213-6278 Office  
(832) 212-1032 Cell  
[www.SuzanneEllison.net](http://www.SuzanneEllison.net)  
sellison@remax.net

*View My Current  
Listings at:*  
**[www.SuzanneEllison.net](http://www.SuzanneEllison.net)**

NOT AVAILABLE  
ONLINE

## Peel, Inc.

Printing & Publishing

Publishing community newsletters since 1991

**Support Your  
Neighborhood  
Newsletter.**

**Kari Harrison**

Sales Representative

713-855-1731

kari@peelinc.com



*Advertise your business  
to your neighbors.*

1-888-687-6444

www.PEELinc.com

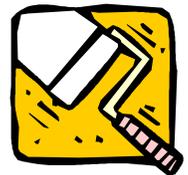
## Bashans Painting & Home Repair

Commercial/Residential  
Free Estimates

**281-347-6702**



**281-731-3383**cell



- Interior & Exterior Painting
- Hardi Plank Installation
- Wood Replacement
- Sheetrock Repair
- Interior Carpentry
- Cabinet Painting
- Wallpaper Removal and Texturizing
- Pressure Washing
- Fence Repair/Replacement
- Garage Floor Epoxy
- Custom Staining
- Roofing
- Gutter Repair/Replacement
- Faux Painting

**References Available • Fully Insured**

**NO PAYMENT UNTIL COMPLETION**

bashanspainting@earthlink.net

NOT AVAILABLE  
ONLINE

## New Cell Phone Law

*"I'll Have to Call You Back;  
I'm in a School Zone."*

THE LAST SESSION OF THE TEXAS LEGISLATURE PASSED A NEW LAW MAKING IT ILLEGAL TO USE YOUR CELL PHONE IN A SCHOOL ZONE. THE EXCEPTIONS ARE:

- if you are using a hands free device
- if your vehicle is stopped
- if you are calling 911 for an emergency.

The law took effect September 1, 2009. Soon you can expect to see new signage in school zones reminding drivers to hang up or face a fine of up to \$200.



*Quality*

PRINTING COMPANY



BUSINESS FORMS  
NEWSLETTERS  
FLYERS  
ENVELOPES  
LETTERHEADS  
NCR SNAP APART  
FORMS  
RUBBER STAMPS  
BUSINESS CARDS

*Solving all your printing needs.*

**1-888-687-6444 ext. 24**

## FOOT & ANKLE *Specialists*

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

*Serving the Community for 20 years*

### INGROWN TOENAILS

A condition characterized by redness and soreness on one or both sides of the toenail. With time, the offending nail may pierce the skin, leading to a severe infection. By using a safe and gentle technique, ingrown toenails can be corrected painlessly and permanently on children and adults alike. This can be done in the office with minimal time off work or school. If you suffer from ingrown toenails, give us a call.

*FREE* \* Initial Consultation

\*X-rays and treatment not included.  
Inclusive only of co-payment for HMO, PPO, and Medicare patients.



**Dr. Brad Bachmann DPM**  
Board Certified in  
Foot Surgery



**Dr. Michelle Stern DPM**  
Member, American Academy  
of Podiatric Sports Medicine



**Dr. Amy Walsh DPM**  
Board Certified in  
Foot Surgery

**Louetta Foot Specialists**  
**281-370-0648**

8681 Louetta Road #150  
(between Champions Dr. & Champions Forrest Dr.)

**Foot Specialists of Tomball**  
**281-351-5599**

13414 Medical Complex Dr., Ste. 11

# Real Estate Market Report

*Village Creek* Specialist

## DAVID "SUPER DAVE" FLORY



- #2 Realtor in Houston & Texas\*
- #9 Realtor in United States\*
- Selling Over 500 Homes A Year

|                          | ACTIVE             | PENDING   | SOLD Last 6 Mos    |
|--------------------------|--------------------|-----------|--------------------|
| <b># of Listings</b>     | 20                 | 1         | 27                 |
| <b>Price Range:</b>      | 149,000<br>369,999 | 280,000   | 160,000<br>345,000 |
| <b>Average Price</b>     | \$254,909          | \$280,000 | \$237,185          |
| <b>Avg Price/sq.ft.</b>  | \$80.11            | \$81.18   | \$76.78            |
| <b>Avg DOM</b>           | 84                 | 132       | 60                 |
| <b>High Price/sq.ft.</b> |                    |           | \$101.72           |
| <b>Low Price/sq.ft.</b>  |                    |           | \$63.78            |



**RE/MAX**

Professional Group  
832-478-1205

Direct line: **281-477-0345**

**WWW.SUPERDAVE.COM**

\*Realtor Teams per Remax 9/2008, 3/2009

## A Sensible Plan for College Funding

*Submitted by Rich Keith*

How you fund college expenses is divided naturally between using your money, and by using other peoples' money. This sounds simple but each scenario requires understanding of the long-term impacts. In this article we are going to focus on free money, and on "Tax Scholarships," where the Federal Government helps you send your child to college through tax savings and other methods.

Recently the federal government boosted financial aid for higher education, including various tax breaks. An expanded version of the Hope Scholarship tax credit appeared called the American Opportunity tax credit. The new credit can save taxpayers as much as \$2,500 in tax, or \$5,000 for two collegians, and a refund of \$1,000, if you satisfy certain rules.

Remember that you can't claim the American Opportunity credit for expenses paid with withdrawals from a 529 plan. So you may wish to limit 529 withdrawals so some college expenses are paid with other money, to allow the use of the new tax credit. Some students won't qualify for the American Opportunity credit. Fortunately, a Lifetime Learning tax credit provides a maximum annual credit of \$2,000 for tuition and fees, subject to rules.

The tax advantages of 529 plans are many. A down year for stock funds, combined with a poor year for many bond funds, has driven

down the value of many folks' 529 accounts. People with younger children can keep contributing and look to a rebound. Parents of college and pre-college students, though, may have few options other than using 529 plan withdrawals to pay for higher education. Having said that, it may be better to pay for college from cash flow or from cash reserves. This delays liquidation of 529 assets as long as possible, allowing for a recovery. Remember to reimburse yourself from your 529 plan before the end of the calendar year in which the expenses were incurred.

If the market does not come back in time for your needs, you still have options. If you have other funds that can cover college bills without disrupting your financial plan, keep the money in the 529 as long as feasible, in hopes of future tax-free growth. Of course, if a child is finishing school and there is no younger sibling who could use the funds in the future, then you should spend down your 529 funds. Tax tip: parents of college-bound children should realize net losses in their taxable accounts to lock in tax benefits. The proceeds can be reinvested in 529 accounts so that any future gains from today's low levels can be withdrawn, tax-free, to pay for college later on; perhaps in graduate school. Check with your financial coach and tax advisor for full details.

# Peel, Inc.

## Printing & Publishing

### Publishing Community Newsletters Since 1991

We currently publish newsletters  
for the following subdivisions in Houston:

Blackhorse Ranch  
Bridgeland  
Coles Crossing  
Cypress Mill  
Cypress Point  
Enchanted Valley  
Fairfield  
Harvest Bend The Village  
Lakes of Fairhaven  
Lakes on Eldridge  
Lakes on Eldridge North  
Lakewood Grove  
Legends Ranch  
Longwood  
Pine Brook

Riata Ranch  
Shadow Creek Ranch  
Silverlake  
Steeplechase  
Stone Gate  
Summerwood  
Village Creek  
Willowbridge  
Willowlake  
Willow Pointe  
Winchester Country  
Winchester Trails  
Windermere Lakes  
Woodedge Village  
Wortham Villages



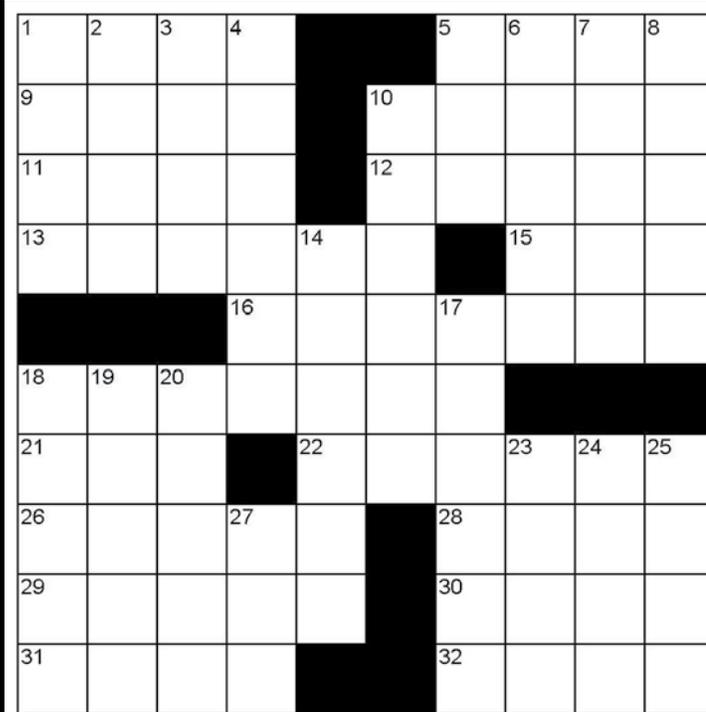
**1-888-687-6444**

**www.PEELinc.com**

**advertising@PEELinc.com**

# The Village Gazette

## Crossword Puzzle



### ACROSS

1. Syllables used in songs (2 wds.)
5. Swiss mountains
9. Waterless
10. Expression
11. Unwanted plant
12. Striped animal
13. Seasickness symptom
15. Affirmative
16. Set loose
18. Pups
21. Epoch
22. Vapors
26. Vapor
28. Singing voice
29. Japanese city
30. Not mine
31. In \_\_\_ (together)
32. Skewer

### DOWN

1. Worship
2. Domain
3. In \_\_\_ of (instead of)
4. Totals (2 wds.)
5. Wood chopper
6. African country
7. Tiny skin holes
8. Hit
10. Rhododendron
14. Mystery
17. School writings
18. Spanish coins
19. Salaam
20. Encomium
23. Pig food
24. Decorative needle case
25. Classify
27. American Kennel Club (abbr.)

\*Solution at [www.PEELinc.com](http://www.PEELinc.com)

© 2007. Feature Exchange

Advertise **YOUR** business  
to **YOUR** neighbors for  
less than 10¢ per home.

*Effective Advertising, Done Right.*

*Call today to Reserve your space.*

**Peel, Inc.**  
COMMUNITY NEWSLETTERS

**1-888-687-6444**

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

VC

## Get Ready for Windows 7

*Submitted by Laurie Scott*

### *For Lovers of XP and Haters of Vista*

Users of Microsoft Windows have been waiting a long time for a great upgrade from Windows XP. Well, I have good news - Windows 7 is coming.

On October 22nd, the successor to the less than popular Windows Vista will begin to ship with new PC's and be available in stores and online. If you bought a new PC with Vista Home Premium installed in the last 3 months, you're probably going to get a free upgrade disk from the manufacturer.

Should you upgrade your current PC? There are some very compelling reasons to do so. In almost every area Windows 7 outperforms Vista and even XP in the time it takes to install, copy files on the hard drive or move files over a network. It also doesn't need quite as much memory to run well. It has MUCH better security than XP and is less annoying than Vista. Vista users know about the constant pop-ups of the UAC (User Account Control) every time you make the slightest change to the system, encouraging many to disable it altogether. Windows 7 has modified it so that it can be adjusted to be less intrusive while still protecting you from unwanted program installations. This makes it much easier to run as a regular user rather than an administrator (an almost impossible task in XP), providing better protection from viruses and trojans.

The Media Center provides support for playing Blu-Ray discs (if you have a drive that can play them), and the Home Group feature makes sharing files and printers between computer really simple.

Windows Live is a separate but I think important

product from Microsoft that works well with Windows 7. It's a set of free online products that features SkyDrive, offering 25 gigabytes of online storage, and Family Safety, that in conjunction with your Windows user accounts provides access control to web content, and provides activity reports as well as administrator access (i.e. the parent) from any computer, anywhere.

The Professional version of Windows 7 includes the ability to run Windows XP as a "Virtual Machine" in a window, so if you have programs that need XP to run, you can run them in the virtual machine while continuing to run everything else in the Windows 7 environment (I know, that was geeky and your eyes probably started to glaze over, but it's a great feature none the less.)

System requirements for Windows 7 are a 1GHz or faster processor and at least 1GB of memory. You can perform a check of your computer by downloading the Windows 7 Upgrade Advisor from [microsoft.com](http://microsoft.com). The upgrade for Windows 7 Home Premium will be \$119, but Microsoft will also be making a "Family Pack" available, giving you 3 licenses for \$149.

I've been using Windows 7 since the Beta version was released in January, having it on 3 systems without problems, including 2 desktops and 1 laptop. The interface is much cleaner with lots of great small features too numerous to list here. So if you're ready for a new computer, but it's not presently in your budget, consider upgrading your current computer to Windows 7. The only regret you'll have is that it took Microsoft so long to finally get it right.



## eCertified Realtor® Connecting buyers with sellers online!

87% of all home buyers used the Internet in 2008 to find the home they purchased.\* If you're interested in selling your home, as an eCertified Realtor® I can help provide maximum exposure using the internet to market your home.

Plus, when you list with me, you can count on regular e-mail updates so you can stay on top of the progress of your home's activity on the internet. For all the details please contact me today!

**The Right Move**

\*NAR 2008 Survey



# KARA PUENTE

REALTOR®

*Village Creek Marketing Specialist*

**281-610-5402**

Office: 281-444-5140

Email: [kpunte@garygreene.com](mailto:kpunte@garygreene.com)

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



**Prudential**

**GARY GREENE  
REALTORS®**

©2009. An independently owned and operated member of The Prudential Real Estate Affiliates, Inc. Prudential is a registered trademark of The Prudential Insurance Company of America. Used under license. Equal Housing Opportunity.

## Building and Preserving Wealth Through Home Ownership.