

OMG

O'DETTE MORTGAGE GROUP

LENDING ANYWHERE IN CALIFORNIA AND NEVADA

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Become the Person Who Would Achieve Your Goals

As you develop the skills, knowledge, relationships and demeanor of the "future you", your goals will be the natural by-product of

your growth. So set out a daily plan for the acquisition of each skill or trait you desire.

Start with little steps, just get the ball rolling, momentum will follow. Take each aspect of your life into account. Think of the development of your mind, body, spirit, emotions, friendships, family, career and finances. What is one thing you could do each day in each area in order to grow?

When you become the person who fits your goals, the goals are the automatic outcome of being such a person.

— Jim Cathcart
Author of *The Acorn Principle*

*"Our aspirations are
our possibilities"*

— Robert Browning

OMG on the Flip Side

O'Dette Mortgage and *nursery*? Amy Hauptert, OMG production Partner, and husband Billy are the latest OMGers to get bit with the baby bug. The Hauptert's little girl is due in December. Mortgage Consultant, Janet Wees and husband Todd, welcomed their daughter Cameron on August 7th.

OMG continues to give back to the community. Most recently, OMG sponsored Tahoe City's Lakeside Outdoor Movie Series. The free movie series plays every Wednesday night at beautiful Commons Beach. Stop by for the final movie August 31, Harry Potter: The Prisoner of Azkaban. In an effort to revitalize Tahoe City, the Tahoe City Downtown Association has also planned a weekly summer music series. Go to a free concert every Sunday from 4-7pm at Commons Beach.

The next time you call OMG you may hear a new voice on the other end of the line. Ange Solinsky has joined our team assisting in loan processing and client service. As the former Finance Manager at Tahoe City's Cope & McPheters Marine, Ange has easily made the adjustment from financing boats to home mortgage. Ange is a Tahoe native and lives along the Truckee river with her boyfriend Scott.



Ange Solinsky—OMG

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ID Theft Update

The Federal Trade Commission has a 28-page document titled "ID



Theft: When Bad Things Happen to Your Good Name" that you can download from www.ftc.gov.

To Give or Not to Give

Law enforcement agencies have issued warnings on "charity e-mail scams." Some advisories are: Do not answer unsolicited e-mail; be wary of requests for money to be sent to overseas accounts; go directly to websites of known charities rather than follow links from other sites; and verify legitimacy through other sources.



Your Credit Rating—Boosting the Scores

Your credit scores are important but do you know how they are calculated? Your credit is based on five points that are weighted differently as follows:

Your payment history = 35%; amounts you owe = 30%; length of your credit history = 15%; types of credit used = 10%; and new credit = 10%.

As credit scoring is growing in importance there are two sure ways to maintain or increase your credit scores:

Stay well below of "maxing out" on your credit cards and pay everything on time (late payments can cause the largest subtractions on your credit score calculations).



College Information Gathering

According to an admission trends survey, over 30 percent of students get their college information from the Internet; 26 percent from written materials; nearly 22 percent from college fairs; and 19 percent from the telephone. Go to www.collegesurfing.com.



Financial Health

There is only one "official" internet address for your free credit report. Avoid the "imposter" websites with addresses that are similar and charge for your report. Go to www.annualcreditreport.com.

You can also call (877) 322-8228 to get your free report. They are now available for residents in western and southern states and will soon be available in the east. Reminder: You are entitled to one free credit report from each of the three major credit bureaus every 12 months.

IRA and Taxes

For a traditional or Roth IRA, you can contribute up to \$4,000 up until April 15, 2006 or \$4,500 if you are 50 years or older. For a 401(k) the maximum contribution increases to \$14,000 or \$18,000 for 50 years of age and older.

Health Quality

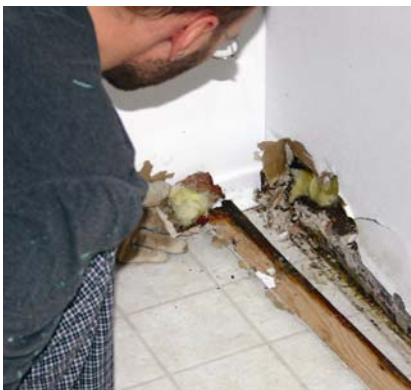


There is a website where you can compare the quality of care for certain medical conditions. It was created by the Centers for Medicare and Medicaid Services—an organization that represents consumers, doctors and hospitals. Go to www.hospitalcompare.hhs.gov.

Mold Control at Home

The Environmental Protection Agency recommends the following tips to reduce moisture problems before they become mold problems:

- Fix leaks and seepage quickly
- Remove moisture by using bathroom and kitchen fans
- See that the ground slopes away from the foundation
- Vent the clothes dryer to the outside



Home Remodeling Going Strong

Home remodeling activity continues to be strong. The average home in the U.S. is 32 years old with Americans spending



\$186 Billion on remodeling in 2004. Recouping the cost of remodeling varies by the project and the region. On average, Remodeling magazine reports a homeowner can recover 80% or more of money spent on remodeling when the home is sold.

Home Inspection Tips

- Choose a home inspector with experience, certification and references.
- Require a written pre-inspection agreement between yourself and the inspector.
- See that the inspector reports on favorable and unfavorable conditions.

Making a Good Move

The Census Bureau statistics show that more people move between Memorial Day and Labor Day than any other time of the year.

There are major considerations such as size of the move, how far, front-end cost estimate, references, packing yourself or packing by the mover, insurance coverage, the final cost of a move and the payment. The size of the move is usually less important than how far. The final cost of a move is based on the weight of

the shipment and the additional services such as packing and packing materials. It is important to ask for references.

Food Safety

How long can food stay in the freezer? Here's a guide from The Partnership for Food Safety Education...for ground beef, meat or



vegetable stews, and frozen "TV" dinners, three to four months; for poultry, nine months; for beef roasts, six to twelve months; and for egg yolks, up to one year.

OMG Family Golf Tournament

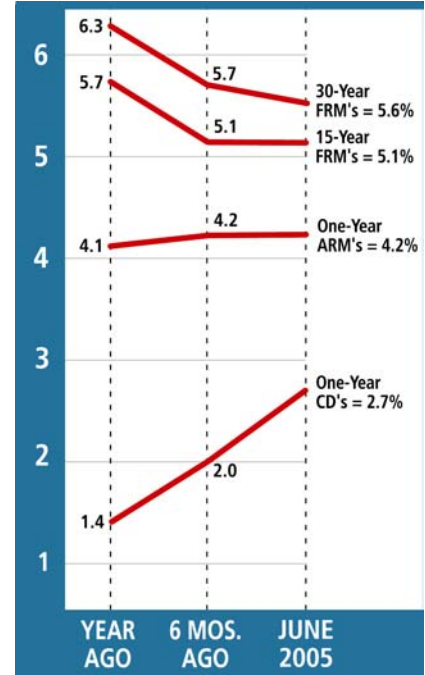
In early July the OMG crew participated in the first annual OMG Golf Tournament at Old Brockway in Kings Beach. The annual event was open to OMG family of all ages (even 2 month old Bergen Kojiane) and abilities and ended with a family style dinner at Lanza's in Kings Beach.



Top Row (L-R) Amy Hauptert, Billy Hauptert, Andrew Kojiane, Elice Crowder & Naomi Suskind. Middle Row (L-R) Renee Kojiane, Claudine Kratz, & Daryn Kratz. Front Row (L-R) Janet Wees, Todd Wees, Teresa O'Dette & Julie Thew

Key Interest Rates At A Glance

Rate trends over the past year as of June 2005.



FRM = Fixed Rate Mortgage
ARM = Adjustable Rate Mortgage