

OMG

O'DETTE MORTGAGE GROUP

Funding Your Future

Tahoe City Office
(530) 581-5089 phone

Truckee Office
(530) 582-3370 phone

www.omgtahoe.com



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OMG on the Flip Side - Truckee Moves...

You asked for it - We got it! In an effort to better serve our local Tahoe clientele, O'Dette Mortgage Group proudly announces the Grand Opening of our new Truckee office. Mortgage Consultants Janet Wees, Ephraim Schwartz and Katie Rice



have moved into a beautiful new office in Historic Truckee. If you're a Tahoe local, stop by for a visit and enjoy views of Northstar and Martis Valley. For those out-of-towners, remember that OMG can lend anywhere in California or Nevada and your financial freedom is only a phone call away!

Mortgage Consultants Teresa O'Dette and Andrew Kojane continue to work from our lakefront office in Tahoe City while Kim Borgna and Barb Archer remain established in our Incline Village, NV office.

At OMG we know a home is one of the largest financial commitments that a person will make during their life. Many people view their home financing as meaning just another monthly payment. Our mission is to carefully guide our clients through the entire home loan process to help them realize that their home is truly a valuable financial tool. Contact us today at www.omgtahoe.com or 800-404-4129 Toll FREE. Continued on page 2...

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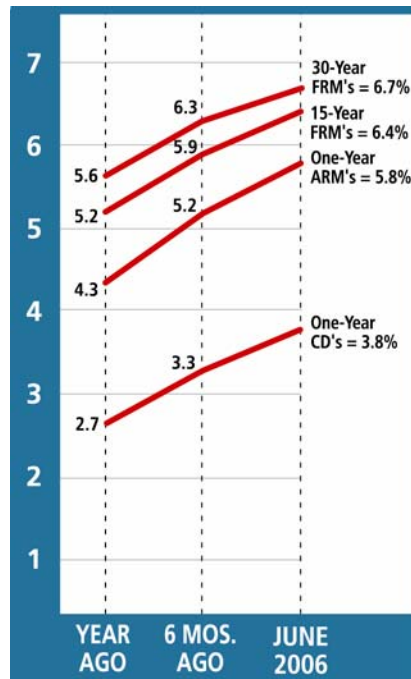
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"Goodness is the only investment that never fails."

— Henry David Thoreau

Key Interest Rates At A Glance

Rate trends over the past year as of June 2006



FRM = Fixed Rate Mortgage
ARM = Adjustable Rate Mortgage

O.M.G. Contact Information

Teresa O'Dette, Owner & Broker
530-581-5089
Andrew Kojane, Mortgage Consultant
530-581-0360
Janet Wees, Mortgage Consultant
530-582-3344
Ephraim Schwartz, Mortgage Consultant
530-582-3345
Katie Rice, Mortgage Consultant
530-582-3346
Barb Archer, Mortgage Consultant
775-443-5125
Kim Borgna, Mortgage Consultant
775-772-8266
Amy Hauptert, VP of Production
530-581-5139
Claudine Kratz, VP of Operations
530-581-5162
Elice Crowder, Marketing Director
530-581-6925
Ange Solinsky, Client Services Coordinator
530-581-0388
Molly Coin, Client Services Coordinator
530-582-3370
Shawna Hale, Mortgage Consultant
530-581-5089

OMG on the Flip Side continued...

The O.M.G. family continues to grow! Teresa O'Dette and her partner Julie Thew are expecting their second child, a boy, in early September. Older brother Lucas can't wait to meet his new baby brother Ethan.

Continuing with last year's tradition, O.M.G. will be purchasing 2 Gold Passes (ski passes that can be used at any resort in California). Give us a call if you're in town... the passes are fully transferable and we are happy to share!

Healthy Desk Work

According to the University of Arizona's Environmental Microbiology Department, phones, desk and keyboards harbor up to 20 times more bacteria per square inch than those in other work areas. Their study found 400 times more bacteria on a desktop than on a toilet seat.

Among the reasons for this is the amount of time spent at a deskwork environment and the fact that these areas are seldom cleaned or sanitized. The solution is simple ... clean the desktop, keyboard, mouse and phone daily with a disinfectant and paper towel or a disposable wipe.



What are Bots?



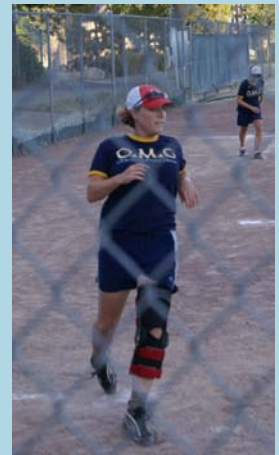
Bots are malicious programs that infect PCs with software that allows control by an attacker to spread spam, attack websites or steal identity data. According to Microsoft, they had found and removed Bots from 6 out of 10 Windows computers checked during a 15-month period.

About 35% of the Bots were implanted when victims opened attachments sent via e-mail, instant messages or peer-to-peer websites that

share data files. Most of the rest spread with no required action by the victim.

According to Jupiter Research, online retail sales have grown from \$31 billion in 2001 to \$81 billion in 2005 and U.S. households with high-speed connections grew from 10 million in 2001 to 43 million in 2005. The growth of Bot-infections correlate with the above growth in broadband use along with the fact that many users have minimal security protection.

OMG Softball - Division Champs!



Janet Wees, OMG Mortgage Consultant, keeps her eye on the ball (left) while OMG Marketing Director, Elice Crowder trots home (top). Team photo (top L-R) Shelly Waclo, Jeremy Jones, Greg Hauptert, Janet Wees, Team Manager Caroline Walsh, Scott Worl, Naomi Suskind, Elice Crowder, Claudine Kratz, (bottom L-R) Lindsay Cunningham, Ryan Hastings, Todd Wees, Billy Hauptert, Tom Waclo.

The much improved OMG Softball team took first place in their division this year by beating "Rubicon Technology" in the Semi-Finals and "Dog Gone Crazy" in Finals. Coming back from a 0-8 deficit in the fourth inning of the final game, the OMGers held on to a 11-9 lead for the win. Special thanks go out to Team Manager Caroline Walsh and sponsor Teresa O'Dette!

Home Sizing

How much living space do we need to be happy? Experts say that depends on our stage of life, size of



family, entertaining styles, financial restrictions and lifestyle. For some people, a small loft of 500 to 1000 square feet is cozy and comfortable while others prefer a house with 3,000 square feet or more.

Regardless of overall house size, formal living and dining rooms are becoming less important according to many interior designers. There's more interest in a family room near the kitchen.

Avoid "Phishing"

The term "phishing" applies to a fraudulent act by someone posing as a legitimate company that is trying to get your personal account information. They do this by sending fake e-mails, pop-up windows or links to websites disguised as a legitimate company. The basic safety rule is to never provide account information in response to an on-line request or telephone caller unless you



initiated the contact. You can learn ways to avoid email scams and deal with deceptive spams at www.ftc.gov/spam.

Children and Pool Safety

- Be sure baby-sitters are familiar with pool safety issues.
- Keep a phone in the pool area for easy access.
- Learn CPR (Cardiopulmonary Resuscitation).
- **Do not** answer the phone while children are in the pool.
- Keep lifesaving equipment in the pool area.
- Don't rely on "floaties" to protect children in the water.
- Designate a child watcher, when you have family or friends over.
- Empty wading pools when not in use.



A complete pool safety guide can be found at www.911paging.com/safety/

Car Maintenance Savings



According to Tony Molla of the National Institute for Automotive Service Excellence, save money by avoiding the extra services offered beyond the basics of oil changes every 3,000 to 5,000 miles, tires rotated in spring and fall, and replacement of worn windshield wipers.

In short, just follow the maintenance guidelines in the owner's manual and check tire pressure monthly. Most newer cars under 50,000 miles require no more than the basics.

Low-Cost Touches to Your Home

Thinking about adding some touches to your house? Little improvements will enhance pleasure and comfort in your house without emptying your pocketbook.

Think about what would make each room more convenient and comfortable. Don't think about the big projects. Think, instead, of simpler things such as:

Entrance

Paint the front door and put down a new welcome mat. These minor cosmetic changes can make your home immediately more appealing.

Lighting

In key areas of your house, whether they're dark corners or not, think about adding indirect lighting that sets a nice mood and can give you lots of brightness where you need it.

Another nice touch with lighting is to add rheostats throughout your house, both on lamps and overhead lights. Again, when you want a warm glow in a room or area, you can have it; and when you want it bright, you can have that too.

Ceiling Fans

Ceiling fans add both a good look to a room and increase the flow of air in a room. Remember that a ceiling fan can be used throughout the year to circulate air and move warm air down into the room since heat rises.

Mirrors

Mirrors add a sense of space to an area as well as giving you a full view of something when you want or need it. Consider adding a full-length mirror to your bathroom, closet or bedroom door.

If you have a small area you want to visually expand, consider adding mirror squares which are attractive and you can install them yourself. Making a house more convenient and comfortable is what having a home is all about.

Post Office Box 7558
600 N. Lake Blvd.
Tahoe City, CA 96145

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