



GALE TRACEY AMP- YOUR MORTGAGE PLANNER FOR LIFE

News To Help You Save Time And Money

THE DREAM HOME MAKER!

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Quotes of the Month

"I hope life isn't a big joke, because I don't get it." ~**Jack Handey**

"The trouble with practical jokes is that very often they get elected." ~**Will Rogers**



Life After Bankruptcy: Yes, You Can Get a Mortgage!

Sometimes bad financial situations happen to good people and bankruptcy is the only way out. But it's not all doom and gloom! It's possible to put your credit back on track and qualify for a mortgage, even after bankruptcy. Here's how:

- **Find the right lender.** Unlike mainstream lenders, non-conforming lenders will usually provide financing after a bankruptcy, if you can demonstrate that you're now a good credit risk and have sufficient income.
- **Wait a couple of years.** Most lenders won't approve a mortgage until two years after bankruptcy.
- **Have a good reason.** If bankruptcy was due to factors beyond your control, you're more likely to get a mortgage. Reasons such as poor money management and excessive debt aren't looked at favorably.
- **Save a down payment.** Most lenders will consider a 10% down payment (your own funds, not borrowed or a gift), or even 5% in some instances. However, the higher your down payment, the lower your interest rate will be.
- **Re-establish good credit.** Get a copy of your credit report from Equifax or TransUnion, and work on building a recent record of on-time payments on major bank or credit cards. Missing a payment at this stage could lead lenders to decline you. By rebuilding your creditworthiness, you can raise your credit score, which will lower the rate you'll end up paying.
- **Work to keep your rate low.** Most lenders charge a higher rate for previous bankruptcies, and some charge extra fees. You can keep your rate as low as possible by waiting for two years after discharge, re-establishing good credit, raising your credit score, saving your own down payment, maintaining good debt servicing ratios, and demonstrating a long term history of job stability.
- **Don't do it alone.** As your mortgage professional, I can coach you on how to improve your credit score over time and help you source an affordable mortgage despite bruised credit. If you—or someone you know—would like a free, no obligation consultation, call me today!



A REALTOR YOU CAN TRUST!

If you're considering buying or selling please call me if you would like a referral to a professional, experienced, trustworthy Realtor. I've dealt with several realtors in the Surrey, Langley/Tri-Cities areas for over 8 years and can guarantee you will be happy with the results from all of these "Over Achievers". Why call a stranger, when you can be referred to a professional I "know" "like" & trust"!

Client News

Here are the new and loyal repeat clients who we've assisted with their mortgage needs in the last month! We'd like to welcome and thank you publicly, and send you our best wishes!

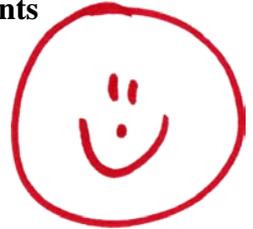
Tony M. and Jodie L. of Port Coquitlam, BC “First New Home Together” – Repeat Loyal Clients

Ines B. of Vancouver, BC “Future so bright, got to wear shades!” – Repeat Loyal Client

Jennifer & Walter of Gatineau, Quebec – “New home, New Life!” – Repeat Loyal Clients

Andrea R. of Langley, BC “New Home for the Gals!” – Repeat Loyal Clients

THANK YOU!



We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us!

We're all helping each other, which is the whole point of all this! Right?

Seasonal Article of the Month

The Origins of the Easter Bunny.

The first known mention of the Easter Bunny was in a book called “About Easter Eggs” written in the 1600s by a German botanist. The book referred to the tradition of an Easter Hare that delivered Easter Eggs in the Alsace region of France.

It's thought that eggs and rabbits (as well as hares) became associated with Easter because both are ancient symbols of fertility and rebirth, and both eggs and newborn rabbits appear in the spring, around Easter. It's possible that the custom of dyeing eggs originated from a springtime rite of boiling eggs with spring flowers to turn the shells bright colours. Catholics adopted the custom of eating coloured eggs at Easter as a way to end their fasting for Lent. Eventually, Protestants also started the practice.

In legend, the Easter Bunny brings “good” children baskets of coloured eggs and candy in time for Easter morning, just as Santa Claus brings “good” children gifts in time for Christmas morning. The Easter Bunny tradition was brought to North America in the 1700s by German immigrants.

Not only is Easter week the top egg selling week of the year with 61 million dozen sold, it's also a leading week for chocolate candy sales at 71 million pounds. This compares to only 48 million pounds of chocolate candy sold at Valentine's—and 90 million pounds sold at Halloween!



Financial Freedom Tip of the Month

5 Proven Ways to Legally Reduce Your Taxes.

If these tips are appropriate for you, you can save taxes, increase your savings and build financial security.

5. Ask your employer to contribute some of your compensation directly to your RRSP. This means tax doesn't have to be withheld on the amount paid, so you get a larger RRSP contribution — plus your interest will compound faster.
1. If you have a mortgage and substantial non-registered investments, consider liquidating some investments, use the funds to pay down your mortgage, then extract equity to purchase new investments. Borrowing money from your home to make investments makes your mortgage interest tax deductible.
2. Start doing some work from home so you can deduct certain home expenses. If you regularly work at home or host client meetings, ask your employer to formalize the arrangement in writing.
3. Since some investments are taxed at higher rates than others, make sure to put your highly-taxed investments—such as GICs and bonds—into RRSPs and Tax Free Savings Accounts. Stock dividends are taxed at a lower rate, so they should go in your non-registered account.
4. If you're expecting a big tax refund this year, request a reduction in the taxes deducted from your pay. This means you get the refund you're expecting earlier.

If you'd like more valuable tax tips, I can introduce you to one of my trusted local tax experts. Call me today.



Holistic Health Tip of the Month

7 Foods That'll Make You Healthier—Instantly!

Believe it or not, instant gratification can be healthy! Here are some foods that can actually give your overall wellness an immediate boost:

1. **Probiotics.** Beneficial bacteria help keep your gut healthy so you can digest and assimilate nutrients more effectively. Look for foods with live active cultures, like yogurt, kimchi, sauerkraut, miso, tempeh or kefir.
2. **Aloe Vera.** Today, our digestive systems are typically coping with too much grain, gluten and dairy. Drinking pure aloe vera helps repair your digestive system.
3. **Coconut oil.** Consume 1 to 3 tablespoons of coconut oil every day to relieve stress, stabilize cholesterol, increase immunity, and boost metabolism and thyroid activity.
4. **Cinnamon.** Half a teaspoon of cinnamon per day improves blood sugar content and cholesterol levels. Sprinkle it on coffee, oatmeal, or cereal to minimize craving for sweets.
5. **Pineapple.** Digesting protein into amino acids requires a lot of work from your body. Eating pineapple with your meat helps your body break down proteins more quickly.
6. **Spices.** Eating stronger spices like black pepper, garlic powder, rosemary, paprika, or oregano with fat-laden meals can reduce levels of triglycerides (a type of fat in the blood) by up to 30%.
7. **Apple Cider Vinegar.** A tablespoon of raw apple cider vinegar after a meal helps stabilize blood sugar levels and reduces your craving for dessert.



Quiz Question of the Month

April Trivia Question

What is the latest date that Easter can occur on?

- a) April 25
- b) April 13
- c) April 20
- d) April 9

How does this contest work?

The first person to respond with the correct answer will win a FREE Dinner at the VAULT Restaurant or Washington Avenue Grill, \$25 value!

Resource of the Month

FREE Home Seller's Guide Reveals...

"How to Avoid 27 Costly Home Seller Mistakes So You Can Sell Your Home **FAST at Top Dollar!**"

Since your home is one of your largest assets, selling it is probably one of the most important decisions you will make in your life. And once you've made that decision, you'll want to sell your home for the highest price in the shortest time possible, without compromising your sanity. To accomplish this, it's important that you do your research so you don't fall victim to costly mistakes.

As your mortgage professional, I've prepared an informative Home Seller's Guide titled, "***How to Avoid 27 Costly Mistakes and Sell Your Home Fast at Top Dollar!***" It tackles the important issues you need to know to make your home competitive in today's tough economy. This comprehensive guide will teach you how to protect and capitalize on your most important investment, reduce stress, attract more buyers and make the most profit possible.

To Get Your FREE Home Seller's Guide, Call me at 604-575-1843.

Offer Valid While Supplies Last!



Gale Tracey

Mortgage Planner

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Answers to Last Month's Quiz

March is named after:

- a) The planet Mercury
- b) Mars, the god of war
- c) The March hare
- d) Hannibal's March across the Alps and Pyrenees

Answer: b) Mars, the god of war

How do I submit my answer?

To respond with your answer, email us at: gale.tracey@mtgarc.ca or fax 1-866-280-9427 in your answer. The contest deadline is April 30th.

ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to **Kurt H.** of Surrey for winning February's quiz contest! She has won a FREE dinner at The Vault Restaurant. Enjoy!

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4	2	3	1
3	1	2	4

Solution

Puzzle provided by: www.puzzlechoice.com