

Changes to Your Escrow Account

When you purchased your home, McCue set up a mortgage escrow account to pay your real estate property tax, homeowner's insurance premiums and mortgage insurance if applicable. Your escrow payment is included as part of your monthly mortgage payment, we then pay the bills, on your behalf, from the money in that escrow account.

Each year, we analyze your escrow to ensure you are paying enough to cover the next year's needs. This year, rising insurance premiums and property taxes have significantly increased Connecticut homeowners' escrow expenses. Because of this increase and to comply with federal law, beginning with your October 1st payment, McCue is increasing your minimum escrow account balance from one to two months. This will help to protect your account from overdrafts. The costs have been spread out over a 24-month period in order to keep your increases to a minimum.

Recently, we sent you a mailing that included your new escrow analysis and covered frequently asked questions. If you have further questions, we urge you to contact our servicing department, and we will be happy to assist you.

news from the FRONT PORCH

Letter From The President

There are few better ways to enjoy this beautiful state than at a fall fair. This traditional community practice is seldom observed in other areas of the country, and we are fortunate to have so many towns around Connecticut providing you and your family with an enjoyable and affordable experience.

In the spirit of this fall theme, we are hosting a pumpkin-carving contest for our customers. Submit a picture of your best work for the chance to win a free mortgage payment. The full details are outlined in our contest section and on our Facebook page.

We are especially excited for Alma Vasquez of Willimantic, CT. This hard working mother, took advantage of our

Rock Cats Home Run Weekend over the summer and came away with her own free mortgage payment.

Other winning work going on here at McCue Mortgage can be seen in our "Winners" section, where our dedicated employees are honored for their service to the United Way of Central Connecticut. A cause that is important to all of us and one we hope you will join us in supporting.

On behalf of the McCue Mortgage family, we hope you enjoy this issue as we explore the splendor of autumn.

William J. McCue, President
The McCue Mortgage Company



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Fabulous Fall Fairs and Festivals

Nothing says "fall" like a crisp afternoon enjoying Connecticut's fabulous fall foliage while taking in a harvest festival or craft fair! Fortunately, towns all over the state have a variety of offerings to suit everyone's interests! Here is a list of a few fairs taking place in October!

1. Southington Apple Harvest Festival and Elks Craft Fair

October 1&2 and 8&9 — an indoor juried arts and crafts show combines with Southington's Apple Harvest Fair to make this a special event.

2. Portland Fair

October 7-9 — Features musical acts, animal exhibits, a 5K fun run, and of course ... food! For more information visit www.portlandfair.com.

3. Riverton Fair

October 7-9 — Animal exhibits, oxen pulls and a pie eating contests are some of the fun features of this fair. Visit www.rivertonfair.org for more information.

4. Stafford Springs Network Against Domestic Abuse Annual Car Show

October 9 — Admission is just \$3 and helps raise vital funds for this community organization. For more information visit www.networkagainstdomesticabuse.org/Flyer.pdf.

5. Groton Fall Festival

October 8 at Poquonnock Park — Over 110 vendors with arts and crafts, food, and fun. Past events have included a car show and Black Hawk helicopter exhibit! For more information, visit www.grotonbiz.com/sec/6/31.

6. Connecticut Garlic & Harvest Festival, Bethlehem Fairgrounds

October 8-9 — Features garlic cooking demos, tons of food, live entertainment and more. For more information, visit www.garlicfestct.com/.

7. Glastonbury Harvest & Apple Festival, Riverfront Park

October 15-16 — This popular festival features more than 150 craft booths, pony rides, pie-eating contest and bake-off, amusement rides and entertainment. For more information, visit www.glastonburychamber.net/chamber/apple-harvest-festival.aspx.

8. Harvest for Hunger Juried Craft Show & Farmer's Market Bethany Covenant Church, Burlington

October 22 — Fall festival and juried craft show to benefit Feed My Starving Children (www.fmssc.org). For more information, visit www.centralctfmssc2011event.wordpress.com.



McCue Mortgage Named United Way Community Campaign Champion

Before the August 24th New Britain Rock Cats game, McCue Mortgage was honored with the 2011 United Way Community Campaign Champion Award. McCue had more than 60% participation in the campaign, with an average gift of \$440 per employee. At the event, Heidi Yanavich, a McCue Mortgage employee, also was named a United Way Volunteer of the Year candidate for her work with the Literacy Volunteers of Central Connecticut.

United Way Board Member Bill Dowling presents Champion Award to McCue employees. From left to right: Frank Haran, Dowling, Jill Graham, Jutta Arena, and Mary Lou Thibeault.

Contact Information

The Front Porch is a quarterly publication of the McCue Mortgage Company. Comments or inquiries can be sent to the publisher via mail at:



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We're on Facebook –



us and keep up with all that's new at McCue!

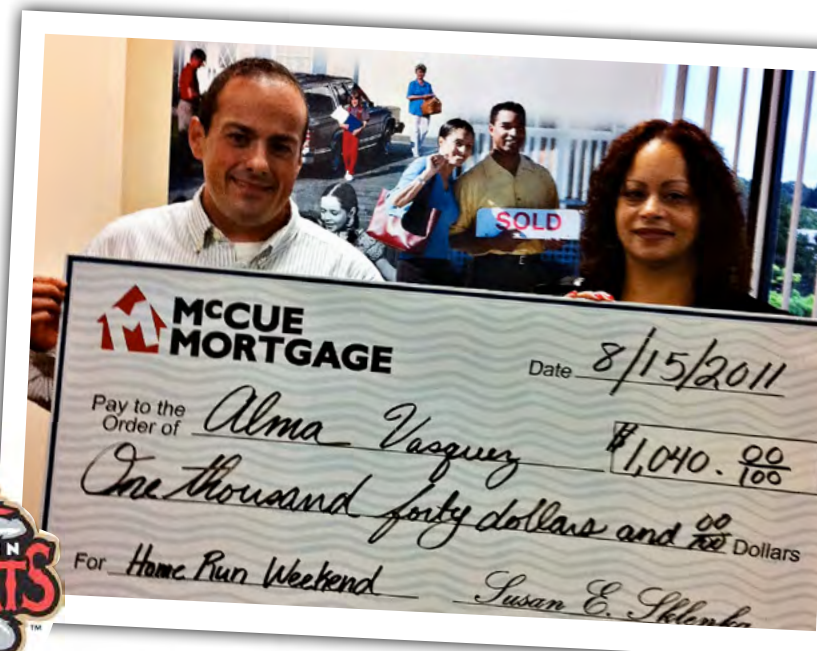


We've Got Winners!

Alma Vasquez of Willimantic, CT, won McCue's Rock Cats Home Run Weekend. Now that's hitting a home run!

In addition to giving a check for one month's mortgage to Alma Vasquez (pictured in this newsletter), McCue gave away family four-packs of Rock Cats tickets to our customers - 1,500 tickets in all - to celebrate McCue's Rock Cats Home Run Weekend, July 29-31, 2011.

Sales manager Jesse Gnazzo presents Alma with a check equal to one month's mortgage payment!



More Chances to Win! Enter McCue's Pumpkin Carving Contest!

Do you have a knack for pumpkin carving? Do your neighbors "ooh" and "ahh" over your Halloween display? Well, show us your best! Now through October 31st, "Like" us on Facebook and post photos of your best pumpkin-carving efforts! On November 1st, we'll announce the Grand Prize Winner of a check equal to one month's mortgage payment - the best Halloween treat ever!





Remembering Phil Turner, Long-Time McCue Mortgage Loan Representative

The McCue Mortgage family was saddened this summer to lose a long-time employee, Phil Turner, of Niantic, following a courageous battle with cancer. Phil had been a mortgage loan representative for McCue since 1980. In addition to being an instructor for the Eastern Connecticut Board of Realtors, Phil will be remembered for his dedication to his family and community. He served as president of the Rotary Club and was involved with numerous other civic organizations.

During his more than 30 years with McCue, Phil was known as a leader and dedicated employee, who touched the lives of many of our customers. We at, McCue Mortgage, will miss Phil and send our deepest condolences to his family and loved ones.

from the
BACK PORCH
An Apple a Day...

Fred came rushing in to find his dad. "Dad!" he puffed, "is it true that an apple a day keeps the doctor away?" "That's what they say," replied his dad. "Well give me an apple, quick!," shouted Fred, "I've just broken the doctor's window!"

Apple Trivia

- The average person eats 65 apples per year.
- Apples float because 25% of their volume is air.
- The largest apple ever picked weighed three pounds, two ounces.
- Red Delicious is the most popular and most-produced apple in the United States. Golden Delicious is the second most popular.
- The only apple native to North America is the crab-apple.
- Half the United States apple crop is turned into apple products like applesauce and apple juice.
- Apple trees don't bear their first fruit until they are four or five years old.

Got a Clue?

Johnny Appleseed was the nickname for John Chapman, who was known for planting apple seeds in what three US states?

- A. New York, Pennsylvania, and Ohio
- B. Washington, Oregon, and California
- C. Connecticut, New York, and Massachusetts
- D. Ohio, Indiana, and Illinois

Email your answer to: puzzle@mccuemortgage.com and include your name, loan number, address and phone number. Remember to play the puzzle every issue to increase your odds of winning! We take all the correct answers and select a winner each November. The winner will receive a check equal to a full month's mortgage payment courtesy of McCue Mortgage. The winner will be notified and published in The Front Porch. You must be a McCue Mortgage customer to win.

Last Issue's Answer

According to the USDA, what is the minimum safe temperature for cooking poultry? Answer "B", 165°F.

