



News from

The Front Porch

Summer 2011 - Brought to you quarterly by The McCue Mortgage Company



Enjoy the Music at a FREE Summer Concert!

Nothing says summer like good company, a beautiful sunset, and live music filling the air. So grab some friends, pack a picnic, and head on out to enjoy an evening of music at one (or more) of these FREE concerts!

- **Hamden:** Art Commission Summer Concert Series. Fridays in July at 7:30 p.m. at Town Center Park at Meadowbrook. Acts range from patriotic to pop! For more information visit www.ctbestapts.com/news-events/hamden-art-commissions-free-summer-concert-series/
- **Hartford:** Trinity College Chamber Music Carillon Concerts. Indoor chamber music in the college's beautiful chapel, followed by outdoor carillon concert on the Trinity quad. Wednesday evenings beginning at 6:00 p.m. For more information visit www.trincoll.edu/StudentLife/TheChaplaincy/events/Pages/Summer.aspx
- **Hartford:** Elizabeth Park Summer Concert Series – sponsored by Aetna. Every Wednesday from 6:30 – 8 p.m. on the Rose Garden Lawn. Acts include Eight to the Bar, Zydeco Hogs and Tirebiter. For a full schedule, visit www.elizabethpark.org/Friends%20Newsletter/May/may_newsletter_2011.htm
- **Litchfield:** Summer Concert Series on the Litchfield Green. Wednesday evenings in June and July from 7-9 p.m., and August from 6:30-8:30 p.m., weather permitting. For more information visit www.townoflitchfield.org and link to the concert series from the Recreation link under "Departments."
- **New London:** Sailfest, July 8-10, 2011. While not a concert series, Sailfest has made several US "top 10" lists for Independence Day festivities which include three free concert stages, kids' entertainment, amusement park rides, tall ships, a 5K road race, many street vendors, and of course, fireworks. For more information visit www.sailfest.org
- **Norwalk:** Calf Pasture Beach Free Concert Series – parking is free to Norwalk residents, otherwise \$5 per car. Concert Dates: June 22 (1950s Car Show); July 3, 13 (Car Show), 20, 27; Aug. 10 (Car Show), 17, 24, 31; Sept. 8 (Car Show). Rain dates are the following day. For more information, visit www.norwalkct.org/recparkconcerts ♦

Letter from the President

All the talk these days has been about budgets and rising prices, so we dedicated this edition to convenient and inexpensive experiences for you and the family to enjoy. Be sure to pay special attention to our home improvement section and learn how to improve the quality and value of your home.

McCue Mortgage has been busy this year providing opportunities for you to participate in our many contests and prize giveaways. Customers have won free mortgage payments, event tickets and even an iPad2. You can read more about these opportunities in the "Winner's Corner" section or on our website.

If you haven't already, look us up on Facebook for additional summer tips and sign up for our summer giveaway programs! Be sure to say hello to us on our wall. We're looking forward to seeing you.

From all of us here at McCue Mortgage, have a wonderful and safe summer.

William J. McCue, President
The McCue Mortgage Company



McCue Mortgage Weekend at the Rock Cats is July 29-31

McCue Mortgage wants to take YOU out to the ball game... and we're giving away family four-packs on our website! For details visit: www.mccuemortgage.com/giveaway.

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TOP 10 REMODELING PROJECTS FOR YOUR MONEY



Have you been thinking about doing a little remodeling, but not sure where to start? When you're thinking about remodeling, of course you probably have a good handle on the home improvement projects you want to tackle. But it's also great if that remodeling project makes your house more valuable, should you decide to sell it.

Each year, Remodeling Magazine publishes its "Remodeling Cost vs. Value Report," comparing popular home improvement projects based on their average cost, and how much you can expect to recoup if you sell your home. As you might expect, projects that improve curb appeal tend to bring in more money at resale than other remodeling projects.

The following are the Top 10 remodeling projects for New England.

Rank	Project	Description	Return
10	Two-Story Addition	Adding square footage to the entire house, such as a first floor family room plus a second floor bedroom and bathroom, not only gives you more living space, but pays off in the long run!	65%
9	Major Kitchen Remodel	Update an old kitchen with a whole new footprint, new semi-custom wood cabinets, countertops, sink, and floor. Replace all appliances with new energy-efficient models, and add custom lighting.	69%
8	Basement Remodel	Convert unused space in the basement to a recreation room, including bathroom and bar area.	70%
7	Attic Bedroom	Convert unused attic space into a spare or guest bedroom (including a bathroom).	72%
6	Window Replacement (wood or vinyl)	Replace existing wood or vinyl double-hung windows with insulated windows & replace exterior trim. Replacing with insulated windows also improves your home's energy efficiency.	72%
5	Deck Addition (wood)	Adding a simple 16' X 20' deck will help you enjoy the great outdoors and improve your home's value. Interestingly, according to the study, wood decks offer a better return at resale than composite.	73%
4	Minor Kitchen Remodel	Unlike a major remodel, this project gives your kitchen a "facelift." Leave cabinet boxes in place but replace fronts with raised-panel wood doors. Add new countertops and floor. Replace cook top and oven with energy efficient models.	73%
3	Siding* Replacement	Replacing old, worn or faded siding with new – whether vinyl, foam-backed, or wood – will yield you a good return on investment.	80%
2	Garage Door Replacement	Garage doors have come a long way! Replacing your old model with a new, decorative one will give your home a nice facelift and add to its value.	84%
#1	Entry Door Replacement	Replace your front door with a steel, decorative door. Also consider adding windows, which further increase value.	102%

*Siding replacement ranks third overall, but varies depending on the materials used.

When you are undertaking your home remodeling project, bear in mind that there are many other factors to consider – such as your total budget, your tastes and any plans to sell your house. If you are planning an improvement and are staying in your home, choose a project that will bring your family the most overall enjoyment. While return on investment is important, you want to be happy about the decision you made as well!

Another factor to consider when making home improvements is how appropriate the changes are for the neighborhood. Your neighbors' houses should support the value of your improvements when it's time to sell. ▲

To Better Serve You

July is Tax Month! It's town property tax time! During July, McCue Mortgage's servicing department is busy paying property taxes for those who make their monthly mortgage payments to us and have set up escrow accounts. If you received your town property tax bill in the mail, and you are certain that you escrow for taxes, please call us. Also as a reminder, we do not set up escrow accounts for taxes such as fire district taxes, water, or sewer usage taxes. Questions? Call us at 800-382-0017.

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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f We're on Facebook – Like us and keep up with all that's new at McCue!



McCue Mortgage Proudly Supports the Race in the Park

On Saturday May 7, for the 8th consecutive year, McCue Mortgage participated in the 4K walk at Connecticut Breast Health Initiative's "Race in the Park" at Walnut Hill Park in New Britain. McCue has been a sponsor of the event since its inception in 2004, and McCue's Closing Supervisor Pamela Perkins has coordinated the McCue team each year.

"I'm a breast cancer survivor myself. Participating in this event, right in McCue's hometown, gives us a great cause to rally around, and an opportunity to lend our support. I'm proud to play a part in it," said Ms. Perkins. ▲

Got A Clue?

According to the USDA, what is the minimum safe temperature for cooking poultry?

(A) 155° F (B) 165° F (C) 175° F (D) 185° F

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:

Which of these items will take the longest to decompose in a landfill?

Correct answer: D, a Styrofoam cup.



Get Your GRILL On!

Many die-hard New Englanders are year-round grillers...even tramping out in the snow to fire up the grill. But after the winter we had, your grill was probably in cold storage, at least for a little while! Summertime is grilling time, and the best way to get your grill on is to get it ready with a little safety check and a good cleaning.

Safety check. If you grill with propane, check your tank, hoses and hook-ups to make sure they're clean, damage free, and tightly attached. You can check the hose and valve by dousing them with soapy water while the valve is on, and look for bubbles. If you see bubbles – replace the part. Also check the ignition switch on your grill to make sure it's working well. And of course, don't forget to fill up the propane tank!

Clean the grill. Turn the grill on high and let it heat up for 10 to 15 minutes to "cook off" any leftover food from last grilling season. If your grilling surface is metal, use a wire brush to get the grill really clean. If it's a porcelain surface, allow the grill to cool completely and clean the surface with warm soapy water, and rinse well. And make sure to clean out the trays underneath. Give the exterior of the grill a cleaning too. If parts are rusty, many manufacturers offer replacement parts – and if paint is peeling, you can actually re-paint an older grill with a quality, high-temperature

resistant paint. Finally, hose down the grill cover if you use one to remove mildew, spiders and dirt, and let it dry well in the sun.

Location! Location! Location! Before you fire up the grill – make sure it's in a safe place – far enough from your house that it won't cause a fire if something

goes wrong. While it may be tempting (especially if it's raining), a stray spark or the grill's hot temperature can quickly set fire to wood siding, and vinyl siding can actually melt. Never, never grill in the garage – which can allow poisonous carbon monoxide into your home.

Try an Easy Marinade. It never hurts to have an easy marinade ready for your next cookout! Here's a top-rated marinade from food.com that works with any kind of meat!



Ingredients:

- 2 Tbsp. honey
- 2 Tbsp. soy sauce
- ½ c. lemon juice
- 1 Tbsp. grated lemon rind
- 1/3 c. olive oil
- 1 tsp. Worcestershire sauce
- 1 tsp. prepared mustard
- 1 garlic clove (minced)
- 1 green onion (chopped)

Directions:

Mix all ingredients together. Marinade several hours or overnight. Happy grilling and bon appetit! ▲

From the Back Porch...

Did You Know?

Grilling Trivia according to the Barbecue Industry Association:

- Lexington, NC is known as the Barbecue Capital of the World, and holds a huge BBQ festival in October.
- 3 out of 4 American households own a grill, and they use it on average of 5 times per month.
- 57% of households have LP gas grills; while 54% own a charcoal grill (some have both).
- People in the Northeast U.S. are the heaviest barbecuers in the nation, followed by North Central region, then the South and then the Western U.S.
- The most popular foods for the grill are hamburgers, steak, hot dogs and chicken.

A Little Humor...

As the coals from our barbecue burned down, our hosts passed out marshmallows and long roasting forks. Just then, two fire trucks roared by, sirens blaring, and lights flashing. They stopped at a house right down the block. All twelve of us raced out of the back yard, down the street, where we found the owners of the blazing house standing by helplessly. They glared at us with looks of disgust. Suddenly, we realized why...we were all still holding our roasting forks with marshmallows on them!



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 McCue Mortgage Weekend
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We've Got Winners!



iPad2 winner Derek Hanssen, of Groton, happily claims his prize.

Congratulations to iPad 2 Facebook Winner Derek Hanssen of Groton!

Derek Hanssen of Groton won a new iPad 2 on April 26, 2011 in McCue's first Facebook Fan giveaway! Derek was chosen at random from more than 2,200 entries. Derek said, "Thank you McCue. You're the best!" after receiving his prize.



"Like" McCue Mortgage on Facebook for your chance to enter the next Facebook contest!



Jennifer Martin, of Enfield, accepts a check equal to full month's mortgage payment, courtesy of McCue Mortgage.

Jennifer Martin of Enfield Wins One Month's Free Mortgage!

In McCue Mortgage's "Got Email? Win Cash" contest, Jennifer Martin's name was drawn from among nearly 600 customers who submitted their email address for a chance to win. Ms. Martin, of Enfield, said, "My colleagues at work couldn't believe it, and were envious to say the least. I don't normally give my email for contests, but I figured it was my mortgage company. I'm glad I did." Congratulations Jennifer! We're glad you did too!



UConn basketball fans, the Mattisons, of Colchester, CT, receive a check equal to one month's mortgage payment from McCue Mortgage.

Colchester Couple Wins March Madness Challenge

Francis Mattison of Colchester, CT won one month's mortgage payment when he won the McCue Mortgage March Madness Challenge. Francis correctly selected all of the final four teams in the NCAA women's basketball bracket. The Mattisons say they are big Connecticut basketball fans and were excited when they got the news they had won. "What a nice surprise," said Francis. "While I was the one who submitted the winning teams, it was mom who actually did the picking."



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