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CLASSIFIEDS

To place an ad call:
201-991-1600
 classified@theobserver.com

APARTMENTS FOR RENT

BELLEVILLE

BELLEVILLE Nutley Border. 2nd fl. 2 bedrooms, 2 family corner house. Call for appointment (862) 201-6166 after 5pm.

BELLEVILLE 1 BR. \$1100/month. All utilities included. 1 month security. Available Now (201) 993-7903.

HARRISON

HARRISON 4 bedrooms. Nice Kitchen & Bathroom. All ceramic floors. Dinning area. Living Room, Totally remodeled. 3rd fl. Waking distance to path. \$2400/month + utilities. 1-1/2 months security. (973)769-4897.

APARTMENTS FOR RENT

APARTMENTS FOR RENT

HARRISON

HARRISON 1 bedroom, remodeled kitchen, laundry, near PATH, park, tennis courts, parking included. No pets. \$1250/month. 1 year lease. 1 month security. Credit check, reference required. (908) 420-8899

HARRISON BTCA Condominium. 2 bedrooms and two bathrooms. W/D, dishwasher, oven, refrigerator and microwave. 1 private parking inside building. Utilities separate. No pets allowed. \$1500/month 1-1/2 months deposit required. Roommate allowed. Please text (973) 517-4538 if interested.

APARTMENTS FOR RENT

APARTMENTS FOR RENT

HARRISON Modern Studio apt. 2nd Fl. Private Entrance. Refrigerator. No pets. \$750/month + utilities. Security & lease. 862-223-9974.

HARRISON Totally Renovated. 3rd floor, 3 bedrooms, LR, kitchen. Walking distance to PATH. Separate utilities. \$1150/month. February 1st. Call Carlos (201)988-7536.

HARRISON 1st fl. \$1,150/month. 1-1/2 months security. Utilities separate. No pets. Please call (973) 715-7407.

KEARNY

KEARNY Modern 2 bedrooms, 2nd floor. Across from Library, new clean rooms, newly renovated. Washer & Dryer. Dishwasher. \$1200/month + electricity. 1 1/2 months security (973) 769-4897.

KEARNY 2nd fl. 2 bedrooms. Arlington section. Available now. \$1,200/month. Close to transportation. No pets. (201) 341-2383

KEARNY 4 rooms Apt. Dukes St. Front Hudson Park. 1st floor. Good Condition. No pets. Newly Renovated. Hardwood Floors. \$940/month + utilities. 973-391-3868.

KEARNY Studio \$750/month, 1 month security. private entrance, all utilities included. Available January 1st or 15th. No pets. (973) 698-5152.

KEARNY 4 room Apt. Dukes St. Front Hudson Park. 1st floor. Good Condition. No pets. Newly Renovated. Hardwood Floors. \$940/month + utilities. 973-391-3868.

KEARNY 6 rooms, 2nd floor. Hardwood floors, Laundry facility. Parking. No pets. Separate Utilities. 2 month security. Available Now. (201)998-8655.

APARTMENTS FOR RENT

KEARNY 2 bedrooms, spacious 5 room apt. 2nd floor. New bathroom, close to school & transportation. \$1200/month. 1 1/2 months security negotiable. Supply own Heat & Electric. Apt. can be seen between 4:30-7:30pm. Available February 1st. Call Maryon (201)998-7161 or Al (201) 889-7611.

KEARNY 4 rent By Owner 3 bedroom apt. 2nd floor of 2 family home. W/D Hook up & Basement Storage. Central Air. \$1075/month + Utilities. 1 1/2 months security. Close to NY Transportation. No pets. Call (201)998-8226. Between the hours 7am-4pm. Mon.-Fri. for Appt.

KEARNY 2 bedrooms, Kitchen, LR, Bath, No W/D. No pets. \$1,150/month + Utilities. 1 month security. Month to Month Lease. Available February 1st. (201) 320-9507.

KEARNY Arlington Area. 5 rooms, 1 bath. 1-1/2 months security. \$1300 + utilities. No pets. (201)213-1871

KEARNY 2nd floor, 3 bedrooms, kitchen & den. \$1100/month + heat. 1 month security. (201) 998-8429 (201) 283-4051

KEARNY 3rd floor, 4 rooms, 1 1/2 months security. Utilities Separate. No pets. Available now. 201-997-5032.

KEARNY 3 bedrooms. Supply own utilities. No pets. (551) 580-5019 (201) 998-3554

KEARNY 132 Midland Ave. 1 bedroom, LR, Kitchen HT/HW included. \$950/month. 201-889-4436 or 973-465-0166.

KEARNY 3BR, LR, DR, EIK. \$1300/mo. 1.5 mo security. Available Feb 1. No pets or smoking. 201-362-9485

APARTMENTS FOR RENT

KEARNY 564 Devon St. 5 rooms. 2nd fl. HT included. 1 1/2 months security. \$1,200/month. 1 year lease. Available Now. 201-207-0952.

KEARNY MODERN 6 ROOMS, 1-1/2 BATHS. SUPPLY OWN UTILITY. NO PETS, SECURITY & REFERENCES (201) 997-0676

KEARNY 5 room, 2nd floor airy apt. \$1250/month + utilities. 1 year lease. 1-1/2 months security. (973) 838-1662

KEARNY 5 room apt., 1st floor. References required. No pets. \$1000/month + 1-1/2 months security. Supply own utilities. Available immediately. (201) 245-4594

KEARNY 2 BR, 1 bath, LR & Kitchen. Brand new Hardwood floors. \$1,300/month. Utilities Separate. Available Immediately. (201) 246-0460.

KEARNY Ivy St. Studio apt. All utilities included. \$650/month. 1 month security. No pets. Available now. (973) 820-8338

KEARNY 4 rooms, Plus Utilities. 1 month security. No pets. Available February 1st. (201) 779-8398.

KEARNY 2nd fl. 2 BR, Arlington section. Available Now. \$1,200/month. Close to transportation. No pets. (201) 341-2383

KEARNY 3rd fl. 1 bedroom \$950. 1-1/2 months security. HT/HW included. Call super between 11am-8pm. (201) 998-9006.

KEARNY 2 family 2nd floor, 2 1/2 bedrooms newly carpeted bedrooms, large kitchen w/new cabinets, LR and DR with hardwood floors. \$1200/month + utilities. 1 1/2 security will be required. No pets allowed - available Feb 1st. Call 908-370-4444 for appointment.

APARTMENTS FOR RENT

KEARNY 3rd fl. Near Garfield School. \$875/mo. 1 1/2 months security. Avl. Now. Laundry on premises. No pets. No Smoking. (201) 679-7904

KEARNY Beautiful & spacious 5 room apt. 2nd floor. Hardwood flrs. Close to transportation Separate utilities. No pets. (201) 998-0147.

KEARNY Arlington section. 2 bedrooms, LR, kitchen, full bath. 3rd floor. No pets. \$1100/month, 1 month security. Separate utilities. Available immediately. (973) 390-2757

KEARNY 1st fl. w/finished Basement. 7 rms. \$1800/m or 1st fl only, 4 rms 2 BR \$1300/m. No pets HT/HW included. (201) 998-9779 or (201) 889-3453 Leave Phone Number.

KEARNY Beautiful 2 bedrooms, 2nd fl. Separate utilities. \$1200/mo, 1-1/2 mos security. No pets. No smoking. Available February 1st. (973)951-2343

KEARNY \$850/month w/ Heat. O'Hara Agency (201) 997-6300

LYNDHURST

LYNDHURST 2 apts. 1st floor, 5 rooms. 2nd floor 4 rooms. Separate utilities. Available February 1st. (201)598-8925.

LYNDHURST 1 BR, Newly Renovated. EIK, No pets. \$1250/mo. Util. sep. 1-1/2 mos security. NYC Bus at your door. Avl. Feb. 1st, 201-424-5722

KEARNY

Gerbasio RE & Management
 Day 201-388-7821 or
 Night 973-634-8355

KEARNY
 726 ELM ST, 3 rm mod apt
 1st. fl, H/W floors, H/HW
 supplied, laundry in
 basement, close to shopping
 & trans. \$975.00

APARTMENTS FOR RENT

LYNDHURST Renovated 1 BR apt. in Classic building. Wood kitchen cabinets, stove, refridg. & Dishwasher. Ceramic tile floors. H/W floors throughout rest of apt. laundry in building. 1 Block to NYC train & bus. & mins. To highway. No pets. No smoking. \$900/month + Utilities. Security \$1,350. Application, credit check and ability to pay required. \$25 appl. Fee. (551) 226-0566

NEWARK

NEWARK Newly renovated, 1 BR \$865/mo. Vailsburg/ Near Seton Hall. HT/HW included. Safe/Secure. Brick Historic Bldg. H/W Floors. Refrigerator, Ceiling Fans. 1 month security. Section 8 ok. No fees. No pets. 973-216-9470

N. ARLINGTON

N. ARLINGTON Brand new 3 room apt. 2nd fl. Coin operated W/D in basement. 1 1/2 months security. \$1,000/month + utilities. Avl. Jan 1st. (201) 696-0496.

N. ARLINGTON 2nd fl. 5 rooms. No pets. No smoking, separate utilities. \$1,200/month. (201) 774-0548.

N. ARLINGTON 2 bedrooms, parking. \$1500/month. 1 month security. Separate utilities. Available January 1st. (201) 218-0756

N. ARLINGTON 3 family house 3rd fl. \$1,200/month, 1 month security. Utilities separate. Close to NY Transportation. Available February 1st. (201) 456-8657.

KEARNY

APARTMENTS FOR RENT

N. ARLINGTON Beautiful 1st floor, studio apt. 1 parking spot. \$800/month + utilities + security. (201)966-8095

N. ARLINGTON 2nd floor. 5 rooms: 1 bedroom, 1 loft, brand new kitchen w/dishwasher, microwave & oven, new carpeting, newly painted, washer/dryer hook-up. No pets. No smoking. 1-1/2 months security, \$1250/month. Separate utilities. Immediate occupancy. (201) 998-0173

N. ARLINGTON 3rd fl. 3 rooms, 1 BR, HT/HW supplied. \$800/month. 1 1/2 months security. Available March 1st. (201) 998-9300 (201) 889-1143.

N. ARLINGTON 4 BR w/carpeting, 2 Baths, LR, DR, EIK, Ceramic tile & new appliances. Laundry room, enclosed porch and deck. Close to schools and transportation. \$2,400 + Utilities. 1 1/2 months security. (201) 893-4686.

N. ARLINGTON 4 rooms, only 1 BR. Supply own Heat. \$950/month + 1 month security. Available February 1st. Credit Checks required. No pets, Cats only. (201) 997-1788

N. ARLINGTON 2 bedrooms, 2nd floor, near NY transportation, parking, no pets, smoke-free. \$1225/month + utilities, 1-1/2 months security. (201) 246-9226

N. ARLINGTON 2nd fl. 2 BR Apt. LR, DR, Kitchen. \$1,250/month 1 month security. 1 Block from supermarket, Laundry & CVS. Call or text (201) 927-6733.

N. ARLINGTON
 • 3 rooms, w/Heat \$800/month.
 • 3 Rooms, \$800/mo. supply Heat.
O'Hara Agency
 (201) 997-6300

N. NEWARK

N. NEWARK One bedroom. \$780/mo. + utilities. Available now. 1-1/2 months security. No smoking. No pets. (973)440-7272

POLICY
 There are
NO REFUNDS
 or **CHANGES**
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 there will be a
\$10.00
PROCESSING
FEE if changes
 need to be
 made for
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 specials

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NUTLEY

NUTLEY 4 room apt., 2 bedrooms, 3rd floor, \$1200/month. Freshly painted. Newly Renovated. Close to NY transportation. Move in condition. No pets. No smoking. 973-517-7517.

BUSINESS FOR SALE

ORANGE Gas Station with repair shop for sale. Please Contact (201) 993-7903.

FURNISHED ROOM FOR RENT

KEARNY I'm not kidding, just what you want. Large newly remodeled room. Very quiet & Private. Close to Transportation. Individual sink & refrigerator. Clean sheets given weekly. Positively no Smoking in or out. Gentlemen preferred. Good credit required. \$140/weekly. 4 weeks security. Call (973) 830-7498.

GARAGE FOR RENT

BELLEVILLE 3 car garage for rent. 25x19. \$450/month. 1 month security. Available now. Good for parking cars, storage, boats, contractors. Safe location. (973)951-6315

HALL FOR RENT

Party Hall For Rent
 • Affordable • A/C
 • Nice Setting
 201-889-6677
 201-572-1839

HOUSE FOR RENT

N.ARLINGTON 1 family house, 3 BR & computer room. W/D hook-up, LR, EIK, 1 car garage. \$1800/mo. 1 1/2 months security. Available now. (201) 726-4776.

HOUSE FOR SALE

N.ARLINGTON Two 4 family house, 1 BR, LR, Kitchen, 1st floor apartment has basement. 30 min. from Manhattan. \$950,000. Call (201)998-8429 or (201)283-4051

N.ARLINGTON 1 family 3 bedrooms, modern kitchen and bath, LR, DR, finished basement. In ground pool. \$279,000 (973) 380-9007.

BELLEVILLE 2 family house, 3 BR. Big LV, DR, Kitchen, Laundry, & 2 full Bathrooms on Each floor. Driveway, 2 car garage. Private backyard. Finished basement. Decks on both floors. \$475,000. (201) 993-7903

OFFICE SPACE FOR RENT

KEARNY Professional/Commercial (2 locations available). Office space on Kearny Avenue. Immediate occupancy. Close to NYC, public transportation, PATH, DeCamp, NJ Transit bus lines. 1,100 sq.ft.(corner) 1-1/2 months security. (2nd) 1,000 sq.ft. 1-1/2 months security. Immediate Occupancy. Call Silvina (201)997-4257 & (201)889-3115

N.ARLINGTON 207 Ridge Road. Large office, Bathrooms, 22x23sq.ft. & 2 Heated Bays, with remotely controlled doors, 43x47sq.ft. Available Immediately. (201) 206-1193 (201) 893-4686.

PARKING FOR RENT

NUTLEY Rear Yard Parking spaces for rent. Small Commercial vehicles ok. (201) 390-1729.

ROOM FOR RENT

HARRISON Private entrance. Available now. Near transportation. No smoking. No pets. 1 month security. Male preferred. Se habla espanol. (650) 787-0833 (650) 645-0307

ROOM FOR RENT

KEARNY Separate entrance. Own bathroom. No kitchen. \$650/month. 1 month security. Utilities included. Female preferred. No smoking. Contact (201) 519-3778. Se Habla Espanol.

KEARNY Room for rent. Male preferred. \$520/month. 1 month security. Available now. Utilities & cable included. (862) 823-3331

HARRISON 1 attic room for rent. \$450/month, everything included cable & internet. (973) 525-3860.

KEARNY 23 Duke st., room for rent. everything included. Avail. now. 973-699-4960 Maura.

HARRISON Room f/rent, share kitchen, responsible. 1 month security. Available immediately. Se habla español. (973)420-7451

BELLEVILLE Furnished room f/rent. Male preferred. Responsible. No kitchen. Available immediately. (973)332-5613

LYNDHURST Nice new and big room for rent. \$550/month + 1-1/2 months security. Included cable, wifi, laundry and share common area. (862) 452-7754.

STORE FOR RENT

KEARNY 2 stores for rent \$1,200/month each, 1 month security, HT supplied. 15x30, 450sq. ft and 15x33, 495sq ft. Call 201-283-4051 or 201-998-8429

Retail space available for rent in Kearny. Great location. 3,000 sq. ft. Available now. (973) 986-6456.

KEARNY on Kearny Ave, 30x63 1,890sq. ft \$2,400/month + 1 month security. HT Included. Call 201-283-4051 or 201-998-8429

EMPLOYMENT/HELP WANTED

Now Hiring!
 Property inspectors FT/PT in your area. Full, free training provided. msangelabov@comcast.net (732)766-4425 ask for Mel

Full time Landscaper w/experience. Must have clean drivers license. Call 201-998-1262

Help Wanted to install seamless gutter, experience needed. Must have valid Drivers License. 1(800) 479-3262 or (201) 954-4287

Teacher needed for local preschool. Min Reg. BA/Master in Early Childhood Ed. Call (201) 246-7733.

Light Assembly & Order Picking in Warehouse. Company located near Mill St., Belleville. Starting \$9.50/hr. Call (973) 482-8603

Short Term Data Entry Project. 4 hrs. a day. Quickbook Experience. (201) 998-7666.

Part time cleaning people needed. Tue. Wed. Fri. 6am-1pm. Interviews Thurs. 1/15 9-10am. 38 Johnston Ave., Kearny

Currently hiring Compounding Pharmacy Sales or prior Pharmaceutical Sales Experience with a Network of doctors. Highly competitive commission. Please email your resume to PharmaceuticalReps@lmfmarketing.com to set up an interview.

Logistics Company in Harrison. Customer Service, Logistics Coordinator, High Pressure environment, 5 days week. Must be Full Time & Motivated Strong computer and communication skills. References and experience required. Email resumes to: Ana@fleetnj.com

EMPLOYMENT/HELP WANTED

Barmaid wanted with or without experience. Apply in person at Euro Pub 631 Schuyler Ave. Kearny, NJ.

Driving Instructor afternoon & PT Agent. Must have clean driving record. NJ Drivers License for more than 4 years A MUST. (201) 246-8000

AUTOMOBILES WANTED

\$250 \$500 PAID For any Junk, Van or Truck. Paid Cash! 888-869-5865.

J & F TOWING
 CASH 4 JUNK CAR\$ \$200-\$500
 PAID ON THE SPOT.
 FREE TOWING 201-428-0441
 ANY CAR, VAN OR TRUCK.
 NO TITLE, NO KEYS, NO PROBLEM.

CLEANING SERVICES

Annie's Cleaning Service
 Homes, offices. Move in-out cleaning. Gift Certificates Avail. Excellent references 973-667-6739 862-210-0681

Couple from Poland will clean houses, apartment, offices. References. (201)997-4932 Leave message

EMPLOYMENT/HELP WANTED

Van Driver - Pathways to Independence, Inc. in Kearny, NJ is seeking a dynamic individual to transport and work with individuals with developmental disabilities. Position is part time, approximately 25 hours per week Candidate should have a good driving record and be capable of driving long and short vans. High school diploma and valid driver's license req. Resumes can be emailed to pathwaystoindpendencenj@gmail.com, faxed to 201-997-7070, or mailed to 60 Kingsland Avenue, Kearny, NJ 07032

CONSTRUCTION SERVICES

Martinez Chimney
 Specializing
 • Roofing • Siding
 • Chimneys
 Fully Ins. And License martinezchimney.com Lic. 13VH06939900 (201) 952-0076

ELECTRICAL SERVICES

25 years experience Twin Electric Quality Work. Good affordable prices. Senior discounts. Fully Insured. Bonded. Lic. 16158 (973) 715-4150 (201) 562-5985

HANDYMAN SERVICES

"Chris The Handyman"
 For your home repairs and outdoor Power Equipment Services (201) 694-0258

DO IT ALL
 Interior/Exterior new & repairs. All types of carpentry. Reasonable rates, quality work, reliable, experienced. 13VH06620900 (201)991-3223

HOME IMPROVEMENT

FM Property Home Repairs & Improvements
 • Kitchens
 • Bathrooms • Doors
 • Floors • Windows • Painting • Decks
 All types of repairs Lic. # 13VH05674000 Fully Insured
201-428-7160
www.repairsbyfm.com
 fred@repairsbyfm.com

EMPLOYMENT/HELP WANTED

MOVING SERVICES

J & J Express Co. #1 Rental Trucks with Driver • Moving Services • Pick up & Delivery • Helpers Only (Load/ Unload) (866) 270-8498 (908) 422-7487

HOME IMPROVEMENT

G & R Builders
 Roofing, Siding, Windows/Doors, Decks, Painting, Tiles & Masonry, Sheet Rock. All types of Carpentry. Lic. #13VH02536200 Free Estimates 20% Senior Citizen Discounts
(201) 893-0656

Handyman Star
 All inside or outside repairs. Windows, painting, sheetrock, carpentry, masonry, and decks. No job too big or small. Free estimates. Tom (201)4245042

JMW CONSTRUCTION
 Complete Home Improvements
 •Kitchens •Bathrooms
 •Decks •Replacement windows •Siding •Additions
 Lic.#13VH03156600
 FREE Estimates Fully Insured!
 (201)935-1975

LANDSCAPING & DESIGN

LADYBUG Landscapes Inc.
 • Design • Construct • Maintain • Paving
 Demolition-Commercial (201)804-0587 (201)655-1938

ROOFING SERVICES

MARIO ESPOSITO LANDSCAPING LLC
 Fall Clean-Up Lawn maintenance Top Soil • Mulch • Snow Removal Free Estimates (201)438-3991

MOVING SERVICES

J & J Express Co. #1 Rental Trucks with Driver • Moving Services • Pick up & Delivery • Helpers Only (Load/ Unload) (866) 270-8498 (908) 422-7487

PAINTING & DECORATING

Alexander Painting, Decorating
 Sheet Rock/drywall. Skim coat, tape & tackle. Water damage. Wallpaper remove. 15-years of experience. Free estimates. (973) 985-6644

Kevin's Home Improvements
 Painting, Plastering, Sheet rocking, Wall papering & Much More. Very neat & Clean. No money down. Fully insured Senior Discounts. 201-565-6393.

PLUMBING & HEATING

Courageous Plumbing HVAC LLC
 LIC. # 11103
 • Plumbing • Heating • Cooling • Sewer Drain Cleaning • Hot Air Furnaces • Air Conditioning • Video Sewer Inspections \$50 off when mention this ad. (201) 206-4845

JOSEPH V. FERRIERO

Plumbing & Heating
 Kitchen and bath remodeling. Carpentry. Fully Ins. Free Est. Lic# 165 (201)637-1775

ROOFING SERVICES

N & J REMODELERS
 Roofing + Siding Specialist. Windows, Doors, Decks, Kitchen/Baths. Complete Home Renovation. Quality workmanship. All work guaranteed. Free Estimate. Fully insured Nick (201)997-7657

WALTS ROOFING

• New + Re-roofing • Slate Repairs • Gutters Cleaned • Flat Roofing • Also Do Painting
Free Estimates Fully Insured (201)998-5153

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RUBBISH REMOVAL

ANDRIELLO CLEANOUTS
 Yards, Garages, Basements, Attics, Real Estate, Rubbish Removal/Demolition
 Lic.13VH04443200
 (201)874-1577

WANTED TO BUY

Estates Bought & Sold
 Fine Furniture
 Antiques, Accessories, Gold & Silver.
 Cash Paid
 (201)920-8875

ESTATE SALE

Estate sale: 101 Bennett Ave. Kearny. (Forest hill section). 1/16-1/17, 9am-4pm. Complete contents of house, 4 flrs. Tools, Electronics, Albums, Furniture, Bedroom & DR sets, Beer signs, Jewelry, watches, cameras, collectible & much, much more.

On the spot clean up service Homes, Basements, Attics, Yards & garages. Residential & commercial. Our pricing & service will be the best. Licensed & Insured. 201-565-6393

SEAMLESS GUTTERS

D. FITZGERALD
 Seamless Gutters Installed LLC Gutters Cleaned • Yankee Gutters Repaired & Relined • Slate Roofs Repaired • Flat Roofs Sealed & Coated "Save Plenty - Call Dennie"
 1-800-479-3262

ITEM FOR SALE

Snowblower, 8 horsepower, 2 stage, track control. Approx. 20 years old. Very good condition. Electric start. Great price \$200.
 (201) 955-0612

MOVING SALE

House furniture, household goods, refrigerator, bedroom, LR tables, TV unit, loveseat. Everything must go.
 (201)719-6554
 Weekends only!

ELECTRICAL SERVICES

ELECTRICAL SERVICES

EMERALD ELECTRIC

25 Years Experience • All types of electrical wiring
 24 hour emergency service

Free Estimate 10% OFF with ad
 Lic # 11909 El. Insp. # 7566
(201)955-2678

PAYROLL SERVICES

PAYROLL SERVICES



Benmar Services

• Weekly Payroll checks • Pay taxes and file forms • W2's and 1099's • Certified payroll
 Provide one on one payroll service advice

For small contractors:

Billing/ Invoicing/AIA • Bid Packages • Collection • Notary Service

If you need more information call us (973) 868-7999 or email to Benmarservices@yahoo.com

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ROOFING SERVICES

MIKE'S

ALL SEASONS ROOFING & SIDING

• Roofing • Siding • Windows • Doors
 • Gutter & Leaders • Roof Repairs
 13VH008B0300

Free Est 201-438-0355 Fully Ins'd

Get the lowdown on low down payments

You may have heard the rule of thumb that you shouldn't buy a home unless you can put down 20% of the purchase price. However, today's home buyers have many choices when it comes to the size of the down payment.

While this magic number of 20 % will save you from paying Private Mortgage Insurance (PMI), an added insurance policy that protects the lender if you are unable to pay your mortgage, you can pay considerably less than this if you want.

"Today's consumers persistently overestimate the size of a down payment they need to finance a home," says Christina Boyle, SVP and Head of Single-Family Sales & Relationship Management at Freddie Mac.

According to the results of a recent survey conducted by Zelman & Associates, 39% of those surveyed estimated that the minimum down payment requirement

for a home is at least 15% of the purchase price. The reality is quite different however, as qualified buyers can get a conventional mortgage with a down payment of as little as 3%.

In fact, recent statistics show more than one in five borrowers who took out conventional mortgages in 2014 put down 10% or less.

Educating potential homeowners on the rules of down payments – and available assistance programs – plays a large role in getting qualified borrowers off the sidelines and into homeownership, according to Boyle, who also notes that today's historically low mortgage rates, coupled with affordable home prices in many parts of the country, make it an attractive time to consider buying.

"If putting 20 % down will deplete all of your savings and leave you with no financial cushion, it's probably not in your best



interest," she says.

If you don't put down 20%, the cost of PMI varies based on your loan-to-value ratio – the amount you owe on your mortgage compared to its value – and credit score, but you can expect to pay between \$30 and \$70 per month for every \$100,000 borrowed. While it's no doubt an added cost, it enables buyers to purchase now and begin building equity versus waiting five to 10 years to build enough savings for a larger down payment.

Additionally, once you've built equity of 20 % in your home, you can cancel your PMI and remove that added expense from your monthly payment.

New homeownership opportunities are poised to grow. Carefully evaluate your finances to determine how much you can afford and talk with your lender or housing professional about what makes best sense for you and your particular situation.

– StatePoint

How to keep your pet safe

Your pet is part of the family. So when it comes to disaster preparedness, keeping pets safe should enter into the equation.

Here are three simple ways pet owners can prepare for emergencies and prevent accidents:

- The American Red Cross recommends taking a Pet First Aid Class to learn such basics as how

to administer medicine, treat wounds, care for injuries and prepare for disasters. Whether you're at home or on the road, these skills can save lives.

- Depending on the type of emergency situation you're faced with, your home may become an unsafe place to stay. Evacuation plans should include pets. Know in ad-

vance if you have friends or family with whom you and your pet can stay. If that's not possible, keep a list of boarding facilities or hotels that accept animal companions.

- Ensure toxic chemicals in your home, such as cleaning supplies, are inaccessible to pets. Additionally, be sure any medications are sealed

and out of reach of curious paws. If you suspect your pet has consumed a poisonous substance, contact the ASPCA poison hotline at 888-426-4435. The hotline operates 24 hours a day.

With a little knowledge and preparation, you can be a more responsible pet owner.

–SPM Wire

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201.991.1600