



SPRING 2009

Vacant land— more options, better rates



Now is a great time to position yourself to build your dream home. In most cases, the lots that are on the market are priced very competitively and vacant land loan rates are at historical lows. By purchasing now you can earn equity in your land prior to building, which will make your financial position stronger in the future.

If you are one of the many people who bought a home site in the past few years, although the economy has suffered and the construction market has slowed, it

is an excellent time to look at your current interest rate and see if you can lock in at a lower rate. Of the

“vacant land loan rates are at historical lows”

few lenders who offer financing for vacant land, many put the customers in a loan program with low initial payments and a large “balloon” payment due at the end of the term. With rates where they are today, it is a good time to look

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Thinking Spring? Roll up your sleeves

Spring brings warmer weather, sunshine, and often a need to get a little dirty refreshing your yard. Some of these things might include landscaping, pruning, and even reconditioning your driveway.

Landscaping:

With the frost out of the ground, there are plenty of things to keep you busy before you ever think of planting summer flowers

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The Country Minute is brought to you by your local country living lender.



800-444-3276



Don't be too quick to dial that toll-free number on your television screen!

In these days of tight credit, high unemployment, and increased mortgage foreclosures, that TV ad for mortgage modification services might look very attractive. Here at GreenStone, we take customer service personally, and we'd like to offer both a word of caution about offers that sound too good to be true—and a word of encouragement. GreenStone's

loan servicing programs may be able to meet your needs without the need for expensive third-party fees.

When you call "their" toll-free number, you may be asked to sign an authorization for the advertiser to represent you in negotiating with your lender—and to pay a sizable fee up front, even before you know whether a mortgage modification is possible or whether it will be to your advantage.

We think you'll like the results at GreenStone's toll-free number a lot better. We can discuss and offer the kind of loan modifications that take your individual situation into account, and we'll tell you the terms—and sign the papers with you—



before we charge any fees. And, best of all, at most you'll pay only our fee—no high fees to third

parties who may not understand you or your loan at all.

GreenStone can service your loan with interest rate conversions for very

"We can discuss and offer the kind of loan modifications that take your individual situation into account..."

reasonable fees; the fee amount depends on how long you have had your loan. Give us a call—we welcome the opportunity to discuss your credit needs directly with you, and to provide the exact kind of service you need. Contact your financial services officer today!

Thinking Spring Continued...

or tilling your garden. An easy starting place is to level stepping stones, rake up the winter debris and late fall leaves, and roll the lawn. Although it may be too early to plant your annual beauties, don't be afraid of the flowerbeds. Now is the time to trim back ornamental grasses, plant dormant trees and shrubs, or even dig and divide emerging perennials.

Pruning:

You may think the rule of thumb is to prune when dormant, but it is important to know your individual trees and shrubs. For example, those

that bloom early in the season on last year's growth, such as a flowering plum or lilac, should be pruned immediately after they finish blooming. Likewise, pine trees should be pruned after their spring growth before the new needles become mature. To keep your foliage looking good and growing healthy, do a bit of research before you make that snip.

Gravel Driveways:

When looking to say farewell to the ruts and potholes that appeared this spring, remember one thing—drainage. But don't expect to make an overnight

fix to last a lifetime. Gravel driveways require constant attention, starting with reshaping. Use a tractor or truck with a blade to maintain a crown on the driveway to keep water moving off the road. You also must insure proper side drainage, such as roadside ditches and an adequately sized culvert. By preventing water from pooling and backing up, you will help to eliminate future rutting and washout.

Source: www.grit.com,
www.extension.umn.edu

Getting Ready to Travel?



Whether it's the charm and history of Mackinac Island or the serenity of Michigan's more than 800 public golf courses; or possibly the fun and excitement of Wisconsin Dells or the breathtaking beauty of Wisconsin's Door County... there is no question our area offers two states with tremendous travel opportunities for its residents.

As the weather gets warmer and many of us begin to think about travel destinations that are close to home, two excellent sources of information can be found online. They are:

www.michigan.org—Michigan's Official Travel and Tourism website

www.travelwisconsin.com—Official website of the Wisconsin Department of Tourism

Visit these sites for in-depth information on the many attractions of our two great states. Happy travels this summer!

Vacant Land Continued...

at getting out of that balloon loan into a fixed rate or longer term adjustable rate mortgage, even if your balloon loan does not expire for another year.

Whether you're searching for that perfect home site, recreational land, hunting property or farm ground, GreenStone has financing options to meet your needs. Contact your local GreenStone branch today to find out about the low down payment requirements and competitive rates available to finance your piece of land.

Recipe Corner

Fire up your grill and enjoy this quick recipe... **15-Minute Marinated Chicken**

INGREDIENTS:

- 1/4 cup Dijon mustard
- 2 tablespoons fresh lemon juice
- 1-1/2 teaspoons Worcestershire sauce
- 1/2 teaspoon dried tarragon
- 1/4 teaspoon freshly ground black pepper
- 4 halves chicken breast—boneless skinless

Source: grilling-recipes.com

DIRECTIONS

Combine the first five ingredients, mixing well; spread on both sides of chicken. Place chicken on a plate. Marinate at room temperature for 15 minutes or for several hours in the refrigerator. Grill, uncovered, over medium coals, turning once, for 10 to 15 minutes or until juices run clear.

The Country M I N U T E

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- Thinking spring
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GreenStone Member notes...



Customers who receive The Country Minute will not receive GreenStone's agricultural member publication, Partners. Therefore, the following is a snippet of news and feature stories found in the most recent issue of Partners. More information and complete articles can be viewed at www.GreenStoneFCS.com by clicking on the "Partners" image found on the left side of the Web page.

Playing in the Dirt

In this edition of the Young, Beginning, and Small Farmer article, a self-described "poster-child for job burn-out," spent a lot of time daydreaming of a better way to make a living. Although Kelly Burkholder had no experience running a greenhouse, her management and customer service skills coupled with her overall desire to succeed were enough for her to launch into the business.

Get your "License to Lead"

Michigan Secretary of State Terri Lynn Land is teaming up with the Michigan FFA Foundation to encourage sales of the Agricultural Heritage license plate. As part of the "License to Lead" campaign,

revenue generated for FFA from plate sales between March 2009 and March 2010 will be doubled through pledged partner contributions. Visit your local Secretary of State office to get your plate today!

Top Sales Staff Recognized

GreenStone recently recognized its "best of the best" in sales performance for 2008 with Circle of Excellence (COE) awards. The COE program is a way to recognize and reward those lending and financial services staff members who are the top performers within the Association.