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Rentals

ATTENTION HOME OWNERS

Would you like to make money on your property? Majestic Mountain Getaways, Inc. is the fastest growing full service Property Management Company in north Georgia. Dedicated, Committed, Dependable, and Professional. We want to help you receive more income from your investment. The rental demand is high and we are currently seeking long-term and Vacation rental Properties for our fast growing company. Visit us at www.MajesticMountainGetaways.com for more information, or call (706)379-9929 Toll free(877)869-3275.

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LAKE ACCESS HOME NOW available for lease or sale. Nice neighborhood, lake common area. 3BR/2.5BA hot tub, screened porch. Secluded lot. \$900- month. 706-865-0339

Rentals

CHATUGE LAKEFRONT HOME, 4BR/3BA, 2 kitchens, dock, fireplace, screen porch w/swing. In town, shady lot w/gazebo; water feature. Quiet neighborhood. 1 year lease. \$1500- + SD 404-250-9929

LAKE CHATUGE HOUSE, 2BR/1BA, partly furnished. Good view on deep water, boat dock. No pets. One year lease with security deposit, required. \$700/mo rent. Call 706-896-5068

Vacation Rentals

VACATION RENTALS ON LAKE

Chatuge, beautiful & very private
Call (706)379-4027

CABINS FOR RENT!

Ya'll Come See us in The Mountains! We have a variety of Great Vacation Homes to Choose From

Majestic Mountain Getaways, Inc.

www.MajesticMountainGetaways.com Select Cabin Rentals for pictures & info
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Karen Rogers
Associate Broker - REALTOR

Agents of Change™

Prevent and Eliminate Termites: UTHBA and Arrow Exterminators

By **CAROLE KONKEL**
Sentinel Guest Writer

Arrow Exterminators, Inc. sponsored the Union-Towns HBA July meeting with guest speaker Sammy Baker. While the focus was mainly on pretreatment of termites in new construction, Baker also explained the latest technology for preventive maintenance on existing homes, as well.

"Termites cause more damage than all fires, storms and earthquakes combined," stated Baker.

Baker, Vice President of Builder Services for Arrow Exterminators, speaking specifically on pretreatment in new construction, stated that Borates are used in liquid wood pretreats.

"It is sprayed on the framing prior to insulating and before the mechanical building crew comes in and is typically the least expensive of termite treatment. A lot of consumers are afraid of chemicals, but Borates are naturally occurring mineral salts that are essential to growing plants and nutritionally important to a healthy human diet. While borates are harmless to humans, they are toxic to insects. Borate products have been used safely for more than 100 years. In fact, borates can be found throughout your own home in a vast array of common products and materials." <<http://www.ufpi.com/product/borate/borevery.htm>>

Continuing, Baker explains how conventional liquid treatments work by applying a liquid barrier under and around the structure's foundation, hence subterranean termites are denied entry and forced to seek other food sources or starve. Baker explains that Termidor® is one of the most thoroughly reviewed and tested termite controls in history. It is registered with the Environmental Protection Agency (EPA) and was the first termite insecticide to meet the high standards of the new Food Quality Protection Act. Termidor® binds tightly to the soil in which it is applied, so there is no need to worry about leaching through rainfall or irrigation. The world's

most effective termite control, it works up to 6 times faster than termite bait/monitoring systems. In over eight years of field trials with the United States Department of Agriculture (USDA) Forest Service, Termidor® has eliminated 100 percent of subterranean termites in all tests, in all geographic locations. No other product can make this claim. And Termidor is effective in any soil type or climate in the United States.

The termite baiting systems offers an alternative to the conventional liquid treatment. The Sentricon System is the best approach for protecting structures from subterranean termites because it eliminates the colony, while being non-disruptive to property owners. This treatment involves positioning baiting stations (also known as monitoring stations) in the soil around a structure's exterior perimeter. Once the stations are installed, they are monitored on a monthly or quarterly basis (depending upon whether the treatment is curative or preventive) by Arrow representatives.

Baker also announced that Arrow Exterminators also has a Mosquito Prevention and Control Program. Though new to the Towns and Union area, with an office in Blairsville, Baker stated Arrow Exterminators has been around since 1964 with 870 employees, and territory covering 9 states. Arrow Exterminators is a full-service company specializing in Pest Control Services, Termite Protection, New Construction Treatments, Real Estate WDO Reports/Letters, Wildlife Control, and Wildlife Exclusion Services. Contact Sales Inspector John Martel 706-745-0550 for more information.

The Union - Towns Home Builders Association, affiliated with NAHB, regards itself as responsible leaders in skill, integrity, and ethics. If you would like to become a member, or would like a member directory call 706-379-2194 or visit our new website at www.UnionTownsHBA.org.

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MLS

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Great Location Close to Town

A bedroom and bath on each floor, laundry on the main floor, combined wood and sheet rock interior, wood carpet and vinyl floors, terraced gardening, wrap around porch and decking, views year round, paved driveway, fenced for small loved ones. Property open to views with wooded grade to the ridge. 1.29+/-AC \$234,900 MLS 129103



Fantastic Views

Wooded home site with seasonal views and underground utilities. Convenient location for shopping, recreation, and many area attractions. 1.22-AC \$40,000 MLS-100524



Lake Access Homesite

Gentle-laying wooded 1.09-AC in peaceful lake access community (boat ramp is at common area), underground utilities, paved road and county water. \$77,000 MLS-122049



Leave Your Cares Behind

Pack your bags and come to the mountains for a weekend or a season, fully furnished 2BR/3BA cabin on a wooded 1.27-AC lot. Bedroom loft with bath, main bedroom on main floor, wood-burning fireplace, full finished basement. \$172,500 MLS-110228



Own 600' of Reece Creek

Cedar Sided, 4 BR / 3 BA, Ranch Style Home. With Unrestricted Acreage, wood floors, wood burning brick masonry fireplace, 4-stall barn with tack space and loft, detached workshop with hot tub, fenced pasture, garden areas, easy close to town. 4.351+/-AC \$279,900 MLS-128745



Buy Now, Build Later

Centrally located between Blairsville and Young Harris, gentle slope, gravel road off paved highway, underground power available, some restrictions. 1.08+/-AC \$38,900 MLS-113674



Wooded Homesite

For newer doublewide manufactured homes or modular homes with permanent foundations. Seasonal views. Common area at creek. 1.355-AC \$33,000 MLS-118543

You're the solution to water pollution

By **JOAN CROTHERS**
Sentinel Editor

In this mountainous area of Towns County, there are so many streams and creeks that are close enough to any developed land that you could be polluting the water without even knowing it.

Pollution originating from our homes is called nonpoint source pollution. Examples are pet wastes, sediment, used motor oil, garden chemicals, paint products, and the chemicals we use in our homes.

Some of the major pollutants deposited in our stream, creeks and then the lake can be controlled: •Sediment from soil erosion caused from uncontrolled construction activities too close to water sources; •Pesticides, herbicides and fertilizers used for lawns and gardens need to be used very sparingly; •Organic contaminants from garbage and pet and livestock wastes need to be controlled and away from any water source; •Sewer or septic tank leaks need to be reported and corrected.

DOLLARS AND SENSE

Avoiding Foreclosure

By **David Uffington**

If you're behind on your mortgage, you're in danger of losing your house and damaging your credit for years to come. How quickly that can happen depends what state you live in. Some states are more lenient than others, but if you don't act quickly, the end result will be the same.

The most important thing is to pay attention to the letters you'll get from your lender. Don't ignore them. Contact the lender and let it know your situation. Have the facts and figures in front of you: what caused you to miss payments, how much your current income is, how much you can pay. There are a number of ways you can avoid foreclosure and the resulting damage to your credit.

- Modify the loan: If you can refinance, your payments can possibly be reduced by extending the term of the loan or lowering your interest rate.
- Forebearance agreement: Ask your lender to take lower payments for a period of time. It usually won't be long, perhaps a few months, but that could allow you to get back on your feet.
- Sell the house quickly: A "short sale" means you sell for less than the market rate and won't get all your equity, but you'll be able to

pay off the lender.

- Deed in lieu of foreclosure: You give the house back to the mortgage holder.

If you have a HUD loan, you have options. You might qualify for a one-time payment from FHA to bring the mortgage current. You'll sign a promissory note, and they'll put a lien on your house to be satisfied when the house is sold.

If you're facing foreclosure, it will become public knowledge when the notice is printed in the newspaper. Beware the vultures that will come to your "aid." You'll likely hear of every scam there is. A common one is an offer to take over payments; all you have to do is sign on the dotted line. Once you're out of the house, however, your "benefactor" will rent it out for a short period of time, take the money and never make the mortgage payments. The house will go to foreclosure anyway.

Best bet: Work with your lender to see if the situation can be saved.

Write to David Uffington in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475 or send e-mail to letters.kfws@hearstsc.com.

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Just Like Cats & Dogs by Dave T. Phipps



Classified deadline Friday at NOON 706-896-6397