

7 Reasons to Own Your Home

- 1. Tax breaks.** The U.S. Tax Code lets you deduct the interest you pay on your mortgage, your property taxes, as well as some of the costs involved in buying your home.
- 2. Appreciation.** Real estate has long-term, stable growth in value. While year-to-year fluctuations are normal, median existing-home sale prices have increased on average 6.5 percent each year from 1972 through 2005, and increased 88.5 percent over the last 10 years, according to the NATIONAL ASSOCIATION OF REALTORS®.
- 3. Equity.** Money paid for rent is money that you'll never see again, but mortgage payments let you build equity ownership interest in your home.
- 4. Savings.** Building equity in your home is a ready-made savings plan. And when you sell, you can generally take up to \$250,000 (\$500,000 for a married couple) as gain without owing any federal income tax.
- 5. Predictability.** Unlike rent, your fixed-mortgage payments don't rise over the years so your housing costs may actually decline as you own the home longer.
- 6. Freedom.** The home is yours. You can decorate any way you want and benefit from your investment for as long as you own the home.
- 7. Stability.** Remaining in one neighborhood for several years gives you a chance to participate in community activities, lets you and your family establish lasting friendships, and offers your children the benefit of educational continuity.

Mortgage Rates (7-10)

30 yr fixed:	4.57%
15 yr. fixed:	4.07%
1 yr. adj:	3.75%

Welcome.....

A.T. White Realty, Ltd.

has just sold the units at
13 Manchester Road
14 Whitehall Road

Please welcome your new neighbors!



Summer 2010

Interlaken Gardens



That beautiful season...summer!

The summer is a time to unwind and relax for parents and kids alike —Hot, hot, sizzling summer! Fun time is here again as your kids dash out in bathing suits, lapping on loads of sunblock and running off in flip flops in a carefree manner. There's a burst of activities everywhere in Interlaken. Kids swimming in Lake Innisfree ... adults fishing, reading, and picnicking... And naturally, the Interlaken barbeques too.

And what else come to mind as you think of summer? Perhaps you are considering a move. Interest rates are at an all time LOW-so whether you are looking to move up or scale back, now could be the perfect time for you!

We welcome the opportunity to provide you with our personal, attentive service and the experience that you can trust! Call us today!

DOROT Westchester

In response to the needs of the isolated homebound elderly in Westchester County, DOROT Westchester was launched in 2004 and now offers the following programs:

- » Friendly Visiting
- » Holiday Package Deliveries
- » Family Circle
- » Telephone Conference Call Programs
- » Caregivers' Connections
- » Information and Referral

For more information about DOROT programs for seniors or volunteers in Westchester, or if you know of someone in Westchester who needs assistance, please call 914-674-9129.

Summer Trivia

Where and what is the longest street in the United States?

Entrants must be Interlaken Shareholders.
Please submit your answer to ATWhiteRealty@aol.com or by mail to 240 Main Street-Eastchester-NY 10709 by August 30th. One correct answer will be chosen at random.

Spring Trivia Winner

Congratulations to
Yvonne Heit of 2 Manchester Road

The only land in the world that has not been walked on by human feet is a small 200 square-mile section of Antarctica.

Enjoy your gift certificate to **Cornell Hardware!**

Thanks to all for your participation!

On The Market...

Enjoy carefree resort style living in Interlaken Gardens...
The sought after lakeside garden community of Eastchester.

- Affordable...** *Second floor one bedroom with eat in kitchen. Needs TLC. \$147K* **In Contract**
- Seasonal Lakeviews....** *from this one bedroom. Unit needs kitchen & bath. \$149K* **Accepted offer**
- Comfortable...** *One bedroom with eat in kitchen. Freshly painted. Upgraded bath. \$159K*
- Freshly painted, refinished oak floors in this first floor one bedroom with patio.** *\$189K* **Sold**
- Sunfilled ...** *One bedroom corner unit. Eat in kitchen. In unit laundry. Courtyard. \$195K*
- Desirable floorplan ...** *One bedroom with dining room. Freshly painted. \$199K* **In Contract**
- Courtyard setting...** *Two bedroom duplex. Extra custom closets! \$269K* **In Contract**
- Newer kitchen & bath...** *enhance this two bedroom duplex. In unit laundry. \$275K*
- Turn Key...** *Two bedroom duplex unit. Fully equipped. Nothing to do but move right in! \$285K*
- Custom gourmet kitchen...** *in this two bedroom duplex. Laundry. Cul-de-sac setting. \$310K*
- A Real Gem!** *Upgraded custom kitchen and bath in this two bedroom duplex. \$315K*
- Just Listed...** *Two bedroom simplex with newer kitchen and wonderful paver patio. \$369K.*
- Location!** *Scenic lake views from the patio, living room & bedroom. Two bedroom. \$379K*

For private tours & information 914.793.4100

Listings, floor plans & more online at ... www.ATWhiteRealty.com

*Curious about what your unit is worth in today's market?
We offer a complimentary, no obligation market analysis
Call for yours today...914.793.4100*