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News from

The Front Porch

Winter 2010 - Brought to you quarterly by The McCue Mortgage Company

Homebuyer's Tax Credit Update

In early November, President Obama signed a law extending the first-time homebuyer tax credit to April 30, 2010, and expanding it to include other homebuyers. To be eligible for the tax credit, homebuyers must complete the purchase or secure a binding sales contract, by April 30, 2010. Buyers must also meet new income requirements, with higher limits than the previous tax credit: modified adjusted gross income of \$125,000 for single or head-of-household buyers, and \$225,000 for married couples filing jointly. Buyers whose

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- Got a Clue and more



THE McCUE MORTGAGE COMPANY

LETTER FROM THE PRESIDENT

Happy New Year!

I hope you and your family had a safe, healthy and happy holiday. As we usher in 2010, I wish you great things in the year ahead. It looks to be a great year for McCue Mortgage as we celebrate 60 years as one of Connecticut's leading mortgage companies.

From our early years providing home loans to veterans returning to the state from World War II, to some of the first home loans offered through the state's housing agency, no other mortgage company has the history, experience and success in the state than McCue has. Our 60 years is verification of the vision, mission and values that my father started back in 1949. It gives me great satisfaction that 60 years later, we still maintain those attributes. It was especially gratifying back in November when Governor M. Jodi Rell recognized our 60-year success with a proclamation honoring our anniversary.

I am grateful for the opportunity you our customers have given us, and I am proud of our employees' hard work, dedication and commitment...for these are the main ingredients to the success that we've enjoyed.

I sincerely wish you the very best in 2010!

Bill McCue

William J. McCue



Governor M. Jodi Rell proclaimed November 29, 2009 McCue Mortgage Day in Connecticut. Pictured from left to right are:

- Timothy F. Bannon, President - Executive Director, Connecticut Housing Finance Authority
- Katherine (Kate) McCue, vice president, McCue Mortgage
- Governor M. Jodi Rell
- William J. McCue, president, McCue Mortgage
- Howard F. Pitkin, Commissioner of the Connecticut Department of Banking

From the back porch...

Fun Frosty Trivia

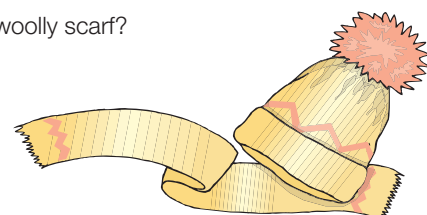
Did You Know...

Even though we live in the northeast, there are many people who don't like winter. In fact, for a lot of people, the only good part of January is New Year's Day. Here's a few things you may not know about January:

- January is named after Janus, the Roman god of doorways, beginnings and endings. Janus is also one of Saturn's moons.
- January is National Soup Month in the United States.
- Most people know we celebrate Rev. Martin Luther King Jr.'s birthday in January, but it is also the birth month of A.A. Milne, Paul Revere, Andy Rooney, Benjamin Franklin, Carl Sandberg, Muhammad Ali, Oprah Winfrey, Franklin D. Roosevelt, Paul Newman, J.R.R. Tolkien, Jackson Pollock, and Stephen Hawking.
- Except in leap years, January always begins on the same weekday as October.
- On January 3, 1888, the drinking straw was patented.
- On January 31, 1990, McDonald's opened its first location in the former Soviet Union.

Joke

What did the big furry hat say to the warm woolly scarf?
"You hang around while I go on ahead."



Got a Clue?

What tool, patented January 26, 1875, has caused fear in millions ever since?

- A) The hypodermic needle
- B) The dental drill
- C) Napalm
- D) The guillotine

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 who receives one 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.

Answer to last issue's puzzle:
How much paint does it take to cover the outside of the White House?
Answer: "C" 570 gallons



1-800-382-0017

www.mccuemortgage.com



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Our family helping Connecticut families for

60 years

Celebrating 60 Years

This year, the McCue Mortgage Company celebrates our 60th Anniversary – an accomplishment all of us here are very proud of. At McCue Mortgage, we believe in honesty and integrity, taking time to get to know our customers, and treating them like family. We're also proud to have helped many of our customers buy their first home. Realizing the dream of buying your first home is one of life's most important and memorable moments – and we are pleased to have been a part of it for so many of our customers. We'd like to take this moment to thank you for trusting us with your business over the years. We hope to continue to serve homebuyers in the Connecticut area for many years to come! For more information on the history of McCue Mortgage, visit our website, www.mccuemortgage.com. ▲

McCue Welcomes Countrywide Customers and Congratulates Darrell Lavoie

This fall, McCue Mortgage was pleased to welcome 2,700 new CHFA mortgagees to our servicing portfolio. Homeowners who previously were customers of Bank of America/Countrywide became McCue Mortgage customers. We held a trivia contest among those new customers, and we're happy to announce the winner. Darrell Lavoie of Southington, has won one free month's mortgage courtesy of McCue Mortgage! Congratulations to Darrell! His name was randomly selected from hundreds of our new customers who answered the trivia question correctly: Who is McCue Mortgage's spokesperson? If you didn't win, be sure to play the "Got a Clue" puzzle in every issue of The Front Porch for your chance to win one free month's mortgage...and once again, welcome to McCue Mortgage! ▲

"Tax Credit" continued

income is above these limits but lower than \$145,000/\$245,000, are eligible for a partial tax credit.

Equally exciting is another provision for repeat homebuyers. If you have lived in your principal residence for five consecutive years out of the last eight, and are purchasing a new home to be your principal residence, you may be eligible for a \$6,500 tax credit.

Both credits are "refundable," meaning if you owe less than the credit amount, you will receive a refund for the difference. Neither tax credit needs to be repaid, and, if you have already filed your

2009 taxes and then purchase a home before the deadline, you may claim your tax credit in 2010 by filing an amended tax return. For members of the military, foreign service, or intelligence community who are ordered on "official extended duty," the deadline is extended to April 30, 2011.

For more information about the new tax credit, contact McCue, or visit www.irs.gov, and search on "first-time homebuyer credit." And if you are a current homeowner looking to take advantage of the tax credit and purchase a new home, we'd be glad to discuss your options with you. 800-382-0017 ▲



Warm Up Your Home for Only \$50

There are many things you can do to keep your home warmer this winter, but here are a few easy "fix-ups" you can do for less than fifty bucks:

- Install foam gaskets in your exterior electrical outlets. They sell for 10¢-15¢ apiece at home centers, and will seal your un-insulated outlets and reduce drafts. Cost: \$2.50.
- Add new weather stripping to your front door. You can buy a 6', adhesive-backed strip for less than \$3 and cut it to fit. Cost: \$3.
- Replacing the air filter on your oil burner will help your furnace heat more efficiently, while also reducing allergens and dust. Cost: Less than \$20.
- Buying a blanket for your water heater will keep in the heat and help it operate more efficiently. Cost: \$22.

Your total cost for all of these products will be less than \$47.50 (plus tax), and best of all, you can install them all in an hour or two! ▲



The Best Sledding in Connecticut

The best thing to do the morning after a fresh snowstorm is hit the sledding hill, followed by a steaming cup of hot cocoa! Don't forget to dress warmly, and watch out for ice and trees. Many people have a favorite sledding hill, but you may want to check out one or more of our favorites!

- Indian Hill Golf Course, Newington
- Simsbury Farms Golf Course, Simsbury
- Topsmead Park, Litchfield
- Osbornedale Park, Derby
- Enfield High School, Enfield
- Indian Ledge Park, Trumbull
- Cummings Park, Stamford
- Booth Memorial Park, Stratford
- Pine Brook Park, Hamden
- Norwich Golf Course, Norwich



Congratulations to Puzzle Winner Regina Pina of New Britain!

Regina Pina of New Britain, CT, was the winner of The Front Porch newsletter puzzle contest for 2009 when her name was drawn from all the correct entries for the period 11/30/08 – 11/15/09. Regina won a month's mortgage payment courtesy of McCue Mortgage. Regina has been a customer of McCue Mortgage for 10 years and plays the puzzle in each issue of the newsletter. "I figure I have a better chance of winning that than the lottery," said Pina. Congratulations Regina! Remember to play the puzzle every issue to increase your odds of winning!

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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We're on Facebook – become a fan and keep up with all that's new at McCue!

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