

Cherokee Sentinel



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Home & Garden

How to save money on home insurance



Buying a home is a valuable investment . Along with providing a place for you and your family to

build lasting memories, a home is a great way to plan for retirement. While many potential homeowners are understandably concerned with getting the best interest rate and lowest mortgage payment possible, other costs can be trimmed as well.

Perhaps the biggest area where most homeowners would prefer to trim some fat off their monthly bills is with their homeowner's insurance. While such a thought might seem like false hope, according to the Insurance Information Institute, there are a variety of ways homeowners can lessen the blow of their monthly insurance bill.

Raise your deductible. Raising your deductible is perhaps the quickest way to lessen your monthly insurance expense. Deductibles are the amount you have to pay toward a loss before your insurance company begins to pay. A \$500 deductible, the recommended minimum, means you would have to pay \$500 toward damages to your home, and your insurance company would then pay the rest, if those damages were covered under your policy. A homeowner who chooses to raise his deductible from \$500 to \$1,000, however, might save up to 25 percent on his monthly insurance costs.

Make your home more disaster-resistant . Regardless of where you live, your home is susceptible to some type of disaster. Perhaps your region is prone to earthquakes, tornadoes or even hailstorms or hurricanes. These days it seems nowhere is safe from natural disasters. Therefore, making your home more disaster-resistant is another

January 3, 2007

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State of North Carolina
County of Cherokee

NOTICE

Cherokee County, A Body Politic
Plaintiff
vs.
Howard O Hall
ALL HEIRS KNOWN AND UNKNOWN
Defendant(s)

Pursuant to the requirements of G.S. 105-375(c), notice is hereby given to Howard O Hall (current Owners) that a judgment of foreclosure will be docketed against the property described below on January 17, 2007.

That certain parcel of property designated as Real property, on Ranger Rd consisting of 2.13 acres in Notia Township, Cherokee County, NC.

Execution will be issued on the judgment, and the property will be sold as provided by law. The tax lien, including interests and costs, may be paid before the judgment is docketed and at any time thereafter as allowed by law.

Larry E. Barton
Cherokee County Tax Office
Delinquent/Foreclosure Enforcement Officer
December 14, 2006
Date notice prepared

12/20 - 1/3

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possible way of cutting your homeowners insurance costs. Adding storm shutters and roof reinforcements might enable you to save

you some money. Doing some inside remodeling with newer appliances can also reduce the risk of fire or water damage to your home, which should lead to lower monthly insurance costs.

Install or upgrade a home-security system. While the initial costs of installing or upgrading a home-security system might seem costly, some insurance companies make it more than worth your while, slashing your premiums by as much as 20 percent if certain systems are installed. Typically, an insurance company will give you the biggest discount if you

install a fire or burglar alarm system that immediately notifies local police, fire officials or even a company with a monitoring system. The best way to determine if such systems are worth the investment is to speak with your insurance provider first and ask about which systems garner the biggest discounts.

Keep a good credit rating. This is sound advice even for people who aren't homeowners but would like to be someday. Though it hasn't come without controversy, many insurance companies are now looking at credit ratings when determining prices for homeowners' insurance policies. Having and maintaining a strong credit history is entirely under your control and can save you money in the long run.

Combine your policies. In most instances, insurance providers will charge less if you select them as your homeowner and auto insurance provider. Savings can reach as high as 15 percent and make for an easier time when it comes to paying the monthly bills as well. However, do your research. While combining coverages usually works in a homeowner's favor, that's not always the case. Find out how much coverage will cost using the same company as opposed to two, and choose the less costly of the two options.

Stay with the same company. Insurance companies typically reward their longtime customers with strong payment histories by offering them lower rates. More often than not, this works on a tier system, where customers who have been with a provider for X amount of years will get a certain percentage discount. That percentage typically rises with each period spent with the company. However, keep an eye on rates from other companies just to make sure you're getting the best rate possible.