From Debbie Stang, Home Loan Officer

With fall in the air, it's a good time to do some fall cleaning and work inside and outside your house as you prepare for the colder temperatures of winter.

Take advantage of days with warmer temps to open up the windows and give your house a good fall cleaning. You'll be giving your home one last chance to breathe before closing up windows for the winter, plus you'll be providing adequate ventilation for any heavy duty cleaners you may use.

Now is the time to ensure you have clean or new filters so your breathing air is suitable while you're snugly enclosed in your home during the winter. Check your furnace, too, to help thwart a breakdown when you need it most.

Speaking of your furnace, you'll want to make sure you don't let any of that valuable warmth escape into the winter air so check doors and windows for leaks and make appropriate repairs.

You'll also want to spend some time outdoors while you can, making repairs to cracked sidewalks and driveways, cleaning out gutters and checking for faulty siding and roofing. Cold weather can make any of those unchecked items worse.

If you really want to get down and dirty, fall is a great time for landscaping. Fall is ideal for such things as aerating, fertilizing and treating your lawn and planting bulbs for that welcome spring splash of color. Plant new trees and shrubs. The cooler temperatures put less strain on new plantings and allow them to establish over the winter.

If you are in need of a home mortgage, refinancing, or a home equity loan, remember you can apply online for loans with Mid American. Go to the Buying a Home link to apply for mortgages, and to the
Loans section

for home equity and second mortgage applications.