



**SAN ANTONIO** – Multi-talented teenage twins Ashley and Ashton, aka 2-U-Neek, recently recorded their first full-length CD entitled “The Birth,” which dropped Sept. 11. The twins have appeared on BET’s 106 and Park, Mary Lou Retton’s Flip Flop Shop Pilot and Houston Metro and Monorail TV commercial. Currently they are in high school and preparing to take their career to the next level.

Featured tracks on the CD are Dolce and Gabbana, Party, and I Want You Back. Ashley, the girl of the group is also known as Ash by her friends. Her brother is simply called Ashton.

They both bring their blessed talents to 2-U-Neek and they are

award-winning songwriters who sing, dance and act as well. Every since a very young age, the twins have shown a likeness for the stage. They were entered into a city-wide baby pageant at the age of two and they won.

Around the age of five, Ashley expressed a desire for dance training, and her mom entered her into dance class and since Ashton was there also, he decided to give dance a try after being dragged along to several classes. All along this time, the twins were doing school shows in kindergarten and the parents in the audience would always tell the twins’ parents that they were talented and they needed to be taken them to Hollywood. They haven’t landed there

yet, but at the age of five, Ashley and Ashton were signed to a Professional Talent and Modeling Agency called Sinclair Talent with the direction from an Oprah show

and a New YorkTalent Agency.

2-U-Neek has represented many companies such as Osh Kosh, Polo, Cotton Inc., TNT Films, Proctor and Gamble, L’Oreal Kids and

more. They also signed with an agency in Houston and they have been requested as far away as New York and Los Angeles, opening for such acts as 3LW and Bow Wow.★

## Deals & Wheels

### Figuring out your debt-to-income ratio

**GWENEVERE M. CLOUD**  
Automotive Correspondent

#### HOUSTON-

There are two kinds of automobile buyers, the ones that “want” and the ones that “need.” Nevertheless, they both should have something



in common when it comes to buying a new vehicle. They both need to budget, or figure out how much vehicle they can afford to buy.

This is fairly simple. Add up all your monthly installment payments such as car payments and credit card payments (you can exclude regular living expenses including rent, mortgage, and utilities). Divide the total by your monthly net or take-home pay, (the amount you have after taxes and other withholdings have been subtracted).

The resulting percentage is your debt-to-income ratio. Most financial advisors will suggest that you keep your debt-to-income ratio below 15 percent. If it is higher than 15 percent, it might be a good idea to hold off your vehicle purchase until some of your current bills are paid off.

Lenders may provide you a loan even if your ratio is slightly higher than 15 percent, but that doesn’t mean that you must buy. Think your situation through and don’t make an emotional decision. If you have to buy (or lease) a lesser model, it will be well worth the peace of mind.★

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