



**Tarbell,
REALTORS™**

Kevin Klein

PHONE: (949) 500-6406



Make Your Dreams a Reality Today
www.klein4realestate.com

Volume 1, Issue 2

I hope that you enjoy this month's newsletter full of tips and ideas. My time as a real estate professional has left me with a keen insight into my client's needs and challenges. I want to let you know that my experience is at your disposal.

Rely on a Home Protection Plan

No one can predict the future. But a home protection plan protects against the failure of covered systems and appliances that might breakdown in that critical first year of ownership. As a buyer, you will be able to take advantage of the following benefits: customer service 24 hours a day and 365 days per year, easy access to a network of certified and insured contractors, and a sense of comfort knowing you've protected a good part of your investment. As a seller, make your home stand out with an added special feature. Rely on a home protection plan company with a 20 year history of service, value, and integrity.

I recommend...



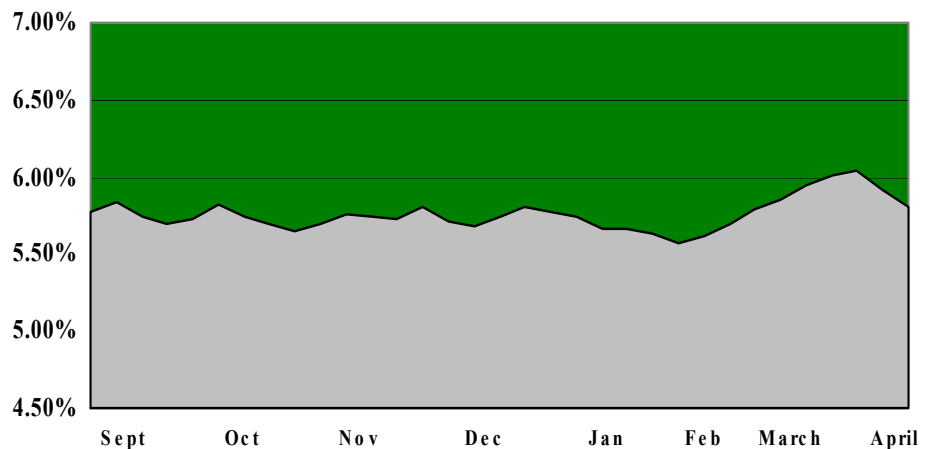
If you have any questions on real estate in our community I want to let you know that my door is always open to you. I look forward to fulfilling all your real estate needs now and in the future.

Refinancing: Do's and Don'ts

Low mortgage rates have prompted most of us to at least think about refinancing our home. Locking in an interest rate below 6 percent could end up saving you big money if interest rates begin to rise in the future. The following tips should help you get the best deal possible if you do decide to refinance.

1. **Do** talk to your own lender first. You may be able to skip some expenses, like an appraisal, if your mortgage is fairly new.
2. **Do** compare fees and closing costs as carefully as interest rate. These can vary widely.
3. **Do** see whether your lender is able to switch your escrow from the old mortgage to the new one, so you don't have to prepay. This isn't common, but it's very handy.
4. **Do** make sure to get the loan you want. There are numerous accounts of borrowers who sign up for a loan guaranteed to lower their payments, only to learn their payments are lower because they do not include taxes and insurance.
5. **Don't** refinance for small gains. Mortgages cost money. It would be counterproductive to pay \$4,000 in closing costs to lower your payment by \$35.
6. **Don't** believe "no closing costs." If they are advertising no closing costs it is likely that they make their profits with higher interest rates.
7. **Don't** dismiss an adjustable rate if you know you'll move -- for example, a 5/1 ARM. Today with good credit and no points, you could lock in about 4.5 percent interest for five years. Your rate will move after that, probably up.

30 yr Mortgage Rate - September 2004 to April 2005



Recipe of the Month

Nicoise Salad With Grilled Tuna

Ingredients:

1 medium red onion, diced
4 fresh tuna steaks, (6 ounces)
1 tablespoon pure olive oil
Kosher salt and to taste
Freshly ground black pepper
2 cups arugula,
1-1/4 cups basil vinaigrette
6 ounces cooked green beans
1-1/2 cups marinated baby
artichokes, drained
8 ounces small red potatoes,
diced and cooked
1 pound vine-ripened tomatoes, cored and diced
1 large fennel bulb, very thinly sliced



1. Heat a grill or grill-pan to medium.
2. In a small bowl soak the onions in cold water to cover for 10 minutes. Drain.
3. Brush the tuna with olive oil and season with salt and pepper. Grill the fish, turning once, about 5 minutes per side. Set aside.
4. In a large bowl toss the arugula with a couple tablespoons of the vinaigrette, and divide the greens onto 4 dinner plates. In the same bowl combine the green beans, artichokes, potatoes, onion, tomatoes, and fennel.
5. Dress the vegetables with a 1/2 cup of the dressing, season with salt and pepper. Place vegetables on the greens and top the salad with the tuna steaks.
6. Drizzle a little dressing over the tuna and serve. Pass the remaining dressing at the table.

Health & Fitness

Tip of the Month:

To add strength to leg muscles and get a cardiovascular workout at the same time, try climbing plain old stairs. This can be done at home, in your office, apartment building, or on stair-climbing machines in the gym. Climbing two steps at a time is good for building the quadriceps and the gluteus. Going down steps builds strength in the quadriceps and to a lesser extent, the hamstrings.



4 Simple Steps to Alleviate Stress

There are many reasons why we sometimes feel "bogged down" by the weight of our responsibilities. Whatever is causing a stressful malaise, it can be a very distracting and uncomfortable condition to endure. Here are four simple steps you can take to get yourself out of a "funk."



1. Remember how you impact others. The true measure of success is the difference that you make in other people's lives. By doing your best to help others you will notice the more tangible rewards of interpersonal success.
2. Don't belittle yourself. It is easy to get caught up in the negative aspects of your life: what you are doing wrong, the seemingly overwhelming obstacles in front of you, etc. You should avoid this at all cost. Focus on these positives instead of the negative aspects in your life.
3. Focus on long-term goals. Don't allow yourself to be bedraggled by the short-term happenings. Instead, look to what you value for the future.
4. Manage yourself wisely. Get excited about what you are doing. Put in the effort to get where you want to be, not just enough to justify where you are now.

Maintenance and Repairs

Home Repairs you cannot afford to ignore:

Home repairs are an issue that many of us tend to dodge. We understand the necessity of the repairs; however when it comes down to it many of us do not have the time or money to fix everything. The following list of minor home repairs could end up costing you big money if you continue to procrastinate.

1. **Rodent incursions** - Rats, mice and other vermin love to chew through insulation and wiring and are suspects in many house fires.
2. **Soaring fuel bills** - This is more than a pocketbook issue, since poorly functioning systems can cause deadly carbon monoxide buildup in your home.
3. **Peeling paint** - Paint is like a home's skin. It's the first line of defense against incursions by water and pests. Water that seeps into wood can lead to rot.
4. **Flickering lights** - It might be that the wiring in your house is dysfunctional or you have too many appliances hooked up to a single circuit. Either one can cause a fire.

Mind Twister

See whether your mind can work it's way around this puzzle:

-What is the next number in the following sequence: 1, 11, 21, 1211, 111221, 312211,....?

Answer: The next number in the sequence is 13112221. This puzzle is best worked out by spelling out the numbers: one-one (11), two-ones (21), one-two and one-one (1211), one-one and one-two and two-ones (111221), three-ones and two-twos and one-one (312211), etc...

Equal Housing Opportunity 


First American
Home Buyers Protection
Corporation