



**Tarbell,
REALTORS™**

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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.

What Does An ARM Have To Do With A Home Loan?

Over the past few years ARM's have become much more popular among homebuyers interested in saving money. In this case, ARM stands for an adjustable rate mortgage which means that after an initial adjustment period the interest rate on your loan fluctuates with interest rates rather than remaining steady.

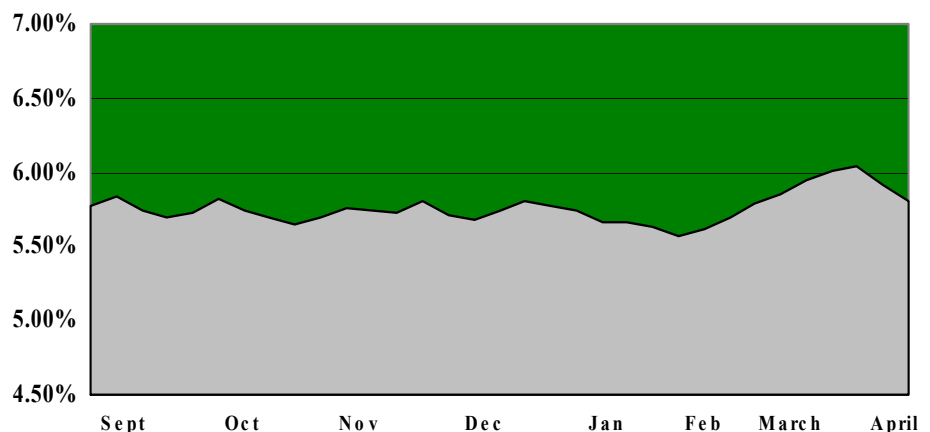
With this type of loan the borrower assumes some of the risk of interest rate fluctuations and therefore the lender is able to offer a lower rate. The term chosen by the borrower will also have an effect upon the interest rate, a shorter term usually equates to a lower rate. For example let us consider the following mortgage options: 30 year fixed mortgage (5.51 percent), 5-year ARM (4.31 percent), and a 1-year ARM (3.72 percent).

The best case for an ARM is when you are only going to be living in the home for a short period of time. If you will be moving within 1 to 5 years then an ARM could be perfect for your situation. You will have lower interest payments and will have settled the loan before you open yourself up to the risk of rising interest rates.

If you end up staying in the home for a longer period of time you might end up paying more in interest payments than if you had locked in a low 30 year rate.

The bottom line is that ARM's can save money in the short run; however they will open you up to risks. In order to choose the right mortgage it is important to be informed and to speak with an expert about costs and benefits of the financing options available to you.

30 yr Mortgage Rate - September 2004 to April 2005



Recipe of the Month

Chicken Piccata

Ingredients:

Boneless chicken breasts,
butter-fried and cut in half
Sea salt and ground black pepper
All-purpose flour, for dredging
6 tablespoons unsalted butter
5 tablespoons extra-virgin olive oil
1/3 cup fresh lemon juice
1/2 cup chicken stock
1/4 cup brined capers, rinsed
1/3 cup fresh parsley, chopped



1. Season the chicken with salt and pepper. Dredge chicken in flour and shake off excess.
2. In a large skillet over medium high heat, melt 2 tablespoons of butter with 3 tablespoons olive oil. When butter and oil start to sizzle, add 2 pieces of chicken and cook for 3 minutes. When chicken is browned, flip and cook other side for 3 minutes. Remove from pan and repeat the process for the other 2 pieces of chicken.
3. After both batches of chicken have been removed from pan, discard the excess oil and remove the pan from the stove.
4. Into the pan add the lemon juice, stock and capers. Return to stove and bring to boil, scraping up brown bits from the pan for extra flavor. Check for seasoning.
5. Return all the chicken to the pan and simmer for 5 minutes. Remove chicken to platter. Add remaining 2 tablespoons butter to sauce and whisk vigorously. Pour sauce over chicken and garnish with parsley.

Health & Fitness

Quick Exercise Ideas:

Crunches: Before you even get out of bed in the morning, do 10 stomach crunches while lying flat on your mattress. Increase daily by one until you get up to 100. Over time the results will show you never even had to get out of bed to achieve it.



Park and Walk: Whenever you have an errand, park your car as far away as you can handle and walk to your destination. At the end of the day, it all adds up to better fitness.

Choosing the Right Contractor

Remodeling your home is bound to be a very stressful time for all the parties involved. Choosing the right contractor is sure to make the process smoother and your life easier. The following tips I have learned over the years should start you in the right direction.



1. Determine who is going to be responsible for retrieving the necessary permits and make sure your contractor follows the construction codes.
2. Include written warranties. Make sure to note the name, address, and time period that pertain to the warranty.
3. Do not hire anyone without a written estimate, contract, contractor's number, and a list of local references.
4. Do not limit yourself to a single option. Obtain several bids (three is good), compare them, and then negotiate with the best all around contractor.
5. Do not let price determine your actions. One of the bids could be significantly lower; however the contractor might be compromising quality and safety to cut costs.
6. Once you have your contract make sure that it contains the following information: the total cost of the work and payment schedule, stipulations for any changes, a description of the work and materials used, start and finish dates, cleanup information, and signatures.

Creating Extra Storage Space

One of the complaints that I often hear is that a home does not have enough storage space. As a lack of space has more to do with how space is utilized, this problem is extremely easy to fix.

1. **Extend upper cabinets all the way to the ceiling.** Many kitchens waste valuable space when they stop 6 inches below the ceiling.
2. **Make your closets more accessible.** Low closet doors complicate access to the top shelf of a closet. Oversize doors - even ceiling high models - make it easier to store bulky items on high shelves.
3. **Go to the garage.** Even in garages where parking is a tight fit there is room in the space above a cars hood for wall mounted cabinets to store little used items - closed cabinets are recommended.
4. **Annex the back of a closet** to create built in storage for an adjacent room. A shallow cabinet wedged between the wall studs can serve as an extra kitchen cupboard or a family room bookcase.

Mind Twister

There is a common English word that is nine letters long. Each time you remove a letter from it, it still remains an English word - from nine letters right down to a single letter. What is the original word, and what are the words that it becomes after removing one letter at a time?

Answer: The base word is Startling - starting - staring - string - sting - sing - sin - in - I

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