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Volume 1, Issue 4

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 an 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.

Shopping for Interest Rates

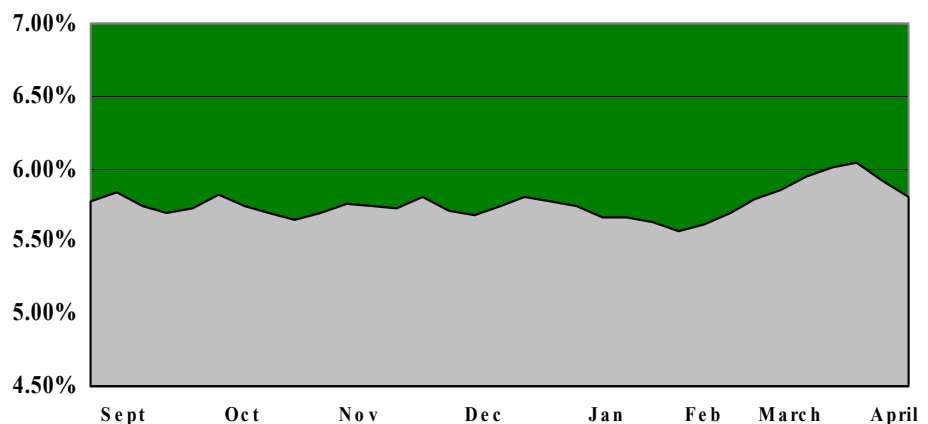
With forecasts of an economic recovery ahead, many analysts are predicting that mortgage rates will be heading upward. With this in mind many homeowners are rushing to lock in the low rates. The following tips will help interested homebuyers in shopping for the best rate.

How to shop: If you simply call up and ask a lender for interest rates the lender can tell you almost anything. One lender might offer a "floating" rate, while the next would offer you a forty day rate. Instead, before you call up you need to know two things: how many points you want to pay and how long you want to lock in the rate. You also want to call all the lenders on the same day. This way you will get a common basis of comparison for the different quotes.

Getting a reliable quote: Beware of lenders who promise unreasonable low rates. This does not mean that lenders are unreliable; however there is an incentive for the lender to fudge the quote in order to gain your business (the bait). Then when you go in to fill out the paperwork the lender will change the rate on you (the switch).

How to Really Shop for a Lender: The best way is to get a referral, then shop other lenders. Do it properly, telling the lenders how much you are willing to pay in points and how long you want to lock in the rate. Make all your calls on the same day. Tell the lender you have filled out an application and that you will fax it in, so the rate has to be something he can deliver.

30 yr Mortgage Rate - September 2004 to April 2005



Recipe of the Month

Grilled Flank Steak

Ingredients:

2 tablespoons minced garlic
2 tablespoons ground coriander
1 tablespoon ground cinnamon
1 teaspoon ground cloves
1 teaspoon ground allspice
1/4 cup kosher salt
2 tablespoons freshly cracked white pepper
2 tablespoons freshly cracked black pepper
1 teaspoon red pepper flakes
1 16-ounce flank steak
4 thick slices hearty rye bread



Preparation

Make the rub: In a small bowl, combine the first 9 ingredients and mix well.

Cover the flank steak generously with the rub and grill over a hot fire for 5 to 7 minutes on each side for medium rare.

To check for doneness: Cut into the steak and peek to see if it is one degree less done than you like.

While the steak is grilling, place the rye bread around the sides of the grill—when the steak is done, the bread should be nicely toasted.

Remove the steak from the grill, and allow it to rest for 5 minutes. Slice the steak as thin as you possibly can, and serve it on top of the rye bread.

Health and Fitness

Depending on your age, level of conditioning, and your fitness goals, you should train in a particular heart-rate zone. If you are a beginner shoot for 50-60 percent of your maximum. Intermediate and advanced athletes should work out at 70-85 percent of their maximum. The higher your heart rate the more calories you will burn off.



To figure your maximum heart rate, subtract your age from 220. Once you have your maximum you simply need to multiple it by the appropriate heart rate level. For example, a conditioned 30 year old has a maximum of 190 and should work out at 133 bpm (beats per minute).

Garage Door Safety Checks

A garage door is one of those elements of our home that we always seem to take for granted. Unless we park our car or store our tools in the garage there is little reason to even visit it. However, this seemingly innocuous storage area can be dangerous if safety checks are not occasionally performed.

Reversing test: Place a paper towel roll under the door and time how long it takes for the door to reverse. The garage door should reverse within two seconds of contact, if it does not reverse then there is a knob on the motor housing that allows you to adjust the sensitivity.

Balance test: Disengage the electric operator and stand outside. Raise the garage door 3-4 feet off the ground and let go, if the door drops to the ground it is out of balance. To fix this, you will need to get in touch with a professional as balancing requires adjusting of high tension springs.

Equilibrium test: With the electric operator disengaged, watch and listen to your garage door as you raise and lower it. If it is hung properly, it will glide up and down smoothly without screeching or jittering. If it is lopsided, or not moving smoothly on its tracks, it should be adjusted by a professional. Lopsided garages do not function as well and also place undue stress on the electric motor

Insulating your Home

Have you noticed that your home seems too hot in the summer and too cold in the winter? When the windows and doors are closed, do you still hear a lot of noise from outside? If you answered yes to these questions then you could be suffering from a lack of insulation.

Insulation is a critical component in protecting your home. It blocks the flow of unwanted outside air into your home and prevents the loss of conditioned air from your home.

If you live in an older home there is a good chance that your home is not insulated to modern standards. The reason is twofold: energy experts have revised their estimation of adequate insulation and insulation tends to settle or become damaged over the years.

The best way to determine if you have enough insulation is to hire a local contractor to conduct an energy audit of your home. If you would like to do it yourself, I suggest finding literature online or in print in order to do it right..

Mind Twister

What six letter word in the English language contains ten other words without rearranging any of its letters?

The word is Spared. The ten words are: Spa, Spar, Spare, Pa, Par, Pare, Pared, Are, Re, and Red.

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