



**Tarbell,  
REALTORS™**

**Kevin Klein**

PHONE: (949) 500-6406



Make Your Dreams a Reality Today  
[www.klein4realestate.com](http://www.klein4realestate.com)

**Volume 2, 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.

**What are Loan Points?**

When shopping for a mortgage rate it is necessary to pay attention to the details. Loan points are often overlooked as buyers are fixated on getting the lowest interest rate; however they are an important point to consider when picking your mortgage.

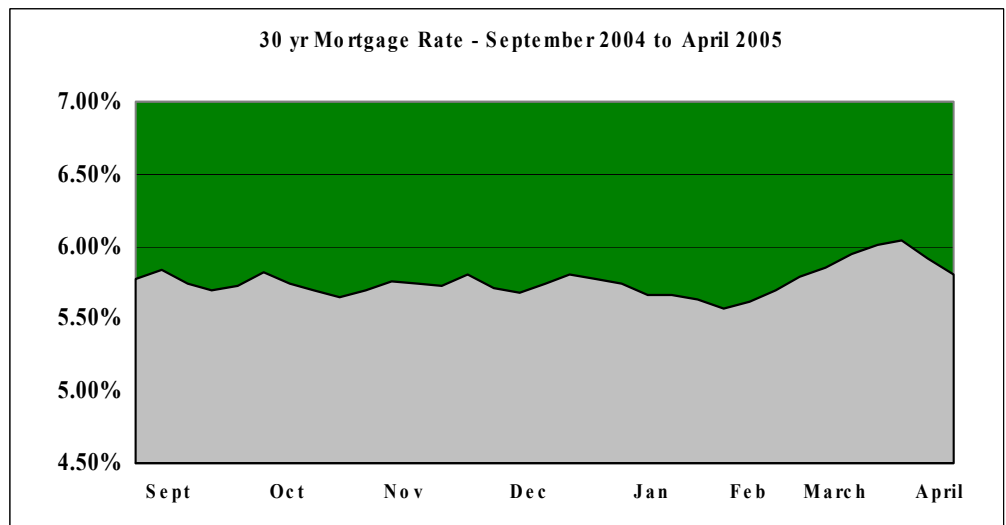
Loan points are an upfront charge by the lender that is part of the price of a mortgage. Points are expressed as a percent of the loan amount, with three points equating to 3 percent of the amount financed, on a \$200,000 house that is \$6,000.

Points can also be negative, in which case they are a rebate from the lender to the borrower. Rebates usually are bundled into higher rates, while low rates usually have positive points. Lenders usually offer borrowers a range of interest rate/point combinations, leaving it to borrowers to select the best combination for their particular needs.

If you have sufficient cash to meet the requirement and plan on staying in the home for a long time then you should probably pick a low rate/high point combination. On the other hand, if you do not have sufficient cash and do not expect to be in your home for a long time it would be best to pick a high rate/low point combination.

It is possible to include the points in your financing; however you want to make sure that it does not push you into the threshold where you will need Private Mortgage Insurance. If you have any questions on loan points or other real estate related topics please give me a call.

**30 yr Mortgage Rate - September 2004 to April 2005**



## Recipe of the Month

### Sautéed Chicken Breasts

#### Ingredients:

2 tablespoons vegetable oil  
2 boneless, skinless chicken breast halves  
Kosher salt  
Freshly ground black pepper  
Juice of 1/2 lime  
3 tablespoons chicken broth  
2 teaspoons finely grated ginger  
1/4 cup packed fresh basil leaves, torn  
2 tablespoons packed fresh mint leaves, torn



#### Preparation

1. Heat the oil in a medium skillet over medium-high heat until simmering. Season both sides of the chicken breasts with salt and pepper, and place them skin side down in the pan.
2. Cook, turning once, until firm to the touch, about 5 minutes per side. Transfer the chicken breasts to a plate.
3. Add the lime juice to the skillet, and scrape up any browned bits that cling to the pan with a wooden spoon. Add the chicken broth and ginger, and bring to a boil. Off the heat, add the basil and mint to the pan and swirl the pan to combine.
4. Divide the chicken between the 2 plates and spoon the herb sauce over the chicken. Serve.

## Health and Fitness

### Antioxidant Super Foods

Antioxidants help prevent cellular damage. Eat plenty of foods rich in antioxidants such as almonds, berries, citrus, carrots, spinach, tomatoes, and bell peppers.



1. Top your cereal with almonds or berries; add tomatoes to sandwiches, soups or stews; layer your whole grain bread sandwich with slices of peppers and fresh spinach.
2. Pack a snack bag of nuts, baby carrots, grape tomatoes, and bell pepper slices for a nutritious pick-me-up between meals.
3. Fruit and nut granola bars stash easily into briefcases for quick energy and a tasty treat.

## Lawn Maintenance Tips

A lush and verdant lawn will have a dramatic effect on the curb appeal of your home. If you want a well manicured lawn that will get you compliments at the next neighborhood BBQ, you need to start preparing your lawn now.

When the weather begins to warm up, your lawn is going to be under a tremendous amount of stress. If you follow the following early season care tips you will be sure to have a terrific lawn this summer.

- Sharpen the lawn mower blade so the grass will be cut cleanly, not shredded. This will help stave off diseases.
- During the hot summer months, make sure that you do not crop your lawn too short. Cut only a third of the grass when you mow and raise the mower height gradually by 25 to 50 percent as temperatures rise.
- Water uniformly, deeply and infrequently in the morning with a sprinkler or in ground system.
- If you are constantly fighting off weeds, then you might want to look into using an herbicide. The best time to apply the herbicide is in late April and May. You should not broadly apply any herbicide during summer.
- The best time to aerate and fertilize the lawn is during the spring months, you do not want to wait until late May or June. For warm climate grass you will want to fertilize monthly using nitrogen.

## Essential Barbeque Tips

Warm weather and barbequing seem to go hand in hand. If you want to make sure that your family or neighborhood BBQ's go off without a hitch then you will want to pay attention to the following tips:

- Clean your grill. Clean both the outside surfaces and the inside of the lid and body cavity. Use a wire brush on the grates and a scraper on the solid parts of the equipment.
- If you are having trouble with the meat sticking to the grate, take a small amount of cooking oil and use a bristle brush to coat the surface lightly.
- When placing food on the grill, be sure to leave space around each item-this allows for even cooking and smoke penetration.
- It's best to turn meat just once on the grill. Flip steaks over when the juices start to bubble on the uncooked side.
- When turning meat, poultry or fish, always use tongs instead of a fork. This will prevent the surface from getting pierced and allow natural juices to be retained.
- Always have a bottle with a spray-top handy so you can mist the occasional flare ups of flames that can blacken your food.

## Mind Twister

How well do you know the alphabet? Try this riddle to find out:

What is the next letter in the series: "B, C, D, E, G,..."? Why?

The next letter would be P. They all rhyme.

Equal Housing Opportunity 

  
First American  
Home Buyers Protection  
Corporation