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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.

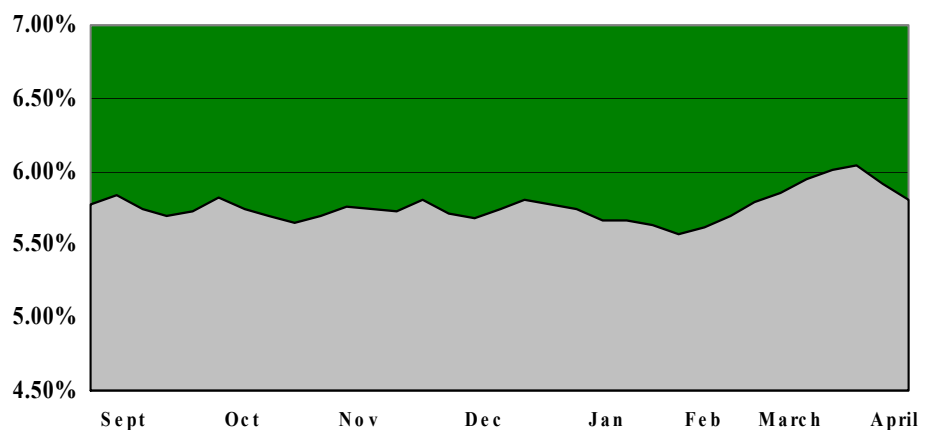
**Avoiding Common Mortgage Mistakes**

There is no doubt that the mortgage process can be an intimidating and confusing process for the uninitiated. Below you will find a list of some of the more common mistakes that mortgage brokers and lenders see every day.

- **Credit problems/inaccuracies:** It is important to obtain a credit report at least 180 days before you are planning on applying for a mortgage. This will give you time to challenge any mistakes or discrepancies that appear on your report before it gets into the hands of your lender. This will also give you an idea of the factors that are hurting your FICO score and time to do something about them.
- **Waiting until the last moment to get approved:** Homes move fast in our market and it is important that you are ready to move when you find that perfect home. If you are going to buy a home there is no reason not to turn in the loan paperwork and get approved before you start the home buying process.
- **Closing Costs:** Plan ahead for the closing costs. The day that you are scheduled to get your loan you will also need to pay for expenses such as: attorney's fees, title insurance, and other lender fees. Closing costs can be anywhere between 2 and 7 percent of the selling cost of the home.
- **Qualifying for a first-time buyers program:** If you are a first-time home buyer then you might be eligible for lower rates through one of the many first-time home buyers programs.

To make sure you do not make a costly mistake give me a call today.

30 yr Mortgage Rate - September 2004 to April 2005



## Recipe of the Month

### Grilled Jerk Chicken

#### Ingredients:

- 1/2 cup vegetable oil
- 1 onion, coarsely chopped
- Pinch ground cloves
- 2 scallions, coarsely chopped
- 1/2 teaspoon salt
- 1 teaspoon fresh lime juice
- 1 tablespoon light brown sugar
- 1/4 teaspoon ground cinnamon
- 1/4 teaspoon freshly ground nutmeg
- 3 cloves garlic, coarsely chopped
- 1 teaspoon ground allspice
- 1 tablespoon fresh ginger, grated
- 2 tablespoons red wine vinegar
- 1 tablespoon finely chopped fresh thyme
- 1/4 teaspoon freshly ground black pepper
- 1 large habanero pepper, stem and seeds removed – this is one of the hottest peppers and should be handled with care (wear gloves and do not touch eyes)
- 4 chicken thighs and 4 drumsticks, skin on



#### To prepare the jerk chicken:

1. Puree all the ingredients, except the chicken, in a food processor until almost smooth. Pierce the chicken with a fork to make tiny holes.
2. Place the chicken in a large shallow baking dish and rub the marinade into the chicken.
3. Cover and refrigerate for 24 to 48 hours, depending on how intense you want the flavor to be.
4. Preheat grill. Grill chicken on each side for 5 to 6 minutes or until cooked through.

## Health and Fitness

Rev up your metabolism by alternating speed and intensity in aerobic workouts. Doing the same workout routine can get to be a habit. Not only should you alternate your routine to prevent burnout or boredom, but to give your body a surprise jolt. If you normally walk at 4.0 miles per hour on the treadmill or take 20-minutes to walk a mile, change it up by going 5.0 miles per hour for just 30 to 60 seconds during your workout. Do this every five minutes or so. Each time you workout, increase the time of the faster speed in small increments. This will rev up your metabolism without being overly taxing. It's the painless way to increase speed and intensity. You can work up to that higher level in a matter of weeks.



## Mind Twister

A girl is twice as old as her brother and half as old as her father. In 22 years, her brother will be half as old as his father. How old is the daughter now?

Answer: the daughter  
is currently 22 years  
old.

## Surviving the Summer Heat

Now that we have entered the hottest period of the year it is time to take steps to ensure that you remain cool. Not only will you be more comfortable, but you will also be saving money and energy.

- **Block the sun.** If you're installing new windows, your best defense against sun is heat-reflecting or low-emissivity windows. These windows contain a thin film sealed inside double-pane glass to slow heat absorption in summer and heat loss in winter.
- **Insulate your attic.** If you live in a climate where summers are hot and winters are mild, also consider installing a radiant barrier -- a layer of foil to deflect radiant heat.
- **Mount outside sunscreens.** Block the sun by covering windows that receive direct sunlight with screenings of bamboo, wood, fiberglass, or polypropylene.
- **Cross-ventilate.** Exhaust air any time the temperature outside is cooler than it is inside. Make sure air can come in one open window and leave freely through another.
- **Attach awnings.** Buy fabric or aluminum awnings, or build wood awnings that complement your house. Install awnings on east, south, and west facing windows.
- **Add operative skylights.** Hot air rises, so let it out at the top of the room through a new skylight. You can buy skylights with tinted glass to cut down on solar heat gain.

## Keeping Renovations under Control

It is easy to sit back and dream up all the wonderful things that would make your home more comfortable, attractive, and valuable. However, when it comes time to write the checks you might realize that you might not really need the custom cabinets or enclosed porch. Here are some tips that will help you renovate your home on a lighter budget:

- Set priorities. There are bound to be some new features that you feel are more critical. Make sure that you take care of these first and that you do not wipe out your budget on less important tasks.
- Rethink the scale of your remodel. Is it possible to achieve a similar effect by simply changing fixtures and repainting?
- Avoid costly construction tasks. Save money by working within the existing exterior walls and roof. Plan bathrooms and kitchens where they can share major drains, vents, and supply pipes.
- Protect yourself from cost overruns by hiring only qualified, reliable professionals, and be sure to detail every aspect of the work to be done in a written agreement.
- Get great-looking results by creatively using moderately priced materials. Look for less expensive materials and fixtures that will allow you to achieve great results without breaking the bank.

Equal Housing  
Opportunity 

  
First American  
Home Buyers Protection  
Corporation