



**Tarbell,
REALTORS™**

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Volume 3, 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 a 21 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.

New Legislation for Residential Air Conditioning

Effective January 2006, the Federal Government has mandated that when certain components of a residential air conditioning system must be replaced, that they be replaced with equipment that meets new energy efficiency standards. These new components cost significantly more than the components that they replace.

If components of an existing air conditioning system that are affected by the new efficiency standards must be replaced after January 2006, your clients' First American Home Protection Plan will provide replacement components that meet the new federal standard.*

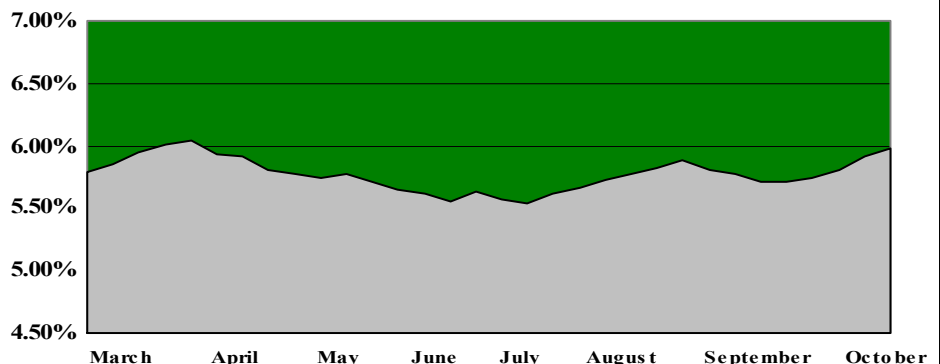
The new energy efficient air conditioning equipment is often physically larger and weighs more than older systems. In many cases, modifications will be required to provide adequate space and/or structural support to accommodate the new energy efficient air conditioning equipment. Implementation of required modifications may also cause a delay in installation of the new equipment. Generally, home protection plans do not cover the modifications required to provide adequate space and/or structural support; it will be the responsibility of the homeowner to make the required modifications during the installation of the air conditioning equipment.

While a First American Home Protection Plan will absorb a significant amount of the cost associated with providing the equipment and installation labor required for compliance with the federally mandated requirements, unfortunately there will be inconvenience and cost to the homeowner; however, the advantage of the new energy efficiency equipment is that it should require less energy for the air conditioning system to operate and should result in long term lower cost to the homeowner to run.

More than ever, a First American Home Protection Plan is critical to provide the coverage your clients need.

*Subject to the terms and conditions of the contract.

30 yr Mortgage Rate - March 2005 to October 2005



Recipe of the Month

Shrimp Scampi with Linguini

Ingredients

1 pound linguini
4 tablespoons butter
4 tablespoons extra-virgin olive oil
2 shallots, finely diced
2 cloves garlic, minced
Pinch red pepper flakes, optional
1 pound shrimp, peeled and de-veined
Kosher salt, Fresh ground black pepper
1/2 cup dry white wine
Juice of 1 lemon
1/4 cup finely chopped parsley leaves

Preparation

1. Bring a pot of water to a boil. When it has come to a boil, add a little salt and the linguini. Cook for about 6 to 8 minutes. Drain the pasta.
2. Meanwhile, in a large skillet, melt 2 tablespoons butter in 2 tablespoons olive oil over medium-high heat. Sauté the shallots, garlic, and red pepper flakes until the shallots are translucent, about 3 to 4 minutes.
3. Season the shrimp with salt and pepper; add them to the pan and cook until they have turned pink, about 2 to 3 minutes. Remove the shrimp from the pan; keep warm. Add wine and lemon juice and bring to a boil. Add 2 tablespoons butter and 2 tablespoons oil.
4. When the butter has melted, return the shrimp to the pan along with the parsley and cooked pasta. Stir well and season with salt and pepper.
5. Drizzle over a bit more olive oil and serve immediately.

Choosing the Right Roof

Keeping a roof over your family's heads is the single most important responsibility apart from keeping them fed. As a homeowner, it is inevitable that at some point in your life that roof will need to be replaced. Fortunately, unless caught in a natural disaster, your roof will not need replacing often. Nevertheless, replacing a roof is a major undertaking with many options to keep in mind.

With this in mind, I have listed some of the features that you will want to consider when you are looking for your new roof:

Ease of Installation and Repair- Asphalt, wood, and metal roofing are easy to install, comparatively lightweight, and fairly easy to repair. Unlike asphalt and metal, wood roofing needs to be laid over open planks. Clay, slate, and fiber cement are all heavy, therefore requiring strong supports, and they are difficult to install and repair.

Longevity- New asphalt roofs or cedar shingle roofs should last anywhere between 12 and 25 years, depending upon climate conditions. Wood shake roofs are more durable and last anywhere from 25 to 75 years. A fiber cement roof should be expected to last 20 to 30 years, steel roofing will last 20 to 50 years, clay tiles will last about 50 years, and slate should last 50 to 100 years.

Cost- What effect will each of these options have on your checkbook? A roofing project is comprised of two cost elements, materials and installation. The heavier roofing materials (slate, fiber cement, etc. . .) are generally more expensive to purchase and install. Asphalt is generally the most affordable option with wood shanks or shingles following a distant second.

Fuel Saving Driving Strategies

Gas prices are sky-rocketing across the nation and there is no indication that they are going to be going down in the near future. In light of this, I have decided to include some tips that will help you to conserve gas and save money at the pumps.

- **Observe the speed limit** - Over 50 percent of the energy required to move our vehicle is exhausted overcoming aerodynamic drag. The faster you drive the more drag you can expect.
- **Use overdrive** - Most automatic vehicles come equipped with an overdrive gear. The overdrive gear allows the driver to maintain freeway speed while decreasing engine speed.
- **Cruise Control** - Cruise control will enable you to maintain a constant, steady speed rather than a variable speed and, as a result helps reduce fuel consumption.
- **Anticipate Traffic** - In these times it is almost impossible to avoid traffic. However, careful planning can help minimize the amount of traffic that you get stuck in.
- **Tire Maintenance** - Properly inflated tires are important. Though your tires may appear properly inflated, you should check your tire pressure frequently in order to ensure recommended inflation.

