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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 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.

FICO Scores – What they mean to your Mortgage Application

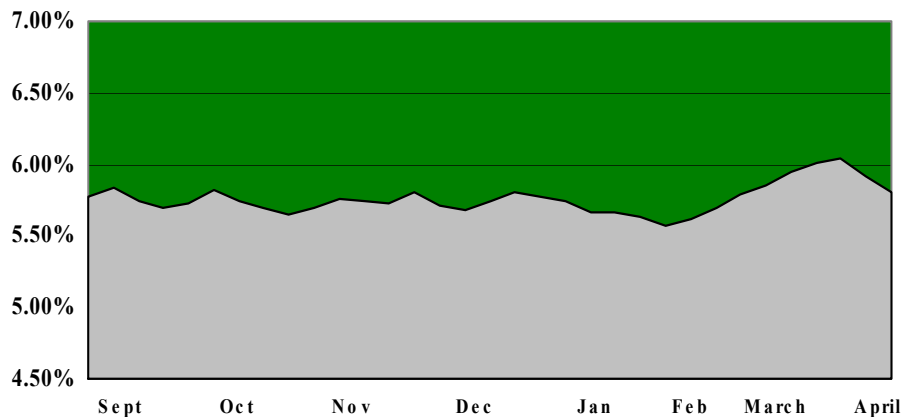
Your FICO score is the yardstick by which most lenders measure your credit worthiness. The major credit bureaus keep track of loans that you have taken out in the past and how well you managed this debt. A high FICO score indicates that you have been responsible with the credit extended to you and will reflect positively on applications that you submit, while a lower score indicates that you have had credit issues in the past.

Obtaining a copy of your credit score is an important early step in the purchase of your next home. It is typically recommended that you obtain a copy of your report 6 months before actually applying for a mortgage in order to attempt to clear up any discrepancies that you find. The last thing you want to hear during the home buying process is that you need to put your homeownership dreams on hold because of errors on your credit report.

The elements of your credit history that make up the report are as follows: Past payment history - 35 percent, credit use - 30 percent, credit history - 15 percent, types of credit - 10 percent, and inquiries – 10 percent. If you find any discrepancies you should immediately contact your creditor to clear up the issue so that a low credit score does not interfere with your home loan.

In the past the only way to receive your credit report was to order, and pay, for a report from one of the major credit bureaus. However, thanks to the Fair and Accurate Credit Transactions Act signed into law December of 2003 you will now be able to order one free copy of your credit report each year. The online service is being rolled out on a regional basis starting with the West Coast on December 1st, 2004 and reaching the East Coast in September 2005. To see when our region becomes available and to order your free credit report you simply need to visit the following website: www.AnnualCreditReport.com.

30 yr Mortgage Rate - September 2004 to April 2005



Recipe of the Month

Vodka Cream Sauce

Ingredients:

1 tablespoon extra-virgin olive oil
1 tablespoon butter
2 cloves garlic, minced
2 shallots, minced
1 cup vodka
1 cup chicken stock
1 32 oz can crushed tomatoes
Coarse salt and pepper
16 ounces pasta
1/2 cup heavy cream
20 leaves fresh basil, shredded or torn
Crusty bread, for passing

Preparation:

1. Heat a large skillet over moderate heat. Add oil, butter, garlic, and shallots.
2. Gently sauté shallots for 3 to 5 minutes to develop their sweetness.
3. Add vodka to the pan. Reduce vodka by half; this will take 2 or 3 minutes.
4. Add chicken stock, tomatoes. Bring sauce to a bubble and reduce heat to simmer.
5. Season the sauce with salt and pepper.
6. While sauce simmers, cook pasta in salted boiling water until cooked to al dente.
7. Stir cream into sauce. When sauce returns to a bubble, remove it from heat.
8. Drain pasta. Toss hot pasta with sauce and basil leaves.
9. Serve pasta with a crusty loaf of hot French bread.

Why you need a Service Contract at Closing?

The sale or purchase of a home represents a big step in your life. Not only are you making an emotional decision on where you are going to spending your life the next 10 years, but you are also embarking on what can be the biggest financial investment of your life. With so much riding on your home, it is important that you make sure it is adequately protected with a service contract.

Service contracts cover repair and replacement costs for appliances and other systems associated with a home. A service contract is different than a hazard insurance policy in that a service contract replaces items that fail due to normal wear and tear, while hazard insurance takes care of items damaged in fires, by wind, or other covered events.

How does a Service Contract benefit sellers? A service contract will make your home more attractive to potential buyers, especially if it is an older home. If two homes are equally attractive to a buyer, the one that offers a service contract might come out the winner. The reason for this is simple. The buyer is aware that if there is a failure of a covered item it will be taken care of. On the other hand, the seller knows that the buyer will not be knocking on their door 6 months after closing with a laundry list of property defects that were not disclosed at the time of the sale.

How does a Service Contract benefit buyers? Since a home is such a large financial investment, it is likely that you will be slightly cash poor after closing. The last thing that you need to hear during that first year in your home is that you need to replace the plumbing, refrigerator, or possibly the furnace. A service contract will ensure that any such necessary covered repairs do not come out of your own pocket.

Interior Painting 101

Have you recently walked through your living room and felt that something just does not look right? You take a quick look around and mentally note the different elements of the room trying to determine what feels out of place.

You realize that the problem is not your furniture or decor and you wonder what could be wrong. Then you look at the walls. The bright orange paint that appealed to you 15 years ago has finally begun to lose its charm. Or perhaps the color is perfect; however you have recently begun to notice chips, cracks, and even fading of the paint.

Depending on the depth of your discontent you will make one of two choices: replace it with a new coat of paint or live with it. If you do decide to replace it, here are a couple tips to get you started:

Brush Basics: There are generally two brush options for you to choose from: natural bristle brushes and synthetic bristle brushes. The synthetic is best for latex paints, for oil-based paints you can use either natural or synthetic brushes.

Tape Talk - One of the best pieces of advice is to buy plenty of low tack tape and use it to tape off baseboards, moldings, and doorknobs. It will save you time on cleaning.

Patience is a Virtue - When applying multiple coats of paint, allow the walls to dry to the touch between applications. Premature brushing of the second coat can ruin the job by pulling up the first coat of paint.