



Rick Micheri

PHONE: (858) 218-3400



Office:(858) 218-3400 rick@rickmicheri.com
http://www.rickmicheri.com

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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.

Is a Home Equity Line of Credit Right for you?

Chances are that at some time in your life you are going to need a little extra money. It might be that you are looking for a new car, adding a porch to your home, or financing your child's college education. Regardless of the reason, when a little extra money is needed we usually turn to our credit cards, a bank loan, or possibly tap into our retirement fund.

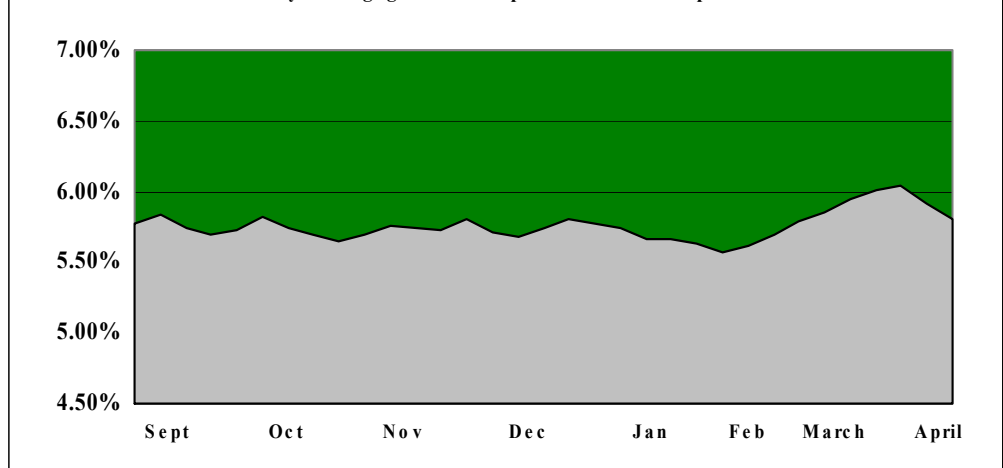
One other option that has become popular among homeowners is to secure a home equity line of credit (HELOC). A HELOC is a revolving credit line that allows you to borrow money using your home as collateral. The major benefit of a home equity line of credit is that, as the loan is secured by your home, you will be able to secure a better interest rate and there are certain tax benefits. On the other hand, the variable interest rate opens you up to interest rate fluctuation risks and failure to meet payments could result in the loss of your home.

The amount of the HELOC you are able to draw on will depend upon the appraised value of your home and the amount of equity that you have in your home. The lender will typically have a percentage of the appraised value which they offer (75-80 percent) and then will subtract the amount you still owe on the home, with the remainder being the amount you can draw upon.

Once you sign up for a HELOC you will be issued either checks or a credit card that will enable you to access the credit line. The major way this differs from a fixed loan is that you will be able to draw on the account as you need it and not draw on the account if your situation changes or the need goes away.

A HELOC is most beneficial when you are engaged in an ongoing project or have payments that you need to make (such as tuition payments). In this case the flexibility of the HELOC allows you to draw money as you need it and by using your home as collateral you will get a better rate than anything on the market.

30 yr Mortgage Rate - September 2004 to April 2005



Recipe of the Month

Flat Iron Steak with Red Wine Sauce

Ingredients:

2 flat iron steaks or tri-tip steaks
Salt and freshly ground black pepper
3 tablespoons extra-virgin olive oil
6 tablespoons cold unsalted butter
1 onion, thinly sliced
1 tablespoon minced garlic
1 teaspoon dried oregano
1/4 cup tomato paste
2 1/2 cups dry red wine

Preparation:

1. Prepare the grill or barbecue. Season steaks with salt and pepper and drizzle with the 3 tablespoons of olive oil.
2. Grill to desired doneness. Transfer the steaks to a cutting board. Tent with foil and let stand 10 minutes.
3. Melt 2 tablespoons of butter in a saucepan over medium-high heat. Add the onions and saute until tender, about 5 minutes. Season with salt. Add the garlic and oregano and saute until fragrant, about 30 seconds.
4. Stir in the tomato paste and cook for 2 minutes, stirring constantly. Whisk in the wine. Simmer until the sauce reduces by half, stirring occasionally, about 10 minutes. Remove from heat.
5. Strain the sauce into a small bowl. Discard the solids in the strainer and return the sauce to the saucepan and bring back to a slow simmer. Cut the remaining 4 tablespoons of butter into small 1/2-inch chunks and whisk in the sauce a little at a time. Season the sauce, to taste, with salt and pepper.
6. Thinly slice the steaks across the grain. Divide the steak slices among 6 plates. Drizzle the sauce over the steak, drizzle a little extra-virgin olive oil and serve.

What is Title Insurance?

The big moment has finally arrived. You are about to sign the paperwork on the home for which you have been saving and dreaming for years. Suddenly out of the blue you hear the words "closing costs" and you begin to wonder if you really need something called title insurance. The fact of the matter, however, is that your home is too big of an investment to gamble on and it is important that you make sure you cover all the bases, one of which is a clear title.

There are two types of title insurance, Lenders title insurance and Owner's title insurance. Most lenders require a Loan Policy in order to protect their investment in the event of a title dispute. The policy amount will decrease over time and eventually disappears as the loan is paid back.

Owner's title insurance is usually issued in the amount of the real estate purchase. This is a one-time fee at closing and will protect the property for as long as you or your heirs have an interest in the property. This policy will protect the owner if a problem should arise which was not discovered during the title search and will also cover legal fees in defending a claim.

In order to issue title insurance the title company will search the public land records for matters affecting the title. Title problems discovered before closing will be cleared before closing so that the homeowner has a clear title.

Despite a thorough search the title company is not always able to uncover all title problems before closing. Problems generally arise due to mistakes in the public record, undisclosed heirs, or forged documents. Owner's title insurance offers financial protection against these problems by negotiating with third parties, paying claims, and paying legal fees involved in defending the title.

Holiday Decorating Ideas

The spirit of the holidays rings true this year, even more so than in years past. With the uncertainty of the world resonating in our daily lives, we cling even tighter to the comfort of family and the joy of simple things.

Extend the warmth from your heart into your home with nature's beauty. Celebrate the holiday and be thankful for the good things in life. Create ambiance with these festive, colorful, and inviting holiday decorations.

- **Amber Fields of Grain** - Buy large bundles of wheat and tie with a 3" wide wire edged ribbon. Experiment with color! Try a yellow ribbon for a dash of color, or tie nature's grains in burgundy or lavender for an opulent look. For an extra festive touch attach with dried flowers like lavender, roses, or artichoke thistles. Place on the sides of your fireplace mantle, buffet, or table.
- **Corn & Gourds Add Rustic Charm** - Small Indian corn, gourds and miniature pumpkins make a wonderfully festive arrangement. Put them in a decorative basket and use as a centerpiece. Arrange them on a silver serving platter and use them as an accent piece in the entryway, living room, or bathroom.
- **Nuts & Leaves Galore** - Artfully drop a mixture of nuts, preserved fruits, fall leaves and dried flower blossoms into a wooden sectioned serving dish or your favorite centerpiece container until you achieve the desired look.