



Your Special Real Estate Newsletter

All Executives
Tucson, AZ

Created especially for

Cimarron Foothills Estates Homeowners



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REAL ESTATE NEWS

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Pros and Cons of Selling Real Estate

'By-Owner' By Robert J. Bruss, Inman News

Only about 20% of US home sales don't involve real estate agents. Many of those sales are between friends and relatives who don't feel they need a realty agent to market the home. I'll share the possible FSBO pitfalls.

1. SET THE CORRECT ASKING PRICE. Without consulting professional realty agents, a "home alone" seller doesn't know the local market. Sellers should interview a few successful agents in the area. Agents are usually happy to do this because they know most "FSBO" sellers will fail and list their home with an agent within 30-60 days. The agent most likely to get the listing is one who was previously interviewed.

Each agent should provide a written Comparative Market Analysis showing recent sales of comparable homes and the asking prices of similar homes now listed for sale (the competition). The CMA may include the asking prices of comparable homes that didn't sell, usually because the asking prices were too high. Each agent should recommend an asking price. The seller then has expert opinions of market value. If one estimate is very high, it's called "buying the listing." If an estimate is very low, that agent could be hoping for a quick sale.

2. SELL YOUR HOME ALONE. In a "hot market" where there are more buyers than homes available (seller's market), it's easy to sell by placing a newspaper ad and waiting for offers. When there are more homes for sale than qualified buyers, it's a "buyer's market." For a home to appear on the Multiple Listing Web site, it must be

listed for sale with a realty agent who belongs to the local multiple listing service (MLS). FSBO sellers lack this huge advantage.

3. LEGALLY BINDING PURCHASE OFFER. Lacking a listing agent, this task can be a major challenge because the home sale forms sold at stationery stores usually are worthless. Sellers must also comply with local disclosure ordinances, provide written defect disclosures (to prevent after-sale lawsuits), prove building code compliance, energy reports, radon reports, natural hazard disclosures, lead-based-paint disclosure and booklet, and other applicable disclosures.

FSBO home sellers who don't have a listing agent should arrange with a local real estate attorney to prepare the necessary legal paperwork. Unfortunately, most real estate attorneys are not available on weekends when most home sales take place. Without a signed purchase contract, it is easy for a prospective buyer to withdraw a verbal promise to buy and the sale is lost.

4. BEWARE: CONTRACT CONTINGENCY CLAUSES. Virtually every home buyer needs to include, for the buyer's protection, at least two or three contingency clauses in their purchase offers (a satisfactory appraisal, approval of their professional home inspector's report, professional termite clearance).

5. HELP THE BUYER OBTAIN FINANCING. Although today's smartest home buyers obtain written pre-approval letters or certificates from mortgage lenders before beginning their home purchase quest, shockingly many buyers don't start shopping for mortgage money until after they sign a home purchase contract.

6. ARRANGE CLOSING DETAILS. Another task FSBO home sellers have is to arrange for the closing settlement for the transaction. Do-it-yourself sellers should make advance arrangements for this all-important final step in the home sales process.

7. NEGOTIATE A PRICE REDUCTION BECAUSE THERE IS NO SALES COMMISSION, OR PAY A BUYER'S AGENT'S COMMISSION. FSBO sellers should be prepared to negotiate a price reduction. Most buyers expect to save the sales commission paid to a listing agent. Be ready to cooperate with buyer's agents who represent prospective buyers.

IS IT WORTH THE HASSLE TO SELL YOUR HOME ALONE? Because most FSBO sellers eventually realize they aren't capable of selling without a professional agent, within 30 to 60 days after trying to sell alone, they list with an agent. According to the National Association of Realtors over 80 percent of U.S. resale homes are sold with the help of a professional realty agent. RB

This newsletter is published as a source of general information about real estate and is not intended to solicit properties currently offered by other agents.

The Sharing Space

HOA website: www.cimarronhoa.org

For Custom Little Girl's Clothing at reasonable prices, visit our web at www.littlegirlsfashions.com. We help make your little ones look their best, from newborns to 10 years of age. Or feel free to contact us at info@littlegirlsfashions.com.

Thomasville Entertainment Center holds a 32" TV. Perfect Condition. \$950 Call Sally at 577-2722

2003 Sears Craftsman lawn tractor w/ wagon, 21 HP, 42" cut mower deck, used 1 season. \$800 firm-Call Karen or Brad at 207-8647.

Gold Canyon Candles- Parties, Individual Sales, Fundraising. Great holiday and birthday gifts. The candle that fulfills your home. Please call for a current catalog. Michelle 419-6714.

2003 -F150 FX4 4WD. Spray on bed liner. 26,000 miles (new tires at 25,000) Good Condition. Rear sliding window, adjustable pedals, 6 disc CD changer, towing package. \$21,000 OBO Contact Wally at 760-7602.



Piano for Sale: Samick 43" Console Oak Cabinet w/ storage bench. It's like new. \$1500 obo. Please contact Debbie at 663-5770.

Less stressful, more unique holiday! Gift sets, or customize gift sets. Call for a **Mary Kay Consultation** for the men and women on your shopping list. FREE gift wrapping and shipping anywhere in the US. (15% off if you mention this ad). Earn extra money for the holidays! Let me share the Mary Kay Opportunity with you. Call Shawn at 722-3778 or visit my website www.marykay.com/shawnryden.

1989 Corvette w/98 rebuilt engine, custom paint, red leather interior, soft/hard top, spoiler, many extras-Estate appraisal \$15,000. Man's Presidential/ROLEX watch. Great condition, estate appraisal -\$ 5,550. Call Cara 520-885-7131.

1998 Pontiac Grand AM (one owner) V6 3.1 Liter, AC, Tilt Steering, Cruise, ABS, Dual Air bags, AM/FM/Disc Player, Power Steering, Window & Door Locks and new Tires! 105K Miles. \$4,150.00. Please call David or Linda Edwards at 520-731-0569.

The West is a non-profit high end needlework and gift store. Our needlework department has a complete inventory to cover all of your needlework needs. The gift department can fill a lot of your Holiday items. Bring this letter into the shop between now and December 25th and receive a 20% discount on one regular priced item from our gift department.

2002 Ford Taurus SES, 43,000 miles in great condition! Power everything and well maintained! Asking \$7995 (Already Below Blue Book) OBO! Call Dave at 861-1039.

Great items and prices at **BabyCrazy** (www.babycrazy.com/gwoodson). For more information or catalog requests, please call Gertrude Woodson at 721-1313. All orders \$25 or more will receive a 5% discount.

MARY KAY Stress-free holiday Shopping, fabulous gifts for every one on your list from the comfort of your home. Just call or visit my Web site. You'll find pampering products, fragrance and more! Gabriela Sesteaga, Independent Beauty Consultant www.marykay.com/gsesteaga 940-8361.

The Close-Up Magic of Mark Gromer! Armed with a deck of cards, and not afraid to use 'em. For those who believe, no explanation is necessary. For those who don't, none will suffice. 520-312-4570.

For all your Scrap-booking needs, call Marilyn, **Creative Memories** Consultant, at 886-9188. Free Catalogue.

50cc scooter \$400 obo, Shower floor, new, still in box \$75, Oak Entertainment Center with leaded glass \$1000 obo, 1 Racing Bicycles- one mongoose -\$40, 86 Mazda needs tranny work other than that runs great new tires and fuel pump \$500 OBO. 312-4570.

Hypnosis for Change, Stress, Smoking, Weight control, Test anxiety, and almost anything else. Dr. Mark Gromer, CHT. 312-4570.

Therapeutic Kneads Massage Therapy, voted most beneficial massage in Tucson. 312-4570.

2002 Ford F350 Super Duty Crew Cab Long Bed for sale. V8 7.3L Turbo Diesel with Automatic transmission and 4 WD, 50,700 miles, fully loaded-\$27,000 OBO. Call Laura @ 520-861-1099.

Help the Band get to New York City - 2006 Macy's Thanksgiving Day Parade! Need donations of household & sporting goods to sell Saturday, February 4, 2006, at Catalina Foothills High School, 8:00am - 1:00pm. Call Nancy Clarke at 749-2679 or Patti Mathwig at 615-2234, for pick-up.

Check out the Mary Kay holiday gift set, I'll help with your holiday shopping. Call Lori at 400-9424 or www.marykay.com/lmartzke to shop 24/7.

2004 Honda VFR Interceptor, Considered the standard by which all other sport-tourers are measured. Asphalt Black with matching Givi hard bags. Just under 2k miles (barely broken in), garaged its whole life. \$9000 OBO, please call Justin @ 360-1914.

Entertainment Book 2006-only \$35. Get one for the kitchen & the car. Profits go to a local High School Band. Call Cheryl 250-5109. We deliver!

Like new Southwestern style dining table and 4 chairs- \$250. Contemporary Southwest SOFA AND LOVE SEAT with pillows. \$700. Large wood Computer Armoire with doors, excellent condition \$450. Jennifer 250-5107.

Oak 5 piece Bedroom set w/ Queen Bed. \$1,500 OBO. Forest Green Living room set-couch, oversized chair with ottoman, Cocktail table- \$700 OBO. All in like-new condition! Please call Amy at 520-760-7602 to see!

Buying or Selling property? Please allow us to provide you with a No Obligation, FREE MARKET OPINION of your home. Call Sally (202-5421), Cheryl (202-5423), Dick (202-5424), or Susan (202-5422) -RE/MAX All Executives



 Try Charlie's @ 3412 N Dodge Blvd (520-795-8646) for their "Steak Fry" on Tuesday nights and their "Fish Fry" on Friday night.-Chuck

Have lunch or dinner at Wildflower @ 7037 N. Oracle (520-210-4230) and order the Calamari appetizer, m-m-m-m -Susan

Contact us at: sallyandcheryl@tucsonrelocation.net with neighborhood news, garage sales, for-sale items, recipes, household hints, and to recommend services, restaurants, or businesses. (Or call Cheryl at 520-202-5423 or fax to 520-299-9351). We will gladly share your input with our readers. THERE IS NO CHARGE! We look forward to hearing from you!

Recipe Corner

Do you have a favorite recipe? Send it and we will print it here.

Homemade Cranberry Sauce

1 Bag of Fresh Cranberries 1 1/2 Cups of Sugar 3 TBSP (or more) of Gran Marnier
 Bake Cranberries and sugar in covered baking dish for 1 hour. Remove from oven, add Gran Marnier & Stir. Chill in refrigerator overnight. *

Courtesy of Dick and Barbara Clark



Eggnog Sweet Potatoes

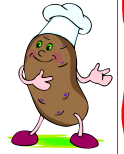
serves 12 Courtesy of Ann Jensen
 3 large cans Princella cut sweet potatoes 1 stick butter 1/3—1/2 cup eggnog 1/2 cup packed brown sugar 2 tsp cinnamon
 Heat potatoes and juice in pan. Drain juice and mash potatoes. Add butter, eggnog, brown sugar and cinnamon. Mix well and serve. *

Courtesy of Ann Jensen

Hash Brown Potatoes with Cheese

1-1 lb pkgs frozen hash browns 1 tsp garlic powder 1 can cream of mushroom soup 1 pint sour cream
 8 oz shredded cheddar cheese 1 cup chopped onion 1 can cream of chicken soup 1 tsp salt
 1 small can Durkee fried onions 2 cups corn flakes 1 1/2 sticks melted butter
 1. Mix all ingredients except corn flakes and 1/2 the melted butter in a large bowl. 2. Pour into 9" x 13" pan or casserole.
 3. Cover with cornflakes and drizzle remaining butter. 4. Bake at 325 degrees for 1 hour and 15 minutes. *

Courtesy of Lori Allman



Scalloped Corn

serves 12 Courtesy of Karen Clark
 2 cups cracker crumbs 4 TBSP melted butter 1 medium minced onion 1-17oz can creamed corn
 2 cups evaporated milk 1 1/2 tsp salt 2 beaten eggs 1/4 tsp pepper 1-17oz can whole kernel corn
 1. Mix 2/3 cup bread crumbs with butter. 2. combine remaining crumbs with all other ingredients
 3. Pour into casserole dish and top with buttered crumbs. 4. Bake 30 minutes at 350 degrees. *

Courtesy of Karen Clark



Apple Cake

serves 16 Courtesy of Judy Kintigh
 2 cups all-purpose flour 1 cup granulated sugar 1/2 cup packed light brown sugar 1 1/4 tsp baking soda
 1/2 tsp salt 2 tsp cinnamon 1 1/2 tsp ground ginger 1/4 tsp ground nutmeg
 3 peeled, cored Gala apples, cut into 1" chunks 1/2 cups chopped walnuts 1/2 cup melted unsalted butter 2 large eggs, lightly beaten
 1. Preheat oven to 350 degrees. 2. Butter 9" x 13" baking pan. 3. Mix flour, sugars, baking soda, salt, cinnamon, ginger and nutmeg.
 4. Add apples, walnuts, butter and eggs. 5. Stir just until combined, spoon into pan, and smooth with a spatula.
 6. Bake 40—45 minutes. Cool in pan. 7. Dust with confectioner's sugar and top with whipped cream to serve. *

Courtesy of Judy Kintigh



Potato Latkes

serves many Courtesy of Karin Eggersman
 10 peeled potatoes 3 onions, peeled and chopped fine 5 eggs 1 tsp pepper 1 TBSP salt 2 big scoops all purpose flour Vegetable Oil
 1. Shred or grate potatoes, add onions, eggs, pepper, salt and flour and mix well. 2. Heat 1/2" oil in large heavy skillet over medium-high heat.
 3. Place large spoonful of the potato mixture into the hot oil, pressing down on them to form 1/4 to 1/2 inch thick patties.
 4. Brown on one side, turn and brown on the other. 5. Let drain on paper towels. 6. Serve hot with applesauce and sour cream. *

Courtesy of Karin Eggersman



REAL ESTATE NEWS

What's the market like in Cimarron Foothills Estates?

The Tucson Association of REALTORS MLS Rules and Regulations Committee has determined that realtors may no longer print complete information regarding properties for sale or pending in neighborhood newsletters. For complete information on these or any other properties, please contact us and we will be happy to assist you. Call Cheryl (202-5423), Dick (202-5424), Susan (202-5422), or Sally (202-5421).

Homes Currently For Sale or Pending Through MLS in Cimarron Foothills Est. as of 11/29/05

List Price @	\$ per sq ft	Address	BR / BA	Sq Feet	Year Built	Pool
\$ 875,000	\$ 257.35	5800 N Via Amable	4 / 3	3,400	1993	Yes
\$ 995,000	\$ 225.32	5788 E Paseo Cimarron	5 / 4	4,416	1984	No

Homes Sold and Closed Through MLS in Cimarron Foothills Est. Since 10/29/05

List Price @	\$ per sq ft	Address	BR / BA	Sq Feet	Year Built	Pool
Sell Price @	\$ per sq ft	Date of Sale				
\$ 479,000	\$ 213.36	6226 E. Placita Aurelia	4 / 2	2,245	1979	No
\$ 480,000	\$ 213.81	11/17/05				

Sally McKenzie
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RE/MAX All Executives
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Tucson, AZ 85718

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Dick: 202-5424
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Sally: 202-5421
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Cimarron Foothills Estates

To current resident, or

Household Hints– Sautéing Secrets *The Wizard of Food, Bader*

- Don't use salted butter when sautéing, the salt may separate and impart a bitter taste to the food.
- Always use a small amount of oil and heat the oil to a high temperature before adding the food.
- Place a small sample of the room temperature food into the pan. If it sizzles, it is hot enough.
- If the food is cold, it will stick to the pan.
- Move the pan gently back and forth while sautéing.
- Parboil any dense foods such as carrots or potatoes first. This will assure that all the food will be done at the same time.
- Never salt food that is to be sautéed, it will retard the browning.
- Before sautéing meat, sprinkle a small amount of sugar on the meat to help browning, caramelize and improve the taste.
- Never overcrowd the pan.
- Remove any excess fat with a bulb baster.
- Never cover the pan or the food will become mushy.

Household Hints– Fat Facts *The Wizard of Food, Bader*

- The highest quality butter is U.S. Grade AA.
- The best quality oil is "cold-pressed" extra virgin olive oil.
- Used oil should never be poured down the drain.
- The shelf life of Crisco is 2-3 years, longer than other shortenings.
- Most margarines contain over 90% fat.
- One pound of bacon yields about 1 cup of fat.
- In most recipes applesauce can be used to replace fat 1 to 1.
- Dieters say they miss fats more than sweets.

Household Hints– Food Facts *Pearls of Kitchen Wisdom, Tukua*

- Iceberg lettuce has little nutritional value. Try mixing all kinds of greens for salad.
- Don't discard the outer leaves of lettuce, they have more nutrients.
- To flavor a pot of beans without adding salt, season with kelp.
- Use dehydrated instant potato flakes to thicken sauces and soups.
- Whole tomatoes should be kept at room temp, not refrigerated.
- Add 1 TBSP oil to pasta water to prevent sticky pasta.
- Cauliflower steamed with a wedge of lemon is less bitter.
- Reserve leftover coffee in refrigerator and make iced coffee or serve over vanilla ice cream.
- To soften hardened brown sugar, place the amount needed in a pan in the oven at 300 degrees for 15 minutes.
- Buttermilk adds great flavor to corn bread.
- When draining juice from cans of pineapple or fruits, pour into popsicle molds and freeze for a cool refreshing treat.
- Gently roll citrus fruit on tabletop or in the palm of your hand to soften before squeezing to get more juice.
- Keep freshly chopped fruits from discoloring by pouring a little orange juice or lemon juice over them.
- Wrap lettuce in paper towel to store in refrigerator.
- Before adding ice cream to the cone, drop a mini marshmallow in the bottom of the cone to prevent dripping.
- A serrated bread knife is best for slicing tomatoes.
- To prevent ice cubes from sticking together, store the frozen cubes in a brown paper bag in the freezer. *

*The highest compliment you can give us is a referral to your friends and family. We thank you for your confidence and trust!
Cheryl (520-202-5423), Dick (520-202-5424), Sally (520-202-5421) and Susan (520-202-5422).*