



Cheryl Ledford and Dick Clark Present Your 2009 Real Estate Newsletter

Created especially for
OUR FRIENDS

By

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Our December Featured Properties



Lots of potential! 3BA/2BA, Huge Fenced Lot. Lg family style kit, huge DR, Saltillo. Bring your imagination and roll up your sleeves! Convenient to Shopping, Bus Lines, Restaurants, and I-10. \$49,900.

Beautiful 4BR/2.5BA. Great kit, Corian counters, b-bar, lg pantry. Bonus Den/Play room. MBA w/garden tub + shower. Pool-size backyard, large covered patio! Near shopping restaurants, I-10. \$215,000.



4BRs w/ 2 spacious Masters & 3BAs on 1.5 hill-top acres boasting rustic charm in quiet, secluded area with great views. Saltillo tile floors. Walled private pool area, w/loads of deck, BBQ. RP \$340,000.

Desirable 3/2 end unit. Spacious GR w/ FP. Eat-in kit, loads of cabs, pantry. All appls incl. Great city & mtn views. Near shopping, restaurants, bus lines, and schools. Rec cntr, pool, tennis. \$249,900.



Reduced! Vail SD! Spacious 5 BR, 3 BA on private lot. Great kit, granite counters, pantry, kit island, large FR w/ FP, new carpet, HWH, & AC. Lush grass, extended brick patio. Private! \$279,900.

For more information on these featured homes or other properties, please contact Cheryl 520-529-5123 or Dick 520-529-5120

Key Points of the New Tax Credit

- A tax credit of up to \$8,000 is available for first-time home buyers purchasing between January 1, 2009 and April 30, 2010. A binding sales contract signed by April 30, 2010, and purchase completed by June 30, 2010 will qualify.
 - A tax credit of up to \$6,500 is available for repeat home buyers who owned a home for five consecutive years out of the prior eight years. This tax credit applies to houses sold between November 6, 2009 and April 30, 2010. A binding sales contract signed by April 30, 2010, and purchase completed by June 30, 2010 will qualify.
 - \$125,000 income limits for individuals and \$225,000 for married couples filing jointly apply to sales after Nov. 6, 2009.
 - For sales occurring after January 1, 2009 and on or before November 6, 2009 income limits are \$75,000 for individual taxpayers and \$150,000 for married couples filing jointly.
 - Homes priced above \$800,000 are not eligible for either buyer tax credit.
 - [Expanded tax credit benefits apply to members of the military, the foreign service and the intelligence community.](#)
 - Home purchases in 2010 may be claimed on an amended 2009 income tax return.
 - Persons who are claimed as dependents by a taxpayer or who are under age 18 do not qualify for a tax credit.
 - Home purchases from relatives of the taxpayer or spouse do not qualify for the tax credit. The IRS defines relatives as parent, grandparent, child, grandchildren and their spouses.
 - Married couples are not eligible to claim the first-time home buyer tax credit if *either* spouse has previously owned a home. They may qualify for the repeat home buyer credit.
 - Neither the first-time home buyer tax credit nor the repeat home buyer tax credit have to be repaid unless the home is sold or ceases to be used as the buyer's principal residence within three years after the initial purchase.
 - Taxpayers must submit a copy of the HUD-1 settlement statement and IRS Form 5405 to claim either the first-time home buyer tax credit or the repeat home buyer tax credit.
 - Typically, homes that are sold or that cease to be used as a principal residence within three years of the initial purchase are subject to recapture of the tax credit.
 - Qualified service members who sell or move from a tax credit home within three years of the purchase due to official extended duty are exempt from recapture rule.
 - Qualified service members who are ordered on a period of official extended duty are extended for one year.
- www.federalhousingtaxcredit.com

Share with Friends and Family!

Every month more readers join us receiving the newsletter via email. To add your neighbors, family, and friends to our reader list, please send us (with their permission) the name, address, subdivision, and email address of the new recipient. We promise not to share, raffle, give away, or sell your email addresses to ANYONE . . . EVER! Contact: Cheryl Ledford 520-529-5123 or Ledford@comcast.net.

December 2009

Volume 8, Issue 12



Inside this Issue

The Sharing Space:

Services, Activities, Tires, Volunteering, Makeup, Crypts, Home Loans, Cleaning, Resorts, Garage Doors, Furniture, Garage Sales, Business Opportunities, Motorcycles, Spas, Travel, Painters, Photographers, Restaurants, & More.

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

Law Enforcement Tip: Traveling during the holidays? Have mail held and newspaper delivery stopped during your absence. Connect some lamps to appliance timers to turn off and on at different times.

The Sharing Space

If you have anything to sell or recommend, send it and we'll print it here.

When you are making out your Christmas card list this year, please include the following: A Recovering American Soldier, c/o Walter Reed Army Medical Center, 6900 Georgia Avenue NW, Washington, DC 20307-5001. Imagine how many cards these wonderful special people who have sacrificed so much will get! - Barb Weekly Wine Tastings! 350 wines less than \$15, custom baskets, reasonable prices, private parties, very reasonable. Also selling jewelry, accessories, stocking stuffer chocolate. "I'm here to please!" Yvonne @ Cata Vinos, 3063 N. Alvernon, 323-3063, www.catavinoswines.com. - Recommended by Sarah (bachelorette party).

For information on Border Collie Rescue, fostering, and other opportunities, www.azbordercollierescue.com/. - Dave and Colleen, foster family.

Granite counters, flooring, etc. Danny Wang, Stone Source Int'l and Design, 481-2278. See the showroom 1129 N. Palo Verde. Recommended by Barrie and Anne
Two matching pecan color end tables, early American, w/brass handles and a 3ft oval coffee table. Excellent condition! Buy all three for \$50. Call Dick @ 465-3100.

Manicures and Acrylics, many years experience. 103 S Pantano (Broadway/Pantano). Call Valerie @ BJ's, 861-9427 for appointment. Recommended by Jenn

PARTYLITE Candles_yours free. Party with me because free candles burn better! Please call Veronica @ 520-331-7765 or visit www.partylite.biz/vpeterson.

Need Sink and Bathtub repair and refinishing? Call Chilo's, 248-8080. "I used them and they were fast, reasonable, and did a great job. Worked well with my clients. Recommended by Ric Mills, Realty Executives Casas Adobe Office, 520-548-8940.

The West, at the corner of River and Craycroft. The West is a not-for-profit shop supporting women and children's charities in Tucson. Pay no sales tax!

TWO TWIN BED box springs, frames, "brass" headboards. Excellent Condition, \$100. Call Cheryl 250-5109.

The Treasure Shop of the Symphony Women's Association for antiques and collectibles, consignments and estate sales, 15th Street and Stone Ave, 622-5070.

The Second Fiddle Thrift Shop 445 South Stone, supports free music lessons for underserved kids. 670-0185.

1991 Volkswagen Vanagon Camper GL Automatic, A/C PS, Fully equip, stove/sink/refrigerator. 118k original miles. \$10,000 OBO. Call Laura at 982-0182.

Two East Lawn Cemetery crypts, in the mausoleum. \$2,000 each. Call Jean @ 296-6759.

DRYER--Whirlpool large capacity electric clothes dryer in like-new condition. 8-cycles, 4 temperature settings. \$150. Call Dick Clark 465-3100.

1994 HD Softail, low mileage, \$8,500.00. Call Paul @ 520-425-2360.

Purchase or refinance a home? Call Laura Galloway or Joette Meadows, The Lance Dickson Team at NOVA Home Loans, 520-750-8888.

Scrapbooking? Making greeting cards? Cricut w/ DonJuan Cartridge, used only twice. \$150.00 Call Veronica @ 520-331-7765.

Christian Brothers Painting, LLC. Interior / Exterior painting since 1983, roof coating and drywall repair Quality workmanship, timely completion Thoroughly clean. References in your area Licensed, Bonded and Insured, License #228092 Call Dave at 349-3192. recommended by Mary.

The Assistance League Thrift Shop needs donations! Tues-Fri 10-4 and Saturday 10-2, 520-326-1585. Located at @ 1307 N. Alvernon Way. For more info call 326-1585. The shop is always in need of donations and will arrange pick up of multiple large items such as furniture, etc. No appliances. Thanks for your support!

"Rocky Point Mexico", Beach house in Los Conchos, 3 BR/2 BA flk/sd full amenities, steps to the beach. Nightly, weekly, monthly rates available. Call 520-299-7667.

Four BF Goodrich Comp T-A Tires, 205/6015. Like new, less than 1,000 road miles. \$100/ OBO. Call 250-5108 or 977-7628.

Custom Wrought Iron window bars and beautiful screen doors etc, and repairs. Call Jimmy Griffith 425-6278 A real craftsman. -recommended by Sandy

At Your Beck And Call ! Joseph A. Loder, Personal Assistant, "I'm here to help with your day, week, your life." 520-351-2544. lcandthat@atyourbeckandcall.biz.

Brighten your interior space with a splash of color, give your interior a face-lift. Call Jullia Thorson at Comfort Zones, 906-5056, comfortzones@cox.net. Affordable.

Dusty's Drain and Sewer Service, septic pumping and certification. Office: 663-3588. Cell: 906-1533- recommended by Jim

Look beautiful, all natural make up formulated in Sweden. No harsh chemicals-no lie! If YOU want to be beautiful, call Jane, Arbonne Beauty Consultant @ 529-0221.

Ghost Rider Karaoke service available in the southeast area. Phone 762-8576 to schedule your event.

Pam Berry, Vantage West Credit Union, 15 years mortgage experience. 917-6728 or pamb@vwestcu.org for any mortgage needs.

General Contractor. All Types of Home Remodeling - Tile Work - Finish Carpentry. Jeff Haskell @ 520-909-0358

To purchase Amway health, beauty, and home care products, or for information on becoming an Amway distributor, please call Sarah @ 360-1950.

Like to entertain with great food and wonderful décor? Have a Two Sisters Gourmet and Partylite. Find out about great hostess specials: Gigi @615-9317.

Make an appointment now to have family portraits made for holiday gifts. Photo By Jen, call Jen Ryder @ 990-8701, www.photobyjen.com. References available.

C & D Garage Doors repair service and installation, Commercial or Residential. Experienced, respectful techs. Call 888-1923 or www.cdgaragedoors.com.

2004 Honda Interceptor VFR 800, asphalt black w/matching hard bags, jacket, gloves, helmet. Garaged, just over 2000 miles. \$5,500. Call 360-1914 or @360-1950.

Michael T. Takerian, Sunstreet Mortgage, LLC, 2840 E Skyline Dr. #230. Contact Mike @ 547-4143. 906-2047, or mtakerian@sunstreetmortgage.com.

New Wolff Sunquest Canopy 2000S Tanning Bed with 9 year warranty-\$950 OBO. Olympic Weight Tree, 1,000 lb. capacity-\$60. New in Box, Rockband Special Edition Wii, \$85. New in Box, Waxmaster Random Orbital Waxer I Polisher, \$75. Accept cash, check, credit card. Call 520-574-2480, leave message.

GOT PAIN? STRESS? Bio-Touch can help! Call 323-7951 for an appointment, or drop by 5634 E Pima St. Tell them "Horace sent you."

D & G Maintenance, LLC. Grounds, building/structure maintenance, summer care for winter visitors. Licensed, bonded, insured. Call Dan @ 293-9790.


Need a website? Email Daniel at shermad@gmail.com for a quote. See www.thinkemp.com for sample work. Recommended by Cheryl and Dick

Call Kirsten @ Cruise Planners, 749-4775 or 1-888-257-8728, www.cactusjackstravel.com. "Kirsten booked our cruise, she's great!" Jan and Russ

Silpada Design Jewelry. Catalog at www.mysilpada.com/kay.santarelli. For your Holiday Shopping. For more info or to order, call Kay at 615-4935.

Dorado Pest Control, Affordable Pre- and Post-emergent weed control. Termite and Pest Control. Call 886-3037.

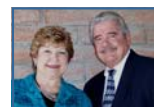
Put our experience to work for you! Call Cheryl Ledford 520-529-5123, & Dick Clark 520-529-5120, at Realty Executives So AZ, 6872 E Sunrise Dr

 Le Rendez Vous, 3844 E Ft Lowell, 323-7373. "Delicious food! Try the lamb chops, and Grand Marnier Soufflé for dessert." Chuck and Suz

Vivace, 4310 N Campbell Ave, 520-795-7221 "The best Osso Buco in Tucson!" JT

Contact us at Ledford@comcast.net (or fax to 520-299-9351) with neighborhood news, garage sales, items for sale, recipes, household hints, and to recommend services, restaurants, or businesses.

THERE IS NO CHARGE! We look forward to hearing from you! We cannot assume responsibility for the content of any ads, or quality of products and services offered here.



Easy Breakfast Casserole Courtesy of Cheryl Ledford, Tucson, AZ serves 8-10
 1 bag seasoned croutons 1 lb sausage, cooked and drained 12 eggs, beaten 1 can evaporated milk
 1/2 tsp ground mustard salt and pepper to taste 2 cups shredded sharp cheddar cheese
 In 9" x 12" casserole sprinkle croutons on bottom to cover. Top croutons with sausage. Mix eggs, milk, mustard, salt and pepper and pour over sausage. Sprinkle with cheese and bake 350° for 20-23 minutes. Reheats well. *

Scalloped Pineapple Courtesy of Marie Stonestreet, Clarksdale, MS serves many
 1 cup butter, melted 2 cups sugar 3 eggs 4 cups cubed plain loaf bread 2 cans chunk pineapple
 Mix butter, sugar and eggs. Place bread cubes in 9" x 13" pan. Pour butter mixture over bread cubes. Pour 2 cans drained chunk pineapple over butter mixture. Bake 30-35 min at 350°. Great with ham. *

Sugar Cream Pie Courtesy of Karen Clark, Tucson, AZ serves 8
 1 cup sugar 2 1/2 cups milk 1/4 c cornstarch 1 TBSP vanilla 1 stick butter 1- 9" baked pie shell cinnamon
 Bring sugar, milk, cornstarch, and butter to a boil, stirring constantly until thick. Pour into pie shell. Sprinkle with cinnamon. *

Oreo Cookie Balls Courtesy of Maryann Shepherd, Tucson, AZ makes 50 cookie balls
 1 package Oreo Cookies 1- 8oz cream cheese 1 package Bark chocolate
 Grind cookies in food processor until real fine. Place crumbs in a bowl and mix with cream cheese. Roll out mixture into marble size balls, place on cookie sheet. Put Oreo Cookie Balls in refrigerator until cold. Remove from refrigerator and dip in melted chocolate. Put cookie balls on wax paper to dry. *

Rosettes Courtesy of Jan Miller, La Crosse, WI makes 20-25 rosettes
 2 tsp sugar 2 beaten eggs 1 cup milk 1 cup flour 1/4 tsp salt 1 tsp lemon, vanilla, or almond extract vegetable oil
 Mix sugar, eggs, and milk. Sift together flour and salt. Stir into egg mixture, dd extract. Dip rosette iron into hot fat, dip iron into batter. Ease iron into fat (not fully submerged) and cook 2-3 minutes. Drain rosette and dip into powdered sugar while hot. *

Turkey Pizza Courtesy of Dave Shepherd, Tucson, AZ makes 8 slices
 1 baked thin pizza crust (12 inches) 1 1/2 cups shredded Mozzarella cheese 1 can diced tomatoes with basil, garlic, and oregano
 1 cup chopped leftover cooked turkey 1 can sliced black olives 1 cup parmesan cheese
 Preheat oven 450°. Place crust on ungreased baking sheet. Sprinkle with Mozzarella cheese. Top with tomatoes, turkey, artichokes, olives, and parmesan cheese. Bake 10 minutes or until cheese melts. *

Rib Roast Courtesy of Dick Clark, Tucson, AZ serves 10
 4-5 lb boneless rib roast onion powder & garlic powder Lawry's Seasoned Salt fresh ground pepper 1 large sweet onion 8 fresh garlic cloves
 Liberally sprinkle roast with onion and garlic powder, seasoned salt, and pepper. Place on rack in baking pan. Insert garlic cloves into roast. Chop onion and place in bottom of pan under roast. Add 2 cups water or beef broth to pan. Roast at 350° 20 minutes per pound for medium. Add more water to bottom of pan if necessary. Remove from oven, cover with foil and allow to rest for 30 minutes before slicing. Thicken juices in baking pan to make gravy. *

Reibekuchen Courtesy of Karin Eggersmann, Buchholtz, Germany makes many potato pancakes
 10 potatoes and 3 large onions, peeled and finely chopped or grated (food processor) 3 eggs 1 tsp pepper 1 TBSP salt 2 big scoops flour
 Mix eggs, pepper, salt, and flour. Add to potatoes and onions and mix well. Fry in 1/4" oil on med-high until brown. Serve with applesauce or sour cream. *

Gluehwein Courtesy of Mary LaBoube, Bonn, Germany serves 6-8
 1 liter burgundy wine 1 cup sugar 1/4 tsp cinnamon orange and lemon slices whole cloves rum or brandy (optional)
 "This is a popular German winter warmer-upper and it is very simple to make." Stud orange and lemon slices with cloves. Put all ingredients in large saucepan and simmer for 15 minutes (do not boil). Serve in warmed mugs with a cinnamon stick. A splash of rum or brandy may be added. *

Delicious Ham Courtesy of Valerie Ferguson, Tucson, AZ serves many
 1 large pre-cooked ham butt 2 big cans crushed pineapple, drained (reserve juice) 1full bag brown sugar
 Mix pineapple juice with brown sugar until sugar is dissolved. Mash the crushed pineapple into the ham until evenly coated. Pour brown sugar mixture over ham. Bake ham 300° for 3-4 hours. *



What's the market like in Tucson MLS?

The following data is only a source of information for homeowners. Equal Opportunity Housing. All information deemed reliable, but not guaranteed. For more information contact [Cheryl Ledford](mailto:Cheryl.Ledford@comcast.net) (520-529-5123) or [Dick Clark](mailto:Dick.Clark@comcast.net) (520-529-5120).

Here are the October 2009 results as compiled by the Tucson Multiple Listing Service.

- October 2009 saw a 20.6% increase in the number of homes sold over October last year.
- There were 1021 homes sold in the month! That's 32 homes sold per day!
- Home sales dollar volume was up by 7.2% over October 2008.
- The average sales price continues to drop. \$195,700 vs. \$226,400 for the same period last year.
- The total days on the market is averaging 71 days.
- The most active zip codes for units sold were 85706, 85746, 85710, AND 85742.

**Cheryl Ledford
Dick Clark**
Realty Executives So AZ
6872 E Sunrise Drive
Tucson, AZ 85750

Cheryl Ledford and Dick Clark bring you more than 17 years of combined Real Estate experience and expertise. The Ledford / Clark Team is in the top 1% in Residential Sales in Tucson and the surrounding area. Cheryl and Dick welcome the opportunity to assist you, your friends, and family with all their Real Estate needs! They thank you for your trust and confidence!

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OUR FRIENDS

To addressee or current resident

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Household Hints– For Perfect Pies . . .

- . If the dough cracks when you try to roll it, it's either too dry or too cold. If it seems to be crumbling apart, work a few sprinkles of water into it--a squeeze bottle works well--but try to handle it as little as possible.
- . If the pie cracks at the edges when you run the rolling pin over it, it probably just needs to warm up a little. Allow it to sit on the counter for a few minutes, but don't let it get too warm, or the layers of fat will melt together and your crust will not be flaky.
- . If the dough sticks to the rolling pin, chill the dough before trying to roll it out. Lightly flour the countertop and the flattened ball of dough. Keep dusting the pastry lightly on both sides as you roll. You don't want to work in more flour, but you can always brush off excess from the dough. Pastry cloths and rolling pin covers are also available. Be sure to lightly flour the cloth and the cover before using them. You can also roll the dough out between sheets of waxed paper.
- . If the crust doesn't brown on the bottom, cover the edges of the crust with aluminum foil, and place the pie on the bottom oven rack. Begin baking at a relatively high temperature (425 to 450 degrees), then reduce after 20 minutes or so. The initial high temperature will help the crust brown, and reducing the temperature will allow the filling to cook thoroughly before the crust burns.
- . Invest in a baking stone. Bake the pie--on a baking sheet to prevent spills--directly on the hot stone.
- . For soggy crust, brush bottom crust with beaten egg white or heated jelly before pouring in filling, or bake the crust before adding the filling.
- . If the crust is too pale, increase the oven temperature, or brush the top

- crust with beaten egg or milk for a golden, glossy appearance.
- . If your crust recipe contains vinegar or lemon juice, this could cause a pale appearance. Counteract it by adding about a teaspoon of sugar and a pinch of salt to your flour before mixing in the fat.
- . For pre-baked pie crust, allow the dough to rest in the refrigerator both before and after rolling it out. Be sure that you never pull or stretch the dough when fitting it into the pan. Use a fork to poke the crust in several places to allow steam to escape without forcing the crust to puff up.
- . If you're baking a custard pie where the filling is baked in the crust (as opposed to a cream pie, where the filling is cooked on the stovetop then poured into a pre-baked crust) holes in the crust allow the custard to seep through the holes. (You can save extra dough when rolling out the crust and use it to patch cracks and holes.)
- . If pumpkin pie is cracked in the center, remember, custard pies--including pecan pies--need delicate handling. A too-hot oven or over-baking are the most common causes for cracking. Don't let the filling puff up or "soufflé," and don't bake the pie so long that the filling is completely set in the center. See [Pumpkin Pies and Custard Pies](#) for more tips.
- . If fruit pie is runny, one way to ensure your filling is thick enough is to pre-cook it. Take half to two-thirds of the fruit-sugar-starch mixture, and bring it to a boil. Simmer the filling for at least one minute for cornstarch or tapioca, and three minutes for flour-thickened pies. Remove from heat, and stir in the remaining raw fruit. This gives you a thicker filling that still contains chunks of uncooked fruit for texture.
- . Also, be sure the pie has cooled completely before you slice it.

www.allrecipes.com

The highest compliment we receive is a referral to your family and friends. Thanks for your referrals !