



Cheryl Ledford and Dick Clark Present Your 2010 Real Estate Newsletter

Created especially for
OUR FRIENDS

By

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Happy Valentines Day and Happy Mardi Gras!

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www.tucsonrelocation.net

February Featured Properties



Spectacular unobstructed Mt Views, quiet cul-de-sac! 4BR / 2½BA, Gourmet Kit, loads of cabinets, granite counters, dbl oven. Sep FR + LR/DR. Zoned AC. Refreshing Pool. Northeast. RP \$329,900.

Rustic charm in quiet, secluded area with great views. 4 large BRs / 2 spacious Masters & 3BAs on 1.5 hill-top acres. Saltillo tile floors. Walled private pool area, w/loads of deck, BBQ. RP \$329,900



REDUCED! Lots of potential! 3BA/2BA, Huge Fenced Lot near Shopping, Restaurants, and I-10. Lg family kit, huge DR, Saltillo Tile throughout. Bring your imagination and roll up your sleeves. \$43,900.

Desirable 3BR/2BA end unit. Spacious GR w/FP. Eat-in kit, loads of cabs, pantry. New SS appl. Great city & mt views. Near shopping, restaurants, bus lines, schools. Rec cntr, pool, tennis. Reduced-\$239,900.



Spacious 5BR/3 BA, private backyard, Great kit, granite counters, pantry, island, lg FR w/ FP, new carpet, WH, AC. 3 car garage, hot tub, extended brick patio. Private! Vail SD! Reduced! -\$269,900.

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

Just So You Know . . .

Foreclosure Overview & Process

Foreclosure is a process that allows a lender to recover the amount owed on a defaulted loan by selling or taking ownership (repossession) of the property securing the loan. The foreclosure process begins when a borrower/owner defaults on loan payments (usually mortgage payments) and the lender files a public default notice, called a Notice of Default or Lis Pendens. The foreclosure process can end one of four ways:

1. The borrower/owner reinstates the loan by paying off the default amount during a grace period (90 days). This grace period is also known as pre-foreclosure.
2. The borrower/owner sells the property to a third party during the pre-foreclosure period. The sale allows the borrower/owner to pay off the loan and avoid having a foreclosure on his/her credit history.
3. A third party buys the property at a public auction at the end of the pre-foreclosure period.
4. The lender takes ownership of the property either through an agreement with the borrower/owner during pre-foreclosure, via a [short sale foreclosure](#) or by buying back the property at the public auction, usually with the intent to resell it. Properties repossessed by the lender are also known as [bank-owned](#) or [REO properties](#) (Real Estate Owned by the lender).

The above foreclosure process allows opportunities for buyers to find bargains on foreclosed homes.

www.realtytrac.com/foreclosure/overview.html

*If you need more information on Loan Modifications, Short Sales, or Foreclosures as a possible solution for disposal of your residential property in Arizona, please call **Cheryl** (529-5123) or **Dick** (520-5120). They have extensive experience representing sellers in the short sale process. Many owners find themselves no longer able to afford their home due to loss of job, health issues, divorce, transfer, etc., and fair market value of the property is less than the owner owes on existing liens. **Cheryl** and **Dick** are available to assist with this difficult decision.*

Share with Friends and Family!

Every month more excited readers join us receiving the newsletter via email. To have the newsletter sent to your family and friends . . . please have them send us their name, address, subdivision, and email address. We promise not to share, raffle, give away, or sell any email addresses to ANYONE . . . EVER! Contact: Cheryl Ledford 520-529-5123 or Ledford@comcast.net

February 2010

Volume 9, Issue 2



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.

[page 2](#)

Recipe Corner:

Valentines and Mardi Gras

[page 3](#)

What's the market like for:

Our Friends?

[page 3](#)

Household Hints

*Coffee Filters
Home Remedies*

[page 4](#)

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: Secure sliding glass doors. Place a metal rod or piece of plywood in the track and install vertical bolts. These will help prevent burglars from forcing the door open or lifting it off the track.

The Sharing Space

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

HUGE GARAGE SALE! Saturday, March 6. 4709 S Manitoba Ave. Huge variety of "treasures".

Elna 4 Thread Serger sewing machine. Accessories included. \$300. Excellent condition. **Software designing programs for Pfaff embroidery machines.. Designer Plus, Embroidery Extra and Organizer.** \$500 for all three. **Small International 2003 cargo trailer (5x8')** lightly used. Asking \$1,000. Immaculate condition, spare tire and ball hitch included. Scale weight 940 lb. Good for snowbirds or small business transport to craft, gem, etc. shows. Phone 520 398 7771.

Weekly Wine Tastings! 350 wines less than \$15, custom baskets, reasonable prices, private parties, very reasonable. Also selling jewelry, accessories, chocolate for your Valentine. "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.

Massage Therapy, Sugar / Salt Scrubs and Various Wraps. 25 years experience. Harrison/Golf Links area. Licensed, Call Denise 886-3202. Also come see us on DMAFB in the BX for Chair and Foot Massages. Located by the Pharmacy, Mon-Sat 11-6pm.

Digipost, for all your printing needs! Call Nora, Donna, or Amanda at 520-690-0727. "Don't go postal without us!"

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

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!

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.

Call Steven Van de Beuken at **Sterling Capitol Mortgage** for great service, good rates, personal attention. 520-777-6134. Recommended by Jolene.

1991 Volkswagon 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 OBO. 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.

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 fl/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. \$80/ 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. lcandothat@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.

Family portraits, graduation, wedding, etc. **Photo By Jen**, call Jen Ryder @ 990-8701, www.photobyjen.com. References available.

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 / 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.

Jax Kitchen, 7286 N Oracle, 219-1235 "Live music Fri and Sat, Bloody Mary Bar on Sunday!" Jennifer J.

Maynard's Market and Kitchen, 400 N Toole, 520-545-0577. "Great food!"



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.



Big Valentine Cookie Courtesy of Recipes.Kaboose.com makes 24 cookies
 1- 18 oz package refrigerated cookie dough (any flavor) Decorator icing (optional) Valentine's candies (optional) Melted chocolate (optional)
 Shape an entire package cookie dough into heart shape on greased baking sheet. Be sure dough is well-chilled before shaping. Bake according to package directions, adding 3-4 min to the baking time. Cool on baking sheet 1 min; carefully loosen cookie with spatula. Cool on baking sheet completely. Decorate with candies, icing and melted chocolate. *

Chocolate Covered Cherries Courtesy of Evelyn Jones, Bonn, Germany makes 2 cups dip
 8 TBSP melted butter 6 TBSP corn syrup 1- 14 oz can sweetened condensed milk 1 tsp vanilla extract
 3 lb confectioners' sugar 3- 10 oz jars maraschino cherries, drained 2 cups semisweet chocolate chips 1/2 TBSP shortening
 In a large mixing bowl, combine butter, corn syrup, sweetened condensed milk, vanilla, and sugar. Knead dough, and form it into balls with a cherry wrapped in the middle. The balls should be approximately the size of walnuts. Place balls in the freezer to chill. In a double boiler, melt chocolate chips and shortening together. Dip the cooled balls in the chocolate, let cool on parchment paper.

Cinnamon Toast Courtesy of Cheryl Ledford, Tucson, AZ serves 2
 2 slices white bread 2 TBSP butter 2 TBSP sugar 1 tsp ground cinnamon
 Use a toaster to toast the bread to desired darkness. Spread butter onto one side of each slice. In a cup or small bowl, stir together the sugar and cinnamon; sprinkle generously over hot buttered toast. Place under broiler briefly until sugar melts. *

Bananas Foster Courtesy of Cheryl Ledford, Tucson, AZ serves 2
 2 pats butter 2 tsp brown sugar 1 dash cinnamon 1 banana 1 tsp Banana Liqueur 1 oz Rum
 Cut banana in 4 pieces, cook in sugar and butter. Sprinkle with cinnamon. Cook until tender, pour 1 tsp of Banana Liqueur and 1 oz Rum over and flame. Serve topped with vanilla ice cream. *

Cajun Red Beans and Rice Courtesy of Kimberly Clark, Tucson, AZ serves 10-12
 In large pot sauté: 1/4 cup olive oil, 3 cloves garlic, 3 stalks sliced celery, 1/2 chopped onion, 1/2 chopped green pepper, and 2 TBSP red pepper sauce (optional). Add 2 packages sliced Polish Kielbasa and 1 tsp seasoned salt. Add 1/2 can beer and 4 cans dark red kidney beans. Simmer uncovered 15 minutes. Serve on hot rice. *

Smoked Sausage Jambalaya Courtesy of Cheryl Ledford, Tucson, AZ serves 4-6
 Butter 1 medium chopped onion 1 lb Kielbasa cut in pieces 1/2 cup chopped green pepper 1/2 c sliced celery
 1- 8oz can diced tomatoes 2 cups cooked rice 1/4 tsp pepper 1 tsp hot pepper sauce
 Sauté onion, sausage, pepper, and celery in a little butter. Add tomatoes, rice, pepper, and hot sauce. Heat through and serve. *

Eggs Hussarde Courtesy of Dan Ledford, Tucson, AZ serves 1
 1 English Muffin, split 2 slices grilled ham 1 cup [Marchand de Vin Sauce](#) 2 slices grilled tomato 2 poached eggs 1/4 cup [Blender Hollandaise Sauce](#)
 Place ham on muffin, top with de Vin Sauce, tomato, and egg. Crown with Hollandaise.

Marchand De Vin Sauce Courtesy of Dan Ledford, Tucson, AZ serves 2-4
 4 oz each chopped mushrooms, ham, consommé 1/2 bunch shallots, chopped fine 1 finely chopped onion flour 4 oz red wine
 Combine mushrooms, ham, consommé. Add shallots, and onion. Thicken with a little flour, add red wine and cook for 30 min on low. Season to taste. *

Blender Hollandaise Courtesy of Dan Ledford, Tucson, AZ serves 2-4
 3 egg yolks 1/4 teaspoon Dijon mustard 1 TBPS lemon juice dash hot pepper sauce 1/2 cup butter
 In blender, combine the egg yolks, mustard, lemon juice and hot pepper sauce. Cover, and blend for about 5 seconds. Place butter in glass measuring cup. Heat butter in the microwave for about 1 minute until completely melted. Set the blender on high and pour the butter into the egg yolk mixture in a thin stream. It should thicken almost immediately. Keep the sauce warm until serving by placing the blender container in a pan of hot tap water. *

Eggs Sardou Courtesy of Dan Ledford, Tucson, AZ serves 2
 On base of creamed spinach, place 2 artichoke bottoms. Fill with 2 poached eggs and cover with [Blender Hollandaise Sauce](#). *



What's the market like in and around Tucson ?

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](#) (520-529-5123) or [Dick Clark](#) (520-529-5120).

The 2009 year-end results are out. Last year was both exciting and challenging for buyers, sellers, and real estate professionals. Short sales and foreclosures certainly added to the excitement, but the year definitely showed signs that the housing market in Tucson is beginning to show promise.

Home unit sales were up 10.2% for the year with 11,661 homes sold. That's an average of almost 32 homes sold per day!

The number of homes on the market at year-end was down by almost 20% compared to a year ago.

The average sale price for the year was \$201,155, down by almost 17% compared to last year.

The most active areas in sales were Northwest (34%), Central (12%), and Southeast (10%). These 3 areas accounted for over half the home sales in Tucson and the immediate area last year.

**Cheryl Ledford
Dick Clark**

*Realty Executives So AZ
6872 E Sunrise Drive
Tucson, AZ 85750*

Cheryl Ledford and Dick Clark bring you more than 18 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

Cheryl: 520-529-5123
Dick: 520-529-5120

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Household Hints—Coffee Filters

Thanks, Kay

Use coffee filters. . .

- To cover bowls or dishes when cooking in the microwave.
- To clean windows, mirrors, and chrome; spray window cleaner and wipe with filter.
- To protect China by separating your good dishes with filters.
- To filter broken cork from wine.
- To absorb moisture and protect a cast-iron skillet
- To apply shoe polish; ball up filter and dip in polish.
- To Recycle frying oil. Strain oil through a sieve lined with a coffee filter.
- To weigh chopped foods; place chopped ingredients in a coffee filter on a kitchen scale.
- To Hold tacos. Coffee filters make convenient wrappers for messy foods.
- To stop soil from leaking out of a plant pot. Line the pot with a coffee filter.
- To prevent a Popsicle from dripping. Poke a hole in a coffee filter and slide the stick through.
- To wax eyebrows.
- To soak the grease from fried bacon or other fried foods; place filter on plate and add fried food.
- To fix "razor nick."
- To embroider or appliqué soft fabrics; use a coffee filter as a backing.

- To absorb or prevent odor by put baking soda in the coffee filter and insert in shoes.
 - To strain soup stock; pour through a sieve lined with a coffee filter..
 - To tie fresh herbs in to put in soups and stews.
 - To rests spoons and spatulas on while cooking.
 - To clean up small counter spills.
 - To hold dry ingredients when baking.
 - Instead of a bowl to hold pieces of fruit or veggies while cutting.
 - To wrap Christmas ornaments for storage.
 - Instead of cotton balls to remove fingernail polish.
 - To sprout seeds; dampen the coffee filter, place seeds inside, fold it and place it into a plastic baggie until they sprout.
 - As disposable bowls for hold popcorn, chips, and other snacks.
 - As blotting paper for pressed flowers. Place the flowers between two coffee filters and put the coffee filters in phone book.
- Household Hints—Simple Home Remedies for Your Amusement**
- Avoid cutting yourself when slicing vegetables by getting someone else to hole the vegetables while you chop.
 - A mouse trap placed on top of your alarm clock will stop you from rolling over and going back to sleep.
 - If you have a bad cough, take lots of laxatives, you'll be afraid to cough.
 - You only need 2 tools in life, WD-40 and Duct Tape. If it doesn't move and should, use the WD-40. If it shouldn't move and does, use the duct tape.

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