



Cheryl Ledford and Dick Clark Present Your 2009 Real Estate Newsletter

Created especially for **OUR FRIENDS**

By

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January Featured Properties

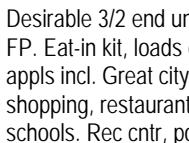


Shows Like A Model! 4BR / 2½BA w/ spectacular unobstructed Mtn Views on cul-de-sac. Lg Kit w/loads of cabinets, granite cntrs, dbl oven. Sep FR + LR/DR. Refreshing Pool, Zoned AC. **RP \$329,900.**

Beautiful 4BR / 2½BA w/Great kitchen, Corian counters, b-bar, lg pantry. Bonus Den/Play room. MBA w/garden tub + shower. Pool-size backyard, lg cov'd patio! Near shopping restaurants, I-10. **\$215,000.**



Newer 4BR / 3BA on cul-de-sac. Nice kitchen with b-bar and lg pantry. Formal LR/DR, huge family room off kitchen. Nicely landscaped backyard. Near shopping, restaurants, and I-10. **\$199,900.**



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. 3 car gar, hot tub, 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 A Short Sale

Short sales are very different from foreclosures. A foreclosure is forced by a lender, but both the lender and the borrower must consent to a short sale.

In a short sale, the lender agrees to discount the loan balance because of an economic or financial hardship on the part of the borrower. It is often the most economical solution to the borrower's and lender's problems. The lender must approve the sale. The home owner sells the mortgaged property for less than the outstanding balance of the loan (referred to as being "under water"), and turns over the proceeds of the sale to the lender. The sale does not extinguish the remaining balance unless settlement is clearly indicated on the acceptance of offer.

Lenders often have loss mitigation departments that evaluate potential short sale transactions. The majority of lenders have pre-determined criteria for such transactions, but they may be open to offers, and their willingness to negotiate varies. A bank will typically determine the "fair market value" from an appraisal or obtain a Broker Price Opinion (BPO) from a realtor.

A short sale is typically faster and less expensive for the lender than a foreclosure.

Short sales can adversely affect a borrower's credit report, though it's typically less negative than foreclosure. Depending upon other credit information, it is often possible to obtain another mortgage 1-3 years after a short sale, or less if the borrow is current at the time of the sale.

While lenders may forgive the remaining loan balance, other lien-holders likely will not. Second mortgages, HELOC lenders, and HOA lien-holders need to approve the short sale also.

Short Sales can take a long time for a prospective buyer. However, the clock doesn't start ticking for escrow deposits and inspections until the lender issues the letter of acceptance. After the letter of acceptance is issued, close of escrow is usually within 30 days. <http://en.wikipedia.org/>

Need more info? Contact Cheryl and Dick if a short sale may be the best solution for you and your family.

Share with Friends and Family!

Every month more readers join us receiving the newsletter via email. To have the newsletter sent to your family and friends . . . please send us 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.

January 2010

Volume 9, Issue 1



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: Always lock the door to an attached garage. Don't rely on your automatic garage door opener to provide security for your home.

The Sharing Space

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

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.catalavinoswines.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

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 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 OBO. 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.

Need A/C tune-up, repair, or replacement? We recommend Jobs Mechanical. Call Ken Jobs @ 520-290-5669. Tell him Cheryl and Dick sent you.

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.

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. 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.

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 / 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

[Dove Mountain Grill](#), 12130 N Dove Mountain Blvd, 579-8999. "Good food, nice atmosphere. Great place for lunch" Claudette

[Amereno's Little Italy](#), 2933 E Grant, 520-721-1210. "Wonderful homemade Italian!"

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.



Deviled Eggs Courtesy of Cheryl Ledford, Tucson, AZ makes 12 halves
 6 hard boiled eggs, cut in half 1/4 cup mayonnaise 1 tsp vinegar 1 tsp Dijon mustard 1/8 tsp salt dash pepper
 Remove yolks from eggs, mash, and mix with other ingredients. Refill whites. Sprinkle with Paprika. *

Reuben Roll-Ups Courtesy of First for Women Magazine, January 2007 makes 20 servings
 4- 9" spinach-flavored flour tortillas 4 TBSP spicy brown mustard 2 cups coleslaw 1 lb deli sliced corned beef 1 1/3 cups shredded Jarlsberg cheese
 Heat oven 400°. In 2 batches, place 2 tortillas on baking sheet. Spread each tortilla with 1 TBSP brown mustard. Top each with 1/2 cup coleslaw, 1/4 lb corned beef, and 1/3 cup Jarlsberg cheese. Bake tortillas 3 min or until cheese melts. Roll tortillas jelly-roll style. Diagonally slice each roll into 5 pieces *

Artichoke Dip Courtesy of Connie Chase, San Diego, CA makes 2 cups dip
 16 oz sour cream 1 pkg Ranch dip mix 1 TBSP lemon juice 1 can artichokes drained and chopped
 Mix well, chill, and serve with chips or crackers. *

Cottage Cheese Dip Courtesy of Nancy Rickert, Tucson, AZ makes 3 cups dip
 16 oz cottage cheese 1/4 cup mayonnaise 1/2 cup sour cream 1 TBSP dill weed 1 pkg Ranch Dip Mix
 Mix well and refrigerate. Serve with chips, crackers or vegetables. *

Pinwheels Courtesy of Doris Potter, Tucson, AZ makes 48 pinwheels
 2- 8 oz pkgs cream cheese 1 pkg Ranch dressing mix garlic powder to taste 2 green onions, chopped
 2 1/4 oz chopped black olives 4 oz chopped pimento 4 oz green chilies, chopped 4- 12" thin tortillas
 Drain all canned items. Mix cream cheese, dressing mix, garlic, onion, olives, pimento, chilies. Spread evenly on tortillas. Roll up and chill. Cut just before serving. Can be made ahead and frozen. *

Spicy Cheese Dip Courtesy of Veronica Bowen, Tucson, AZ makes 8 cups dip
 2 lbs Jimmy Dean hot sausage 2 cans Rotel tomatoes 1 big block Velveeta cheese, cut into 1" cubes Fritos scoops
 Cook sausage and DO NOT DRAIN. Add tomatoes and cheese cubes. Heat until cheese is melted. Serve with Fritos. *

Vegetarian Chili Courtesy of Lois Runyon, Tucson, AZ serves 4-6
 2 TBSP olive oil 1 cup chopped onion 1/2 cup sliced celery 2 tsp chili powder 1/2 cup chopped green pepper 3-9 minced garlic cloves
 4 tsp oregano 24 oz spicy V-8 juice 4 oz chopped green chilies 1/4 cup Bulgur wheat 16 oz cans Pinto Beans 1/4 cup chopped black olives.
 Sauté onion, celery, chili powder, green pepper, garlic cloves, and oregano in olive oil. Add V-8 juice, drained green chilies, and bulgur wheat. Simmer 15 minutes. Add Pinto Beans and black olives. Simmer 20 minutes. *

Clam Chowder Courtesy of Shirley Masseron, Bonn, Germany serves 8-10
 1/2 lb bacon, cut into 1/2" chunks 1/2 chopped onion 1 can potatoes, cut into cubes 4 cans chopped clams with juice
 3 cartons light cream glob butter chives or paprika for garnish, optional
 Fry bacon, add onion just before brown and cook until onion is opaque. Add potatoes, cream, and butter and simmer. DO NOT BOIL! Add clams shortly before serving and heat through. *

Vegetable Pizza Appetizer Courtesy of Linda Lagen, Tucson, AZ serves 6-8
 2 cans crescent rolls 2- 8 oz pkgs cream cheese 1 cup mayonnaise 1 pkg Hidden Valley Ranch dressing mix
 chopped raw veggies (onion, broccoli, tomato, carrots, cucumber, zucchini, etc) shredded cheddar or mozzarella cheese
 Spread rolls in jellyroll pan. Bake as directed until light brown, cool. Mix cream cheese, mayonnaise, dressing mix and spread on cooled crust. Top with raw veggies and press down lightly. Top with cheese and refrigerate until serving. *

Shrimp Louis Dip Courtesy of Cheryl Ledford, Tucson, AZ makes 3 cups
 1 cup mayonnaise 1 cup sour cream 1/3 cup finely chopped green pepper 1/4 cup chili sauce
 1 TBSP prepared horseradish 1/4 tsp salt 1/8 tsp freshly ground pepper 2 cups finely chopped cooked shrimp
 Stir all ingredients until well mixed. Cover and chill. Serve with crackers, chips, or vegetables. *



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).

Congress has passed new legislation to extend the First-Time Home Buyer Tax Credit of up to \$8,000 to first-time home buyers and up to \$6,500 credit to current home owners until April 30, 2010.

The extension of the First-Time Home Buyer tax credit has provided the desired effect. There were 1,011 homes **sold** through MLS in November compared to 1,063 in October of this year. This represents more than 30 homes sold per day!

As the year draws to a close, new listings are down more than 3% over last year and down more than 23% over October of this year. As of the end of November, there were 6,350 active listings in the Tucson MLS. Mortgage rates still remain stable around 5 -5.5%.

www.tarmls.com

**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—Food Freshness

KVOA Home and Garden

- To make things in the refrigerator stay fresh longer, after opening, store them upside down. (Milk, Sour Cream, Dip, Applesauce, Jelly, Pickles, Peppers, etc.) Store milk on it's side and make sure that the liquid covers the cap. When storing anything upside down try to make sure that the contents sink to the "Top" to create a "seal". The reason this works is bacteria needs to "land" on food and needs air to grow.
- Put an ice chest with some ice in your car when you go grocery shopping. Ask the bagger to put all the cold & frozen items together in the bags, so you can fit them in the ice chest for the ride home, especially in hot weather.
- Use the packages of clothes pins you buy at the 99 Cent Store to close bags of chips, cereal, bread, left over cake mix and multiple other things.
- Mushrooms will stay fresher and slime-free longer if you store them loosely in a brown paper bag (lunch bag type) in the refrigerator.
- Chop leftover onion in the food processor, then freeze in ice cube trays. After frozen, dump the frozen veggies into a freeze-safe plastic bag. Now you can easily use the "ice cubes" for cooking or adding to recipes.
- Put an apple in your store bought potatoes bag to prevent sprouting.
- To keep salt and sugar from getting moist and clumping, place a saltine cracker in the container with it. The cracker soaks up all the moisture and your salt and sugar will stay fresh longer!
- If you want to keep Vidalia onions throughout the winter, put them in a knee high panty hose & place them in the bottom vegetable tray in the refrigerator.
- Wash vegetables such as lettuce, carrots or peeled onions, let them dry and place in a sealed zip-lock bag with a dry clean paper towel. They last until all is used with no discolored leaves or bad spots.
- The "Forever Green" bags work well, too!

Household Hints—Stain Removal

- Pour a few drops of peroxide on a cloth and wipe off every drop of blood.
- WD-40 takes crayon off of painted walls. Spray it on, wipe off with a soft cloth. Then wipe the wall with warm soapy water to remove greasy spots.
- The carpet cleaning product Spot Shot works wonders on ink stained clothes. Spray & wash.
- To remove ink from walls, spray wall with hair spray and wipe clean. This also works if ink is on clothing, just spray the clothing and wash as usual.
- Spray WD40 on oil spotted area. Let sit for 10 min. Take a warm, wet rag and scrub area. Repeat if necessary.
- Red wine stains will disappear if soaked in white wine.
- Any brand of baby wipe removes soda stain.
- For Kool-Aid, blood, chocolate or most any sort of stain, use original Dawn liquid dish soap. Apply it set overnight. Wash normally.
- Spray Simple Green on stains and then throw in the washer.
- Prell shampoo removes stains like grass, blood, etc. on clothing. Rub it in good before you throw the item in the washer.
- To remove stains of all kinds, even red mud, use Windex with ammonia.
- Liquid dish soap works on almost any clothing stain that hasn't been washed and dried yet. Pre-treat the area with a moderate amount and let it set for about 5-10 minutes then wash.
- Spray 409 on clothes stains then wash.
- In a spray bottle combine 1 part ERA liquid detergent, 1 part ammonia, and 1 part water. Shake well to mix. Works well on all stains, especially greasy ones. Do not inhale.
- Use Mean Green on all badly laundry stains. Spray and let sit. Then wash.

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