

# OUR FRIENDS

June 2010 Monthly Real Estate Newsletter Brought To You By

## Cheryl Ledford

ABR, GRI, CLHMS,  
Certified New Home Specialist, RCC,  
Certified Short Sale & REO Specialist

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Associate Broker  
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## Anjelina Belakovskaia

Accredited Luxury Home Specialist,  
REALTOR®



*The Ledford, Clark, and Clark Team* is proud to welcome Anjelina Belakovskaia, an experienced Realtor® and Internet Marketing Guru whose innovative marketing strategies have been featured in the Arizona Daily Star and Realtor® Magazine. This addition to our team gives our clients a huge advantage in buying or selling their homes "The Smart Way". Anjelina, who moved to the United States from Ukraine in 1991, holds a Master's Degree in Mathematics and Finance. The three time US Women's Chess Championship now plays on our side. For more about [Anjelina...](#)

### Home Affordable Foreclosure Alternatives Program (HAFA)

[www.realtor.org](http://www.realtor.org)

In 2009, the Treasury Department introduced HAFA to provide an option for homeowners unable to keep their homes through the existing Home Affordable Modification Program (HAMP). The HAFA program took effect on April 5, 2010 and ends on December 31, 2012.

HAFA provides incentives in connection with a short sale or a deed-in-lieu of foreclosure (DIL) used to avoid foreclosure on a loan eligible for modification under HAMP. Servicers participating in HAMP are required to comply with HAFA. A list of servicers participating in HAMP & HAFA is available at: [www.makinghomeaffordable.com/contact\\_servicer.html](http://www.makinghomeaffordable.com/contact_servicer.html). HAFA Provisions

Provides a viable alternative for borrowers (the current homeowners) who are HAMP eligible unable to keep their home. Uses borrower financial and hardship information already collected in consideration of a loan modification.

Allows borrowers to receive pre-approved short sales terms before listing the property.

Requires borrowers to be released from future liability for the first mortgage debt (no cash contribution, promissory note, or deficiency judgment is allowed).

Uses standard processes, documents, and deadlines.

Provides the following financial incentives:

\$3,000 for borrower relocation assistance;

\$1,500 for servicers for administrative, processing costs;

Up to \$2,000 for investors who allow up to \$6,000 in short sale proceeds to be distributed to subordinate lien holders, on a one-for-three matching basis.

For more information, contact [Cheryl](#), [Dick](#), [Karen](#), or [Anjelina](#).

### Let's Save a Tree !

Every month more devoted readers sign up to receive this newsletter via email. Our goal is to "save a tree" and reduce our print costs. To have the newsletter sent to you, your family and friends via email . . . please provide us with name, address, subdivision, and email address. We promise not to share, raffle, give away, or sell any email addresses to **ANYONE . . . EVER!** Call or email: Cheryl 520-529-5123, [Ledford@comcast.net](mailto:Ledford@comcast.net), with the info.

June 2010

Volume 9, Issue 6

Follow us on the web:



Inside this Issue :

### The Sharing Space:

*Services, Activities, Tires, Volunteering, Makeup, Crypts, Home Loans, Cleaning, Resorts, Garage Doors, Furniture, Garage Sales, Some Business Opportunities, Motorcycles, Spas, Travel, Painters, Photographers, Great 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 real estate brokers.*

## June Featured Properties



Gorgeous 3BR/2BA TH in NW features detached casita w/private entrance, lush grounds, mature vegetation. Rolling Shutters. Tennis, community pool & spa. Near bus lines, shopping. \$199,990.

REDUCED! Owner says, "Sell!" 1.5 hilltop acres w/great views! 4BR/3BA with Rustic charm, quiet area, Saltillo Tile & carpet floors, Huge GQ w/sep entry. Private pool, BBQ. RP \$245,000.



Who needs a great condo near UofA?. New carpet & paint, all appl incl refrig, W/D. Lush area near pool/spa, tennis, UofA bike path, shopping, bus lines. HOA incl water & all facilities. \$95,000.

Former DR Horton model. Ceramic tile floors and kitchen counters, sep LR/DR, FR w/fireplace. Huge backyard, cov'd patio. HOA incl community pools, spa, club house, park. Walk to Lake. \$141,000



Beautiful 4BR/3BA. Gracious LR/DR, huge FR. Gorgeous kit, maple cabs, corian. Bonus Den/Playroom. Pool-size backyard, lg cov'd patio! Near restaurants, shopping, and I-10! \$185,000.

For more information on these featured homes or other properties, please contact [Cheryl 520-529-5123](#), [Dick 520-529-5120](#), or [Karen 520-529-5109](#)

**Law Enforcement Safety Tip:** Never leave a message on your telephone answering machine telling people that you are away from home. A message that you will return at a certain time leaves your home vulnerable in the interim.

# The Sharing Space

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

Support the Tucson Arizona Boys Chorus by buying a 2010 Bonanza Book. Call Liam @ 661-5897.

**Sunday Farmer's Market, [St Philips Plaza](#), 4380 N Campbell, 8-12. More than 75 vendors including farms, nurseries, bakeries, meat & seafood, cheese makers, & specialty foods. A vibrant gathering place to meet friends, a shopping resource to learn about food, agriculture & nutrition. Various vendors like:**

**[fiore di capra](#), AZ's Grade A Goat Dairy and Creamery. Raw Milk and Cheese, Goat Milk Soap and Lotion. 520-586-2081. "Delicious spreads!" Cheryl**

**[Durazo's Poco Loco Salsa](#), hot, medium and, por supuesto, for the very brave-stupid hot! Adela Durazo and her salsa has become a farmer's market fixture. 520-884-7178. "The medium hot fruit salsa is excellent on fish, pork, and chicken." Dan**

**Prudence Car Care**, for service on a Honda or Acura car. Rod (the owner) is honest and reasonable. 903 S Prudence, north of 22nd St. Peter



Beginning April 30th stamps that help buy food for shelter pets will be available at the post office & on line. This is a project of HALO & Ellen DeGeneres. You buy the stamps, HALO buys food for 1,000,000 shelter pets. You can pre-order the stamps at <http://stampstotherescue.com>. from Carol

**CAUTION:** Cocoa Mulch, sold by Target, Home Depot, Foreman's Garden Supply and other garden supply stores contains a lethal ingredient called 'Theobromine'. It smells like chocolate and is lethal to dogs and cats. <http://www.snopes.com/critters/crusader/cocoamulch.asp>. -John

**Wills Automotive Repair.** Any make, any model, any repair. Mark Cage, 4657 E First St, 520-881-0407. -Karen

**Nice round Table with 4 comfortable Chairs.** Great condition. Asking \$300. Contact [drkprncess79@yahoo.com](mailto:drkprncess79@yahoo.com).



**New Custom House Trim, replacement doors, prehungs, steel security doors, A-1 Door and Trim Carpentry.** Call George @ 237-4025. 26 yrs exp.

**Bob Blizzard AKA The Electrical Wizard**, 6131 E 26th St, 520-235-4697, ROC# 214686. recommended by Cheryl and Dick

**Personal Organizer.** We can unclutter your life together! [www.tucsonprofessionalorganizers.org/bio\\_jmunson.html](http://www.tucsonprofessionalorganizers.org/bio_jmunson.html). Janet Munson M.Ed. 520-326-3704.

**Catalina Foothills Chess Academy**, now enrolling for summer. Limited space. Call [Anjelina Belakovskaia](#), 370-0700. 3-Time US Women's Champion.

**Selling 4.5 acres for \$65,000 located at 5589 S. Alexandra Dr. Tucson AZ 85736.** Seller to place a 1000 gallon brand new septic, a 200 amp pedestal to homesite and all trenching and water lines to homesite. Contact: Maricela Amarillas at 520-794-1823.

**2006 Honda Motorcycle Model CBR600F46, VIN JH2PC350X6M702593 for \$6500.** Contact: Maricela Amarillas at 520-794-1823.

**LEAVE IT TO LORI** for grocery shopping, errands, and much more. Patio pooped? I will plant new pots for that colorful Summer look! No job too small. I'm a Foothills resident 20 yrs & I love cooking for my neighbors. I can deliver a meal right to your home, and help with parties too. Set up, serve and clean up too! Call for references and to meet me in person. Honest and friendly. Lori White 982-9129 or [loriwrap@msn.com](mailto:loriwrap@msn.com).



**O'Aces Casinos To Go.** Fundraisers, Company Events, and Parties. Great fun! Call Astrid 520-461-1175. -Laura

**2001 Harley-Davidson FLTR ROAD GLIDE**, Vivid Black. Carbureted. \$\$\$\$ in chrome & accessories, H-D Stage-1 High Perf Carb Kit, Kryakyn Hyper-charger Intake, 2-into-1 Black Ceramic Thunder Header Exhaust, 24,600 original mi. Full Tour Pak. Touring Class Show Winner! \$12,500. 520-429-0394.

**Roommate/House Guest Wanted.** Beautiful NE foothills area. All utilities incl, swimming pool. \$500.00 per month. Non-smoker, female. Call 405-8729.

**Blue Star Services** family owned handy man business! Just ask, we can fix it, build it, clean it or haul it away! 520-272-4134 ask for Kristara or Jesse.

**Pam Berry, Vantage West Credit Union**, 16 yrs mortgage experience. Call Pam @ 520-917-6728 or email: [pamb@vwestcu.org](mailto:pamb@vwestcu.org) for any mortgage needs.

**A Perfect Clean**, residential & commercial. Cleaning with particular attention to detail, flexible hours, tailor made services. Call Christina @ 405-8729.

**Von H. Clarke, Peoples Mortgage Co**, Service · Rates · Integrity, 3131 N Country Club Rd, #107, 520.269.8885 (cell), [vclarke@peoplesmortgage.com](mailto:vclarke@peoplesmortgage.com).

**Massage Therapy**, Sugar / Salt Scrubs and Various Wraps. 25 years experience. Harrison/Golf Links area. Licensed, Call Denise 520-886-3202.

**Manicures and Acrylics**, experienced. Call Valerie @ BJ's, 520-861-9427 for appointment. 103 S Pantano (Broadway/Pantano). Recommended by Kim.

**Sink and Bathtub repair and refinishing.** Call Chilo's, 248-8080. "I used them and they were fast, reasonable, and did a great job. - Ric

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

**1994 Harley-Davidson Softail**, low mileage, \$7,500.00 OBO. Call Paul @ 520-425-2360.

**Purchase or refinance a home?** Call Joette Meadows, or Courtney Walker, **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, really thoroughly clean. References in your area Licensed, Bonded and Insured, License #228092 Call Dave at 520-349-3192. recommended by Mary.

**New Wolff Sunquest Canopy 2000S Tanning Bed** with 9 year warranty-\$950 OBO. New in Box, Waxmaster Random Orbital Waxer / Polisher, \$75. We accept cash, check, credit card. Call 520-574-2480, leave message.

**Michael T. Takerian, Sunstreet Mortgage, LLC**, 2840 E Skyline Dr. #230. Call Mike @ 520-547-4143. 906-2047, or [mtakerian@sunstreetmortgage.com](mailto:mtakerian@sunstreetmortgage.com).

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

**2004 Honda Interceptor VFR 800**, black, matching hard bags, jacket, gloves, helmet. Garaged, just over 2000 miles. \$5,500. 520-360-1914 or 360-1950.

**Amway health, beauty, & home care products**, or for information on becoming an Amway distributor, please call Sarah @ 520-360-1950.

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

**Interested in buying, selling or investing in real estate?** We can help you! Put our experience to work for you! Call [Cheryl Ledford](#) 520-529-5123, [Dick Clark](#) 520-529-5120, [Karen Clark](#) 520-529-5109, or [Anjelina Belakovskaia](#) 520-370-0700 at **Keller Williams So AZ**, 1849 N Kolb Rd #101.



**Mr. An's Teppan Steak & Seafood Sushi Bar**, 6091 N. Oracle Rd, 520-797-0888. "Excellent, in Mr An's tradition of great food!" Kate

**My Big Fat Greek Restaurant**, 7131 E Broadway, 520-888-0428. "The Gyro and the Greek Pizza is the best." Lorna and Charles

Contact us at [Ledford@comcast.net](mailto: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.



**24 Hour Vegetable Salad** Courtesy of Marge Hammond, Bonn, Germany serves 4  
 1 pkg spinach on bottom, sprinkle with salt, pepper, 1 tsp sugar. Fry 1/2 lb bacon and crumble. Sprinkle on top of spinach. Top with 6 hardboiled eggs, sliced. Add 1 head curly leaf lettuce, shredded. Sprinkle with salt, pepper, 1 tsp sugar. Add 1 pkg petite green peas, thawed. Add julienne turkey, chicken or ham, and julienne Swiss cheese. Top with thinly sliced red onion. Mix 2 cups mayonnaise and 1 cup sour cream. Frost top of salad like a cake including sealing the edges of salad with mayo mixture. Cover with plastic wrap and refrigerate. Sprinkle with 1 tsp sugar and 1 cup cheese, toss and serve. \*

**Shrimp Guacamole Dip** Courtesy of Chuck Knight, San Diego, CA serves 4-6  
 16 oz container fresh Pico de Gallo (med salsa) 1 fresh tomato, diced 3 ripe avocados, diced (reserve pit) juice of 4 limes salt  
 garlic powder black pepper lemon pepper seasoning onion powder 1-1/2 lbs large shrimp, cooked, peeled, cut into thirds  
 Mix all ingredients and refrigerate. Serve with *Scoops* or *Fritos*. \*

**Stuffed Jalapeno Peppers** Courtesy of Jenn Turner, Tucson, AZ serves 8  
 8 large jalapenos 1 pkg cream cheese 1 cup cheddar cheese 1/2 tsp garlic powder pinch of salt 8 strips sliced bacon  
 Split jalapenos in half length wise and remove the seeds. Mix Cream Cheese and Cheddar together adding spices. Stuff peppers generously and wrap with slice of bacon. Place in baking dish. Bake at 450° until bacon is crisp (about 20-30 minutes). \*

**Macintosh Applesauce** Courtesy of Evelyn Jones, Manassas, VA serves 2-4  
 Boil 2 lbs Macintosh apples, peeled, cored, and sliced in 1/2 cup water 5-10 minutes. Simmer on medium low 1 hour. Stir in 2 tsp vanilla. Cool slightly and spoon into serving size plastic containers with lids, freeze. Thaw in refrigerator overnight. \*

**Pico de Gallo** Courtesy of Jennifer Turner, Tucson, AZ serves 6-8  
 4 plum tomatoes, chopped 1/2 large onion, chopped 1 - 3 Jalapeño peppers, seeded and chopped cilantro salt lime juice  
 Mix and refrigerate. May also add 4 ripe avocados, chopped, garlic or garlic powder, and more lime juice. (from [www.thepioneerwoman.com](http://www.thepioneerwoman.com)) \*

**Onion Baked Chicken** Courtesy of Cheryl Ledford, Tucson, AZ serves 8  
 1 TBSP onion powder 1 tsp salt 1/2 tsp garlic powder 1/2 tsp paprika 1/2 tsp thyme leaves, crusted 3-3 1/2 lb chicken parts 1 TBSP oil  
 Mix seasonings, brush chicken with oil and coat with seasonings. Place in 9 x 12 in dish, bake 40 min at 375° until done. \*

**Roasted Pork Tenderloin** Courtesy of Katie Malinowski, Tucson AZ serves 4-6  
 Sprinkle Montreal Steak Seasoning liberally on a Pork roast. Bake the roast for 1 1/2 hours @ 350° in a cast iron skillet. Serve with *Mango Salsa*. \*

**Mango Salsa** Courtesy of Katie Malinowski, Tucson AZ serves 4-6  
 Mix together: 1 mango; 1/3 cup red onion, diced fine; 1/3 cup roasted red peppers, chopped; 1 seeded chopped Jalapeño peppers; 1 TBSP lime juice; and 2 TBSP fresh mint. Serve with Roasted Pork Tenderloin. \*

**Pat's Beer Can Grilled Chicken** Courtesy of Pat Neely ([Down Home With the Neely's](#)) serves 4  
 2 TBSP smoked paprika 2 TBSP salt 2 TBSP onion powder 1 TBSP cayenne pepper 1 TBSP ground cumin 2 tsp dried thyme  
 2 tsp dried oregano 2 tsp black pepper 2 tsp garlic powder 4 pounds chicken, washed and dried Vegetable oil 1 (12-ounce) can beer  
 In small bowl mix all the seasonings. You can store extra rub mixture in an airtight container for up to 6 months. Preheat grill to medium-high. Rub chicken and cavity with vegetable oil. Season chicken and cavity with rub mixture. Pour out 1/4 of the beer and sit the chicken on top of the beer can. Place the can in the center of the hot grill and cover. Cook the chicken for 1 - 1 1/2 hours, or until an instant-read thermometer registers 165 degrees F. Once cooked, cover loosely with foil and let rest for 10 minutes before carving. \*

**Mushrooms in Cream Sauce** Courtesy of Beryl Hackett-Pesy, Colorado Springs, CO serves 4-6  
 1/2 cup Chopped onion 1 lb mushrooms 3 TBSP butter 3 TBSP olive oil dash pepper salt to taste 1 cup heavy cream  
 Sauté onion in butter and olive oil. Add mushrooms. Cook on medium until mushroom stock is reduced. Add cream to taste. Simmer on low. \*

**Fruit Dip** Courtesy of Pauline Ledford, Tucson, AZ serves 8-10  
 Mix: chopped scallions; Blue Cheese dressing; crumbled blue cheese; 2 TBSP orange juice concentrate or juice of one orange; 1 pkg Equal. Refrigerate. \*

Misplaced a newsletter? All your favorite recipes, household hints, and The Sharing Space can be found at [www.tucsonrelocation.net](http://www.tucsonrelocation.net)- Newsletter Library.



## What's the market like in Tucson and the Surrounding Areas?



### New Trulia Real Estate Index: Rent vs. Buy

Did you know it costs less to buy a home in Tucson than to rent? On June 3, [Trulia.com](http://Trulia.com), one of the top national real estate sites, ranked Tucson as one of the best cities in the country to buy a home vs. rent.

Announcing America's Top 10 Cities to **Buy vs. Rent** and the **Top 10 Cities to Rent vs Buy**, Trulia calculated the price-to-rent ratio using the average list price compared with average rent on 2 bedroom apartments, condos and townhomes listed on Trulia.com. To create the list, Trulia analyzed the largest 50 cities in America, by population.

Ready to make the leap? Put our team to work to find your dream home! [Cheryl](#), [Dick](#), [Karen](#), and [Anjelina](#)

**Cheryl Ledford**  
**Dick Clark**  
**Karen Clark**  
**Anjelina Belakovskaia**  
Keller Williams So AZ  
1849 N Kolb Rd, suite 101  
Tucson, AZ 85715

Cheryl, Dick, Karen, and Anjelina bring you more than 24 years of combined Real Estate experience and expertise. The Ledford, Clark, and Clark Team is among the top Residential Sales Associates in Tucson and the surrounding area. Cheryl, Dick, Karen, and Anjelina welcome the opportunity to assist you, your friends, and family with all 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  
Karen: 520-529-5109  
Anjelina: 520-370-0700  
[www.tucsonrelocation.net](http://www.tucsonrelocation.net)  
[www.foothillsinsider.com](http://www.foothillsinsider.com)

### Household Hints—Various Hints from [www.realsimple.com](http://www.realsimple.com)

#### Rubber Bands

1. Open jars with ease. When a small lid won't budge, wrap a rubber band around it several times to give you a better grip.
2. Decorate Easter eggs. Arrange rubber bands in a pattern around hard-boiled eggs, then dip them into dye. Remove the bands when eggs are dry.
3. Bring order to your dishwasher. Tether stemware and other delicate, wobbly items to the rack.
4. Wrap a gift. Use multiple colored rubber bands instead of ribbon to add modern flair to a small present. (And handy when you can't find the tape.)

#### Toothpicks

5. Label meat. Identify just-off-the-grill meats with different-colored toothpicks and they won't get mixed up.
6. Find the end of the roll. When you've finished using tape, wrap the end around a toothpick so you can easily locate it the next time.
7. Glue beads and sequins. Use the sharp ends to apply teensy items to a craft project.
8. Sew a better button. Place a toothpick between the button and fabric so it doesn't go on too tightly and end up tough to fasten.
9. Press a gadget's Reset button. What fits perfectly into that tiny hole? You guessed it.

#### Salt

10. Clean up a cracked egg. Cover the mess with a handful of salt, then wipe up with ease.
11. Dust a wreath. Place a wreath of pinecones or faux evergreen in a paper bag with a 1/4 cup salt. Fold the bag top over and gently shake.

12. Remove tea stains. Sprinkle salt on a lemon peel, then rub it on a tea-stained cup.

13. Shine brass and copper. Make a paste of a few tablespoons of white vinegar with equal parts salt and flour. Apply with soft cloth, rinse, and dry.

#### Post-It Note

14. Clean a keyboard. Run the sticky side between the keys to collect crumbs and bits of lint.
15. Navigate the roads. Write directions on a note and stick it to the center of your steering wheel for quick reference.
16. Mark containers. Cut off the sticky zone and use it as an ersatz label for travel bottles so you don't confuse your facial cleanser with hair gel.
17. File away. Divide a pile of paper into sections using Post-it Notes as you would folder tabs.
18. Play tic-tac-toe. Use a sheet for each X and O. Peel them up and play again until they lose their stickiness.

#### Felt Circles

19. Secure slinky garments. Stick a felt circle onto each arm of a hanger to keep clothes from sliding off.
20. Anchor a cutting board. Place a circle under each corner of the board so it stays put while you slice and dice.
21. Prevent tabletop scratches. Attach a circle to the bottom of a vase so it doesn't scuff surfaces.
22. Keep your kitchen quiet. Hush a banging cabinet door by sticking a circle on a corner on the inside of the door.
23. Protect the walls. Position felt on each corner of a picture frame so the edges won't mark the paintwork

**The highest compliment we receive is a referral to your family and friends.  
Thanks for your referrals Rob and Amber, Pam, Glenn, Jenn, Brad. We appreciate you !**