



# Cheryl Ledford and Dick Clark Present Your 2010 Real Estate Newsletter

## Created especially for **OUR FRIENDS**

By

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### March Featured Properties



Dist 16! 4BR/3BA, 16" tile, new carpet, remodeled Gourmet Kit new cherry cabs, granite countrs, SS appls, breakfast bar & nook, screend AZ rm, lush, privt backyard. New garage cabs, irrigation \$355,000.

Reduced! Rustic charm in quiet, secluded area with great views on 1.5 hilltop acres. 4 spacious BRs / 3BAs incl guest quarters. Saltillo tile floors. Walled private pool area, w/loads of deck, BBQ. RP \$299,900.



Charming 1BR/1BA condo w/loft. New carpet & paint, all appl incl refrig, W/D. Lush area near pool/spa, tennis. Near UofA bike path, shopping, bus lines. HOA includes water & all facilities. \$95,000.

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.



Solid masonry construction, large lot. Spacious 3BR, 2BA w/over 1500 sq ft. with Wilshire Heights Park, bus lines, schools, churches and shopping just steps away. All appliances incl. \$165,000.

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

### When the Seller Is Bankrupt

By Jonathan Goodman and Karen Radakovich [www.realtor.org/realtomag](http://www.realtor.org/realtomag) October 2009

Bankrupt sellers typically owe more than their home's are worth. Sellers in this situation are likely to want a short sale rather than allow their mortgage to enter foreclosure—a strategy that's designed to leave a lesser mark on their credit history. They may not know that the negative consequences of a bankruptcy tend to overwhelm any credit-preserving benefits of a short sale.

By pursuing a short sale, some sellers may hasten their exit from their house, but if they let the house go into foreclosure, their bankruptcy status and the foreclosure process buy them time and protection from creditors.

Given this, bankruptcy attorneys are likely to recommend foreclosure rather than a short sale to their clients. But if the seller still chooses to pursue a short sale and exhibits a commitment to see the deal through, then a short sale can be a viable option.

If the seller has equity, bankruptcy might help smooth the sale because the bankruptcy's automatic stay gives the seller time to close on a well-thought-out deal. If the seller is committed, the bankruptcy can work in everyone's favor.

Buyers and Sellers must work within the rules of the seller's bankruptcy estate. Because the seller's legal status puts the property in the estate, they must work with the seller's bankruptcy attorney and bankruptcy trustee. They must also get permission from the court to close. As a result, the seller's bankruptcy attorney will need to be involved, and that may mean additional attorney fees.

Buying a home from a seller in bankruptcy comes with challenges. If the bankruptcy filing comes after the two parties have entered into a purchase agreement, the bankruptcy by itself doesn't automatically lead to termination of the sales contract. But if the seller can't meet the closing date or other deadlines specified in the contract, which is often the case in bankruptcies, the buyer has a basis for backing out of the deal.

If the buyer wants to continue with the purchase, the transaction can close if the seller and the bankruptcy trustee are likewise motivated. These transactions come with considerable complexity, so it's wise for the buyer to also consult with a bankruptcy attorney. Clients who want to buy a home from a bankrupt builder face the risk of the builder being unable to complete construction or honor warranty obligations.

### 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 ANY-ONE . . . EVER! Contact: Cheryl Ledford 520-529-5123 or [Ledford@comcast.net](mailto:Ledford@comcast.net).

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### 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:

*Recipes from Friends*

[page 3](#)

#### What's the market like for in Tucson?

[page 3](#)

#### Household Hints

*Bananas and a Brilliant Tip*

[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 Tips:** Loud barking dogs and nosey neighbors are as good as an alarm system. Do not announce your vacation plans on Facebook, My Space, or other internet sites the public can see.

# The Sharing Space

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

**HUGE GARAGE SALE!** Saturday & Sunday, March 6 and 7. 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. Asking \$100. Phone 520-398-7771.

**Original 1968 Mustang parts.** 302 exhaust headers, valve covers, factory AC parts. Best offer! Call Dan @ 520-977-7628.

**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, 520-323-3063, [www.catavinoswines.com](http://www.catavinoswines.com). Recommended by Sarah (bachelorette party).

For information on **Border Collie Rescue**, fostering, and other opportunities, [www.azbordercollierescue.com/](http://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 520-886-3202. 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. Call Valerie @ BJ's, 520-861-9427 for appointment. 103 S Pantano (Broadway/Pantano). 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](http://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, 520-622-5070.

**The Second Fiddle Thrift Shop** 445 South Stone, supports free music lessons for underserved kids. 520-670-0185.

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 520-982-0182.

**Two East Lawn Cemetery** crypts, in the mausoleum. \$2,000 each. Call Jean @ 520-296-6759.

**DRYER**--Whirlpool large capacity electric clothes dryer in like-new condition. 8-cycles, 4 temperature settings. \$150. Call Dick Clark 520-465-3100.

**1994 HD Softail**, low mileage, \$8,000.00 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 520-349-3192. 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. BEST OFFER. Call Dan @ 520-977-7628.

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

Brighten your interior space with a splash of color, give your interior a face-lift. Call Jullia Thorson at **Comfort Zones**, 520-906-5056, [comfortzones@cox.net](mailto: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 from Sweden. No harsh chemicals-no lie! If YOU want to be beautiful, call Jane, **Arbonne Beauty Consultant** @ 520-529-0221.

**Ghost Rider Karaoke** service available in the southeast area. Phone 520-762-8576 to schedule your event.

**Pam Berry**, Vantage West Credit Union, 15 years mortgage experience. 520-917-6728 or [pamb@vwestcu.org](mailto: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 @ 520-360-1950.

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](http://www.photobyjen.com). References available.

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

**Michael T. Takerian, Sunstreet Mortgage, LLC**, 2840 E Skyline Dr. #230. Contact Mike @ 520-547-4143. 906-2047, or [mtakerian@sunstreetmortgage.com](mailto: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 520-323-7951 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 @ 520-293-9790.

Need a website? Email Daniel at [shermad@gmail.com](mailto:shermad@gmail.com) for a quote. See [www.thinkemp.com](http://www.thinkemp.com) for sample work. Recommended by Cheryl and Dick

Call Kirsten @ **Cruise Planners**, 520-749-4775 or 1-888-257-8728, [www.cactusjackstravel.com](http://www.cactusjackstravel.com). "Kirsten booked our cruise, she's great!" Jan and Russ

**Silpada Design Jewelry.** Catalog at [www.mysilpada.com/kay.santarelli](http://www.mysilpada.com/kay.santarelli). For your Holiday Shopping. For more info or to order, call Kay at 520-615-4935.

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.

**Realty Executives So AZ** offers **You Tube** video tours of all company listings in MLS. Click on **You Tube** and choose your price range. Select a home of interest and enjoy the tour. For more information, or to schedule an appointment to see any of the properties, call or email **Cheryl** or **Dick**.



**Verò Amore**, 3305 N Swan and 12130 N. Dove Mountain Blvd, 520-325-4122. "Wonderful authentic brick oven pizza and homemade mozzarella!" Jennifer J.

**Hungry Fox**, 4637 E. Broadway Blvd, 520-326-2835. "Best breakfast in town! Ask for some of the homemade white bread." Jamie and Daniel

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.



**Cannelloni** Courtesy of Betty Ledford Sawyer, Tucson, AZ serves 4  
 Sauté ½ c finely diced onion in 2 TBSP olive oil. Add 1½ lb ground beef, garlic powder, 1½ tsp oregano, salt and pepper and brown. Stir in 2 TBSP parsley, 2 eggs, and 1 lb cottage cheese. Cook 8 Manicotti shells in boiling water 3 minutes, drain. Fill shells with beef mixture. Place side by side in greased pan. Mix 2- 8oz cans tomato sauce, 1/4 tsp pepper, 1 tsp sugar, 1 1/2 tsp salt, 1/4 tsp oregano, and 1/4 tsp basil and heat 15 minutes. Top shells with sauce and shredded mozzarella cheese. Bake 350° for 20 min. \*

**Ham and Bean Soup** Courtesy of Cheryl Ledford, Tucson, AZ serves 8-10  
 3 cans Navy Beans 3 cups chopped cooked ham 1 large sweet onion, diced 2 garlic cloves, minced  
 2 TBSP olive oil 1 ham bone 2-32oz containers chicken broth 1/2 tsp dried crushed red pepper  
 Sauté ham, onion, garlic in hot oil 5 min. Add beans, ham bone, chicken broth, and red pepper. Bring to boil, cover, reduce heat and simmer 30 min. Serve with hot [Southern Cornbread](#) and butter. \*

**Southern Cornbread** Courtesy of Marie Stonestreet, Clarksdale, MS serves 6-8  
 2 cups Martha White Hot Rize self-rising Cornmeal Mix 1-2 eggs 3 +/- cups buttermilk 3 TBSP bacon grease 1 large iron skillet  
 Add bacon grease to iron skillet and place in 350° oven until grease is HOT. Meanwhile, mix cornmeal mix and egg in a bowl. Add buttermilk until consistency of cake batter. Pour in bacon grease, stir, add mixture back to skillet, and quickly place in hot oven for 20-25 minutes. \*

**Gracie Allen's Classic Recipe for Roast Beef** Courtesy of George Burns (via Laura Lelyk, Tucson, AZ) serves 6  
 1 large Roast of beef 1 small Roast of beef  
 Put the two roasts in a large pan and place it in the oven. When the little one burns, the big one is done :) \*

**Cajun Red Beans and Rice** *Correction* 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, and 3 cans red kidney beans. Add 1/2 can beer and simmer uncovered 15 minutes. Serve on hot rice. (*sorry, forgot the red beans last month*) \*

**Cajun Tilapia** Courtesy of Daniel Warren, Tucson, AZ serves 4  
 4 Tilapia fillets butter Cajun Seasoning salt and pepper lemon juice garlic powder  
 Place fillets in shallow pan. Top with other ingredients. Bake 350° for 16-18 minutes until fish flakes. \*

**Crockpot Baked Ham** Courtesy of Cheryl Ledford, Tucson, AZ serves 8-10  
 1 Butt portion ham whole cloves brown sugar honey  
 Place ham in crock pot, Score ham 1/4" deep in 2" squares. Place cloves in a few of the cuts. Sprinkle with brown sugar and drizzle with a little honey. Add a few TBSP water to bottom. Cover and cook on low 6-8 hours. \*

**Eggnog Sweet Potatoes** Courtesy of Ann Jensen, Tucson, AZ serves 8-10  
 3 large cans cut sweet potatoes 1 stick butter 1/2 c eggnog 1/2 c packed brown sugar 2 tsp cinnamon  
 Heat juice and potatoes, drain, and mash. Add other ingredients. Mix and serve. \*

**BBQ Brisket** Courtesy of David Reed, Jr, Tucson, AZ serves 6-8  
 Place a nice brisket in a pan with the fat on top. Mix 1 cup brown sugar, 2 TBSP pepper, 2 TBSP salt, 1 TBSP garlic powder, 4 TBSP paprika, 1 TBSP celery seed and pour over meat. Place in smoker 8-10 hours or in crock pot for 8 hours.  
 To prepare sauce, mix 1 cup ketchup, 3/4 cups brown sugar, 1/4 cups pineapple with juice, ½ -1 TBSP Worchester sauce, 1½ TBSP Frank's red hot sauce in med pan. Bring to a boil and simmer 10 minutes. Slice brisket and pour sauce over. Serve warm. \*

**Mozzarella Salad** Courtesy of Cathy Anderson, Tucson, AZ serves 4-6  
 1 lb Mozzarella cheese, cut in 1" cubes 5 Roma tomatoes, cubed fresh basil, cut in strips balsamic vinegar  
 Arrange cheese, tomatoes, basil and sprinkle with vinegar. (Can also add black olives.) \*



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

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).

### Tucson Association of Realtors Monthly Statistics

This year in real estate in Tucson and the surrounding areas is off to a great start, and the market has been active! January 2010 demonstrates increases over January 2009 in Home Sales Units (+15.77%), Home Sales Volume (+13.03%), Pending Contracts (+22.74%), and New Listings (+34.74%). These are all positive signs that the comfort level in the housing market is increasing.

Active Listings increased (+7.96%) over December 2009, but is still well below the same time last year (-12.13%).

The Association of REALTORS® message this year is "Tucson's Ready!" No matter what area of town or type of home you are interested in, there are a variety of options. Multiple financing opportunities are also available including the home buyer tax credit.

Dan Santa Maria, 2010 MLS President

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

Cheryl Ledford and Dick Clark bring you more than 19 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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[ledford@comcast.net](mailto:ledford@comcast.net)  
[dickclark@comcast.net](mailto:dickclark@comcast.net)

### Household Hints—Bananas

from Nancy Gordon

Never put your banana in the refrigerator!

Bananas contain three natural sugars - sucrose, fructose and glucose combined with fiber, giving an instant and substantial boost of energy.

Two bananas provide enough energy for a strenuous 90-minute workout.

Many people suffering from depression felt better after eating a banana.

Bananas contain tryptophan, a protein the body converts to serotonin, which relaxes, improves mood and generally makes you feel happier.

The vitamin B6 in bananas regulates blood glucose levels, affecting mood.

High in iron, bananas can stimulate the production of hemoglobin in the blood and so helps in cases of anemia.

High in potassium yet low in salt, it's perfect to beat blood pressure.

Eat bananas at breakfast, break, and lunch in a bid to boost brain power.

Including bananas in the diet can help restore normal bowel action.

One of the quickest ways of curing a hangover is to make a banana milkshake sweetened with honey. The banana calms the stomach and, with the help of the honey, builds up depleted blood sugar levels, while the milk soothes and re-hydrates your system.

Bananas have a natural antacid effect in the body, so if you suffer from heartburn, try eating a banana for soothing relief.

Snacking on bananas between meals helps to keep blood sugar levels up and avoid morning sickness

Before reaching for the insect bite cream, try rubbing the affected area with the inside of a banana skin. Many people find it amazingly successful at reducing swelling and irritation.

Bananas are high in B vitamins that help calm the nervous system.

To avoid panic-induced food cravings, control your blood sugar levels by snacking on high carbohydrate foods like bananas every two hours to keep levels steady.

Many other cultures see bananas as a "cooling" fruit that can lower both the physical and emotional temperature of expectant mothers.

Bananas can help SAD (Seasonal Affective Disorder) sufferers because they contain the natural mood enhancer tryptophan.

Bananas can also help people trying to give up smoking. The B6, B12 they contain, as well as the potassium and magnesium found in them, help the body recover from the effects of nicotine withdrawal.

Potassium is a vital mineral, which helps normalize the heartbeat, sends oxygen to the brain and regulates your body's water balance.. When we are stressed, our metabolic rate rises, thereby reducing our potassium levels.

These can be rebalanced with the help of a high-potassium banana snack. Eating bananas as part of a regular diet can cut the risk of death by strokes by as much as 40%!

Those keen on natural alternatives swear that if you want to kill off a wart, take a piece of banana skin and place it on the wart, with the yellow side out. Carefully hold the skin in place with a plaster or surgical tape!

When you compare it to an apple, the banana has four times the protein, twice the carbohydrate, three times the phosphorus, five times the vitamin A and iron, and twice the other vitamins and minerals. It is also rich in potassium and is one of the best value foods around.

### Brilliant Household Tip-

from Carol Reed

Always keep several get well cards on the mantle. If unexpected guests arrive, they'll think you've been sick and unable to clean house.

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