

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



1849 N Kolb Rd, suite 101  
Tucson, AZ 85715

Created especially for

## OUR FRIENDS

By

[Cheryl Ledford](#)

[Dick Clark](#)

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ABR, GRI, CLHMS,  
New Home Specialist, RCC,  
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ABR, Associate Broker,  
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It's a girl!

[Cheryl Ledford](#)  
520-529-5123

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### April Featured Properties



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

Rustic charm with 4spacious BRs/3BAs in quiet, secluded area on 1.5 hilltop acres w/great views! Huge GQ w/sep entry. Saltillo tile and carpet floors. Private pool area, 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. UofA bike path, shopping, bus lines close. HOA incl water & all facilities. \$95,000.

Turn Key! Delightful 2BR/2BA in Rancho Sahuarita Active Adult Community. Nice upgrades, Corian counters, black appliances. Completely furnished including ref, W/D, & housekeeping pkg! \$139,900.



Dist 16! 4BR/3BA, 16" tile, new carpet, remodeled Gourmet Kit w/new cherry cabs, granite counters, SS appliances, breakfast bar & nook, screened AZ room, lush, private backyard. \$355,000.

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](#)

### Keller Williams Southern Arizona

... and Cheryl and Dick proudly welcome [Karen Clark](#) to The Ledford, Clark, and Clark Team. Karen hails from Indiana and ended up in Tucson largely due to husband Brad's Army career. Karen has resided in Tucson more than 10 years. Her people skills, computer expertise, and office management experience make her an excellent addition to this "Real Estate Problem-Solving" Team. Give Karen a call with all your real estate needs!

### Rural Development Guaranteed Housing

There is money available for low-moderate income homebuyers! Supplement bill HR 5017 Rural Housing Preservation and Stabilization Act of 2010 recently passed the House! The majority of the House (85%), voted in favor of HR 5017. Once the bill passes the Senate and is signed into law by the president, there will be an additional \$30 billion in funding available for Rural Development.

First time homebuyer with low to moderate income who are ready to buy a home but don't have a down payment, may receive help from Rural Development. USDA Rural Development can extend up to 102% financing to rural individuals and families. Rural means open country & places with a population of 10,000 or less. There are many advantages to USDA Rural Loans:

- No down payment is required and flexible (non-traditional) credit score history is acceptable.
- No maximum purchase price limit.
- No limit on gift, grant or bond funds, seller concessions allowed.
- Competitive guaranteed 30-year fixed rates are available.

To be eligible, applicants must have household income not exceeding the adjustable income limit for the area and within Rural Development guidelines for the number of individuals occupying the home. A family's income includes the total gross income of the applicant, co-applicant and any other adults in the household. Additional eligibility criteria include:

- Occupy the property as your primary residence.
- Do not own an adequate home.
- Be a U.S. citizen, a U.S. non-citizen national or "qualified alien".
- Provide stable and dependable income for repayment ability.
- Have credit history indicating a willingness to meet obligations.

Borrowers can work with approved local real estate professionals like Cheryl Ledford (520-529-5123), Dick Clark (520-529-5120), or Karen Clark (520-529-5109) of Keller Williams So. AZ.

Von Clarke, People's Mortgage, 520-269-8885

### Let's Save a Tree!

Every month more excited readers join us receiving the newsletter via email. This will "save a tree" and reduce our print costs. To have the newsletter sent to you, your family and friends... 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).

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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, Some Business Opportunities, Motorcycles, Spas, Travel, Painters, Photographers, Great Restaurants, & More.*

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#### Recipe Corner:

*Recipes from Friends*

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#### Household Hints

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*New Uses for the Microwave*

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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 Tips:** Never leave clues that you are away on a trip. Have a trusted neighbor collect mail and newspapers so delivered items do not accumulate, and park in your driveway to make it appear that you are present.

# The Sharing Space

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

**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 to buy food for shelter pets** will be available at the post office and on line. This is a project of HALO and 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](http://stampstotherescue.com). -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).

**O'Acres Casinos To Go.** Fundraisers, Company and Parties. Call Astrid 520-461-1175. -Laura

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

**2006 Honda Motorcycle Model CBR600F46 for Sale** \$6,500 call 794-1823.

**Roommate/House Guest Wanted.** Beautiful NE foothills area. All utilities including, 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 years mortgage experience. Call Pam at 520-917-6728 or email: [pamb@vwestcu.org](mailto:pamb@vwestcu.org) for any mortgage needs.

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

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

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

**Elna 4 Thread Serger sewing machine.** Accessories included. \$300. Excellent condition. **Software designing programs for Pfaff embroidery machines.** Designer Plus, 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.

**Manicures and Acrylics,** experienced. 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. Recommended by Ric

**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, 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 Sunstreet Mortgage** for great service, good rates, personal attention. 520-777-6134. Recommended by Jolene.

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

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

**Purchase or refinance a home?** Call Laura Galloway, 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 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. **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.

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 fks/d full amenities, nearbeach. 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.

**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).

**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, a face-lift. Call Jullia Thorson at **Comfort Zones,** 520-906-5056, [comfortzones@cox.net](mailto:comfortzones@cox.net). Affordable.

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

**Look beautiful, all natural** make up from Sweden. No harsh chemicals! If YOU want to be beautiful, call Jane, **Arbonne Beauty Consultant** @ 520-529-0221.

**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

**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.

**Family portraits, graduation, wedding, etc.** Photo By Jen, call Jen Ryder @ 990-8701, [www.photobyjen.com](http://www.photobyjen.com). References available.

**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, at **Keller Williams So AZ,** 1849 N Kolb Rd, suite 101.



**Ginza Sushi,** 5425 N Kolb Rd, 520-529-8877. "Best sushi!" Winnie

**Trattoria Pina** 5541 N Swan Rd, 520-577-6992. "Great lunch! Loved the pasta special. Pollo di Nonna is wonderful! Joan and Lee

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.



<b>Vinaigrette</b> Mix well: 1/3 cup olive oil      1/2 cup Balsamic vinegar	<b>Courtesy of Marge Campbell, Tucson, AZ</b> 1/3-1/2 cup red wine vinegar	<b>oregano, pepper, garlic salt to taste</b>	<b>serves 6 - 8</b>	*
<b>Cucumber Tomato Salad</b> Chop these vegetables into small cubes: 1 large cucumber, peeled and seeded; 1 small tomato, seeded; 1/2 green onion, sliced; 1/2 small red onion. Whisk together: 1/3 cup olive oil; 3 TBSP sugar; 3 TBSP red wine vinegar; 3/4 tsp salt; 1/8 tsp pepper. Toss with vegetables, serve cold.	<b>Courtesy of Carol Reed, Tucson, AZ</b>		<b>serves 2-4</b>	*
<b>Taco Salad</b> 1 lb ground beef or turkey chopped onion	1 pkg taco seasoning sour cream	1 can black beans, drained guacamole	chopped lettuce shredded sharp cheddar cheese	Fritos salsa
Make taco meat per seasoning package directions. Add black beans last 5 minutes. Stack salad on individual plates: lettuce, Fritos, meat, and toppings. *				
<b>Diane's No Oil Black Bean Salad</b> 2 cans Kernel Corn 4 limes      2 lemons	2 cans Black Beans salt and pepper	4 tomatoes, chopped cayenne pepper	1 bunch cilantro, chopped cumin	1 bunch green onions, chopped green Tabasco
Drain corn and beans. Combine vegetables in large bowl, add lemon and lime juices. Add spices to taste. Cover and refrigerate. *				
<b>Apple and Cabbage Slaw</b> 1/3 cup mayonnaise 4 cups shredded cabbage 1/2 cup green or red seedless grapes, halved	2 TBSP cider vinegar 2 medium tart red and/or green apples, cored and chopped	2 TBSP sugar 1/4 cup chopped onion	2 tsp coarse-grain brown mustard 3 large whole dill pickles, chopped (1 cup)	1/2 tsp salt 1/4 tsp pepper
Stir together mayonnaise, vinegar, sugar, mustard, salt, and pepper. In large bowl, combine cabbage, apples, pickles, grapes, and onion. Add mayonnaise mixture and toss to coat. Cover and chill for 2 hours. Stir and serve. *				
<b>Crab Dip</b> 1 can crab Mix together and chill. Serve on Triscuit crackers.	1 cup sharp cheddar cheese	1/2 cup real mayonnaise	6-8 green onions, chopped	<b>serves 6-8</b> dash garlic powder
* Courtesy of Heather Chumbler Tucson, AZ				
<b>Apple, Celery, and Walnut Salad</b> 2 Fuji apples, diced 1/3 cup golden raisins	juice of 1/2 lemon 1/4 cup mayonnaise	2 stalks celery, diced 1/4 cup sour cream or yogurt	1/2 cup coarsely chopped walnuts salt and pepper to taste	<b>serves 8</b>
In medium bowl, toss apples with lemon juice. Add celery, walnuts, and raisins. Combine mayo and sour cream and fold into apple mixture. Season to taste with salt and pepper. *				
<b>Apple, Pear, Pecan, and Feta Salad</b> 3 TBSP extra virgin olive oil salt and pepper	2 TBSP red wine vinegar 6 cups baby mixed greens	2 TBSP orange juice 1 apple pear, halved, cored, and thinly sliced	3 TBSP pecan halves, finely chopped 1/3 cup dried cranberries	3 TBSP honey 1/3 cup feta cheese
Combine olive oil, vinegar, orange juice, pecans, honey, salt and pepper in salad bowl. Mix well. Add greens and toss to coat. Divide equally among four plates. Top each salad with apple pear slices and sprinkle with cranberries and feta. *				
<b>Coconut Mounds</b> Combine: 3/4 c. prepared instant mashed potatoes, mixed per package directions; 1 lb powdered sugar; 1 package Coconut, unsweetened; 1/2 tsp. almond extract, optional. Mixture will be stiff. Shape into 3/4" balls or squares. In double boiler melt: 12 oz dark chocolate Chips; 2 oz. semisweet chocolate squares; 1 oz paraffin wax. Dip balls in chocolate. Dry on cookie sheet or waxed paper Add an almond on top if desired.	<b>Courtesy of Kathy Nichol's Mom, Ortonville, Michigan</b>		<b>serves many</b>	*
<b>Macintosh Applesauce</b> 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.	<b>Courtesy of Evelyn Jones, Manassas, VA</b>		<b>serves 2-4</b>	*
<b>Misplaced a newsletter?</b> All your favorite recipes, household hints, and The Sharing Space can be found at <a href="http://www.tucsonrelocation.net">www.tucsonrelocation.net</a> - Newsletter Library.				



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



Below are some highlights from the March Statistics provided by Dan Santa Maria, 2010 Multiple Listing Service President:

- Monthly Sales Volume is up 62.36% over February and up 25.40% over March 2009.
- Total Unit Sales is up 57.76% over February and up 25.38% over March 2009.
- New Listings up 9.51% over February and up 15.84% over March 2009.
- Pending Contracts increased 9.32% over February and Increased 28.23% over March 2009.
- Active listings increased 0.89% over February and decreased 8.31% over March 2009.

As sales increase and inventory decreases, we are optimistic that we are "turning the corner" on the down market.

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

Cheryl Ledford, Dick Clark, and Karen Clark bring you more than 19 years of combined Real Estate experience and expertise. The Ledford, Clark, and Clark Team is among top Residential Sales Associates in Tucson and the surrounding area. Cheryl, Dick, and Karen 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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Tucson, AZ  
Permit No. 469



## OUR FRIENDS

Cheryl: 520-529-5123  
Dick: 520-529-5120  
Karen: 520-529-5109  
[www.tucsonrelocation.net](http://www.tucsonrelocation.net)

To addressee or current resident

### Household Hints—10 Uses for plastic bags:

As Knee Pads tied around each knee to kneel in the garden or on the street to change a tire.

As Hand Protectors use bags as gloves to handle what's messy (chicken carcasses or the little "presents" the dog leaves in the yard) and turn them inside for easy disposal.

As Paintbrush Preservers to keep brushes and rollers from drying out. Place them in bags and tie them or wrap them with rubber bands to keep out air. The tools will stay moist and protected for a day or so.

As Makeshift Rain Hats if you're caught in a downpour.

As Kitchen-Cleanup Aids. For easy cleanup, instead of peeling fruits and vegetables over a cutting board or into the sink, do it over a plastic bag and flip the peelings into the garbage.

As Wrapping Paper, use different colored bags without writing. Triple-bag the gift, then tie all three sets of handles into a knot. Cut the tops of the loops and fan out the pieces to make a plume.

As Wet Umbrella Holders::To avoid dripping water all over your house, pop your wet umbrella into a bag.

As Shoe Protectors, tie bags over your shoes to keep from tracking mud into the house, or protect slippers from dirt, snow, or rain.

To keep the cookbook clean while cooking, wrap a bag around everything but the page you're using.

As Planter Fillers. Crumple bags to fill the bottom of a large pot that's too deep for your plant (but be sure not to cover the drainage hole, if it has one).

As freezer bags. Use several plastic newspaper bags to keep foods from exposure and freezer burn.

<http://www.realsimple.com>

### Household Hints—New Uses for the Microwave

To disinfect kitchen sponges, soak the kitchen sponge in water spiked with white vinegar or lemon juice, then heat it on high for 1 minute.

Use the microwave for any recipe that calls for braising, poaching, or steaming. Just subtract about three-quarters of the cooking time. Remember to stir liquids often to redistribute the heat, and always take the food out a minute or two before it's completely done, since it will continue to cook.

To Disinfect Plastic Cutting Boards, wash the board well, rub it with the cut side of a lemon, then heat for 1 minute.

To cook the average russet in about 4 minutes. Prick the potatoes all over with a fork and cook for 2 minutes. Turn them over and cook for 2 to 3 minutes longer. For mashed potatoes, be sure to heat the milk in the microwave before adding it. (Cold milk makes cold mashed potatoes.)

To soften brown sugar, keep it in its plastic packaging, add a few drops of water, and heat on medium for 10 to 20 seconds.

To de-crystallize Honey that has solidified, uncover the jar and heat on medium power for 30 seconds to 1 minute.

To Cook Vegetables, place them in one layer (if possible) on a dish, cover tightly with plastic, and cook on high. The timing will vary, but check tender items, such as spinach, mushrooms, and snow peas, after 30 seconds, and crunchy ones, like carrots, after 4 minutes.

A lemon or lime taken straight from the refrigerator is harder to juice than one left at room temperature or warmed slightly. To get the most juice, microwave citrus fruits for 20 seconds before squeezing.

To toast Nuts, Bread Crumbs, and Coconut spread them out on a plate and heat on high for 2 to 3 minutes, stirring every minute. They will continue to toast for about a minute after removal.

<http://www.realsimple.com>

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