



Real Estate Matters

June

Marinated Flank Steak

- 1/2 cup vegetable oil
 - 1/3 cup soy sauce
 - 1/4 cup red wine vinegar
 - 2 tbs fresh lemon juice
 - 1 1/2 tbs Worcestershire sauce
 - 1 tbs Dijon mustard
 - 2 cloves garlic, minced
 - 1/2 tsp ground black pepper
 - 1 1/2 pounds flank steak
1. In a medium bowl, mix the oil, soy sauce, vinegar, lemon juice, Worcestershire sauce, mustard, garlic and ground black pepper. Place meat in a shallow glass dish. Pour marinade over the steak, turning meat to coat. Cover and refrigerate for 6 hours.
 2. Preheat grill for medium-high heat.
 3. Oil the grill grate. Place steaks on the grill and discard the leftover marinade. Grill meat for 5 minutes per side, or to desired doneness.

How to stage your home

In a buyer's market, sellers need every advantage they can get. Home staging is an excellent way to highlight your property's strengths. Use the following home staging tips to make a great first impression.

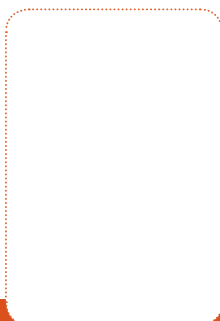


Make the buyer imagine themselves in your home by:

- removing family photos, kids' toys, toiletries, etc.;
- painting in neutral colors so the buyer can imagine putting their own color palettes on the walls; and
- removing excess furniture and clutter — too much furniture makes the home feel and appear small.

Buyers are looking for the most amount of house for the least amount of money. To give the impression the property is upscale and luxurious:

- clean every inch of the house like thousands of dollars depend on it;
- replace outdated fixtures such as cabinet hardware, ceiling fans or old faucets;
- improve the lighting in your house with energy-efficient bulbs for a warm and inviting atmosphere;
- complete any unfinished projects — a house with a to-do-list is a quick turn-off for buyers;
- purchase slip covers, bed covers and color-coordinated towels to dress up your existing furnishings; and
- decorate with fresh flowers and candles — the smell of a home during an open house is almost as important as the way it looks.





Before you buy

Are you thinking about buying a house? Consider these tips for getting ready to buy:

- **Save for a down payment.** Plan on providing at least 3% of the purchase price as a down payment. If you don't have that amount saved up yet, work on the rest of these steps while you save.
- **Review your credit history.** Is it good? The better the credit history (and the bigger your down payment) the more desirable your loan terms and interest rate will be.
- **Improve your credit.** The simplest way to improve your credit is to pay your bills on time. If you tend to be forgetful or too busy when the first of the month rolls around, consider setting up automatic monthly payments for some accounts.
- **Don't purchase any big-ticket items on credit within six months of when you plan on applying for a mortgage.** This includes vehicles, furniture or even a vacation. These personal loans increase your debt-to-income ratio which in turn will decrease your borrowing power and your purchasing power.
- **Shop around for a home loan now, before you begin to shop for a home.** Don't quit shopping until you've spoken with at least three institutional lenders. Comparing lender commitments exposes big differences in loan terms and costs.
- **Get a written preapproval for the maximum 30-year fixed-rate mortgage you qualify to receive.** A preapproval letter sets you above other buyers in a competitive market. It tells sellers you mean business, and you have the money to back up your offer.
- **Find a real estate agent you are comfortable with.** Buying a home is a huge deal. Selection is about when, where and what price, and includes a big financial commitment. You need an expert at your side to guide you through the process and help you make intelligent decisions.

Your June Maintenance Tip

California is one hot and sunny state — investing in an underground irrigation system is a great way to benefit your lawn. Follow these tips to ensure maximum water and money savings:

1. Set a plan by making a diagram of your yard and identifying key locations for a sprinkler system.
2. Irrigation systems can be specialized to suit the needs of your lawn, so consider the type of grass and shrubbery you have. A drip system may be a better watering method for some plants than a sprinkler system.
3. Water wisely and make sure there are no obstacles blocking the water's path. Also avoid overshooting a sprinkler to prevent it from watering the sidewalk.
4. Call 811 a few days before your irrigation installation to have someone assist you in locating the utilities sitting underneath your lawn. Better safe than sorry!
5. Keep an eye out for signs your irrigation system isn't working right, like dying grass or puddles of water. You may have a leaky valve, head or pipe.
6. Ensure the pressure is just right to avoid bursting pipes or sprinkler heads that don't pop up properly.