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News ON THE HOUSE OCTOBER

Be sure to talk to your real estate professional
 on how you can protect your home & budget with First American



Being Trueful and Honest with You...



Halloween Month!

I hope you enjoy this month's newsletter which is full of tips and ideas for you as a homeowner.

As an experienced real estate professional, I have an in-depth understanding of my clients' needs and challenges. I want you to know that my experience is at your disposal, so please feel free to call me for any of your real estate and/or home warranty needs.

First Time Home Buyers: The Housing Market's Key Players

First-time homebuyers, more than any other demographic, stand to benefit the most in today's real estate market.

In fact, a recent survey commissioned by Move.com reveals that 23% of adults plan to purchase a home in the next five years and that more than half of them (53.5%) will be first-time homebuyers.

Consider that every time a renter buys a home, they make possible a chain reaction of transactions worth many times more than the actual value of the home they purchase. Because first-time homebuyers aren't selling properties, they don't put new homes on the market when they buy. As a result, first-time homebuyers reduce real estate inventories and allow existing owners to trade-up or relocate.

The growing number of first-time homebuyers suggests that conditions are finally attracting buyers back despite the critical picture in the overall economy.

In the past, high prices and large down payments made buying a home for the first-time difficult. The right mix of attractive listing prices, tax credits, improved financing

and a wide choice of properties seems to be attracting the first-time buyer.

For first-time homebuyers looking to be players in today's real estate market, Move.com offers the following tips:

Research Your Market. All real estate is localized and the key to a successful purchase is to know the market.

In fact, the real estate market is so localized that prices among similar homes vary greatly even between neighboring towns.

Make a list of what you want. Let your realtor know your criteria in order to find homes that meet your needs.

Get pre-approved. Although not a final loan commitment, a pre-approval letter can be shown to listing

brokers when you are bidding on a home. It demonstrates your financial strength and shows that you have the ability to go through with a purchase.

Make a decision. Once you find the best home that fits your needs, take action. Homebuyers often hesitate, and this could mean you miss the best home that meets your needs. If you have chosen a good mortgage broker and a sharp realtor, you should have the facts to make the right decision.



DID YOU KNOW...

Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.



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 Home Buyers Protection
 Corporation



Tips for Toilet Shopping

Americans will spend, on average, seven years of their lives in the bathroom. That's way too much time to be dealing with a plunger.

Here's how to find the finest in flushers:

Check the test scores. The Maximum Performance (MaP) Test is an independent report that tests how many grams of solids can be cleanly eliminated on a single flush. Independent flush test results are available from consumer ratings magazines.

Look for the widest trapway. Most toilets have a two-inch wide waterway snaking out the back of the bowl. The narrow trapway enhances the strength of the siphon, which is the pull-action that draws waste and water out of the bowl. While the difference between a two-inch and a two-and-three-eighths-inch trapway doesn't sound like much, the additional width can handle 70% more mass.

Seek out power from above. Today's top flushers harness bowl-cleaning energy when the water enters the bowl, not as it exits through the trapway.

Give peace and quiet a chance. Pressure-assisted toilets prevent clogging, but flush loudly. Gravity-fed toilets have a quieter flush, and the top performers are actually the quietest. The re-engineered waterways reduce water turbulence.

Look for fully-glazed waterways, because the porcelain glaze impedes sticking. Double-glazing that incorporates anti-microbial elements provides nano-level smoothness, and the added benefit of inhibiting stains and odors.

High-performance toilets are available from lower price points on up to high fashion styles, so there's no reason not to toss your plunger. After all, it's seven years.

Save Time and Money Buying Your Next Refrigerator

Nearly everyone is more cautious with money these days, so major purchases are approached with additional consideration and planning. However, a refrigerator's reliability, energy efficiency, usable features and ability to store more-affordable bulk foods are also important factors and can offset the initial cost.

Here are some tips and guidelines that will help even the most discerning and energy-minded shoppers navigate the showroom floor and identify a reliable refrigerator that will meet their needs.

Compare capacity and storage. More shelves and bins have a greater surface area, which creates more space for fresh and frozen food deals bought in bulk. Consider a model that will not only fit everything, but will also provide easy access to the most-used items.

Look for the ENERGY STAR® label. The refrigerator consumes more energy than any other kitchen appliance. According to ENERGY STAR®, replacing a model from the 1980s with an ENERGY STAR-qualified model will offer a savings of \$100 per year on utility bills, or \$200 per year if the model is from the 1970s. Features such as a door alarm, power outage indicator, airtight door seals and easy-to-use temperature controls will help maintain a constant temperature and contribute to the efficiency rating.

Consider the usability of add-on features to save time and money. A removable ice bucket, and filtered ice and water dispensers can help save money and the environment by eliminating plastic water bottles.

Examine the hardware. How durable the handles are and how strong the hinges are will directly impact the life of the refrigerator. Open and close the door and drawers to test their strength, and look for heavy-duty stainless steel handles that will remain secure even in the most active households.



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During this season of festive treats, why not take a holiday from the typical buttered-down desserts? Now you can whip up sweet favorites for your family and guests that are full of rich flavor with less saturated fat.

Fudgy Brownie Torte

16 servings

Prep Time: 10 minutes, Cook Time: 25 minutes, Chill Time: 1 hour

1/2 cup plus 2 teaspoon I Can't Believe It's Not Butter! Cooking & Baking Sticks

1 1/2 cups semi-sweet chocolate chips, divided

2 tablespoons unsweetened cocoa powder

1 cup sugar

2 large eggs, slightly beaten

1 teaspoon vanilla extract

Make Your Holiday Desserts Better Than Ever



1/4 teaspoon salt

1 cup all-purpose flour

1/4 cup heavy or whipping cream

Preheat oven to 350 degrees Fahrenheit. Spray 9-inch round cake pan with nonstick cooking spray, then line bottom with waxed paper and spray again; set aside.

Melt 1/2 cup I Can't Believe It's Not Butter! Cooking & Baking Sticks, 1 cup chocolate chips and the cocoa in 3-quart saucepan over low heat, stirring occasionally. Remove from heat, then stir in sugar, eggs, vanilla and salt. Stir in flour just until blended. Spread into prepared pan.

Bake 25 minutes or until toothpick inserted in center comes out almost clean. Cool 15 minutes on wire rack. Remove from pan and cool completely.

Meanwhile, bring cream just to the boiling point in 1-quart saucepan. Remove from heat, then stir in remaining 1/2 cup chocolate chips and 2 teaspoons Cooking & Baking Stick until melted. Let cool to thicken, stirring occasionally.

Place rack with cake on waxed paper, then spread chocolate mixture on cake. Refrigerate until firm, about 1 hour. Garnish, if desired, with raspberries.