



Lucy's News

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"I open doors for you"

Would you like to receive new listings, as they hit the market? Just let me know-I will set you up through my MLS service

What is the difference between "short sale" and "REO" properties?

Why is one more than likely a waste of time-while the other is probably a great buy for you, your friends, your kids?

Have you asked yourself if the people who bought in

1964, early 70's, 1980, 1986, late 90's-regret buying a home then?

As always-

I would be happy to

answer any of your

real estate questions-

for a no pressure chat

about your options-please

call me today.

- Fall is traditionally a very busy time in real estate.*
- Please remember to look at your local market-not the national real estate news. We are busy selling homes.*
- California led the country in the downward push on home values and the slow down in the number of sales.*
- California is leading the charge back! Sales have picked up dramatically in the last few months.*
- We have our share of REO'S (foreclosed homes being sold by banks)-they are however-selling quickly and often with multiple offers (as well as selling over the list price).*
- They are priced well below what they sold for 2-3 years ago-so even if they sell over their list price-they are a great deal!*
- This is the time to buy-while the prices are still low.*
- You need an experienced agent. I have been in business for over 28 years and I have been through every kind of market.*
- Real estate is a huge investment-choose your agent wisely.*
- I know how to make your offer be the one that WINS!*
- Please call me today for excellent real estate service.*



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Lucy's heirloom tomato appetizer

Ingredients



multiple color heirloom tomatoes-green, yellow, large funny shaped red ones too!

avocado, Maui onions (if you cannot get Maui onions use another sweet onion), balsamic vinegar, Italian seasoning, olive oil, maybe a little garlic and onion powder (not salt)

cut tomatoes into slices, then quarter them, arrange on platter-I like to use a white platter-it shows off the colors of the ingredients

cut onions in bite sizes and sprinkle around on top of tomatoes

slice avocado and arrange on top

sprinkle seasoning, olive oil and vinegar (serve with little white plates and forks) ENJOY!



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Don't forget the possible tax advantages of home ownership

I am not a tax accountant-so please be sure to ask your tax accountant...but here are a few that might work & perhaps provide another excellent reason for you to buy a home-if you do not yet own one

***Deduct the points from your new mortgage
Property Tax***

***Prepayment penalty-if there was an existing mortgage that you paid off in a re-finance
Interest you pay each month (which is usually most of your payment)***



Have you thought about planning a trip to see fall leaves this year? Or perhaps pick apples in Sebastopol?

Please disregard this notice if your home is currently listed with another agent. It is not my intention to solicit the offerings of other agents.