



News You Can Use

Brought to you by your friends at RABA REALTY
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HOW TO SELL YOUR HOUSE... EVEN IN TODAY'S MARKET

Falling home prices, slow housing starts, rising unemployment...with so much bad economic news it might seem futile to place your home on the market.

Don't despair. Despite the current financial crisis, there is good news for sellers: buyers are still interested in homes that are priced right.

Learn how to sell your home even in a bad economy with these quick tips:

PRIORITIZE

During tough economic times buyers seek shelter, safety and security above luxury. Make sure the marketing materials relate the same information.

PRICE IT RIGHT

Without exception one of the most important aspects of selling a home is to price it right but pricing is only part of the equation. Consider holding a note, accepting a partial trade as down payment or using other creative methods to make the deal work.

ADD BLING TO BRING IN THE BUCKS

It doesn't cost a lot to make your home look its best. Consider painting in the new colors for 2009, clearing away the clutter and investing in some strategically placed landscaping to refresh the look of your home and attract attention both online and in person. Remember, first impressions matter the most when trying to sell a home in a bad economy.



Today's housing market is a tough one but great deals can be found.

In fact, if you are in a position to purchase a home, now may be the best time to do so. Many homes are selling well below their asking price and mortgage rates are at all time low.

If you would like to see what is being offered in your area of interest just give me a call at **210-383-7222**.

As always, thanks for your referrals and business!

Easy Ways to Make Spring Cleaning Painless

If spring cleaning isn't your idea of family fun, don't distress: these fast fixes will have your home looking its best with plenty of time to spare.

Recycle

Every home has those little corners or cupboards filled with unwanted gifts, outgrown clothing or worn-out toys that take up space. Collect everything that hasn't been used in the past year and then either donate it or advertise it on a local recycling group for pickup. It's a great way to make someone's day brighter while clearing the clutter.

Maintenance

Now is the time to perform those small repairs and other routine maintenance tasks before they become major annoyances. Replace bulbs and batteries in hard-to-reach fixtures and fire alarms, repair leaking faucets and replace filters for the furnace, then tackle the yard. Hire a handyman for anything outside your ordinary skill set. You will be surprised to find how much better your home feels to you without the minor annoyances.

APARTMENT LOCATING

With access to a computerized database with thousands of units we keep track of the latest rents, move in specials and amenities, which can save you Time and Money!!! Some specials include first month free, \$100 total move in, no deposit and much more! Let us know your specific needs and criteria and we will immediately start the search for your perfect apartment!

How to Avoid Foreclosure Purchase Pitfalls

One way to save big when buying real estate is to find a foreclosed property. Unfortunately, when it comes to foreclosures, what you don't know could hurt your pocketbook. Learn how to save and find the best foreclosure deals by avoiding these pitfalls.

Hidden Defects

Most foreclosures are sold on an "as-is" basis, so it is important to have a comprehensive inspection. Although the lender is obligated to notify prospective buyers of known defects, it isn't unusual to encounter unknown problems after closing. Protect yourself by having an inspection performed on all major systems including the electrical, plumbing and HVAC, as well as the structural integrity.

Code and Zoning Violations

Verify that all work performed on a foreclosed property had proper permits in place; not only will it reduce the risk of expensive repairs

or building code modifications, but it ensure that the home meets minimum safety standards.

Taxes and Insurance

Don't assume that you will automatically save a bundle on property taxes when purchasing a foreclosed home; remember, property taxes are typically based upon prior sales data, so they lag behind what is taking place in the market. Also, buyers are typically required to petition for homestead exemption and a variance or adjustment which can take time. It's also wise to obtain at least three insurance quotes prior to placing an offer for a foreclosed property; prior claims that show up on the C.L.U.E. report may increase insurance rates for years to come.

Purchase Title Insurance

Sloppy lending standards and improper paperwork have resulted in a wide variety of irregularities in recording and transfers. Remember,

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Please call 210-383-7222 if you would like to be removed from our mailing list.

THANKS FOR ALL YOUR REFERRALS!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive. So thanks for continuing to pass this newsletter around to people you care about.

RECIPE OF THE MONTH

Macaroni & 4 Cheeses

Ingredients

- Cooking spray
- 1 pound elbow macaroni
- 2 (10-ounce) packages frozen pureed winter squash
- 2 cups 1 percent lowfat milk
- 4 ounces extra-sharp Cheddar, grated (about 1 1/3 cups)
- 2 ounces Monterey Jack cheese, grated (about 2/3 cup)
- 1/2 cup part-skim ricotta cheese
- 1 teaspoon salt
- 1 teaspoon powdered mustard
- 1/8 teaspoon cayenne pepper
- 2 tablespoons grated Parmesan
- 2 tablespoons unseasoned bread crumbs
- 1 teaspoon olive oil

Directions

Preheat the oven to 375 degrees F. Coat a 9 by 13-inch baking pan with cooking spray.

Bring a large pot of water to a boil. Add the macaroni and cook until tender but firm, about 5 to 8 minutes. Drain and transfer to a large bowl.

Meanwhile, place the frozen squash and milk into a large saucepan and cook over a low heat, stirring occasionally and breaking up the squash with a spoon until defrosted. Turn the heat up to medium and cook until the mixture is almost simmering, stirring occasionally. Remove the pan from heat and stir in the Cheddar, Jack cheese, ricotta cheese, salt, mustard and cayenne pepper. Pour cheese mixture over the macaroni and stir to combine. Transfer the macaroni and cheese to the baking dish.

Combine bread crumbs, Parmesan and oil in a small bowl. Sprinkle over the top of the macaroni and cheese. Bake for 20 minutes. Then broil for 3 minutes so the top is crisp and nicely browned.

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