



FIRSTTEAM REAL ESTATE®

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CALENDAR OF EVENTS

- MARCH 2ND: READ ACROSS AMERICA DAY
- MARCH 6TH – EMPLOYEE APPRECIATION DAY
- MARCH 8TH: DAYLIGHT SAVINGS TIME
- MARCH 8TH: INTN. WOMEN'S DAY
- MARCH 12TH: WORLD KIDNEY DAY
- MARCH 14TH: II (PI) DAY
- MARCH 17TH: ST. PATRICK'S DAY
- MARCH 20TH: SPRING BEGINS
- MARCH 29TH: PALM SUNDAY
- MARCH 30TH: NATIONAL DOCTORS DAY



ORANGE COUNTY HOUSING REPORT: 5, 4, 3, 2, 1...

The housing market has shifted with an unexpected, sudden jump in demand.

DEMAND: In the past month, demand has increased by 64%.

After the first month of 2015, it certainly looked as if this year was going to be a mirror image of 2014. In terms of demand, the number of new pending sales over the prior month, year over year was nearly identical. But, in the first two weeks of February, the market shifted and is now doing its own thing.

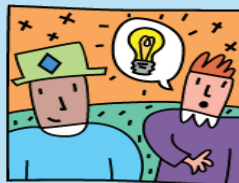
Demand ignited and increased by 566 pending sales in the past two weeks and now totals 2,619. It did not reach those levels last year until April. The two week surge was the largest increase since February 2012. Last year at this time demand was at 2,381 pending sales, 9% fewer than today. As a result of the rapid increase in demand, the expected market time dropped to 62 days from 78 just two weeks ago, pushing housing deeper into a seller's market.

Something just changed in the market that has sparked demand. It's not values; homes have not all of a sudden gotten a lot cheaper. On the contrary, homes are a bit more than they were a year ago. Is it the gigantic savings at the gas pump? Yes, gas prices have dropped substantially, but those savings have not resulted in anybody stock piling enough money for a down payment on a home. Low gas prices have helped boost consumer confidence, but will not prop up the residential resale market in an area where the median sales price is nearly \$600,000. The big difference in today's market is cheaper money in the form of low interest rates.

Low interest rates are fueling housing demand and, as a direct result, the Orange County housing

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SPRING CLEANING SHORTCUTS



Sticky Residue?

Remove sticky residue/ glue with one of these: mayonnaise, peanut butter, nail polish remover, "Goo Gone", or any oil.

Dusting?

Reach those hard to get corners, doorjamb, etc. with a dry paintbrush.

Smelly Shoes?

Try putting some tea leaves into a pair of stockings and stuff each into a shoe. Leave for a day or two and the smell vanishes.

Stubborn Bathtub Stains?

Try placing a mixture of cream of tartar and hydrogen peroxide on the stain. By the time the paste dries, the stain should be gone.

Heel Marks?

Erasers will remove black heel marks on floors and artgum erasers will clean bone colored shoes.

REAL ESTATE CORNER

5 Things You Need To Know Before Buying A Home



An Important Guide To Your Home Buying Adventure...

Get this FREE report and discover...

- The unforeseen costs that even the most well prepared buyer may have to deal with
- What the banks look at before they will give you a loan.
- A quick and accurate calculation to determine what you can REALLY afford.
- What to do if you can't afford to put 20% down on a home loan.
- How to be sure the house you're buying is ready to be sold.

Are you planning on buying a home? Then you

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market has blasted off. Today's rates are a half a point cheaper than a year ago. For a jumbo conforming loan, loans between \$417,001 and 625,500, rates are at 4% versus 4.5% a year ago. For the median priced home in December, \$591,000, and a 20% down payment, a buyer is looking at a monthly mortgage of \$2,257 at today's rate, versus \$2,396 at 4.5%. That's a savings of \$139 per month, nearly \$1,700 per year, or \$50,000 over the 30-year term.

Buyers are making the wise choice, to buy now because rates are cheap and are back down to historical lows. They may not fully know just how genius of a move it is by pulling the trigger now. Current interest rates are historically low for a reason, because they have been artificially pushed down by the Federal Reserve for years. The Federal Fund rate has been kept at nearly zero since December 2008. They have hinted at raising it this year. As the short term rate increases, long term rates, home mortgages, will soon follow.

Let's look at where rates have been historically. Prior to the Great Recession, interest rates were at 6.5%. For the December median sales price home, that's an extra \$731 per month every single month. In 2000, rates were at 8%, or an extra \$1,212 per month. In 1990, rates were at 10%, and in 1981 they reached 18%. The point is simple, today's rates are unbelievably low and buyers should take advantage of this gift, complements of our federal government.

Are rates going to reach those prior year levels? Not anytime soon. We are more likely looking at rates in the low to mid-five-percent range within the next couple of years. That may not be astronomically higher, but the difference in monthly payments will put a dent in buyers' pocketbooks and their monthly budgets. For now, cashing in on rates today means more disposable income saved as rates eventually increase. Rates will increase, it is just a matter of when.

ACTIVE INVENTORY: The inventory rose by only 2% in the past two weeks.

The active inventory added an additional 118 homes in spite of a huge shift in demand, and now totals 5,449. Since ringing in the New Year, the inventory has increased by 9%. Last year at this time there were 5,283. The current inventory

is up only 3% year over year.

The big question is where do we go from here? Some speculate that the market will continue to catapult forward and the listing inventory will have trouble rising as higher demand prevents it from increasing. However, the 2015 market is not at all like the heydays of 2012 through 2013 when home values were soaring from month to month. Instead, home values have already inched closer to their prerecession levels. Many argue that we will not reach those levels soon because they were achieved on the backs of subprime mortgages where fogging a mirror was just about the only requirement in obtaining a loan.

It is more likely that the discerning buyer will continue to adamantly demand to pay the Fair Market Value for a home this year. From the official start of spring, the end of March, through the start of summer, the end of June, more homes will come on the market than any other season. Success is determined by a seller's price. A flood of overpriced homes hitting the market all at once has a strong potential in cooling the current trend in increased demand. There's just not much room for appreciation unless we start seeing incomes rise.

DISTRESSED BREAKDOWN: The distressed inventory increased by 6 homes in the past two weeks.

The distressed inventory, foreclosures and short sales combined, increased by 6 homes in two weeks and now totals 256. Year over year, there are only 8 fewer homes today. Only 5% of the active listing inventory and 8% of demand is distressed. Distressed properties continue to play an insignificant role compared to just a few years ago.

In the past two weeks, the foreclosure inventory decreased by one home and now totals 61. Only 1% of the inventory is a foreclosure. The expected market time for foreclosures is 39 days, one of the hottest segments of the Orange County housing market. The short sale inventory increased by seven homes in the past two weeks and now totals 195. The expected market time is 43 days, also a hot segment of the housing market. Short sales represent just 3.5% of the total active inventory.

*Courtesy of Steven Thomas
Quantitative Economics and Decision Sciences*

DIY & REPAIR CENTER

Spring Maintenance Checklist



1. **Gutters and downspouts:** Pull leaves and debris from gutters and downspouts. Reattach gutters that have pulled away from the house. Run a hose on the roof and check for proper drainage. If leaks exist, dry the area and use caulking or epoxy to seal the leak.
2. **Siding:** Clean siding with a pressure washer to keep mold from growing. Check all wood surfaces for weathering and paint failure. If wood is showing through, sand the immediate area and apply a primer coat before painting. If paint is peeling, scrape loose paint and sand smooth before painting.
3. **Exterior caulking:** Inspect caulking and replace if deteriorating. Scrape out all of the eroding caulk and recaulk needed area.
4. **Window sills, door sills, and thresholds:** Fill cracks, caulk edges, repaint or replace if necessary.
5. **Window and door screens:** Clean screening and check for holes. If holes are bigger than a quarter, that is plenty of room for bugs to climb in. Patch holes or replace the screen. Save bad screen to patch holes next year. Tighten or repair any loose or damaged frames and repaint. Replace broken, worn, or missing hardware. Wind can ruin screens and frames if they are allowed flap and move so make sure they are securely fastened. Tighten and lubricate door hinges and closers.
6. **Drain waste and vent system:** Flush out system.
7. **Hot water heater:** Lubricate circulating pump and motor.
8. **Evaporative air conditioner:** Clean unit, check belt tension and adjust if needed. Replace cracked or worn belt.
9. **Heat pump:** Lubricate blower motor.
10. **Foundation:** Check foundation walls, floors, concrete, and masonry for cracking, heaving, or deterioration. If a significant number of bricks are losing their mortar, call a professional. If you can slide a nickle into a crack in your concrete floor, slab or foundation call a professional immediately.
11. **Roof:** Inspect roof surface flashing, eaves, and soffits. Check flashings around all surface projections and sidewalls.
12. **Deck and porches:** Check all decks, patios, porches, stairs, and railings for loose members and deterioration. Open decks and wood fences need to be treated every 4-6 years, depending on how much exposure they get to sun and rain. If the stain doesn't look like it should or water has turned some of the wood a dark grey, hire a professional to

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TRIVIA CENTER!

Fun Facts about St. Patrick's Day



St. Patrick's Day is observed on March 17 because that is the feast day of St. Patrick, the patron saint of Ireland. It is believed that he died on March 17 in the year 461 AD. It is also a worldwide celebration of Irish culture and history. St. Patrick's Day is a national holiday in Ireland, and a provincial holiday in the Canadian province of Newfoundland and Labrador.

The actual color of St. Patrick is blue. Green became associated with St. Patrick's Day during the 19th century. Green, in Irish legends, was worn by fairies and immortals, and also by people to encourage their crops to grow.

St. Patrick did not actually drive snakes out of Ireland; the snakes represent the pagans that he converted to Christianity.

The very first St. Patrick's Day parade was not in Ireland. It was in Boston in 1737.

In Chicago, on St. Patrick's Day, the rivers are dyed green. Mayor Daley is also of Irish descent.

In Seattle, there is a ceremony where a green stripe is painted down the roads.

Most Catholics attend mass in the morning and then attend the St. Patrick's Day parade.

Shamrocks are worn on the lapel on this day.

In Ireland on St. Patrick's Day, people traditionally wear a small bunch of shamrocks on their jackets or caps. Children wear orange, white and green badges, and women and girls wear green ribbons in their hair

Many young people dye their hair green for the special day.

Many people wear green on this holiday to avoid being pinched.

The phrase, "Drowning The Shamrock" is from the custom of floating the shamrock on the top of whiskey before drinking it. The Irish believe that if you keep the custom, then you will have a prosperous year.

Many bars in the United States, and abroad, serve green beer to celebrate St. Patty's Day.

Lucky Charms, a favorite cereal brand among many, young and old, was created in 1963, with its popular mascot, Lucky the Leprechaun. Its jig is a memorable tune for many, including the young at heart:

Hearts, Stars, and Horseshoes
Clovers and Blue moons
Pots of gold and rainbows,
And the red balloon

That's the luck of me lucky charms!
Their magically delicious!

THE CLEAN SMELL OF SPRING—LEMONS

There is much more to squeeze out of a lemon than just its juice. Take a look at various ways to benefit from the lemon's natural qualities.

- Add lemon juice to rice to prevent it from sticking and intensify its white color.

- Try a squeeze of lemon on salads, steamed vegetables, soups and stews in place of salt or butter for a low-sodium, low-fat treat.

- Mix lemon juice with white vinegar for quick clean-ups around the house.



- Cut a lemon in half and dip it in baking soda to scour sinks, bathtubs and cutting boards.

- Float sliced lemons in a tub of warm water for a refreshing and stress reducing soak. The lemon-infused water will soften skin, fight dandruff and strip away soap film and excess oils.

- And before you throw out a lemon, rub it on your nails to whiten and strengthen them.

Adapted from ARA Content

WATER OR COKE?

I COULD NOT BELIEVE THIS..... VERY INTERESTING

WATER

1. 75% of Americans are chronically dehydrated. (Likely applies to half the world population)
2. In 37% of Americans, the thirst mechanism is so weak that it is mistaken for hunger.
3. Even MILD dehydration will slow down one's metabolism as 3%.
4. One glass of water will shut down midnight hunger pangs for almost 100% of the dieters studied in a University of Washington study.
5. Lack of water, the #1 trigger of daytime fatigue.
6. Preliminary research indicates that 8-10 glasses of water a day could significantly ease back and joint pain for up to 80% of sufferers.
7. A mere 2% drop in body water can trigger fuzzy short-term memory, trouble with basic math, and difficulty focusing on the computer screen or on a printed page.
8. Drinking 5 glasses of water daily decreases the risk of colon cancer by 45%, plus it can slash the risk of breast cancer by 79%, and one is 50% less likely to develop bladder cancer. Are you drinking the amount of water you should drink every day?



COKE

1. In many states the highway patrol carries two gallons of Coke in the trunk to remove blood from the highway after a car accident.
2. You can put a T-bone steak in a bowl of Coke and it will be gone in two days.
3. To clean a toilet: Pour a can of Coca-Cola into the toilet bowl and let the 'real thing' sit for one hour, then flush clean. The citric acid in Coke removes stains from vitreous china.
4. To remove rust spots from chrome car bumpers: Rub the bumper with a rumped-up piece of Reynolds Wrap aluminum foil dipped in Coca-Cola.
5. To clean corrosion from car battery terminals: Pour a can of Coca-Cola over the terminals to bubble away the corrosion.
6. To loosen a rusted bolt: Apply a cloth soaked in Coca-Cola to the rusted bolt for several minutes.
7. To bake a moist ham: Empty a can of Coca-Cola into the baking pan, wrap the ham in aluminum foil, and bake. Thirty minutes before ham is finished, remove the foil, allowing the drippings to mix with the Coke for a sumptuous brown gravy.
8. To remove grease from clothes: Empty a can of Coke into the load of greasy clothes, add detergent, and run through a regular cycle. The Coca-Cola will help loosen grease

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stains. It will also clean road haze from your windshield.

FOR YOUR INFORMATION:

1. The active ingredient in Coke is phosphoric acid. It will dissolve a nail in about four days. Phosphoric acid also leaches calcium from bones and is a major contributor to the rising increase of osteoporosis.
2. To carry Coca-Cola syrup! (the concentrate) the commercial trucks must use a hazardous Material place cards reserved for highly corrosive materials.
3. The distributors of Coke have been using it to clean engines of the trucks for about 20 years!

Now the question is, would you like a glass of **WATER? OR COKE?**

MARCH IS AMERICAN RED CROSS MONTH

Since WWII, every president, including President Obama, has designated March as Red Cross Month.

Did You Know?

- The American Red Cross is a charitable organization, not a government agency. It depends on volunteers and the generosity of people like you to perform its mission.
- An average of 91 cents of every dollar the American Red Cross spends is invested in humanitarian services and programs.
- 10 million people learn emergency skills such as CPR through the Red Cross every year. Consider taking a class so you are prepared in the event of an emergency.



CHICKEN AND SPRING GREENS WITH AÇAI DRESSING



The açai berry is considered to be a superfood high in antioxidants, amino acids, and essential fatty acids.

Yields approx 4 servings.

Ingredients:

- 8 cups mixed baby salad greens
- 2 cups chopped cooked chicken breast (about 3/4 pound)
- 1/2 cup red onion slices
- 1/4 cup chopped pecans, toasted
- 3/4 cup Açai Dressing

Acai Dressing

- 1/2 cup açai juice blend (such as Sambazon Original Blend)
- 3 tablespoons sugar
- 1 1/2 tablespoons grated orange rind
- 3 tablespoons rice vinegar
- 1 1/2 tablespoons canola oil
- 1/4 teaspoon crushed red pepper

From Cooking Light

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treat your deck and fence.

13. **Landscape:** This is a natural for spring home maintenance. Cut back and trim all vegetation and overgrown bushes from structures. Limbs and leaves can cut into your home's paint and force you to have that side of the house repainted. A little trimming can save a lot of money and time.
14. **Sprinklers:** Check lawn sprinkler system

for leaky valves, exposed lines, and improperly working sprinkler heads. If there is an area of your yard that collects too much water or doesn't get enough, run the sprinklers to figure out the problem. If it's not something you can fix yourself, call a professional before your lawn needs the water.

By by Marcus Pickett

<http://www.homeadvisor.com/article.show.Checklist-Spring-Maintenance.11704.html#ixzz3S2DdWCIT>

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definitely need to look over this home buyer's guide! These are the 5 most crucial things that you will want to know before you dive into your home buying venture. The goal here is for you to have your dream home, but don't want surprise circumstances to arise and you to not be aware of them.

Get this report and learn exactly what every previous buyer wishes they had known before buying their house. To get a FREE Copy of the White Paper, contact me via email at anabhula@msn.com or call me @ 949-929-8387.

Also vist my website @ AnaDreamHomes.com for more valuable information.

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I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

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SUDOKU

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