



Les & Magda Earls

Keller Williams - Legacy Group

Our goal for this newsletter is to give you good information and hopefully cause you to smile at our funny jokes and humor .

We are very passionate about real estate and have lots of experience. Our consultations are always FREE without obligation, so if you're thinking about buying or selling, have any real estate questions, please give us a call at (210) 442-9880 (Hablo Español) or Email us @ www.LesEarls@juno.com

Remember, now is a great time to buy a home, as long as you are buying the right home, at the right price, and on the right terms. *Before writing an offer, let's discuss the value with comps.*

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Ask The Expert - What is REO?

A: Occasionally homebuyers will look at a property listed as REO, a term that might be a bit puzzling. REO stands for Real Estate Owned and refers to the inventory of real estate that banks and mortgage companies own as a result of foreclosure. Since REO properties are those that the lender has taken back, they often have unique problems. For one thing, such properties typically need repairs. Owners who lose their homes usually go through a period when they can't afford even simple repairs.

For another thing, it can take some time to negotiate a deal for an REO. You can expect that after you make an offer, the response will take longer than normal. However, you might be able to find some good bargains on these properties and buying one can be worth the wait. Lenders maintain databases of their REOs. Google "REO databases" to find a list online.

Free List of Bank Repos @
www.SABankRepo.com

Landlords: How To Get The Right Tenant!

You don't have to be an investment professional in order to operate your property profitably, according to real estate professionals. But there are a few things you should plan to do.

* The number one key to running a profitable rental property might seem obvious: Find the right tenant.

But it isn't as obvious as you might think. Remember that the right tenant is the one who will respect your property, stay in the property for a suitable length of time, abide by the terms of the lease, be a good neighbor and pay the rent.

First, pre-qualify the prospect when they call to make an appointment. Ask how many people will be living there, where the person is employed and if they can pay the first month's rent and deposit when they sign the lease. This will reduce the number of times you have to show the place.

If there are too many people for the property, simply point out the areas that would be inadequate: closet space, for example, would be lacking if too many people live in an apartment. If the prospective tenant wants to make deals with you on the deposit or the rent, don't show the property. It is crucial that you know how much you need to run and maintain the property and then set a rent that will be sufficient. You can't negotiate your investment.

* After screening applicants, it's time to set up appointments. If you particularly like one person's story, make that your first appointment. Conversely, if your initial conversation gives you a shaky impression of the applicant, schedule the appointment a day later than the others. Get phone numbers.

* To get the best tenant, you have to get your property in top shape. It should be sparkling clean. Paint the door or add new hardware if necessary. Put out potted plants or an attractive door mat. If you want more rent than the previous tenant paid, freshen paint if needed. Consider updating appliances or adding a dishwasher if the property doesn't have one.

* Have a lease application ready. Be sure it asks the name and phone number of their present landlord and the name and phone number of their employer.

* If they have cash in hand and want to sign a lease and move in this afternoon, smile and say you have to check their references first and then do it.

* Set up an appointment for the next day to sign the lease. Make sure the lease also asks for their Social Security number and the names and phones of next of kin. When the lease is completed and you have the money, give them the keys.

\$7500 tax credit for first time home owners!

A new government program allows for a \$7500 tax credit for qualified first time home owners. This along with other programs make now a very exciting time to buy a new home.

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ARIES: Others drive a hard bargain, but you have the talent to negotiate any situation, except for love. With a new romance, go slow and concentrate on taking one step at a time. Step back from the whirlwind.

TAURUS: At this time of the year, you may not be in the mood to change anything. Try allowing greater give and take. Be open to the possibilities and you could be surprised.

GEMINI: Realize that you could be missing something in the big picture right now. You are making progress but the shape of your final goal is still fuzzy. Stay on track and it will become clear to you.

CANCER: Don't believe everything you hear, especially when people you don't trust are telling the story. They could be misleading you. Have an open mind and an open heart when you go to Thanksgiving dinner.

LEO: Reach out to someone who seems to be lonely or in need. It could be a blessing or maybe that person won't want your help or your companionship. Either way, you'll feel better for having offered it.

VRIGO: The hunters moon on November 13 could light up your holiday season. Pay special attention to your partner on this day and look forward together to Thanksgiving Day.

LIBRA: Singles play special roles over the holidays. One may be the beloved aunt or uncle, or could be the one who gathers a family of friends to give thanks for the day. Be there, whether you're invited or inviting.

SCORPIO: Stores are offering big bargains, but be cautious. Buy an appropriate gift rather than an expensive gift that's on sale. You say it every year, but do it this year. Actually stick to a plan. Stay out of debt.

SAGITTARIUS: Decide what qualities you want in a friend or you could find yourself hanging out with the wrong sort. Having friends who are bright and smart can make you brighter and smarter yourself.

CAPRICORN: Both your career and your health will flourish with greater attention to detail. Try not to overwork at the office at this time of year. Exercise and eat right so you can sail through the holiday season.

AQUARIUS: Children make Thanksgiving and Christmas special times. If yours are far away, at least talk on the telephone. The holidays are a good time to mend fences and make up with estranged family members.

PISCES: The stars predict a wonderful holiday season for Pisces. You will experience love and good luck, though at times you'll have to look for it. At holiday gatherings, play your role as the peacemaker.

Candid Eight Sudoku

To solve a sudoku puzzle, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number. Each column and row of the large grid must have only one instance of the numbers 1 through 9.

Here's a tip for playing. We call the 3x3 squares "regions." With a highlighter, color in all the rows and columns in the large grid that have an 8 in them.

We chose 8 because there are several of them in the puzzle.

Now observe. In the bottom left and the middle right region, what is the only possible location for the 8?

This technique is called scanning, and you usually do it with your eyes.

The difficulty rating on this puzzle is medium. (answer on page 4)

	8							
1	3	9			5	8		6
	7		2				3	1
			8	6	4			5
8			9	2	7			
7	6				2		5	
5		4	1			7	6	9
							8	

November is American Diabetes Month

Diabetes: Take it seriously

The American Diabetes Association is calling type 2 patients and their families to attention. It's easy to get complacent about type 2 diabetes. Just take a pill and forget about it?

That's a dangerous idea, but handling type 2 is so convenient that people may put it into the back of their minds and not give it a thought.

As diseases go, this one is fairly easy to handle if you do it right. Getting regular exercise is important, as well as eating a nutritious low-fat diet. But you should do that anyway. If your doctor has given you a diet to follow, it's probably a lot like any healthful eating plan. But for type 2 people, the diet is basic.

Of the 20 million people in the United States living with diabetes, about 6 million don't yet know they have it. Many others have pre-diabetes. Their blood glucose levels are high but not high enough to be diabetes. For them, progression to type 2 is not inevitable.

They can prevent or delay onset of the disease by losing 5 to 7 percent of their body weight by eating healthier and getting 30 minutes of physical activity five days a week. The lifetime risk of diabetes for people born here in 2000 is 1 in 3 for all Americans, 2 in 5 for African Americans and Hispanics, and 1 in 2 for Hispanic women.



change is hard
time for checkup



A Minnesota Story

All his life Ole had heard about an amazing family tradition. His father, grandfather and great-grandfather had all been able to walk on water on their 21st birthdays. They walked across the lake on their way to the boat club for their first legal drink.

When his 21st birthday came around, Ole and his pal took a boat out to the middle of the lake. Ole stepped out of the boat and nearly drowned!

Confused, he went to see his grandmother. He asked, "Grandma, its my 21st birthday, so why cant I walk across the lake like my father, his father, and his father before him?"

Granny looked into Ole's eyes and said, "But their birthdays were in January. Yours is in June!"

Organic Vegetables

His wife wanted organic vegetables, but he couldn't find any.

So he grabbed a tired-looking produce guy and said, "These vegetables are for my wife. Have they been sprayed with any poisonous chemicals?"

The produce guy glared at him and said, "No, you'll have to do that yourself."

**Math Motivator**

Little Zachary was failing in math. His parents decided to enroll him in the Catholic School. After the first day, he came home with a serious look on his face and went to his room to study.

Finally, he brought home his report card and laid it on the table. He got an "A" in math.

His mother was baffled. "What was it, the nuns, the uniforms, or what?"

"Oh, no," little Zachary said. "On the first day, when I saw that guy nailed to the plus sign, I knew they weren't fooling around!"

**Bad News**

A distraught elderly man called his doctor and asked, " Didn't you say I will have to take this prescription for the rest of my life?"

"I'm afraid so," said the doctor.

"Well, how serious it anyway?" The guy asked. "The prescription is marked 'No refills.' "

**Actual headlines seen in newspapers:**

1. Police begin campaign to run down jaywalkers
2. Safety experts say school bus passengers should be belted
3. Drunk gets nine months in violin case
4. Iraqi head seeks arms
5. British left waffles on Falkland Islands
6. Squad helps dog bite victim
7. Shot off woman's leg helps Nicklaus to 66
8. Enraged cow injures farmer with ax
9. Miners refuse to work after death
10. Juvenile court to try shooting defendant
11. Stolen painting found by tree
12. Children make delicious snacks
13. Drunken drivers paid \$1,000 in 2004
14. Red tape holds up new bridge
15. Man struck by lightning faces battery charge
16. Arson suspect is held in Massachusetts fire
17. Ban on soliciting dead in Trotwood
18. Lansing residents can drop off trees
19. Local high school dropouts cut in half
20. New vaccine may contain rabies
21. Old school pillars are replaced by alumni
22. Bank drive-in window blocked by board

TEXAS DEPUTY SHERIFF VS NEW YORK LAWYER**Only in Texas my friends... Only in Texas Too bad.....**

A lawyer runs a stop sign and gets pulled over by a sheriff's deputy. He thinks that he is smarter than the deputy because he is a lawyer from New York and is certain that he has a better education then any cop from Houston , Texas. He decides to prove this to himself and have some fun at the Texas deputy's expense.

The deputy says, " License and registration, please."

"What for?" says the lawyer.

The deputy says, "You didn't come to a complete stop at the stop sign."

Then the lawyer says, "I slowed down, and no one was coming."

"You still didn't come to a complete stop, Says the deputy. License and registration, please."

The lawyer says, "What's the difference?"

"The difference is you have to come to complete stop, that's the law. License and registration, please!" the Deputy says.

Lawyer says, "If you can show me the legal difference between slow down and stop, I'll give you my license and registration; and you give me the ticket. If not, you let me go and don't give me the ticket."

"That sounds fair. Please exit your vehicle, sir," the deputy says.

At this point, the deputy takes out his nightstick and starts beating the daylights out of the lawyer and says, "Do you want me to stop, or just slow down?"

How to Sell A Home That Did Not Sell

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Although the vast majority of homeowners are not facing foreclosure, many homeowners are making lifestyle adjustments to prevent themselves from falling behind on their financial obligations during the current economic downturn.

Recommendations from some financial analysts:

- If you have an adjustable loan, try to get it changed to a fixed loan.
- Make a budget. See how much money is going out and how much money is coming in.
- Avoid credit cards. If you don't have the cash today, you aren't going to have the cash when the bill comes due.
- Keep an emergency fund of liquid assets that will cover three to six months worth of household expenses.
- Stick to the basics; live within your means.
- Get through the economic crisis by purchasing only the essentials.
- Know the difference between what you want and what you need."



Families are reducing household costs in several ways:

- Free family outings, such as visits to the library.
- Combining several errands into one trip.
- Planning and preparing meals based on sale prices at the grocery store.
- Packing a lunch for work instead of eating out.
- Giving up expensive haircuts and patronizing walk-in salons.
- Save money on food by shopping for groceries at big stores like Wal-Mart, Costco & Sam's Club.

Additional ways to save money include:

- Buying only clothes that are on sale.
- Celebrating special occasions at home instead of at restaurants.
- Cutting back on luxuries such as biweekly manicures and professional hair color.
- Not attending events when tickets are pricey.

WARNING!

Do not buy a NEW HOME
until you read this Report
call (210) 442-9880

Sudoku Puzzle Solution

2	8	5	6	1	3	9	4	7
1	3	9	7	4	5	8	2	6
4	7	6	2	8	9	5	3	1
9	1	2	8	6	4	3	7	5
6	4	7	3	5	1	2	9	8
8	5	3	9	2	7	6	1	4
7	6	8	4	9	2	1	5	3
5	2	4	1	3	8	7	6	9
3	9	1	5	7	6	4	8	2

Dream the dream: You can own a home

If you are thinking of buying a home, you might be confused about the many issues in the news from mortgage rates to mortgage bills in Congress.

But the fundamentals of buying a home really haven't changed and, in fact, there are new incentives on the horizon that should make home buying more attractive than ever.

There are plenty of homes on the market in every price range and if you want one of them, you need only do what generations of people have done. You just have to pay attention to these basics:

First, cultivate good credit by prudent living. Pay your bills and pay them on time. Use credit sparingly.

If you do this, you'll earn a good credit score, which is crucial to getting a good interest rate.

Next, find a house you love but can also afford. One path to financial freedom is to buy a modest house and build equity. When you decide to move up, you can sell your house and take a large chunk of the money from the sale and apply it to your new home. Your payment is lower while you live better. It's the good, always-in-fashion way to live.

A new government program allows for a \$7500 tax credit for qualified first time home owners. This along with other programs make now a very exciting time to buy a new home. Call us for more details (210) 442-9886

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