

HELPING YOU "LIVE THE DREAM"

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LTD's Home News

News To Help You Save Time And Money

Summer, 2005

WELCOME TO OUR NEW HOME

Hi Friends,
The exciting day has come and we have officially moved into our new offices at 222 Wall Street.



As I write this, I am listening to the saws cutting the trim for the floor and our doors because we were too excited to wait for the work to be done before moving in. We all love being here in the heart of this beautiful city. For the last fifteen years, I have worked both Seattle and the eastside and my team and I will continue to serve in whatever area you decide to buy or sell.

We welcome you to our office. Please come and meet our growing staff. Danielle, our Client Care Coordinator, is here to make sure our clients always come first, Stacye and Jake are working along with me as Real Estate Agents, Nick is still our Art Department wizard and many of you know my partner, Jon. We believe this new team approach will better serve you because, let's face it, there's just not enough time in the day for one agent to service all the needs of our clients and this is the best way to make sure that you always come first.

We're hoping to have a grand opening in July or August, so look for an invitation soon. Not only do we offer full service real estate assistance but we also have our own

development and construction departments. Soon we will be offering several different homes and condominiums for sale in different parts of the city, from a choice of 6 attached single family homes on Queen Anne to 30 single family homes in Silver Lake.

I want to thank you for all your referrals which is what has made our company grow. We appreciate each and every one of them and are committed to giving continuing service of the highest level.

Pop by to see us at 222 Wall Street in Belltown, and watch for our grand opening!

Eileen Tefft
LTD Real Estate
Helping you "Live the Dream"

Check out our website for free reports and a special contest just for clients looking to buy their first home! WWW.LTDRE.COM. A different fabulous prize is given away every month!

INSIDE THIS ISSUE

- 15 Minutes to Sanity
- Low Mortgage Rates
- Hot Markets Get Hotter
- Get Creative, Decorate Naturally
- Free Information Fax Form

ARE YOUR COLLEAGUES INTERESTED IN
WORLD-CLASS SERVICE?
SEE FLYER INSIDE!

FREE!
Home Seller's Marketing Kit

If you're thinking of selling now or in the future, get your free Home Seller's Marketing Kit. This special kit has helped hundreds of sellers save tens of thousands of dollars and countless headaches.

The kit contains:

- Pre Ordered Title Insurance
- Personalized Flyer for your Home
- Neighborhood & CMA Research
- Listing on the World Wide Web
- Listing on the NW Multiple Listing Service
- Personalized Signs for your Home
- Photographic Session for your Home
- Staging Professional to give your home a Makeover!

We Love Happy Customers

Our client, Don R, was purchasing an investment property using a 1031 exchange from California. On the day of the closing of the California home,

Don discovered that not only was his closing not happening, but the loan application and appraisal had never even been ordered! Since his new purchase in Seattle was supposed to close 2 weeks later, we had to leap into action. We contacted the California listing agent, the lender and the listing office broker. It wasn't smooth sailing, but we did resolve the problem and also secured a two week extension on his new property in Seattle to give his California property time to close. I'd like to say that all went well, however, it didn't and the California property failed to close. So, we switched the loan program from 30% down to 10% down on the new property allowing Don to buy without the proceeds of his 1031 exchange sale. Now, Don is very happy. We arranged for him to relist with an agent that we recommended in California and he'll be selling his home there for 30,000 more than he was getting from his failed sale. Another happy ending.

**15 MINUTES TO
SANITY**

You've read it countless times, but have you practiced it? Relaxing at will lowers blood pressure and slows breathing, metabolic and heart rates, enabling your body to recover its equilibrium.

It takes only 15 minutes. Lie on your back on a firm bed or mat. Let your feet flop outward and your hands rest by your sides. Close your eyes and sigh to release tension. Breathe slowly, pausing after each exhalation. Release tension in your toes, feet and legs. Then do the same with your fingertips, arms and neck. Ease tension in your shoulders by lowering them. Mentally smooth the muscles of your face. Be aware of the relaxation in your muscles.

When you're ready, slowly open your eyes and stretch. Bend your knees and roll on your side before slowly getting up.

Mortgage Rates at Lowest Level Since February



Rates on 30-year and 15-year mortgages this week dropped to their lowest levels since late February, offering a bit of good news for people wanting to buy a home.

Mortgage giants Freddie Mac reported Thursday in its weekly survey that rates on 30-year, fixed-rate mortgages averaged 5.71 percent, down from 5.77 percent last week.

Analysts attributed the decline in mortgage rates to reduced fears on the part of investors that the economy might face an outbreak of inflation.

“As long as inflation is held in check, there is little or no pressure to push mortgage rates higher,” said Frank Nothaft, Freddie Mac’s chief economist. Despite high fuel prices, “core” inflation – which excludes food and energy costs – seems to be fairly tame, he said. The gauge of core inflation is watched closely by the Federal Reserve, economists and investors.

For 15-year, fixed-rate mortgages, a popular option for refinancing, rates dipped to 5.27 percent this week, down from 5.33 percent last week.

This week’s rates for both 30-year and 15-year mortgages were the lowest since the week ending February 24, when they averaged 5.69 percent and 5.22 percent, respectively.

Rates on five-year hybrid adjustable rate mortgages also declined this week, falling to 5.07 percent, compared with 5.21 percent the week before. These hybrid mortgages have a fixed-rate for five years and then adjust each year after that.

“Continuing low rates will keep the housing industry abuzz,” Nothaft said.

Rates on one-year adjustable-rate mortgages, however, rose to 4.27 percent this week, up from 4.23 percent last week.

The nationwide averages for mortgage rates do not include add-on fees known as points. Each mortgage type carried a nationwide average fee of 0.7 point.

A year ago, 30-year mortgages averaged 6.30 percent, 15-year mortgages were at 5.67 percent and one-year ARMs averaged 3.99 percent. Freddie Mac does not have historical data on the five-year ARM, which it began tracking this year.

Freddie Mac: <http://www.freddiemac.com>
Associated Press/AP Online – 2005-05-19

Summer Quiz Answer

Question: Where is the world’s largest Shoe House?

Watch for your name to be selected at random from all of the correct quiz entries and you’ll receive a free home cma and a Baskin & Robbins \$12.00 Ice Cream certificate.

Watch for your name in a coming month!



Decorating naturally

About Natural Paints

The Natural Choice

The Natural Paint Collection is a carefully selected range of the finest paints based on natural raw materials.

Ordinary paints are manufactured from complex, synthetic chemicals. Many of these can be damaging to your health or the environment.

Natural paints are different. The ingredients are based on plant oils and extracts, and simple minerals.

Why are natural paints better?

- safe and healthy
- good for the environment
- better for your home

Safe and healthy

Paint fumes, headaches and allergies are common side effects of decorating with ordinary paint, aside from more serious risks for the professional decorator.

Our paints are much safer. They are pleasurable to use and even safe for children's toys.*

Good for the environment

With no toxic by-products and no complex chemical processing, natural paints make very little impact on the environment.

Better for your home

Our natural paints produce beautiful, hard-wearing finishes on walls and woodwork with very little effort.

- Natural oils love wood, penetrating deeply for tough, long-lasting protection.
- Emulsion paints allow walls to breathe naturally.
- Exterior wood finishes are easy to use and, because of the oils, highly durable.

Good for the environment, safe and producing great finishes, our paints are the natural choice.

Water Conservation

Here are some helpful tips for the Summer

WHY SAVE WATER AT HOME?

For most households, the vast majority of water is used indoors. Installing efficient fixtures and taking various steps can help reduce your water use year round. Using less water saves money on your water bills, and is good for the environment

INDOOR WATER CONSERVATION TIPS

*Fix leaking faucets and toilets. Research has shown that about 8% of all residential, water use is wasted through leaks, especially in toilets.

- Wash only full loads in the dishwasher and clothes washer to save energy and water.
- Minimize faucet use when brushing your teeth, shaving and washing dishes.
- Don't pre-rinse dishes unless you need to. Most new dishwashers don't require pre-rinsing.
- Save lukewarm water for watering plants while you wait for hot water for dishes and showers.
- Shorten your showers by a minute or two and save up to 1,800 gallons per person each year.
- Take showers instead of baths and save to 40 gallons each time.

OUTDOOR WATER CONSERVATION TIPS

- *Aerate lawns in the spring to better absorb water.
- *Mulch planting beds to decrease evaporation.
- *Select the right plants for the right place
- *Tune-up and improve your irrigation system.
- * Only wash your car at places which recycle their water.

5 STEPS TO SAVE WATER WHILE GARDENING

- *Build healthy soil with compost and mulch for plants with deeper roots. This creates fewer pest and weed problems and lowers water usage.
- *Choose the right plants, plants that are pest resistant, require less water, and match the sun, shade and soil in your yard. Use a plant guide to select the right plants for your garden.
- *Practice smart watering to prevent plant disease.
- *Think twice before using pesticides. Keep your plants healthy by creating a garden that prevents problems before they arise.
- *Practice natural lawn care and enjoy a healthy lawn that needs less water, fertilizer and pesticides.

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated.

Our computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask us! It's all part of our free, no-obligation HomeFinder Service.

Leave the address on our voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

LTDRE's HomeNews

Free Information Fax Form

Name: _____ Phone: _____

Address: _____ E-mail: _____

City: _____ ST: _____ Zip: _____ Fax: _____

Please Mail Fax E-mail Me The Following Free Info:

- Special Report For Homeowners: Pre-Listing Information Book
- Special Report For Buyers: Buyer Information Book
- Special Report For Sellers: Listing Information Package, including Listing book, questionnaires and all the information you need to get started listing your home.
- Please send me information about your free, no-obligation "HomeFinder" service in which your computer automatically sends me listing information on homes for sale in any area that I select.
- Please send me the special computer report showing the features and sale prices of the (check one):
 five ten fifteen most recent home sales on _____
street/avenue or in the _____ area. I can provide you
with fast, no-obligation information on homes for sale and homes that have sold by any company:
- Please let me know what the home at _____ is listed for.
- Please let me know what the home at _____ sold for.
- Please call me to arrange a free, no-obligation market valuation on my house.
- Please send me more information on your upcoming class, "How To _____."
- Please send me more information about or forms for your referral reward program.
- Please provide a FREE subscription of your monthly newsletter to the following person. I understand you will include a note explaining I suggested they receive this FREE subscription, and that they can simply call you if they wish to cancel. (If you have additional names please include them on a separate sheet of paper.)

Please send a subscription of (your newsletter name) to:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Fax this form to 206-260-7136 or mail it to:
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www.LTDRE.com e-mail: **info@LTDRE.com**

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FAUNTLEROY

ZERO DOWN PAYMENT



Lovely Home, Quiet Street

MLS#25041735

This lovely 4-bedroom, 3-bath home is located at 6509 40th Ave SW, Seattle, a quiet, tree-lined street in Fauntleroy. We have 4 different home loans available for this home, all with zero down payment. For more information, call **425-444-8338** or **206-441-1850** for all the details and showing times.

SOON TO COME...FIND 50,000 HOMES ONLINE AT WWW.LTD.COM!

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The Gift That Gives Back

We want to thank those who have participated in the Client Referral program! If we have already helped you in the sale or purchase of real estate, you know how well we serve our clients. If you refer your friends and relatives to us, we assure you we will take the same high-quality care of them.

As a way of saying “thanks,” ***We will donate \$25 to your favorite charity*** when the transaction closes. In this way, we complete an important cycle of giving. First, we help you meet your personal real estate goals, then you help your loved ones with their buying and selling needs. You also assist us in building our business with preferred clients, like yourself. Finally, with a charitable donation, we all give back to the community in which we live. Everyone benefits!

For more information about our Client Referral Donation Program, just give us a call at 206-441-1850. It’s a great program where, as our way of saying “thanks,” we can all feel good about our contribution to each other’s lives.

Free Newsletter Offer

If you want any friends, coworkers, relatives, or business acquaintances to receive a **FREE** subscription to this newsletter, please fill out the information on the previous page and we’ll send them the latest issue. We’ll also send them a note with their first issue telling them that you suggested they receive this newsletter, and to contact us if they would like to stop at any time. **If you enjoy this newsletter, share it with people you know, with no hassle for you!**

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LTD Real Estate Home News

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For more information on this convenient Stone Castle home in Renton, call us at 888-TALK-LTD!



Location, Location, Location
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