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Between FRIENDS

● ● ● Staying in touch with news you can use!

Your local neighborhood pro in the real estate market!
 www.dallasinvests.com

You've weathered the winter months and spring is in full bloom. Call me today and find out why NOW is a perfect time to buy or sell a home!



Are you in the market for a new home? The time is right to make the move! Prices have stabilized and interest rates are attractive. Of course, investing in a home is more than a financial decision—the pride that comes with homeownership is truly invaluable.

I recommend that my clients include an **Old Republic Home Warranty Plan** with their home purchase or sale. A home warranty helps protect your budget from unexpected repair or replacement costs caused by the breakdown of your home's heating, plumbing, electrical systems, and most built-in appliances. Optional coverage choices are available for buyers to custom-fit the warranty to the unique needs of their home.

Call me today to learn how you can gain added peace of mind with an Old Republic Home Warranty Plan, or visit www.orhp.com for more information.

Do you know anyone looking to buy or sell a home? Send them my way! I'll put my expertise to work to guide your family and friends through their next real estate transaction.



Health + Safety

Getting a Handle on Hay Fever

The birds are chirping, the flowers are blooming, and spring is in the air. Sounds great, right? Unfortunately, for the 35 million Americans who suffer from springtime allergies, that means sniffing noses, scratchy throats, and itchy eyes.

Tree pollen, one of the usual suspects, can be particularly troublesome this time of year. Weather.com lists the daily pollen count for tree, grass, and weed pollens, so you may want to plan accordingly and stay indoors as much as possible when whatever ails you is out in full force. WebMD recommends vacuuming and dusting twice weekly to remove allergens in the home. Also, pollen collects in your hair, so consider washing your hair after you've been outside if your symptoms are particularly troublesome.

There are plenty of over-the-counter allergy medications available, but if those treatments don't do the trick, make an appointment with an allergist. Your allergist can use a simple test to determine which allergens are giving you trouble and plan your treatment accordingly. The quicker you act, the sooner you can enjoy the budding and blooming world around you.



Helpful Hints

Tips to Improve Your Credit Score

Millions of Americans took a hit on their credit score over the past few years, so if you're among them, you're not alone! While the best way to improve your score is to consistently pay your bills on time, the following tips can help hasten the process.

Negotiate for Removal: According to John Ulzheimer, president of Consumer Education for SmartCredit.com, many debt collectors can be talked into removing a negative mark on your credit report if you agree to pay your balance in full.

Making multiple payments to reduce your balance as soon as your money is available will lower your average debt utilization ratio.

Reduce Your Overall Debt: Beverly Harzog, Credit.com's credit expert, recommends keeping your debt utilization ratio—the ratio of your balance to your credit card limit—below 1/3.



Mitigate the Damage of a Short Sale: Ulzheimer recommends asking your lender to omit the balance owed when they submit a short sale application. In other words, if you have a \$250K mortgage and your house sells for \$200K, ask them to omit the \$50K from the report.



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Savor *the* Flavor

Baked Parmesan Dip

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| 1 package (10 oz.) frozen chopped spinach, thawed | 1 clove garlic, pressed or minced |
| 1 cup mayonnaise | 1 cup plus 2 tbsp. shredded parmesan cheese |
| 1 package (8 oz.) cream cheese | 1/8 tsp. pepper |
| 1 onion peeled and minced | 1/2 tsp. paprika |

Squeeze spinach to remove liquid. With a mixer, beat spinach, mayonnaise, cream cheese, onion, garlic, 1 cup of parmesan cheese, and pepper until thoroughly combined. Mound mixture in a 1 quart dish. Sprinkle evenly with 2 tbsp. parmesan cheese and paprika. Bake in oven at 350 degrees F until hot in center and lightly browned on top, 25 to 30 minutes.

Household *★* Helpers

Swing Set Safety

Swing sets can provide countless hours of entertainment and exercise for a young child, but as a parent, safety is your foremost concern. According to the Consumer Product Safety Commission (CPSC), around 51,000 children are injured each year on home playgrounds. No, you don't need to lock your kids indoors until they turn 18, but the following precautions may help reduce their risk of injury.



Protective Surfacing: The CPSC recommends wood chips, double shredded bark mulch, fine sand, or fine gravel to reduce the impact of potential falls. Visit CPSC.gov and search the website for "Home Playground Safety Tips" to determine the exact depth required to reduce the risk of injury due to a fall from a given height.

Exposed Parts: Make sure there are no exposed, moving components that could pinch little fingers.

Guardrails: Include guardrails for platforms above 30".

Inspect the Swing Set Regularly: Check for splintered wooden components, cracks, loose or worn hardware, etc.

Talk to Your Children about Safety: Kids notice things that we adults sometimes overlook—train them to look for trouble spots and play responsibly.

Real Estate *🏠* Today



Houses vs. Condos

Homeownership is a tremendous source of pride, and wherever you choose to hang your hat is an extension of your lifestyle and your personality. Swiss architect Le Corbusier once said, "The home should be the treasure chest of living."

Before you begin looking for a new home, you'll probably want to narrow your search down to a condo or a single-family home. Both options have their own unique advantages. Condos can be an excellent choice for urbanites who want to be at the center of the action. They often come with amenities such as pools, spas, and fitness centers.

Unfortunately, condos also come with association fees, which cover the cost of building maintenance and are paid in addition to a monthly mortgage. Some might consider this an advantage, since they only need to concern themselves with maintenance and repair costs within their unit, but others consider it a burden.

Single-family dwellings offer privacy and autonomy. You don't have to worry about association fees, and according to the National Association of REALTORS®, you can often get more space for your money. Single-family homes may be ideal for families who need extra space to grow.