



INTEREST RATES

as per mortgage101.com
 < \$417,000 on 8/7/2012

Conv. 30 Year Fixed
 2.875% / 3.186% APR

Conv. 15 Year Fixed
 2.250% / 2.680% APR

Conv. 7 Year ARM
 1.750% / 2.939% APR

Conv. 5 Year ARM
 1.375% / 2.975% APR

FHA 30 Year Fixed
 3.000% / 3.803% APR

For a Purchase/ Refinance,
 based on 750+ credit, Full Doc
 Income, 80% LTV, 20% Down/Equity,
 Primary Home, SFR, King Cty,
 25 Day Lock w/ 0% Loan Orig Fee
 & 0% Disc Pts

IN THEIR WORDS

“David was a pleasure to work with. We listed our home and purchased our dream home with David as our agent. After several long months of searching for our perfect dream home we finally found our house. Our offer was accepted within hours and we closed within weeks. We love our new home and couldn't be any happier.”

Robert & Peggy
 Northwick

CONTACT

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Home Safety Checklist

Make your family safer, step-by-step with these helpful reminders.



- **Sound the Alarm:** Install smoke detectors on every floor of your home and carbon monoxide detectors near sleeping areas. If already installed, test them!
- **Avoid Overload:** Check for overloaded extension cords—usage should not exceed the recommended wattage.
- **Don't Get Tippy:** If young children are in the home, bookshelves and other furniture should be firmly secured with wall brackets to prevent tipping.
- **Watch Cord Placement:** Extension cords should not be placed under rugs or heavy furniture, tacked up or coiled while in use.
- **Get Grounded:** All major appliances should be grounded. Be sure to check your ground fault circuit interrupters regularly.
- **Plan Your Escape:** Practice a fire escape plan with your family where you identify two exits for every room and what to do with young children.
- **Keep Extinguishers Handy:** Place allpurpose fire extinguishers in key locations in your home—the kitchen, bedroom and garage. Be sure to check expiration dates regularly and know how to use them safely.
- **Cool Your Jets:** Set your water heater below 120 degrees Fahrenheit to avoid potential burns and to save energy.

For full article and more home safety tips visit:
www.safetyathome.com/home-safety/



Water-wise Tips for Late Summer Water Savings

Water is essential to our everyday lives. And, our supplies are limited so please use water wisely. Cutting water use inside and outside our homes is really important. If each of us changed our water-use habits, we could save billions of gallons of water. Here's how you can help:

Indoor

- Wash only full loads of laundry and dishes: Saves up to 50 gallons per week.
- Fix household leaks promptly: Saves up to 20 gallons per day.

- Spend only 5 minutes in the shower: Saves up to 8 gallons each time.
- Turn off the water while you brush your teeth: Saves up to 2.5 gallons per minute.

Outdoor

- Water your lawn 1 to 2 days a week instead of 5 days a week: Saves up to 840 gallons per week.
- Check your sprinkler system for leaks, overspray and broken sprinkler heads and repair promptly: Saves up to 500 gallons per month.
- Water your plants in the early morning or evening to reduce evaporation and ineffective watering due to wind: Saves up to 25 gallons each time.
- Mulch! Save hundreds of gallons a year by using organic mulch around plants to reduce evaporation.

For full article and more water saving tips visit:
www.bewaterwise.com/tips01.html

A-U-G-U-S-T

1-7: Simplify Your Life Week
27-31: National Safe at Home Week

Melon Chicken Salad

The combination of sweet honey, salty soy sauce, tart vinegar, bitter daikon radish, and savory chicken make this inspired chicken salad one for the repeat recipe file.

Ingredients

- 1/4 cup rice vinegar
- 2 tablespoons low-sodium soy sauce
- 2 tablespoons chunky peanut butter
- 1 tablespoon honey
- 3/4 teaspoon dark sesame oil
- 3 cups (2 x 1/4-inch) strips honeydew melon
- 3 cups (2 x 1/4-inch) strips cantaloupe
- 2 cups (2 x 1/4-inch) strips daikon radish
- 1 cup (2 x 1/4-inch) strips peeled English cucumber
- 3 tablespoons thinly sliced green onions
- 2 cups shredded cooked chicken breast
- 1/4 cup chopped fresh cilantro
- 2 tablespoons chopped walnuts, toasted

Preparation

Combine first 5 ingredients in a large bowl, stirring well with a whisk. Add honeydew and next 4 ingredients (through green onions); toss well to coat. Place 2 cups melon mixture on each of 4 plates; top each serving with 1/2 cup chicken. Sprinkle 1 tablespoon cilantro over each serving; top each with 1 1/2 teaspoons walnuts. Serve immediately. *Martin Yan, Cooking Light JULY 2004*



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ECHO LAKE MARKET WATCH: HOMES CLOSED JUNE - JULY 2012



710 NE 201st Street

1950 One Story
 3bdm / 1.5bth / 1340sqft / carport
 Orig List Price: \$240,000 (8/25/11)
 Reduced 6x: \$163,000 (5/25/12)
 Pend Insp: (5/29/12) **DOM= 4 days**
 Closed: \$179,000 (7/21/12)
 Sales Price/Listed Price = **109.82%**
 Bank Owned



18815 Wallingford Ave N

1957 One & Half Story
 3bdm / 1bth / 1440sqft / carport
 Orig List Price: \$249,000 (6/19/12)
 Pending: (6/28/12) **DOM=9 days**
 Closed: \$245,000 (7/10/12)
 Sales Price/Listed Price = **98.39%**



18546 Burke Ave N

1957 One Story
 3bdm / 1.5bth / 1430sqft / 2 car gar
 Orig List Price: \$289,950 (6/2/2012)
 Pend Insp: (6/4/12) **DOM=2 days**
 Closed: \$289,950 (7/16/12)
 Sales Price/Listed Price = **100%**



18551 Ashworth Ave N

1924 Two Story
 4bdm / 1.5bth / 1600sqft / no gar
 Orig List Price: \$324,990 (3/21/12)
 Reduced 2x: \$308,000 (5/13/12)
 Pend Insp: (5/29/12) **DOM=16 days**
 Closed: \$298,000 (6/30/12)
 Sales Price/Listed Price = **96.75%**



839 NE 200th Street

1979 Split Entry
 3bdm / 2.5bth / 1900sqft / 2 car gar
 Orig List Price: \$299,000 (4/20/12)
 Pending: (5/26/12) **DOM=36 days**
 Closed: \$300,000 (7/13/12)
 Sales Price/Listed Price = **100.33%**



2157 N 193rd St

1953 One Story
 3bdm / 1bth / 1100sqft / no gar
 Orig List Price: \$148,000 (5/1/12)
 Pending (5/2/12) **DOM= 1 day**
 Closed: \$157,000 (6/25/12)
 Sales Price/Listed Price = **106%**

Home Sales & Prices Continue To Rise

Sales volume was up: The number of closed house sales in King County in May topped 2,000 for the first time since August 2007 and was up 24% from May 2011. Shoreline had an increase of 30% in the number of sales.

The median price of single-family homes sold in Seattle in May was \$362,000, up 0.6% from April and a more impressive 4.9% from May 2011, according to the NWMLS. For Shoreline the increase was even larger at 9%.

Echo Lake - An Anomaly???

Echo Lake average sale price dipped 2012 YTD from 2011. This is due to the larger number of short sale and foreclosure listings than last year bringing the average sale price down from \$260,000 in 2011 to \$238,000 YTD. There are essentially two markets right now: "Distressed" and "Non-distressed" homes. If you have equity in your home you can still sell at a price better than in recent years. The question is *Will this market continue?* Is this housing recovery a "V" or a "W"?

**If you are thinking of selling,
 now may be your time.
 Contact me to find
 your position
 in today's market.**

