

Did You Know The Average Adult Speaks 48,000 Words Every Day?

April 15, 2009

Hello again – Hope you're enjoying this new online version.

Yes it's true. What's more, the average adult exercises 7 million brain cells, takes 23,000 breaths and laughs 15 times a day. That's just one of many interesting tidbits of information waiting for you in my latest Service For Life![®] Free consumer newsletter.

You'll also learn important tips on how to preserve your job (funny!), five strategies for improving your memory, how to reduce salt in your diet, helpful consumer tips, and fun trivia, jokes and tidbits...and much more. But first...

Here's what's happening in our local real estate market... Our local market is warming up. Compared to this same time last year, sales volume (units sold) is way up, primarily due to lower prices and higher affordability resulting from short selling & a glut of bank-owned (REO) properties. Buyer interest is increasing for non-distressed properties and financing is more available too -- and still at historically low interest rates, although more traditional down payments are now the norm with stronger credit requirements & higher underwriting standards.

On a more personal note... We've been wanting to replace the old flooring in our kitchen (parquet wood) & adjoining laundry room (vinyl tile) for several years but it seemed a huge inconvenience to move appliances out & back in again and risk problems.... Then, last fall, we realized the time was fast approaching for a new washer & dryer, so we took advantage of the wonderful year-end sales at *Pacific Sales* and arranged for a 90-day hold to give us time to shop for flooring. Happily, we found the nice folks at *Action Carpet & Floor Décor* in Oceanside who have quality flooring products at good prices plus LOTS of samples to choose from. We selected a 13"x13" tile and Action's "in-house" installation crew (Angel, Roberto and Gama) installed it "on the diagonal" which has really unified the 2 spaces & makes both rooms seem larger too. They did a beautiful job -- what a difference! The new front-loading washer & dryer were delivered next and, thanks to the expert installation of a new propane adapter by Craig at *Advantage Appliance*, we're now happily doing laundry & quietly saving water & energy too.

Finally, I want you to know that you may call me for any reason. And please let me know if a friend, family member or neighbor need a caring, competent real estate professional to help in buying or selling, (re)financing or exchanging. *I'm here to help!* Frank and I want to wish all the ladies a very *Happy Mothers' Day*. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

*Gwen Herbert, REALTOR®
Realty Experts/J&P Financial, Inc.,*

P.S. Do you take a chewable aspirin each day to prevent heart attack or stroke? If so, you need to read a new update on this treatment. It's detailed on page 3.

Please Share This Important Flyer!

Do you know an active 55+ buyer?

Ask Me About Affordable Financing Options!

Discover "East Ridge"

A gated Active Adult (55+) Community in
the Village of Fallbrook
80 Single Family Custom Homes*

Great Amenities, including:
Dedicated walking trails
Multi-use Clubhouse & Pool Complex
Two tennis courts
Private RV parking
Minutes from great golf courses

Current re-sale prices start as low as \$459,000**

For your **FREE** information package
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Call ***any*** time, 24 hours a day!

* Minimum home size 1600 sq ft

** Individual properties may be listed by various
Realtors through MLS



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Then Enter ID Number to Hear Report Description

Free HomeSeller Reports...

“44 Moneymaking Tips for Preparing Your Home to Sell” Enter ID # 2274

“How To Avoid 7 Costly Mistakes When Selling Your Home” Enter ID # 2150

“Home Seller’s Guide to Moneymaking Fix-ups” Enter ID# 2160

Schedule my **“Maximum Home Value Audit”** Enter ID# 2500

Free HomeBuyer Support...

Sign Up for my **EXCLUSIVE “Preferred Buyers Program”** Enter ID# 2173

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Gwen Herbert's...

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." (For quick & easy reference, you can now find ALL my special reports on my website at www.gwenherbert.com -- just CLICK on the "Gwen's Special Reports" button on the left column.)

Volume IV, Issue 52
10:47 PM
Escondido, CA

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10 Wacky Ways To Get FIRED From Your Job!

"You're Fired!" Could any two words strike more fear and panic in the human psyche? Getting fired is one of the world's worst experiences. Rejection, humiliation and despair are just a few of the feelings that race through your mind.

A word to the wise: Here are 10 "doomed employee tricks" that'll get you the boot faster than you can say "u-n-e-m-p-l-o-y-m-e-n-t" ...

- 1. Get Caught With Your Hands In The Cookie Jar!** Yes, the number #1 way to get fired – hands down, is get caught stealing from your employer.
- 2. Be an Under Achiever.** Do as little as possible. Don't go beyond your job description, and when a project is on a deadline, and your help is needed, remember "it's not your job."
- 3. Show Up Late And Leave Early.** Again prioritize. You're already late, so why not stop for a cup of coffee on the way to work?
- 4. Regularly Question Your Boss' Ideas.** Always try to do so publicly. And remember also to take credit for your co-workers ideas.
- 5. Complain Loudly And Often.** Tell customers what you really think about the company...and them for that matter.
- 6. Have A Drink.** What's a long lunch without a couple of martinis, or brews. It'll make the afternoon go by more quickly...or at least you won't notice!
- 7. Make Lots of Personal Phone Calls.** Don't forget to call mom, dad, the kids, your sister, your hairdresser, and to arrange for soccer practice, ballet, your nails, and order clothes on-line at work. It'll save time later in the day.
- 8. Embarrass Your Employer Publicly.** Put sensitive company information in email messages. And talk about company secrets whenever you're in public places.
- 9. Use E-mail And The Internet For Personal Use.** Use your eight hours to take care of all your personal email business and fast Internet surfing.
- 10. Lastly, Take An Afternoon Nap.** Just think how refreshed you'll feel when five o'clock rolls around – as well as your pink slip!

Learn How To Maximize The Value Of Your Home!
Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the **"Homeseller's Guide To Money-Making Fix-Ups,"** and it's great even if you're not planning on selling soon. (For quick & easy reference, you can now find ALL my special reports on my website at www.gwenherbert.com -- just CLICK on the "Gwen's Special Reports" button on the left column.)

Oh...and if you hate your job, but haven't been able to muster the gumption to quit, try these same tricks...they're guaranteed to work!

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends.

susurrous • \soo-SUR-us ("oo" as in "good"); adjective

Meaning: full of whispering sounds.

Sample Sentence: The children felt a light **susurrous** breeze as they picnicked under the willow tree.

Plumber vs. Surgeon

It was Sunday, when the brain surgeon discovered a huge leak in his basement pipe. He rushed upstairs and called the plumber. "AAA Plumbing? This is an emergency! Get over here quick!" "Okay, but I charge extra for Sunday emergency service," replied the plumber. "Anything! Just come and stop the leak!" said the panicked surgeon. The plumber arrived, took out a tiny wrench from his bag, and lightly tapped the pipe. The leak stopped. The plumber handed the relieved man a bill for \$500. "What?" screamed the surgeon, this is unbelievable! Why I'm a brain surgeon and I don't make \$500 for two minutes work!" "I know," agreed the plumber. "Neither did I when I was a brain surgeon!"

Did You Know...

- Each King in a deck of playing cards stands for a great king from history. Spades – King David, Clubs – Alexander the Great, Hearts – Charlemagne, and Diamonds – Julius Caesar.
- Raising a child from a middle income U.S. family from birth to 18 is estimated at \$160,140 not including college tuition. That translates into \$8,896.66 a year, \$741.38 a month, or \$171.08 a week, a mere \$24.24 a day, and just over a dollar an hour.
- In one day the average adult speaks 48,000 words, exercises seven million brain cells, takes 23,000 breaths, laughs 15 times, and his/her heart beats 104,000 times!

Five *EASY* Memory Boosters!

Have you misplaced your keys again? If you're like most people, it's an occasional annoyance. But if it's happening more frequently than you'd like to admit, maybe it's time for some memory boosters to help strengthen your mind. Here are five easy tips to improve your memory power:

- 1. Keep Items Where You'll Need Them.** Keep your keys by the front door; eye glasses in the same place everyday, and wallet/purse in the same location.
- 2. Keep A Notebook With A Calendar.** Keep names, phone numbers, important dates, medical information, to do lists, and a notepad. Carry it with you (or carry a small notepad), so you can jot down information as needed.
- 3. Minimize Distractions.** Focus on one thing at a time. Turn off the TV or radio when you need to focus your attention on a task.
- 4. Exercise Your Mind.** Read, do crossword puzzles, play cards, chess, or a musical instrument to keep your mind active. Watch television shows like *Jeopardy* or *Who Wants To Be A Millionaire*.
- 5. Take Care Of Your Body.** Go for a walk, swim, or bicycle. It'll clear your mind. And remember to eat a balanced diet and get enough rest!

A Heartfelt Message To My Special Clients And Friends...

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and client referrals. I couldn't do it without you!

**Klaus & Brigitte Kuester, Emma Farinosi, Mike Richman,
Stoney & Gloria DeMent**

Fast Facts & Helpful Tips ...

Positive Thinking May Prevent A Cold!

Yes, people with a positive attitude and sunny outlook may get fewer colds! That's according to researchers at Carnegie Mellon University. The researchers squirted the cold virus into the noses of happy and grouchy people. They found those with a positive outlook were able to immobilize the cold virus.

Leading Driver Distraction: Unruly Kids

Ask anyone what is the leading cause of car crashes...and he will say, "cell phones." But, did you know that one of the greatest driver distractions is drivers dealing with unruly kids in the backseat! The National Highway Traffic Safety Administration (NHTSA) reports that driver distractions are responsible for one in four car crashes.

Consumer *ALERT*: Unwanted Medication Dangers

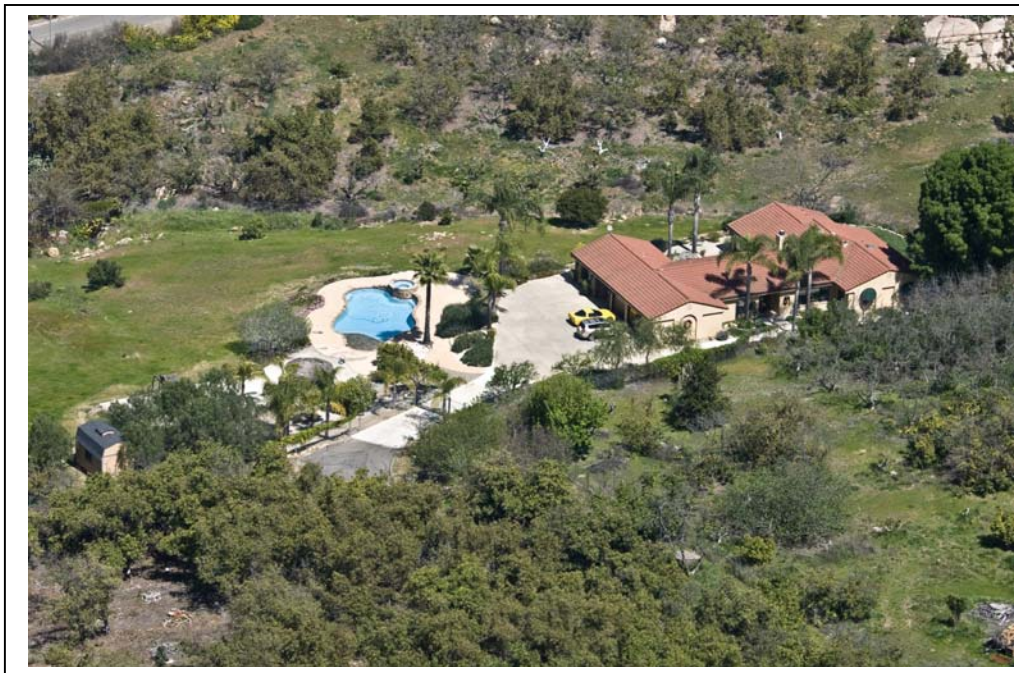
There's a danger lurking out there that most of us don't even know about — and it's drugs in our groundwater. Dumping unused medications down the toilet is causing dangerous traces of medications in water samples from 30 states, according to authorities for the U.S. Geological Survey. Putting them in the trash is the better place to dispose of unwanted medications.

Get Free money-saving home tips at my web site: www.gwenherbert.com

Please Post This Important Flyer!

Gracious, Casual, Single-Level Living!

Live the "Good Life" in upscale golf community of Hidden Meadows...



Come home to Hidden Meadows...

Dine alfresco or simply relax in the central courtyard with oasis-like water feature. Experience the white sand "beach front" entry to heated natural stone pool & elevated spa. Enjoy gorgeous views to North & West.

**Nearly 3,000 esf custom home in very private, tranquil setting.. fully fenced & gated 2.7 acres...
3 bedrooms, 3 baths, inground pool & spa, family fruit trees... & more!**

Property is ideally suited for indoor and outdoor entertaining.

Upgraded gourmet kitchen with many custom features, large center island with spacious breakfast bar plus ample breakfast area. Living room with 3-sided fireplace and adjacent dining area. Family room features French doors to quiet patio area. Three very private bedrooms, each with walk-in closet and ensuite full bath. Master bath features custom counters, double sinks, deep jetted tub & oversized step-in shower. Oversized 2-car garage with lots of built-in storage plus space for 6 to 8 cars inside gates. Bonus Casita offers multiple uses as office, media room or playroom & features separate heating & cooling from main home.

29095 Rocky Point Way, Escondido 92026

MLS# 090021651 -- Virtual Tour coming soon to www.gwenherbert.com

Outstanding Value at \$775,000

To learn more, call my Toll FREE hotline at **1-877-667-1641** and enter ID # 3725

Call **any** time, 24 hours a day!

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Thinking of Buying?

To learn about "Buyer's Representation" enter 2173

Thinking of Selling?

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Please Post This Important Flyer!

Room for the Extended Family!

Live the "Good Life" in upscale golf community of Hidden Meadows...

Quality-built custom home in a beautiful parklike setting.. fully fenced 2.45 acres..

3 bedrooms, 4 baths, 3-car attached garage, gardens, family fruit... & so much more!

>950 esf upper level with oversize family room, mini-kitchen, 2nd Master Suite, French doors to enclosed balcony – a truly private retreat or granny flat for extended family...

>2000 esf main level features dramatic entry, large eat-in kitchen, formal living/dining room with custom fireplace & French doors to spacious deck, laundry room, guest bath, Master Suite & guest bedroom – each with its own private enclosed balcony...

> 1800 esf (75% finished) below-grade "walk out" level with workshop, artist studio/craft room, full bath, darkroom + + +

10015 Vista Montanoso Dr, Esc 92026
MLS# 090012873

\$729,500

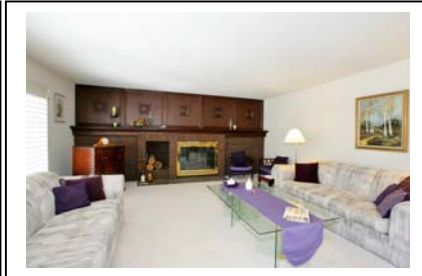
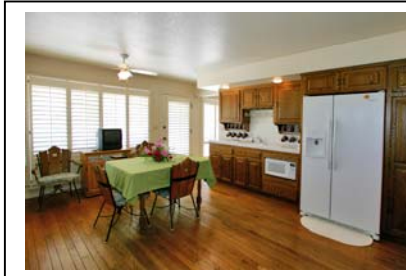
It's a STEAL at ^ \$749,500

PLUS Seller to help with Buyers' closing costs up to 2% with acceptable offer!

To learn more, call my Toll FREE hotline at
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Please Post This Important Flyer!

Short Sale Opportunity--FIXER!

In upscale golf community of Hidden Meadows...

***Come Polish This
Diamond in the Rough!***

Only one lender remains...

Back taxes & HOA fees have been paid.

Seller has negotiated settlement with 2nd lender.

***Great Opportunity Exists If You Act
Fast and BRING OFFER NOW!!***

***Open Floorplan, High Ceilings
in upscale golf community***

Full quarter acre on cul-de-sac

1710 esf, 3 bedrooms, 2 baths

Family Room with fireplace & wetbar

NO Mello-Roos, LOW Annual HOA (\$295/yr)

Bring your imagination & your contractor!

***Home needs repairs & general updating throughout
and is offered "AS IS" at***

\$325,000 to \$350,000

28420 Fallen Tree Lane, Escondido 92026

MLS# 090021215

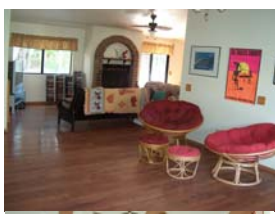
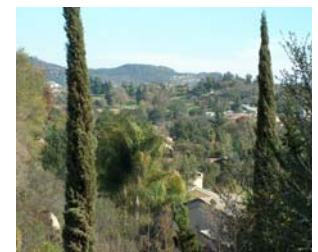
To learn more, call my Toll FREE hotline at

1-877-667-1641 and enter ID # 3413

Call any time, 24 hours a day!

See more photos and information at

<http://www.gwenherbert.com>



Call my Toll FREE Real Estate Information Hotline at

1-877-667-1641

Thinking of Buying?

To learn about "**Buyer's Representation**" enter **2173**

Thinking of Selling?

To learn about "**Maximum Home Value Audit**" enter **2500**

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Please Share This Important Flier!

Do you know someone who needs caring professional representation for help with buying or selling a home?

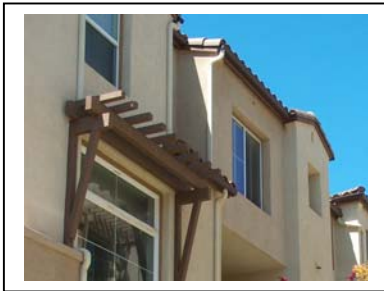
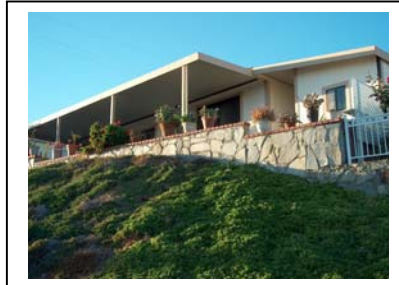
RECENT SALES

Represented Sellers

If you or someone you know needs caring competent representation for the sale of a home, please call me direct at

760-751-1857

To learn more about the benefits of **Maximum Home Value Audit** call Toll FREE Info Hotline at **1-877-667-1641** and enter ID #.2500
Call *any* time, 24 hours a day!



RECENT SALES

Represented Buyers

If you or someone you know needs caring competent representation for the purchase of a home, please call me direct at

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Brain Teaser...

How would you rearrange the letters in the words "new door" to make one word? (answer on page 4)

NAUSEA: Bands DO Help!

A new study of over 700 patients found that acupressure wristbands (available at drug stores without a prescription) can relieve nausea from motion sickness and pregnancy. The same study also found that the bands help nausea in chemotherapy, especially if the patient expects them to do so. On the day of chemotherapy and for the next four days, patients who wore acupressure bands reported 15% less nausea than others. In patients expecting them to work, there was 25% less nausea reported.

Looking For A Good Man...

At a local coffee bar, a young woman was describing her idea of the perfect mate to some of her friends. "The man I marry must be a shining light among company," she says. "And, he must be musical, tell jokes, sing, and stay home at night." A cynical male listener overheard and spoke up. "Lady, what you really want is a television set!"

Science Class...

The teacher of an Earth Science class was lecturing on map reading. He spent the class explaining about latitude, longitude, degrees, and minutes. Toward the end of class, the teacher asked his students, "Suppose I asked you to meet me for lunch at 23°, 4 minutes north latitude, and 45° 15 minutes east longitude..." A student's voice broke the confused silence and volunteered, "I guess you'd be eating alone sir."

Inspirational Quotes...

Courage is contagious. When a brave person takes a stand, the spines of others are stiffened.

Billy Graham

Happiness is like a butterfly. The more you chase it, the more it will elude you. But if you turn your attention to other things, it comes softly and sits on your shoulder.

Unknown

Please, Don't Pass The Salt!

Americans consume almost two times the recommended amount of salt everyday! Most salt is hidden inside common foods...spaghetti, soup, pizza, and especially frozen dinners. Too much salt can increase your blood pressure...and high blood pressure can wreak havoc on your heart, brain, and kidneys.

The average person should eat no more than 2,400 mg of sodium daily, which is the equivalent of one heaping teaspoon a day. The average American eats over 4,000 mg a day, and 75 percent of it from processed food and restaurant meals, according to Dr. Stephen Havas, a researcher at the University of Maryland.

So before you buy food at the store, check the nutrition labels. Ask yourself, how much sodium is in one serving. Remember restaurant food can have even more sodium, so watch what you order. Ask for low-sodium entrees, or select fresh salads, and avoid those French fries. Cutting salt could save your life!

Do You Have A Real Estate Question You Want Answered?

Maybe you want to learn how much equity you may have in your home. Or perhaps you have a tax or easement problem that requires professional assistance. Or maybe you just need a recommendation for an electrician, carpet cleaner, window washer, plumber, appliance repairman or gardener.

Either way, I love hearing from all of my good friends and clients who enjoy reading my monthly newsletter. And I'm always happy to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call me at **760-751-1857** or send an email to gwenherbert@cox.net. *I'm here to help!*

Aspirin Therapy Alert!

Many people take a small 81 mg baby aspirin as protection against heart attack or stroke. But did you know that baby aspirin may not be enough to protect you?

Taking a small 81 mg chewable aspirin every day is supposed to thin your blood, which lowers your chances of suffering a heart attack or stroke. But in a recent study, 56% of people measured had no blood-thinning effects.

The study also found that taking coated aspirin (which has a shell to protect your digestion system) may not be effective. The study found that a full 65% of people didn't benefit from coated aspirin.

What should a consumer do? Talk to your doctor about your options for heart attack and stroke prevention. And ask if you may be a good candidate for taking an uncoated adult strength aspirin (325 mg) each day instead.

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Brain Teaser Answer...

There is only one right answer:
One word.

Signs Of The 2000's...

- You have a list of 15 numbers to reach your family of three.
- You e-mail your buddy who works at the desk next to you.
- You try to enter your password on the microwave.
- You chat several times a day with a stranger from South America, but haven't spoken to your next door neighbor in years.
- You've sat at the same desk for four years and worked for three different companies.

Narrow Road

A man was driving up a steep, narrow mountain road. A woman was driving down the same road. As they passed each other the woman leaned out the window and yelled, "PIG!!" The man completely stunned, immediately leaned out his window and replied, "WITCH!!" They each continued on their way, and as the man rounded the next corner, he crashed into a pig in the middle of the road.

THANK YOU for reading my *Service For Life!* personal newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or financing real estate, or just want to say "Hi," I'd love to hear from you...

Gwen Herbert, REALTOR®
Realty Experts/J&P Financial, Inc.
1761 So. Escondido Boulevard
Escondido, CA 92025

Direct: 760-751-1857
24 hr Toll FREE: **1-877-667-1641**
Fax: 760-751-9544
Email: gwenherbert@cox.net
Website: www.gwenherbert.com

“Who Else Wants To Win \$250*?”

**A fully transferable certificate worth \$250 toward my professional real estate services.*

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? This turned out to be a tough question. Thanks to all who tried, but I'm sad to announce that *no one* correctly answered last month's quiz question...

By What Age Has The Human Brain Grown To Its Full Size?

- a) Four b) Ten c) Thirteen d) Twenty

The answer is "A," Four! So let's move on to this month's trivia question...

What Room In The Average Home Is The Scene Of The Greatest Number Of Arguments?

- a) Bathroom b) Bedroom c) Kitchen d) Garage

*Don't be shy... Take a chance...Have some fun... and call me right now with your answer and you could win too! **Don't wait for business hours, call my Toll FREE hotline at 1-877-667-1641, and enter ID #2100. (Or click & send an email to me at gwenherbert@cox.net with the subject "Trivia".)***

Real Estate Corner...

Q. We've just listed our home for sale and we've agreed on a listing price. How do we know if our home is priced too high?

A. In a hot real estate market, an overpriced home may sell easily. However in a softer market, an overpriced home may sit on the market for months. How long is too long? Well, it depends on the specific market. In general, if a home is on the market more than 3 months with no serious buyer interest, it's usually a sign of an overpriced home.

The first buzz of activity usually occurs in the first month a home is on the market. During that time, there's lots of activity: scheduled showings, REALTOR® tours and open houses. If agent activity is slow, it may indicate that agents think the home is overpriced and not worth showing to their clients. If your home is on the market longer than 6 months, and you have no buyer interest, there is either something wrong with the home, or it's overpriced.

What are the tell-tale signs that your home is overpriced? The first thing to examine is other properties in the neighborhood. If your home is priced well above these properties without some specific reason, it may signal a problem. Second, how long has your home been on the market? If it's longer than 3 months with no buyer interest, it's time to think about a serious price reduction.

Finally, if you priced your home by taking your purchase price and added the cost of any remodeling, you may be disappointed. The value of your home is not determined by how much you have invested into it, but what the market is willing to pay. Be careful not to get "upside down" on your home by spending beyond its market limit with remodeling improvements.

If you're thinking of buying or selling soon, and require competent and caring representation, please call me at **760-751-1857**. *I'm here to help!*

Get Free money-saving home tips at my web site: www.gwenherbert.com