



## INTEREST RATES

as per mortgage101.com  
**< \$417,000 on 3/5/13**

Conv. 30 Year Fixed  
 3.42% / 3.50% APR

Conv. 15 Year Fixed  
 2.76% / 2.88% APR

Conv. 5 Year ARM  
 2.69% / 2.73% APR

FHA 30 Year Fixed  
 3.25% / 3.47% APR

FHA 15 Year Fixed  
 3.25% / 2.99% 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

“If you're selling or buying a house you need to call the best in the business. He was there to explain every step of the way. He even helped me with the house we purchased in Arizona. I can't begin to say in words what a wonderful help he was. If you want the best, call David!”  
 --Marie Rogers

## CONTACT

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## Quick Home Improvement Tips for Spring

The winter is coming to an end and fresh air, warm winds and bright sunshine are on the way. The American Society of Home Inspectors (ASHI) has provided the following checklist to help homeowners figure out the areas to target for repair. You can run through these chores and be ready to bask in the sunshine in no time.

### Gutters

Check for leaky or loose gutters. A gutter that isn't draining correctly can cause water to enter a crawl space or basement. Ensure that all downspouts empty at least eight inches from the foundation and that they are free of any debris.

### Yard

Look for any low areas throughout your yard, and particularly near the foundation. If any are found, fill them with soil. Spring rain can cause a yard to flood, which may lead to foundation damage. Furthermore, when water gathers in a low area during the summer, it makes a perfect insect breeding ground.

### Trim

Take a screwdriver and check the trim around your decks, railings, doors and windows. Spring rain can do significant damage, so now is the time to repair wood trim.



### Garage Door

Lubricate your garage door.

<http://houseandgardendiy.com/2012/03/9-quick-home-improvement-tips-for-spring/>



## Simple Non-Toxic Cleaner Recipes to Clean the Whole House

**Floors:** A simple floor cleaner is made by adding 2 to 4 tablespoons of Castile soap and 10 drops of lemon essential oil to a large container. Fill with 1 gallon of hot water and stir to mix. If the floor is greasy, add up to 1/8 cup of vinegar.

**Walls and Counter Tops:** The above floor cleaner will work well on walls and counter tops too. If you wish to disinfect, mix equal parts vinegar and water. Add 5 to 10 drops of essential oil, per 16 oz of mixture, if desired.

**Mirrors:** Mirrors can be cleaned well with water and a microfiber cloth. If you are looking for more shine (and germ killing power), combine 1 1/2 cups of water with 1/2 cup of vinegar in a spray

bottle and shake to mix. Add 5 to 10 drops of orange or lemon essential oil for extra cleaning power and added fragrance.

**Toilets:** Pouring a little straight or scented vinegar into the toilet

bowl is a great way to clean and deodorize. For regular toilet seat wipe downs, keep some vinegar in a spray bottle. Sprinkling baking soda into the bowl and scrubbing with a sturdy toilet brush is another good way to keep the toilet clean and fresh.

**Bath and Shower:** The best way to keep the shower clean is to regularly spray the walls with vinegar, this helps prevent soap and scum from building up.

It is always a good idea to label your homemade cleaners. Writing the recipe on the container also helps make refills a breeze.

**NOTE for Essential Oils:** These concentrated plant oils contain powerful anti-bacterial, anti-viral, anti-biotic and anti-fungal properties. While they can sometimes be expensive, one small bottle will last a long time. They add a lovely fragrance to your homemade cleaners, which provides psychological benefits too!

**Favorite essential oils for cleaning are:** Lemon, orange, peppermint, lavender, and tea tree.

*From the article Non-Toxic Cleaners You Can Make at Home  
<http://www.keeperofthehome.org/2011/03/non-toxic-cleaners-you-can-make-at-home.html>*



## Quinoa, Corn and Mint Salad

Mint adds a flavorful twist to this colorful quinoa salad.

### Ingredients

- 2 cups quinoa
- Kosher salt
- 3 cups fresh corn kernels (6 ears)
- 1 bunch green onions, finely chopped (about 1 cup)
- 3/4 cup chopped fresh mint
- 1 tablespoon lemon zest
- 1/4 cup fresh lemon juice
- 1/4 cup extra-virgin olive oil
- 1/2 teaspoon freshly ground pepper

### Preparation

1. Rinse quinoa in large sieve under cold running water. Cook quinoa in 4 cups boiling water with 2 teaspoons kosher salt 10 to 15 minutes or until almost tender. Drain; spread onto a large sheet pan, and cool 15 minutes.
2. Combine quinoa and remaining ingredients; mix well. Season with kosher salt.

*Coastal Living MAY 2010*



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## ECHO LAKE MARKET WATCH: HOMES CLOSED JANUARY & FEBRUARY 2013



### 2304 N 188th St

1957 One Story  
 3bdrm / 1.75bth / 1320sqft / 1 gar  
 Orig List Price: \$289,000 (3/14/11)  
 Reduced 4x: \$240,000 (12/20/12)  
 Pending (1/15/13) **DOM=26 days**  
 Closed: \$250,000 (1/31/13)  
 Sales Price/Last Price = **105%**  
 Short Sale  
 Prev Sold: \$285,000 (5/28/04)



### 2322 N 193rd St

1954 One Story  
 3bdrm / .75bth / 1200 sqft / 1gar  
 Orig List Price: \$210,000 (7/15/12)  
 Pending: (7/17/12) **DOM=2 days**  
 Closed: \$230,000 (1/18/13)  
 Sales Price/Last Price = **110%**  
 Short Sale



### 19008 Ashworth Ave N

1952 One Story  
 3bdrm / 2.0bth / 1330 sqft / no gar  
 Orig List Price: \$294,900 (10/9/12)  
 Reduced 2X: \$275,000 (12/6)  
 Pending: (12/26/12) **DOM=20 days**  
 Closed: \$275,000 (1/25/13)  
 Sales Price/Last Price = **100%**  
 Prev Sold: \$310,000 (2/27/06)



### 2157 N 193rd St

1953 One Story  
 3bdrm / 1.0 bth / 1100 sqft / no gar  
 Orig List Price: \$250,000 (1/14/13)  
 Pending: (1/15/13) **DOM=1 days**  
 Closed: \$255,000 (2/15/13)  
 Sales Price/Listed Price = **102%**



### 18925 Burke Ave N

1959 One Story w/ bsmt  
 5 bdrm / 2.5 bth / 3190sqft / 2 gar  
 Orig List Price: \$448,000 (12/7/12)  
 Pending (1/25/13) **DOM=49days**  
 Closed: \$443,000 (2/28/13)  
 Sales Price/Listed Price = **98.9%**



### 20319 Meridian Ave N

1954 Split-Level  
 4bdrm / 2.5bth / 1830 sqft / two gar  
 Orig List Price: \$360,000 (5/13/12)  
 Reduced 7x: \$238,000 (7/30)  
 Pending (8/2) **DOM=3 days**  
 Closed: \$230,250 (1/30/13)  
 Sales Price/Listed Price = **96.7%**  
 Short Sale  
 Prev Sold: \$370,000 (9/23/08)



### 20136 6th Place NE

1953 One Story  
 4bdrm / 2.0bth / 1500 sqft / no gar  
 Orig List Price: \$299,900 (11/14/12)  
 Pending: (11/18) **DOM=4 days**  
 Closed: \$305,000 (3/30/13)  
 Sales Price/Listed Price = **102%**  
 Foreclosure \$161K (8/16/12)  
 Updated & Flipped



### 19813 Wallingford Ave N

1948 One Story  
 2 bdrm / 1.0bth / 820 sqft / no gar  
 Orig List Price: 219,950 (11/9/12)  
 Pending: (11/14) **DOM=5 days**  
 Closed: \$215,000 (12/20/12)  
 Sales Price/Listed Price = **97.7%**

Thinking of Selling?  
 Now May Be Your Time  
 Inventory Is Down  
 Prices Are Up  
 Call Me Now for Your  
 Free Market Consult

