



Karen & "Noodles"

Hear about the "Short Sales" seminar I just attended in San Diego in my in-depth article on Page 2.

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Ten Tips to Avoid Auto Troubles

Most people don't think about their cars much - until there's a problem. And they usually surface at the most inappropriate time. To keep your car in shape, here's a list of 10 check-ups you can do to avoid those stressful, surprise breakdowns.

- 1) First, change your oil frequently and regularly. Experts say the most important thing you can do to extend the life of your car is to change the oil every 3,000 miles or three months. A quick stop at a Fast-Lube shop can extend the life of your car by years, and save thousands of dollars in the process.
- 2) Once a month, look under the hood. This 15-minute investment can prevent 70 percent of the problems that lead to highway breakdowns. Check the fluid levels of oil, break fluid, coolant, automatic transmission fluid, power steering fluid, and windshield washer fluid. Check the manual for location and replacement type and quantity.
- 3) Never let your gas tank go to almost empty before filling up. The bottom of your fuel tank is loaded with dirt and residue that's not good for your engine, fuel injectors, or carburetor.
- 4) Check tire inflation weekly, and alignment every six months. Properly inflated and aligned tires last longer, save money, and are safer. Rotate them every time you change your oil and you will extend the life even longer. Especially if you drive mountain roads!

Mountain Driving Tips...

- **Downhill means Downshift** - Use your gears to slow down and avoid riding your brakes as you descend a hill. If your brakes get hot enough, they can fade or fail and suffer permanent damage.
- **Focus Ahead** - Don't watch the road right in front of the car. By looking further ahead you will be aware of any upcoming obstacles and be smoother through turns.
- **Use the Turnouts** - Everyone has their comfort level when driving the mountain road. If you find that traffic behind you is growing keep your eyes open for a turnout. 3 Cars Behind you is a good rule of thumb- 5 is the law.

- 5) Change your vehicle's filters. Changing the air, fuel, and oil filters extends the life of your car, and makes it operate more efficiently.
- 6) Change your engine coolant at least once a year, preferably every six months. Be careful, coolant can be toxic and harmful if ingested by children or pets.
- 7) Lubricate rubber parts including windshield wipers, door rubber and exposed gaskets.
- 8) Get rid of glop on the engine and mud or dirt on the undercarriage. This added weight costs you mileage and will absorb the oil protecting metal parts and foster rust on your drive train. Oil and grease laden dirt on the engine parts keep the engine from cooling properly and keep you from detecting leaks early on which can result in costly repairs. Those who drive here in the mountains (winter conditions & dirt roads) are exposed more than our down-the-hill friends.
- 9) Wash your car frequently and keep it out of the sun. Driving a clean car (w/ clean windshield) improves visibility and enhances safety. Plus, ultraviolet rays can harm paint, especially metallic paints. Protect your paint with good quality wax or a synthetic coating.
- 10) Most important: Schedule regular maintenance every 12,000 miles or one year, whichever comes first. Scheduled maintenance will keep warranties valid and maximize the value of your warranty. Plus, it prolongs the life of your vehicle, and will increase the value of your automobile when you decide to sell it.

Karen Lavrouhin-Boulder Bay Real Estate

Voice (909) 866-9888 Fax (909) 866-9885 email info@yourbigbearhome.com

See all Big Bear's Multiple listings at www.yourbigbearhome.com

Famous Quotes About Taxes

"The hardest thing in the world to understand is income tax!"

Albert Einstein

"When there is an income tax, the just man will pay more and the unjust less on the same income."

Plato

"There is no art which one government sooner learns from another than that of draining money from the pockets of the people."

Adam Smith

"Like mothers, taxes are often misunderstood, but seldom forgotten."

Lord Bramwell

"A taxpayer is someone who works for the federal government, but who doesn't have to take a civil service examination."

Ronald Reagan

And My All-Time Favorite...

"The trick is to stop thinking of it as YOUR money."

IRS Auditor

Happy Birthday!!

A man took his wife out to dinner to celebrate her 40th birthday. He asked, "What would you like, Julie? A Jaguar, a sable coat, or a diamond necklace?" "Bernie," she replied, "I want a divorce." "My goodness," he said, "I wasn't planning on spending that much!"

Did You Know?

- It is possible to lead a cow upstairs, but not downstairs.
- Coca-Cola was originally GREEN!
- Every day more MONEY is printed for the board game MONOPOLY than the U.S. Treasury.
- The first couple shown in bed together on prime time television was Fred and Wilma Flintstone.
- The smartest dogs are:
 - 1) Scottish Border collie, 2) Poodle
 - 3) Golden Retriever.(Noodles says he doesn't agree)
- The dumbest dog: Afghan hound.
- There are only 12 letters in the entire Hawaiian alphabet.

Are You My Clients Of The Month?

Every month I choose a very special Client Of The Month. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth, and repeat business.

This month's Clients Of The Month are **Jeff & Christy Morrison**.

We have had the pleasure of working with them on several real estate projects over the past 5 years. Jeff has done several spec homes and Christy has been right beside him helping (choosing colors or swinging a hammer).

They have had some recent health challenges and we keep them in our thoughts and prayers.

I am sending a Gift Card in appreciation of their friendship and business support. ENJOY!

You might be my next Client Of The Month too! Watch for your name.

MORE on Short Sales

I just attended a seminar given by the California Association of Realtors on Short Sales. It was taught by Vanessa Liddell, president of Shortsaleplan.com a company that specializes in coordinating short sale offers on behalf of agents (for a fee of course). Coming from years in escrow and fully immersed in executing short sales, she had a lot of good information to share on the current situation. Here are some highlights:

2005 saw the highest number of equity cash out loans in history. March of this year, a record number of loans reset from a pay option to a fully amortized loan. As a result, many borrowers are experiencing increased payments (in many cases drastic) which could spell trouble for some. Others have hopefully known the increase is coming and have planned for it.

At year end, Countrywide had 33 million in unclosed short sale transactions where there was an accepted offer between buyer and seller but either no approval or the ability to complete the transaction on the banks end.

One might ask, why would they let 33 million dangle (in many cases buyers move on to other properties growing frustrated with the process). There probably isn't any one answer. Some of it simply comes down to the lenders being unprepared and understaffed for this wave of borrowers in distress.

Those in the know say a lot of it has to do with incomplete short sale submittal packages (from agents who either were misinformed as to what is required or too inexperienced to know what to ask). I have been told that if a lender receives an incomplete package in most cases they just shred them without notifying the sender. There are some indications that banks are quickly learning what needs to be done to get these deals done and are gearing up to get through this troubled period. After all, in order for them to survive they need to be able to move forward.

If a property goes to foreclosure the average cost to the bank is approximately \$50,000. Even with that staggering number, short sales do require certain guidelines; the most important being some form of hardship and proof thereof.

Examples of hardship could be loss of job, loan payment increase, moving, illness, serving in the military, reduced income, too much debt, divorce or death of a spouse. In order to have a short sale considered, a borrower will almost certainly need to provide a hardship letter, tax returns for the past 2 years, 2 current pay stubs and two months recent bank statements. Some banks will have additional, very specific requirements. An incomplete package is no package at all!

In cases where there is both a first and second mortgage, the short sale scenario is even more complicated. A seller is essentially negotiating with 2 separate entities, both

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Karen Lavrouhin-Boulder Bay Real Estate

Voice (909) 866-9888 Fax (909) 866-9885 email info@yourbigbearhome.com

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Big Bear Events...

May 16-18- Jeep Jamboree

Off-road adventure weekend that brings the outdoors, down-to-earth people & their Jeep 4x4's together. For Info Call: 530-333-4777

May 17- Photography Contest

You can use film or digital when shooting the theme Education & Fun at the Moonridge Animal Park. Four entry categories (Advanced, Intermediate, Apprentice & Children). Entry fee (\$10-\$15) includes Animal Park entrance. For Info Call: 909-584-1299

May 17- 18 May Trout Classic

Catch the Big One! Limited to 425 entries, proceeds go to re-stocking large trophy-size trout. For Info Call: 909-525-4007

May 24-25 Wild West Storyfest

Book lovers & storytellers dream. Held outside at the Discovery Center, there will be live performances, VIP workshops, fine artists, authors, publishers, vendors and even dinner theater. For Info Call: 909-866-1074

May 24-Bear County Fair

Enjoy County fair activities for the whole family at the Moonridge Animal Park. Includes face painting, jewelry making, bear toss and even a bear ROARING contest! For Info

Call: 909-584-1299 or 909-584-1171

May 24-26 Home & Garden Show

Big Bear Convention Center-Find things you know you want and need to spruce up your home & garden for the Summer. Fun for the whole family! For Info Call: 909-585-3000

JUNE 7-8 FOUR MAJOR EVENTS

- 1) Big Bear Choppers Ride the Mtn
- 2) Big Bear Pirate Faire
- 3) Annual Carp Roundup
- 4) Holcomb Valley Trail Run

What's That Funny Looking Thing?

Many homes in Big Bear have one of these funny looking devices in the front yard. It's a **Frost-Free Water Hydrant**. The valve works below the frost line to supply running water to your yard, even in the coldest weather and even when the water to your house is turned off. The do-hickey at the bottom is the valve. It works much like a Stop & Waste valve in that when on, water will flow, and when you turn it off, it opens a port that allows the water in the up-tube to drain, thus preventing freezing. The Hydrant is installed between the water meter and your homes' stop and waste valve so that it can be operated so long as you have water service. Fire Departments like these as they provide water year round, even when the house is closed up in the dead of Winter.



(More on Short Sales-Continued from Page 2)

of which have their own best interest in mind. In some cases a lender on a second may have opted to purchase PMI (private mortgage insurance) at their own cost. In these cases it is in their best interest for the property to go to foreclosure and the parties involved may have no knowledge of this PMI incentive on the 2nd lenders end.

Even though the process can be slow and challenging, it stands to reason that the process will become more efficient as it will have to in order for these lenders to right their balance sheets. In the meantime buyers, sellers and most of all agents (many don't want to bother) will need to embrace and understand the process so that these fallout properties will have new owners who can qualify for and continue to pay the mortgages in the years to come.

With more realistic lending guidelines and purchases of these distressed properties, we should move towards a stable market with a return to decent appreciation. The Wild and Wonderful days of soaring values are probably gone for the foreseeable future. A revision to many of our long term strategies may be in order. Opportunity is out there we just have to make some adjustments in our game plan.

I am committed to keeping myself up-to-date on what it takes to have successful short sale and foreclosure transactions in this volatile market. I truly believe that the sooner we as agents, get on board to move these properties through the system and on to new owners, the sooner our market will improve. I will continue to take advantage of educational materials and seminars as they become available. If any of you have any direct information you wish to share, or specific questions on this or other real estate topics, please be sure to call me at 909-866-9888 or just send me an email at Info@yourbigbearhome.com. I look forward to hearing from you.

Want to Stay On Top of Available Big Bear Bank & Short Sales?

We are now maintaining a weekly updated list of Foreclosure and Short Sale properties in Big Bear which is available on my website www.yourbigbearhome.com.

Or just call me at 909-866-9888 and I will happily mail you the current list

WIN A \$25 Gift Card!!

Take my Trivia Challenge and you could win too!

CONGRATULATIONS to JEFF DRAPER & HANK JEFFRIES last months winners!

How Many Toothpicks Can Be Produced from a Cord of Wood?

No need to grab your whittling knife - the correct answer is c) 7,500,000

Here's this Months Question

Most everyone knows that Neil Armstrong was the first man to walk on the Moon.

But who was the LAST man to walk on the Moon?

A) John Glenn B) Buzz Aldrin C) Gene Cernan D) David Bowie E) Frank Borman

Call Me Right Now With Your Answer!

Understanding What "Up to Code" Means

I asked Bob Cherry a trusted local home inspector what it means when we see a home inspection report that indicates items aren't "Up to Code". Here is what he had to say... A home built as recently as this year might not meet the current code. Is the house unsafe? No. If the home was built several years ago and it complied with code at that time, why should the seller have to be responsible to alter the existing structure, just because the rules have changed.

There are so many things involved in home construction that change regularly and items that are certainly real improvements. The advent of electronic ignition, pressure regulators, dual-glazed windows, hard-wired smoke detectors, GFCI receptacles, and stair/railing requirements offer improved comfort, safety and economy.

If, as a buyer you think it is a good idea to improve on some or all, then by all means, go for it; but don't expect the seller to pay for them. I regard these up-to-code improvements as upgrades, not repairs. Upgrades should be paid for by the buyer at their option.

Karen Lavrouhin-Boulder Bay Real Estate
Voice (909) 866-9888 Fax (909) 866-9885 email info@yourbigbearhome.com
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Useful Phrases At Work...

It always happens. You're looking for the perfect retort to a dim-witted Co-worker, and then it comes to you! The only problem is, it's LONG after the opportunity has gone. Here are a few phrases that might help you make your point at the office:

- I don't work here, I'm a consultant.
- Thank you. We're refreshed and challenged by your unique point of view.
- I will always cherish the initial misconceptions I had about you.
- The fact that no one understands you doesn't mean you're an artist.
- I don't know what your problem is but I'll bet it's hard to pronounce.
- Some day, we'll look back on this, laugh nervously, and change the subject.
- Really, you work here? I thought you were just here to annoy me.

How to tell the Difference

A little boy returned from a trip with his father to visit the neighbor's new kittens. He excitedly told his mother there were four new kittens: two boys and two girls. The mother asked him how he knew which were boys and which were girls. The little boy replied, "Dad picked them up, and looked under them. I guess it's printed on the bottom."

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

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

Karen Lavrouhin
Boulder Bay Real Estate
(909) 866-9888
info@yourbigbearhome.com

Know Someone Who Would Enjoy this Newsletter?

Many of you have given positive feedback to my newsletter. Some of you have requested I add friends or family members to my mailing list. If there is someone you would like to include, just email their information to info@yourbigbearhome.com, or call me at (909) 866-9888 and I'll make sure they receive a free subscription. I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Notes from Noodles...

DOGGIE DIET DON'T'S!

Did you know that many foods you humans eat are poisonous to dogs? Here are a few I avoid and why.

CHOCOLATE: Contains Theobromine and caffeine, both of which can cause tremors and arrhythmia.

MACADAMIA NUTS: Can cause weakness and paralysis within 24 hours of ingestion.

GRAPES & RAISINS: In addition to the very high sugar content, raisins and grapes can cause renal failure. As few as 7 can be toxic.

TOMATOES: (And stems & leaves): Contain Atrophine which can cause tremors and heart arrhythmia.

ONIONS: We dogs don't metabolize them well. Large amounts can cause hemolytic anemia.

AVOCADOS: Contains Persin, which can damage heart, lung and other tissue in many animals. They are high in fat and can trigger stomach upset, vomiting and even pancreatitis. The pit is also toxic, and if it gets lodged in the intestinal tract, it can create a severe blockage requiring surgery.

MOLDY or SPOILED FOOD: We dogs are just as susceptible to food poisoning as you people are.

COOKIES, CANDY & SWEETS: As bad for me as they are for you. (darn it). Hard candy can lodge in the intestine, all sweets are hard on the Pancreas.

FRIED & FATTY FOODS: OK, I know you know about cholesterol! I can also get Pancreatitis.

ALCOHOLIC BEVERAGES: Can cause weakness, disorientation, staggering (just like in people!).

INDIGESTIBLES: Avoid access to corn cobs, skewers, peach pits, anything I can swallow whole.

RAWHIDE, PIGS EARS, HOOVES: These can get lodged or even cut the intestine if I don't chew well.

TAKE US WITH YOU!

Going on vacation and leaving your wonderful pet children behind can be a traumatic experience – for ALL of you. And who can bear the sight of sad eyes as your pet watches you walk away from the kennel where you left them. Well, that doesn't need to be the case. There are great resources for making your vacation as fun for your pet as it is for you. A listing of 25,000 hotels, motels, bed and breakfasts, ski resorts, and campgrounds that welcome pets can be found at the www.petswelcome.com website. The site also offers information on kennels, vets, and medical facilities for your pet when you are on the road. Also available are travel and moving tips, and other helpful information to pet owners on the road.

Even some of the local Big Bear vacation rental companies like my friends Onyx, Gunner & Lucky at Big Bear Luxury Properties offer dog friendly properties. Now, there's no need to leave your best friends at home.

TRAVEL'N TIP

Taking my bed along really helps me adjust to traveling. I hate the mountain road and like to ride in mom's lap for comfort. (who says I'm not a lap dog?) We always take lots of water and make plenty of pee stops. Just getting out and walking around makes for a much less stressful trip for me!



• • BIG BEAR LAKE REPORT • •

May is here at last and all the Marinas are open and the lake is in full swing. The water level is still rising. As of April 21st we are 3'7" below capacity with the average water temp at 51°f. The May Trout Classic is on the 19th & 20th. Call (909) 585-4007 for Info. June 7th & 8th is the annual Big Bear Carp Roundup. Go to "www.bbmwd.org" for info and an entry form. Also on the 19th of May is the MWD annual shore clean-up. Pitch in and help Big Bear Lake put on its best face. Call (909) 866-5796 to participate. New for 2008 and in conjunction with Municipal Water District, Big Bear Marina, which is now open daily for the lake season, becomes the lake's first official weight station, with a tournament scale that prints official receipts with date, time and weight. A log will be kept to monitor catches and, most importantly, establish lake records for all species in the water.