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Between FRIENDS



Everything I touch turns to Sold
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In today's real estate market, you can count on changes in home values. Give us a call and we'll tell you what your home is presently worth and explain the latest market forecast for Buyers and Sellers.



As REALTORS, we know the stress that a home system or appliance breakdown can create for a home seller during the listing period or for the buyer after close of sale. Fortunately, you can prevent that stress with a Home Warranty Plan that provides coverage for both the seller and the buyer!

A Home Warranty Plan is a service contract that protects your home's major systems and appliances for a specified term of coverage. Should a failure occur during the term of the Plan, a qualified contractor is dispatched to repair or replace the covered item for a nominal service call fee. Help is only a phone call away, 24 hours a day, 365 days a year!

For complete peace of mind, we recommend an Old Republic Home Protection Plan for all of our clients. Call us today for more information on how a home warranty can benefit you.

Do you have colleagues or friends in your network who need assistance with a real estate transaction? Please refer them to us, and we'll put all of our skills and experience to work on their behalf.



If you are working with another Real Estate Professional, please disregard this notice.

Health & Safety

Don't Lose Sleep Over Time Change

Each year at 2:00 a.m. on the second Sunday in March, Daylight Saving Time begins and we turn the clocks ahead one hour. However, studies suggest that our biological clocks don't adjust easily to this "springing forward." Losing just one hour of sleep can disrupt the body's sleep patterns, resulting in sleep deprivation. During the week preceding the time change, follow these simple tips to help your body make the transition:

Spring Forward!



- **Gradually Adjust Sleep Schedule** – Keep your regular sleep schedule for Tuesday, Wednesday, and Thursday. On Friday, Saturday and Sunday go to bed 30 minutes earlier than normal.
- **Nix the Naps Over the Weekend.**
- **Eliminate Caffeine and Alcohol** - Caffeinated beverages and alcohol suppress sleep, so don't partake within three hours of bedtime.
- **Exercise 30 Minutes Each Day** - Regular exercise relieves tension, uses excess energy and helps the mind unwind, allowing for restful, uninterrupted sleep.
- **Make the Bedroom a Refuge, Not a Workspace** – Put work aside two to three hours prior to bedtime; meditate and relax for 20 minutes before going to bed.

Helpful Hints

Extend the Valentine's Day Spirit!

Don't let Valentine's Day be a one-time expression of love and affection for your partner. Instead, let your celebration be a reminder to invest some time and energy in your relationship on a daily basis. Relationships are constantly evolving – keep your love alive with the following tips:

- Recall your favorite memories of your best times together and create opportunities for repeating them.
- Go beyond flowers and candy and be a thoughtful gift giver. The best gifts are ones that really demonstrate you know your partner well and make him or her feel special.
- Leave a note, zip off a flirty text, or leave a sweet voicemail when you know he or she is away from the phone.
- Never underestimate the power of a compliment. Taking a moment to tell your partner that he or she looks nice today can go a long way.



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Happy Valentine's Day

from
the Angela Amaral Team



Oh, by the way...

If you or someone you know is looking for the person attention that I provide and is thinking about buying or selling a home, I'd love to help them.

So, when you come across these people, just give me a call with their name and number and I'd be happy to follow up and take care of them for you!

Savor the Flavor

Lemon Dill Egg Salad

With a few more ingredients than the typical egg salad recipe, this version is truly delicious.

Ingredients:

6 hard cooked eggs, chopped	1/2 C. red bell pepper, chopped
2 green onions, finely chopped	1/2 tsp. lemon pepper
1 stalk celery, chopped	1 tsp. dried dill weed
2 strips of crisp bacon, crumbled	3/4 C. reduced fat ranch salad dressing

Directions: Mix all ingredients together and chill for at least 1 hour. Good with sliced tomatoes and lettuce leaves on a French roll.

Real Estate Today

There's Still Time
to Cash In!



The Homebuyer Tax Credit has been extended to homes purchased before May 1, 2010, and to homes subject to a binding sales contract signed by April 30, 2010, and close prior to July 1, 2010. All homes with a purchase price of less than \$800,000 qualify, provided that the home will be used as the buyer's principal residence.

Who is Eligible

- First-time homebuyers who have not owned a principal residence during the three-year period prior to the purchase
- Existing homeowners residing in their principal residence for five consecutive years out of the last eight, and who are purchasing a home to be their principal residence

Income Limits – A modified adjusted gross income of \$125,000 for single taxpayers and \$225,000 for married taxpayers filing joint returns. Partial credits are available for some taxpayers with incomes above those limits.

Payback Provisions -The tax credit is a true credit. It does not have to be repaid unless the home owner sells or stops using the home as their principal residence within three years after the purchase.

For more detailed information on the new tax credit, visit www.nahb.org or www.federalhousingtaxcredit.com.

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Household Tips

What You Should and Shouldn't Buy Organic

ORGANIC refers to fruits and veggies raised without the use of pesticides or chemicals, making them healthier (but more expensive) choices than their conventionally grown counterparts. So, where should you spend the extra money to buy organic? It's important to buy organic when fruits or veggies have thinner skin or more surface area to absorb pesticides. You **SHOULD** purchase the organic variety of the twelve most pesticide-prone foods, which are **peaches, apples, sweet bell peppers, celery, nectarines, strawberries, cherries, pears, grapes, spinach, lettuce and potatoes.**

Fruits and veggies with thicker skins are generally much better at keeping harmful chemicals out of the food inside, and when the skin is thicker (think oranges and lemons), we generally don't consume the skin anyway. That means that buying organic fruits and vegetables with thicker skins serves virtually no benefit over their cheaper conventional counterparts. So, save the extra bucks and buy the following produce items from the conventional aisle: **onions, avocado, pineapples, mango, kiwi fruit, bananas, cabbage and papaya.**

