

DERK KIRK

REAL ESTATE PRIDE IN OWNERSHIP!



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Do you want to **SELL** your House or Owe more than it's Worth?

Have you experienced any of these...

- *Drop in income/unemployment*
- *Job transfer/relocation*
- *Bankruptcy*
- *Divorce*
- *Death of spouse*
- *Medical hardship*
- *IRS liens*
- *Temporary mortgage relief/repayment plans*
- *Workers compensation/job injury*
- *Personal injury*
- *Loss of equity*

If you have, you are not alone!

We have successfully helped over 1,000 homeowners in these and other situations not listed. Collectively with the assistance of our support group made up of; Tax Advisors, Real Estate Brokers, and Mortgage Banking Experts in the Placer and Sacramento County area, we can address ALL of your questions.

Most of our services and consultations are free to you. Call us today for details!

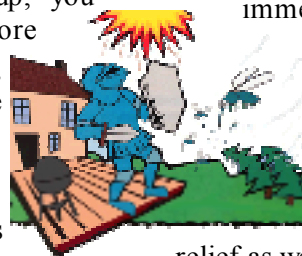
Take Back Your Backyard!

Arm your deck or patio to do battle with the elements! All winter you wait, peering through the frosty patio door, counting the days. When spring finally arrives, you stride happily onto your deck and take a deep breath of fresh air. In no time you've dusted off the patio furniture, the grill is aglow and the tantalizing aroma of barbecue drifts across the neighborhood.

For a few weeks the fun continues. But as summer heats up, you realize you're spending more and more time indoors, and the deck is as desolate as it was in January. What happened?

There are many reasons we desert our decks & patios. Sun & heat are the biggest culprits. Insects and lack of privacy detract from our enjoyment, too.

Sun-blocking - Patio umbrellas offer short-term relief from direct sunlight. Another convenient alternative to the typical patio-table umbrella is the costlier side-post umbrella. These boxes or domes of shade fabric are suspended from an overhead arm with a standard located off to one side of the umbrella.



Blocking wind & sight lines - Trellises will provide privacy and block the wind. Often a planting box can be added at the base of the trellis for climbing vines. Combining a trellis with an overhead arbor results in an elegant, useful structure that fortifies your deck or patio against multiple annoyances and can improve the appearance of your home.

Mosquito Control - If your deck or patio area is plagued by mosquitoes, the best remedy is watch for standing or stagnant water and remove it immediately. Replace exterior floodlight bulbs with yellow bug lights. Wear lighter colored clothing. Use topical insect repellent. Yard foggers and insecticides can grant brief relief as well.

Fly Control - Food & materials on which the flies can lay their eggs must be removed. Killing adult flies will reduce infestation, but elimination of breeding areas is necessary for good management.

Flies breed in similar substances such as decaying organic materials, garbage, animal excrement or decaying animal corpse. Garbage cans should have tight-fitting lids and be cleaned regularly. Drainage will often aid control, getting rid of extra moisture.

Save Energy & Money on Your Electric Bills this Summer!

Forecasters predict high electric prices with heavy cooling demands this summer! What can you do to take the strain off your electric meter?

1. Turn off lights you're not using. This is a no-brainer and certainly one of the easiest measures of all, and yet it is a key step toward acting with a conservation mindset.
2. Cut back on the lights you use. Indoors, use dimmers or decrease the wattage of bulbs. Opt for task lighting instead of general room lighting where possible. Outdoors, put motion sensors on light fixtures so bulbs only turn on when needed.
3. Adjust your thermostat. An air conditioner uses a tremendous amount of electricity. You can realize major savings by raising the set temperature to 78 degrees F. so the air conditioner runs less.
4. Use an electronic thermostat. It can be set to automatically adjust temperature settings to energy-saving levels when you're sleeping or away from the house.
5. Run the forced-air system's fan--not the air conditioner--to maintain a comfortable temperature. Flip the



thermostat to "Fan Only" to recycle air throughout the house.

6. Replace or clean the heating/cooling system's air filters monthly, to improve efficiency.
7. Maintain your refrigerator, because it is one of the biggest energy-users in the home. A refrigerator should be operated at maximum efficiency. This means opening the door only briefly and adjusting the "Cold" control according to the manufacturer's directions. Vacuum the refrigerator coils to remove excess dust, and defrost if necessary, on a regular basis.
8. Use electrical appliances less. Only run an electric dryer with full loads. Opt for cooking in the microwave or barbecuing instead of with an electric oven. And don't forget to turn off the coffee maker when the coffee is done. When buying new appliances, check the Energy-Guide labels to be sure they are energy efficient models.
9. Turn down the water heater temperature to a maximum of 120 degrees (to check the temperature, place a meat thermometer in a glass, and run hot water into it for a couple of minutes). An electric water heater devours electricity! Obviously, if you have a gas water heater, this tactic

will save you gas, not electricity.

10. Replace standard incandescent light bulbs with efficient compact fluorescent bulbs, which use from about one quarter to one third the energy to produce the same amount of light. Though most cost considerably more than conventional bulbs, they last up to thirteen times longer which, combined with the energy savings makes them a long-term good buy.

Though some of these methods may appear as though they will give you only minor relief from summers staggering electric bills, adopting several or all of them can result in significant overall savings.



A 'FAIR' EXCHANGE: OLD BULBS FOR FREE CFLs

Going to the State Fair? Bring one of your inefficient incandescent light bulbs to the SMUD booth, and exchange it for an energy-saving compact fluorescent lamp (CFL).



Friday, July 23 is Smart Energy Day at the Fair and SMUD will be offering bulb exchanges to the first 1,000 families (one per household). Find out more about energy-saving CFLs at smud.org.



Call me for more information on these and other currently listed homes in your area!

ADDRESS	BEDROOMS/ BATHROOMS	SQ. FT.	LISTED PRICE
8548 Fern Crest Way, Elk Grove	4/3	2269	\$ 244,800
9073 Four Seasons Drive, Elk Grove	4/3	2518	\$ 249,900
1022 Bay Landing Way, Galt	4/3	1535	\$ 172,900
7019 Pescado Circle, Rancho Murietta	3/2	1865	\$ 224,900
4940 Chamberlin Circle, Elk Grove	5/3	2206	\$ 254,900
9140 Sage Glen Way, Elk Grove	4/2	1484	\$ 209,900
7517 Lindale Drive, Sacramento	4/3	1735	\$ 159,900
3920 Elm Street, Sacramento	3/1	1106	\$ 99,900
6891 N Sundo wn Drive, Sacramento	2/2	1512	\$ 27,500
22235 Foresthill Road, #53, Forest Hill	3/2	1176	\$ 35,500