



# JANIE'S Real Estate News!

Volume 1, Issue 10

## COVER STORY:

### Zillow.com Helps Home Buyers, Sellers, and the Curious Check Home Values

A new web site developed by Richard Barton offers property information and home values to anyone who types in an address. The site is still in beta testing mode.

Barton, who developed Expedia.com for travelers, says Zillow.com, has the potential to be the real estate equivalent of the auto world's Kelley Blue Book. The user gets an instant valuation of one home or all homes on a street.

Zillow gets its information from county records and other government data on 60 million homes nationwide. It then uses proprietary computer analysis to determine current values, which the company calls "zestimates."

The Seattle-based company says giving consumers more access to information could lead them to negotiate better with real estate agents.

Many people don't know values even in their own neighborhoods.

Zillow is not the only real estate site to help consumers figure out a home's value. IAC/Interactive Corp.'s Domania, as well as HomeGain, HouseValues, and others were established in the last few years to give real estate information and home prices.

Industry experts caution that computer-based valuations can be up to 30 percent off the mark. The business of selling homes is more of an art than a science.

Zillow's site gives a good picture of property values, but right now it doesn't list homes in every zip code.

If you want to know your home value for a loan or sale transaction, check out Zillow and also give me a call for a free property profile analysis.

## IN THIS ISSUE:

Zillow.com Helps Home Buyers, Sellers, and the Curious Check Home Values

A Note From Janie

Credit Agencies Will Use Same Credit Scoring System

Key Interest Rate Summary

Burn More Calories By Building Muscle

Janie's Free Gifts

Word Search – Car Search

Positive and Productive Summer Vacation Ideas

June Calendar

Inspiring Quotes



## A NOTE FROM JANIE

### June is for Dads and Grads!

Congratulations to all graduates, I hope you enjoy your summer. I hope all dads enjoy Father's Day. I just love some of the timeless pearls of wisdom by the founding father of our country, George Washington, in his *Rules of Civility & Conversation*. Many of his rules would be well heeded by graduates everywhere. Here's a few:

Rule 1: Every action done in company ought to be done with some sign of respect to those that are present. Rule 35: Let your discourse of business with men be short and comprehensive. Rule 49: Use no reproachful language against anyone, neither curse nor revile. Rule 110: Labor to keep alive in your breast that little spark of celestial fire called conscience. *Janie Merkle, Your Real Estate Consultant for Life!*

Thank You for your referrals!



## Credit Agencies Will Use Same Credit Scoring System

Right now, the three major credit agencies each use a different system to generate a credit score. That means TransUnion, Experian, and Equifax could each give a different score. But some lenders only check one score.

In the future, the score for the three agencies will be based on the new VantageScore.

It should make it easier for young people and those with a limited credit history to get a score. And it will be easier to understand because it will use letter grades instead of numbers.

Borrowers with A credit will get the best interest rates. Those with F credit will pay the highest rates.

The VantageScore won't eliminate all discrepancies in scores, says Evan Hendricks, author of the *Credit Scores & Credit Reports* (Privacy Times.) The reason scores differ is because the data from the three bureaus differ a lot.

Though agencies say the Vantage-Score will be available within a few months, officials at Fair Isaac doubt that it will happen quickly. Fair Isaac's FICO score is the most widely used.

They say many lenders have the FICO system ingrained in their computer systems.

### Janie's Free Gifts!

Call Janie at (949) 559-1142 or (800) 886-0336 to request any of the items below.

- Free microdermabrasion drawing – see right corner below for details.
- Computer Mouse Pads
- Want to know what your home is worth? Free Market Analysis.
- Children at Play safety street signs

### Car search

C D L O C A R B O Y C C C  
 S A C Y C O C A R N A A A  
 E I R A X A G O T U R R R  
 L T S E R O R R I C D P A  
 C C E P T V B T A R I E M  
 N S A M O R A R R C A T E  
 U U D R E Y T C A I C C L  
 R P E E N O R D R C D U P  
 A R R S G A I A S O E G N  
 C A C R S T G N C I L Y E  
 C C A D A E L E P R A C S  
 R M R Y N O I T A N R A C  
 C A R T E S U O R A C R C  
 C A Y R E I R R A C S P C  
 C A R T O O N H L O R A C  
 C A R D I N A L T C A L T

CARAVEL	CARNAGE	CARTE
CARBOXYL	CARNATION	CARTOGRAM
CARBOY	CARCI	CARTOON
CARDIAC	CAROUSEL	CARTICL
CARDINAL	CARPAI	CARUNCLE
CARDS	CARFIL	CARVACROI
CAREER	CARPET	CARYATIC
CARFT	CARFUS	CARYOSIS
CARGO	CARKER	
CARIOCA	CARRY	

See page 3 for puzzle solution

Key Interest Rate Summary	National Averages	Today 6/02/06	One Month Ago	One Year Ago
	30-yr fixed		6.26%	6.21%
15-yr fixed		5.91%	5.88%	
5/1 ARM		5.81%	5.85%	
Fed Funds Target		5.00%	4.75%	2.75%
WSJ Prime Rate		8.00%	7.75%	5.75%
1-Month LIBOR		5.14%	5.07%	2.97%
3-Month LIBOR		5.27%	5.17%	3.15%
2-Year Treasury Note		4.91%	4.92%	3.55%
5-Year Treasury Note		4.90%	4.98%	3.94%
10-Year Treasury Note		4.99%	5.10%	4.31%
30-Year Treasury Note		5.10%	5.19%	4.68%

### Burn More Calories By Building Muscle

Forget fad diets, weight-loss pills, and supplements. The path to better health and a leaner body lies in eating a proper diet and exercising to build muscle.

The more muscle you build, the more you perk up your metabolism to burn more calories. For each pound of muscle, you burn an extra 12,000 calories a year.

Nutritionist Miriam Nelson says muscle burns more calories when you walk, when you exercise, and even when you sleep. One of the best ways is through strength training.

### Free Drawing

For Micro Dermabrasion (\$110 value)

Call, fax or e-mail Janie to be included in the drawing on June 30th. Leave your Name, Phone number, Address, and e-mail.

**Congratulations to M'Lis Fox of Irvine. May Drawing Winner!**



## Positive and Productive Summer Vacation Ideas

Tips from Wayne Parker at About.com Guide to Fatherhood

The final school bell of the year will ring and our neighborhoods and living rooms will be once again filled with children.

If left entirely to their own devices, many children would simply spend their time this summer watching daytime TV or movies or playing video games.

What can we as dads do this summer to make our children's summer vacation a more productive and positive experience?

*Keep Reading Alive.* Child educators know how hard it can be to start school again in the fall when children have just vegetated all summer. By taking a positive approach to a summer reading program, you can help their minds stay active all summer.

*Invite FRED into your home.* FRED is a reading program-Fathers Reading Every Day. It encourages dads to read for 15 minutes each day to their children. Find a fun and entertaining book that is appropriate to your children's ages and go for it.

*Consider Day Camps.* During the summer, there are lots of organizations that offer summer day camps. These may be one day, or every day for a week or two, or a few days during the summer.

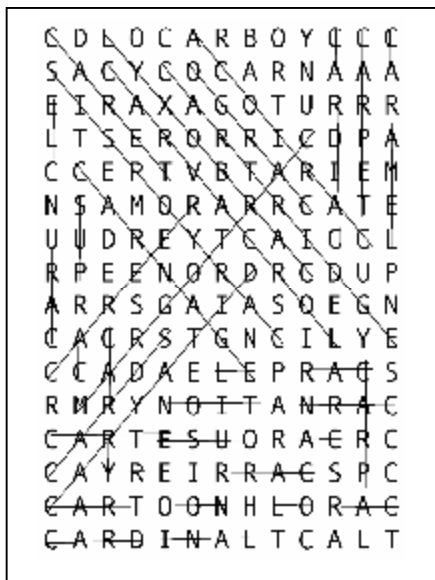
*Summer is Recreation Time.* Your local community probably offers inexpensive summer recreation programs. You might consider swimming lessons or a sport with which your child is not yet familiar. Tennis, racquetball, lacrosse and other sports are often on the menu. Some youth centers offer guitar and other music lessons, art lessons and more.

*Consider daylong field trips.* Take field trips to museums, historical sites, aquariums, zoos and the like. It can be great fun and a great learning experience at the same time.

*How about giving back?* Volunteering is a great summer activity. You may be surprised to know that there are many opportunities for adults and children to volunteer together in your own community.

*Take an Education Vacation.* While it is fun to camp or to head to a famous amusement park, another fun alternative is to take a trip that involves learning something about history or nature.

Summer vacation is an opportunity for a break from the regimented world of the school year. But it doesn't have to be a time for just relaxing. By balancing the need for a little down time with a focus on a productive summer, families can make the most of this great time of year.



### Inspiring Quotes

“The greatest gift a father can give his children is to love their mother.”

*Abraham Lincoln*

“You become what you think about.”

*Napoleon Hill*

“The worst thing you can do for those you love is the things they could and should do for themselves.”

*Abraham Lincoln*

“There is nothing stronger than gentleness.”

*John Wooden*

### Happy Birthday to You! June Birthdays

Merideth Clark June 5  
Todd Thompson June 6  
Carl Merkle June 6  
David Novak June 10  
Rosanna McMinn June 12  
David Abravanel June 16  
Jay Novak June 26

### Welcome New and Returning Clients!

Mr. & Mrs. Todd Thompson  
  
Thank you for your  
Loyalty and Trust!

**Call our 24 hour recorded  
message for a FREE copy of  
7 mistakes to avoid when  
selling your home.  
(800) 886-0336 x244**

### JUNE CALENDAR

#### Monthly Observations

- National Safety Month.
- Children's Awareness Month.
- Vision Research Month.
- Fireworks Safety Month.
- Men's Health Awareness Month

**1-October 31**, Central Pacific Hurricane Season

**2-4**, Chicago Gospel Music Festival.

**4**, National Cancer Survivors Day.

**8-11**, Chicago Blues Festival.

**14**, Flag Day.

**18**, Father's Day.

**21**, The first day Summer in the northern hemisphere.

**22-25**, Helen Keller Festival.

# Janie's Real Estate News



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## ***Another Satisfied Client for Life!***

Dear Janie:

The partnership that I represent just finished the closing of a challenging and complicated transaction. Without your help and knowledge this could have not been possible. You were always pleasant to work with, patient, thorough and knowledgeable. In order to close, I know you put in many hours. I remember sometimes receiving follow-up calls at 7:00 p.m., and early, I received a call at 6:20 a.m. to confirm the rate lock and to reassure that we would close on time. Your communication was outstanding and I appreciate all your e-mails in keeping me informed every step of the way.

You helped us exceed our expectations and for that, I am grateful to you.

I look forward to working with you again in the future.

Sincerely,

G. Samuel Oki

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