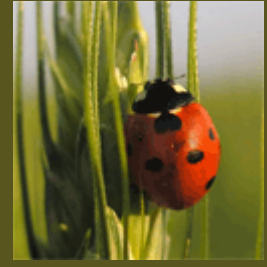




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April 2008

red run realty, llc Happenings

JUST LISTED



10021 Paxton Road

10021 Paxton Road, Randallstown 4/5 BR, 3/1BA- \$485,500

4707 Eiderdown Court, Owings Mills- 4BR, 2/2BA- \$485,000

1204 Bayside Road, Essex- 2 years young-3BR 2/1BA Waterview, \$525,000

3400 Periwinkle Way, Edgewood- 4BR, 2BA- \$300,000

3814 Echodale Ave, Baltimore - 4BR, 2/2 BA- \$285,000

3700 Hamilton Ave, Baltimore- multi-family, 2 apts- \$246,900

5514 Cadillac Avenue, Baltimore- 4BR, 2BA- \$185,000

2011 Etting Street, Baltimore-- 3BR, 1BA- \$25,000

2018 Etting Street, Baltimore - 3BR, 1BA- \$25,000

Visit our website to see pictures and more details of these listings www.redrunrealty.com

Coming Soon!!

- Perry Hall - 4BR, 2/1BA Split Foyer
- Silver Spring- 2BR, 2BA Condo
- Reservoir Hill- 2 Unit Multi Faamily

Home and Garden Tips

Lawn and Garden Care

Rules of Thumb for Water Use on Lawns and Gardens

- One deep watering is much better than watering several times lightly.
- Lawns need about 1 inch of water each week. If the weather is very hot, apply an inch of water about every 3 days.
- Watering to a depth of 4-6 inches encourages deeper, healthier root development. It allows longer periods between watering.
- To measure the water, put an empty tuna can (or cat food can) on the lawn while watering. Stop watering when the can is full or if you notice water running off the lawn.

Know Your Soil

Different soil types have different watering needs. You don't need to be a soil scientist to know how to water your soil properly. These tips can help.

- Loosen the soil around plants so it can quickly absorb water and nutrients.
- Use a 1- to 2-inch protective layer of mulch on the soil surface above the root area. Cultivating and mulching reduce evaporation and soil erosion.
- Clay soil: Add organic material such as compost or peat moss. Till or spade to help loosen the soil. Since clay soil absorbs water very slowly, water only as fast as the soil absorbs the water.
- Sandy soil: Add organic material to supplement sandy soil. Otherwise, the water can run through it so quickly that plants won't be able to absorb it.
- Loam soil: The best kind of soil. It's a combination of sand, silt, and clay. Loam absorbs water readily and stores it for plants to use.

Water at the Right Time of the Day

- Early morning or night is the best time for watering to reduce evaporation.
- To help control where your water goes, water when it's not windy.

U.S. Department of Agriculture

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Real Estate Corner - Tips for Avoiding Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them? Don't ignore the letters from your lender, contact your lender immediately, contact a HUD-approved Housing Counseling Agency, Toll FREE (800) 569-4287, TTY (800) 877-8339 if you can't make your mortgage payment:

1. Don't ignore the problem. The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.
2. Contact your lender as soon as you realize that you have a problem. Lenders do not want your house. They have options to help borrowers through difficult financial times.
3. Open and respond to all mail from your lender. The first notices you receive will offer good information about foreclosure prevention options... Your failure to open the mail will not be an excuse in foreclosure court.
4. Know your mortgage rights. Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.
5. Understand foreclosure prevention options. Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at www.fha.gov/foreclosure/index.cfm.
6. Contact a HUD-approved housing counselor. The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor near you or call (800) 569-4287 or TTY (800) 877-8339.
7. Prioritize your spending. After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending. Look for optional expenses-cable TV, memberships, entertainment-that you can eliminate. Delay payments on "unsecured" debt until you have paid your mortgage.
8. Use your assets. Do you have assets-a second car, jewelry, a whole life insurance policy-that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
9. Avoid foreclosure prevention companies. You don't need to pay fees for foreclosure prevention help-use that money to pay the mortgage instead...For info and services your lender or a HUD approved housing counselor can provide it for free.
10. Don't lose your house to foreclosure recovery scams! If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD approved housing counselor.

US Department of Housing and Urban Development

Pesticide & Chemical Alternatives

When used incorrectly, pesticides can pollute water. They also kill beneficial as well as harmful insects. Natural alternatives prevent both of these events from occurring and save you money. Consider using natural alternatives for chemical pesticides: Non-detergent insecticidal soaps, garlic, hot pepper sprays, 1 teaspoon of liquid soap in a gallon of water, used dishwater, or forceful stream of water to dislodge insects.

These plants have their own chemical defense systems, and when planted among flowers and vegetables, they help keep unwanted insects away.

Ant - mint, tansy, pennyroyal / **Aphids** - mint, garlic, chives, coriander, anise / **Bean Leaf Beetle** - potato, onion, turnip / **Codling Moth** - common oleander / **Colorado Potato Bug** - green beans, coriander, nasturtium / **Cucumber Beetle** - radish, tansy / **Flea Beetle** - garlic, onion, mint / **Imported Cabbage Worm** - mint, sage, rosemary, hyssop / **Japanese Beetle** - garlic, larkspur, tansy, rue, geranium / **Leaf Hopper** - geranium, petunia / **Mexican Bean Beetle** - potato, onion, garlic, radish, petunia, marigolds / **Mice** - onion / **Root Knot Nematodes** - French marigolds / **Slugs** - prostrate rosemary, wormwood / **Spider Mites** - onion, garlic, cloves, chives / **Squash Bug** -radish, marigolds, tansy, nasturtium / **Stink Bug** - radish / **Thrips** - marigolds / **Tomato Hornworm** - marigolds, sage, borage / **Whitefly** - marigolds, nasturtium

-U.S. Department of Agriculture



If you are currently working with another Broker please do not consider this a solicitation.

