



SHERRI WILLIAMS REALTOR®

KELLER WILLIAMS REALTY

**Austin Business Journal Top 50 Residential Nominee;
Platinum Top 50 Finalist; Five Star Professional Winner
for the last 12 years**

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DO ME A FAVOR, WHENEVER YOU COME ACROSS PEOPLE WHO ARE THINKING OF BUYING OR SELLING A HOME & WOULD APPRECIATE THE LEVEL OF SERVICE I PROVIDE, PLEASE SEND ME THEIR NAME AND PHONE NUMBER AND I'LL BE HAPPY TO FOLLOW UP AND TAKE GREAT CARE OF THEM.

I ♥ Referrals

GUIDE TO FIRST TIME HOMEBUYERS

- ◆ Access your finances: check your credit report. What is your Debt-to-Income ratio, are you able to afford down payment, earnest money deposit and moving expenses?
- ◆ What type of mortgage: Fixed, ARM, 15 or 30 years, FHA, conventional?
- ◆ Get quotes from at least three mortgage lenders.
- ◆ Get pre-approved for a mortgage.
- ◆ Find a Real Estate Agent: Interview at least three and look for their expertise and references.
- ◆ Shop for your home: this is where your agent will help find what you are looking for and are able to afford.
- ◆ Be prepared to make an offer fast. Your agent will guide you through the process of negotiating.
- ◆ Negotiate your closing cost. Understand the fees and options to help with closing costs.
- ◆ Hire a home inspector. You and your agent should be there to ask questions and get clarification on any issues.
- ◆ Get homeowners insurance, finalize your move, and CLOSE. BANKRATE

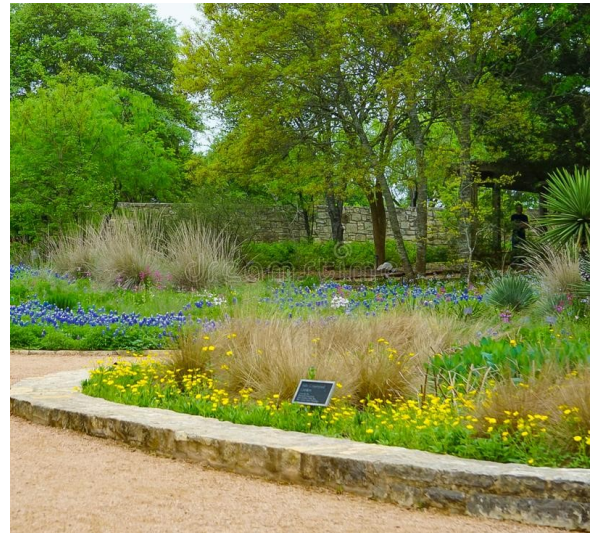
Lady Bird Johnson Wildflower Center

Founded in 1982 the National Wildflower Research Center was started by Lady Bird Johnson and Helen Hayes and was originally located on a 60 acres site in East Austin. It was later moved to its current location on a 42 acre site in Southwest Austin in 1995 and officially named for Lady Bird in 1997.

By 2002 the Center had acquired 237 acres due to encroaching land development. As a gathering spot for all those interested in native plants and conservation, it has become a leader in education and outreach to preserve and restore healthy landscapes in central Texas.

The Wildflower Center joined the University of Texas at Austin in 2006.

WIKIPEDIA



Around Town

“Life is a song - sing it. Life is a game - play it. Life is a challenge - meet it. Life is a dream - realize it. Life is a sacrifice - offer it. Life is love - enjoy it.”

Sai Baba of Shirdi Indian saint

"Some old-fashioned things like fresh air and sunshine are hard to beat."

Laura Ingalls Wilder

IDLE THOUGHTS OF THE WANDERING MIND

- ♦ I am neither for nor against apathy.
- ♦ What is a "free" gift? Aren't all gifts free?
- ♦ They told me I was gullible and I believed them.
- ♦ One nice thing about egotists ... they don't talk about other people.
- ♦ My weight is perfect for my height ... which varies.
- ♦ The cost of living hasn't affected its popularity.
- ♦ How can there be self-help groups?
- ♦ Experience is the thing you have left when everything else is gone.

I AM GLAD YOU TOLD US...



PLEASE NOTE: The deadline for filing your Texas Homestead Exemption is April 30th; applications are available online.

CRAZY FACTS

YOU NEEDED TO KNOW

- * A group of flamingos is called a flamboyance.
- * A group of frogs is called an army.
- * An ostrich's eye is bigger than its brain.
- * Whenever you see a full moon, you're always seeing the same side of the moon.
- * Graffiti was found in the ruins of Pompeii.
- * The oldest word in the English language is "town."
- * Hummingbirds can weigh less than a penny.
- * The Florida Everglades are the only place you can find both alligators and crocodiles.
- * Cotton candy was invented by a dentist. (That's a great approach to creating job security.)
- * The average home has 300,000 things in it. (Our guess; most of those things are in the garage.)
- * The ocean is home to 95% of life on Earth.
- * August has the highest number of births.
- * Grapes explode in the microwave.
- * Kissing for one minute will burn roughly 26 calories.
- * The Aztecs invented popcorn.
- * The average person falls asleep in seven minutes.
- * Rats can laugh.
- * To avoid crying while cutting onions, try holding a piece of bread in your mouth.
- * The average person will unknowingly swallow about eight spiders in their lifetime.
- * Armadillos have four babies each time and they're always the same sex.
- * The fortune cookie didn't originate in China, but in San Francisco.
- * On a dark night, the human eye can detect the light of a candle from more than a mile away.

Scarry Mommy by Dierdre Kaye

Are you or anyone you know considering building a new home? My training, experience and knowledge can help you. Did you know builders pay the agent and often appreciate a knowledgeable go between? Most important, you have someone to represent your best interest and it costs you nothing. Call me to find out more.

I ♥ Referrals

