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This month's Distinctive Property, 954 Santo Nino



What's Inside? Back to Basics

By Rey Post, Managing Editor and Associate Broker, Sotheby's International Realty

The White House and members of Congress continue to wrestle with finding a solution to the issue of raising our Federal debt ceiling before an August deadline, while governments in Europe and Asia are pondering how best to deal with their own budgetary and debt challenges. There are no easy or simple solutions, and it's safe to say that political will—no matter the geographic location—is being tested in ways that few in government or the public have ever witnessed.

Without putting too simplistic a spin on the seriousness of our current circumstances, perhaps finding a direction to go is no more complicated than applying fundamental principles of what is “right and wrong.” Sometimes, when things seem to be spiraling out of control, taking a step back (and a deep breath) and just embracing this back-to-basics approach can be all the salve that is really needed. After all, all the king's horses and all the king's men couldn't put Humpty Dumpty back together again.

So, taking a bit of my own advice, I would like to focus on some back-to-basics that those of us who are observers of the real estate scene, as well as practitioners, might benefit from as we cross into the last six months of 2011.

First, a few updates to help set the stage:

- The National Association of Realtors reported last month that in the May 2010 to May 2011 period, pending home sales nationally actually increased by 11%.
- In the June National Housing Survey conducted by secondary mortgage market operator Fannie Mae, 69% of respondents continue to believe that it's a good time to buy a home, while 2 in 3

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A Sound Idea—How to Deal with Noise in Condos

Property Management Report

By Tom Simon, Owner, Westgate Properties, LLC

It's important to understand that some degree of noise is to be expected when you live in close quarters. At the same time, residents need to consider the consequences of their noisy behavior. To keep everyone happy and maintain civility among neighbors, I recommend that you take a few steps to address this potential problem:

- **Be kind and respectful.**

A little common courtesy makes a big difference. Keep your music and television at reasonable levels, do your vacuuming before bedtime, and before remodeling, check with the manager about acceptable hours and days of the week that work can be done. If you put in hardwood or tile flooring, use a sound-reducing underlayment. Move your noisy appliance away from walls and put sound-absorbing material underneath before your neighbors complain.

- **Keep a log.**

If you're disturbed by a noise problem, note the times and the nature of the noise. Ask the manager to listen and verify the noise, as well. There may be a pattern in the noise that can be adjusted.

- **Visit your neighbor.**

If your neighbor is the source of the noise, try a friendly chat. Sometimes people just don't realize how noise is affecting others. People are usually considerate once they realize they're disturbing others. And, if your neighbor knocks on your door, listen politely and be willing to make changes to reduce your own noise.

- **Contact the manager.**

If a polite request doesn't change your neighbor's noisiness, it may be time to ask the manager for help. Have your noise log ready, including attempts to solve the problem yourself.

Reducing noise sounds like a good idea. A quiet, peaceful community, relatively speaking, is a happy community.

Can I Get Mortgage Financing and How Do I Qualify?

The Consumer's Mortgage Handbook

By Ron Blessey, Broker/Owner, Homebuyers Mortgage

I am being asked quite often these days if it is still possible to obtain a mortgage. The media is full of stories describing borrowers that are being given a myriad of requirements, only to find they are denied a loan even though it appears they are qualified. The idea that money is not available is a gross exaggeration. The truth is that lenders are more discerning these days, but given the right set of circumstances, one can achieve loan approval if they use a seasoned mortgage professional.

The very first comment I make to all my new clients is to be prepared to provide documentation that will clearly show your lender what your overall financial picture is in detail. Underwriters have been entrusted with the task of making sure beyond the shadow of a doubt that you, the borrower, are worthy of an approval and will actually be able to pay back the loan you receive.

If you are considering the purchase of a home, you should make an appointment with a loan officer first and get a list of the documentation they require to assess your qualification. This person has to be a licensed New Mexico Loan Officer and must be registered with the Nationwide Mortgage Licensing System-NMLS. Anyone discussing terms with a borrower must meet these requirements.

Money is plentiful and the patient, cooperative borrower can navigate the process successfully. To help you, we offer a checklist on our website of things you need to do to qualify for a mortgage.



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Helping Real Estate Buyers and Sellers

Consignment Gallery Q & A

By Stephen Etre, Co-Owner, Stephen's, A Consignment Gallery (An Interview with Managing Editor Rey Post)

Q Isn't it true that in the 30 years that your gallery has been providing unique items and services to people, one of your biggest client constituencies are those who name real estate as their profession?

A That's absolutely correct, Rey. I have worked with real estate brokers and their buyer and seller clients, as well as others in real estate-related fields, like interior design and home staging. Real estate lawyers or trust fund administrators have also come to me for assistance in activities like staging estate sales.

Q Regarding real estate buyers and sellers, how have you specifically assisted people?

A For buyers, the gallery has been a major resource for furnishing homes with one-of-a-kind accessories, art, antiques, and unusual pieces of furniture. Often people who move to Santa Fe and purchase a new home arrive without a stitch of furniture and find the gallery to be a valuable alternative to more traditional furniture and home accessory stores.

Q And people who list their homes for sale...how is the gallery a useful resource?

A Often a seller—sometimes working with their real estate broker, or interior designer, but many times on their own—will come to us with two distinct requests for assistance.

Q What are those requests?

A Sometimes a seller and/or their real estate broker realize that the years of accumulating personal items in a home does not create a useful set of circumstances for selling the property. In this case, we meet with the seller and work to “de-clutter” the home of personal items and furniture, thereby allowing the listing broker the opportunity to maximize the attributes of the property when offering it for sale. On the other hand, some sellers need to add select items—art, accessories, and small pieces of furniture—to provide a fresh

accent to the home, which also aids the broker in his or her marketing of the property.

Q Is it necessary for you to see a property to lend a critical eye towards what is best from a marketing standpoint?

A It depends on the circumstances, the property and the desires of the seller and listing broker. My colleagues and I will sometimes visit a home for sale and consult on the best approach, but often simply reviewing pictures of the interior of the property can be sufficient to come up with the best strategy for successfully selling the home or condo.

Q And of course, a buyer or seller spending time with you and your team at the gallery is always an option, correct?

A. You bet. Sometimes, simply walking through the gallery with the myriad items we offer can be the best way of coming up with new ideas for either adding to, or subtracting from the property a buyer, or seller, calls home.



1170B Camino San Acacio, listed by Conley, Kehoe, Stedman Group

The Art of Letting Go

Real Estate Advice Corner

By Glenna Bushé, Owner, *I Need A Wife Concierge Service*

The first step in preparing your home for sale is to let go of your emotional attachment to it. Picture yourself handing over the keys and envelopes containing appliance warranties to the new owner. Here are some additional things you can do to disassociate yourself from your home.

1. De-Personalize.

- Pack up all your personal belongings and family heirlooms. You want buyers to imagine their own photos on the wall.
- You want buyers to say, “I can see myself living here.”

2. De-Clutter!

If you haven’t used something in a year, you probably don’t need it.

- Donate it or throw it away.
- Remove all books from bookcases.
- Pack up the knick-knacks.
- Clean off everything on kitchen counters.
- Put essential items used daily in a small box that can be stored in a closet when not in use.
- Think of this as getting a head-start on the packing you will eventually need to do anyway.

3. Rearrange Bedroom Closets and Kitchen Cabinets.

- Remember, buyers love to snoop and will open closet and cabinet doors. So clean and organize.

4. Rent a storage unit.

- Almost every home shows better with less furniture.
- Leave just enough furniture in each room to showcase the rooms’ purpose, leaving plenty of room to move around.

5. Make the House Sparkle!

- Clean, Clean, Clean.

6. Scrutinize.

- Check the curb appeal. How does the house look to a prospective buyer?

Finally, don’t look backwards—look always toward the future and your ultimate goal.



Falling in Love With Fall

Around the County

By Donna Jones White, Owner, *Santa Fe Vacation Rentals, LLC*

Yes, I know. It’s only July and it’s hot or “seasonably warm;” but fall is just around the corner, arriving before we know it. Displaying all of its golden glory among shades of red, rust and orange, Santa Fe becomes even more enchanting with the fragrances of damp earth and piñon firewood heightened by the coolness of crisp evenings and star-studded nights. Can’t you just envision it, feel it and experience it...especially with the love of your life or that special, significant other? Imagine taking that stroll down Canyon Road into the Historic Canyon Road Arts District or over to the Plaza, or just meandering wherever your feet take you? Santa Fe is known for the tasty, aromatic and fabulous dishes we offer at our wonderful variety of restaurants in the downtown area. You can simply walk into one of them (just the way you are) and enjoy breakfast, lunch or an early dinner. So, what are you waiting for? Have an experience this fall in Santa Fe. Book your reservations now with your favorite property management company and when you talk to them, make sure you book a casa with a cozy fireplace and maybe another in the bedroom. Fall evenings can be more than just cool, they can absolutely, positively, unequivocally be whatever your imagination can imagine! Come and be part of the magic and creativity Santa Fe has to offer and take some home with you too.

Leaving a Legacy Through Trust Trust and Financial Planning

By Steve Bone, Executive Vice President, Santa Fe Trust, Inc.

You might be considering selling your home or some commercial property that you have owned for a long time. Or perhaps you own real estate in your IRA and would like to convert it to a Roth IRA. If these types of changes are on the horizon, you may want to consider tax planning before beginning transactions. Many people aren't aware of possible tax implications on these types of decisions. Many may also not recognize that a few minutes of preparation can save hours of challenges after transactions are complete. Charitable trusts can be useful when planning your estate.

A charitable trust may be set up during the life of a donor or as a part of a trust or will at death. There are two major types.

Charitable remainder trusts are irrevocable and are established to provide long-term income to a beneficiary whereby a public charity or private foundation will receive the remaining assets when the trust ends. These "split interest" trusts are normally tax-exempt. The trust can make payments of either of a fixed amount or a percentage of trust principal to whomever is named by the donor.

Charitable lead trusts make payments of either a fixed amount or a percentage of trust principal to charity during the term. At the end of the trust term, the remainder can either go back to the donor or to others named by the donor.

Professional advisors such as attorneys and accountants should be consulted before forming any trust. Santa Fe Trust is available to assist you in achieving all your trust goals with experts in real estate and charitable intent trust.

22 Entrada La Cienega, listed by Kendra Henington



May Home Sales

Real Estate by the Numbers

By Abigail Davidson, Associate Broker, CRS, ABR, SRES, CLHMS
Sotheby's International Realty

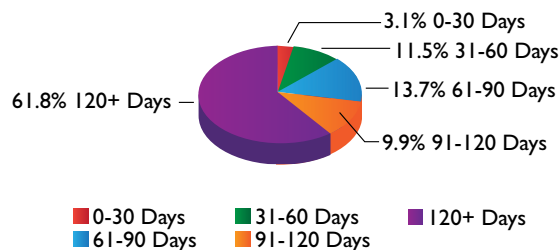
The following information has been compiled to provide you with updated information on sales in Santa Fe and its surrounding areas from May 1, 2011 to May 31, 2011. These statistics are for all residential home sales including single family homes, condos and townhomes.

There were a total of 131 home sales during this time period ranging in price from \$47,250 to \$1,900,000. The number of sales this month was up from 111 homes sold in April 2011. Total sales volume for May was \$54,570,640, up \$3.6 million from April.

The average sales price was \$416,570, down from the average sales price of \$458,955 for the month of April.

Homes on the market for more than 120 days sold for an average of 93.78 % of list price at the time of sale and accounted for 67.9% of all sales. Three homes sold in 30 days or less.

Days on the Market



The average number of days on the market was 208, which is significantly lower from average days on the market for April, which was 242. Here is how the number of sales per price-band reported in this month:

- 71 homes sold for under \$350,000;
- 34 sold from \$350,000 to \$500,000;
- 18 homes sold from \$500,000 to \$1,000,000;
- 7 homes sold from \$1,000,000 to \$1,900,000.



560 Piedmont, listed by Neil Lyon

560 Piedmont: A Reflection of Artistic Perfection

Homes with History

By Angela Gutierrez, Associate Broker, E-PRO/Admin. ABR, Sotheby's International Realty

New Mexico was still in toddler statehood in 1917 when John Young-Hunter descended upon Taos, the wildest west he had ever experienced; his interest piqued as a young boy in London watching American Indians in a Buffalo Bill Wild West Show. John's lucrative skill painting society portraits was soon replaced with Indian subjects, landscape and still life, while his environment became saturated with the increasing Taos art and literary colonists. Walking through hand-crafted iron gates and turquoise stone-encrusted pathways, one can begin to understand why Young-Hunter's Taos home became an extension of his of art and ever-expanding canvas of still life.

From the many architectural details, custom lintels and tiles, to the lovingly nurtured historic logs on the original house, it is the motto painted above on an interior doorway of the main house, "The Curse of Perfection," that symbolized, for me, Young-Hunter's search for ways to make the complex simple. Moving through smooth and cool arched doorways, as well as stepping foot on private courtyards and portales, I found my-



self sensing, indeed visualizing, his quest for a perfect home amongst his artistic peers (Fechin, Gaspard and Mercer), striving for a perfect existence at the base of the Taos foothills. It is appropriate that the vast cross-cultural nature of Taos only amplifies the exquisite details found at the 560 Piedmont Taos compound. Ultimately, the property serves as a glimpse into the obsessive sense of an artist's conviction to make their vision a reality, in hopes to leave a beautifully poignant legacy through the walls of a home.

What's Inside, continued from page 1.

respondents say they would buy (rather than rent) if they were going to move.

- In another National Association of Realtors study (the 2011 National Housing Pulse Survey), 70% of respondents indicated that buying a home is a good financial decision.
- Mark Fleming, chief economist for CoreLogic, recently noted that the “shadow inventory” of properties (those in the foreclosure pipeline, but not yet listed for sale) has declined by one-fifth since it peaked in early 2010, in large part due to a reduced flow of newly delinquent loans in recent months.
- A significant majority of the 108 economists participating in MacroMarket’s June Price Home Expectations panel believe that the bottom for home prices arrived in the first quarter of 2011, or will arrive before the end of the year.

And in what must be seen as a true back-to-basics development, Brad Stroh, CEO of Bills.com, the consumer money resource, reports that data from his company’s first quarter Consumer Money Survey reveals that “...even as consumers are still struggling to emerge from the recession, they are also working hard to adopt positive money management strategies and healthier financial habits. It is reassuring to see that while in the past we were collectively more likely to hide from money problems, today more families are confronting their issues head-on” (perhaps there is a good lesson in this finding for every elected or appointed govern-

ment official who is charged with maintaining our nation’s fiscal and budgetary well-being?).

Sure, we continue to face severe economic challenges, not the least of which is the need to find a way to stimulate job growth, which everyone agrees is the key to a strong recovery and, in turn, an improved housing market around the country. But in response to the media’s daily drum beat of less-than-optimistic news about the health of our economy—and at the risk of being branded Pollyanna, as Greg Rand, the CEO of OwnAmerica.com notes—let me offer a few observations this real estate executive recently wrote on:

1. Don’t be timid about your belief that American housing is the most resilient asset on the planet.
2. Say to yourself: “I can see past this crisis and the enormous opportunity that will come next.”
3. Realize this fact: American housing has appreciated in every 10-year period since the Great Depression, including the last 10 years!

Sometimes, embracing beliefs that are truly back-to-basics are as good as the most sophisticated problem-solving formulas. If nothing else...it can’t hurt to reflect on them for a moment.

So, for now—and until next month—I wish you good luck and fortune in *All Things Real Estate*.



21 Santo Domingo Circle, listed by Marion Skubi and Johnnie Gillespie

Distinctive Property

954 SANTO NINO



This stellar Northside estate benefits from amazing Sangre de Cristo mountain views and impressive landscaping. It includes a sensational single-level double-adobe three-bedroom primary residence and is enhanced by an outstanding separate studio/guest house. Among the numerous noteworthy spaces in the main house are a magnificent great room with soaring stone fireplace surround, a spectacular kitchen, a romantic master suite with lavish bath and 23-foot walk-in closet, a media room, a private guest wing, and delightful outdoor entertaining spaces. The rich custom detailing—including herringbone tumbled brick floors, hand-troweled plaster walls, coved ceilings with vigas, and handsome hardwood and stone surfaces—can be found throughout. Four-car garaging and a huge motor court are welcome extras.

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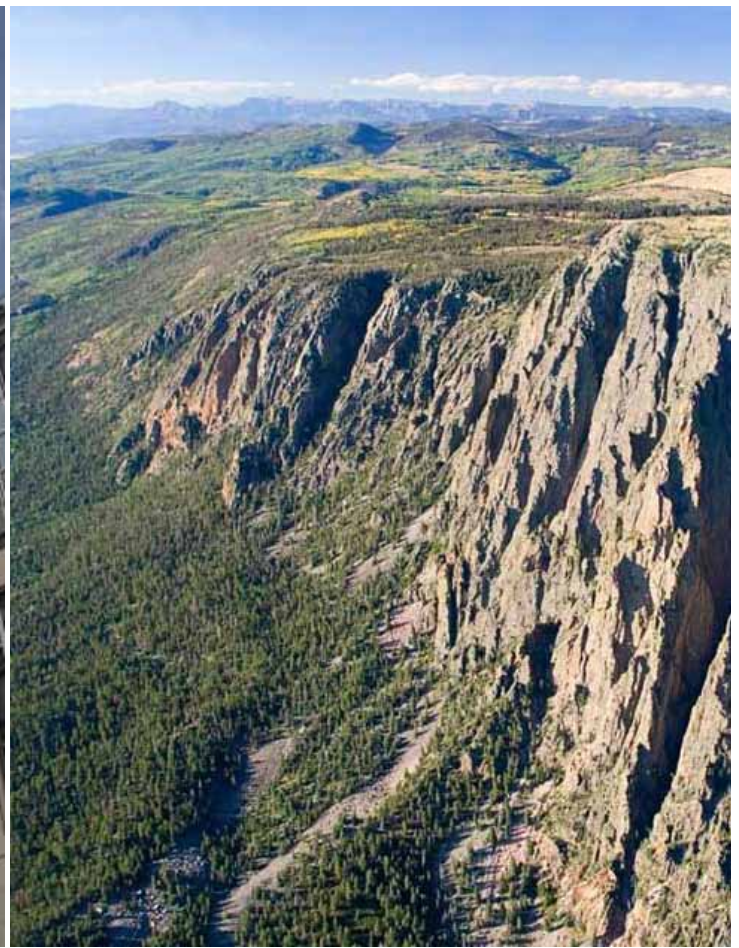
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From the City to Our Alpine Ranch

Ranch Lifestyle

By Steve Ziegler, Co-Managing Partner, Canyon Ridge Ranch Conservation Development

In 2007, my wife Heather and I purchased our Colorado alpine ranch. As would be the case for anyone who owns and builds at Canyon Ridge in Chama, NM, our family mission was to periodically get out of the city and head west to the Rockies. We wanted to leave the world of shopping malls, technology, constant pulls to do this-and-that, and the waiting in lines for everything.

Now don't get me wrong: Cities are a great place to live. There is convenient shopping, all of my communication devices work 24/7, there are a lot of activities to do, and there are a lot of people to do them with. Wait a minute, didn't I just write that these were all problems? Well, yes and no.

There has been a growing feeling within the Ziegler family that city life is a blessing, as well as a curse. That is why our search for some moments of solitude took us to the Colorado Rockies

where we were fortunate enough to find a home that allows us to escape the elements of a big city. At 8,600 feet, our alpine ranch is above the cell towers and the only crowds are stands of aspen and ponderosa pine trees.

During the spring, summer and fall, we spend a week every month at our ranch and in the winter we will make it there for two ski trips. The time we spend there as a family is almost inexpressibly wonderful. Without the city distractions and our daily routines we find unlimited ways to have fun together. Because an alpine ranch is such a treasure, when we are not using our ranch we allow family and friends to spend time there. There has never been an instance where the ranch guests have not come back wide-eyed with wonderment.

From solitude to excitement, if you have not looked into an alpine ranch, you must do so.

Choose Wisely

Title Insurance News

By Steve Riemann, Santa Fe Area Manager, Fidelity National Title Insurance Co.

There are important reasons why you choose your realtor, lender and other real estate professionals. And there are just as many important reasons why you should be discriminating in your choice of title companies too.

Though the largest title insurance provider in the nation, our company takes pride in offering a personal and customized approach that meets the particular needs of unique buyer circumstances and the properties they are purchasing. And when it comes to what is one of the most important parts of any real estate transaction, having confidence that your title insurance company will handle things in a safe fashion—with no surprises—is critical.

Choosing experienced, knowledgeable professionals to assist you with all your real estate questions and transaction needs is what all buyers are seeking in today's real estate market. The process has become more complicated in the past few years, so it's no surprise that most buyers today want to reach a comfort level that every player on their real estate team possesses these attributes.

For most people, the purchase of a new home is the single largest expenditure they will have in their life. Make sure you surround yourself with the best in the industry to cross that home buying finish line with confidence. When you do your homework and then you choose your team wisely, there is no doubt that you'll appreciate the difference.

Stay tuned for Steve Riemann's next Title Insurance News installment in September.

624 East Alameda, listed by Patricia Love



Art is Inspiration

Interior Design Today

By Annie O'Carroll, Principal, Annie O'Carroll Interior Design

The artistic richness in Santa Fe has the power to influence you in creating your personal design style. The independent spirit of Santa Fe comes from the melding of very different local cultures into this gracious village.

Santa Fe, as a famous art colony, began in the early 1900s as artists from the East discovered the health benefits of living in the high desert. With their health restored, they stayed and established this legendary town of literary, musical and artistic citizens. Today you can find exquisite art that inspires you.

Your art is the soul of the room. As we work together I look to your art and ensure the design complements your special pieces. The photograph of this room shows a large favorite painting owned by my clients for many years. It was the ideal influence for the décor of their living room. The bold sense of color initiated the inviting mood we created in the room. The custom-made furniture and specially designed rug were chosen to complete the room. The color palette and upholstered pieces complement, not compete, with the painting. The intent is to honor and enjoy your favorite art just as this painting is perfectly featured in a recessed niche.

Life in Santa Fe is energized by the wide open natural vistas, the historical architectural styles and the variety of soulful art. Just as your home can be designed to complement your art, so too can your interior designer assist greatly in the acquisition of new pieces to accentuate the architectural detail of the property.

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