



Jill Van Dusen
REALTOR® | CalDRE# 01721219

916-765-5488

jill@jillsellsrealestate.com
www.JillSellsRealEstate.com



548 Gibson Drive, Suite 200
Roseville, CA 95678

Each Office Independently
Owned and Operated



The Best of Rocklin

Clover Valley | Sunset Heights | Rocklin High School

August 2019 Real Estate Market Report



Published by REAL Marketing (REM) | www.REALMarketing4You.com | 858.952.4280 | © 2019

Featured Listings by Jill Van Dusen

ACTIVE - Call for Private Tour!



2303 Chumly Court, Rocklin 95765
3 Beds, 2.0 Baths | 1,805 Est. Sq. Ft.
Call for Price!

ACTIVE - Call for Private Tour!



8020 Walerga Road #1013, Antelope 95843
2 Beds, 2.0 Baths | 836 Est. Sq. Ft.
Offered at \$205,000

PENDING BY JILL!



2019 Sculpin Court, Rocklin 95765
4 Beds, 2.5 Baths | 5,514 Est. Sq. Ft.
Offered at \$575,000

SOLD BY JILL!



5246 Bay Street, Rocklin 95765
3 Beds, 2.0 Baths | 1,420 Est. Sq. Ft.
Sold for \$418,000

SOLD BY JILL!



1622 Arroyo Sierra Way, Rocklin 95765
5 Beds, 3.5 Baths | 3,185 Est. Sq. Ft.
Sold for \$673,000



Prepared Especially for Jonathan and Angela-Marie Williams

Dear Jonathan and Angela-Marie,
Thinking of selling? Whether you are a homeowner or Investor, with low inventory and 35%+ appreciation since 2013, now is the time to sell. If you would like a free market analysis on your property, please **call me today at 916-765-5488**.



Presented by
Jill Van Dusen

VAN DUSEN Distinctive Homes
Superior Service Every Time!



Jill Van Dusen

REALTOR® | CalDRE# 01721219

916-765-5488

jill@jillsellsrealestate.com

www.JillSellsRealEstate.com

Superior Service Every Time!

ROCKLIN HISTORY TIDBIT

◆ Hall of Fame Golf Pro, Paul Harney once lived on Clover Valley Road.

◆ In the early 1900s, Immigrants from Spain eventually settled in California. To preserve the history of Spanish immigrants, there are three inscribed granite benches placed in the city of Rocklin. Do you know where each bench is located?



The History of Rocklin



As a Rocklin resident, do you know the history of Rocklin and what brings people here from all over the state? Whether you are a homeowner or renting in our community, you have chosen Rocklin for a reason.

I've been living in Rocklin since 1993. The population at the time was 17,000. As of 2017, the population grew to 64,838.

Fast forward to 2019, and as a resident for over 25 years, I decided to reflect on the history of Rocklin and what drove people here from all over the state increasing the population by over 40%. As you know, the growth is not stopping, and people continue to see the opportunities in Rocklin, bringing our housing values up, up, up. Rocklin provides top schools, great restaurants, low crime rate, beautiful parks, trails, and amenities. Nevertheless, this occurred over time and did not happen overnight.

Rocklin is known for granite mining and was incorporated in 1893. By 1910, 22 quarries operated in the area, and within two years 2,000 train carloads of granite were transported to Sacramento and San Francisco. Do you know where the 22 quarries were once located in our area? Did you know Rocklin was known as the "Granite Capital of the West"?

Rocklin has continued to keep history alive by naming our communities and schools after our founding families. In 1855 the Whiney Family purchased Spring Valley, which was the first developed property in Rocklin. Eventually, the ranch was subdivided and sold off to developers expanding the suburban community, which led the housing growth of Rocklin. This began in 1950/1960s with the development of Sunset Whitney centered around the once known Sunset Whitney Golf Course. Clover Valley began its community of custom-built homes in the mid-1960s. Today, Clover Valley is one of the best-kept secrets in Rocklin.

Due to the cost of living and homeownership, high tech companies began to expand to our region, which resulted in the 3,000-acre community of Stanford Ranch. Later the gorgeous 1,000-acre community of Whitney Oaks and the golf course was developed. Whitney Ranch covers over 1,300-acres with continued development. As you stroll through the parks and neighborhoods, you will notice many of the original granite bridges remain.

For more information about the beautiful community we reside in, visit The Rocklin History Museum located at 3895 Rocklin Road. For operating days and hours, call 916-624-3464.

The Best of Rocklin

Clover Valley | Sunset Heights | Rocklin High School

Real Estate Market Report

Jonathan and Angela-Marie,

If you want to know what your home would sell for in today's market, contact me today at **916-765-5488**.

There are 346 Homes Currently Listed and 200 Homes Currently Pending in Rocklin

Rocklin (95765) Homes Recently Sold in July, 2019

Address	Sq. Ft.	List Price	Sold Price	Address	Sq. Ft.	List Price	Sold Price	Address	Sq. Ft.	List Price	Sold Price
5225 5th St	1,008	\$361,900	\$361,900	3627 Amethyst Dr	1,979	\$469,000	\$473,000	1657 Abilene Cir	2,921	\$580,000	\$570,000
3534 Willard Way	1,186	\$369,800	\$380,000	5511 Peridot Dr	2,030	\$489,000	\$480,000	5850 Pebble Creek Dr	2,650	\$575,000	\$570,000
6075 Bryce Way	1,599	\$323,000	\$390,000	3311 Stanford Village Ct	2,039	\$484,900	\$484,900	2851 Hillcrest Rd	2,602	\$575,000	\$575,000
6320 Westwood Dr	1,353	\$372,900	\$394,000	5912 Pebble Creek Dr	1,974	\$498,800	\$498,800	5104 Foxmoor Ct	3,500	\$584,900	\$584,900
3529 Willard Way	1,427	\$399,000	\$399,000	3864 Coldwater Dr	1,635	\$499,000	\$499,000	1119 Sedona Street	2,552	\$584,900	\$585,000
5663 Butano Way	1,502	\$434,500	\$417,000	4859 Holden Dr	2,231	\$502,898	\$502,898	2019 Sculpin Ct	2,757	\$575,000	\$585,000
5246 Bay Street	1,420	\$418,000	\$418,000	6245 Springview Dr	1,537	\$509,900	\$511,000	5617 Saratoga Cir	3,059	\$599,000	\$590,000
5257 Water Lily Ln	1,800	\$435,000	\$425,000	4724 Sweeney Cir	2,404	\$519,000	\$513,000	809 Calico Dr	2,793	\$599,900	\$599,900
5516 Graham Ct	1,461	\$409,900	\$425,000	5013 Jewel St	2,260	\$515,410	\$514,851	2228 Apple Grey Ln	3,332	\$629,000	\$610,000
5673 Mesa Verde Cir	1,530	\$419,999	\$428,000	4515 Ascension St	1,994	\$450,000	\$515,000	4109 Tahoe Vista Dr	2,164	\$630,000	\$630,000
5508 Peridot Dr	1,277	\$429,000	\$429,000	1635 Poppy Cir	2,389	\$519,000	\$519,000	915 Farm House Ct	3,469	\$669,950	\$670,000
4616 Durham Rd	1,434	\$429,000	\$437,500	2170 Collet Quarry Dr	2,184	\$529,900	\$520,000	1622 Arroyo Sierra Way	3,185	\$664,900	\$673,000
4315 Grand Prix Loop	1,323	\$439,990	\$439,990	3906 Deergrass Cir	2,300	\$535,950	\$532,500	5713 Sandstone Ct	2,519	\$669,900	\$683,000
1721 Poppy Dr	1,735	\$439,500	\$440,000	4714 Sweeney Cir	2,404	\$535,000	\$535,000	1007 Georgetown Way	3,550	\$719,000	\$705,000
5761 River Run Cir	1,890	\$449,000	\$440,000	800 Clementine Drive	1,681	\$495,485	\$535,988	5852 Tree Swallow Cir	2,505	\$757,817	\$752,817
5353 Delta Dr	1,951	\$440,000	\$445,000	2724 Field Ct	2,627	\$530,000	\$540,000	2258 Wild Plains Cir	3,828	\$765,000	\$757,000
3145 Argonaut Ave	1,844	\$459,900	\$447,000	3404 Sand St	2,339	\$549,500	\$540,000	3830 Clover Valley Rd	3,434	\$835,000	\$757,500
1419 Cheetah St	1,444	\$439,950	\$449,106	3950 Argonaut Ave	2,060	\$549,000	\$550,000	6321 Galaxy Ln	3,507	\$799,900	\$760,000
5568 Riverwood Ct	1,737	\$480,000	\$463,000	808 Berry Creek Dr	2,359	\$559,900	\$550,000	3260 Hoot Owl Loop	2,837	\$799,880	\$775,000
5131 Par Pl	1,914	\$465,000	\$465,000	5360 Brookfield Cir	2,114	\$550,000	\$555,000	5850 Tree Swallow Cir	4,194	\$874,465	\$903,344
1033 N Sagittaria Cir	1,966	\$478,308	\$468,308	3820 Northhaven Dr	2,666	\$559,000	\$559,000	4391 Longview Dr	4,003	\$925,000	\$912,500
2901 Laredo Dr	1,609	\$475,000	\$470,000	2241 Quarry Way	2,586	\$549,800	\$565,000	3929 Woodhouse Ct	3,156	\$1,025,000	\$990,000
6119 Mehrten Cir	1,850	\$475,000	\$472,000	2152 Ranch View Dr	3,096	\$569,000	\$569,000				

Jill Van Dusen and Keller Williams are not in any way affiliated with any Rocklin Owners Association, nor is this in any way an official advertisement or publication of Rocklin. © 2019 All rights reserved. This representation is based on sales and data reported by multiple brokers/agents to the MetroList between July 1st, 2019 and July 24th, 2019. Listings and sales may not be those of Keller Williams. The MetroList does not guarantee the accuracy of this data, which may not reflect all the real estate activity in the area. E&OE covered. This market report is not intended to solicit properties already listed for sale nor intended to cause a breach of an existing agency relationship.



Rusty's Corner | Shadow Banking

With the vast scale of 'shadow banking', the system of lending by non-bank financial institutions that are not regulated as such, questions are multiplying about the risk, largely hidden to both the U.S. and global economies.

What is shadow banking? The many non-banks that rely on short-term funds from investors and the money market to make longer-term loans, without taking deposits as traditional banks do. These include hedge funds, insurance companies, broker-dealers, private equity firms, and online lenders.

In the U.S., it's a massive \$15-trillion market... about 70% as big as the U.S. economy. That amounts to roughly 29% of the global shadow banking sector.

Exhibit A: The housing sector. Non-bank lenders originate the majority of mortgages today. Quicken Loans, now the largest U.S. mortgage lender, closed \$500 billion of mortgages from 2013 to 2018.

Though there's no clear, immediate threat, the market's size sows fears of systemic risk. A top issue is liquidity. Unlike at regular banks, funding isn't from depositors who are insured by the Federal Deposit Insurance Corp. up to \$250,000. A financial crisis could be intensified if panicked investors all ran for the doors at once, or if banks stopped lending to the money market. Non-banks aren't granted an explicit safety net from the federal government during a meltdown, but some see an implicit guarantee, creating an incentive for much more risk taking.

The non-banks are mostly unregulated by the state, federal or global authorities, such as the Federal Reserve, the way traditional banks are.

In contrast, U.S. banks face strict regulations implemented after the Great Recession. Higher capital requirements after the crisis led banks to shed riskier assets, leaving an opening for non-banks. And financial cops are worried that low volatility may be masking the risks.

Still, shadow banks have been a vital alternative to traditional banking and a significant contributor to economic growth. The short-term instruments they issue range from synthetic collateral debt obligations to repurchase agreements. They lend with fewer restrictions and include government-sponsored entities, Fannie Mae and Freddie Mac. They allow investors to pool assets in real estate funds and more.

The industry has also revived and revamped some pre-2009 machinery, such as the packaging of risky loans, then bundled into seemingly safe investments.

Regulators are now scrutinizing certain activities more closely. In particular, they have started to monitor leveraged lending and collateral loan obligations carefully.

Regulators also want to reduce some of the stigmas, shunning the term "shadow banks." The Trump administration and others favor "market-based finance" or "non-bank lending" for the firms, which include Quicken, Fidelity, and LoanDepot.



My opinion is neutral at the moment about all of this. This could end up a lot of ways. For now, just sharing the facts, and I also want to reiterate that it is a great time to refinance your mortgage or buy your next house. Rates are low. For any mortgage or financial questions, call me anytime.

Rusty Mendoza, CMPS | Certified Mortgage Planner

916-276-2575 | NMLS# 226530

rusty.mendoza@financeofamerica.com | www.FinanceOfAmerica.com



FINANCE of AMERICA
- MORTGAGE -

Licensed correspondent lender CA Department of Business Oversight # 603L440. Licensed mortgage broker NYS Department of Financial Services. Not empowered to make mortgage loans, all loans arranged through third parties.