



Alta Murrieta

HOMES



Laura & Cheryl

DRE#01932682 | DRE#01932888
Broker/Realtor® | Broker/Realtor®

Your Real Estate Consultants

April 2018

Alta Murrieta Residents

1ST ANNUAL COMMUNITY GARAGE SALE APRIL 28, 2018

One way for us to support Alta Murrieta is to help with a bi-annual garage sale. This is a great opportunity to clear out the unwanted goods a couple times per year and make some extra cash! We are here to help and support you by offering posted directional signs on the day of the event. Below are the details for our 1st Annual Community Garage Sale. Last chance to sign up!

DATE: April 28, 2018

TIME: 7:00 – 12:00 p.m.

WHERE: Set up in your garage/front yard

To register, please email or call:

Laura.Team@verizon.net / 951.704.4635
Cheryl.Team@verizon.net / 951.285.1245

You may also sign up by visiting
www.TeamIntegrityRealty.com/Garagesale

Looking Inside . . .

- 1st Annual Community Garage Sale
- Buyer/Seller Coupon
- A Little About Laura & Cheryl
- Are You Ready To Own?
- A Favorite Day Trip
- Neighborhood Market Report
- Recent Seller/Buyer Sales
- Advertisers
- Facebook - Alta Murrieta Real Estate Group
- The Garage
- Kids Off to College
- 7 Reasons To Own A Home
- Fed Raises Rates
- Recipe Corner
- Benefits Listing with Laura & Cheryl
- Trivia
- Starbucks Giveaway
- Drawing Contest
- Homesellers
- Drawing Contest Winner
- Tip of the Month
- Trivia Answers
- Feedback

Buy or Sell your Home with us and receive \$500 toward your Moving or Escrow fees! Contact us today.



Laura Holbert, Realtor®
BRE#01932682
(951) 704-4635

Cheryl Shadden, Realtor®
BRE#01932888
(951) 285-1245

Credit will be applied at the time of closing Escrow.

A Little About Laura & Cheryl

Each month we want to share a little something about us and who we are.

Laura - I started riding and competing with horses in the show ring at the age of 6 years old. I continued showing and raising horses until about 1985 at which time my husband and I started a family. The horses soon became more of a hobby, riding over the Alta Murrieta hills until builders purchased the land and built the Alta Murrieta Community in 1988 where your homes now sit!



Cheryl - When I was young I pretty much lived on a farm taking care of chickens, a goat, horses, rabbits, turkeys, and, of course, cats and dogs. I had a favorite pony named "Peanuts" that I would ride all the time. I would take care of the chickens, collecting the eggs, and raising baby bunnies.

And . . . yes . . . Cheryl & Laura are sisters . . . *"The Power of Two"*

A Favorite Day Trip

The La Brea Tar Pits are a famous cluster of fossil sites in urban Los Angeles, around the Hancock Park area. Brea is the Spanish word for asphalt or tar, which has seeped up from the ground in the area for thousands of years.

Over the centuries, animals that



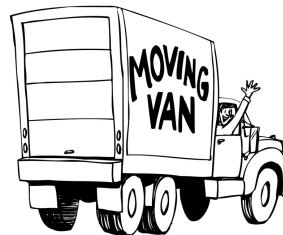
Are You Ready to Own? Give Us The Chance to Show You How!



There are several no and low down assistant lending programs that are helping people become a homeowner. Rents are at an all-time high and continue to increase. You may be able to purchase a home with a monthly payment close to what you are paying for in rent currently. If you are a first-time homebuyer needing a little help with your down payment or closing costs we may have a lending program suited for you to meet those needs.

**GOT QUESTIONS?
REACH OUT TODAY
TO FIND OUT MORE!**

Let Laura & Cheryl walk you through the buying process every step of the way. There is no obligation to see if you qualify to purchase a home, you may be surprised! Let's get started on the road to possible home ownership! Call Today: **(951) 290-8450**



NOTE: *A first-time homebuyer is an individual who meets any of the following criteria: An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers).*

came to drink the water, which collected on top, fell in, sank into the tar, and were preserved as bones. The museum gives behind-the-scenes tours and fun activities focused on kid favorites like dinosaurs and dolphins.

La Brea Tar Pits is located at 5801 Wilshire Blvd in Los Angeles, CA

"NEIGHBORHOOD MARKET REPORT"

February 2018 Sold Properties in Alta Murrieta

Property Address	Br/Ba	Sq/Ft	Days on Market	Sold Price	Date Sold
39779 Wheatley Dr	3/2	1,693	10	\$451,000 ↑	02/26/18
25440 Birchtree Dr	3/2	1,350	1	\$360,000 ↑	02/16/18
39678 Old Spring Rd	3/2	1,212	1	\$370,000	02/09/18
25410 Birchtree Dr	4/3	1,870	5	\$390,000	02/15/18
25422 Blackthorne Dr	5/3	2,607	19	\$405,000 ↑	02/13/18
39255 Via Lar	5/3	2,222	18	\$443,000 ↓	02/07/18
25191 Calle De Tres Amigos	4/3	2,222	23	\$378,000 ↓	02/02/18
39767 Kucera Ct	3/2	1,211	7	\$342,000 ↓	02/08/18
25727 Barclay Dr	3/2	1,555	43	\$410,000 ↑	02/26/18
39635 Kucera Ct	3/2	1,211	1	\$330,000 ↓	02/28/18
39884 Via Castana	3/2	2,060	47	\$367,000 ↓	02/12/18
25617 Corte Botella	4/2	2,318	107	\$379,900	02/09/18
39845 Via Castana	5/4	2,520	115	\$335,000 ↓	02/06/18

Recent Buyers/Sellers
Represented by Team Integrity Realty



SOLD

24449 Sagecrest Cir
Murrieta
\$399,990

FOR SALE

24759 Prairie Trail Court
Menifee
\$455,900 - \$475,900

PENDING

40362 Calle Real
Murrieta
\$349,000

Inventory is still extremely low and, as you can see, in Alta Murrieta the homes are selling like hotcakes! If you are considering selling your home, now is the time. It is a SELLER'S market. Contact Laura or Cheryl with Team Integrity Realty for a free one-on-one consultation and let us walk you through every step towards getting you a competitive price for your home! CALL US TODAY: (951) 290-8450



Senior Special

50.00 session and bring a friend get a free 8x10.

Cindy Quick Photography
951-768-9226



Why Spend Your Valuable Time Cleaning House?

- Family owned and operated since 1992
- Attention to detail
- Superior rating on YELP

Barrera's House Cleaning
951 677-2863



Elite Tactical

Certified Cerakote Application



Bill Shadden

Owner/Operator
elitetacticalcoating@gmail.com

951.816.9412

Cerakote High Temp Ceramic Coatings
Turn Up The Heat & Finish Strong

elitetacticalcoatings.com

24-Hour Emergency
Water Extraction

Ask For Gus

MAXIMUM CLEANING
CARPET &
UPHOLSTERY

PROFESSIONAL CLEANING SERVICE

P.O. Box 1812
Temecula CA, 92592

(909) 698-6357
Fax(909) 600-2608

ALTA MURRIETA REAL ESTATE GROUP



Check out the Facebook Page we have created specifically for the neighborhood of Alta Murrieta.

Visit **Alta Murrieta Real Estate Group** and join today. Also, join up to play Funday Monday for a chance to win a \$25 Amazon gift card.

Buying a Car With a Remanufactured Engine

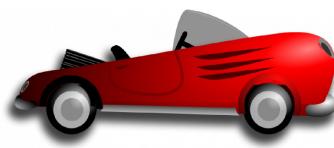


When an engine fails, it is often the case that just one specific part has failed; but it is so expensive in labor costs alone to take the engine apart that it makes sense to replace all the moving parts rather than just the one failed part.

In a rebuilt engine, a mechanic will tear down the entire block. He may replace all the moving parts or only the ones that are worn out.

But most experts advise against such a job, unless the engine is relatively new and you know that it needs only a few specific parts replaced.

If you have a generally worn-out engine or an engine that has suffered major damage from loss of oil, it almost always makes more sense to buy a fully remanufactured engine. These



remanufactured engines are torn down in small factories, where an entire set of crankshaft bearings, piston rings, seals and gaskets, among much else, is installed.

If properly done, a remanufactured engine should be as good as a new engine and it should carry a warranty for a year. And generally, it should be cheaper than a fully rebuilt engine.

But you need to find out exactly who is doing the rebuilding. There are hundreds of companies that manufacture engines, so the trick is to pick one with a good reputation that has been in business for a long time. You might check to see if a particular company is a member of the Automotive Engine Builders Association, a trade group that represents the better companies in the industry.

This article was brought to you by
<https://www.kbb.com/car-advice/articles/rebuilt-engines/>

Soon the kids will be off to college. If you are ready to downsize and sell Call **Laura** or **Cheryl** to discuss listing your home. **(951) 290-8450**



7 Reasons to Own A Home

• Tax benefits – The U.S. Tax Code lets you deduct the interest you pay on your mortgage, your property taxes, and some of the costs involved in buying a home.

• Appreciation – Historically, real estate has had a long-term, stable growth in value. In fact, median single-family existing-home sale prices have increased on average 5.2 percent each year from 1972 through 2014, according to the National Association of REALTORS®. The recent housing crisis has caused some to question the

long-term value of real estate, but even in the most recent 10 years, which included quite a few very bad years for housing, values are still up 7.0 percent on a cumulative basis. In addition, the number of U.S. households is expected to rise 10 to 15 percent over the next decade, creating continued high demand for housing.

• Equity – Money paid for rent is money that you'll never see again, but mortgage payments let you build equity ownership interest in your home.

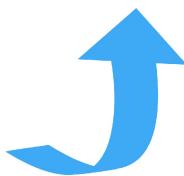
• Savings – Building equity in your home is a ready-made savings plan. And when you sell, you can generally take up to \$250,000 (\$500,000 for a married couple) as gain without owing any federal income tax.

• Predictability – Unlike rent, your fixed-rate mortgage payments don't rise over the years so your housing costs may actually decline as you own the home longer. However, keep in mind that property taxes and insurance costs will likely increase.

• Freedom – The home is yours. You can decorate any way you want and choose the types of upgrades and new amenities that appeal to your lifestyle.

• Stability – Remaining in one neighborhood for several years allows you and your family time to build long-lasting relationships within the community. It also offers children the benefit of educational and social continuity.

Fed Raises Rates: What This Means for Mortgages



The Federal Reserve voted Wednesday to raise its short-term interest rates, and that likely will mean more mortgage rate increases are on the horizon. The Fed's rates are not directly tied to mortgage rates but tend to follow 10-year Treasury bonds. However, mortgage rates are often influenced by the Fed's rates.

The Fed increased its federal fund rate from 1.5 percent to 1.75 percent, which is the highest level since 2008. The Fed's move Wednesday marks the first of what many economists predict will be three rate hikes this year. Some economists are predicting the federal funds rate to be at 2.1 percent by the end of the year.

"Mortgage rates do not move one-on-one with the Fed tightening, but clearly consumers should anticipate higher mortgage rates as time proceeds," says Lawrence Yun, chief economist at the National Association of REALTORS®.

Mortgage rate hikes have already become a nearly weekly occurrence in 2018. Mortgage rates have risen every week since the start of the year, with last week being the exception.

Following the Fed's move, buyers will need to brace for further hikes, cautions Danielle Hale, realtor.com®'s chief economist. "While they may find some days or weeks and maybe even a month or two where mortgage rates trend lower, the general direction in the months ahead is up," Hale notes in a column at realtor.com®. "Mentally and financially, buyers should prepare for higher rates and

look to any deviation from that trend as an opportunity."

The tight labor market will likely prompt the Fed to raise rates more rapidly in the coming months, Yun says.

"Housing costs are also rising solidly and contributing to faster inflation," Yun says. "The one thing that could slow the pace of rate increases would be to tame housing costs through an increased supply of new homes. Not only will more home construction lead to a slower pace of rate hikes, it will also lead to faster economic growth. Let's put great focus on boosting home construction."

Source: National Association of REALTORS® and "Federal Reserve Move Indicates That From Here on Out, Mortgage Rates Will Be Going Up," realtor.com® (March 21, 2018)

Recipe Corner from . . .

Our dear friend, client, and long-time Murrieta Resident, Alta Curran - Thanks Alta!



Marvin's Messed-Up Potatoes

12 potatoes, baked 16-oz. sour cream
2 cubes margarine, melted Salt & pepper to taste
1 onion, finely chopped

Directions: Remove the skins from the potatoes and cut into cubes like making potato salad. Mix all ingredients together. Bake at 350° until onion is cooked and it is bubbly.

Hint: You can add grated cheese on top if you like.



Here are just **SOME** of the **BENEFITS** you will receive when listing your home for sale with **Cheryl & Laura:**

- Quality Customer Service
- Professional Photography
- Transparent Communications
- Professional Flyer
- Hands-On Experience
- Virtual Tour of Your Home
- Staging
- Internet Exposure to 900+ websites
- Optional Open House Coverage
- Advertisement in Monthly Local Newsletter
- Weekly Updates by Phone and/or Email
- Exposure on Facebook, Trulia, Zillow, etc.
- Feedback of Showings
- And much more!

Laura and **Cheryl** work very hard to get your business so just Imagine how hard they will work to SELL your home. **CALL TODAY** to set up a **FREE** no-obligation consultation.

(951) 290-8450



Are You Smarter Than A 5th Grader?

1. What determines the color of a chicken egg yolk?
 - A. Weather
 - B. Breed of Chicken
 - C. Hen's diet
 - D. Season of year

2. A study published in March 2017 found cats preferred what stimulus more than food?
 - A. Human contact
 - B. Toys
 - C. Contact with other cats
 - D. Catnip

3. What animal is likely the so-called Indonesia "sea monster"?
 - A. Whale
 - B. Squid
 - C. Elephant
 - D. Crocodile

~Find answers on back page~



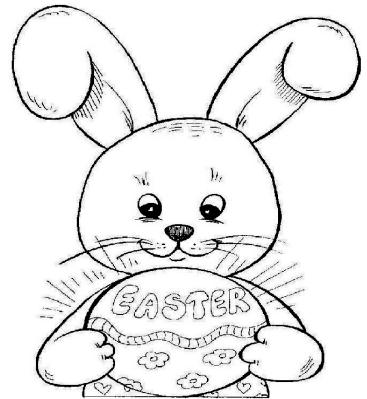
STARBUCKS COFFEE GIVEAWAY

Cheryl & Laura can be seen walking in Alta Murrieta Neighborhood on a regular basis. Each month, the first 10 people who introduce themselves to us will receive a \$10 Starbucks Giftcard. Looking forward to meeting you!

Hint: Regular early morning walks on Whitewood

DRAWING CONTEST

Enter for a chance to win a \$25 Gift Card from Target. Let's build your creative confidence and show everyone your drawing skills. Monthly drawing contest for ages 12 and under. Create a drawing related to Easter. All drawings must be submitted by April 15, 2018 in order to be eligible for the contest. The winner will be randomly drawn and acknowledged in our next month's newsletter. Winner will be notified by email and/or phone.



Submit drawings to: Cheryl Shadden at Cheryl.Team@verizon.net or
mail to: Team Integrity Realty - 37290 Los Alamos Rd. Murrieta, CA 92563

Name: _____ Age: _____

Address: _____

Parent Phone: _____ Parent Email: _____

PRSR STD
ECRWSS
U.S. POSTAGE
PAID
EDDM Retail

LOCAL POSTAL CUSTOMER

Published to provide information, news and helpful tips for our customers, this newsletter is intended for entertainment purposes only; it is not intended to be a substitute for professional advice, whether medical, legal, financial or otherwise. As such, it should not be used as a substitute for consultation with professional accounting, tax, medical, legal or other competent advisers. Before making any decision or taking any action, you should consult a qualified CPA, physician, attorney, or financial advisor. Credit is given to authors of various articles that are reprinted when the original is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism of literary theft.



Find Out What Your Home Is Worth!

Knowing what your home is worth is valuable information to have if you are thinking of selling your home. There is no cost or obligation for this valuable service. For your **FREE** market analysis Call **Laura** or **Cheryl** or visit www.SoldInMurrieta.com

(951) 290-8450

Congratulations to Maddie P.

Your drawing was randomly chosen as our Drawing Contest Winner to receive a \$25 Wal-Mart Gift Card!

**LOOK
INSIDE**
for the new
drawing contest!



Looking for some information related to Real Estate? Call or email and we will add the topic of interest in our next newsletter!

Tip of the Month

SPRING HAS SPRUNG - Inspect the roof. Your roof is your home's primary defense against the elements. Visually inspect the roof, looking for signs of warping, cracking and loose shingle or tiles. Examine flashing around chimneys, skylights and vents. Damaged covering and flashing should be replaced. For roof areas too high to inspect from the ground, hire a licensed roofer to perform the inspection and make necessary repairs.

Trivia Answers

1	Hen's diet	4	May
2	Human contact	5	Dog mushing
3	Whale	6	Arkansas



Visit Our Website At ...

www.TeamIntegrityRealty.com