



Alta Murrieta HOMES

Laura & Cheryl

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Broker/Realtor® | Broker/Realtor®



Your Real Estate Consultants

February 2018

Alta Murrieta Residents

Welcome. We would like to introduce ourselves to you. We have created the Alta Murrieta Home Newsletter as a place for Homeowners & Residents to find useful information relating to home ownership, market values, tips on how to sell your home for the most value, share new listings, recent sales, searching for rental properties, and many helpful articles related to real estate. We have a special interest in Alta Murrieta as, like you, this is where we live, so, "Our Neighbors are Your Neighbors."

As Realtors, we are here to help with any of your real estate needs. Consider us your go-to consultants. Please feel free to call or email Laura Holbert or Cheryl Shadden and we will be happy to assist and guide you to help meet all your real estate needs. We hope you find something in this newsletter for the whole family.

Please feel free to take time and visit our website at www.TeamIntegrityRealty.com for loads of real estate news, information, VIP Insider Access, as well as buyer and seller tips.

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Laura Holbert, Broker/Realtor®
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After many years of owning and operating a very successful business in the medical field, Laura Holbert decided to follow her passion of real estate, a field she has fallen in love with. Because of her passion to learn and to help people, she felt that investing her time and energy into real estate would be a perfect opportunity to accomplish great things – learning new things each day about the real estate field – and helping people buying and/or selling the American Dream!

Laura acquired her Degree in Real Estate and Business. Beyond that, through continuing education, working with mentors, and hands-on experience with properties of her own, Laura is always discovering Real Estate strategies to raise the bar for helping people. Laura has joined up with Team Integrity Realty to mark the path of helping people find their dream home. She prides herself on integrity, diligence, punctuality, promptness, and friendliness with a warm personality.



Cheryl Shadden, Broker/Realtor®
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After years of working and raising her family, Cheryl Shadden had the opportunity to join Team Integrity Realty to expand her desires and long-term goals – giving back! Cheryl has always been a focused and hard-working person in anything that she has done in life. She handles what life deals her on a day-to-day basis. She had a strong interest in Real Estate and it continually drew her in the more she learned about it.

Cheryl diligently chased her dream of Real Estate and went back to school to acquire her Degree in Business and Real Estate. She loves helping people and looks out for their best interest. She will not lead you astray to only better herself, as her clients are #1. Once Cheryl starts a task she follows through from start to finish and does not stop until the task is complete. Her strong desire to be able to fit each person's needs with the right home is her specialty. She strives to continually educate herself and stay informed on the latest in Real Estate. She is definitely a team player!

Both Laura and Cheryl provide a superior level of informed and professional real estate services to buyers and sellers. Above all else they will protect, appreciate, and respect you – their client. Real estate is a relationship-based business, and they strive to create client relationships built on trust and confidence. Their ultimate goal is a business built upon referrals from clients who are completely satisfied with the integrity and caring service they received. Continuing education and keeping informed is an important part of real estate. Both are not only real estate brokers but Realtors®, have earned their designation as a Certified Military Relocation Professional (MRP), Certified Negotiation Expert (CNE), Certified Probate Real Estate Specialist (CPRES), and are SIG graduates.



As a team, Laura and Cheryl have a passion for helping people with their real estate needs, no matter how large or small. Mastering the fragile art of negotiation, keeping open communication, and consistently following up with clients are a few of the integral qualities this team brings to the table. It is these strengths that help smooth the complex process of buying and selling homes.

11 Critical Home Inspection Traps to be Aware of Weeks Before Listing Your Home for Sale

According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale. A new report has been prepared which identifies the eleven most common of these problems, and what you should know about them before you list your home for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection. If not identified and dealt with, any of these 11 items could cost you dearly in terms of repair. That's why it's critical that you read this report before you list your home. If you wait until the building inspection flags these issues for you, you will almost certainly experience costly delays in the cost of your home sale or, worse, turn prospective buyers away altogether.

In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. And, knowing what you're looking for can help you prevent little problems from growing into costly and unmanageable ones.

To help homesellers deal with this issue before their homes are listed, a **free report entitled "11 Things You Need to Know to Pass Your Home Inspection"** has been compiled which explains the issues involved.

To receive your FREE copy of this report, please call (951) 290-8450 to order, or visit <http://www.lauraholbert.com/inspection> and learn how to ensure a home inspection doesn't cost you the sale of your home.

ALTA MURRIETA REAL ESTATE GROUP ON FACEBOOK



We have created Alta Murrieta Real Estate Group on Facebook for Homeowners, Residents, and Prospective Buyers to find useful information relating to home ownership, market values, tips on how to sell your home for the most value, share new listings, recent sales, searching for rental properties, and many helpful articles related to real estate. We have a special interest in Alta Murrieta as – like you – this is where we live.

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Premium Gas: When and Why?



Does an Occasional Tank of Premium Help Keep a Car's Motor Clean? As strange as this question sounds, this is a common and long-standing practice among many motorists who consider an occasional tank of premium a special treatment that will help their engines last longer. The basis for this assumption is that a tank of higher octane gasoline, maybe because it costs more, will somehow reduce engine wear. The assumption is fundamentally incorrect, though an occasional tank of premium may help an engine in other ways. An engine's design, which includes such factors as its combustion ratio and its operating temperature, is related to something called an octane rating. Usually, we think of an octane rating as something that applies only to gasoline, but the engine itself has such a rating that

represents the minimum octane level that the engine requires for proper operation. An engine needs a minimum level of octane to avoid ping, which is caused by uncontrolled combustion of fuel inside the cylinders. Excessive ping can severely damage the engine. The octane rating on the gasoline is a measure of its anti-knock or anti-ping properties. If your car does not ping on regular, then there is no reason to seek a higher-octane gasoline. The anti-knock level of the regular in this case is adequate for the engine. But as a car gets older, depending on how the car has been driven and cared for, it may need a higher-octane gasoline anytime between four and six years. That's because carbon deposits inside the cylinders raise the combustion ratio, which in turn raises the engine's octane rating. You may

notice that your car operated fine on regular fuel when it was new, but pings on regular as it gets older. So, the higher-octane fuel is not something to pamper a new car with but rather help keep an older car running properly. In addition, premium gasoline has some other selling points. Most premium gasolines have a higher-quality additive package put in at the refinery. The actual additives in a particular brand of gasoline are generally not disclosed by refiners. But usually they include detergents and other solvents that keep the carburetor and rest of the fuel system clean. This article was brought to you by

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why/](http://www.kbb.com/car-advice/articles/premium-gas-when-and-why/)



SUDOKU – The goal of Sudoku is to fill a 9×9 grid with numbers so that each row, column and 3×3 section contain all of the digits between 1 and 9. As a logic puzzle, Sudoku is also an excellent brain game. If you

1	3		2					9
4		8						
			1	8				
2								3
				7	2			8
		9			4		7	
	7		2			5	9	
9	4							
5	6			7			1	

play Sudoku daily, you will soon start to see improvements in your concentration and overall brain power.

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Does Your Home Have A PACE or HERO loan?

In a very short time, the Federal Housing Administration, or "FHA," will stop insuring new mortgages that are issued to homes with PACE and HERO loans. While the PACE program was a well-intentioned system to finance energy-efficiency changes, the structure of the loan program has made them controversial.

This announcement, which came in early December, comes on the heels of criticism against the program from consumer groups, who argue that misinformed borrowers are taking out unaffordable loans for energy upgrades, such as solar panel additions or window replacement, after they were misinformed on the specifics of the program.

When the FHA announced the new policy, they essentially said that PACE and HERO loans don't have enough consumer protection and the program put borrowers and taxpayers at risk. Because they will not insure the loans, getting financing for homes with PACE obligations will become more difficult.

This is actually not the first time the PACE and HERO programs have come under scrutiny from a federal agency. The Federal Housing Finance Administration (FHFA), which is separate from the FHA, has already instructed Fannie Mae and Freddie Mac to not purchase mortgages on homes that have a PACE loan.

The New Challenge for Current PACE Holders

The announcement creates two significant challenges for current homeowners with a PACE loan, as well as potential issues for anyone hoping to buy a home with a PACE loan. First of all, refinancing will be more difficult. FHA, VA, and USDA loans will not be available for refinancing a home. If you are hoping to refinance using one of these government agencies in the future, you will be out of luck.

The second issue is selling the home, which in turn creates problems for potential buyers. Because of the new regulations on PACE loans, the program will have to be fully paid off before the sale of the home can be finalized, assuming an FHA loan will be used. If the homeowner does not pay it off, buyers will not be able to use FHA loans to purchase the home, which severely limits sales opportunities.

For more information if you are considering purchasing or selling contact Laura or Cheryl at (951) 290-8450



Recipe Corner from . . .

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



Marvin's Favorite Apple Pie

7 green apples, pared, cored, & sliced	Pie Crust:
½ cup sugar	2 cups flour
2 T. cornstarch	2 cups shortening
½ cup brown sugar	½ tsp. salt
2 tsp. cinnamon	½ cup water
2 T. butter	

For crust: With pastry blender mix together flour and salt. Cut shortening into flour mixture until pea-size, then add water. Blend together and form pie crust. Set aside. Then add together apples, sugar, brown sugar, butter, cornstarch and cinnamon. Blend well. Fill pie crust with apple filling. Top pie with remaining crust. Sprinkle additional sugar on top of crust. Bake at 400° for 45 to 50 minutes.

Date Festival - February 16-25, 2018

It's a festival - no, it's a fair. It's both! Known far and wide as the one event in California to celebrate distant lands, the Indio Date Festival is held in honor of the region's top producer – dates. Restaurants drive to the desert to purchase date paste for their shakes served in Greek restaurants, smoothie bars, and old-time California drink & dine shacks. The Date Festival and Fair began in 1921 and developed an international theme that includes annual Camel Races. In addition to the pageantry, there is plenty of traditional fair celebrating in the California desert. You'll enjoy the carnival atmosphere, as both events will feature midways, fairs, games and carnival rides. But the Date Festival is really a unique, one-of-a-kind California event based on a desert theme including ostrich races and much more. The usual monster trucks, rodeo, farm competitions and great shows are all there. Visit datefest.org for more information.



Are you smarter than a 5th Grader?

1. How many steps in the pyramid of a dollar bill?

3
13
24
30

3. How fast can a honey bee fly?

15 miles per hour
2 miles per hour
25 miles per hour
7 miles per hour

5. What was the first electronic computer called?

ACORN Computer
ENIAC
ABC 20
Apple

2. How long does it take for light from the Sun to reach Earth?

23 minutes and 2 seconds
8 minutes and 20 seconds
1 minute
15 minutes and 48 seconds

4. What was the first planet to be discovered using the telescope?

Mercury
Uranus
Venus
Mars

6. What is the tallest tree in the world?

Coast Redwood
The Giant Sequoia
Baobab
Western Yellow Pine

~~Find answers on back page~~

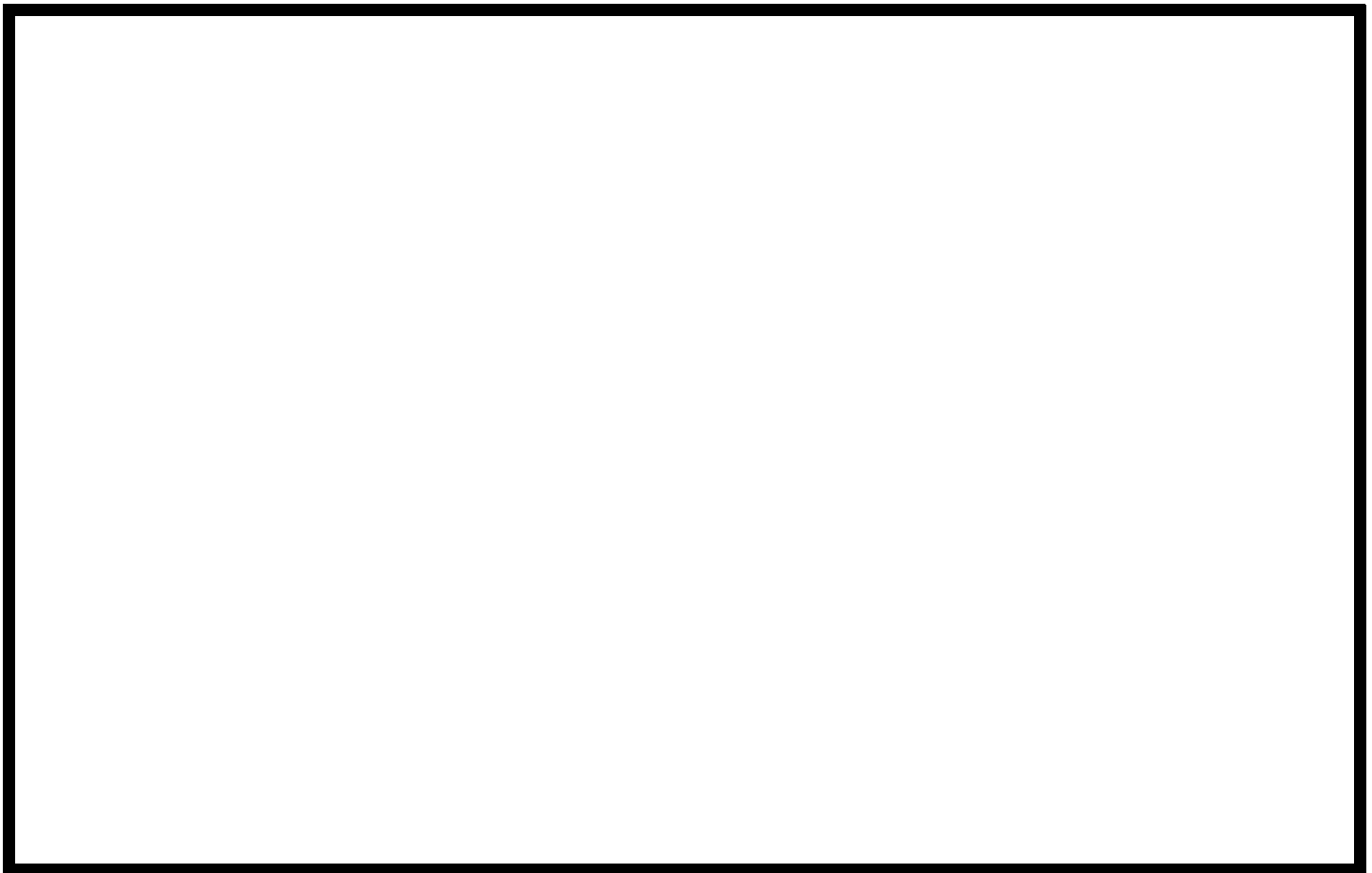
DRAWING CONTEST

Enter for a chance to win a \$25 Gift Card from Wal*Mart. Let's build your creative confidence and show everyone your drawing skills. Monthly drawing contest for ages 12 and under.

Create a drawing of your choice. All drawings must be submitted by February 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 all drawings to: Cheryl Shadden at Cheryl.Team@verizon.net or mail to Team Integrity Realty - 37290 Los Alamos Road, Murrieta, CA 92563.

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Parent Phone: _____ Parent Email: _____



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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. Here are the details for our 1st Annual Garage Sale and be sure to sign up early.

DATE: April 28, 2018

TIME: 7:00 a.m. to 12:00 noon

To register, please email or call:

Laura.Team@verizon.net / 951.704.4635

Cheryl.Team@verizon.net / 951.285.1245

You may also visit

www.TeamIntegrityRealty.com/Garagesale

Tip of the Month

Inspect your fire extinguisher(s). We'll assume you have and know how to use an extinguisher. This inspection doesn't require much: ensure it has easy access (not being blocked by a garbage can or anything else), that the gauge shows adequate pressure, and that it has no visible signs of wear and tear.

→ HOMESELLERS ←

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Neighborhood are Currently Selling For

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Trivia Answers:

- | | |
|-----------------|------------------|
| 1. 13 | 4. Uranus |
| 2. 8 min 20 sec | 5. ENIAC |
| 3. 15 | 6. Giant Sequoia |

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