



Alta Murrieta HOMES

Laura & Cheryl
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Broker/Realtor® | Broker/Realtor®



Your Real Estate Consultants

July 2018

Alta Murrieta Residents

Looking Inside . . .

- ➔ Military Care Package Thank You
- ➔ 4th of July Word Search
- ➔ Recent Seller/Buyer Sales
- ➔ A Little About Laura & Cheryl
- ➔ Neighborhood Market Report
- ➔ Probate, Real Estate & You
- ➔ Recipe Corner
- ➔ The Garage - Fake Title?
- ➔ Trivia
- ➔ Summer Events at Murrieta Library
- ➔ Advertisers
- ➔ Benefits Listing with Laura & Cheryl
- ➔ Buying New Construction
- ➔ Drawing Contest
- ➔ What is Your Home Worth
- ➔ Drawing Contest Winner
- ➔ Trivia Answers
- ➔ Tip of the Month
- ➔ Rady Childrens Murrieta Opening

Military Care Package Donations

We want to thank all of our neighbors who participated in donating to create military care packages. All monetary gifts were used to purchase items on the list and delivered to our local Resource Center. Your generosity is appreciated.

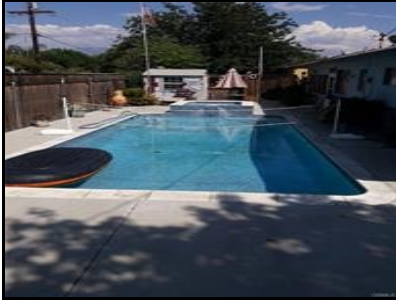


4th of July WORD SEARCH

INDEPENDENCE	RED
FLAG	WHITE
JULY	BLUE
FIREWORKS	PARADE
UNITED	CONSTITUTION
FREEDOM	GEORGE
LIBERTY	JEFFERSON

I	D	P	C	K	S	B	U	F	R	E	E	D	O	M
T	N	G	E	B	V	A	D	M	V	E	S	V	O	J
E	E	D	N	J	F	P	N	E	C	S	D	I	L	E
W	T	B	E	L	I	A	V	G	Z	E	F	L	J	F
N	A	E	E	P	R	Q	G	T	N	W	F	A	H	F
S	P	R	D	D	E	D	H	O	D	K	E	W	I	E
C	B	D	I	F	W	N	U	E	E	J	R	H	M	R
O	L	T	N	T	O	E	D	G	T	U	S	I	T	S
N	U	U	F	N	R	D	L	E	I	I	W	T	A	O
S	E	O	R	S	K	E	E	T	N	H	H	E	M	N
I	R	N	J	Y	S	R	C	J	U	C	U	S	H	H
M	K	H	L	A	H	F	S	E	A	P	E	I	M	E

Recent Buyers/Sellers
Represented by Team Integrity Realty



900 Val Monte Drive
Hemet
Zero Down!
\$5,000 Credit to Buyer
for Closing Costs!



PENDING
24759 Prairie Trail
Court
Menifee
\$449,900



PENDING
28375 Mary Place
Murrieta
\$465,000



JUST LISTED!
31849 Corte Priego
Temecula
\$395,000



A Little About Laura & Cheryl

Over the past six months we have given a quick snapshot of who we are, sharing each month a little bit about ourselves and our family. This is who we are . . . Caring for our neighbors as if they are our family . . . Supporting, sharing, helping, giving, listening.

As the REALTORS® pledge states . . .

Strive to be honorable and to abide by the Golden Rule; to strive to serve well my community, and through it, to abide by the REALTORS® Code of Ethics.

So . . the next time someone asks you . .



We would be honored to have you share our names with them. Your Referrals Are Our Greatest Compliment!

Thank you for supporting Team Integrity Realty in our local business endeavors!

Laura & Cheryl - "The Power of Two"

“NEIGHBORHOOD MARKET REPORT” May 2018 Sold Properties in Alta Murrieta

Property Address	BR/BA	Sq/Ft	Days on Market	Sold Price	Date Sold
25219 Ridgeplume Dr	3/2	1,211	8	\$350,000 ↑	05/25/18
25244 Ridgeplume Dr	3/2	1,352	24	\$338,100 ↓	05/16/18
39660 Old Spring Rd	3/2	1,212	27	\$340,000 ↓	05/30/18
25134 Calle Entradero	4/3	1,995	13	\$425,000 ↓	05/16/18
39846 Wheatly Dr	4/3	1,904	6	\$440,000 ↑	05/15/18
26014 Summer Dawn Ct	3/2	1,212	10	\$359,900	05/09/18
39782 Avenida Miguel Oeste	4/3	1,995	4	\$410,000 ↑	05/31/18
39680 Wild Flower Dr	3/2	1,525	11	\$393,000 ↑	05/09/18

Probate, Real Estate, and You

How to Avoid the Biggest Mistakes of Probate

Did you know that 95% of people do not have a fully vested trust in place that will keep their estate out of probate once they have passed? By the way, a lot of folk's estates go through probate. Famous people like Michael Jackson and Steve Jobs' estates have gone through probate. Although we are not attorneys, we work with many probate attorneys and these statistics are real.

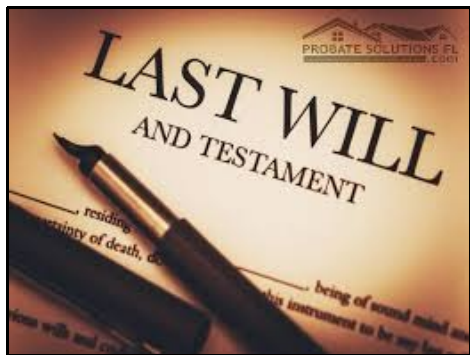
What is Probate?

The basic answer is, probate is the court process required to distribute someone's assets when the loved one has passed without a trust. The probate courts are the ones that have to figure out who will get these assets and how they should be distributed. There are different types of probate, so working with someone that understands the process is best.

What makes a certified probate real estate specialist different from a regular real estate professional?

A Certified Probate Real Estate Specialist has been trained in the probate process, they understand time lines, they work with the courts, attorneys, and personal representatives to make the process easier and sell the properties for top dollar. At some point within the probate process, if you have real property within a probate, you will need a Probate Comparable Market Analysis (PCMA) which will advise the courts and attorneys what the properties are worth at the time of death. Then another PCMA will most likely be needed at the time of the listing of the properties, which could be months or years later, during which the values could change.

Here are a couple myths about probate:



- A power of attorney will keep me out of probate.* This is incorrect. If you have a power of attorney while someone is alive, this will allow you to make decisions for that loved one, but once they have passed, the trust will take over, so if there is no trust in place, you will go through probate.
- If someone has a will without a trust, they will be safe from probate.* Most likely not, they will have to go through some sort of probate because the will is just the written instruction. Because there are written instructions, it will help the probate courts know what your loved ones wanted.

Certified Probate Real Estate Specialists help families that are going through the probate process with real property. They help facilitate a home's clean-up, decide with the families what to fix within the home, market the properties for sale, and sell them for top dollar.

Laura and Cheryl are Certified Probate Real Estate Specialists with a passion for helping families in need during probate. For more information contact us and we will send you a free e-book, *The 7 biggest Mistakes Most Administrators and Executors Make While Going through Probate and How to Avoid Them*. Reach out to us and we will be happy to answer any questions you may have.

Send your request to Laura.Team@verizon.net or call (951) 290-8450

Recipe Corner from . . .

*Our dear
friend, client,
and long-time*



*Murrieta Resident, Alta Curran -
Thanks Alta!*

Cowboy Cookies

<i>1½ c. brown sugar</i>	<i>¾ tsp. salt</i>
<i>1½ c. sugar</i>	<i>¾ tsp. baking powder</i>
<i>1½ c. shortening</i>	<i>3 c. flour</i>
<i>3 eggs</i>	<i>1 c. oatmeal</i>
<i>1½ tsp. vanilla</i>	<i>1 pkg. chocolate chips</i>
<i>1½ tsp. baking soda</i>	<i>Nuts (optional)</i>

Preheat oven to 375°. In a bowl cream together brown sugar, sugar and shortening. Then add eggs and vanilla. Add the rest of the ingredients, and nuts if desired. Roll into balls. Bake for 14 minutes. Enjoy!

Risk of a Fake Title



Fake Car Title Can Inflict Real Pain on Buyer

Every hour, on average, more than six cars and trucks are stolen in Los Angeles County, by far the riskiest place in California—and one of the worst in the country—to keep a set of wheels parked.

The majority of those vehicles are recovered, but every year about 8,000 owners in Los Angeles County—and about 21,000 statewide—never see their cars or trucks again. Unrecovered vehicles end up in foreign countries, are chopped up for parts, or are "washed"—resold with phony titles. A title is proof of ownership. A lot of people leave a vehicle title in the glove compartment, which is not a wise idea. With a legitimate title, a thief can easily and quickly sell a stolen vehicle, something that would be impossible without a clear title. And, as with counterfeit currency, a fake title leaves the holder hanging out to dry.

Although vehicle titles are often lost or are rejected for a variety of reasons, some as simple as a signature being written on the wrong line, they are one of the most important forms of consumer protection against being cheated in a used-car deal. Knowing something about titles and vehicle fraud can help you avoid falling victim to a scam artist.

The handling and processing of

titles has not changed much in decades. The California Department of Motor Vehicles has experimented with electronic titles, but these are primarily for the convenience of banks and other financial institutions. According to the California DMV, only 215 of the state's 5,000 chartered banks, credit unions and other vehicle-financing institutions use so-called paperless titles, and individual motorists are not allowed to have them.

The paper titles used in California conform to federal guidelines that are intended to make them difficult to counterfeit. Although widely referred to as "pink slips," they are actually multicolor forms embossed with the state seal and imprinted with numerous watermarks that include a grizzly bear. The borders of the form are engraved with finely printed lines that are difficult to duplicate with precision.

Title fraud is not a specific crime, but it is usually prosecuted by local authorities as grand theft or under laws that forbid the submission of false documents. Even though title fraud is obviously widespread, it is difficult to know exactly by how much.

Private-party vehicle deals are the most likely situations in which people get cheated with fake titles. DMV investigators see a lot of title fraud executed by unlicensed used-car dealers, who often set up in shopping center parking lots.

A couple of precautions could save you the hassle of buying a stolen car with a fake title. Always ask to see the seller's driver's license. It may also be a fake, of course, but it's worth a look and, if he doesn't have one, it's time to look for another car.

When you call a seller, never initially volunteer specific information that you read in the ad. Always say, "I'm calling about your car for sale." If the seller asks "which one" or is hesitant or evasive with the answer, you may be dealing with a "curbstoner" who illegally sells used cars and trucks for a living, or with an unauthorized dealer.

Do not buy a vehicle from an individual who meets you at a location other than a personal residence. Watch to see that the person actually comes out of a residence, since one common scam is for a fraudulent seller to be working on the stolen car in front of a house in which he doesn't live.

Another important step is to demand that the seller has a smog certificate for the vehicle, if it's required by the state, because obtaining a smog certificate requires a legitimate vehicle registration. And, typically, stolen cars with phony titles are offered at unusually low prices to get the deals closed as quickly as possible.

The safest bet is to have both the seller and buyer meet at the DMV. If the seller resists for some evasive reason, that should be a warning.

You can perform your own Vehicle History Report online with AutoCheck. This may save you time, money, and headaches by revealing potential problems before they occur. Brought to you by: www.kbb.com/car-advice/articles/risk-of-a-fake-title/



- Who was the only unmarried president?**
Woodrow Wilson
Abraham Lincoln
James Polk
James Buchanan
- How tall is the Statue of Liberty?**
151 feet
81 feet
113 feet
53 feet
- Which President had an alligator as a pet?**
James Madison
John Quincy Adams
James Tyler
Andrew Johnson
- What year did the Fourth of July become a Federal Holiday?**
1941
1954
1929
1963
- Which American President was born on July 4th?**
Thomas Jefferson
Bill Clinton
Calvin Coolidge
Barack Obama
- In what pattern were the stars on our first flag?**
Square
Grid
Lines
Circle
- How many people signed the Declaration of Independence?**
40
32
56
100

~Answers on back page~

Murrieta Public Library

Summer Activities

Programs are **FREE** thanks to the sponsorship of the Friends of the Murrieta Library! For more Summer Event Information for Children, Teens and Adults please visit murrietalibrary.info or call (951) 304-2665.

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



CHILDREN'S SUMMER SCHEDULE

LEGO CLUB

Mondays, June 18-July 23
10 AM - 12 PM | Families

PLAY & LEARN

Tuesdays, June 26 & July 17
10-11 AM | Ages 0-5 with Adult

SCIENCE TELLERS

Wednesday, June 20
10 & 11:15 AM | Families

DINO ENCOUNTERS

Wednesday, June 27
10 & 11:45 AM | Families

POLYNESIAN PARADISE DANCERS

Wednesday, July 11
10 & 11:15 AM | Families

JUGGLER: DAVID COUSIN

Wednesday, July 18
10 & 11:15 AM | Families

ONE WORLD RHYTHM

Wednesday, July 25
10 & 11:15 AM | Families

MOVIE MORNINGS

Thursdays, June 21-July 26
Starts at 10 AM | Families

SUMMER READING CHALLENGE

June 18 – July 28 | To Age 12
Read five (5) library books to complete the challenge and win your prize.

OPPORTUNITY DRAWINGS

Prizes drawn & winners notified on Monday of each week. Prizes TBD. June 25, July 2, July 9, July 16, July 23, & July 30



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

- ▶ Internet Exposure to 1,000s of websites
- ▶ Optional Open House Coverage
- ▶ Advertisement in Monthly Local Newsletter
- ▶ Weekly Updates by Phone and/or Email
- ▶ Exposure on Facebook, Trulia, Zillow, etc.
- ▶ And much more!

- ▶ Quality Customer Service
- ▶ Professional Photography
- ▶ Transparent Communications
- ▶ Professional Flyer
- ▶ Hands-On Experience
- ▶ Virtual Tour of Your Home
- ▶ Staging
- ▶ Feedback of Showings



(951) 290-8450

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. www.TeamIntegrityRealty.com

Buying a New Construction?

Why You Need Your Own Real Estate Agent

When you're house hunting, the allure of new construction is undeniable. You get to be the first to live in the pristine home—one untouched by grimy hands or muddy shoes. It's full of brand-new appliances and the finishes and treatments that you picked to fit your aesthetic. And you won't have to worry about making any cosmetic or structural upgrades for years.



If you are interested in buying a new construction, the *builder's agent* will be ready to help you with the process. **But make no mistake:** You need your own real estate agent from the get-go. Even if it seems like plug and play to sign up with the builder's on-site agent, you're going to want someone representing your side of the deal. This is FREE to you to work with a *buyer's agent*.

What is a builder's agent?

When you buy a new construction, the home's builder is considered the seller, and the agent representing the builder is called the builder's agent. The builder's agent will always have the builder's best interest in mind. After all, the job of the builder's agent is to get the highest price for the homes the builder is selling so the agent is not going to be as eager to negotiate down.

Why you should hire your own real estate agent

It's a good idea to have your real estate agent accompany you on your first visit to the new construction. Why? Because the builder (aka the seller) will be responsible for paying the commission, and needs to know if you'll have a real estate agent representing you. So bringing your agent to the first visit will make it clear that the builder's agent will be on the hook for paying commission. Some builders might even refuse to pay your agent a commission if you don't register the agent the first time you visit the home on a new construction site.

Your real estate agent's job is to help you get the most value for your money, with the least hassle and frustration. When buying new construction, here's what your real estate agent will help you with that you might miss out on if you stick with the builder's agent:

- ❑ **Negotiating Extras:** Want upgraded counters or appliances in that new home? Your agent can help you with all those extra perks, amenities, and upgrades. We can often negotiate with the builder on things like paint color or even the style of garage door, especially if the housing development is in the beginning stages.
- ❑ **Recommending Financing:** A builder typically will have a preferred lender that it will try to steer you to, but your real estate agent can help make sure that you're getting the mortgage that works best for your situation. Shopping around is always wise, and you don't want the builder's agent pressuring you into using their suggested professional unless it's right for you.
- ❑ **Overseeing a Home Inspection:** Tempted to forgo a home inspection in new construction? Don't do it! The number and severity of new-home defects often rival resale home problems. The builder's agent is unlikely to push for or offer up an inspection, so it's up to you and your real estate agent to make it happen.

How the builder's agent can help you

All that said, the builder's agent can be a valuable resource for learning about your potential new home. They are knowledgeable about the construction and available amenities, as well as the housing development and general community. You can rely on the builder's agent for background **information—just don't make this individual your sole point of contact on the buying and selling process.** Everyone wants to walk away from buying a home—whether it be a new construction or not—with peace of mind. Having a real estate agent in your corner will help facilitate that.

Article brought to you by: <https://www.realtor.com/advice/buy/what-is-a-buyers-agent-used-for/>

Let Laura & Cheryl take you down the road to home ownership of new construction.
Call us today and let's get started. **(951) 290-8450**

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. This month create a drawing showing the spirit of July 4th. All drawings must be submitted by July 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.

Name: _____ Age: _____

Address: _____

Parent Phone: _____ Parent Email: _____

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 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 constructed 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 Zack B. (Age 10)

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



**LOOK
 INSIDE**

for the new drawing contest!

- Trivia Answers
1. James Buchanan
 2. 151
 3. John Quincy Adams
 4. 1941
 5. Calvin Coolidge
 6. Circle
 7. 56



Visit Our Website At

www.TeamIntegrityRealty.com

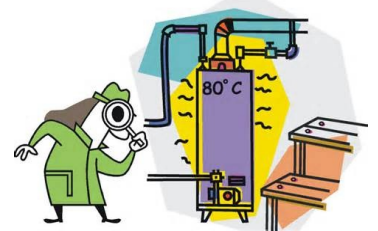
Tip of the Month

Hot Water Heater Leaks?

The pressure-relief valve is an important safety component of a water heater, and a malfunction can have disastrous consequences.

Proper maintenance should include periodic testing of this valve, and you should replace it

whenever you discover a problem that could prevent it from working as it should.



Rady Children's Murrieta

Scheduled to Open July 9th ~ Children and families in southwest Riverside county will soon have expanded pediatric services at a brand-new medical plaza right in our neighborhood. The three-story building is located at 25170 Hancock Ave., Murrieta

