



# Alta Murrieta HOMES

Laura & Cheryl

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Your Real Estate Consultants

March 2018

## Alta Murrieta Residents

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### 1<sup>ST</sup> 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 and be sure to sign up early.

Don't forget to...



## SPRING FORWARD!

In the USA, at 2 a.m. on 11 March 2018, clocks will be forwarded one hour, marking the beginning of Daylight Saving Time

**DATE: April 28, 2018**

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

To register, please email or call:

[Laura.Team@verizon.net](mailto:Laura.Team@verizon.net) / 951.704.4635

[Cheryl.Team@verizon.net](mailto:Cheryl.Team@verizon.net) / 951.285.1245

You may also visit

[www.TeamIntegrityRealty.com/Garagesale](http://www.TeamIntegrityRealty.com/Garagesale)

Recent Buyers/Sellers  
Represented by Team Integrity Realty



**PENDING**  
24449 Sagecrest Cir  
Murrieta  
\$399,990



**JUST LISTED**  
24759 Prairie Trail Court  
Menifee  
\$475,000



**JUST LISTED**  
40362 Calle Real  
Murrieta  
\$355,000



**SOLD**  
38578 Lochinvar Circle  
Murrieta  
\$359,900

# A Little About Laura & Cheryl

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

**Laura** - I have lived in Murrieta since 1981, moving here from Long Beach, and grew up Bellflower, CA. I raised two sons, now adults, one married and the other engaged, both currently living in Murrieta.



**Cheryl** - I moved to Murrieta in 1988, moving from Corona, being raised in Bellflower, CA. I raised two daughters, both now adults, my youngest still at home and my oldest being a military wife and mother currently living in Florida.



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

## "NEIGHBORHOOD MARKET REPORT" January 2018 Sold Properties in Alta Murrieta

Property Address	BR/BA	Sq/Ft	Days on Market	Sold Price	Date Sold
39941 Ranchwood Dr	3/2	1,560	8	\$379,900	01/16/18
25295 Calle De Tres Amigos	4/3	2,156	7	\$315,000	01/08/18
39545 Glenwood Ct	3/2	1,840	11	\$435,000	01/31/18
39713 Via Las Palmas	3/2	2,450	55	\$383,000	01/23/18
40121 Avenida Palizada	4/3	2,538	48	\$412,000	01/12/18
39580 Currant Ct	3/2	1,352	91	\$356,000	01/18/18

## Recipe Corner from . . .

Our dear friend, client, and  
long-time Murrieta Resident,

Alta Curran - Thanks Alta!



### Chicken Enchiladas with Sour Cream

2 (4 oz.) cans California green chilies	1/2 cup water
1 large clove garlic, minced	3 cups shredded cooked chicken
2 T. salad oil	2 cups sour cream
1-1/2 lb. fresh, ripe tomatoes	2 cups (1/2 lb.) shredded cheddar cheese
2 c. chopped onions	1/3 cup salad oil
2 tsp. salt	12 corn tortillas
1/2 tsp. oregano	

Rinse seeds from chilies and chop; saute with garlic in the 2 tablespoons oil, heated. Peel and chop the tomatoes and add with the onions, 1 teaspoon salt, oregano and water. Simmer slowly uncovered until thick, about 30 minutes; set aside. Meanwhile, combine the chicken with the sour cream, cheese and remaining salt. Heat remaining salad oil and dip the tortillas one at a time in the hot oil just until they become limp. Fill them with the chicken mixture; roll up and arrange them side by side with seam sides down in a large, shallow baking pan. Pour the chili sauce over the top and bake in a 350° oven until heated through, about 20 minutes. Yield: 6 servings.

### Correction to February Recipe

#### Pie Crust should read:

2 cups flour	1/2 tsp. salt
1 cup shortening	1/2 cup water

### PRICING YOUR HOME RIGHT

If you're thinking of selling your house, now is the time to prepare. Prices are usually highest in summer, according to the National Association of Realtors. The weather is pleasant and kids are out of school, making it easier for families to move. But getting the best price and doing so quickly requires sound strategy. Sellers may be torn between two approaches: Price the home lower than everyone else in the hope it will sell fast and maybe even spark a bidding war, or price it high with the idea that you'll always be able to drop the price if no one bites. Both approaches have their place. And both carry risks.

Look at it from the perspective of a buyer. Online marketplaces let them know instantly when a new home becomes available in their price bracket. If your home appears overpriced, buyers may reject it without ever setting foot inside. You'll know your listing price is set too high if agents aren't making appointments to show it to buyers. On the other hand, if there have been lots of showings and no offers, feedback from buyer's agents will be key to figuring out if there is an issue that can be resolved or whether a price reduction is warranted, or both. When a property is priced correctly for the market and its condition, it will receive offers. If you've set the price too high you can always drop it, of course. But older listings generally don't get the buzz of excitement generated by newer listings. Buyers can see online if a home's price has been reduced and by how

much. They may see reductions as a signal to make a low-ball offer. Price too low, on the other hand, and **you might leave money on the table**. Sometimes, in a competitive market with lots of homes for sale, setting a price lower can grab buyers' attention and spark a bidding war. But that only works under certain conditions. These homes are generally in a good location and in their best showing condition. And for all you know, the seller of the low-priced home with multiple offers was in a rush to sell and left money on the table. Ultimately buyers, not you, will decide your home's value. The best move is to try to put yourself in buyers' heads so you can see your home as they do and price it accordingly. Here's how to proceed.

- Curb your emotions—It is understandably difficult to make business decisions about a home that holds precious memories. There's a human tendency to assume that, "if it's mine it's worth more." Emotions can make it hard to have a realistic view of your home's value. Plan to receive advice with an open mind and be as objective as possible.
- Get the house in tip-top condition—If you want to set your home's price ambitiously, make sure it is the best-looking property in its price bracket. Make all needed repairs, clean it until it sparkles, upgrade the paint, carpet and fixtures, and be sure to address potential objections a buyer may have to the home before you list it.
- Tour competing listings—Become acquainted with the competition by viewing properties for sale in your market in your price bracket. Do this several weeks before putting your home on the market.
- Get a comparative market analysis—Ask a real-estate agent for a free comparative market analysis (different from an appraisal), in which the agent gathers data on recently sold homes nearby in your price range. These are your home's "comparables," or "comps."
- Have a heart-to-heart with your agent—If your agent pushes for a lower price than you think is justified, it's in your best interest to question and understand the reasons. Agents do have an incentive to price a home lower in order to sell it, make a commission and move on to the next sale. An agent who doesn't get their way on pricing may end up sabotaging your sale. A good agent will agree to support your higher price strategy, but have a price discussion after some time on the market. Agents with **integrity** can balance their needs with yours and can explain which strategies work best in your market. It's critical to find an agent you can trust.



# When to Change Your Oil



## Is It Mileage or Time That Determines When to Change Your Oil?

The rule of thumb for oil changes is every 5,000 – 7,500 miles, depending on the manufacturer's recommendation. But what if you do not drive more than 7,500 miles for the entire year? If you use the car only for short trips on city streets, particularly in cold weather, you probably should have the oil changed every three months.

Such driving, in which the engine never reaches its proper operating temperature, can cause condensation of water inside the crankcase and dilution of the oil by gasoline.

Water contamination of the oil occurs when moist air is drawn into the crankcase and condenses after the engine is turned off. Frequent short trips increase the amount of condensation.

The water in the crankcase is not harmful, but it can combine with sulfur, a byproduct of combustion, to

form sulfurous acid, a weak acid that breaks down the lubricating qualities of the oil.

The fuel contamination is a separate problem. In the carburetors of older engines and even some fuel-injected engines, a richer mix of fuel is sent to the engine on cold starts. Also on cold starts, some gasoline seeps down the cylinder walls into the crankcase. A small amount of gasoline contamination is not harmful, but larger amounts dilute the oil and lower the viscosity – again compromising the oil's lubricating qualities.

Another problem associated with driving a car only on short trips is that engine deposits tend to increase because the combustion chamber never heats up enough to burn off hard carbon that forms on the piston head and valves. Eventually, this can cause engine ping, because the deposits create localized hot spots inside the combustion chamber that cause the fuel to burn unevenly.

When you drive a car a long distance, the engine, coolant and oil all get quite

hot and these contaminants are boiled out of the oil and soot does not form as quickly. If the weather is cold, you need to drive a lot farther, certainly more than 10 miles at freeway speeds, to reach operating temperature.

If you drive mostly on long but infrequent trips, there is nothing wrong with changing your oil every six months or even every year, according to Texaco oil experts. The final consideration is your car warranty. If the manufacturer specifically requires you to change the oil based on elapsed time, it would probably be worth doing so until the warranty expires. If the engine needed a repair covered under the warranty, a dealer might balk at honoring a claim if the oil changes did not follow the manufacturer's recommendations.

This article was brought to you by <https://www.kbb.com/car-advice/articles/when-to-change-your-oil>



## Preparing your Home to Attract Tons of Buyers

Ridding your home of critical defects and hazards goes a long way towards attracting buyers. Make your home more desirable by either eliminating these property flaws or factoring them into your pricing:

- ✓ **Outdated roof** – Replacing an old roof or certifying your roof is in good condition helps to close your deal faster.
- ✓ **Cluttered gutters** – Proper gutter maintenance can avoid damage to the foundation. Buyers also appreciate the cleanliness.
- ✓ **Old windows and doors** – Creaky doors and jammed or sticking windows indicate your home is outdated, requiring pricey updates.
- ✓ **Broken appliances** – While buyers expect to replace a few appliances, multiple dated or broken appliances necessitate major upgrades that put buyers off.
- ✓ **Termites** – Pest infestations will have your buyers running away. Ensure your home is termite-free by obtaining a certificate of clearance.
- ✓ **Faulty air conditioning** – An aged or broken HVAC system is a significant concern to buyers who will foot the costly bill — be prepared to negotiate a lower home price.
- ✓ **Cracked foundation** – Faults in your foundation often signal more serious defects. Repair structural damage before listing your home to avoid complications with your buyer.



**If you would like a FREE home evaluation, or you're ready to list your home, give us a call today! Call Laura or Cheryl at (951) 290-8450. We are here to help you, we are your real estate consultants.**



## Are you smarter than a 5<sup>th</sup> Grader?

- Where was the coldest temperature ever recorded in North America?
    - Snag, Yukon, Canada
    - Barrow, Alaska, USA
    - Inuvik, Northwest Territories, Canada
    - Nome, Alaska, USA
  - What was the second most popular girl's name in the U.S. during the 1930s?
    - Mildred
    - Edna
    - Dorothy
    - Betty
  - At which Winter Olympic Games was artificial snow first used?
    - 1976 -Innsbruck, Austria
    - 1988 - Calgary, Canada
    - 1980- Lake Placid, USA
    - 1994-Lillehammer, Norway
  - In which state did the first drive-in movie theater open?
    - California
    - New Jersey
    - Georgia
    - Florida
  - What gives flamingos their trademark pink color?
    - Genetics
    - Their diet
    - Iron in the soil
    - Hormone levels at sexual maturity
  - What is snow blindness?
    - Inability to see during a snow blizzard
    - Burns caused by snow in the eyes
    - Eye irritation caused by UV exposure
    - Ice crystals in the eyes
- ~Find answers on back page~

### Congratulations to Kaylee B.

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.



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### Costco Is Coming To Murrieta



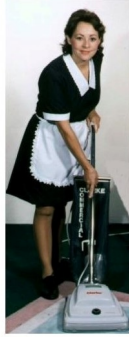
Are the Temecula or Lake Elsinore Costco locations too crowded for you? Well, it's coming to Murrieta. Costco fans, rejoice! The wholesale warehouse will open another location in Murrieta. The City Council on Tuesday evening voted to approve of a transaction that would allow Costco Wholesale to acquire land from CK-17 LLC, according to Temecula Valley Development. Costco Wholesale currently has plans to build a Murrieta location near a CK-17 development, across from Clinton Keith and Antelope roads, but needed more than 200,000 square feet of property from the developer, according to a city staff report.



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## 2018 Changes to Tax Deductions

As you prepare 2017 taxes this tax season, take a look ahead to when you pay 2018 taxes next year. The deductions you will be able to take then — and how you take them — will be very different. First of all, the standard deduction amount will now be about double the size of the 2017 standard deduction.

Standard Deduction Amounts	Old Rules	New Rules
Single Taxpayers	\$6,500	\$12,000
Head of Household	\$9,550	\$18,000
Joint Tax Return	\$13,000	\$24,000

The new higher standard deduction amounts have two results:

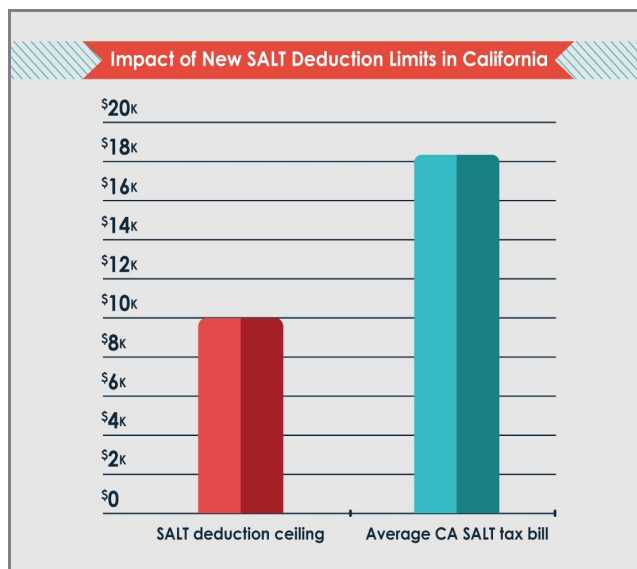
- ◆ Households that typically have taken the standard deduction will see a tax cut since the deduction is now much higher.
- ◆ It will now make more financial sense for most people to take the standard deduction rather than **itemize**, resulting in higher taxes for about half the people who used to itemize under the old rules.

For real estate, this change is particularly important since the **mortgage interest deduction (MID)** can only be taken if a homeowner itemizes their taxes. Therefore, fewer homeowners will take the MID in future years.

### Itemized deductions

For those who itemize their deductions — and will continue to itemize under the new plan — there are some significant changes in tax year 2018, including:

(1) **State and local (SALT) taxes** are now limited to \$10,000 per tax return, whether the return is for an individual or couple; the ceiling for the **mortgage interest deduction (MID)** is lowered from mortgages of up to \$1 million to \$750,000 — and interest on **home equity loans (HELOCs)** can only qualify for the MID if they fund home improvements; and (2) the deduction for **moving expenses** may now only be claimed by military families. These changes will have a particular impact in states like *California*, which has the highest home prices in the nation (second only to the District of Columbia). Therefore, SALT taxes and mortgage amounts are both much higher than average here.



In other words, the state's high standard of living translates to higher tax amounts for residents. But under the old tax rules, SALT taxes used to be *fully deductible*. Now, they will only be deductible up to \$10,000. For reference, the average Californian pays \$18,438 in SALT taxes.

The good news for California residents with high SALT bills is state legislators are working diligently on a **workaround**.

One such workaround was introduced in Senate Bill 227 in January 2018, which would allow residents to make a *charitable contribution* to the state on SALT bill amounts exceeding the \$10,000 deduction cap. Individuals would still pay the same amount to the state, but by classifying whatever payment exceeds \$10,000 as a charitable contribution, they are allowed to deduct their full payment. Check back for details on how this bill pans out in the legislature.

## 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 related to ST. Patrick's Day. All drawings must be submitted by March 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](mailto: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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## LOCAL POSTAL CUSTOMER

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### → HOMESSELLERS ←

Knowing what your home is worth is important information to have if you are thinking of selling your home. With this current market data, you will be able to determine what your home might sell for if you decided to put it on the market.

There is no cost or obligation for this valuable service. For your FREE list visit [www.SoldInMurrieta.com](http://www.SoldInMurrieta.com)

### St. Paddy's Day

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

GAEILGE  
 CASTLE  
 GUINNESS  
 BODHRAN  
 KERRY  
 HARP  
 GOLD  
 CLADDAGH  
 GALWAY  
 PARADE  
 CORNED BEEF  
 SHAMROCK  
 DUBLIN  
 CORK

### Tip of the Month

One of the biggest causes of fires is trapped lint inside a dryer exhaust hose catching fire. This occurs most often when homeowners use plastic vent hoses. It is recommended to use non-corrugated metal for dryer exhausts. Also make sure that combustible materials are well away from combustion appliances such as furnaces and water heaters.

### Trivia Answers

1	Snag, Yukon, Canada - February 1947 -81F	4	New Jersey in 1933
2	Betty	5	Their diet from the beta carotene
3	1980 in Lake Placid, United States	6	Eye irritation caused by UV exposure



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