



Alta Murrieta HOMES

Laura & Cheryl

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Your Real Estate Consultants

September 2018

Alta Murrieta Residents

Looking Inside . . .

- Community Garage Sale
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DAY TRIPPEN The Museum grounds are open 9 AM to 5 PM every day except Thanksgiving and Christmas. The Visitor Center and Museum Store are open from 9:30 am to 4:30 pm on weekdays, 9 AM to 5 PM on weekends. Trolleys and trains operate every weekend and many major holidays, 11am to 5 pm. Location - 2201 S A St, Perris, CA 92570
Phone: (951) 943-3020

COMMUNITY GARAGE SALE OCTOBER 13, 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 posting directional signs on the day of the event. Below are the details for our next Community Garage Sale. Be sure to sign up early.

GARAGE SALE



DATE: October 13, 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

Recent Buyers/Sellers
Represented by Team Integrity Realty



**SALE
PENDING**

24541 Via Las Laderas
Murrieta
\$409,990



TOO LATE!

JUST LISTED
25519 Day Lily Drive
Murrieta
\$449,990



4.77 Acres

**JUST
LISTED**

0 Leo Road
Aguanga
\$50,000



2844 Cambridge Ave
Hemet
\$300,000 
Military Relocation Family!
Congrats on your new home!



New Alta Murrieta Homeowners

We want to welcome the following new homeowners to our neighborhood of Alta Murrieta.

Chris L.	Edgar & Maria A.
Edwin P.	Sergio & Josephine G.
Stephanie B.	Brandon & Kristina B.
Hisako K.	Harvey G.
William M.	Elizabeth D.
Avelino & Joanne A.	Philip & Sarah S.

We hope you are all moved in and settled.
Check out *Alta Murrieta Real Estate Group* on Facebook.

"NEIGHBORHOOD MARKET REPORT" July 2018 Sold Properties in Alta Murrieta

Property Address	BR/BA	Sq/Ft	Days on Market	Sold Price	Date Sold
39650 Highbury Dr	4/3	2,138	0	\$425,000	07/27/18
39700 Rowan Ct	3/2	1,211	2	\$358,000 ▲	07/24/18
25229 Shadescall Dr	4/2	1,493	10	\$393,000 ▲	07/25/18
39900 Ranchwood Dr	4/3	2,090	22	\$395,000 ▼	07/18/18
25268 Shadescall Dr	4/2	1,493	28	\$400,500 ▲	07/19/18
25085 Calle Viejo	4/3	2,290	106	\$427,999	07/10/18
25524 Brownstone	3/2	1,924	32	\$415,000 ▼	07/30/18
39695 Avenida Miguel Oeste	4/3	1,680	20	\$340,000 ▼	07/03/18
39747 Old Carriage Rd	3/2	1,699	27	\$349,900	07/11/18
39810 Wild Flower Dr	4/3	1,640	11	\$374,500	07/10/18
39465 Via Monserate	4/2	1,895	44	\$429,999	07/27/18
25165 Vista Oriente	4/3	1,903	24	\$417,500 ▼	07/02/18
39924 Willowbend Dr	4/3	2,141	21	\$450,000 ▲	07/03/18

Recipe Corner from . . .

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



Sausage-Hash-Brown Breakfast Bake

3½ c. frozen shredded hash browns	½ tsp. salt
1 lb. sausage, browned & drained	6 eggs, beaten
1 c. grated cheddar cheese	¾ c. milk
1½ tsp. black pepper	1 tsp. dry mustard

Spread the hash browns into the bottom of a greased 9 x 13-inch pan. Sprinkle cooked sausage and cheese over top. In a bowl combine the eggs, milk, dry mustard, salt and pepper. Pour egg mixture evenly over sausage and hash browns. Cover and refrigerate for 2 hours, or overnight. Remove from refrigerator 20 minutes before baking. Preheat oven to 350°. Cover with aluminum foil and bake for 30 minutes. Uncover and bake for 5-8 minutes more or until center is set. Serves 6-8.

Tile Roof Maintenance: Have You Inspected Your Roof Lately?

Home ownership brings great joy to many, but with it, comes the dreaded word – home maintenance. However, home maintenance doesn't have to be a burden if you set time aside each year to prevent tomorrow's problems. This means giving equal importance to both the interior and exterior. Take your roof for instance. Roofs get more abuse from the elements than any other part of your home, and preventative maintenance is a key component to providing a longer service life.

Whether it's a commercial or residential roof, all roofing systems require some sort of maintenance throughout the year. Concrete tile roofs, under normal conditions, require minimal upkeep. Semi-annual inspections should be done to identify and solve problems as they occur. An ideal time to perform these inspections would be at the end of winter, as well as towards the end of the summer season.

When inspecting your roof and the surrounding areas be sure to do the following:

- Check downspout exits to ensure they haven't been crushed or crumpled, which can restrict drainage.

- Inspect and clear debris from rooftop gutters and header boxes.
- Remove leaves and debris from the rooftop.
- Do not try to remove the debris with a hose because that may cause downspouts to clog.
- Take note on whether the roof appears unusually sunken or if water is ponding anywhere.
- Clean before visually inspecting the roof for signs of weathering.
- Check the property surrounding the building for tall trees with dead limbs.
- Trim trees and bushes away from your home to minimize mold and algae growth.
- Inside your home, check interior walls and ceilings for water damage.



A good tip to having the best kept roof in the neighborhood is having your roof cleaned by a licensed and insured professional while these semi-annual inspections are being scheduled. In rainy seasons, mold thrives; letting mold sit on your roof top is not only an esthetics issue but it may also interfere with the natural drainage of the roof system.



When to get a professional involved – Most roof damage occurs before anyone at ground level notices it. Making discoveries of ponding, gaps around penetrations, loose flashings or other roof damage should be promptly reported to a professional roofing company. If you experience any leaks, it's important to get a thorough leak inspection as soon as possible. A visible interior leak could mean there's an outside entryway for water to enter your roof structure.

Here are a few tips for hiring a professional roofing contractor:

- Make sure the roofing contractor is licensed and insured.
- Request that the prospective contractor provide copies of their manufacturer certifications and warranties for their proposed system.
- Ensure you have the necessary building permits.
- Keep a file of all records and inspection reports that are related to your roof.
- Establish a rooftop control policy. Advise equipment service personnel to be careful and observe safety precautions when handling tools and heavy equipment on the roof. Keep a log of all such trips to the roof.
- If you see a potential roofing problem, don't try to fix it yourself. Call a professional roofing contractor, as many repairs are quick and inexpensive if caught early. Your roof is a big investment, make sure it's leak-free all year long.

Top Ten Car Care Tips

What you can do yourself to keep your car on the road

If everything on TV were true, then keeping a vehicle running great, looking good, and lasting a long time would be the easiest thing ever. Advertising will tell us over and over that all we really need to do to keep that car or truck running forever and looking brand new for years is to pour some bottles of miracle liquid into the crankcase, sprinkle magic dust on the paint, or spray some sort of ionized wonder water on the interior. Unfortunately this is not the case.

Following the old adage that "if it sounds too good to be true it probably is" comes the news that regular, proper care and maintenance are what really keep vehicles going into the high six-figure mileage ranges. Miracle cures, magic fairy dust, mystery polymers and the like are all fine and good for infomercials, but most likely won't do much good for your vehicle.

Regularly scheduled maintenance and lubrication using the manufacturers recommended type and formulation of oil, grease and liquids is what will do the trick. Replacing normal wear-and-tear parts such as timing belts before they break is also a good path to follow on the road to long vehicle life. Taking good care of your vehicle can make the difference between being the proud owner of a good looking, long lasting, reliable machine, and saying goodbye to a rusty, faded-paint jalopy that fell apart or broke down long before it was designed to.



Autumn Word Search

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

See how many of these autumn related words you can find in the puzzle. The words can be forward, backward or diagonal.

- | | | | |
|-----------|-------------|---------------|------------|
| 1. Autumn | 5. Raking | 9. Gourds | 13. Corn |
| 2. Fall | 6. Harvest | 10. Football | 14. Maize |
| 3. Leaves | 7. Pumpkins | 11. Season | 15. Yellow |
| 4. Colors | 8. Apples | 12. Scarecrow | 16. Orange |

The Maintenance Difference – We all know somebody with an older, high-mileage vehicle that just keeps on running year after year---that crazy uncle in the high-mileage ride that keeps on going strong. "What's Uncle Fred's secret?" you may wonder, scratching your head with one hand while holding a repair bill in the other? At its core, Uncle Fred's 500,000-mile 1972 Datsun 610 is no different a vehicle than a two-year-old hulk that barely cleared 65,000 miles before it got hooked up to the wrecker truck, never to be seen again. While the short-lived heap has since been crushed, melted down, and built into another car, Uncle Fred keeps on trucking.

The secret is that there is no real secret to getting a vehicle to last a long time. The difference is maintenance. Regular fluid checks and an almost pious dedication to scheduled lubrication will keep the powertrain going strong. What kind of oil, brake fluid, and grease used is just as important as when it is changed. The best oil in the world will do your engine no good if you never change it. Cleaning and protecting the finishes of the vehicle inside and out will keep things looking good. Paint, plastic, leather, and fabric need help to survive the constant assault of sun and elements. Utilize both of these plans together and you, like Uncle Fred, will enjoy happy motoring for a good, long time. Follow the accompanying 10 handy tips for keeping your vehicle in top shape.

Tip 1 Check and change the oil. No single step will help an engine last more than regular oil and filter changes will. Conversely, nothing will destroy an engine faster than neglecting oil-level checks or fresh-oil changes.

Tip 2 Flush the cooling system and change coolant once a year. A 50/50 mix of coolant and distilled water will keep the cooling system in good shape and prevent corrosion and deposits from building up inside the cooling system.

Tip 3 Change out transmission and differential oils. While not requiring frequent service, these fluids must be changed according

to service intervals. Always use transmission fluid or gear oil of the recommended type and viscosity.

Tip 4 Keep it clean. While washing the outside of the vehicle is obvious, most everything the vehicle ran over can also get stuck to the underside. Hosing off winter salt and road grime is a good idea.

Tip 5 Everything with moving parts needs grease to survive. This ball joint went into early retirement due to poor lubrication.

Tip 6 Nothing keeps paint looking good and protected like a coat of quality wax. Apply wax at least every six months.

Tip 7 Driveline components such as u-joints also require regular lubrication. The driveline may have to be removed to access the zerk grease fitting.

Tip 8 Protect the interior plastic by parking the vehicle in the shade, using a window deflector screen, and applying a UV protectant to prevent the plastic and vinyl from drying out.

Tip 9 Inspect, clean, and repack wheel bearings with wheel bearing grease according to service intervals. Wheel bearings and grease are inexpensive compared to spindle and hub replacement, or liberated wheels rolling down the road ahead of you.

Tip 10 Brake fluid is hygroscopic. This means it is adept at attracting moisture. Moisture causes components to corrode and fail. Replace fluid and bleed system once a year. Brake fluid is cheap. Calipers, hoses, and sensors are expensive.

Article brought to you by: <https://www.kbb.com/car-advice/articles/top-ten-car-care-tips/>





1. The cross between a lion and a tiger is called?

- A. Gerli
- B. Striped mountain cat
- C. No such animal exists
- D. Liger

2. Diamonds are made from highly compressed?

- A. Emeralds
- B. Coal
- C. Crystals
- D. Mud

3. What is the largest country, by area, that has only one time zone?

- A. Australia
- B. China
- C. Turkey
- D. Russia

4. What is the color of Donald Duck's bowtie?

- A. Yellow
- B. Red
- C. Blue
- D. Green

5. What temperature is the same in Celsius and Fahrenheit?

- A. 0°
- B. +40°
- C. +100°
- D. -40°

6. Which US President is most to the left on the Mount Rushmore National Memorial?

- A. Theodore Roosevelt
- B. Abraham Lincoln
- C. George Washington
- D. Thomas Jefferson

7. Which of these NBA franchises has never signed LeBron James?

- A. Miami Heat
- B. Boston Celtics
- C. Los Angeles Lakers
- D. Cleveland Cavaliers

8. Which country hosted the Summer Olympics in 2016?

- A. China
- B. Brazil
- C. Greece
- D. Spain

9. What is the largest planet in our Solar System?

- A. Jupiter
- B. Earth
- C. Saturn
- D. Pluto

~Find answers on back page~

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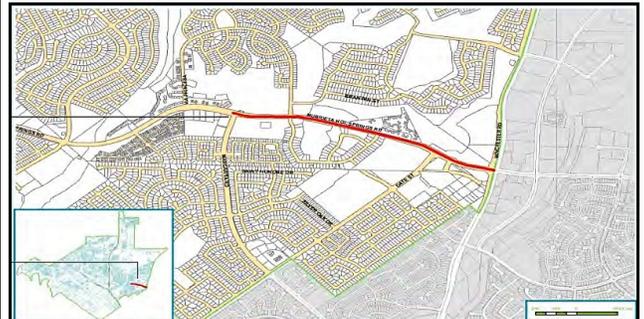
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Widening of Murrieta Hot Springs Road



Plans for the widening of Murrieta Hot Springs Road are in the works. The project will widen Murrieta Hot Springs road to six lanes between Margarita Road and Winchester Road. Construction is anticipated to begin in mid-2019.



Alta Murrieta homes are selling shortly after they hit the market. If you are considering selling your home, now is the time. It is still 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

Home Equity Conversion Mortgages for Seniors

Reverse mortgages are increasing in popularity with seniors who have equity in their homes and want to supplement their income. The only reverse mortgage insured by the U.S. Federal Government is called a Home Equity Conversion Mortgage (HECM), and is only available through an FHA-approved lender. If you are a homeowner age 62 or older and have paid off your mortgage, or paid down a considerable amount, and are currently living in the home, you may participate in FHA's HECM program. The HECM is FHA's reverse mortgage program that enables you to withdraw a portion of your home's equity. The amount that will be available for withdrawal varies by borrower and depends on:

- Age of the youngest borrower or eligible non-borrowing spouse;
- Current interest rate; &
- Lesser of appraised value or the HECM FHA mortgage limit or the sales price.



If there is more than one borrower and no eligible non-borrowing spouse, the age of the youngest borrower is used to determine the amount you can borrow. You can also use a HECM to purchase a primary residence if you are able to use cash on hand to pay the difference between the HECM proceeds and the sales price plus closing costs for the property you are purchasing.

How the HECM Program Works – There are many factors to consider before deciding whether a HECM is right for you. To aid in this process, you must meet with an HECM counselor to discuss program eligibility requirements, financial implications and alternatives to obtaining an HECM and repaying the loan. Counselors will also discuss provisions for the mortgage becoming due and payable. Upon the completion of HECM counseling, you should be able to make an independent, informed decision of whether this product will meet your specific needs. You can search online for an HECM counselor or call (800) 569-4287 toll-free.

There are borrower and property eligibility requirements that must be met. You can use the listing below to see if you qualify. If you meet the eligibility criteria, you can complete a reverse mortgage application by contacting an FHA-approved lender. You can search online for an FHA-approved lender or you can ask the HECM counselor to provide you with a listing. The lender will discuss other requirements of the HECM program, such as first year payment limitations, available

payment options, the loan approval process, and repayment terms.

Borrower Requirements – You must:

- Be 62 years of age or older
- Own the property outright or paid-down a considerable amount
- Occupy the property as your principal residence
- Not be delinquent on any federal debt
- Have financial resources to continue to make timely payment of ongoing property charges such as property taxes, insurance and Homeowner Association fees, etc.
- Participate in a consumer information session given by a HUD-approved HECM counselor

Property Requirements – The following eligible property types must meet all FHA property standards and flood requirements:

- Single family home or 2-4 unit home with one unit occupied by the borrower
- HUD-approved condominium project
- Manufactured home that meets FHA requirements

Financial Requirements – Income, assets, monthly living expenses, and credit history will be verified. Timely payment of real estate taxes, hazard and flood insurance premiums will be verified. For adjustable interest rate mortgages, you can select one of the following payment plans:

- Tenure - equal monthly payments as long as at least one borrower lives and continues to occupy the property as a principal residence.
- Term - equal monthly payments for a fixed period of months selected.
- Line of Credit - unscheduled payments or installments, and in an amount of your choosing until the line of credit is exhausted.
- Modified Tenure - combination of line of credit and scheduled monthly payments for as long as you remain in the home.
- Modified Term - combination of line of credit plus monthly payments for a fixed period of months selected by the borrower.
- For fixed interest rate mortgages, you will receive the Single Disbursement Lump Sum payment plan.

Mortgage Amount Based On – The amount you may borrow will depend on:

- Age of the youngest borrower or eligible non-borrowing spouse
- Current interest rate; and
- Lesser of:
 - appraised value;
 - the HECM FHA mortgage limit of \$679,650; or
 - the sales price (only applicable to HECM for Purchase)
 - If there is more than one borrower and no eligible non-borrowing spouse, the age of the youngest borrower is used to determine the amount you can borrow.

HECM Costs – You can pay for most of the costs of an HECM by financing them and having them paid from the proceeds of the loan. Financing the costs means that you do not have to pay for them out of your pocket. On the other hand, financing the costs reduces the net loan amount available to you. The HECM loan includes several fees and charges, which includes: 1) mortgage insurance premiums (initial and annual), 2) third party charges, 3) origination fee, 4) interest, and 5) servicing fees. The lender will discuss which fees and charges are mandatory. You will be charged an initial mortgage insurance premium (MIP) at closing. The initial MIP will be 2%. Over the life of the loan, you will be charged an annual MIP that equals 0.5% of the outstanding mortgage balance.

Mortgage Insurance Premium – You will incur a cost for FHA mortgage insurance. The mortgage insurance guarantees that you will receive expected loan advances. You can finance the mortgage insurance premium (MIP) as part of your loan.

Third Party Charges – Closing costs from third parties can include an appraisal, title search and insurance, surveys, inspections, recording fees, mortgage taxes, credit checks and other fees.

Origination Fee – You will pay an origination fee to compensate the lender for processing your HECM loan. A lender can charge the greater of \$2,500 or 2% of the first \$200,000 of your home's value plus 1% of the amount over \$200,000. HECM origination fees are capped at \$6,000.

Servicing Fee – Lenders or their agents provide servicing throughout the life of the HECM. Servicing includes sending you account statements, disbursing loan proceeds and making certain that you keep up with loan requirements such as paying real estate taxes and hazard insurance premium. Lenders may charge a monthly servicing fee of no more than \$30 if the loan has an annually adjusting interest rate or has a fixed interest rate. The lender may charge a monthly servicing fee of no more than \$35 if the interest rate adjusts monthly. At loan closing, the lender sets aside the servicing fee and deducts the fee from your available funds. Each month the monthly servicing fee is added to your loan balance. Lenders may also choose to include the servicing fee in the mortgage interest rate.

Information brought to you by
https://www.hud.gov/topics/information_for_senior_citizens



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 OF YOUR CHOICE**. All drawings must be submitted by September 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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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

Dorothy Tulinius
 (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!

Tip of the Month

Cleaning your oven doesn't have to be a pain. Just mix baking soda and water, rub it on your oven door, wait a few minutes and voila!! All that gunk will wipe right off. Add 1/4 cup of baking soda in a dish and mix just enough water to make a thick paste. Spread your mixture all over your glass (and the inside door if it needs it). Wait 15-20 minutes then wipe off. If there are still spots left they should easily scrub off with a scour pad.



TRIVIA ANSWERS
 1. Liger
 2. Coal
 3. China
 4. Red
 5. 40¢
 6. George Washington
 7. Boston Celtics
 8. Brazil
 9. Japhet

Short Term Rentals - Ordinance 927

Ordinance No. 927: The purpose of this Ordinance is to establish regulations for the use of privately owned residential dwellings as short-term rentals to minimize the negative effects on surrounding properties. As a

result, the County of Riverside has passed Ordinance No. 927, which requires homeowners providing short-term rental services to register their home with the County of Riverside.



Visit Our Website At . . .

www.TeamIntegrityRealty.com