

THE CROSSINGS
The Signal

FEBRUARY 2016

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www.walnutcountry.com

MOVIE NIGHT for ADULTS
Friday, February 12th @ 6:15pm
"THE GODFATHER"

CROSSINGS SOCCER LEAGUE NEWS
(see page 7)
* Soccer Coach Needed *

POOL MANAGER NEEDED
(see page 6)

TOWN HALL MEETING and SOCIAL

Sunday, February 21st at 2:00pm
Clubhouse Lounge

The CHOA Board of Directors has been working on many projects for our community; some of which will impact the community's finances and the quality of our grounds and facilities in 2016.

The Board wants to keep you informed and get your feedback with a Town Hall Meeting on Sunday, February 21st, at 2:00pm in the Clubhouse.

Food and drinks will be provided while Board members speak to you about: reserve projects, communications, landscaping, the impact of sports activities like USTA Tennis and the WC Swim Team, architecture, safety and security.

We hope you can join us!

SUPER BOWL PARTY

Sunday February 7th at 2:00pm

ARE YOU READY FOR SOME FOOTBALL?

Come to the clubhouse and watch the game with us. CHOA will supply the food and you supply the beverages.

Please RSVP to 925-825-0250 or e-mail recdirector@walnutcountry.com by February 4th



PRESIDENTS CORNER – February 2016

As we close the books on 2015, I'm pleased to inform the association that our financial strength *remains in excellent shape*. At the end of last year, we were under budget on expenses, over on income and our reserves remain well-funded. Not many HOAs can claim this excellent financial health. With the plans and budget for this year, we expect to continue to do great things, but we're also coming to a point where dues will likely increase next year.

With the coming of "El Niño", our parched greenbelts are getting a well-deserved soaking. This coupled with all of our recent irrigation improvements and water management by Landscape Care reduced our water usage and costs for the association. Given that the drought may persist, we will continue in these efforts.

At our meeting in January, the Board just appointed a new director to fill our vacancy. I'm pleased to introduce **Barry Collins** as our newest Director. Barry has been involved with the Architectural Committee for the past two years and brings a solid background in working with, and on, different boards. He has hit the ground running and we are happy to have him on "Board." We also approved the renovation of our West Pool. Work will begin soon on the pool to re-plumb and re-plaster and a new deck with pavers will be installed. It will be in great shape as we begin this year's swim season. Also approved were several landscaping projects. We will continue our irrigation upgrades and address areas in the East side of the greenbelt to make them look aesthetically pleasing and consistent. Additionally, we had the biggest turnout we've ever seen as we discussed the Walnut Country Swim Team and our collaboration with them to address issues and opportunities going forward. Please see the article in this Signal for more details.

In this month's Signal, we published all of the events and dates planned for 2016. The first of those is the Super Bowl party planned for Sunday, February 7th. A special event of interest to EVERY homeowner is our upcoming **Town Hall and Social on Sunday, February 21st from 2 to 4 p.m.** Come and join us for food, drink and valuable information on topics such as our 2016 reserve projects, our committees, safety and security and much more. Be informed and meet your neighbors at this great event.

Please join us for our next Board of Directors meeting on Thursday, February 25th. Until next month...

Mark Weinmann, President

Treasurer's Report (Year To Date)

BALANCE SHEET as of December 31, 2015

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Current Assets

Cash Operating Acct.	\$362,524
Cash Reserve Acct.	2,354,221
Receivables	(2,479)
Prepaid Expenses	0
TOTAL CURRENT ASSETS	\$2,714,266

Current Liabilities & Capital

Liabilities	\$67,816
Reserves	2,353,284
Owner's Equity	185,374
Income	107,792
TOTAL CURRENT LIABILITIES & CAPITAL	\$2,714,266

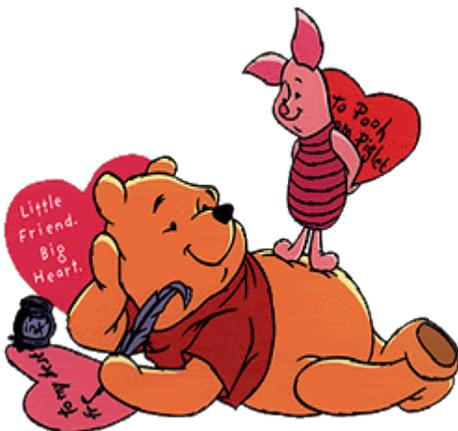
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Year-To-Date BUDGET REPORT

	Actual	Budget	Actual Over (or under) Budget
Total Revenues	\$1,298,645	\$1,275,850	\$22,795
Operating Expenses			
Payroll/Benefits/Taxes	\$117,771	\$130,200	\$(12,429)
Management Expenses	181,369	146,936	34,433
Office Equip/Supplies	23,250	26,950	(3,700)
Professional Services	19,579	27,640	(8,061)
Facilities Repair/Maint.	260,860	314,582	(53,722)
Recreation	17,065	15,800	1,265
Utilities	164,415	195,044	(30,629)
Security Expenses	41,780	55,770	(13,990)
Insurance	49,691	48,650	1,041
Tax & Licenses	11,177	12,949	(1,772)
Reserve Expenses	295,329	295,329	
Miscellaneous Expense	8,568	6,000	2,568
Total Operating Expense	\$1,190,854	\$1,275,850	\$(84,996)
Net Income	\$107,791	0	\$107,791



Pat Magee, General Manager

The Crossings Business Office
925- 687-9961
Businessoffice@Walnutcountry.com

WCST and CHOA – An Ongoing Collaboration

Some of you in the Crossings may have been hearing things about the Walnut Country Swim Team and the CHOA Board. We'd like to take this opportunity to bring some light (and perhaps, rumor control) around this.

The Board began working closely with the Swim Team leadership last year. Through our collaboration, it became clear that both sides (the Swim Team Committee and the Board) needed to work more closely to address issues and to insure that swim team activities and facilities usage are fair and equitable to you, the homeowners of the Crossings. So what does this mean?

Through our work, we have discovered that the Board needs to increase its oversight and that the Swim Team needs to operate within the guidelines established for all committees by the Board. WCST is not a standalone organization. They are a committee under CHOA. As such, we will work more closely together to ensure that the team's operations and their impact on the association are managed well and that issues and risk are addressed and minimized. To that end, we have and will continue to work together.

I want to squelch a rumor that I have heard too many times of late - *Is the CHOA Board going to get rid of the Swim Team?* – **In a word, “no”**. That is not, and never has been, the Board's intention. In fact, we are working diligently to make sure it can continue to operate, but in a way that minimizes the impact to the homeowners.

The Board has appointed a Director to be the “Chair” of the WCST committee and a sub-committee to work with them. We continue to address topics that include:

- WCST's usage of our facilities – how much should they be allowed to use, when and what's the impact to our homeowners who “own” this facility?
- WCTS's non-resident membership – how do we manage the members who are not homeowners or residents on the team?
- Fees for the team's usage of the facility – what is fair given the team's increased usage over the years coupled with non-residents using them as members of the team?

Because of what we have learned over the past year, the association has had to address the risk's associated with having a swim team through increased insurance coverage. We continue to work to ensure that we address the needs of the association (and, you, its homeowners) first and foremost.

The Board and WCST will continue to work together to ensure that the team is meeting its obligations as a committee of the Board and that we can develop a structure that will work. We encourage any comments or feedback you may have. Please send them to president@walnutcountry.com.

Mark Weinmann, President

(855) 371-5300—Security for Common Area

GSG Protective Security



COMMUNITY WATCH

If you know your neighborhood has an active Neighborhood Watch and Problem Solving group already formed – Join it!

If there is no such group, become a leader in your neighborhood and start one. Simply call the Community Action and Awareness line at 671-3237 to schedule a meeting.

Neighborhood Watch and Problem Sharing is a shared responsibility and connection between the police and community. The goal is to make The Crossings a safer community through crime prevention and problem solving strategies.

ARCHITECTURAL COMMITTEE UPDATE

The Architectural Committee (AC) would like to remind fellow homeowners that holiday decorations must be taken down within 30 days of the end of each holiday season.

Homeowners MUST submit an Architectural Application *and wait for approval* before making any change to any area that can be seen from the sidewalk, street or Common Area. This includes, but is not limited to, painting the house and replacing front lawns, driveways, fences, roofs and windows. The Architectural Application Form can be obtained in the Business Office or the Architectural section of the CHOA website at: www.walnutcountry.com.

Other things worth noting, tree branches hanging over sidewalks and streets need to be trimmed to either eight (8) feet above the sidewalk or twelve (12) feet above the street. Also, the sidewalk bordering your property is your responsibility to maintain. If your sidewalk has a trip hazard, call the city of Concord Public Works at 925.671.3448. They may come out to “ramp” the area with asphalt free of charge to mitigate the problem.

REWARD

The Board of Directors is prepared to pay up to \$2,000 for information leading to the arrest and conviction of anyone who willfully destroys or damages association property, including graffiti. If you know of or see someone using a marking pen, paint pen, or spray paint, etc. to deface property within The Crossings, please contact the CHOA Manager at 925-687-9961 or email businessoffice@walnutcountry.com.

IMPORTANT TELEPHONE NUMBERS

POLICE (Non Emergency)	925-671-3200
GSG Protective Security	855-371-5300
CHOA Business Office	925-687-9961
Clubhouse Office	925-825-0250
John Muir Hospital Emergency	925-939-5800
CC Emergency Med Services	925-646-4690
CC Water District	925-688-3158
CCC Fire Protection District	925-941-3330

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Father & Son Team



Andy Steinberg, Recreation Director

Clubhouse Office
925-825-0250
recdirector@walnutcountry.com

WALNUT COUNTRY BOOK CLUB

For more information about the WC Book Club you can go to: info@berkshire-books.com or call the Clubhouse at 925-825-0250.

The following books have been chosen by Book Club members for...

February: "The Billionaire's Vinegar"
by Benjamin Wallace

March: "The Sisters Brothers"
By Patrick deWitt

Next meeting: Tuesday, February 16th, at 6:30pm in the Clubhouse.

View From The Clubhouse

Once in awhile we all must emerge from our comfort zone to experience life from a completely different vantage point. Just recently my wife and I returned from a trip to Vietnam (on our way to visit our son who is living in China). I bring this up because this trip redefined for me the definition of "good customer service".

Unfortunately, we Americans sometimes forget how to treat our customers with warmth, generosity and respect. I have travelled the world extensively and I have to say the Vietnamese people provided the most genuine customer service I have ever encountered. Going above and beyond is not something out of the ordinary for the Vietnamese. They do not see the customer as someone interrupting their peace and quiet. They do not see the dollar signs. They are not looking to scam or take advantage of the guests in their country. They just want their visitors to feel welcomed. They make sure you have what you need, take an extra moment to answer your questions, or in our case, they invite you to their family dinner because it's New Years Eve.

We can learn a lot from such a gracious host. This is what we, at the clubhouse and business office, strive for in our everyday relationship with the residents of Walnut Country. If we fall short, let us know so we can work on our deficiencies. If we do the job we are here to do also let us know so we can take pride in our work. Thank you.

Cho den lan sau ("Until Next Time" in Vietnamese)

Andy Steinberg, Clubhouse Supervisor

* **Reminder:** Every CHOA sponsored event requires an RSVP or ticket to get in. By doing this simple act your event will go much smoother.

MOVIE NIGHT at THE CLUBHOUSE

Friday, February 12th at 6:15pm

Join the Clubhouse Staff for a Special Adult Night at the Movies!

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Thank you so much for helping make The Crossings a great place to live!

Walnut Country Recreation, Preschool & Communications News

WELCOME TO WALNUT COUNTRY PRESCHOOL

January was a fun time at Walnut Country Preschool. Once our students returned from their break they got back into the fun of learning all about the winter season and dinosaurs. Our 3 year olds students were also introduced to our Zoophonic friends. We also enjoyed our Special Visitor Day. We are looking forward to Valentine’s Day and a wonderful February.

It’s never too late to register. If you know a child who would love to learn with us, please give us a call today at (925) 798-9686 or email us at wcpreschool@astound.net.

For more information about the Preschool please visit our website at www.walnutcountrypreschool.com.

COMMUNICATIONS COMMITTEE UPDATE

The 2016 Walnut Country survey wrapped up after three weeks and more than 200 responses. A big thank you to Susan Diego for getting the survey up and running and to Mark Weinmann for his guidance. Also, thanks to everyone who submitted answers! We'll review the data, compile it into a digestible form, and present the results at the CHOA Town Hall Meeting taking place on Sunday, February 21, at 2 pm.

In the social media realm, the number of participants on Nextdoor and Facebook continues to grow each month. The Facebook page has cleared 200 members and the Nextdoor site has more than 350 members. To join Nextdoor, visit www.Nextdoor.com, enter your address, and join the Walnut Country community. To join the Facebook page, go to [Facebook](#), search for "Walnut Country (the Crossings)", and join the group (started by Claycord.com). NOTE: The sites listed here are not official CHOA sites. The views expressed on these sites do not necessarily reflect those of the CHOA Board of Directors.

Rich Ellenson
Communications Committee Chairperson

2016 COMMUNITY EMERGENCY RESPONSE TEAM (CERT) TRAINING

Tuesdays – April 5th through May 10th at 6:30 PM:
Tuesdays – September 13th through October 11th at 6:30 PM

Classes are at the Concord Police Department, 1350 Galindo St. in Concord
Search “Concord CERT” and click on Eventbrite,
email Concord.CA.CERT@gmail.com or call [\(925\) 603-5933](tel:9256035933) to reserve a seat.

CERT training promotes a partnering effort between emergency services and the people that they serve. The goal is for emergency personnel to train members of neighborhoods, community organizations, or workplaces in basic response skills. CERT members are then integrated into the emergency response capability for their area.

POSITION OPEN for CROSSINGS POOL MANAGER

The CHOA Board of Directors is looking for a dependable and organized pool manager to start work in the new year. The candidate should have the ability to train others, manage a schedule, oversee staff, and have experience with pool work. If you are that person, or know of someone with those qualifications, please contact Pat Magee, CHOA General Manager, at 925-687-9961, or stop by the CHOA Business Office for an application. This is a paid, part-time position.

Walnut Country Signal

SENIORS' LUAU PARTY & VALENTINE'S CELEBRATION

2016 is underway with another potluck soiree. Got a recipe that's sure to warm the cockles of the heart? You cook it, we'll eat it! So get on your muu-muu dresses and tropical shirts, wear your heart on your sleeve, and c'mon down to the Clubhouse on February 10th at 5:30pm! By the way, newcomers are always encouraged to join the festivities.

And don't forget to contact our own valentine, Caroline Jackson, by January 6th, for your food assignment. Caroline's contact number is: 925-687-7052.



FRIDAY NIGHT BINGO

We're getting close to the minimum required number of sign-ups!

All it will take to get this exciting event off the ground is a minimum of 25 people. Those of you who are interested in getting together for a Friday Bingo Night at the Clubhouse let us know. This can be a one-time event, or we can make it as often as you like. You want it, we'll do it!

Email recdirector@walnutcountry.com or call the clubhouse at 925-825-0250 if you are interested. Please leave your name, a contact number and/or an e-mail address.



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SOCCER LEAGUE NEWS



Registration is underway!

Parents of players aged 5-7 years old are encouraged to sign up their kids for the Walnut Country Soccer League. Kickoff to the season will begin with a parent/coach meeting on March 1st at 6pm in the Clubhouse. We anticipate starting play the following week and go through April. The teams will meet twice per week. One day will be dedicated to practicing techniques, developing teamwork, and sportsmanship. The second day will be for games. This is going to be fun for everyone involved, so reserve your spot now by calling the clubhouse staff at 925-825-0250, or by e-mailing recdirector@walnutcountry.com. See you on the soccer field!

Oh, one last item: If you know the game and want to make a little extra cash we are looking for an experienced soccer coach.

The Signal

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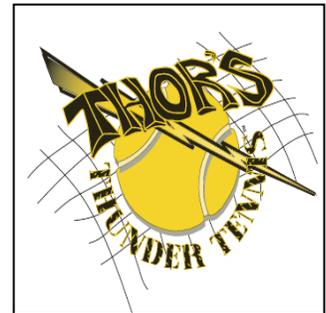
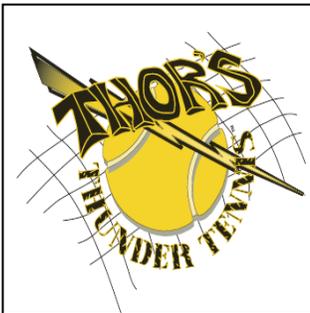


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The Signal Singular

February 2016

Points of Contact

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Police (non-emergency) 925.671.3200

CHOA Facilities

Business Office 925.687.9961
Pat Magee businessoffice@walnutcountry.com
Clubhouse 925.825.0250
Andy Steinberg recdirector@walnutcountry.com



Clubhouse and Greenbelt Events

(for more information, contact the Clubhouse)

February 7 (Sun)	2-7p	Super Bowl Party! (RSVP to CHOA; food and beverages will be supplied, BYOB)
February 10 (Wed)	5:30-8p	Senior Pot Luck
February 16 (Tue)	6:30p	Crossings Book Club
February 26 (Fri)	6-7:30p	WC Swim Team Ice Cream Social (Free!)

Weekly Clubhouse Activities

(for more information, contact the Clubhouse)

Tuesdays	6p & 7p	Yoga with Jess (55-minute class, payment required)
Thursdays	12:30-3p	Come and play Bridge!
Thursdays	6-7:30p	Practice Tai-Chi



CHOA Official Business

(for more information, contact the CHOA Business Office)



February 15 (Mon)	All Day	CHOA Office and Clubhouse Closed for President's Day
February 18 (Thur)	6:30p	Architectural Committee Meeting (CHOA Office)
February 21 (Sun)	2p	CHOA Town Hall Meeting and Social (Clubhouse) (food and drinks included)
February 25 (Thur)	7p	CHOA Board of Directors Meeting (CHOA Office)

~ Walnut Country – The Crossings Activities Committee Presents ~

Crossings Events Calendar – 2016

- ✓ **SUPER BOWL 50 PARTY** – Sunday, February 7th. Starting at 2pm the big game will be shown on our 70” wide screen TV in the Clubhouse Lounge. Food and non-alcoholic beverages will be served. This is a BYOB event. Please **RSVP by February 1st**.
- ✓ **SPRING FESTIVAL** – Saturday, March 26th. This year’s egg hunt is going to be bigger and better than ever! Bring the kids to the greenbelt by the main pool and watch them scamper for eggs and experience all the craft booths have to offer. Of course, the usual cast of cartoon characters will be on hand to make the day special. From 10am – 2pm. **Tickets available at the clubhouse office starting March 14th**.
- ✓ **6th ANNUAL WINE TASTING** – Sunday, April 17th. Join us for this special event! Discover new wines and share in the camaraderie of friends and neighbors. Light hors d’oeuvres will be served. From 3 - 6pm in the Clubhouse. This CHOA sponsored event requires you to **RSVP by April 11th**.
- ✓ **CINCO de MAYO POTLUCK** – Friday, May 6th. Amigos y Familia! Come help us celebrate this yearly event commemorating the Mexican army’s victory over the French forces at the Battle of Puebla. You bring a special Mexican dish and we’ll supply the piñata and beverages. 6 - 10pm in the clubhouse. Please **RSVP by May 1st** to be included in this fun, family oriented event.
- ✓ **FALL/BACK TO SCHOOL BBQ** – Saturday, September 10th. This ever growing CHOA event wraps up another fantastic summer season. Starting at noon, we’ll be cooking up the burgers and dogs. In addition, this year CHOA will be providing all the side dishes and desserts. There will be lots of surprises to entertain young and old alike! This is the biggest CHOA sponsored event of the year and requires you to **RSVP by September 4th**.
- ✓ **OKTOBERFEST at THE CROSSINGS** – Saturday, October 8th. This annual celebration pairs craft beers from around the world with delectable finger foods. Why travel all the way to Munich when you can have your own Oktoberfest right here at home. From 3 - 6pm at the clubhouse. This CHOA sponsored event requires you to **RSVP by October 4th**.
- ✓ **HAUNTED (CLUB)HOUSE** – Friday & Saturday, October 21st & 22nd. The ghosts and ghouls are back at The Crossings for this annual incredibly scary haunted house event. Don’t miss out on this yearly two-day treat. 6 - 11pm. **No RSVP necessary**.
- ✓ **WINTER HOLIDAY CELEBRATION** – Sunday, December 4th. Kick off the holiday season with Santa and his elves. There will be crafts for the kids, cookie decorating, and singing. Held from 3 - 5pm in the clubhouse lounge. This CHOA sponsored event requires you to **RSVP by November 28th**.

NANCY'S NEWS

CROSSINGS COMMUNITY

February, 2016

Issue 114

NANCY BENNETT



What Is A Pocket Listing?

A pocket listing is a real estate industry term which denotes a property where a broker holds a signed listing agreement (or contract) with the seller, but where it is never advertised ...

Pros and Cons of Off-MLS Pocket Listings

Fair market value is that price a qualified, reasonably knowledgeable buyer will pay to a seller after the property has been fully exposed to the market. This means it is not the price you want, or the price you need, but the price that any buyer in an open market is willing to pay for your home, in today's market.

What was once an unusual way to market homes – has become, with the heating up of the market, much more common. The question is: does this make sense for most sellers?

Here are some reasons for trying to sell your home as what is variously called a pocket listing, an off-market sale or an off-MLS listing:

- Your highest priority and primary concern is confidentiality and privacy: you absolutely do not wish it to be public knowledge that you are selling your property.
- You don't want to prepare your home for showings, open houses or really make any effort at all in the process of selling the property.
- Your agent has a buyer that is ready to write an offer, at a price that is acceptable to you, and could save you some money on commission, while getting you to your next destination faster.
- You have more control over closing dates, moving dates and possibly more time to find your next home.
- You can accept an offer on your home, extend the closing date, make an offer on another home subject to the sale of your home, and time-the closings back to back. (Domino effect)

What typically achieves the highest possible sales price?

One thing has become very clear in the current red-hot market: it is not uncommon for one, specific buyer to be willing to pay significantly more than anyone else, when they're in competition with other buyers. The reason behind comprehensive marketing, including listing the property in the MLS/Internet – which is probably the single best way of getting the word out to buyers and their agents – is firstly, to reach every possible buyer and secondly, to ensure the house is priced right and prepared well so that you may enjoy multiple buyer interest/bids.

Without comprehensive marketing, it is much less likely that this "best" buyer will hear of your home being for sale in the first place, as well as being much less likely that a dynamic competitive bidding situation can be orchestrated. In either or both of those cases, it is quite possible you will sell your home for less.

It might seem like an excellent price:

If you do sell your home "off-MLS" in this market, it's quite conceivable that you'll find a buyer who will pay what appears to be a very good price. But there is simply no way to tell if you are getting the best price achievable, or even, by definition, current fair market value. Might there have been somebody else, who would have paid more?

What are not valid reasons? Your agent or broker desiring, by not publicizing the listing to other agents, to "double-end" the sale (i.e. represent both you and the buyer) and thus earn twice the commission, or your agent preferring not to spend the time, effort and money to market and show your home to get you the best price. In both those scenarios, your agent is putting their interests above your interests – which is a violation of their legal, fiduciary duty – and you should find another agent to represent you in the sale of your home.

So, there are valid reasons to make the conscious decision to go the pocket-listing/off-MLS route, as long as you realize what the tradeoffs may be and have been counseled honestly by your realtor.

The quality of the agent working on your behalf—his or her competence, integrity, work ethic and commitment to your interests in selling your home on or off the market—can make an enormous difference in the outcome of your home purchase or sale: in money, stress, time, and your future happiness.

Until next time...Nancy

COMING SOON-

- 3 bed, 2.5 bath Canyon Creek, w/pool
- Queens Road, Concord
- Moraga 3 bed Townhouse, \$650k

PENDING

- 111 Woodsworth Lane, Pleasant Hill—8 days

SOLD

- 3694 Sheridan Court, Concord—\$702,500
\$17,500 over asking price in 7 days

Our team has helped over 88 families buy or sell homes last year—are you the next family that we can help too?

NANCY E. BENNETT, REALTOR

The Bennett Team @ Keller Williams Realty

#1 Realtor In Concord, 2014 & 2015

Top Selling Crossings Realtor since 2006

Five-Star Professional Customer Svc Award 2013, 2014, 2015

Founder and CEO, The Bennett Team

Agent Leadership Council, Faculty Member and Mentor

Phone 925.606.8400 and Nancy@BennettBetter.com

CalBRE #01399870

BennettBetter.com

COMING SOON!



Thinking of selling your home in the next couple of years?

If you are considering selling your home in the next few years, you may want to consider the preparation process now. We get calls from homeowners every week who are ready to buy a new place and may not realize all that it takes to get out of their current home...and/or get it ready for today's market.

What are some things you can consider now?

Repairs—Schedules for contractors are lighter from Nov to January.

Inspections—termite inspections are pretty standard before homes go on the market.

Purging— can you imagine packing 10 or 20 years worth of “stuff” in 2 weeks?

Why not start now with an effective plan that eases you towards your future goals and enables you to preserve your sanity? Call me for a list of vendors that can help you prepare, pack and purge so you have a plan that works when you're ready to make that next move.

THE FED RAISES INTEREST RATES AND RATES GO DOWN ... WAIT, WHAT?

I know you heard it because the media couldn't stop yacking about it: “The Fed raises interest rates for the first time in 10 years!” ... and then they go on and on about the impact that this will have on your life: **basically all doom & gloom for you** since you will pay more interests on **everything!**

Everything? Not so sure ...

The Fed has **NO** direct impact on mortgage interest rates.

This seems like a bold statement but it's true. The Fed controls the Short-Term Overnight Lending Rate, the Fed Funds Rate and the Discount Rate, which have a very close relationship to the **Prime Rate**.

So when the Fed “raises rates”, the Prime Rate goes up ... and for you that means the rates on your Home Equity Line of Credit, your credit cards, auto loans, consumer debts ... but **NOT** your mortgage.

So what happens then?

It's really a matter of cash movement. When institutions are **selling stocks**, they have to do



something with their cash and they very often **buy bonds**, including mortgage backed securities (pools of mortgages). The demand for mortgages is up and rates on mortgages go down.

Stock market up = mortgage rates up
Stock market down = mortgage rates down

Have you seen the stock market lately?

I know you have, we all have ... and it's not pretty ... which means ... you guessed it right:

mortgage rates are down even though the Fed “raised rates”

Contact us at **(925) 627-2111** so we can see if a **true no-cost refinance makes sense for you!**



GREG LARTILLEUX

Certified Mortgage Planner

(925) 627-2111 x145

greg@AvenirMP.com

CROSSINGS HOME SALES 2016

Status	Date	Status	Days	Address	Listed	Sales Price	SqFt	Beds	Bath	\$/Sq Ft
	1/26/2016	PEND	8	4402 BLACK WALNUT CT	\$735,000		1917	4	2	
	1/25/2016	ACTV	8	4491 JUNE BERRY CT	\$720,000		1842	4	2.5	
	1/25/2016	NEW	1	4414 WEEPING SPRUCE CT	\$656,500		1641	3	2	
	1/21/2016	PCH	95	4496 LAWSON CT	\$719,950		2345	4	3	
	1/12/2016	SLD	89	4403 Water Oak Court	\$758,000	\$760,000	2886	4	2.5	\$263
	1/8/2016	SLD	7	4409 BLACK WALNUT CT	\$614,000	\$625,000	1367	3	2	\$457
	1/7/2016	SLD	71	4403 BLUEBERRY CT	\$685,000	\$655,000	1917	4	2	\$342
	1/5/2016	SLD	5	4402 SHELLBARK CT	\$699,000	\$687,000	1917	4	2	\$358
	12/10/2015	SLD	28	4670 SUGARLAND CIR	\$579,950	\$582,500	1364	3	2	\$427
	11/25/2015	PEND	97	4652 SUGARLAND CIR	\$819,900		2023	4	3	

Only 3 homes for sale in the Crossings right now