

# THE CROSSINGS The Signal

## APRIL 2016

Visit us online!  
[www.walnutcountry.com](http://www.walnutcountry.com)

### CINCO de MAYO CELEBRATION

Friday Night, May 6th  
( see page 5)

~ T-BALL ~  
IS RIGHT AROUND THE CORNER!  
(see page 7)

WANTED:  
LIFEGUARDS & POOL OPENER  
(see page 6)

### Architectural Committee

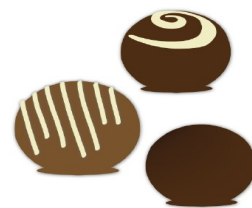
While the long awaited rains were an overdue relief, they also fueled the unsightly weeds that can be seen thriving throughout our neighborhood. That being said, the Architectural Committee (AC) will focus on the following while doing their inspections: Weeds! Weeds growing where lawns once occupied space; weeds in rock beds and mulch; weeds emerging through driveways, bricks and pavers; weeds peering through shrubs, bushes and ivy; weeds insisting on sharing flower-bed space; weeds nestling on property lines, retaining walls and fences; and weeds just simply popping up wherever they please.

Aside from noting the unsightly weeds taking over the association, AC members will also note: tree branches blocking street lights, street signs, and hanging lower than 8 feet from the sidewalk and 12 feet above the street. Also, bushes, shrubs and ivy that are blocking sidewalk access or view and all painted exterior surfaces such as base, trim, fascia boards, balconies, garage doors and beams.

Homeowners NEED to submit an Architectural Application prior to commencing any landscaping or renovation in front of their lot or any area that can be seen from common areas, sidewalk or street. And wait for either an approval, approval with conditions or denial. Please note a denial could be that more information is requested. This includes but not limited to removing trees, painting house, replacing driveways, replacing front lawns and/or fences, and replacing windows. The Architectural Application Form can be obtained in the Business Office or the Architectural section of the CHOA website at: [www.walnutcountry.com](http://www.walnutcountry.com). If you have any questions please contact Pat Magee at the Business Office or attend an AC meeting. Thank you!

### WALNUT COUNTRY/THE CROSSINGS 6th ANNUAL WINE TASTING EVENT

The Crossings Activities Committee is pleased to present our 6th Annual Wine Tasting event on Sunday, April 17th from 3-6pm at the Clubhouse. This year we will be featuring wines from California. It is our hope to introduce you to wines you would not normally run across in your daily lives. We aim to expand your horizons AND your palate. To complement our selection of fine wines we will be providing a bounty of luscious cheeses, fruit, and chocolate. Once again, we will be holding a tasting/education seminar to run separately during the wine tasting event. Space for the main wine tasting is limited to the first 125 people, and the maximum per household is 4 people. Call 825-0250 to RSVP, or e-mail: [redirector@walnutcountry.com](mailto:redirector@walnutcountry.com). **RSVP deadline is April 11th.**



\* (NOTE: THIS IS A 21 AND OVER EVENT > PLEASE, NO CHILDREN)

### WEST POOL UPDATE

The West Pool project is well under way. The old gunite coating (plaster) has been jackhammered out, the concrete deck has been removed, all of the rusted-out metal electrical conduit that was under the deck has been taken out as well as all of the plumbing. 2 inch PVC pipe has been replaced with massive 6 inch PVC and the pump will be upgraded to 5HP. All of the drainage has been replaced and everything brought up to modern codes. By the time you read this they may well be laying the new pavers for the deck. After that the pool will be replastered (gunite), with lane markings and new coping. Please plan to join us for the grand reopening BBQ on a date TBD, close to Memorial Day.

## Treasurer's Report (Year To Date)

### BALANCE SHEET as of February 29, 2016

# CARRASCO CONSTRUCTION

Quality \* Satisfaction



\* Trust \*

Lic. #797947



Additions & Remodels  
Kitchen & Bathroom  
Renovation  
Concrete Drives,  
Pool Decks & Patios  
Termite / Home  
Inspection Repairs  
Fire & Water Restoration

**BONDED & INSURED**

**Frank Carrasco**

**Bus: 925-864-4564**

**Fax: 925-689-0580**

www.carrasco-const.com

#### Current Assets

Cash Operating Acct.	\$318,183
Cash Reserve Acct.	2,371,170
Receivables	13,669
Prepaid Expenses	85,207
<b>TOTAL CURRENT ASSETS</b>	<b><u>\$2,788,229</u></b>

#### Current Liabilities & Capital

Liabilities	\$130,337
Reserves	2,332,402
Owner's Equity	307,296
Income	18,194
<b>TOTAL CURRENT LIABILITIES &amp; CAPITAL</b>	<b><u>\$2,788,229</u></b>

#### **Year-To-Date BUDGET REPORT**

	Actual	Budget	Actual Over (or under) Budget
Total Revenues	\$221,332	\$214,179	\$7,153
Operating Expenses			
Payroll/Benefits/Taxes	\$13,362	\$24,292	\$(10,660)
Management Expenses	29,176	29,276	(100)
Office Equip/Supplies	6,163	4,720	1,443
Professional Services	4,148	4,234	(86)
Facilities Repair/Maint.	49,667	52,062	(2,395)
Recreation	1,563	2,582	(1,019)
Utilities	14,057	19,052	(4,995)
Security Expenses	7,397	7,456	(59)
Insurance	9,506	10,500	(994)
Tax & Licenses	10,564	2,182	8,382
Reserve Expenses	47,364	47,364	
Miscellaneous Expense	285	834	(549)
<b>Total Operating Expense</b>	<b>\$203,135</b>	<b>\$204,554</b>	<b>\$1,419</b>
<b>Net Income</b>	<b>\$18,197</b>	<b>\$9,625</b>	<b>(\$8,572)</b>



### President's Corner - April 2016

The sun is out and the weather's great and our association's common areas and facilities look great. Back in the day at work, there was a management practice known as MBWA a.k.a. "management by walking around." The belief was that you can better understand what was going on by literally "walking around." With my new job, I work from home which affords me the opportunity to spend more time walking around our great association. After logging over 300 miles since January, I feel that I know more about the association and can better help manage it. But, more than that, I have truly enjoyed our great grounds and facilities. I encourage ALL of you to get out and "walk around."

We had a great turnout at our Spring Fest with well over 100 kids and their families. I'm really proud that our events have caught on and allow all of us to get together. A BIG thank you goes out to Donna Glover and Salinda Cardoza, the Activities Committee, the Clubhouse Staff, and our newly sponsored Boy Scout Troop 429. Our next great event will be our Annual Wine Tasting on Sunday, April 17th. Be sure to RSVP to secure your place and remember, we need volunteers to help make these events great.

The Board's Communications Committee, led by Rich Ellenson, has been busy with several projects. The Board recently received laptops to help us communicate and have the information we need to manage at our fingertips. Rich has been instrumental in getting this up and running. The Board has also approved, and we are beginning to work on, developing a new Walnut Country website to become the "hub" of communications where you can get any and all of what you need easily. We'll even have a "microsite" for smart phone users.

Our West Pool renovation is moving along and, if you go by the site, you'll see how extensive the work is. The Board is very pleased with our decision as once the site was excavated we could very plainly see in what bad shape the electrical and plumbing was.

A couple of important items to note: on my walks around the greenbelt, I'm alarmed by the number of dogs I see off leash. Please keep your dogs on a leash at all times on the greenbelt. This is for everyone's safety and enjoyment. You are welcome to take your dog off leash at our Dog Park. Also, I've noticed a number of houses' yards that have a lot of weeds from the recent rains. As a reminder, we need to keep our community looking great and need you to do so with your own yard. Please get out there and get those weeds cut down—our Architectural Committee will be focusing on this in the coming weeks.

I hope to see many of you at our Annual Wine Tasting on the 17th. And remember to get out and take a walk to enjoy our great surroundings! We would be pleased to have you join us on April 28th for our next regular monthly BOD meeting. Until next month...

Mark Weinmann, President

## (855) 371-5300—Security for Common Area

### GSG Protective Security



\*\*\*\*\*

#### 2016 Community Emergency Response Team (CERT) Training

Tuesdays – April 5<sup>th</sup> through May 10<sup>th</sup> at 6:30pm  
Tuesdays – September 13<sup>th</sup> through October 11<sup>th</sup>  
at 6:30pm

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](mailto:Concord.CA.CERT@gmail.com) or call [\(925\) 603-5933](tel:925-603-5933) to reserve a seat.

\*\*\*\*\*

#### SAFETY ON OUR ROADS

Many people run, bike, and walk baby strollers on both sides of South and North Larwin Avenue. While we have been mercifully lucky so far, there is great potential for an inattentive driver to hit someone. Please use the sidewalks instead of using the street! It is actually against the law to walk in the street when a sidewalk is nearby. And if you feel you must use the street, please wear bright colored clothing and carry a light of some sort at night so you can be seen.

\*\*\*\*\*

#### Walnut Country Garage Sale

May 7<sup>th</sup> / 8am–1pm

The Crossings Annual Garage Sale sponsored by resident and realtor Nancy Bennett is coming up Saturday, May 7<sup>th</sup>. The entire community will be awash with hidden treasures. This is your chance to get in on some great deals or empty out the garage. Either way it will be a fun way to spend the day!

Please RSVP to:

[crossingsgaragesale2016.eventbrite.com](http://crossingsgaragesale2016.eventbrite.com)

\*\*\*\*\*

#### 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](mailto: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

#### ADVERTISEMENT

### **Darrell & Brian Hoh, Realtors®**

Your local neighbors  
since 1998!



**Darrell Hoh**

BRE #00981094

(925) 363- 4749

[darrell.hoh@gmail.com](mailto:darrell.hoh@gmail.com)



**Brian Hoh**

BRE #01984699

(925) 324-7986

[brkhoh@gmail.com](mailto:brkhoh@gmail.com)

**We Represent Buyers & Sellers!**



**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](mailto:info@berkshire-books.com) or call the Clubhouse at 925-825-0250.

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

April: "The Power of One"  
by Bryce Courteney

May: "Bad Monkey" by Carl Hiaasen

June: "My Family and Other Animals"  
by Gerald Durrell

Next meeting: Tuesday, April 19<sup>th</sup>, at 6:30pm

**Cinco de Mayo Celebration**

**Friday night May 6<sup>th</sup> / 6:00 - 10:00pm.**

Hurray! Hurray! It's time for Cinco de Mayo day. The battle against France is long, long over, but national pride has never been bolder. Celebrate freedom and courage and pride in defeat of a troublesome foe. Celebrate the Mexican heritage and the people of Mexico.

Here's how it works: CHOA will supply everything EXCEPT the entrees. This is your contribution to the celebration. So, break out your Mexican cookbook and bring something luscious to share.

And don't forget the kids! Just like last year there will be a piñata for them to knock the stuffing out of. **THIS IS A NO ALCOHOL EVENT**

Please RSVP by May 1st  
925.825.0250/  
[recdirector@walnutcountry.com](mailto:recdirector@walnutcountry.com)

**View From The Clubhouse**

WOW, what a Spring Festival we had! Almost 1,000 eggs were hunted down and the candy in them gobbled up in no time flat. Sometimes trying a new event, or changing an existing event, doesn't always get off the ground, but this one was so much fun and enjoyed by so many people! So thank you for turning out for all the fun and excitement. Now onto the next brilliant CHOA sponsored event... The 6th Annual Wine Tasting.

And while we're on the subject of events... A huge thank you to Nancy Bennett and her team of leprechauns for hosting the best darn St. Paddy's Day party this side of Ireland. 200+ hungry Crossings residents turned out to help celebrate this wonderful Saint.

With the warm weather drawing near, and the main pool being open, a lot of you will be wanting to go swimming pretty soon. As a reminder, you will need your CHOA photo ID, guest badges (if you plan to bring friends and family), and pool key to gain access to the pool and clubhouse. In order to beat the rush to purchase those items I would suggest coming down to the clubhouse office asap. Badges cost \$3.00 each and the key to open the pool gate costs \$25.00. In order to purchase badges and keys you will need to bring a photo ID that has your current address on it as proof you are a resident of the Crossings. Thank you and have a safe swim season.



"hasta la próxima ("Until Next Time" in Spanish )

*Andy Steinberg, Clubhouse Supervisor*

**SMALL JOBS, ETC.**

Specializing in most home repair & remodel jobs, down to the small jobs that you can never find time to complete  
APPLIANCES INSTALLED \* ACOUSTIC CEILINGS  
CABINETS \* CLOSET & GARAGE UPDATES  
CROWN MOLDING \* DECKING \* DOORS and WINDOWS  
FLOORING \* GUTTERS \* LANDSCAPING \* PATIOS  
Prompt and Professional. Guaranteed to meet or beat the competition! Call or email today for a free estimate!

**"Don't sweat the SMALL stuff, that's our job!"**



Steve Wright  
**(925) 435-2056**  
[Smalljobsetc@gmail.com](mailto:Smalljobsetc@gmail.com)



***\* WE'RE IMPRESSED \****

**4404 Blueberry Court**  
**4409 Sweetbriar Court**  
**4394 N. Willow Glen**  
**4405 Sugarland Court**

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



## Recreation, Preschool & Communications News

### WALNUT COUNTRY PRESCHOOL NEWS

It's springtime again at Walnut Country Preschool! The warm weather is appreciated by the little ones who enjoy the time outside with their friends. Inside the classroom the students learned about the spring weather and how gardens grow. Our students also enjoyed a visit from the Easter bunny. The Walnut Country adults had a great time at our annual silent auction. Desserts, drinks, and friendly bidding was enjoyed by all.

If you or someone you know is looking for a great learning environment for their child, please come see what we are all about. Schedule a visit anytime by calling our Director, Caryn Borba at 925-798-9686, or by email at [wcpreschool@astound.net](mailto:wcpreschool@astound.net).

\*\*\*\*\*

### COMMUNICATIONS COMMITTEE UPDATE

The Communications Committee is excited to report that we held a kickoff meeting with our website design firm last month. In the next few weeks, the Committee will review homepage designs and general page layouts for our community's site. Once we've decided on the look, we'll fill it with content and tons of new features. Our new site will be your first stop for all things Walnut Country! The site will offer a secure area for CHOA documents and an opt-in residential directory, photo galleries, a search feature, a mobile-friendly design, and more!

Also, As part of the CHOA Board's efforts to improve communication channels for homeowners, all Directors may now be reached via direct email addresses. To email a Board Director, visit [www.walnutcountry.com](http://www.walnutcountry.com), look down the left menu for "CHOA Board", and click that link. From there, click a Director's name to open a blank email addressed to him or her and share your thoughts or ask questions about how things are going.

Rich Ellenson, Communications Committee Chairperson ([choadir2@walnutcountry.com](mailto:choadir2@walnutcountry.com))

\*\*\*\*\*

### WALNUT COUNTRY TENNIS NEWS

Captain Lisa Rounkle and her 65 and over team are off to Arizona for the USTA Nationals to be held April 8th—April 11th. They will be competing in a three day tournament for the Super Senior US Title.

The Spring Walnut Country League is starting a new season. The teams participating are:  
Woman's 4.0, Men's 4.0, and Men's 4.5

To sign up and participate you can contact Thor Schreck at 925-324-0285.

\*\*\*\*\*

### NOW HIRING: LIFEGUARDS

#### Lifeguard Prerequisites:

1. Must be at least 16 years old.
2. Must be able to swim 300 yards continuously.
3. Obtain a Work Permit, if under the age of 18.
4. Need to be signed up for an American Red Cross Lifeguard class

Local American Red Cross Lifeguard Certification Classes: [bappoa.org/classes/category/lifeguarding/](http://bappoa.org/classes/category/lifeguarding/)

\*Certification class needs to be completed BEFORE May 31.

### NOW HIRING: POOL OPENER (Rate: \$10.00/hr)

Prerequisites: You must be at least 16 years old. You must also obtain a Work Permit, if under the age of 18.

Description: Open pools daily by 6:30am and close at 8pm. You would need to unlock/lock gates & bathrooms, flip signs, check the Chlorine/Ph levels, and take off/put on tarps. Someone who is responsible and reliable.

The job would start early April and continue through the summer.

Applications are available in the Clubhouse and Business Office.

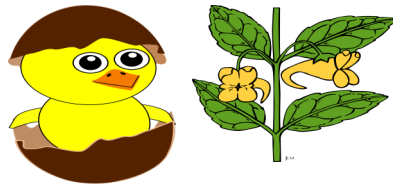
## Walnut Country Signal

### SENIORS' SPRING POTLUCK DINNER

Spring is springing all over the place and one of those places is going to be right here in the Walnut Country Clubhouse on April 13th at 5:30pm. Come one, come all to the Spring Senior Potluck! Get out the cookbooks, head to your produce store, 'cause spring fare is in the air.

Deadline to get your food assignment from Ms. Caroline Jackson is April 6th. Those of you who wish to join the party can call Caroline at 687-7052 to get all the what's what. See you there!

Spring Chicken >>>>>>



#### ADVERTISEMENT

### Contra Costa Painting



Bonded &  
Insured  
License  
#625942

**"The County's  
Cleanest"**

Locally Owned &  
Operated Since 1991

**(925) 676-8713**

[www.contracostapainting.com](http://www.contracostapainting.com)



Nelson Atkinson  
Owner

Residential  
&  
Commercial

### Walnut Country T-Ball League

Registration begins May 2nd!

Season begins June 13th!

Call or e-mail the clubhouse office for more  
Information!

925-825-0250

[recdirector@walnutcountry.com](mailto:recdirector@walnutcountry.com)



\* Registration fee is \$85 per player \*

\* The season will last for 8 weeks \*

A uniform will be included in the registration

### \* Meet Our New Pool Manager \*

After an exhaustive search CHOA has a new Pool Manager... Daniela Reich!

Daniela comes to us with a rich swimming and lifeguarding background. Daniela has competed with local swim clubs and even competed against the WCST in the past. Her previous lifeguard position was with Waterworld here in Concord. Daniela is currently a student at DVC and looks forward to training and managing our current crop of 2016 lifeguards.

\*\*\*\*\*

### \* Memorial Benches \* on the greenbelt

Is there a loved one that you'd like to honor? What better way remember someone in your life that has passed than with a memorial plaque and bench where you and your friends can rest and contemplate life's journey on your walk along the greenbelt?

For more information you can stop in to see Pat Magee in the Business Office, or you can call him at 925-687-9961. Thank you!

## The Signal

is delivered to 1062 homes in our development.

**Advertise your business in our newsletter!**

1/4 page ad = \$95 per month

1/8 page ad = \$50 per month

Inserts = \$75.00 per month + printer fees

**Call: (925) 825-0250**

**For more information**

## The Crossings

Collins Management  
(510) 262-1795

## Advertisements

**NBS Insurance Agency**Instant Term Life Quotes  
15+ Insurance Companies  
Agent for Cowell HOA**TERRY SHIMAMOTO**5554 Clayton Road Ste. 1-A Phone (925) 673-1845  
Concord, CA. 94521-4198 Fax (925) 673-9549  
License # 0534428 www.nbsagency.com  
E-Mail: nbsagency@sbcglobal.net**Best Cleaning Services**Residential/Commercial  
Weekly  
Bi-Weekly  
Monthly

Move out/move in services

Serving Concord and the East Bay since 1987

P.O. Box 3904  
Walnut Creek,  
CA 94598**(925) 676-4870**  
Lic: 88226000**LHI CONSTRUCTION**

Luigi Barberio, General Contractor

\* Remodeling Specialist \*

Kitchens / Bathrooms / Concrete

Free Estimates

(925) 682-9941

info@Lhiconstruction4u.com

www.Lhiconstruction4u.com

\*AS SEEN ON HGTV & CURB APPEAL \*  
License #570107Refer to this advertisement and a portion of my  
commission will be donated to the Walnut Country Swim Team &  
Preschool

Angela Washmera Gibbs

Broker Associate

925.385.8979

AngelaGibbsHomes.com

angela.gibbs@sothebysrealty.com



Bay

Sotheby's  
INTERNATIONAL REALTYEach office is independently  
Owned And Operated. CalBRE# 01930558**Professional Tennis Lessons****Thor Schreck**

GROUP &amp; INDIVIDUAL LESSONS

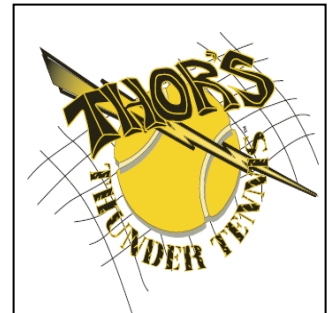
Little Grippers &amp; Gold Group

Beginners \* Intermediate \* Advanced

Basic Fundamentals to Advanced Techniques

For more information call 925-324-0285

www.thorsthundertennis.com

Attorney  
**RICH KITCHENS****WILLS AND LIVING TRUSTS**Done in your home  
At your convenience!

17 years experience

richkitchens@gmail.com

925-338-1858

4418 Water Oak Court, Concord

**Friendly Internet Systems****We make computing Easy for You!**

- Want answers in plain English instead of confusing "PC-english?"
- Wonder if you should upgrade your PC or buy a new one?
- DSL/Firewall Setup, network/printer connectivity, troubleshooting?
- Small business computer network design/install/administration?

**Personal and friendly PC support at affordable rates!**Web site: **www.friendlyis.com****(925) 288-1349** Email: **friendlyis02@yahoo.com**



# The Signal Singular

*April 2016*

## Points of Contact

### Security

Emergency Help	911
GSG Protective Security	855.371.5300
Police (non-emergency)	925.671.3200

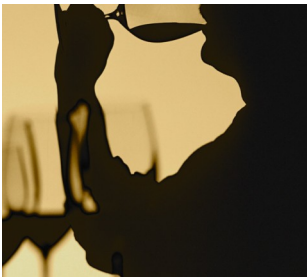
### CHOA Facilities

<u>Business Office</u>	925.687.9961
Pat Magee	<a href="mailto:businessoffice@walnutcountry.com">businessoffice@walnutcountry.com</a>
<u>Clubhouse</u>	925.825.0250
Andy Steinberg	<a href="mailto:recdirector@walnutcountry.com">recdirector@walnutcountry.com</a>

---

## Clubhouse and Greenbelt Events

(for more information, contact the Clubhouse)



April 13 (Wed)	5:30-8p	Senior Pot Luck
April 17 (Sun)	3-6p	6th Annual Wine Tasting (RSVP to Clubhouse by April 11; 125 maximum attendees)
April 19 (Tue)	6:30-8p	Crossings Book Club
May 6 (Fri)	6-10p	Cinco de Mayo Celebration
May 7 (Sat)	7a-2p	Community Garage Sale

---

## Weekly Clubhouse Activities

(for more information, contact the Clubhouse)

Tuesdays	6p	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)

April 5 (Tue)	7p	Landscape Committee Meeting (CHOA Office)
April 14 (Thur)	6:30p	Architectural Committee Meeting (CHOA Office)
April 28 (Thur)	7p	CHOA Board of Directors Meeting (CHOA Office)

---





# NANCY'S NEWS

## CROSSINGS COMMUNITY

April, 2016

Issue 116

NANCY BENNETT



### What a difference an interest rate makes !

Fed Chair Janet Yellen's speech on Tuesday was by far the biggest event this week. Her message was well received by investors, and both stocks and bonds improved after her speech. Recent economic data had little impact, and mortgage rates ended the week lower.

The Fed statement from the March 16 Fed meeting presented a very gradual approach to tightening monetary policy. Over the last couple of weeks, however, several Fed officials have made the case for tightening monetary policy at a more rapid pace. On Tuesday, Yellen discussed the reasons to proceed cautiously with federal funds rate hikes. For one, economic troubles in other countries could slow the U.S. economy. According to Yellen, the Fed's outlook for global economic growth is now "slightly weaker" than it was just three months ago. In addition, she expressed concern that the increase in core inflation in recent months could be due to temporary factors. She described other indicators which suggest that inflation could decline in coming months.

What does this mean for local home buyers and sellers? This could signal a slow increase in mortgage rates over the next year...given various factors in the global economy.

### And how will that impact our sales market?

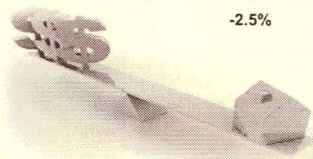
Check the chart below...

If a home buyer wanted to buy a new home and keep

their monthly mortgage amount around \$3,200/mo. - note the decrease in purchasing power as mortgage rates increase. If you wanted to buy a \$700k house in this area, and interest rates rise over the next year or so...your buying power goes down. That could mean the difference between living in the 94521 zip code or the 94518 zip code, which has different schools, lower values and less amenities as an example.

### Buyer's Purchasing Power

RATE	5.25	\$ 3,865	\$ 3,768	\$ 3,672	\$ 3,575	\$ 3,478
	5.00	\$ 3,757	\$ 3,663	\$ 3,570	\$ 3,476	\$ 3,381
	4.75	\$ 3,651	\$ 3,560	\$ 3,469	\$ 3,378	\$ 3,286
	4.50	\$ 3,547	\$ 3,458	\$ 3,370	\$ 3,281	\$ 3,192
	4.25	\$ 3,444	\$ 3,357	\$ 3,271	\$ 3,185	\$ 3,099
	4.00	\$ 3,342	\$ 3,258	\$ 3,175	\$ 3,091	\$ 3,008
	3.75	\$ 3,242	\$ 3,161	\$ 3,080	\$ 2,999	\$ 2,918
		\$ 700,000	\$ 682,500	\$ 665,000	\$ 647,500	\$ 630,000
			-2.5%	-5%	-7.5%	-10%



Principal and Interest Payments rounded to the nearest dollar amount.

This may feel like an extreme example in that mortgage rates may gradually increase over time, however I thought it was a powerful visual on how much the impact may be for buyers looking to wait to purchase a home. *Until next time... Nancy*

Until Next Time...

#### AVAILABLE

- 15 Southampton, Lafayette \$1,538,000 Single story + pool
- 4413 Arrowwood Ct—OUR NEW REHAB project!
- Litwin Drive—Single story + pool coming soon
- 4475 Leatherwood Ct—refreshed and ready for new owner

#### PENDING

- 5251 Clearbrook, Concord, over asking 8 offers
- 4419 Corkwood Ct, Crossings

#### SOLD

- 4418 Sugar Maple Ct, Crossings, \$28,000 over asking
- 3067 Windmill Canyon, Clayton, \$32,000 over asking
- 1802 Queens Road, Concord

Our team has helped over 90 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

#5 Team in the U.S & Canada, Keller Williams Realty Int'l

#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

COMING SOON!



# Crossings Events 2016

## March 12th— St. Paddy's Day Celebration—Get Your Green On!

Oh my goodness—over 375 families joined us throughout the evening to celebrate and have some fun. It was so nice to see everyone, even though it was raining most of the evening. I can't wait until next year's celebration!

## May 7th—Annual Garage Sale 8:00am to 1:00pm

Join about 100 families as they sell and empty out their homes. Plenty of treasures to be found and sold! Each participant will use their own garage and driveway for this event. Register here for free: <http://www.eventbrite.com/e/the-crossings-community-garage-sale-registration-23945715279> or Email [Maddie@BennettBetter.com](mailto:Maddie@BennettBetter.com) for the link or questions.

## YOUR INTEREST RATE SHOULD NOT BE HIGHER THAN 4.00%



Interest rates are still amazingly low and therefore it's refinance season here in our office.

We work with all types of clients and I'm always amazed to see some of them who have been **sitting on a high interest rate for many years...** especially clients with great credit, great income and plenty of equity in their home...

This week I'm helping 2 clients with high rates: one has a 5.25%, the other a 6.125%. I have to admit I'm wondering if these clients live in a bubble that prohibits them from seeing all the non-stop advertisement on TV, internet, radio, etc. saying that fixed rates are below 3.00%...

But in fact what I realize after a conversation with them is that **they have incorrect assumptions**. They believe that:

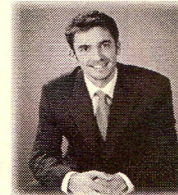
- ◆ they need 20% of equity in order to refinance
- ◆ if they don't have 20% of equity they will have to pay PMI (private mortgage insurance)
- ◆ refinancing costs lots of money
- ◆ they will extend their loan term, etc. ...

If by reading this you think: "yes this is me", then **please call me for a free consultation to see if a true no-cost refinance makes sense for you ...** and by that I mean:

- ◆ You won't pay a penny to refinance
- ◆ Your loan balance does NOT go up at all
- ◆ Your interest rate and payment go down
- ◆ Cut your loan term by many years
- ◆ Save \$75,000+ in mortgage interest!
- ◆ Don't pay PMI, even at 95% financing!

**You can do all this and get a fixed below 4.00%.**

I look forward to helping you save money. :-)



### GREG LARTILLEUX

Certified Mortgage Planner  
(925) 627-2111 x145  
[greg@AvenirMP.com](mailto:greg@AvenirMP.com)  
[www.AvenirMP.com](http://www.AvenirMP.com)  
NMLS #241603

## Crossings Home Sales 2016

Status	Days	Address	List	Sold	SqFt	Beds	Baths	Sale \$/SqFt	Closing Date
ACTV	143	4496 LAWSON CT	\$719,950		2345	4	3		
ACTV	29	4492 LEATHERWOOD CT	\$699,000		2350	4	2.5		
ACTV	24	4407 Prairie Willow Ct.	\$769,900		2871	4	2.5		
ACTV	20	4487 LEATHERWOOD CT	\$760,000		2282	4	3		
ACTV	10	4421 SUGARLAND CT	\$629,000		1755	4	2		
PEND	14	4419 CORKWOOD CT	\$775,000		2886	5	2.5		
PEND	8	4386 ARROWWOOD CIR	\$750,000		2167	4	2.5		
Sold	4	4413 ARROWWOOD CT	\$625,000	\$616,250	2130	4	2.5	\$289	3/17/2016
Sold	8	4402 BLACK WALNUT CT	\$735,000	\$765,000	1917	4	2	\$399	2/25/2016
Sold	17	4491 JUNE BERRY CT	\$720,000	\$707,500	1842	4	2.5	\$384	2/5/2016
Sold	2	4414 WEEPING SPRUCE CT	\$656,500	\$680,000	1641	3	2	\$414	2/24/2016
Sold	3	4418 SUGAR MAPLE CT	\$700,000	\$728,500	1991	4	2.5	\$366	3/9/2016
Sold	4	4418 CORKWOOD CT	\$699,950	\$705,000	2036	4	2.5	\$346	3/25/2016
Sold	3	4401 Spoonwood Ct.	\$450,000	\$505,100	1607	4	2	\$314	3/9/2015



# *Yoga with Jess at the Clubhouse*

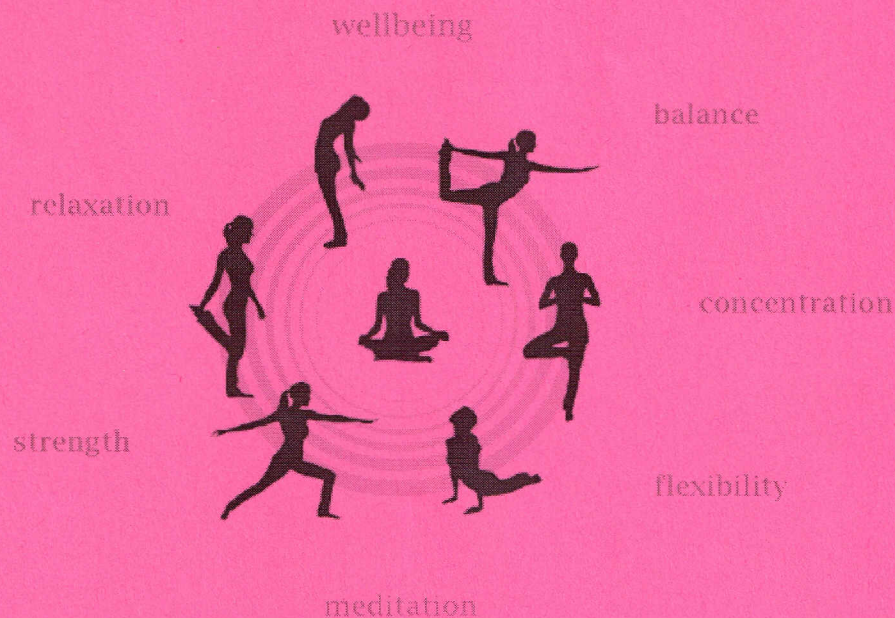
New sessions of yoga will begin on April 19, 2016.

These classes will be held in 6 week sessions. The cost for Walnut Country Residents will be \$45.00, and non-residents will be \$55.00.

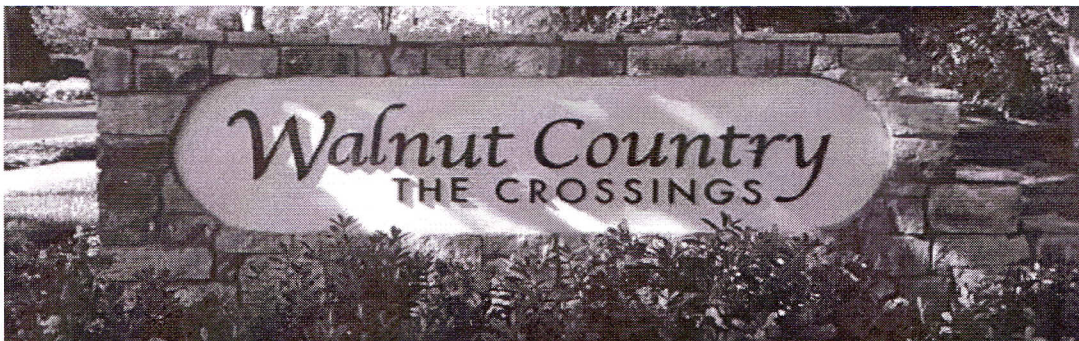
Beginner/Gentle Yoga: Tuesdays 6:00 p.m. – 6:55 p.m.

Come reduce stress with gentle stretching and mindful breathing. I provide all props that will be used in class. Please just bring a mat to use and wear comfortable clothing.

If you are interested in signing up, please email me at:  
[Jessicarward@sbcglobal.net](mailto:Jessicarward@sbcglobal.net) or call me at (925) 382-2240.







## Tips for Homebuyers in a Hot Seller's Market

This may be a really good time to be in the housing market – if you are a seller, that is. There just aren't enough homes on the market, so if you are selling right now, you may find yourself in a more favorable position. Multiple offers and bids over list price for some properties aren't unusual these days.

But what if you're a buyer? With lots of competition from other buyers, how do you "survive" the house-hunting wars and, hopefully, land that home you're after? While there are no guaranteed ways to succeed, here are a number of tips to help increase your chances of getting into a home of your own before long:

**Work with a real estate professional.** In this Seller's market having someone who knows the local market well, has experience in evaluating homes, knows how to successfully negotiate, and will be your advocate through the entire process from start to finish, is important. Take the time to interview several real estate professionals so that you can select the person that you believe is the most qualified to help you through the home buying process.

**Get prequalified for a mortgage.** Getting prequalified lets you know how much home you can afford and it also shows sellers that you're a serious buyer who is much more likely to be able to close escrow. I advise my clients to go thru Advance review. Yet another step closer to getting the house of your dreams.

**Be prepared to compromise.** Everyone wants that big, gorgeous home in the best neighborhood but you may have to compromise a bit – especially when the market is competitive. This doesn't mean settling for a home you dislike; it just means going after homes with the features that you really need rather than what you simply want. For example, if your preference is to be in a community with great schools you might take a smaller home, or perhaps one without a pool or a formal living room. Or you might decide to commute a little longer to work so as to find the right house at the right price.

**Make a strong offer.** Work with your Realtor to put together a strong offer for the home you're after. Your Realtor will find out what the Seller's needs are, besides the price. Sellers often have their own preferences regarding when to close and if you're flexible that may help put you in a better position as a buyer.

**Don't wait too long.** In a competitive real estate market, time is of the essence. If the Seller's have not selected a date for offers to be presented, be ready to write the offer right away. This is when your Realtor comes in!

**Connect with the seller.** Consider writing a sincere letter explaining how much you love their home including your hopes and dreams about living there one day - holiday gatherings, cooking meals together in the kitchen, or having barbecues in the yard with friends. Anything that helps personalize you and your offer may make a difference.

Although a seller's market can be challenging for homebuyers, there are still opportunities out there for qualified buyers. I'd love to help you get into your next home. I'm ready to answer any of your questions about either buying or selling a home in our beautiful community. Please give me a call or email me and we'll get started today.

Till next month.

Lilli Rath

*"Living in the Crossings, I know how to market your home and promote our Community!"*

### Lilli Rath

(925) 286-4118

Lilli@Orinda.com

CalBRE1727293

Your Crossings

Resident / Owner

& Realtor

Coming Soon:

1150 Aspen Dr., Concord

805 Gray Fox Pl., Clayton

Visit my Website and  
search the MLS for **FREE**

[www.LilliRath.com](http://www.LilliRath.com)

