

# THE CROSSINGS The Signal

DECEMBER 2019

VISIT US ONLINE!  
[www.walnutcountry.com](http://www.walnutcountry.com)

President's Corner  
(Page 3)

New Year's Eve Party!  
(Page 4)

New GM Update  
(Page 6)

## Legal Update

Cowell Homeowners Association,

We are pleased to announce that Cowell Homeowners Association and Walnut Country Swim Team have resolved all issues related to the swim team's use of the main swimming pool. On October 23, 2019, both parties participated in court ordered mediation. The Trial Court Judge had ordered the mediation in an attempt to resolve the matter in order to avoid a costly trial for both parties. After thoughtful consideration of all the issues, the parties generally agreed as follows:

- (1) Cowell Homeowners Association has entered into a renewable three year lease with the Swim Team. This lease agreement is similar to the agreement the Association currently has with the Preschool. The cost to the Swim Team for renting the pool for summer practice and swim meets is based on the previous season's fees and is structured similarly. As part of the lease, the swim team will make a lane available during practice sessions to homeowners who wish to conduct lap swimming. The child wading pool will also be available to residents for use during practice sessions.
- (2) Walnut Country Swim Team has established a separate legal entity to reduce any associated liability risk to the Association. The Swim Team is now a non-profit business and is no longer a Committee of the Association. They have their own tax ID and their funds have been transferred to their own bank account.
- (3) The Swim Team previously paid for their own liability insurance through the Association's insurance broker. They will now carry their own policy and must provide proof of insurance to the Association.

The Settlement Agreement was presented to the Trial Court Judge the first week of December. The Judge approved and signed the Settlement. Both lawsuits are now being dismissed from court as part of the Settlement. The Board feels that the Settlement Agreement is in the best interest of the community.

Our Attorney and the Attorney for our Insurance Company highly recommended this settlement. Additionally, the Judge who oversaw the mediation warned the Board that the Association's legal argument against the Swim Team was questionable and it was her opinion that there was a high probability that the Association would lose the case had the matter gone to trial. Had that occurred, the Association would have been responsible for all legal fees for both parties. At the conclusion of this matter, both involved parties have spent almost \$300,000 in combined legal fees. Had this matter proceeded to trial, the combined legal fees would have likely gone over half a million dollars.

Our Association's Directors and Officers Insurance Policy has covered all legal fees for the Association to date. There will be no HOA Dues increase as a result of this legal matter.

It is the hope of the Board that we can now move past this legal matter and the conflict of last summer and refocus on our Association and this wonderful neighborhood.

Once our Attorney receives their official copy of the Settlement, a copy will be available in the Business Office for those who wish to view it. It is our understanding that the Settlement will be available in January.

Your Board of Directors

## Treasurer's Report (Year To Date)

### BALANCE SHEET as of October 31, 2019

# 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: 925-446-7489**

**Fax: 925-689-0822**

www.carrasco-const.com  
www.carrascoconstruction@diamon  
dcertified.net



#### Current Assets

Cash Operating Acct.	\$219,070
Cash Reserve Acct.	\$2,166,302
Receivables	\$18,352
Prepaid Expenses	<u>\$7,344</u>
<b>TOTAL CURRENT ASSETS</b>	<b><u>\$2,392,070</u></b>

#### Current Liabilities & Capital

Liabilities	\$108,115
Reserves	\$2,166,302
Owner's Equity	\$124,195
Income	<u>(\$243,575)</u>
<b>TOTAL CURRENT LIABILITIES &amp; CAPITAL</b>	<b><u>\$2,392,070</u></b>

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

	Actual	Budget	Actual (over) or under Budget
Total Revenues	\$1,186,423	\$1,242,510	(\$56,087)
Operating Expenses			
Payroll/Benefits/Taxes	\$116,306	\$113,330	(\$2,976)
Management Expenses	\$181,212	\$165,710	(\$15,502)
Office Equip/Supplies	\$33,938	\$24,660	(\$9,278)
Professional Services	\$212,601	\$18,910	(\$193,691)
Facilities Repair/Maint.	\$258,801	\$226,940	(\$31,861)
Insurance	\$30,528	\$49,320	\$18,792
Security Expenses	\$34,861	\$31,830	(\$3,031)
Tax & Licenses	\$14,944	\$10,740	(\$4,204)
Utilities	\$154,075	\$140,830	(\$13,245)
Recreation	\$29,509	\$34,000	\$4,491
Miscellaneous Expense	\$3,099	\$3,330	\$231
Capital Acquisitions	\$2,200	\$39,200	\$37,000
WCST Expenses	\$99,154	\$124,910	\$25,756
Reserve Expenses	\$258,770	\$258,770	\$0
<b>Total Operating Expense</b>	<b>\$1,429,998</b>	<b>\$1,242,480</b>	<b>(\$187,518)</b>
<b>Net Income</b>	<b>(\$243,575)</b>	<b>\$30</b>	<b>(\$243,605)</b>

### President's Corner – December 2019

Hello Walnut Country,

At our combined November and December Board of Directors Meeting, the Board filled the two vacant Director positions. Five homeowners applied for the two positions. Each applicant submitted a written application in November. Individual interviews were held during the open meeting. After interviews, the Board voted and Peggy McCurdy and Ken Dixon were selected to fill the two open positions. Peggy and her family have lived in the neighborhood for 28 years. Ken and his family have lived here for 39 years. I would like to thank all five homeowners who applied for the open positions. Welcome Peggy and Ken.

Also at the meeting, Homeowners were able to meet and hear from our new General Manager, Bill Mazza. Bill is now working out of the Business Office. To reach the General Manager, you can use the same phone number and email address:

(925) 687-9961

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

All Homeowners should have received a letter from Common Interest Management Services. The letter of introduction explains the process for setting up your HOA Dues payment to our new property management company. You will also receive a paper bill in the mail and can pay by check. In order to give everyone time to get signed up for a new payment method, or to wait for the paper invoice later this month, no late fees will be assessed for the December payment.

On Sunday December 8<sup>th</sup>, the Association hosted our annual Holiday Party. Approximately a hundred homeowners attended. Children were able to meet Santa and each child in attendance received a small gift. Thanks to Board Director Rebecca D'Lima for planning and organizing!

The Board wishes everyone a safe and happy holiday season and a Happy New Year.

Mike Kindorf  
President

## Common Area News



*Cowell Homeowners Association presents...*

# 2020 New Year's Eve Party

**DJ | FOOD | DRINKS | PHOTOBOOTH | KIDS + ADULT COUNTDOWN**

To all Walnut Country Crossings Residents! Come ring in the New Year with your neighbors at the HOA's 2020 New Year's Eve Party at the Clubhouse! This party is open to all residents of Walnut Country Crossings on a first-come first-served basis. **RSVP is required!** Since Clubhouse occupancy is limited, please no outside guests unless approved by the Association beforehand.

## **FAMILY CELEBRATION // 7PM TO 9PM**

OPEN TO ALL, PARENTS AND CHILDREN ENCOURAGED TO ATTEND! A 9PM COUNTDOWN WILL BE HELD FOR ALL IN ATTENDANCE. NO ALCOHOL PERMITTED DURING THIS TIME, BUT FOOD AND SNACKS WILL BE PROVIDED. DJ AND PHOTOBOOTH WITH PROPS WILL BE AVAILABLE TO ALL!

## **ADULT PARTY // 9:15PM TO MIDNIGHT**

NO CHILDREN ALLOWED, SORRY! BEER AND WINE WILL BE SERVED, AS WELL AS CHAMPAGNE FOR THE MIDNIGHT COUNTDOWN.

## **RSVP REQUIRED BY 12/22!**

TO RSVP, PLEASE CLICK THIS LINK: <https://forms.gle/YcSZQNHGgjMhNXrg8>

YOU CAN ALSO RSVP BY EMAILING: [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

YOU CAN ALSO CALL THE BUSINESS OFFICE AT 925-687-9961. PLEASE BE SURE TO RSVP BY DEC 22 SO WE CAN GET AN ACCURATE HEADCOUNT. THANK YOU!



COWELL HOA NEW YEAR'S PARTY

Clubhouse Office

925-825-0250

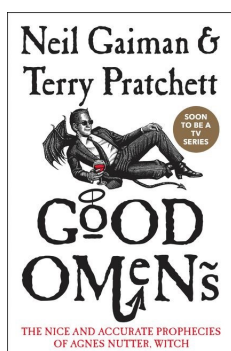
businessoffice@walnutcountry.com

**Walnut Country Book Club**

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

The following book has been chosen by Book Club members...

**Tuesday, December 17th:** *Good Omens* By Neil Gaiman and Terry Pratchett



We welcome new members to our bookclub. We read a wide variety of books. Come join the fun.

ALL ARE WELCOME TO JOIN US IN THE CLUBHOUSE @ 6:30PM

**Want to rent the Clubhouse?**

Rental rate is \$350 for the lounge area (up to 8 hours). Game room is an additional \$50 and use of the fully equipped downstairs kitchen is an additional \$75.

Conditions apply including:

- Serving alcohol requires hiring and paying for a security officer.
- Certificate of Insurance (COI) is required.
- If you book a party you MUST be present during the entire party.
- The resident who books the party is responsible for what takes place during the entire event.

To reserve a date you must put down a \$500 security/cleaning deposit.

All fees and paperwork are due at least two weeks prior to your event.

To reserve the Clubhouse, or for inquiries concerning renting the Clubhouse, please call: **925- 825-0250**

Or Email

businessoffice@walnutcountry.com

**Important Telephone Numbers**

POLICE (Non Emergency)	925-671-3220
First Security	877-900-1110
CHOA Business Office	925-687-9961
Clubhouse Office	925-825-0250
CC Emergency Med Services	925-646-4690
CC Water District	925-688-3158
CCC Fire Protection District	925-941-3330
CC Animal Services Dept.	925-335-8300
PGE- Electrical Outage	800-743-5002
PGE- Gas	800-743-5000
Concord Code Enforcement	925-671-3075
Sgt. Summer Galer	925-671-5083

**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) 925-687-9961  
for more information**



## Recreation, Preschool & Communications News

### New GM Update

Hello Walnut Country residents! My name is Bill Mazza and I'm the new GM for your community. I'm very excited to be taking over this role and look forward to meeting you all! I was hired by Common Interest Management, the HOA management firm selected by your Board of Directors and started full time here on December 2nd. I have about six years of experience in the HOA industry and am eager to get up to speed and start working for and with your great community here.

I'm in the Business Office from 9-5 so please feel free to drop by and say hi anytime! All contact information will remain the same—you can still reach us by email at [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com) or by phone at **925-687-9961**. My direct Common Interest email is [bmazza@commoninterest.com](mailto:bmazza@commoninterest.com) should you prefer to reach me that way. I look forward to meeting and working with you all—those I've already spoken with have been very welcoming and I'm excited for all to come in 2020!

Bill Mazza  
Cowell HOA General Manager  
Common Interest Management Services



### 2019 Holiday Party

The Cowell HOA 2019 Holiday party was a great success! Thanks very much to Director Rebecca D'Lima for helping to organize the party. More than 100 residents attended and children were able to meet and take pictures with Santa. Thanks to all who attended!

The HOA is always looking for volunteers who are interested in organizing or helping with future social activities. If you are willing to help out with any party or event in 2020, please contact the business office at 925-687-9961 or by email at [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com). You can also reach out if you have any recommendations for future events or feedback from previous events.

### Friendly Reminders

Street sweeping takes place every 4th Monday of each month. If you park on the street, please consider moving your car to the driveway or garage otherwise they will have to go around your parked car and miss sweeping the curb.

All streets in the Crossings are public streets and subject to city and state vehicle codes. To report any vehicle in violation, please contact the city of Concord

## *Walnut Country Signal*

### Senior Potluck Group

Cheers to the New Year. Start the year right by joining old friends and new to celebrate 2020 in the Clubhouse on Wednesday, **January 8th**, at 5:30.

If you would like to attend as a first-time guest, call Ken Cellini, Leader, (925.798.7839) by January 3rd to reserve your spot, and get your food assignment. We would love to share your favorite recipe.

New members are always welcome!

**See you Wednesday, January 8th.**

*Next Potlucks are February 12th and March 11th*

### Join The Architecture Committee

We here in the Crossings are proud of the appearance of not only our facilities, but of the hard work that our homeowners put into the outside of their homes to keep them looking maintained and beautiful. This can only be done thanks to the volunteers on the association's architecture committee, which is now looking for two new members!

There are no pre-requisites besides being a homeowner in the Crossings, in good standings with the association, and having a passion for keeping our neighborhood's appearance top notch. Serving on the committee requires roughly 3 - 5 hours of time each month, including observing your assigned sector, using a provided tablet for submitting reports, and attending the monthly architecture committee meeting.

**This is a volunteer position with no compensation.** If you are interested in joining, please call or email the business office: (925) 687-9961 or [businessoffice@walnutcountry.com](mailto:businessoffice@walnutcountry.com)

*Senior Potluck Group pictured below. Come Join Us?*





## The Crossings

Managed by Common Interest Management  
CIMS Contact Number: 925-743-3080

## Advertisements

**NBS Insurance Agency**

Earthquake Insurance Quotes  
Now Available Through Several 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



**Buying  
or Selling?**

Get the Best Results!

**Lilli Rath**

925.286.4118  
lilli@orinda.com  
DRE 01727293

**ELENA HOOD**  
REAL ESTATE GROUP

COMPASS

**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 #570107

**MOORE HOME GROUP****Your neighborhood Termite control**

Inspections – Repairs – Remodels

**CRE Construction for your General Construction Needs**

1018 Shary Circle Concord, CA Suite C

925-676-2244 | info@moorehomegroup.com

**Licensed – Bonded – Insured****Professional Tennis Lessons****Thor Schreck**

GROUP &amp; INDIVIDUAL LESSONS

**Little Grippers & Gold Group****Beginners \* Intermediate \* Advanced****Basic Fundamentals to Advanced Techniques**

For more information call 925-324-0285  
www.thorsthundertennis.com

**Contra Costa Painting**

Bonded &  
Insured  
License  
#625942

**“The County’s  
Cleanest”**

Locally Owned &  
Operated Since 1991

**(925) 676-8713**

www.contracostapainting.com



Nelson Atkinson  
Owner

Residential  
&  
Commercial

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

- Want answers in plain English instead of confusing “PC-inglish?”
- 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**





**NICOLE SMITH**

DRE#02033473

Cell: (925)588-5167

nicole@poppyrealty.com

www.nicolesmithhomes.com

## REAL ESTATE CORNER

Walnut Country The Crossings

### Are you prepared for an emergency?

In the last month California has been hit with a series of earthquakes, fires, downed trees and several rolling power outages. With these incidents happening more often we should all be better prepared! If you don't already have a plan in place now is the time to sit down with your family and discuss your evacuation plan and create a meeting spot.

Prepare an emergency kit with essentials and create a go to bag for each family member. Prepare your home by checking your smoke and carbon monoxide detectors. Every home should have fire extinguishers and I have found that many homeowners don't even know where they are located. It's also a good idea to trim your trees back and clean up any brush/debris around your home.

For more tips on keeping your home and family safe feel free to give me a call or visit my Facebook page *Diablo Valley Lifestyle with Nicole Smith* for more information.

*May your lives be filled with both Thanks and Giving,  
wishing you all a blessed holiday!*

### HOME VALUES

Do you know what your home is really worth? In this growing real estate economy, your home may have appreciated quite a bit in the past few years.

- Call today for a complimentary, no obligation, real estate check-up.
- We'll review the current market value of your home compared to others in the area.
- Helpful tips on improving the value of your home.
- Tips on preparing your home to sell.

As we head into the holiday season let's not forget about those in need. This year I have teamed up with One Warm Coat and we are collecting new or gently used coats of all gender and sizes to be passed out to our local community now through January 3, 2020. Please call/text/email and I can pick up donations.

Wishing you all a warm holiday season!



ONE WARM COAT®

### MARKET UPDATE



*Walnut Country The Crossings*

4397 N Canoe Birch Ct.	4/3	2024 SqFt	Listed - \$819,000	Sold - \$810,000	Sept 20, 19
4407 Shellbark Ct.	4/2.5	2886 SqFt	Listed - \$875,000	Active	
4398 N Canoe Birch Ct.	4/2	1765 SqFt	Listed - \$740,000	Active	

### COMMUNITY

- 1<sup>st</sup> Contra Costa Con, Comics, Lego, Toys & More, Clarion Hotel, Sun Nov. 10, 10am-4pm
- 5<sup>th</sup> Annual Turkey Trot, Todos Santos Plaza, Thursday Nov. 28, 8am
- Concord Tree Lighting, Todos Santos Plaza, Saturday December 7, 4pm

# NANCY'S NEWS

## CROSSINGS COMMUNITY

November, 2019

Issue 156

NANCY BENNETT



### Refi and Remodel, Repair?

For the third time this year, the Federal Reserve cut interest rates by a quarter point in an attempt to bolster a slowing economy. The federal funds rate will hover between 1.5% and 1.75%.

The Fed's benchmark rate does not directly affect long-term mortgage rates, but it does often influence them. The latest rate cut has economists torn on the effect it could have.

Mortgage rates have been falling for nearly a year. The average 30-year fixed-rate mortgage is under 4%, according to Bankrate.

"Mortgage rates this low at the end of an economic cycle are nearly unprecedented, and may be very well keeping the housing market—and U.S. economy—a float," Ralph McLaughlin, deputy chief economist at CoreLogic, told CNBC.

The average homeowner who refinances into a lower rate could trim \$150 a month off their mortgage payment, according to Bankrate. The Fed's rate cut also could prompt adjustable-rate mortgages to fall, and it could be slightly less expensive to borrow money from a home equity line of credit or pay back a current HELOC loan.

"[The Fed] rate cut will soon make it less expensive to fix up your home as sellers prepare for the 2020 homebuying season," Holden Lewis, an expert with NerdWallet, told Forbes.com. "A lower Fed rate reduces the cost of borrowing from a home equity line of credit—a popular way for homeowners to pay for renovations and re-

pairs. While the prime homebuying months are in late spring and summer, buyers often start looking at homes as early as February, so the timing of today's cut is coming at an ideal time."

However, economists are less bullish that the latest rate cut will translate to much savings in 30-year fixed mortgages.

Richard Barrington, a financial expert for Moneyrates.com, told CNBC that lenders may be less inclined to lend money and may even charge a higher interest rate to combat risk if they sense the economy is weakening.

Policymakers said on Wednesday after the Fed's meeting that the U.S. economy was posting "solid" job gains and household spending was on the rise. But they also noted that business investment and export activity remained weak. The economy grew at a 1.9% pace in the third quarter, which is the second consecutive reading that fell well-below the first-quarter report of 3.1%. The Fed has one final meeting of the year in December.

If you have been thinking of updating your home or taking care of those projects and repairs that you've put off, now may be a good time to consider getting those completed. Ensuring you have a solid roof and gutters, more efficient windows, strengthening or replacing your fence, updating your water heater, HVAC system or insulating your attic – there are ways to save some money during the holidays when contractors are not as busy. Cosmetic updates with an aim towards a future sale or rental of your home could be next on the list.

Personally, this is the time of year that I schedule work to be done on my home too. It also ensures that because of the "construction" going on, I won't have to cook or host holiday dinners again this year!

*Until next month.....Nancy*

*Courtesy of Realtor.com*

#### *Sold:*

- 4536 Adams Street Concord \$650k
- 1125 Willow St, Martinez -\$504k
- Barranca Drive—Pittsburg—\$643k

#### *Available and Coming Soon*

- 4494 Stone Canyon Ct—\$825k—4 beds!
- Concord Condo—2 bed/1 bath—\$299k
- Crossings, 3 bed single story, over 1600 sq ft
- Moraga Home—single story—January
- WC Condo—2 beds, \$500k

*Our team has helped over 100 families buy or sell homes—are you the next family that we can help*

### NANCY E. BENNETT, REALTOR

#### Keller Williams Realty—East Bay

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

#1 Agent In Concord, 2014 to 2018

Top Selling Crossings Agent since 2006

Five-Star Professional Customer Svc Award 2013—2018

Founder and CEO, The Bennett Team

Agent Leadership Council, Faculty Member and Mentor

Phone 925.606.8400 and Nancy@BennettBetter.com

CalBRE #01399870



## THE FED CUT RATES BY 0.25% ... DID MORTGAGE RATES GO DOWN 0.25% too?

One of the biggest misconception is that **the Fed controls mortgage rates**. That is simply *not 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 "lowers rates", the Prime Rate goes down ... and **for you that means the rates on your Home Equity Line of Credit, your consumer debts, your savings account ... but NOT your mortgage**.

The mortgage rates fluctuate based on:

- the health of the **economy** measured by GDP, consumption, unemployment, housing data, etc.  
—> good economic news = rates go UP
- the rate of **inflation** ...  
—> more inflation = rates go UP

- geopolitical and **global** events  
—> good global news = rates go UP
- the **stock market** ... because money moves from stocks to bonds (including mortgage bonds) and vice versa  
—> stock market up = rates go UP

So sorry to disappoint but 30-year mortgage rates did not go down by 0.25% yesterday as they simply are not tied to the Fed Funds Rate.

That being said, rates are historically low and now is a great time to refinance if you haven't done it yet.

### GREG LARTILLEUX

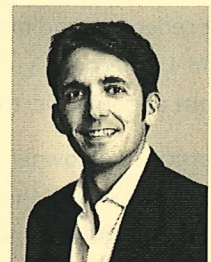
Certified Mortgage Planner

(925) 627-2111 x145

Greg@AvenirMP.com

www.AvenirMP.com

NMLS #241603



## CROSSINGS REAL ESTATE MARKET OCTOBER

<u>Status</u>	<u>Days</u>	<u>Address</u>	<u>Listed</u>	<u>SOLD</u>	<u>SqFt</u>	<u>Beds</u>	<u>Baths</u>	<u>Sale \$/SqFt</u>	<u>Closing Date</u>
ACTV	14	4398 N Canoe Birch Ct	\$740,000		1765	4	2		
PEND	54	4407 Shellbark Court	\$875,000		2886	4	2.5		
PEND	7	4490 Adelia Ct	\$725,000		1365	3	2		
PEND	26	4426 Black Walnut Ct	\$825,000		2130	4	2.5		
SOLD	51	4415 Sugarland Ct	\$769,000	\$740,000	2232	4	2	\$332	9/19/2019
SOLD	24	4397 N Canoe Birch Ct	\$810,000	\$810,000	2024	4	3	\$400	9/20/2019
SOLD	3	4418 Canoe Birch Ct	\$599,900	\$606,395	1567	4	2	\$387	9/27/2019
SOLD	12	4499 Sheepberry Ct	\$749,000	\$757,000	1364	3	2	\$555	10/29/2019

### What's going on in the Crossings Real Estate Market this month?

As you can see...we have only a few homes for sale in the Crossings right now. And, very low mortgage interest rates and consistent home buyer demand. If you're thinking of selling in the next 2 weeks, 2 months or 2 years, now would be a good time to learn what you may need to do to maximize your home sale. Call for a 30 minute consultation and overview on our market, today's buyer needs and how to reach your financial and family goals. I love to sit and educate clients, provide insight and leave you with some of your options, for your family to consider.

Thank you—Nancy Bennett, Realtor @ Keller Williams Realty—East Bay DRE # 03199870 925-606-8400 Nancy@BennettBetter.com