

THE CROSSINGS The Signal

FEBRUARY 2020

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New Management / GM Update

Hi everyone! I just wanted to apologize for not being able to get the January *Signal* out to all CHOA residents last month. We're still playing catch-up because of the transition and since the December edition went out a little later than usual, we just weren't able to make the timing work to get something out to everyone in January. But starting this month, the *Signal* should resume its normal delivery schedule - sorry about that!

We understand that a transition to new management will always be a little frustrating for homeowners, and we've definitely appreciated your patience and understanding since we started here in December. Each management company does things a little differently and we know it can take a while to get used to!

One example is how we handle statements/coupon books. Common Interest does not mail out coupon books — instead you will receive a statement in the mail every month showing your balance due. **This is true even for owners who have signed up for automatic payments!**

I realize that it may be confusing to get a statement in the mail a week before your automatic payment is scheduled to kick in, telling you to pay your current balance, but by sending out statements every month, you are able to see your true account balance and confirm that payments are going through and being credited to the right account.

If you simply do not want to get a statement in the mail every month, there is a solution! The statements you receive are mailed out by a 3rd party company called SouthData, and they have an option for owners to sign up for electronic statements:

1. Look on your most recent statement for a 12-digit **"Registration ID"**
2. Visit www.estmt.net
3. Type the Registration ID in the box under "Create an Account"
4. Under **Statement Delivery**, you can opt-in for electronic statements

SouthData will then send you an email every month letting you know that your statement is available to view online. **NOTE:** If the statement is not viewed within a certain number of days, or if the email bounces back, SouthData will resume sending out paper statements. You will then need to update your Statement Deliver settings through the www.estmt.net website.

As always, if you have any questions at all, please don't hesitate to reach out to me here in the Business Office at 925-687-9961, or by email at businessoffice@walnutcountry.com. You can also call Common Interest's Danville office for help with making payments, setting up autopay, etc. Their number is 925-743-3080.

It's been a pleasure getting to know everyone and I look forward to working with you all as we get started on our 2020 HOA projects and events!

Bill Mazza // Cowell HOA General Manager
businessoffice@walnutcountry.com

Treasurer's Report (Year To Date)

BALANCE SHEET as of December 31, 2019

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CHOA February Calendar

Senior Potluck

February 12th, 2020
Clubhouse @ 5:30 PM

Book Club

February 18th, 2020
Clubhouse @ 6:30 PM

Architectural Committee

February 20th, 2020
Business Office @ 6:30 PM

CHOA Board of Directors

February 27th, 2020
Business Office @ 7 PM

Current Assets

Cash—Operating	\$145,117
Cash—Reserve	\$2,190,890
Receivables	\$44,158
Prepaid Expenses	\$35,326
TOTAL ASSETS	\$2,415,501

Current Liability & Equity

Liabilities	\$207,974
Equity	\$2,562,478
Net Income	(\$354,951)
TOTAL LIABILITY & EQUITY	\$2,415,501

Year-To-Date Budget Report

	Actual	Budget	Variance
Total Revenue	\$1,186,423	\$1,242,510	(\$56,087)
Operating Expenses			
Payroll/Benefits/Taxes	\$138,325	\$136,000	(\$2,325)
Management Expenses	\$229,293	\$198,856	(\$30,437)
Office Equip/Supplies	\$39,067	\$29,600	(\$9,467)
Professional & Legal Svcs.*	\$266,941	\$22,700	(\$244,241)
Facilities Repair/Mtnc	\$26,463	\$25,000	(\$1,463)
Landscape Repair/Mtnc	\$198,524	\$191,000	(\$7,524)
Outside Facilities Mtnc	\$78,634	\$56,324	(\$22,310)
Insurance	\$37,483	\$59,180	\$21,697
Security Expenses	\$37,486	\$38,200	\$714
Taxes/Licenses/Permits	\$17,395	\$12,900	(\$4,495)
Utilities	\$219,557	\$169,000	(\$50,557)
Recreational Expenses	\$38,868	\$40,800	\$1,932
Misc. Expenses	\$3,099	\$4,000	\$901
Capital Acquisitions	\$2,200	\$47,039	\$44,839
WCST	\$99,544	\$149,898	\$50,354
Total Operating Expenses	\$1,774,075	\$1,491,017	(\$283,058)

*Reimbursement from the Association's insurance carrier for incurred 2019 legal fees is still pending, and once received, should cover most, if not all, of this variance.

President's Corner – February 2020

Hello Walnut Country,

At our first Board of Directors Meeting for the year on January 23rd, we discussed several agenda items:

Senate Bill 323

A new law went into effect on January 1st that has impact on Homeowner's Associations across the state. To be in compliance with the law, HOA's must adopt new election rules. Some of the changes include allowing a person who has a Power of Attorney for an HOA member to vote in annual elections on their behalf. Another change is that HOAs can no longer use their property management company to run their internal elections and count their own ballots. The membership must either do it themselves or hire an independent company to act as the Inspector of Elections. Based on the number of homes in our Association, we will likely need to hire an Inspector of Elections. Our General Manager obtained three competing bids from different law firms to assist us in rewriting our election rules. A firm was selected and the work will start shortly.

Tennis and Pickleball

Also at the January meeting, we discussed issues related to Tennis and Pickleball. The Board is in the process of obtaining more information about the requirements of both sports and finding ways to best support both activities at our Association. We heard from many Homeowners during the Homeowner's Open Forum and also while speaking about the issues during Board Agenda discussion. We are in the process of obtaining bids and projecting costs to help create different courses of action on how to proceed. Thank you to all who provided your valuable input.

Main Pool

Pursuant to our rules, our three pools are open each year from Memorial Day through Labor Day. Historically, the Walnut Country Swim Team often holds a Spring Clinic starting in March if there is sufficient demand. During the Clinic, the coaching staff uses the main pool a few days a week for afternoon lessons. WCST has decided to host a clinic this year and will be renting the pool for the month of March. Since the team is paying to heat the pool for March, we will open the main pool early and it will be available for association use when not in use for the Clinic. At the February meeting we will finalize and publish the pool schedule.

New Year's Eve Party

Thanks to all who joined the Association for our Annual New Year's Eve Party at the Clubhouse. This year we had a family friendly portion of the party that went to 9:00 pm followed by adults only that went past midnight. This format seemed well received and we will look to use the format for next year. Thanks to Board Member and Treasurer Edward Baluta and his wife Maja who planned the entire event and arranged for the food and beverages, DJ, Photo Booth, and decorations!

Mike Kindorf
President

Common Area News

Committee Volunteers Needed!

The HOA is looking for volunteers for both the Architectural and Landscape Committees! If you are interested in volunteering, please contact Bill at the Business Office (925-687-9961).

The **Architectural Committee** is required by CHOA's CC&Rs, and meets on a monthly basis to review all applications submitted by CHOA residents who are wanting to make modifications to their property. The Committee also performs regular inspections of certain sectors of the community, looking for violations of CHOA's governing documents. This is an extremely important Committee and is a big part of helping the Crossings maintain its aesthetic appeal!

The **Landscape Committee** was formed to assist the Board with all things landscaping-related. Currently, they meet on a quarterly basis and work with CHOA's landscaper to point out potential future landscaping projects and areas of concern/focus.

If interested in joining either of these Committees, or if you have any questions, please contact Bill at the Business Office by phone or email!

Phone: 925-687-9961

Email: businessoffice@walnutcountry.com

Be on the Lookout for Mail Theft

Several homeowners have recently reported instances of mail theft throughout The Crossings. One case took place on a Sunday morning around 5am. **Please be on the lookout for this type of activity.** If you see anything suspicious, please report it to the Concord Police Department at **925-671-3220**.

We'd also recommend not letting mail sit in your mailbox unattended for an extended period of time whenever possible, especially on weekends. Mail theft may become more commonplace over the next few months since tax documents are usually being mailed around this time.

Owners might also be interested in upgrading their mailboxes to one with a locking mechanism. As a reminder, any visual change like that would require approval from the Architectural Committee.

CHOA 2020 Pool Schedule

The Board discussed the 2020 pool schedule at the last meeting and will be working on getting it finalized and approved at the February 27th meeting.

The pool is usually open from Memorial Day to Labor Day, but the Board is considering opening the pool in early March to coincide with the Walnut Country Swim Team's Spring Clinic.

Once finalized and approved, the 2020 Pool Schedule will be posted in the CHOA Signal, the HOA website (www.walnutcountry.com) and the e-Signal. Be on the lookout for this information around late February!

N. Larwin Trash/Debris Dumping

We've received reports of trash or large items being dumped along N. Larwin. If you notice this activity or see trash left along the street/sidewalks, please let the City of Concord know!

Concord Public Works: 925-671-3448

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Clubhouse Office

925-825-0250

businessoffice@walnutcountry.com

Walnut Country Book Club

February's book will be **The Book Woman of Troublesome Creek**, by Kim Michele Richardson. "Inspired by the true and historical blue-skinned people of Kentucky and the brave and dedicated Kentucky Pack Horse

library service, **The Book Woman of Troublesome Creek** showcases a first in traditionally published literary novels — a bold and unique story about the Kentucky Blue people and Packhorse Librarians — a tale of fierce strength and one woman's belief that books can carry us anywhere — even back home" [publisher's blurb] The meeting to discuss the book will be on **Tuesday, February 18**.

We welcome new members to our book club. We read a wide variety of books. Come join the fun! All are welcome to join us in the Clubhouse at 6:30pm!

For more information about the Walnut Country Book Club please email info@berkshire-books.com.

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
Common Interest Mgmt.	925-743-3080
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
Concord Public Works	925-671-3448
Sgt. Summer Galer	925-671-5083

Lost & Found

Several items that were found in the Common Areas have been turned in to the Business Office, including a Razor Scooter/helmet, a single key with a colored keyring, and a small children's sweater. Please visit the Business Office if they belong to you!

The Signal

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**Call: (925) 925-687-9961
for more information**

Recreation, Preschool & Communications News

New HOA Election Law

The State of California recently passed a new law that makes some changes to how HOA's will handle elections, effective January 1st, 2020. Here is a summary of the changes:

- Must adopt new election rules;
- Create candidate registration list and voter list;
- Send nomination procedures at least 30 days before nomination deadline;
- Candidates must be members
- Cannot suspend voting rights;
- Must allow someone with a general power of attorney to vote for a member;
- May not amend election rules less than 90 days before an election;
- Must use independent inspectors of election; and
- Email addresses now part of membership list.

Because of these changes, the HOA will need to adopt new election rules that bring it in compliance with the current law. At the January 23rd meeting, the Board approved a proposal from Berding & Weil, the legal firm that worked with CHOA in 2016 to amend the HOA's Bylaws, to start the process of updating the CHOA election rules. Berding & Weil will begin working with the Board and will likely provide a draft of the updated Election Rules at the February or March open meeting.

By law, proposed rule changes are first approved by the Board in an open meeting. Those proposed changes are then sent to the membership for a minimum 28-day "member comment" period. At this time, homeowners will have a chance to review the proposed language and provide comments/feedback. The Board will then review these comments in the next open meeting, and, if desired, can formally adopt the rule change. At that point, once approved, another notice would be sent to the homeowners confirming the rule change and distributing the full language of the rule.

Be on the lookout for a notice from the HOA in the coming months with the newly proposed Election Rules language! If you have any questions about this process, please contact Bill in the Business Office at 925-687-9961.

Walnut Country Swim Team News

Warm weather is just around the corner and the Walnut Country Stingrays are busy preparing an exciting 2020 season. **Registration** for our regular season, which goes from April 13 through July 26, will begin on **February 10** online at www.wcstingrays.com. In addition, the team will hold a 4-week Spring Clinic starting March 9. For more information please visit our website or contact wcstmeetsdirector@gmail.com.

WCST **Ice Cream Social** will be held on Sunday March 1st, 2020 from 1pm - 3pm at the Clubhouse. Come to this fun gathering to learn more about the team, meet our coaching staff and our swim family.

Do you or someone you know own a family-friendly business? Have you ever considered advertising through a team sponsorship? WCST has sponsorship opportunities at various tiers to fit your budget. Contact us for more details at wcstfundraising@gmail.com.

Looking forward to seeing you on the pool deck!

WCST Board of Directors

Walnut Country Signal

Senior Potluck Group

New members are always welcome at the Senior Potluck!

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

Upcoming Potluck Schedule:

Wednesday, February 12th @ 5:30pm

Wednesday, March 11th @ 5:30pm

Hope to see you then!

We're Impressed!

Thanks to all owners who are spending the time and energy keeping their property looking great! A special shoutout to some lots that caught our attention this month:

- 4494 Hock Maple Ct
- 4498 Barberry Ct
- 4492 & 4494 Snowberry Ct
- 4420 Red Maple Ct
- 4401 Prairie Willow Ct
- 4409 Marsh Elder Ct
- 4413 Black Walnut Ct
- 4428 Black Walnut Ct

Driving through the community, there are just so many properties that look fantastic—thanks all for your hard work!



Looking Good

Signal Distributors Needed!

CHOA needs some volunteers to help distribute the *Signal* on a few streets! We are currently in need for a distributor for N. Marsh Elder Ct and Stone Canyon Ct. If interested in helping out, please send an email to businessoffice@walnutcountry.com.

A special thanks to all of our *Signal* distribution volunteers! This newsletter is made available to all 1,062 units thanks to your help!

Holiday Decorations Reminder

Just a quick reminder—please begin putting away your winter holiday decorations. Per CHOA's Rules & Regulations, "Holiday decorations cannot be put up more than 30 days prior to the holiday and must be taken down within 30 days of the end of each holiday season." The HOA thanks you for your cooperation and understanding!

CHOA Winter Tennis Schedule

4.0 Men's 40+ Schedule

Captain: Dave Murray

Practice: Wednesday Evenings—6pm to 8:30pm

Courts: 3 & 4

8.0 Mixed 55+ Schedule

Captain: Judy Cummins

Practice: Tuesdays from 6pm to 8pm

Courts: 3 & 4

3.5 Men's 40+ Schedule

Captain: Joe Ibrahim

Practice: Thursdays from 7pm to 9:30pm

Courts: 3 & 4

Matches usually take place on weekends from the late morning to early evening. For a specific weekend match schedule, please contact Bill at the Business Office as the schedules vary from week to week.

Architectural Committee Shoutout

Quick message of thanks to CHOA's Architectural Committee members—thanks for all of your hard work! It definitely doesn't go unnoticed! You all go above and beyond and CHOA appreciates all you do.

The Crossings

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

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NANCY'S NEWS

CROSSINGS COMMUNITY

January, 2020

Issue 158

NANCY BENNETT



Millennials willing to compromise more to buy a home

Young buyers are willing to make more sacrifices to buy a home — like drawing from retirement savings, delaying starting a family and living in lower-cost or faraway neighborhoods for the chance to build equity, according to a new study.

The survey by Clever Real Estate of 1,000 adults looking to buy a home in 2020 found greater desperation among young buyers than a previous survey — although few seemed ready to pay the high prices required to purchase in the Bay Area.

"They're a little more willing to put up with things, like higher interest rates, or a less desirable neighborhood," said Clever Real Estate researcher Francesca Ortegren. "They're less likely to have deal breakers than older buyers."

Higher prices, greater financial burdens like student debt, and longer struggles to establish a career have pushed back home ownership for millennials.

But high tech salaries have some Bay Area millennials bucking the trend, agents say.

Realtors say the market for entry-level homes — appealing to younger buyers breaking into the market — remains robust. Bolstered by healthy tech salaries and a desire to stop renting, young professionals are emptying savings and drawing on stocks and bo-

nuses for down payments that reach well over six-figures.

One twenty-something client working for an East Bay tech company insisted on moving back to his hometown, Livermore, Doerlich said. The client told him: "I'm tired of looking at the stock market every day...I'd rather get a house."

The techie found a four-bedroom house to fit his budget — and planned to rent the extra bedrooms to friends to help with mortgage. Most highly-compensated young professionals in the Bay Area have less interest in fixer-uppers, Doerlich said, perhaps because the daily demands of work and family make it unappealing to tackle big renovations.

Still, the Bay Area's \$800,000 median home value puts home ownership out of reach for most young workers.

Among the challenges faced by young home buyers in the survey:

- *More than 1 in 4 planning to buy this year have less than \$1,000 in savings;*
- *About 1 in 4 owe more than \$10,000 in debt, through student loans or credit cards,*
- *Roughly 7 in 10 expect to have a down payment of less than 20 percent, the recommended amount. They also say saving up for a down payment is the biggest hurdle to owning a home.*

Millennial home buyers are also more willing to take another job or ask family members for help on the initial payment.

My local experience is that many younger buyers are looking to the bank of the parents for help with downpayments and closing costs. Nothing wrong with that, as parents have the experience to help them shop and negotiate better too. Until next time....Nancy

*Article courtesy of East Bay Times

COMING SOON!

Sold:

*Pennsylvania Blvd - Concord—buyer represented
4494 Stone Canyon Ct—seller represented*

Available and Coming Soon

- 4394 No. Sugar Maple Ct—Crossings \$842k
- Crossings, 3 bed single story, over 1600 sq ft
- Condo in The Keys—\$485,000—2 beds/2 bath
- Crossings home—4 bed, 3 bath, over 2200 sqft
- WC—Woodlands home—3 bed/2.5 bath with pool on almost 1/3 acre lot
- **Two more Crossings homes as well**

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

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#1 Agent In Concord, 2014 to 2018
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ST. PADDY'S DAY EVENT - EAT, DRINK AND BE IRISH

Free—catered dinner and plenty of green beer!

MARCH 14TH 5:00PM TO 9:00PM

FOR ALL CROSSINGS RESIDENTS @ CROSSINGS CLUBHOUSE

YOU MUST REGISTER BEFORE MARCH 5TH

<https://www.eventbrite.com/e/92271371155> OR EMAIL NANCY@BENNETTBETTER.COM Looking forward to seeing you!

A GREAT TIME TO PAYOFF DEBTS

As you all know **the real estate market has been on fire** and values have been going up, up, and up!

This is great news for homeowners, whether you are thinking of selling or not.

With all that home equity, what are families doing? **Now is a great time to think about debt consolidation if you have any credit card debt.**

You're thinking "yes but I have a great rate on my home at 3.875% and I don't want to lose it" ... true... but if you have a mortgage with a \$300K balance at 3.875% and \$50K in credit cards at 18%, **your blended rate on your total debt is 5.89%!**

By refinancing at \$350K and combining your existing mortgage of \$300K with your credit card balances of \$50K, **you would save \$573/ month!**

If you didn't want to increase your loan term, you could keep making the same payment as you are



making now (and therefore putting \$573/m more towards principal) and your new loan would be paid in full in 18.3 years!

That's right, you would be debt free in 18.3 years, with no mortgage and no credit cards, without changing your monthly outflow of money!

This is the beauty of a debt consolidation refinance!

Call me at 925-627-2111 ext.145 for your free consultation to see if you too should take advantage of your home equity.

GREG LARTILLEUX

Certified Mortgage Planner

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NMLS #241603



Crossings Real Estate Market Update

Status	Days	Address	Listed	Sold	SqFt	Beds	Baths	Pool	Sale \$/SqFt	Closing Date
NEW	4	4394 N Sugar Maple Ct.	\$842,000		1917	4	2	Yes		
SOLD	54	4407 Shellbark Court	\$875,000	\$870,000	2886	4	2.5			12/2/2019
SOLD	26	4426 Black Walnut Ct	\$825,000	\$818,000	2130	4	2.5		\$384	12/4/2019
SOLD	42	4398 N Canoe Birch Ct	\$725,000	\$715,000	1765	4	2		\$405	12/23/2019
SOLD	7	4494 Stone Canyon Ct.	\$825,000	\$834,500	2026	4	3		\$412	12/18/2019

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

As you can see...we have ONE 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