

Buying & Selling

Open home guide

The best way to truly appreciate a home and its special character is to see it for yourself

► page 16

Build a lasting relationship

Tips for finding a reliable contractor

► page 3

JUST LISTED



1729 Greenwood Rd, Pleasanton

Open House Sunday 1-4

Adorable expanded and remodeled 4 bdr. 2 bth. 2063 sqft. +/- Pleasanton Valley home. Hurry before it is gone! Price: \$869,000

JUST LISTED



4931 Monaco Dr, Pleasanton

Spacious updated with style 5 bdr. 3 bth. 3300 sqft. +/- home in Pleasanton Hills with an office, Theatre Room, Pool and View. Special circumstances below market deal. Call for a private showing. Price: \$1,250,000

SOLD



4838 Dolores Dr, Pleasanton

Pending in 3 Days!

Wonderful 4 bedroom, 3 bathroom 2985 sqft +/- home in sought after Pleasanton Hills with a pool. List price: \$1,275,000

COMING SOON



5662 Carnegie Wy, Livermore

Gorgeous 3541 sqft. +/- 5 bdrm. 4 bthrm. in Livermore's Wine Country. Call for Price and Private Showing.

JUST LISTED



1369 Royal Creek Ct, Pleasanton

Newer Home on the Westside of Pleasanton. Stunning 5 bdrm. 3 bthrm. 3552 sqft. +/- home with a separate In Law Unit and Pool! Call for information and a private showing! Price: \$1,429,000 (*furniture included) *call for details

Call me about other homes not currently on the market but are coming soon on the West Side of Pleasanton, Bridle Creek and other areas! To view the latest available homes on the market visit my website at www.SusieSteele.com



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 Up to 3 Baths • 2-Car Garage



110 Birch Terrace, Pleasanton, CA 94566

Located at Birch Creek Dr. and Vineyard Ave.

925.931.9999 BirchTerrace.com/PW

New Townhomes in Pleasanton!
Top-Rated School District!





Courtesy of Fotolia

Finding a reliable, professional contractor is not difficult and can be the difference between happiness and heartache.

Ways to find a contractor you can love

Build a happy relationship right from the beginning

When it comes to sheer potential for relationship disaster, the worst in-laws in the world can't compare to a shady contractor.

Hire a questionable contractor and you could be setting yourself up for serious heartache. Find a contractor you can love and you'll be building the foundation of a lasting, happy relationship—not to mention the home of your dreams.

But the numbers show that many Americans have difficulty finding reputable contractors. In fact, the Better Business Bureau logged more than 9,600 complaints against contractors in 2006. Of the 3,800 different categories of complaints accepted by the BBB, those against contractors rank lucky 13 in terms of prevalence.

Here are four steps towards building a lasting, happy relationship with a quality contractor:

1. Run from . . .

Despite the volume of BBB complaints logged against certain contractors, most are honest and operate within the law. The Federal Trade Commission offers the following tips for recognizing a contractor who possibly isn't on the up-and-up:

- Beware of signs such as soliciting door-to-door, only accepting cash, not having a listed business number in the local telephone directory, or offering to do your project with materials "leftover" from a previous job.

- Watch out for contractors who want you to obtain required building permits or find them new customers (some will offer discounts if you find them new business).

- If the contractor is offering something that seems too good to be true—like exceptionally long guarantees or offering to do your home as a "demonstration"—it probably is too good to be true.

- Finally, if a contractor pressures you for an immediate decision to hire him, or to borrow money for the project through his preferred lender, you may want to take your business elsewhere.

2. Check them out

Don't hesitate to check out the background of the contractor you're considering for your job; he won't be offended if he has nothing to hide. Likewise, find out if he intends to sub-

contract some work, and do a background and financial check of those contractors as well. Fortunately, there are a number of resources with information on contractors, from the BBB to Web sites that maintain databases of contractors, such as ContractorCheck.com.

Launched by Experian, the company known for its credit reporting and protection services, ContractorCheck allows consumers to search for contractors in their area, check a specific contractor's business background and avoid contractor fraud. For each contractor in the database, consumers can check to see if he is bonded, the status of his business license and insurance, how long the company has been in business, and if the contractor has any judgments or liens against him.

3. Talk to people who already love them

During your dating years you probably "checked out" prospective dates by talking to their friends and others who knew them. You need to do the same kind of word-of-mouth research before committing to a contractor. Talk to past clients to determine how reliable, speedy and reasonably priced they think your contractor candidate is. Were they pleased with the work but thought it took too long to complete? Did the contractor deliver on-time and on-budget?

Reputable contractors maintain a list of satisfied contractors who have agreed to act as references. If your potential contractor can't provide the names, phone numbers and e-mail addresses of past satisfied customers, you may want to ask yourself why he can't.

4. Get it in writing

Good contractors will give you a binding estimate in writing. They also won't work without a written contract. The contract should clearly spell out, in easy-to-understand terms, exactly what the project will cost, what will be accomplished and the anticipated time frame for completing the job. Don't hesitate to get an attorney to review the contract before you sign it, especially if you are dealing with a high-price-tag project.

Beware of verbal agreements; as the saying goes, in a court of law, they're often as good as the paper they were written on.

—Courtesy of ARA Content

About the Cover

Buyers love springtime to search for their dream home. This home at 8045 Oak Creek Drive in Pleasanton, listed by The Fabulous Proerties Team of Dave and Fran Cunningham, Donna Garrison, Debby Johnson-Abarta and Susan Schall, all of Keller Williams, will go on the market the first week of April. Cover design by Kristin Herman.

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OPEN SUN 1-4



"Nestled in the Hills"

7567 Brigadoon Way, Dublin
\$514,900

3 bed, 2.5 baths. Popular Balmoral floorplan - open & spacious in desirable California Highlands; the quietest location in the back; 2-car attached garage, SS appliances; washer, dryer, refrigerator stay.



"Decorator's Dream"

3183 Half Dome Drive, Pleasanton
\$675,000

3 bed, 2.5 baths. Dramatic, vaulted ceilings; designer touches throughout; updated kitchen; only a couple houses from the park in Shadow Cliffs.



"Downtown Living"

350 Wood St. #202, Livermore
\$399,900

2 bed, 2.5 baths. Right in downtown Livermore; only 4 years new; granite slab & wood floors in kitchen & baths; 2-car attached garage.



925.699.3884

s.bieser@comcast.net

For more photos of these properties please visit me at www.camoves.com/suzanne.bieser

WWW.ROCKCLIFF.COM



Homeowners can add color or design to the roof to improve the home's curb appeal.

Color is currency

With many homes on the market, color can curb competition

When it comes to your home's exterior, color is currency. With millions of homes across the country currently on the market, smart homeowners are differentiating their houses and wowing potential buyers with color—from the roof all the way down to the landscaping.

"Fortunately, you don't have to resort to beige siding and basic black shingles to play it safe when it comes to exterior color," says Leslie Segrete, co-host of the Money Pit home improvement radio show. "Contrast can be tastefully done with the home's enduring architectural elements, while bold or trendy can be reserved for elements that are more easily changed, like landscaping."

Whether you're planning to sell your home in this highly competitive market, or just create a classic look you'll enjoy for years to come, here are some things to keep in mind when adding color to create curb appeal.

From the top down

Homeowners might not think of their roof as a part of the overall aesthetic of their home, but it is one of the first things a prospective buyer sees. A roof can account for as much as half of your home's exterior, yet is an often-overlooked design opportunity.

"A new roof is certainly a selling point for a house, but an interesting new roof—one that makes a statement with color or design—can really help pump up curb appeal and enjoyment," Segrete says.

Color choices in asphalt shingles have been expanding in recent years, and it's no longer necessary to resort to costly exotic materials—like tile or slate—to create a character-filled look. You can add elegance or whimsy by creating patterns with splashes of color outlined in a contrasting color against a conservative background.

Color Cues

Color can help sell a house, real estate experts agree, and a poor color choice can alienate your neighbors; not only will it be an eyesore but it can devalue your home and others around it.

According to Segrete classic, clean and elegant, white consistently shows up on

the top of the list in surveys of Americans' most popular color choices for homes. Earth tones of beige, green, brown or tan usually follow closely in terms of preference. While, historically, the more conservative colors have been popular to Americans, times are changing and homeowners are becoming more adventurous with color. Blues and grays are slightly less popular, but still considered within the range of what's acceptable. Reds and pinks are the least popular, unless, of course, your home has a brick façade or is in a tropical or historic neighborhood.

Whatever color you choose, don't forget that complementary colors and shades can be used to highlight the architectural style of your home. Darker color blends provide contrast while lighter colors simplify a home's lines and angles and can make the home appear larger. For example, you may be able to get away with lavender on a gingerbread-style Victorian, but the color would be far less appropriate on many of today's modern homes.

Liberty to landscape

Landscaping is the area where homeowners can have the most versatility—and fun—with color. Because plants are not permanent, it's possible to take risks or make bold statements with color choices. If you don't care for something or your real estate agent advises you to tone down the color scheme, it's relatively easy to redo small landscaping elements.

While you have more wiggle room choosing plant and floral colors, do keep in mind positioning and location, especially for large elements like trees or shrubs. Generally, you want colors near the home that will contrast or complement the color of the house itself, and remember to avoid one of the worst landscaping faux pas—obscuring windows or the front door with large trees or shrubs.

With a little know how, homeowners can easily differentiate their home from the neighbors, and in a down market that can make other sellers green with envy.

—Courtesy of ARA Content

Great Values in Tri-Valley

Open Sat/Sun 1-4



205 Heritage Lane, Pleasanton

Just 2 blocks from Historic Downtown. This beautifully remodeled 5 bedroom, 2.5 bath home, with gorgeous landscaping, 10,499 sf lot, on a private gated court.

www.205heritagelane.com

\$1,595,000

Judy Winter (925) 699-7900

216 Atheana Ct., San Ramon

Beautiful 4bd+loft, 4 1/2BA home on large lot located in Gale Ranch 2. Over \$300K in upgrades throughout.

\$1,249,000 Debra McMurphy-VanFleet (925) 699-0604



1139 Kottinger Drive, Unit B, Pleasanton

3BR / 2BA, minutes from downtown Pleasanton. Plantation shutters. Inside laundry. 1 car garage.

\$494,000

Debra McMurphy-VanFleet (925) 699-0604

2538 Vineyard Avenue, Pleasanton

BUILD YOUR DREAM HOME on this .89 Acre Parcel! Backs East Bay Regional Park land. Large corner lot features 2 water lines and 2 sewer lines. Water and sewer permit fees paid.

\$799,000 ♦ Contact Judy Winter (925) 699-7900

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Lou & Margene Gerton Rivara present ...

BREATHTAKING HOME

7828 Meadowbrook Court, Pleasanton



Open Saturday & Sunday 12-4

Downstairs Spectacular Master Bedroom Suite. 2900 +/- sq. ft., 4 BR, 2 1/2ba, Bonus Rm., plus walk in Attic Storage. Back and side yards are complete with Custom Pool, Pergola Covered Patio, Custom Outdoor Kitchen plus Gas Fireplace to mention just a few of the details in this Entertainers Delight home. Careful planning and special attention to detail sets this home apart in a truly magnificent way. Some clues are evident as you enter thru the front door but you will need time to look at the breathtaking details that surface in every room before they carry you out to the outdoor spaces that will connect with you on a deep gratifying level. The design of this home works for the family or the couple who appreciate details and quality such as the handsome Built-in office or the Cooks Kitchen connecting to the large, comfortable family room flowing onto the backyard beyond.

If a West side location is important to you then search no further as this easy commute and shopping location nestled close to the Pleasanton hills will make your taking a look worth while. **\$1,250,000**

For further details and a private viewing please contact Lou and Margene at:

925-200-6916



5870 Stoneridge Mall Rd Suite 150

530 Havenwood Court, Tracy



This 9 year old home features 3 bedrooms, 3 bathrooms, 3 fireplaces, and 3 car attached garage, with approximately 2,944 Sq. Ft. of living space on a 10,019 Sq. Ft. lot. Inside home features include Crown molding in living room, dining room, family room, all 3 bedrooms, retreat and study. White cabinets through out. Wallpaper in all baths, laundry, loft and kitchen. Ceiling fans in all 3 bedrooms and family room. Custom built-in computer center. Family room has custom built-in lighted entertainment center with surround sound, and additional speakers in the living room. Kitchen features Corian countertops, 2 ovens, built-in microwave, Jenn-Aire refrigerator, and custom pull-out shelves. The master bedroom has reading light over master bed. Fauxed finished walls in living room, dining room, 2 bedrooms, retreat, and study. Outside Home features Plantation Shutters, Professionally designed landscape and outdoor lighting, Extra Wide side access gate to back yard, Decorative Skimstone porch, Stamped Concrete patio, 6 waterfalls and koi pond, Raised Trex deck with perimeter lights. Enclosed side yard with raised vegetable garden, firewood storage and utility shed, Outdoor cook center with electric and gas start charcoal Weber, sink, refrigerator, sound system, umbrella and 4 bar stools. Garage has work benches, cabinets, attic storage with pull down ladder above garage, and extra electrical. This Home Has Too Many Amenities to List!

Open Sunday March 30th 1 pm to 4 pm
Asking Price: \$629,950



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Watch the seasons unfold

OPEN SUNDAY 1-4



737 Crystal Lane, Pleasanton

Enjoy breathtaking views over Mission Park to the hills beyond from this rare home located where you want to be....close to downtown Pleasanton. You have no rear neighbors in this dramatically designed home with 4 bedrooms, 3-1/2 baths, 3 car garage, 3030 sq. ft. on approx. 9500 sq. ft. lot. Island kitchen with nook, granite counters, stainless appliances & maple cabinetry will delight the chef. Main level master with luxurious bath, customized walk-in closet & jetted tub. Glowing hardwood floors & soaring ceilings greet you as you enter the sunny & spacious foyer. Large backyard with inviting pool & spa, poolside patio & separate deck make outdoor entertaining a joy. Some additional amenities include: central vacuum, wine storage, au-pair or in-law suite, and MORE.
Offered at \$1,349,000.



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CUSTOM ITALIAN VILLA IN RUBY HILL

COMING SOON!



1656 Germano Way, Pleasanton

Built in 2004, this Exquisite 6472 sq. ft. home features 5 bedrooms, four baths & two 1/2 baths, Library/Office Home theatre, 4 car garage, gorgeous panoramic views, pool, spa, fire pit, outdoor kitchen all on a huge, flat 1/2 acre lot.

Offered at \$3,048,000



COMING SOON!



7665 Fair Oaks Dr., Pleasanton

Desirable Westside Location! Immaculate and ready to move in. 4 bedrooms 2 baths, recently remodeled, new kitchen, hardwood floors, new roof, new windows, new heat/AC.
Offered at \$749,000

OPEN SUN 1-4



4112 Eagle Lake Court, San Ramon

Centrally located near shopping and parks, this 2 bedroom, 2 bath boasts large living space, **awesome views** and a 2 car attached garage. Very private with updated kitchen and baths.

Offered at \$639,950

HORSE PROPERTY



Imagine the Possibilities
744 Mocking Bird Lane, Pleasanton

2.21 acres flat, on a private road just minutes from Downtown. Adorable 3 bedroom, 2 bath with hardwood floors, tile floors, updated kitchen & baths. Imagine the possibilities.
Offered at \$1,389,000



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Visit
www.deloresgragg.com
for additional photos
and virtual tours
of these homes



Walk to Schools

Open House
Sunday 1-4



1861 Greenwood Road, Pleasanton

New to market! 2,047 sq. ft., four large bedrooms, 2.5 baths. Brand new roof and gutters. Interior and exterior professionally painted. Very desirable "Monterey" model in Pleasanton Valley! Walking distance to all schools. Fabulous yard with sparkling pool for those hot summer days. Views of Pleasanton Ridge our your living room window. Location, Location, Location! \$884,800

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Mt. Diablo Views!



2853 Victoria Ridge Court

- 5 Bedrooms
- 4 Baths
- Built in 1992
- Lot Size 8,450 square feet
- Cul-de-sac Location
- www.2853VictoriaRidge.com

Offered at \$699,950



5162 Muirwood Drive

- 3 Bedrooms
- 2 Baths
- 1877 Sq. Ft.
- Lot Size 7,200 square feet
- www.5162muirwood.com

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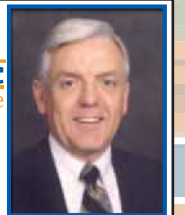


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OPEN SUN 1-4 PM



480 Cabonia Court, Pleasanton
Gorgeous "Premia" Ruby Hill home. Single story in
Premia on a private lot at end of cul-de-sac.
Offered at \$1,125,000

OPEN SUN 1-4 PM



1717 Courtney Ave., Pleasanton
Chain of lakes Beauty, completely Remodeled!
4 BR/3 BA. 3,338 sq ft, pool, spa and showcase
garage! Located within walking distance to Mohr
Elementary School.
Exclusive Offered at \$1,849,000

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Ruby Hill Custom Home. 4,300 sf, 5 bedrooms/4.5baths, pool, very private.
8045 Oak Creek Dr., Gorgeous 2 year old semi-Custom 3800 sf. w/pool & putting green.
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Spring "buying" Fever



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6974 Prince Drive
DUBLIN

Short Sale \$520,000



DESIRABLE LOCATION

Beautiful 2,223+/- SqFt 4bd/2.5ba, + bonus room, bamboo hardwood, upgraded carpeting, and tile floors. Side yard parking and 3-car garage with drive-thru. Shows like a model.

4052 Emerson Dr
LIVERMORE

\$739,000



LUXURY CONDO

1,246+/- SqFt 3bd/2ba, Gorgeous single level floor plan on first level, granite counter kitchen, patio opens to courtyard, 2-car secured parking, near shopping, BART and I-580

3290 Maguire Way
DUBLIN

Short Sale \$450,000



LUXURY CONDO/TOWNHOME

2,250+/- SqFt 3bd/2.5ba, +bonus room that could serve as 4th bedroom. End unit w/2-car garage, granite counter kitchen, near shopping, BART and I-580

4577 Brannigan St
DUBLIN

Short Sale SOLD

Tom Worster
Broker, Realtor, ABR, SRES

925.270.9000

Tri-ValleyRealtors.com



6063 Laurel Creek Drive, Pleasanton



New Listing in the Preserve

Fantastic opportunity in the Legendary community of "The Preserve" in Pleasanton. This beautiful home features 5 spacious bedrooms, 3 1/2 baths, over 3700 square feet, plus a 4 car garage, and large bonus room. The property is over 4/10ths of an acre, and enjoys panoramic views, both front and back. **Open Sunday, 1-4 pm**

Price: \$1,685,000



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Pleasanton bucking trend in housing crisis

Realtor tallies 10-year investment rate at 187%

by Jeb Bing

With better financing options now available, interest rates down and housing prices stabilizing, this could be an opportune time to buy in Pleasanton.

That's the word from Dave Stark, public affairs director for the Bay East Association of Realtors.

In a report to the Pleasanton Chamber of Commerce, Stark said Pleasanton is bucking the trend in other areas, including neighboring cities, with the median price for homes here ending 2007 at \$830,000. That represented the third highest median valuation ever, Stark said, down from a record high of \$850,000 in 2005 and \$849,975 in 2006.

"Ten years ago, the median price for a single family house in Pleasanton was \$290,000," Stark said. "We worked our way up to \$500,000 in 2000, and then \$831,000 last year."

"That's about a 187 percent increase in 10 years--a lot of money," he added. "If you have seen that kind of return in your investment portfolio, I'd like to know about it."

In terms of sales volume, Pleasanton aver-

aged about 1,100 resales of existing homes in each year over the last 10 years, although the sale of only 628 homes last year was the lowest in that period. The hottest sales years were 1997 and 1998, when a total of 2,032 and 2,017 homes were sold, respectively. In southern Alameda County, sales of existing homes ended 2007 at 4,758, also a 10-year low.

Along with a slowdown in sales, Pleasanton has also seen a slowdown in new homes under construction. Coupled with the higher prices of homes here, the lack of new construction of cheaper tract homes also has kept mortgage foreclosures at a minimum. There were only three foreclosures among the 177 homes on the market in February compared to 134 foreclosures in Hayward, 41 in Livermore and 29 in Fremont. Dublin had four homes in foreclosure among 123 homes for sale in February.

"By reading or watching some of the media, you would think that the sky is falling, that the foreclosure crisis is a nationwide epidemic that's affecting every single real estate market," Stark said. "That's just not the case."

(continued on page 13)

Sales at a Glance

Source: California REsource

Pleasanton	Dublin	Livermore	San Ramon
Total sales reported: 2	Total sales reported: 5	Total sales reported: 12	Total sales reported: 17
Lowest sale reported: \$450,000	Lowest sale reported: \$374,000	Lowest sale reported: \$465,000	Lowest sale reported: \$445,000
Highest sale reported: \$1,405,000	Highest sale reported: \$500,000	Highest sale reported: \$1,285,000	Highest sale reported: \$987,000
Average sales reported: \$927,500	Average sales reported: \$431,800	Average sales reported: \$699,250	Average sales reported: \$771,147

Home Sales

This week's data represents homes sold during February 2008

Pleasanton

6019 Allbrook Circle Crest Investments to D. Braun for \$450,000

1436 Irongate Court Ponderosa Homes to G. & C. Blumenstock for \$1,405,000

Dublin

7997 Bellina Street Braddock & Logan to A. Silverman for \$415,000

4349 Brannigan Street R. Seifert to J. Cooper for \$374,000

5501 Demarcus Boulevard #420 Western Pacific Housing to E. & D. Eugenio for \$470,000

5501 Demarcus Boulevard #627 Western Pacific Housing to R. Johnson for \$500,000

3275 Dublin Boulevard #2 Deutsche Bank to A. Daud for \$400,000

Livermore

371 Alden Lane Oconnor Trust to D. & T. Julku for \$1,285,000

128 Cascade Avenue S. McCollam to D. Senger for \$570,000

1403 Cheryl Drive D. & T. Julku to G. Hindley for \$768,000

1257 Deep Creek Road Arroyo Crossing to W. & L. Andrews for \$834,000

1921 Depot Drive #113 Signature at Station Square to Livermore Redevelopment for \$510,500

153 Gillette Place #106 Signature at Station Square to Livermore Redevelopment for \$510,500

153 Gillette Place #110 Signature at Station Square to Livermore Redevelopment for \$509,500

573 Heligan Lane Shea Homes to A. Lazenby for \$465,000

161 North L Street #103 Signature at Station Square to Livermore Redevelopment for \$514,000

161 North L Street #113 Signature at Station Square to Livermore Redevelopment for \$483,000

5053 Pavo Court Optimal Investments to T. & N. Archuleta for \$710,000

5749 Stockton Loop South Livermore Deveopment to R. & J. Harrer for \$1,231,500

San Ramon

1917 Barossa Drive M. Dawson to C. Wu for \$910,000

5024 Campion Drive Shapell Industries to Barbarasch Trust for \$885,000

2113 Cedarwood Loop Redwood Mortgage to J. Lunde for \$500,000

3351 Chartwell Street Richmond American Homes to L. Light for \$570,000

610 Joree Lane S. Robbins to P. Tapia for \$485,000

5598 London Way Centex Homes to D. & C. Thompson for \$931,500

2583 Marsh Drive Bowles Trust to K. Puth for \$545,000

2638 Paige Way Centex Homes to P. & M. Sheth for \$987,000

315 Pembroke Court Centex Homes to D. & J. Mistry for \$930,000

5 Poppy Hills Lane Aurora Loan Services to B. & H. White for \$673,000

700 Pradera Way L. Seever to J. & K. Incavo for \$895,000

100 Santa Rosa Place J. & C. Rebholz to G. & C. Hippe for \$830,000

3275 Sleeping Meadow Way Lennar Homes to R. Brignano for \$893,500

81 Tahoe Court #200 L. & L. Davis to R. Comella for \$445,000

5551 Thayer Lane Centex Homes to A. Jayaraman for \$900,000

5555 Thayer Lane Centex Homes to C. & E. Davenport for \$984,500

121 Woodcrest Drive J. & N. Cummins to Tyrrel Trust for \$745,000



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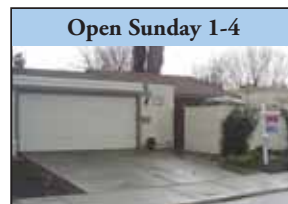


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Old mortgage program finding new life

Despite the gloomy feelings about the current real estate market, there is one proverbial silver lining in the storm clouds: the resurgence in popularity of a loan program that has been around since the 1930s—the Federal Housing Administration (FHA) loan.

Historically used almost exclusively by consumers to purchase their first home because of its low down payment requirements and competitive rates, FHA loans are making a comeback and quickly gaining prominence among those looking to refinance as well.

“A large number of people are really benefiting from the FHA loan program, and what is most interesting is many of them have just recently been turned down for more traditional conventional loans,” says Bob Walters, chief economist for Quicken Loans. “This program isn’t the answer for everyone, but we have found that it can be a very viable option for many people.”

According to Walters, FHA loans are being used by consumers for cash-out refinancings, or to consolidate debt up to 95 percent of the home’s value—moves that are extremely difficult and often not financially practical to make with current conventional lending guidelines.

“Through the first half of 2007, homeowners had no problem making their mortgages work for them. However, since that time, tighter lending guidelines have resulted in many loan programs being taken off the table. Fortunately, FHA loans can fill some of the void. When used responsibly, FHA loans can provide much-needed relief. Every day, we help clients purchase homes, pay off medical expenses, eliminate high-interest credit card debt and generally improve their financial position through the FHA program,” Walters adds.

Consumers are also finding that in some instances, FHA loans can close very quickly, in less than 14 business days in some cases.

“The bottom line is that FHA loans are an option for many folks, but not for everyone. It is very important that every homeowner consult with a reputable lender who will listen to their needs and goals, and then suggest the best mortgage for them. In some cases it could be an FHA loan, and in others it may be a conventional fixed or adjustable rate mortgage. What is important is that the loan actually works for the consumer and puts them in the best possible financial position,” Walters concludes.

—Courtesy of ARA Content

Home re-sales decrease 28.5% statewide

Median prices also drop 26.2%

by Jeb Bing

Home sales decreased 28.5 percent in February in California compared with the same period a year ago, while the median price of an existing home fell 26.2 percent, the California Association of Realtors reported this week.

“Although sales rose for the fourth straight month in February by 9.5 percent compared to the previous month, they continue to be dragged down by the ongoing effects of both the credit/liquidity crunch and tighter underwriting standards that have reduced the pool of qualified buyers who can obtain a loan,” said CAR President William E. Brown.

“It is crucial that FHA reform legislation currently under consideration by Congress include higher loan limits for high-cost states like California,” he said. “The proposed legislation also includes a reduction in the down payment requirement for FHA loans and will include condominiums in the FHA single-family program, which will make it easier for buyers in the condominium market to qualify for loans.”

Closed escrow sales of existing, single-family detached homes in California totaled 343,220 in February at a seasonally adjusted annualized rate, according to information collected by CAR from more than 90 local Realtor associations statewide. Statewide home resale activity decreased 28.5 percent from the revised 480,170 sales pace recorded in February 2007.

The statewide sales figure represents what the total number of homes sold during 2008 would be if sales maintained the February pace throughout the year. It is adjusted to account for seasonal factors that typically influence home sales.

The median price of an existing, single-family detached home in California during

February 2008 was \$409,240, a 26.2 percent decrease from the revised \$554,280 median for February 2007, CAR reported. The February 2008 median price fell 4.8 percent compared with January’s revised \$429,790 median price.

“The Federal Reserve Bank’s recent action to reduce the federal funds rate will have little near-term direct effect on the housing market,” said CAR Vice President and Chief Economist Leslie Appleton-Young. “However, Fed rate cuts should result in more favorable real estate finance rates as we move through the year.”

Highlights of CAR’s resale housing figures for February 2008:

- CAR’s Unsold Inventory Index for existing, single-family detached homes in February 2008 was 14.3 months, compared with 8.2 months for the same period a year ago. The index indicates the number of months needed to deplete the supply of homes on the market at the current sales rate.
- Thirty-year fixed-mortgage interest rates averaged 5.92 percent during February 2008, compared with 6.29 percent in February 2007, according to Freddie Mac. Adjustable-mortgage interest rates averaged 5.03 percent in February 2008, compared with 5.51 percent in February 2007.
- The median number of days it took to sell a single-family home was 68.6 days in February 2008, compared with 66.1 for the same period a year ago.

In a separate report covering more localized statistics generated by CAR and DataQuick Information Systems, 5.4 percent, or 14 out of 257 cities and communities, showed an increase in their respective median home prices from a year ago.

Statewide, the 10 cities and communities with the highest median home prices in California during February 2008 were:

(continued on page 13)

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S.F. Chronicle, 10/07/07



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Housing crisis

(continued from page 9)

He said foreclosures are mainly happening in the speculative and entry-level markets, where home buyers were qualified without adequate background checks to buy in large tracts of new houses that needed to be sold.

Most of the foreclosures are in Florida and California, he explained, with much of the country affected very little.

"There are large areas in the northwest, south and southwest where we simply aren't seeing the high concentration of foreclosures," Stark said. "We're seeing them mainly in the more affordable markets, such as Tracy and Stockton, where many first-time home buyers had to go to get into home ownership."

"It's some of those buyers who are in trouble right now," he added. "They didn't have adequate credit and they didn't have the income that allowed them to qualify for the mortgages they agreed to. Those markets that attracted buyers who had slightly shaky

credit have been more impacted than, say, Pleasanton, where they never could have qualified for the larger loans they would need."

Stark also said that while there has been a 154 percent increase in the number of Notices of Default sent to Bay Area homeowners in 2007, many of these cases do not lead to foreclosure. The homeowner and the financial institution often work out payment arrangements.

"Only 2 to 3 percent of those who are notified that they are in default on their mortgages never lose their homes," Stark said.

"As for Pleasanton, I expect the market will pick up," Stark said. "The economy is still pretty good, unemployment is low and so are interest rates. People still want to buy in California and many want to buy in Pleasanton."

"Take a look at I-580 during any rush hour and you can just see many people who would like to live here, enjoy our excellent schools and great downtown," he added. "With better financing options and stimulus packages, I believe sales volume here will stabilize along with prices." ■

Re-sales decrease

(continued from page 11)

Santa Barbara, \$1,150,000; Redwood City, \$875,000; Danville, \$875,000; Encinitas, \$842,500; Santa Monica, \$787,000; Mountain View, \$784,000; San Clemente, \$770,000; San Mateo, \$750,000; Sunnyvale, \$741,750; San Francisco, \$737,750; Carlsbad, \$675,000.

Statewide, the 10 cities and communities with the greatest median home price increases in February 2008 compared with the same period a year ago were: Encinitas, 25.7 percent; Santa Barbara, 23.4 percent; Walnut Creek, 21.5 percent; Redwood City, 14 percent; Carlsbad, 10.9 percent; Sunnyvale, 5.3 percent; Mountain View, 3.4 percent; Rancho Mirage, 2.6 percent; Santa Monica, 1.5 percent; Los Angeles, 1.5 percent; Santa Clarita, 0.9 percent. ■



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Livermore – Conveniently located near shopping, schools, and seconds from May Nissan Swim/Park. This charming home features new interior paint, new carpets and a two car garage with office/bedroom combo. Enjoy the large corner lot with plenty of room to entertain/play. Newer fence and A/C unit. An investor's dream.

311 Rincon Avenue \$465,000



Livermore – Cute three bedroom two bathroom home with large rear yard. Newer roof, microwave oven and A/C unit. Large formal living area, dining area has hardwood floors, and there is a fireplace in the family room. Walk to park and schools.

1360 Wilton Road \$519,900



Livermore – Gorgeous home with upgrades galore! Shows like a model. Four bedroom plus extra large loft/office and over 2500 square feet of living space. Downstairs bedroom and full bath. Granite counter tops, custom window treatments, gas fire place, and an EXTRA large yard. Walking distance to schools and shops.

1794 Maralisa Lane \$699,000



San Ramon – WOW... Former model with incredible upgrades. Stainless Steel appliances, built in fridge, wine fridge, home theater package in living room, cherry spice cabinets, granite slab, great woodwork & built ins through out. Slate, stone, travertine, and upgraded carpet. Plus, large loft & laundry room upstairs. Must see!

2557 McLaren Lane \$749,900



Livermore – Beautiful home on quiet court that backs to Chardonnay Estates. Gorgeous kitchen – redesigned, with Slab granite counters, natural cherry cabinets, eating nook, a center island, and breakfast bar. Brazilian cherry wood floors, two fire places, office or fifth bedroom, covered porches, ½ acre lot with side yard access.

2686 Crescent Court \$1,295,000



Dublin – WOW! Large five bedroom home with loft and an incredible view. Granite slab and stainless steel appliances, built ins and extensive tile work through-out. Yet so neutral you can decorate how you like, great solar use that will save on the electric bill, incredible rear yard with fire pit and hot tub.

2775 E Sugar Hill Terrace \$1,374,900



Pleasanton – European Elegance in this Normandy Style Custom Ruby Hill Home. Two Master Suites (one on main level), Gourmet Kitchen with Stone Floors, Slab Granite Counters, Cherry Cabinets, Stainless "Viking" Appliances, Media Room with built in Entertainment area, Upstairs Laundry, Family Room with Large flat screen.

3951 Vierra Street \$1,649,950



Pleasanton – Remarkable construction and style in this Italian beauty. This home sits on ½ acre lot with views of Livermore and Mt. Diablo. The court location will please even the most discriminating buyer. The features include, huge billiard room with media nook, a bonus room, and a huge formal office off the master.

3630 Pontina Court \$3,000,000



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Chris Jensen

Chris has earned a strong reputation over the last 20 years by building relationships with his clients. He has done many loans for entire families, friends, people who when they came to him were hysterical, because of "the mess the last loan guy got them into."

Chris frequently makes long trips to his clients' homes to answer questions or assess their current mortgage situation. He is always there at The Close of Escrow to answer any question that might come up. He has fond memories of special clients and situations that have happened over the years.

Chris recently moved from his longtime office in San Jose to be closer to home in Pleasanton where he lives with his wife of 16 years and his 2 daughters.

Chris' commitment remains focused on serving the needs of his clients. By carefully analyzing their current financial situation to help guide them through the high stakes of Real Estate Investment Chris can help his client strategically find Real Estate Investments, in the Hottest Real Estate Markets outside of California and finance them. He can assess their mortgage needs based upon the current market conditions, and because his company has established exclusive strategic relationships with the largest most reputable lenders in the country negotiating programs unavailable to others in the industry. If you are looking to purchase a home, refinance or invest out of state and want the very best options, call Chris Jensen at NorthPoint today.

Chris Jensen

Mortgage Consultant

www.Northpointgroup.com

925.738.0315 925.872.2626



JoAnna Jensen

Finding a realtor is easy - there are approximately 700 in Pleasanton alone, but there is a **DIFFERENCE**.

Education - KNOW THE CONTRACT - This is one of the most important purchases you will make and you want a realtor who will represent **you**. **KNOW** the competition: *Other homes on the market.*

Price to sell: When selling the home you love, the worst mistake you can make is over pricing it. If it stays on the market too long that can hurt your chances of getting a fair price in a reasonable amount of time. Your home price should stand out. You do not want to *Chase the Market with continual price reductions.*

Market your home when it's for sale. Hold open houses. Walk the neighborhood and invite neighbors. Network with other Realtors to find the best way to market your home.

LOCAL REALTOR who knows the area. When I moved to Pleasanton, I had a list of wants, but I didn't know the neighborhoods. Use a realtor who knows homes as well as neighborhoods & schools.

An Excellent **NEGOTIATOR** - Know the comps of the area where you're buying. You don't want to pay too much. Currently it is a buyer's market and home prices are determined by *location & conditions* and comparable properties.

INSPECTIONS Know what inspections are available and these should be covered with you by your Realtor.

FOLLOW-UP, EXTREMELY IMPORTANT Once in your home, you're Realtor should follow up with you, send announcements that you have moved, and make sure everything is okay.

Finding a Realtor is Easy...Finding the **Right** Realtor can be a challenge.

JoAnna Jensen

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Saline Pool, waterfall, solar heat, umbrella stand

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Town & Country

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459 St. Mary Street, Pleasanton

Classic downtown home just 7 doors from Main Street! Highly upgraded, top quality thru-out. 3800 sq. ft. of living space, large 10,500 sq. ft. lot. 4br, 3.5ba + retreat/office or 5th br. Commercial-grade Viking/Sub Zero kitchen, custom crown and trimwork, security system. Private, gated drive, detached 2-car garage + more! Everything new, top to bottom. Must see!

\$1,929,000

4250 First Street, Pleasanton

Rare downtown 5-plex! Unique property with (4) 1 br units + (1) detached 2br house. Current below-market rents brings in over \$4000 per month. Development possibilities! Giant 14,000 sq. ft. lot - zoned RM-2500 (1 unit per 2500 sq. ft.)

\$1,269,000



Coming Soon 15 Benjamin Ct., Pleasanton!

Approx. 2000 sq. ft. 4br, 2.5ba downtown home. One block off of Main St! Built in 1999, open floor-plan, 2 car garage, laundry room, lots of home for the \$\$! Call for sneak preview.

Mid-700,000's

PENDING - 4639 Third Street, Pleasanton

Location, Location, Location! Approx. 1100 sq. ft. 3br, 2 ba home on large 11,000 sq. ft. lot! Zoned for up to 4300 sq. ft. home. Existing home perfect to live in while planning your new home, or for use as a rental.

\$989,000



844 Division Street, Pleasanton

Historic 1895 Downtown Victorian, beautifully remodeled, w/ 2000 sq. ft. of living space, on a large over 1/4 acre lot. 3br, 2ba + office/basement. New designer kitchen, granite, stainless, and travertine flooring. Hardwood floors, and new paint inside and out. Totally remodeled baths. Perfect for entertaining!

\$1,195,000

Awesome Downtown Pleasanton Home

Quality construction, High-end totally Remodeled 1 story downtown home. New everything w/ Sub-Zero & Viking Appliances, custom, millwork, paver-stone driveway. 3br/2ba + 400 sq. ft. loft 2390 sq. ft. living space. 2-car garage, 6000 sq. ft. lot. Call for Info.

MIKE CAREY, Broker

925.963.0569



PLEASANTON WEEKLY OPEN HOMES THIS WEEKEND

For an online version with mapping or to list your open home go to: www.PleasantonWeekly.com/real_estate

DUBLIN

2 Bedrooms		
11869 Pollardstown Ct.	\$410,000	
Sun 1-4	J. Rockcliff Realtors	997-0806
3 Bedrooms		
7567 Brigadoon Wy.	\$514,900	
Sun 1-4	Coldwell Banker	699-3884
6943 Darian Ct.	\$589,000	
Sun 1-4	Colleen McKean - Re/Max	847-8880
11474 Silvergate Dr.	\$649,950	
Sun 1:30-4	J. Rockcliff Realtors	784-7000
7257 New Castle Ln.	\$685,000	
Sat 1-4	Coldwell Banker	847-2200
5781 Hillbrook Pl.	\$749,000	
Sun 1-4	Keller Williams	260-8883

4 Bedrooms		
7795 Bloomfield Ter.	\$1,299,999	
Sun 1-4	Hometown GMAC	963-8800

5 Bedrooms		
10711 Inspiration Cir.	\$1,189,950	
Sun 1-4	J. Rockcliff Realtors	735-7653
5803 Turnberry Dr.	\$1,499,900	
Sun 1-4	J. Rockcliff Realtors	251-2508

LIVERMORE

3 Bedrooms		
3316 Dyer Rd.	\$1,099,000	
Sun 1-4	J. Rockcliff Realtors	648-5346
1135 Aberdeen	\$405,000	
Sun 1-4	Hometown GMAC	426-3882
5525 Haggin Oaks Ave.	\$450,000	
Sun 1-4	J. Rockcliff Realtors	525-0116
1242 Murdell Ln.	\$564,950	
Sat/Sun 11-2/1-4J.	Rockcliff Realtors	784-2870
356 Rincon Ave.	\$565,000	
Sun 1-4	Hometown GMAC	487-1427
943 Waverly Cmn.	\$575,000	
Sun 1-4	Hometown GMAC - Sherry Faux	980-3938
2447 Marbury Rd.	\$689,000	
Sun 1-4	Hometown GMAC	200-2457
2552 Regent Rd.	\$749,950	
Sat 1-4	Prudential Ca	734-5000

4 Bedrooms		
2690 Tuscany Ct.	\$1,275,000	
Sun 1-4	Alain Pinel - Emily Barraclough & Julie Davis	621-4097
6608 Tiffany Cmn.	\$549,000	
Sun 1-4	Hometown GMAC	426-3800
575 Brookfield Dr.	\$609,000	
Sun 1-4	Hometown GMAC	455-7020
1579 Frankfurt Wy.	\$719,000	
Sun 12:30-3:30J.	Rockcliff Realtors	251-2523
1011 Wynn Cir.	\$779,000	
Sat 1-4	Realty World Town & Country	485-5706

5 Bedrooms		
254 Nadine St.	\$549,999	
Sun 1-4	J. Rockcliff Realtors	784-2870
838 Hazel St.	\$629,000	
Sun 1-4	Re/Max Accord	577-2600
5753 Bobby Dr.	\$699,000	
Sun 1-4	Hometown GMAC	548-8641

PLEASANTON

2 Bedrooms		
2185-3 Arroyo Ct.	\$328,000	
Sat 11-2	Keller Williams	924-0444
198A Peters Ave.	\$419,900	
Sat/Sun 1-4	Alain Pinel	251-1111
3937 Vine St.	\$482,500	
Sat 12-4	Remax Accord-Rebecca Bruner	577-8802
2163 Goldcrest	\$570,000	
Sun 1-4	Remax Accord-Rebecca Bruner	577-8802
2341 Oakland Ave.	\$617,900	
Sun 1-4	ReMax / Accord	997-8001

5128 Rappolla Ct.	\$649,950	
Sun 1-4	Hometown GMAC	337-2989
4382 First St.	\$669,850	
Sat 11-2	J. Rockcliff Realtors	251-2556

3 Bedrooms		
3785 Thistle Wy.	\$399,555	
Sat 1-4	J. Rockcliff Realtors	525-0116
343 Amador Ct.	\$490,000	
Sun 1-4	Hometown GMAC	426-3800
4064 Silver St.	\$669,000	
Sun 1-4	ReMax/Accord Jeff Clyma	918-3395
1037 Hometown Wy.	\$749,900	
Sun 1-4	Alain Pinel Realtors	447-2723
4844 Funston Gate Ct.	\$875,000	
Sun 1-4	Keller Williams	260-8883

4 Bedrooms		
480 Cabonia Ct.	\$1,125,000	
Sun 1-4	Keller Williams - Dave & Fran Cunningham	426-7957
2226 Kamp Ct.	\$1,170,000	
Sat 2-4	Alain Pinel Realtors	398-6706
844 Division St.	\$1,195,000	
Sat/Sun 1-4	Investment RE	963-0569
307 Brianne Ct.	\$1,198,000	
Sat/Sun 1-4	J. Rockcliff Realtors	462-2068
7828 Meadow Brook Ct.	\$1,250,000	
Sat/Sun 12-4	Re/Max	200-6916
1369 Briones Ct.	\$1,580,000	
Sun 1-4	Hometown GMAC	426-3800

1717 Courtney Ave.	\$1,849,000	
Sun 1-4	K e l l e r Williams - Donna Garrison	397-4165
9456 Blessing Dr.	\$1,899,900	
Sun 1-4	Alain Pinel	251-1111
3107 East Ruby Hill Dr.	\$2,599,000	
Sun 1-4	Colleen McKean - Re/Max	847-8880
6227 Gibson Ct.	\$620,000	
Sun 1-4	Keller Williams	463-0436
4630 Herrin Wy.	\$717,750	
Sun 1-4	Keller Williams	463-0436
1809 Paseo Del Cajon	\$750,000	
Sat/Sun 1-4	K e l l e r Williams - Lydonna Walker	997-8267
1729 Greenwood Rd.	\$869,000	
Sun 1-4	Alain Pinel	413-9306
3645 Dunsmuir Cir.	\$889,000	
Sun 1:30-4	Alain Pinel	998-9747

2084 Raven Rd.	\$985,000	
Sat 1-4	Alain Pinel - Emily Barraclough & Julie Davis	621-4097

5 Bedrooms		
3008 Briggs Ct.	\$1,549,000	
Sun 1-4	J. Rockcliff Realtors	251-2555
205 Heritage Ln.	\$1,595,000	
Sun 1-4	Henderson Properties-Judy Winter	699-7900
6063 Laurel Creek Dr.	\$1,685,000	
Sun 1-4	Hometown GMAC	426-3800
7914 Paragon Cir.	\$1,899,000	
Sun 1-4	Alain Pinel Realtors	846-6500
3660 Canelli Ct.	\$849,000	
Sun 1-4	J. Rockcliff Realtors	577-4165

7 Bedrooms

11249 Dublin Canyon Rd.	\$2,198,800	
Sun 1-4	Hometown GMAC	426-3800

SAN RAMON

2 Bedrooms		
6213 Lakeview Cir.	\$549,000	
Sun 1-4	J. Rockcliff Realtors	683-5165
3 Bedrooms		
2601 Fountainhead Dr.	\$425,000	
Sun 1-4	Hometown GMAC	426-3800
331 La Paz Ct.	\$519,950	
Sun 1-4	Pacific Union	997-3966
2238 S. Donovan Wy.	\$659,000	
Sun 1-4	Keller Williams	260-8883
3015 Tahoe Pl.	\$699,000	
Sun 1-4	J. Rockcliff Realtors	855-4110

5 Balsam Ln.	\$699,000	
Sun 1-4	J. Rockcliff Realtors	855-4108
332 Shavano Wy.	\$699,950	
Sun 1-4	J. Rockcliff Realtors	855-4046
3344 Camarones Pl.	\$749,950	
Sun 1-4	J. Rockcliff Realtors	977-8965

4 Bedrooms		
7607 Corrinne Pl.	\$659,000	
Sun 1-4	J. Rockcliff Realtors	855-4096
99 Monasterio Ct.	\$699,500	
Sat/Sun 1-4	J. Rockcliff Realtors	698-2274
130 Laredo Ct.	\$709,950	
Sun 1:30-4:30J.	Rockcliff Realtors	855-4110
350 Summerview Ct.	\$795,000	
Sun 1-4	J. Rockcliff Realtors	855-4046
8024 Briar Oaks Dr.	\$839,000	
Sun 1-4	Prudential Ca	734-5000
9693 Thunderbird Dr.	\$849,950	
Sun 1-4	Empire	217-3108
2533 Harlow Ln.	\$899,000	
Sun 1-4	J. Rockcliff Realtors	735-7653

5 Bedrooms		
1824 Hollyview Dr.	\$1,050,000	
Sun 1-4	J. Rockcliff Realtors	785-5544
9679 Velvetleaf Cir.	\$1,275,000	
Sat/Sun 1-4	J. Rockcliff Realtors	803-4425

6 Bedrooms		
2259 Britannia Dr.	\$1,499,000	
Sun 1-4	J. Rockcliff Realtors	858-5233

ALAMO

4 Bedrooms		
1490 Pine Tree Dr.	\$1,375,000	
Sun 1-4	ReMax	915-1100
1445 Livorna Rd.	\$1,489,000	
Sun 1-4	J. Rockcliff Realtors	977-8965
3084 Lunada Ln.	\$1,925,000	
Sun 1-4	J. Rockcliff Realtors	785-1365

BLACKHAWK

3 Bedrooms		
107 Oakridge Dr.	\$999,950	
Sun 1-4	J. Rockcliff Realtors	413-1068

4 Bedrooms		
44 Tennis Club Dr.	\$1,199,000	
Sun 1-4	Coldwell Banker	200-7200
304 Red Maple Dr.	\$1,429,000	
Sun 1-4	J. Rockcliff Realtors	984-3932
7 Red Birch Ct.	\$1,795,000	
Sun 1-4	J. Rockcliff Realtors	577-4165
736 Blue Spruce Dr.	\$2,499,000	
Sun 1-5	J. Rockcliff Realtors	200-2917

5 Bedrooms		
5440 Blackhawk Dr.	\$2,795,000	
Sun 1:30-4:30J.	Rockcliff Realtors	672-2499

DANVILLE

3 Bedrooms		
3659 Deer Trail Dr.	\$1,349,000	
Sun 1-4	Keller Williams	260-8883
421 Garden Creek Pl.	\$490,000	
Sun 1-4	Keller Williams	260-8883
13 Bramblewood Ct.	\$589,950	
Sun 1-4	J. Rockcliff Realtors	200-5026
1948 St. George Rd.	\$742,950	
Sun 1-4	Keller Williams	260-8883
253 Promenade Ln.	\$769,950	
Sun 1:30-4:30	Intero	831-2929

4 Bedrooms		
364 Barrett Cir.	\$1,049,000	
Sun 1-4	J. Rockcliff Realtors	855-4095
18 Rio Del Ct.	\$1,074,950	
Sun 1-4	Pacific Union	997-3966
471 St. Francis Dr.	\$1,099,000	
Sat 1-4	J. Rockcliff Realtors	855-4049

842 Matadera Cir.	\$1,099,000	
Sat/Sun 1-4	Keller Williams	260-2508

134 Santa Clara Dr.	\$1,125,000	
Sun 1-4	Keller Williams	785-4959

20 Dustin Ln.	\$1,249,000	
Sun 1:30-4:30J.	Rockcliff Realtors	323-6735

2220 Canyon Oak Ln.	\$2,399,000	
Sun 1-4	J. Rockcliff Reltors	997-1123

112 Lawnview Cir.	\$567,950	
Sun 1-4	J. Rockcliff Realtors	837-7110

410 Bridgeside Cir.	\$699,000	
Sun 1-4	Keller Williams	260-8883

650 Glasgow Cir.	\$948,450	
Sun 1-4	J. Rockcliff Realtors	683-5165

740 El Cerro Blvd.	\$974,500	
Sun 1-4	J. Rockcliff Realtors	855-4110

5 Bedrooms		
78 Larkstone Ct.	\$1,075,000	
Sun 1-4	J. Rockcliff Realtors	855-4046
147 Briar Pl.	\$1,095,500	
Sun 1-4	J. Rockcliff Realtors	855-4123
308 Sunset Dr.	\$1,199,000	
Sun 1-4	Keller Williams	260-8883
104 Parkhaven Dr.	\$1,200,000	
Sun 1-4	Keller Williams	260-8883
881 El Pintado Rd.	\$2,495,000	
Sun 1-4	J. Rockcliff Realtors	457-4551

6 Bedrooms		
555 Del Amigo	\$4,500,000	
Sun 12-4	J. Rockcliff Realtors	451-7287

WALNUT CREEK

2 Bedrooms		
1236 Walker Ave. #310	\$349,990	
Sun 1-4	J. Rockcliff Realtors	735-7653
1325 Corte De Los Vecinos	\$599,000	
Sun 1-4	J. Rockcliff Realtors	837-7110

3 Bedrooms		
402 Seville Ln.	\$719,900	
Sun 1-4	J. Rockcliff Realtors	487-2629

CASTRO VALLEY

3 Bedrooms		
21267 Timco Wy.	\$595,000	
Sun 1-4	Hometown GMAC	963-8800

4 Bedrooms		
22759 Rancho Palomares Pl.	\$777,000	
Sun 1-4	J. Rockcliff Realtors	510-386-2065



Emily Barraclough & Peter McDowell

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PENDING IN 10 DAYS!



4550 GATETREE CIRCLE, PLEASANTON

Beautifully remodeled 4 bd/2ba home with hardwood flooring, slate entry way, gourmet kitchen with slab granite counters, Cherry cabinets and SS appliances. Wine bar with wine fridge. **OFFERED AT \$838,000**

OPEN SAT 1-4



2084 RAVEN ROAD, PLEASANTON

Expanded Holiday 4bd/2ba, 2504+/-sf model in the desirable Birdland neighborhood. Spacious kitchen opens to Family Room to create a Great room. Beautiful backyard, pool, grass area and patio. **OFFERED AT \$985,000**

PENDING



5527 SUGARLOAF COURT, DUBLIN

Former model home built in 2002. 4bd/den/3ba, 3507+/-sf on a 6050+/-sf lot. Formal Dining Room with custom built-ins, Family Room has a gas fireplace & entertainment center. Master suite/retreat. Butler pantry with a wine refrigerator. **Offered at \$999,999**

PENDING



3015 TONOPAH CIRCLE, PLEASANTON

Fabulous location where the front door opens to a gorgeous green belt area. Home has been updated with newer stainless steel appliances, granite counters in kitchen and bathroom, newer paint, updated bathrooms and newer tile floors. **Offered at \$395,000**



2324 TREE CREEK PLACE, DANVILLE

Beautiful 4bd/3ba home set back from the street with a private driveway. No rear neighbors. Open entry, spacious floor plan. Two fireplaces. Great landscaping, fruit trees, gazebo, pool and spa. **Offered at \$1,449,000**

OPEN SUN 1-4



2690 TUSCANY COURT, LIVERMORE

Gorgeous home in Desirable Tapestry neighborhood. Upgrades on this home include wide planked floors, crown molding, granite counters in kitchen, spacious family room plus a bonus room. All this and an amazing park-like back yard with pool! **Offered at \$1,275,000**



PLEASANTON 900 Main Street

3623 CAMERON AVE. PLEASANTON



5/3 3,291 SF. 1 ACRE LOT
\$1,897,000

7193 ROSECLIFF CT. PLEASANTON



6/6 5,096 SF. 14,519
SF LOT/POOL
\$1,890,000

1363 BRIONES CT. PLEASANTON



REP BUYERS 4/4.5 4,205 SF.
\$1,595,000

IRONGATE CT. PLEASANTON



REP. BUYERS 4/4.5 4,205 SF.
\$1,405,000

8008 CANYON CREEK PLEASANTON



5/2.5 + OFFICE 2,325 SF.
\$909,000

2516 RAVEN RD. PLEASANTON



3/2 2,156 SF. EXPANDED
FAMILY ROOM
\$839,000

1687 EAST GATE WAY PLEASANTON



4/3.5 + DEN
PLUS CARRIAGE UNIT 3,168 SF.
\$939,000

5778 STONEBRIDGE WAY DUBLIN



3/2.5 1,916 SF.
HARDWOOD FLOORS
\$628,000



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The latest from The 680 Blog

The Ins and Outs of Inspections

If you are buying a home, one of the things you will need to decide is which inspections to get. Now some of them are obvious, such as a termite inspection and a home inspection. But others are not so obvious, and depend on other factors. Here is an explanation of inspections, what they cover, and what factors should go into deciding if you should obtain them.

Termite Inspection. More accurately described as a Wood Destroying Pest & Organism Inspection. The inspector examines the whole structure, from roof & attic to crawl space, and is looking for signs of dry rot, termite infestation, or infestation by other wood destroying pests (beetles are the most common wood destroying pest other than termites). A normal part of every transaction with rare exception. Termite companies are usually licensed contractors as well, so they will also give a bid for any repairs that are required, although the homeowner is not obligated to use them for the repair. If they find termites, they are one of two types: Subterranean or dry wood.

Subterranean termites live in the soil. They infest a house by building mud tubes from the soil to the wood members, usually in the crawl space or along the side of the foundation. They can be locally treated by applying pesticides to the soil.

Drywood termites swarm. Because of this, there is no sure fire way to treat them except fumigation, which can be expensive. They are random, so just because the house next door had to be fumigated does not mean yours will be also.

Home Inspection. The second normal part of all residential transactions, home inspectors check the major structural and functional components of a home. including wiring, plumbing, heating & air conditioning systems, appliances, doors, windows, attic, insulation, foundation, subfloor, water heater, chimney/fireplaces, roof, and the garage. They do not typically inspect the sprinklers, spas, pools, or solar equipment. >>Go to www.680homes.com to read the rest of this article.



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single story on .41 acre lot
with views!
\$1,849,000



5 BR, 3 BTH home on
cul-de-sac lot with pool,
spa, & sports court.
\$1,485,000



Fabulous Sycamore
Heights with 5 BR + of-
fice, 5 1/2 Bths, 1/2 Acre lot
w/pool, BBQ, & Views!
\$2,125,000



9456 Blessing Dr.
Elegant 4 BR, 3.5 BTH
home plus 2 BR, 1 BTH
detached guest house.
.43 Acre private lot!
\$1,899,900



Gorgeous single story
custom on prime 2.25
acre hilltop lot with
views! 4 car garage,
wine cellar, and more!
\$1,999,900



198A Peters Ave.
Walk to Downtown! Sharp 2
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heart of downtown Pleasanton!
\$419,900



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LAGUNA OAKS



7914 PARAGON CIRCLE, PLEASANTON
Largest model in desirable Laguna Oaks. This expanded Laguna model on a premium .46 acre lot has panoramic views of Pleasanton Ridge and Mt. Diablo. Five large bedrooms, bonus/media room plus formal office. Approximately 4,592 square feet. Open kitchen with granite slab countertops. Large family room with extra billiard/gaming table area. Expansive rear yard with in ground pool and spa, built in BBQ entertainment area, extensive covered slate patios and fire pit area. Exceptional curb appeal. Oversized driveway, great when entertaining. A short walk to the community pool, park, and tennis courts. **OFFERED AT \$1,899,000**

KOTTINGER RANCH



1258 HEARST DRIVE, PLEASANTON
Excellent location! Beautiful home on a premium lot (.44 acre) with panoramic views of the Tri-Valley, Mount Diablo, and Pleasanton Ridge. Recently remodeled custom kitchen includes granite, custom cabinetry, stainless steel appliances, island and expanded eating area. 5 bedrooms (office 5th), 3 1/2 baths. Approximately 3,400 sq ft. Large master suite with views, retreat with see thru fireplace, and dual walk-in closets. Extensive hardwood flooring downstairs. Professionally landscaped beautiful grounds. Expansive rear yard with panoramic views, gas fire pit area and elevated entertainment area with brand new Viking BBQ and refrigerator. Three car garage. Located within walking distance of Kottinger Ranch Community center (park, tennis courts, large community pool, and meeting facilities). A walk to award winning Vintage Hills Elementary School. Don't miss it! **OFFERED AT \$1,595,000**

COMING SOON



11670 BETLEN DRIVE, DUBLIN
Beautiful highly upgraded home in Dublin's western hills. This Briar Hills home has 5 bedrooms, 3 baths and approximately 2200 square feet. The kitchen has been completely remodeled with granite slab countertops, new maple cabinetry, and new stainless steel appliances. Extensive hardwood flooring. Newer dual pane windows. New paint and upgraded baseboards throughout. Newer roof and gutters. Completely remodeled master bathroom. Two other bathrooms have also been updated. Views of surrounding hills. Beautifully landscaped private 7,663 square foot lot. Super location! Walking distance to Briar Hills Swimming Club, new west Dublin BART station (under construction), Mape Park, Martin Canyon Creek Trail, and Nielson Elementary School. Close to Dublin Iceland Skating Rink and Earl Anthony's Dublin Bowl. **Call for price...**

WALNUT HILLS



1397 WHISPERING OAK WAY, PLEASANTON
Beautiful newer four bedroom, three and a half bath home, built in 2003. Approximately 3,364 square feet, includes carriage house. Gourmet kitchen with granite countertops, center island with stainless steel sink, custom cherry cabinetry, and built-in sub zero refrigerator. Large master suite with walk-in closet. Custom tile flooring, dual pane windows. Cherry built-ins throughout. Carriage house can be nice guest quarters, or has been rented out for as much as \$1350/month. Beautifully landscaped. Just minutes to Downtown Pleasanton. **OFFERED AT \$1,049,000**

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EXPERIENCE CAN MAKE THE DIFFERENCE...

Blaise Lofland has been a resident of Pleasanton for 25 years, and a full-time realtor for more than 20 years. He has been Pleasanton's top producing residential resale realtor from 2000-2007*.

Blaise has earned the respect of clients and colleagues alike by helping people maximize their buying and selling potential and providing the facts needed to make well informed decisions. His knowledge of the Tri-Valley market, available financing, genuine concern, follow-through, and straight forward approach has helped many families and investors fulfill their real estate needs.

*Cumulative per MLS.

LAGUNA OAKS



2565 ARLOTTA PLACE, PLEASANTON
Best location in Laguna Oaks! Desirable La Jolla model with downstairs master on premium .40 acre lot. Four bedrooms, bonus/media room plus formal office. Three and a half bathrooms. Approximately 3,886 square feet. Private, park-like rear yard with waterfall, Koi pond and meditation area. Expansive lawn area (pool site). Large kitchen with granite countertops. Spacious downstairs master with his/her walk in closets. New carpet throughout. A short walk to the community pool, park, and tennis courts.



PLEASANTON 900 Main Street

92.7% Current



We bet you've never seen this headline in any recent media coverage of the real estate market. Yet it is fact—92.7 percent of all mortgages in the United States are current. What's more, the "sub-prime mortgage crisis" refers to a tiny portion of sub-prime mortgages. Sub-prime mortgages represent only a fraction of all mortgages—and the vast majority of these are current.

- *Percent of U.S. mortgages that are current*
92.7%
- *Percent of U.S. mortgages that are sub-prime*
13.2%
- *Percent of sub-prime mortgages that are current*
76.8%

Source: Mortgage Bankers Association, 3Q07 Report

Crises may sell newspapers, but at Alain Pinel Realtors, we conduct business based on market realities. Our clients are enjoying historically low mortgage rates.* Credit-worthy buyers can easily find attractive mortgage packages. And our lending partner, Private Mortgage Advisors, funded 23 percent more loans in 2007 than in 2006.

If you're considering selling or buying a home, call us. Get the facts. And make your decision based on Bay Area market reality.

* *Source:* Federal Home Loan Mortgage Corporation

Historical performance and data provided is not necessarily an indication of future performance.

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Pleasanton Weekly's
BEST OF
PLEASANTON
2007

PLEASANTON



THE PRESERVE 5BD/3½BA, over 3700 sq. ft., plus a 4-car garage and large bonus room. Enjoy panoramic views of open space both front and back.

925.426.3800 \$1,685,000

PLEASANTON



GREAT FLOOR PLAN 5BD/3½BA, backs to open space, 3 bedrooms on first level, master has walk-in closet & slider to deck, large open kitchen.

925.426.3800 \$1,599,000

DUBLIN



ENJOY THE VIEWS from this gorgeous home in the perfect court location. 4 BD/4BA with one BD & BA downstairs. Master Suite w/retreat opens to views.

925.426.3800 \$1,299,999

PLEASANTON



HOME ON THE GREEN 4BD/3½BA, lovely galley kitchen, hardwood floors in living, dining and kitchen, walk to the country club, 1/2 acre lot with views.

925.426.3800 \$1,225,000

PLEASANTON



FORMER MODEL HOME 3BD/2½BA, tile flooring downstairs, Corian counters, two-tone paint, crown moulding, large master suite, professionally landscaped.

925.426.3800 \$988,888

Hometown's OPEN Houses

Sunday - March 30th

1- 4 pm

MAPS available at each location.

1135 Aberdeen NEW	Livermore	3bd/2ba	\$405,000
2601 Fountainhead Dr.	San Ramon	3bd/1½ba	\$425,000
956 Promenade Dr.	Pittsburg	3bd/2ba	\$427,500
426 Rich Spring Dr.	Pittsburg	4bd/3ba	\$479,900
343 Amador Ct.	Pleasanton	3bd/1ba	\$490,000
6608 Tiffany Cmm	Livermore	4bd/2½ba	\$549,000
943 Waverly Cmn NEW	Livermore	3bd/2ba	\$575,000
21267 Timco Way	Castro Valley	3bd/2½ba	\$595,000
575 Brookfield Dr.	Livermore	4bd/3ba	\$598,000
851 Marcella St.	Livermore	3bd/2ba	\$609,000
5128 Rappola Ct. NEW	Pleasanton	2bd/2½ba	\$649,950
2447 Marbury Rd.	Livermore	3bd/2ba	\$689,900
1369 Briones Ct.	Pleasanton	4bd/4½ba	\$1,580,000
6063 Laurel Creek Dr. NEW	Pleasanton	5bd/3½ba	\$1,685,000
11249 Dublin Canyon Rd.	Pleasanton	5bd/4½ba	\$2,198,800
plus Guest House NEW		2bd/1ba	

AVAILABLE LOTS - Sales Trailer Open 12-5pm

3230 Westbridge Ln. Lot#8	Pleasanton	.47 Acres	\$599,000
7270 Clubhouse Dr. Lot#29	Pleasanton	.41 Acres	\$615,000
7210 Clubhouse DR. Lot #27	Pleasanton	.37 Acres	\$615,000
3270 Westbridge Ln Lot #10	Pleasanton	.33 Acres	\$850,000
1835 Westbridge Ln Lot #34	Pleasanton	.46 Acres	\$890,000
5310 Clubhouse Dr. Lot #11	Pleasanton	.65 Acres	\$950,000
6175 Clubhouse Dr. Lot #20	Pleasanton	.49 Acres	\$999,000
5270 Clubhouse Dr. Lot #14	Pleasanton	.48 Acres	\$1,145,000

PLEASANTON



WESTSIDE BEAUTY 4BD/2BA, recently painted, it's perfect for entertaining with gunite pool and gazebo, remodeled kitchen with tile counters and island.

925.426.3800 \$844,950

DUBLIN



SUMMERGLEN EMERALD PARK HOME! 5BD/3BA, spacious and bright, professional decor & landscaping, open Formal Living and Dining areas.

925.426.3800 \$810,000

PLEASANTON



2 LARGE MASTER SUITES 2BD/2½BA, Gorgeous courtyard home that shows like a model. Remodeled baths, upgraded kitchen w/ granite & tile floors. Low HOA dues.

925.426.3800 \$649,950

CASTRO VALLEY



DECOR PERFECT HOME! 3BD/2½BA, home with beautiful Pergo tile entry that extends throughout kitchen, family rm & breakfast area. Sunny rear yard.

925.426.3800 \$595,000

PLEASANTON



COURT LOCATION 3BD/1BA, Great size yard. Walking distance to Downtown Pleasanton, School and parks. Enjoy Family nights on Main St.

925.426.3800 \$490,000

PLEASANTON



POTTERY BARN FRESH 2BD/2BA, new paint & carpet, across from pool & park, private balcony and patio breakfast nook, attached garage.

925.426.3800 \$439,950

SAN RAMON



REMODELED & UPDATED 2 STORY 3 BD/1½BA, everything's been done; laminate wd flrs, dual pane windows, newer furnace, AC & water heater.

925.426.3800 \$425,000

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