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Offered at \$449,000  
INCREDIBLE PRICE FOR THIS DETACHED HOME in the Concord/Walnut Creek border. 3 bedroom, 2 baths, gleaming hardwood floors, eat-in kitchen, 2 fireplaces, dual paned windows. Washer, dryer & fridge included too!  
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This elegantly crafted home of 3,821 square feet offers a spacious floor plan with 5 bedrooms and 5 full baths and built in 2004. Two family rooms, 3-car gar, Master retreat with a stunning master bath.  
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**3239 JUDY LANE LAFAYETTE**



Offered at \$1,435,000  
ANOTHER \$60K REDUCTION! Originally built in 1890, craftsman style hideaway on 1/2+ acre lot with a vineyard. Park like grounds with pool. 3 bdrms, 2ba, 2329sf, large deck & 3 fireplaces! Fabulous country kitchen.  
Call: (925) 283-7000

**What Are You Waiting For?**

By Tara Rochlin

When my husband and I first moved to Moraga in 1992, we were moving from a 1200 foot condo in Downtown Chicago. The houses in Lamorinda seemed ridiculously large to us, and we finally settled for roughly 1500 square feet with a fabulous backyard and pool. We had no idea what we would do with all the space. By the time our second child was on the way, 1500 square feet was looking pretty small, but we loved the property, so we added on and made it a 2000 square foot house with a spacious home office and a cozy family room. As our kids grew and reached adolescence, 2000 square feet started to feel smaller and smaller, cozy meant cramped, and we again pondered an addition and hired an architect.

This time, however, it was clear that the property would not sustain a larger house, the cost was out of line with the added features, and the house simply could not be made into what we wanted for our family (and sanity). We also found ourselves using the pool less and less, and spending more time on outside activities and at Moraga Country Club. When the right house hit the market we knew it, and made the move.

Each of these decisions was made based on what we wanted in a house and the needs of our family at the time, not just on market conditions or spreadsheets comparing average cost per day per square foot. Primary residences are not like stocks or bonds with a

value to be tallied on a monthly basis. While we typically gain (although occasionally lose a little) wealth on paper, we spend our life living in the asset, and in the long run we'll all do just fine.

Without question, the market has slowed and credit has tightened. The 'gems' that two years ago were entertaining five or even ten competing offers after two days on the market are now competing for a relatively smaller pool of buyers. Average time on the market is over 30 days (based on MLS pending and sold data, Jan.1, 2007 - Oct. 4, 2007 for Moraga-35, Orinda-40 & Lafayette-33). If you benefited from the rise in values over the last few years, this means that you can shop around for the perfect property for your next phase of life, have enough equity to get an attractive loan, and can negotiate in a fair and reasonable manner without feeling pressured to act quickly. What a wonderful opportunity!

Oh there is a catch...you have to sell your current house. The cost of buying your dream home for your next phase of life for below its peak valuation might be to accept that the home you currently own (which is undoubtedly someone else's dream home) is also down from the top of the market. This is where psychology kicks in. Tests prove over and over again that for most of us the fear and frustration of leaving money in the table trumps the desire and joy of getting a deal. But in real estate, the equa-



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tions balance, in both down markets and up. The big difference is that a slow market is a buyer's market. Since the whole objective is to find the next house that will make you happy and meet your needs, this is a perfect market to chase your dream. So what are you waiting for?

**Lamorinda Home Sales continued**



|                             |                  |
|-----------------------------|------------------|
| <b>LAFAYETTE</b>            | Last reported: 7 |
| LOWEST AMOUNT: \$600,000    |                  |
| HIGHEST AMOUNT: \$1,750,000 |                  |
| <b>MORAGA</b>               | Last reported: 3 |
| LOWEST AMOUNT: \$405,000    |                  |
| HIGHEST AMOUNT: \$639,000   |                  |
| <b>ORINDA</b>               | Last reported: 5 |
| LOWEST AMOUNT: \$1,189,000  |                  |
| HIGHEST AMOUNT: \$2,200,000 |                  |

Home sales are compiled by Cal Resource, an Oakland real estate information company. Sale prices are computed from the county transfer tax information shown on the deeds that record at close of escrow and are published five to eight weeks after such recording. This information is obtained from public county records and is provided to us by California Resource. Neither Cal Resource nor this publication are liable for errors or omissions.

**LAFAYETTE**

- 3215 Camino Colorados, \$712,000, 3 Bdrms, 1168 SqFt, 1951 YrBlt, 9-27-07
- 3642 Crescent Drive, \$960,000, 2 Bdrms, 1307 SqFt, 1947 YrBlt, 9-19-07
- 35 Crest Road, \$1,750,000, 4 Bdrms, 2862 SqFt, 1997 YrBlt, 9-19-07
- 3921 Quail Ridge Road, \$1,699,000, 5 Bdrms, 2036 SqFt, 1980 YrBlt, 9-27-07
- 3442 Solana Court, \$600,000, 3 Bdrms, 1302 SqFt, 1956 YrBlt, 9-19-07
- 3492 Silver Springs Road, \$1,506,000, 4 Bdrms, 2543 SqFt, 1957 YrBlt, 9-27-07
- 99 Silverwood Drive, \$1,565,000, 2 Bdrms, 2036 SqFt, 1962 YrBlt, 9-18-07

**MORAGA**

- 5 Francisca Drive, \$565,000, 2 Bdrms, 1211 SqFt, 1984 YrBlt, 9-21-07
- 651 Moraga Road #22, \$405,000, 2 Bdrms, 1144 SqFt, 1962 YrBlt, 9-25-07
- 1725 St. Andrews Drive, \$639,000, 2 Bdrms, 1262 SqFt, 1974 YrBlt, 9-24-07

**ORINDA**

- 2 Dolores Way, \$1,500,000, 9-18-07
- 12 Estates Drive, \$2,200,000, 4 Bdrms, 4212 SqFt, 1939 YrBlt, 9-25-07
- 42 Hacienda Circle, \$1,189,000, 3 Bdrms, 1616 SqFt, 1948 YrBlt, 9-27-07
- 58 Oak Drive, \$2,175,000, 4 Bdrms, 4132 SqFt, 2004 YrBlt, 9-26-07
- 63 Southwood Drive, \$1,350,000, 4 Bdrms, 2406 SqFt, 1974 YrBlt, 9-21-07

**Ascot Intersection Design Underway**

Sanders Ranch resident Joe Maloney told the Council he hoped that the Ascot engineering study would be an "independent factual study which will not be biased by anyone on this Council or anyone in this room who may have a hidden agenda." Sanders Ranch is a gated community at the far end of Camino Pablo.

Stan Roth, another bump opponent, told the Council that many residents of Sanders Ranch are "very, very angry" about the Camino Pablo bumps. Although the Council voted to smooth all three of the Camino Pablo bumps after the public outcry about them, by the time of the meeting only one of the

three bumps had been smoothed. Roth interrupted the discussion of the Ascot project by demanding to know when the remaining two Camino Pablo bumps would be smoothed. Town Manager Phil Vince responded that the work on all three bumps should be completed by October 20.

Mayor Mike Metcalf responded sharply to what he referred to as Maloney's "insinuations." Although the Camino Pablo bumps were designed by a contact engineer, Metcalf, as the Mayor, the Chair of TSAC, and the volunteer drafter of TSAC's proposed traffic calming guidelines, has borne the brunt of criticism of the bumps and speculation that

he has a "hidden agenda" to impose traffic calming throughout Moraga, including reducing Moraga Road to one lane in each direction.

"I'm getting tired of people insinuating that I've got hidden agendas," Metcalf responded. "On Camino Pablo some things were done wrong. We're correcting those issues. On Ascot this Council has decided that enough is enough. We've had two deaths on Moraga Road. That road is a speedway. It's very dangerous. The warrants I saw from the traffic study say we need to do something, and we do. There's no hidden agenda. The one lane road is an idea that has to be discussed

**... continued from page 3**

very thoroughly. We haven't had that discussion," Metcalf concluded.

When TSAC met to discuss the Camino Pablo plans, the Town notified residents within 300 feet of the project, and only one resident attended. When TSAC met to discuss the process for public input into future traffic improvements including the Ascot project, the Town notified every household in town, and the meeting was packed. Mercurio said the public would have the opportunity to participate in the Ascot project design at the TSAC meeting on November 7 and also at the Council meeting on November 14 or 28.

**Sign Ordinance in Moraga:**

Following Salamack's presentation, a public joint meeting was held between the Moraga Economic Development Advisory Committee and the Design Review Board. Salamack answered questions and took suggestions from both groups as well as the public. She stressed that this was the best time for interested parties to make specific recommendations, before the draft is presented to the Town Council.

Some of the business owners who participated in the first meeting stayed for the second, as some of the aspects of the draft were very disturbing to them. The first to speak was Larry Hood of Elena Hood Real

Estate Group. One recommendation of the draft is that any V-shaped sign posted on right-of-way property be subjected to the acquisition of a paid permit. For real estate professionals, who post signs all over town on Sunday to advertise open homes, such a process would prove cumbersome, expensive and "a waste of staff time," said Hood. Other contentious elements included the percentage of window space business owners will be allowed to cover with legible information, the maximum size of illuminated signs, the frequency with which banners can be used at a specific address and the maximum size of such banners.

**... continued from page 3**

Salamack noted everybody's comments and will present them to the Planning Commission before the proposed ordinance goes to Town Council on October 24th. This may not be the final phase of the process since the Council could reject the draft and ask for it to be re-worked. All interested parties are encouraged to view the draft document on-line and attend the Town Council meeting. The document and agenda will be available at [http://www.ci.moraga.ca.us/moraga\\_agendas\\_town\\_council.php](http://www.ci.moraga.ca.us/moraga_agendas_town_council.php), on or about October 19th.

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