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Meet Leslie Bell
Realtor
Leslie has earned prestigious "Top Producer" and "Top Listing" awards, holds a M.A. from the University of London and a B.A. from the University of Houston, is a member of the Contra Costa Association of Realtors, California Association of Realtors, National Association of Realtors, Women's Council of Realtors, and an active supporter of the Education Foundation. She is a proud mother of 3 boys. Leslie prides herself on giving unparalleled services, professionalism, integrity, and commitment to her clients & colleague's. As a Trusted Real Estate Adviser she works diligently to exceed her client's expectations! For more information about Leslie you can visit her website at: www.Realestatebell.com. Or just "Ring for Service" (925) 451-1991 Direct.



\$2,925,000
212 Camino Sobrante
Elegantly Romantic Mediterranean Style home, in Orinda's premier Country Club location. Call Debra Trevarthen 381-0325 mobil. See Virtual Tour at: www.212caminoSobrante.com



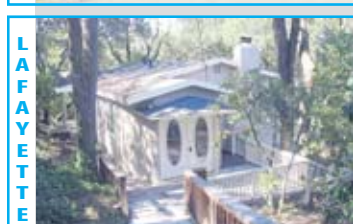
\$1,025,000
249 Overhill Road
Immaculate and updated three bedroom home in top Glorietta area. Kids walk to elementary school; beautiful home features large lot and custom kitchen with classic charm. Call Jim Colhoun at 925 962-6101



\$300,000
1864 Premier Pl.
Light, Bright, & beautiful 3bd / 2.5ba Duet. Quite Cul-De-Sac location. Master Bedroom with vaulted ceiling. Breakfast Area opens to deck & backyard. Close to Downtown Pleasant Hill and Park & Recreation Center. Asking \$300,000- **Quite a charmer & priced to sell.**



\$2,390,000
139 Erselia Trail
Spectacular Alamo estate home on level acre with stunning backyard featuring pool, spa, gazebo and vineyard. Over 4400 s.f home with four bedrooms plus office and recently remodeled kitchen. Call Jim Colhoun at 925 962-6101.



\$ 754,900
1003 Hawthorne Dr.
REO/Bank Owned. Secluded Setting, remodeled kitchen, granite, hardwood floors, updated baths. Fabulous new price \$754,900. **Hurry! Call Frith 925-698-6030**



\$839,000
32 Kazar Court
Best Price Single Family in Moraga featuring 3 bed/2 bath nearly 1900 sq. ft. of living space on a quiet court with formal dining, family room and spacious kitchen.

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Council Orders MOSO 2008 Impact Report

... continued from page 3

The letter contained twenty seven questions that they would like answered in the 9212 report. Tashiro stated that it would be impossible for staff to address all of the letter's questions.

Several private citizens voiced their concerns about the scope of the report and stressed that the citizens of Moraga need the opportunity to understand how both the MOSO and MOSPRO initiatives will impact their own property and the environment of the town.

Council Member Mike Metcalf stressed the need for the fiscal impact analysis section in

the MOSO 2008 report to be similar in methodology to the analysis that was already done for the MOSPRO initiative. As Metcalf summed up his concerns he insisted, "It is important that voters have a side by side comparison of the three initiatives."

Salamack responded with conviction, stating, "It will be done." She reiterated that the report will include a FAQ section and tables that will attempt to compare MOSO 1986, MOSO 2008 and MOSPRO in a side by side comparison.

Council Member Rochelle Bird firmly expressed her concern that staff should include the 27 items (from the letter) in the re-

port, or "report back why it can't be done, and the fiscal impact it would take."

The Council, minus Trotter who had to hang up to catch an early flight, approved the motion to direct staff to prepare the report after Mayor Lynda Deschambault added a request that staff "do their best to answer the 27 questions, public comments and letters," within the time available.

The complete texts of the open space initiatives, staff reports and other related documents can be found on the Town website, http://moraga.ca.us/production/moraga_ballot_initiatives.php

Financing Your Remodel

By Gordon Steele



Gordon Steele, Moraga

Photo provided

Done properly, remodeling is a great way to improve your lifestyle and possibly increase the value of

your home. If your bank accounts are loaded with cash then you can pay as you go. If your savings isn't quite up

to the task or you are interested capitalizing on income tax advantages then you'll want to look at financing as an option. Two methods of financing are available for remodeling. The choice of loan will depend mostly upon the cost of the remodel, the amount of current equity in your house and the future value once the remodel is finished.

If your current mortgage is low and your value is high you may be able to finance the remodel with current equity. Once you know the cost of the project you can work with a qualified Loan Officer to either get a Home Equity Line of Credit (HELOC) or even a cash-out refinance. With strong qualifications you may be able to finance up to 80% of the home's current value. Have the Loan Officer compare the rates and programs to figure out the best programs for the time you want to stay in the home as well as your financial situation.

If there isn't enough current equity but the remodel will dramatically increase the home's value you may need to consider a construction loan. Most construction loans today will replace your current loan with a credit line that rolls into permanent financing after completion. While useful, these loans have complicated rules and variations that require a Loan Officer with strong experience in construction lending. For a good introduction to the construction lending process,

I highly recommend Building Your Own Home For Dummies (Wiley) written by my partner Kevin Daum. This book will give you all the questions to ask when heading down this path.

Whichever approach to financing fits your needs always consider taking the maximum amount of financing possible. Remember, you won't actually know what your remodel cost until it is complete. Nothing is more dangerous in a remodel project than running out of money in the middle. Resolving such an issue could cost you thousands of dollars or worse, the home itself. Trust a mortgage company and Loan Officer with strong experience in construction and research as much as possible before you start your project. Also contact your Tax Advisor and Financial Planner. An extra day of planning can save you weeks of time and thousands of dollars.

Gordon Steele has lived in Moraga for over twenty-one years. He has an extensive banking and real estate background of nearly forty years. If you have any questions he can be reached at RPM Mortgage at (925) 627-7109 or email at gsteele@rpm-mortgage.com

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Lamorinda Home Sales continued

SOLD	LAFAYETTE Last reported: 14
HOME SALES presented by LAMORINDA	LOWEST AMOUNT: \$430,000
	HIGHEST AMOUNT: \$1,975,000
LAFAYETTE	MORAGA Last reported: 10
	LOWEST AMOUNT: \$315,000
LAFAYETTE	HIGHEST AMOUNT: \$1,350,000
	ORINDA Last reported: 11
LAFAYETTE	LOWEST AMOUNT: \$835,000
	HIGHEST AMOUNT: \$3,050,000

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

3079 Camino Diablo, \$430,000, 2 Bdrms, 1253 SqFt, 1979 YrBlt, 6-17-08
701 Glenside Circle, \$1,085,000, 3 Bdrms, 1990 SqFt, 1951 YrBlt, 6-13-08
3309 Glenside Drive, \$730,000, 4 Bdrms, 1501 SqFt, 1951 YrBlt, 6-13-08
3812 Happy Valley Road #A, \$725,000, 2 Bdrms, 882 SqFt, 1948 YrBlt, 6-6-08
4177 Hidden Valley Road, \$875,000, 4 Bdrms, 1912 SqFt, 1975 YrBlt, 6-3-08
670 Jennie Court, \$1,145,000, 4 Bdrms, 1947 SqFt, 1950 YrBlt, 6-11-08
3729 Meadow Lane, \$873,500, 5 Bdrms, 3094 SqFt, 1964 YrBlt, 6-17-08
3742 Meadow Lane, \$887,500, 6 Bdrms, 3606 SqFt, 1960 YrBlt, 6-9-08
3391 Rossi Street, \$1,045,000, 3 Bdrms, 1857 SqFt, 1964 YrBlt, 6-12-08
357 Shire Oaks Court, \$865,000, 3 Bdrms, 1380 SqFt, 1963 YrBlt, 6-6-08
3377 Stage Coach Drive, \$1,975,000, 5 Bdrms, 4076 SqFt, 2001 YrBlt, 6-13-08
3217 Stanley Boulevard, \$650,000, 3 Bdrms, 1346 SqFt, 1950 YrBlt, 6-10-08
3276 Sweet Drive, \$1,145,000, 7 Bdrms, 3371 SqFt, 1950 YrBlt, 6-5-08
1098 Upper Happy Valley Rd., \$844,500, 2 Bdrms, 1883 SqFt, 1954 YrBlt, 6-4-08

MORAGA

1952 Ascot Drive, \$315,000, 2 Bdrms, 1234 SqFt, 1972 YrBlt, 6-9-08
2083 Ascot Drive #133, \$400,000, 3 Bdrms, 1439 SqFt, 1971 YrBlt, 6-3-08
787 Augusta Drive, \$1,255,000, 4 Bdrms, 2680 SqFt, 1978 YrBlt, 6-17-08
268 Birchwood Drive, \$900,000, 3 Bdrms, 1987 SqFt, 1971 YrBlt, 6-10-08
4 Buckingham Drive, \$830,000, 3 Bdrms, 1388 SqFt, 1960 YrBlt, 6-10-08
1057 Camino Pablo, \$955,000, 4 Bdrms, 1915 SqFt, 1948 YrBlt, 6-16-08
15 Corte Encina, \$1,350,000, 6 Bdrms, 3134 SqFt, 1970 YrBlt, 6-13-08
17 Mayfield Place, \$1,198,500, 4 Bdrms, 1692 SqFt, 1968 YrBlt, 6-9-08
3872 Paseo Grande, \$1,010,000, 4 Bdrms, 2342 SqFt, 1968 YrBlt, 6-3-08
1306 Rimer Drive, \$975,000, 4 Bdrms, 1911 SqFt, 1963 YrBlt, 6-17-08

ORINDA

32 Candle Terrace, \$3,050,000, 4 Bdrms, 4856 SqFt, 1990 YrBlt, 6-13-08
30 Canyon View Drive, \$1,425,000, 3 Bdrms, 2419 SqFt, 1959 YrBlt, 6-4-08
17 Cedar Lane, \$1,300,000, 4 Bdrms, 2809 SqFt, 1964 YrBlt, 6-6-08
5 Del Mar Court, \$2,425,000, 4 Bdrms, 2563 SqFt, 1909 YrBlt, 6-9-08
133 Glorietta Boulevard, \$835,000, 3 Bdrms, 1457 SqFt, 1968 YrBlt, 6-3-08
18 Mira Loma Road, \$1,375,000, 3 Bdrms, 1462 SqFt, 1930 YrBlt, 6-17-08
97 Oak Road, \$1,059,000, 3 Bdrms, 2466 SqFt, 1998 YrBlt, 6-5-08
10 Snowberry Lane, \$1,411,500, 3 Bdrms, 2807 SqFt, 1953 YrBlt, 6-5-08
516 Tahos Road, \$950,000, 4 Bdrms, 1478 SqFt, 1977 YrBlt, 6-12-08
59 Tiger Tail Court, \$2,895,000, 5 Bdrms, 2541 SqFt, 1989 YrBlt, 6-10-08
10 Van Ripper Lane, \$1,145,000, 4 Bdrms, 1928 SqFt, 1951 YrBlt, 6-6-08

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