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Buying Your Dream Home in Windemere or Gale Ranch

Windemere, a master-planned community in San Ramon offers a State of the Art High School, a community college, miles of trails, parks, a community center, a library & great selection of new homes.

At Windemere, the onset of April 2008 saw Lennar Homes releasing some new lots at Stafford Place*, Escalante*, & Paloma*. Lennar Homes offers the Logic of Lennar which appeals to many buyers!

There is currently a great incentive being offered at Hawthorne by Brookfield for a Plan 2, corner lot which will be ready in the Jun 2008 timeframe!* In the Brookfield family of homes at Windemere, Saville is offering a \$60K incentive either off price or in options, and Campton is offering a \$120K incentive either off price or in options! * Santorini, a luxurious community with grand interiors, is offering grand incentives!

Sera Vista by Centex, the community with the Vista Views has only 7 more lots left! Out of which 4 were released early April. These included two Plan 1s facing open space with vista views, two Plan 2s, all with a move in date of Nov 2008. Currently, Sera Vista has a great opportunity on a Plan 3 fully loaded with options with a May 2008 move in date.* Also in the Centex family of homes, Release 13 took place at Oliveta of 4 Dirt Lots with a move-in time of Nov 2008. This Release included two Plan 1s, one Plan 2, and one Plan 4. The pricing of these homes ranges from \$875,900 - \$985,900.

Gale Ranch and Mosaic at Gale Ranch, silhouetted against the scenic East Bay hills, in San Ramon offers parks, trails, open spaces, new schools, a shopping center with a major market, a commuter corridor, unbelievable residential opportunities, and a pristine Johnny Miller-designed Bridges golf course. Shapell Homes recently held the Twilight Event where home buyers enjoyed wine & cheese and spent the evening touring the models up until 8:00pm! Shapell Homes were being offered at incentives from \$25,000 - \$35,000 either price or options with some communities featuring Special lots!

If you're considering making Windemere or Gale Ranch your new home, please ***Call Zia at (925) 984-7671** for up to date pricing, release, quick sale homes, incentives etc. Let's plan to tour the New Home communities together starting with your 1st visit and find you your Dream Home!

Disclaimer:

Source of the information is from the New Home Community Sales Office as of 4/9/08. Information subject to change.

San Ramon, CA Real Estate Market Snapshot, Wed April 9-08 Source: Yahoo.com

Listing Type	Number	Median Price	Price Change from Mar
Homes for Sale (MLS)	327	\$799,000	+1.1%
New Homes	58	\$1,130,150	0.0%
Real Estate Classifieds	195	\$868,000	0.0%
Foreclosures	85	\$560,000	0.0%

Gale Ranch – New Homes: Now Selling!

Source: Shapell New Home Communities. Sq ft are approximations only.



Wisteria	1,425 - 2,243 sq ft	Abbington	1,763 - 2,272 sq ft	Athena	2,069 - 3,211 sq ft
Veranda	1,614 - 2,023 sq ft	Rose Garden Encore	1,738 - 2,775 sq ft	Terravista	2,094 - 2,944 sq ft
Belvedere	1,648 - 2,812 sq ft	Belmaison	1,801 - 2,817 sq ft	Florentine	2,698 - 4,323 sq ft

For NEW HOME PURCHASES, ask Zia about a CREDIT to you from Broker's Commission*
FREE Buyer Protection Consultation | FREE Mortgage Planning Strategy | FREE Credit Report Analysis
*Valid at New Home Communities participating in broker co-op only.

Zia Chernyak
(925) 984-7671
Call me to tour the New Homes!



Zia Chernyak

Your Real Estate Professional

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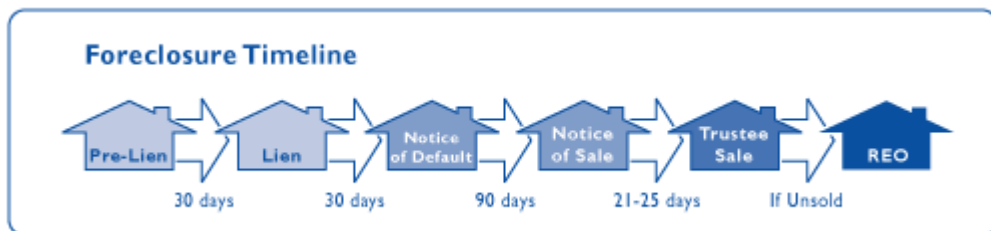
New to Windemere?
Get Plugged in to the **Windemere Yahoogroups**
Give me a call today at (925) 984-7671 for more information!

Join the Women of Windemere
www.WomenofWindemere.com

What is – Foreclosure, REO, Short Sale?

Foreclosure is a process that allows a lender to recover the amount owed on a defaulted loan by selling or taking ownership (repossession) of the property securing the loan. The foreclosure process begins when a borrower/owner defaults on loan/mortgage payments and the lender files a public default notice, called a Notice of Default or Lis Pendens. The foreclosure process can end one of four ways:

1. The borrower/owner reinstates the loan by paying off the default amount during a grace period determined by state law. This grace period is also known as pre-foreclosure.
2. The borrower/owner sells the property to a third party during the pre-foreclosure period. The sale allows the borrower/owner to pay off the loan and avoid having a foreclosure on his or her credit history.
3. A third party buys the property at a public auction at the end of the pre-foreclosure period.
4. The lender takes ownership of the property, usually with the intent to re-sell it on the open market. The lender can take ownership either through an agreement with the borrower/owner during pre-foreclosure or by buying back the property at the public auction. Properties repossessed by the lender are also known as bank-owned or REO properties (Real Estate Owned by the lender).



A **Short Sale** is the sale of a home for less money than is currently owed the lender on the outstanding mortgage being foreclosed on. The foreclosing lender has to agree to it, essentially agreeing to accept less money than it is owed on the loan secured by the house. Short sales are most widely accepted during a buyer’s market when home sales are dragging, home values are declining, and inventories of available properties are growing. *Source: RealtyTrac.* Read more at www.PlatinumClubRealty.com/OurBlog.

Would you like to discuss your options? Give Oleg or Zia a call at (888) PLT-RLTY.



Oleg Chernyak

Your Financing Professional

(888) PLT-RLTY

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Mortgage Rates

As of Wednesday, April 9, 2008

Source: Freddie Mac

National Avg	%	Up/Down
30 Yr Fix	5.88%	0.03%
15 Yr Fix	5.42%	0.08%
1 Yr ARM	5.19%	-0.05%
5/1 ARM	5.59%	-0.08%
30 Yr Tres	4.32%	-0.07%
Fed Prime	5.25%	-0.75%

Call Oleg at (925) 984-7734!

- FREE Mortgage Consultation
- FREE Mortgage Planning Strategy
- Finance your Mortgage
- Refinance your Mortgage
- Credit Report Analysis

Windemere – New Homes: Now Selling!

Source: Windemere Welcome Center. Sq ft are approximations only.



Centex

Fioli 2044-2337 sq ft
 Oliveta 3164-3773 sq ft
 La Sera 3361-4064 sq ft
 Sera Vista 3361-4064 sq ft

Brookfield

Saville 1872-2200 sq ft
 Campton 2275-2703 sq ft
 Hawthorne 3752-4099 sq ft
 Santorini 4202-4645 sq ft

Lennar

Paloma 2599-2878 sq ft
 Escalante 3064-3548 sq ft
 Stafford Place 3617-4241 sq ft

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 *Valid at New Home Communities participating in broker co-op only.

If Your Property is listed with another broker, this is not intended as a solicitation of that listing.
 Information deemed reliable. but not guaranteed.

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