

PlatinumClubRealty.com

Real Estate | Financing | Investment | Relocation | Property Management



Zia Chernyak

(925) 984-7671

Zia@PlatinumClubRealty.com

Welcome Home to Our Clients!



San Ramon Real Estate News

Homes Sold in September: In September, 50 Single Family homes were sold in San Ramon ranging from 1000 - 6800 sq ft approx. Out of these about 18 homes were in Gale Ranch & Windemere, built in the year 2001 and newer and ranging from 2000 - 6800 sq ft. approx. with a median price of \$870,000.

Of the 50 homes sold in San Ramon, 11 detached Single Family homes sold were in Windemere in the 2000 – 4148 sq ft range approx. with a median price of \$806,000. These Single Family homes ranged in sales price from \$705,000 – \$980,000. The homes that sold spent an average of 51 days on the market.

For Sale Homes: As of Thursday, October 9th, 2008 there are approx. 80 detached single family homes for sale in Windemere, Gale Ranch, and the Bridges of San Ramon, CA.

There are about 48 detached Single Family homes for sale in Windemere ranging from 1646 – 4610 sq ft. approx. As of Thursday, October 9th 2008, the median listing price is at \$834,000 for detached single family homes for sale in Windemere San Ramon CA.

The least expensive single family home being offered is a 3 bedroom, 2.5 home approx. 1,646 square feet listed at \$589,900. The most expensive home is a 4 bedroom, 3.5 bath home approx. 4,137 square feet listed at \$1,174,900.

Early Enrollment Advantage: Buyers with children who will be age 3 or older by December 2, 2008 are also timing their move precisely to take advantage of the “Early Enrollment” program from October 6th – October 30th, 2008 by SRVUSD which allows those parents to reserve a space for their children in kindergarten at their resident school much earlier than the typical kindergarten enrollment period.

New Homes Update: Windemere & Gale Ranch are continued to be seen as desirable communities to live in. With the release of the 2007-2008 API scores, buyers have renewed motivation to move into the area. **Don't Miss Out:** While choices abound in beautiful plans & new home communities – Windemere is nearing completion and is approx. 90% built out. Entering into the last quarter of 2008, there are some great New home options available with the best incentives. First Time Home buyers, Home Buyers looking to upgrade, Buyers moving to partake of the excellent schools are all taking advantage of the plans, options, and incentives available to them.

Sources: MLS, New Home Sales Office, SRVUSD.net | As of Oct 9th, 2008

Oleg & Zia Chernyak | Platinum Club Realty Team - CRG, UPG | 675 Hartz Ave., Suite 209, Danville, CA 94526

Toll Free Phone: (888) 758-7589 | Fax: (925) 556-6104 | E-mail: Info@PlatinumClubRealty.com

California Department of Real Estate License(s) # 01741084, # 01783996, # 01402120, # 01264953

Mortgage Rates

National Avg	%	Up/Down
30 Yr Fix	5.94%	-0.16%
15 Yr Fix	5.63%	-0.15%
1 Yr ARM	5.15%	0.03%
5/1 ARM	5.90%	-0.10%
30 Yr Tres	4.06%	0.03%
Fed Prime	5.00%	-0.25%

As of Friday, October 10, 2008
Source: Freddie Mac



We do Business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Hope for Homeowners Program

Signed by the President into law legislation, the Hope for Homeowners Program was implemented on October 1st, 2008. This program allows HUD's FHA (Federal Housing Administration) to continue providing targeted mortgage assistance to homeowners trapped in mortgages that they cannot afford.

Upon meeting the eligibility criteria, borrowers challenged with paying their mortgage can refinance into an FHA insured mortgage that is affordable for them. The program timeline is from October 1, 2008 through September 30, 2011. The borrower eligibility criteria include:

- Their mortgage must have originated on or before January 1, 2008;
- Their mortgage debt-to-income must be at least 31 percent;
- They cannot afford their current loan;
- They did not intentionally miss mortgage payments
- And they do not own second homes.

For Financing, Refinancing, More information, Call Today!



Oleg Chernyak

(925) 984-7734

Oleg@PlatinumClubRealty.com



SAN RAMON

Windemere | Gale Ranch
Mosaic at Gale Ranch
Old Ranch Summit | Roubion
Norris Canyon Estates

DANVILLE

Wendt Ranch | Alamo Creek

DUBLIN

Sorrento | The Terraces
Schaefer Ranch | Positano
Silvera Ranch | Roxbury
Elan | Positano

LIVERMORE

Montage | Station Square

PLEASANTON

Ironwood | Birch terrace

MOUNTAIN HOUSE

Palisades | Creston Park | Rutherford
Cobblestone | Avondale | Cambridge Place
Stratford | Toscana | Wyndam
Esplanade | Antigua | Campania

Call **Zia** Today!

(925) 984-7671

Real Estate Market Snapshot

San Ramon, CA

Listing Type	Number	Median Price	Price Change from Sep
Homes for Sale	218	\$799,000	+1.4%
New Homes	8	\$963,900	0.0%
Foreclosures	355	\$308,100	-13.0%

Danville, CA

Listing Type	Number	Median Price	Price Change from Sep
Homes for Sale	211	\$1,049,000	0.0%
New Homes	3	\$1,212,950	-3.7%
Foreclosures	158	\$385,000	-19.6%

Source: Yahoo.com as of Oct 6, 2008

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



Oleg & Zia Chernyak | Platinum Club Realty Team - CRG, UPG | 675 Hartz Ave., Suite 209, Danville, CA 94526

Toll Free Phone: (888) 758-7589 | Fax: (925) 556-6104 | E-mail: Info@PlatinumClubRealty.com

California Department of Real Estate License(s) # 01741084, # 01783996, # 01402120, # 01264953