

TEAM WATTERS

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www.teamwatters.net



Resort Property
Specialists

BOICE 
COUNTRYSIDE, REALTORS®

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OUR PROMISE TO YOU

Our goal is to provide you, the Truckee property owner, with valuable information that will keep you informed of the latest events and the current real estate information, whether you are a current resident, lot owner who is thinking of moving here, or the vacation owner that wants to stay connected. Let our 26 years of living and successfully selling the area we love, help you. Your comments, suggestions and thoughts are always welcome.

Please call **Bill or Sandy** – *your input is valuable!*



Bill Bitz, President
Christopher Long, Vice President

GOLDEN BEAR MORTGAGE CORPORATION

11430 Deerfield Drive, Truckee CA 96161

(530) 587-8600 or (800) 289-2327 ~ www.gbmc.com



HERE ARE TEN TOP WAYS TO HELP STOP IDENTITY THEFT!

Simple ways to protect yourself

There's no ironclad protection that guarantees that you'll never fall victim to some form of identity theft. But there are steps you can take to protect yourself, many of which are rather simple:

- 1. Destroy private records and statements.** Tear up—or, if you prefer, shred—credit card statements, solicitations and other documents that contain private financial information.
- 2. Secure your mail.** Empty your mailbox quickly, lock it or get a P.O. box so criminals don't have a chance to snatch credit card pitches. Never mail outgoing bill payments and checks from home. They can be stolen from your mailbox and the payee's name erased with solvents. Mail them from the post office or another secure location.
- 3. Safeguard your Social Security number.** Never carry your card with you, or any other card that may have your number, like a health insurance card. And don't put your number on your checks. It's the primary target for identity thieves because it gives them access to your credit report and bank accounts. (For more on protecting your Social Security number, see "[Safeguard your Social Security number](#).")*
- 4. Don't leave a paper trail.** Never leave ATM, credit card or gas station receipts behind.
- 5. Never let your credit card out of your sight.** Worried about credit card skimming? Always keep an eye on your card or, when that's not possible, pay with cash.
- 6. Know who you're dealing with.** Whenever anyone contacts you asking for private identity or financial information, make no response other than to find out who they are, what company they represent and the reason for the call. If you think the request is legitimate, contact the company yourself and confirm what you were told before revealing any of your personal data.
- 7. Take your name off marketers' hit lists.** In addition to the national [Do-Not-Call registry](#) (1-888-382-1222), you can also cut down on junk mail and opt out of credit card solicitations. For details, see Liz Weston's article, "[Free at last from telemarketing invasions](#)."
- 8. Be more defensive with personal information.** Ask salespeople and others if information such as a Social Security or driver's license number is absolutely necessary. Ask anyone who does require your Social Security number—for instance, your insurance company—what their privacy policy is and whether you can arrange for the organization not to share your information with anyone else.
- 9. Monitor your credit report.** Obtain and thoroughly review your credit report (now available for free at Annualcreditreport.com or by calling 877-322-8228) at least once a year to look for suspicious activity. If you spot something, alert your card company or the creditor immediately. You may also want to subscribe to a credit protection service, like Experian's [CreditCheck](#),

(Continued on back page)

HOMES OF THE MONTH

A Real Mountain Gem

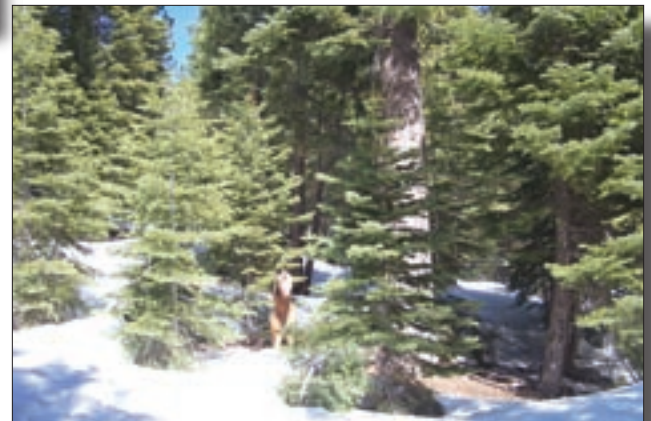
\$1,079,000

This extraordinary custom built home points to perfection in every aspect. Designed with distinction best describes this home with an ever popular open floor plan for easy living.

The setting and landscaping are truly spectacular, situated in a million dollar neighborhood this home will not last.

Living is easy in this 3 bedroom 3 bath home. A very private sunroom allows you to relax and just take in all the mature trees on this lot. A large gourmet kitchen and large decks allows you to enjoy outdoor dining and entertaining. This custom home offers many custom built-in cabinets, a Jacuzzi tub and steam room shower in the master bathroom with a tree house setting in the master suite.

This spacious upscale mountain home reflects, style, individuality and design.



(800) 848-2871, ext. 2113 – 24 hours for a recorded message

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29

SELLING YOUR HOME CAN AFFECT YOUR VERY FINANCIAL FUTURE. HERE'S INFORMATION THAT CAN HELP YOU EFFICIENTLY SELL YOUR HOME AND MAXIMIZE YOUR INVESTMENT.

Essential Tips That Get Homes Sold Fast (And For Top Dollar)



Resort Property Specialists
Sandy Watters
Bill Watters

To get your free copy of this report, call (800) 848-2871, ext. 3003 24 hours for a recorded message.

Piper's Patisserie

Piper's is one of Truckee's premier stops before or after carving the slopes! Start your day with a cappuccino and some freshly baked pastries. Choose from a wide variety of sandwiches or salads to take for lunch.

After a "hard day" of fun in the snow, stop by to pick up a hot dinner of rotisserie chicken or beef bourguignon, grilled vegetables, garlic mashed potatoes, or macaroni and cheese, to name a few of the many freshly-made items in Piper's cases to choose from.

Executive Chef Chris Bourque has prepared food in many well-known California eateries, like the legendary Blue Fox and Fleur De Lys in San Francisco. Locally, he was at Pacific Crest and owned Jordan's Restaurant.

Chris is also available for private, in-home dinner parties and private gatherings at the historic Kruger-White House. In addition, Piper's Patisserie caters, not only offering great food, but also helping select wines for the affair and providing professional staff to make entertaining easy.

So whether you dine in or take home, put Piper's Patisserie on your list of favorite Truckee stops!

Why Your Credit Score is So Important

The credit scoring model seeks to quantify the likelihood of a consumer to pay off debt without being more than 90 days late at anytime in the future. Credit scores can range between a low score of 300 and a high score of 900. Most consumers have credit scores ranging between 400 and 800. The higher the score, the better it is for the consumer, because a high credit score translates into a low interest rate. This can save literally thousands of dollars in financing fees over the life of the loan.

How Does a Low Credit Score Affect My Interest Rate?

Lenders estimate your ability to pay back money based on your credit score. The risk factor they take on is built-in to your interest rate as a financing fee. Therefore, a low credit score results in a higher interest rate, higher monthly fees, and a higher amount of interest being paid over the total life of the loan.

Referring back to our chart, a borrower with a credit score of 620 would be questionable to an underwriter. While the lender may agree to provide financing, the increased interest rate is factored into the monthly payment. The following chart illustrated the difference in the amount of interest paid over the life of the same loan with three different credit score scenarios.

A 30-Year Fixed with a loan principal amount of \$250,000

FICO Score	APR Rate	Monthly Payment	Interest Paid
Above 720	5.71%	\$1446	\$270,708
620-719	5.796-7.84%	\$1446-\$1745	\$277,849-\$378,307
Below 620	8.452-9.234%	\$1914-2054	\$438,963-\$489,365

Source: Credit Resource Corp., www.creditresourcecorp.com

RECENT SALES BY TEAM WATTERS

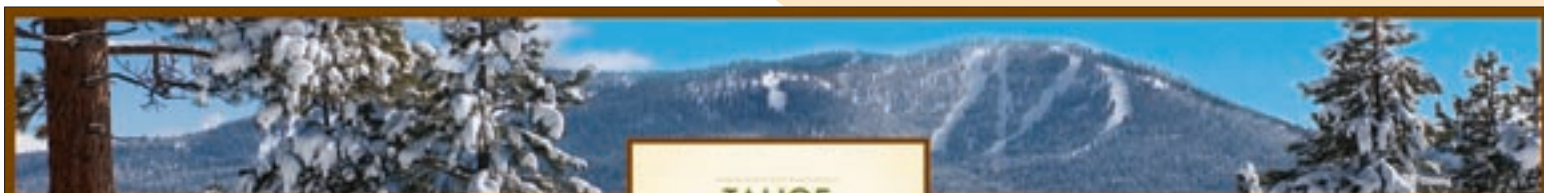
Homes Sold by Team Watters

- 16319 Northwoods Blvd. \$550,000 1,600 sq/ft
- 12829 Solvang Way \$725,000 3,000 sq/ft
- 12755 Falcon Point Pl. \$749,000 3,000 sq/ft*
- 12824 Ski View Loop \$840,000 4,000 sq/ft

Sales Pending by Team Watters

- 12864 Peregrine Drive \$335,000 Lot
- 13684 Hillside Drive \$335,000 lot*

* Financed by Golden Bear Mortgage Corporation
Real Estate Broker, California Department of Real Estate License # 01129597



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Ownership from \$113,000 to \$163,000

2 & 3 Bedroom Town-Homes
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From the mid \$500,000's

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FOR MORE INFORMATION CALL TOLL FREE (800) 848-2871 www.teamwatters.net

Simple ways to protect yourself (continued)

which alerts you any time a change takes place with your credit report.

10. **Review your credit card statements carefully.** Make sure you recognize the merchants, locations and purchases listed before paying the bill. If you don't need or use department-store or bank-issued credit cards, consider closing the accounts. For more on when and how to close credit card accounts, see "[Cancel a credit card—the right way](#)."**

*www.consumer.gov/idtheft

**<http://moneycentral.msn.com/content/Banking/creditcards/P88393.asp>

IF SOMETHING GOES WRONG

Again, protecting yourself from identity theft is no sure thing. But there is plenty you can do if you uncover some wrongdoing:

- First, contact the fraud departments of each of the three major credit bureaus. Tell them that you're an identity theft victim. Request that a "fraud alert" be placed in your file, along with a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts.

Equifax To report fraud: 1-800-525-6285
 and write: P.O. Box 740241,
 Atlanta, GA 30374-0241

Experian To report fraud: 1-888-EXPERIAN
 (397-3742)
 and write: P.O. Box 9532, Allen, TX 75013

TransUnion To report fraud: 1-800-680-7289
 and write: Fraud Victim
 Assistance Division,
 P.O. Box 6790, Fullerton, CA 92634

- Contact the creditors for any accounts that have been tampered with or opened fraudulently. Speak with someone in the security or fraud department of each creditor, and follow up with a letter.
- File a report with your local police or the police in the community where the identity theft took place. Get a copy of the police report in case the bank, credit-card company or others need proof of the crime.
- Keep records of everything involved in your efforts to clear up fraud, including copies of written correspondence and records of telephone calls.

Source: msn/moneycentral.msn.com



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Bill Bitz, President
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