

EXCEEDING EXPECTATIONS

March 2005

TEAM WATTERS

11382 Northwoods Blvd., Truckee CA 96161

Sandy Watters, Broker Assoc. ~ (530) 550-5151 Office (530) 448-9967 Cell

Bill Watters, Realtor Assoc. ~ (530) 550-5194 Office (916) 416-4318 Cell

(800) 848-2871

www.teamwatters.net



Resort Property
Specialists

BOICE 
COUNTRYSIDE, REALTORS®

Your LIFESTYLE Is Our BUSINESS

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

MONEY ON SALE NOW!

Loan Of The Month

“120/240 I-O”

This is the perfect loan for the investor, second homeowner and primary residence with a lot of equity. Here is what makes this loan so attractive: If your loan to value is 65% or less and your middle cr. Score is 620 or greater, all we need is a mini-application. We do not need to know about income, employment or assets. You will get an excellent market rate with the option of paying Interest Only for the first ten years!

Example: Loan amount is \$359,650 thirty year fixed rate APR of 5.75%. Using Interest-Only your monthly interest payment would only be \$1,723.32! If you want, at your option you can pay the payment as a fully amortizing loan. That payment would be \$2,098.82. The interest only payment saves you



\$375.50 per month! Over ten years that equals a cash flow savings of \$45,059.97. *The remaining twenty years of this loan is when your payment requires a full principal and interest payment but does not change your interest rate.*

You do not have a loan to value of 65% to take advantage of this loan. It may require a little more paperwork from you depending on the ingredients of your qualifications.

Call us and we will discuss how we can help you determine where you fit in this loan. Be sure to ask us for your free market valuation as well!

FEDERAL RATE HIKES HELP KEEP INTEREST RATES DOWN

Average rate in January 2004 approximately 5.71%

Year end average rate after five federal rate hikes in 2005 was 5.84%

HOMES OF THE MONTH

A True Tahoe Getaway!!

Watch the sun rise over the Carson Range from windows that span the entire length of the living and dining area. This rustic home offers many charming features and occupies almost $\frac{3}{4}$ of an acre. It is very private and woody, a true Tahoe getaway!



\$589,950 (800) 848-2871 ext. 2102

Juniper Lodge

With a total of 5 bedrooms, 5 baths and a 4-car garage, the "Juniper Lodge" is a spectacular "log" home with an additional guest house best described as rustic elegance. A grand staircase leads to the bonus room with two bedrooms and two baths. Downstairs features a beautiful rock fireplace and kitchen overlooking the dining area. All of this is situated on 81 acres with amazing views!



\$3,250,000 (800) 848-2871 ext. 2003

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Sandy Watters
Bill Watters

Golden Bear Welcomes New Branch Manager

Michael Cramer, an 11-year, local resident has been named Golden Bear Mortgage Corporation's new Truckee Branch Manager and Loan Officer. A graduate of San Francisco State University, he brings 15 years of sales experience to his position, as well as 10 years of management.



Michael has been married 22 years to his wife Lorrie and they have two boys, Daniel and Alex. He spends much of his free time coaching Little League, Pop Warner, and basketball and along with his family, loves any activity outdoors!

Golden Bear Mortgage is committed to local lending, whether for a first home, a vacation home or a construction loan. With **Michael** on staff, residents can get the best possible personal service and the "best fit" for a loan program that meets their specific needs.

Please call **Michael Cramer** at Golden Bear Mortgage for your next real estate loan, at (530) 587-8600. You can also reach **him** on his cell at (530) 448-9475, or by email at mcramer@gbmc.com.

Special Events

The Truckee Community Pool has reopened!

As of February 1, 2005, the community pool has reopened for the public, newly renovated. Several lap swimming hours, kayak rolling lessons, water polo and free swim lessons offer fun and exercise for all ages. Only \$2 per swimmer.

Call (530) 582-7725 for more information and hours of operation range daily from 6AM-9PM.

Snowfest is coming!

Opening on Friday March 4th with the Torchlight Parade and light show in Squaw Valley at 7 PM, snowfest offers 10 days of exciting activities, especially for kids.

Saturday March 5th, don't miss the parade in Tahoe City. Costumed clowns, colorful floats and the biggest shovel and snow removal trucks will parade down the main street with candy tossed out to all the kids watching from the sides.

KID'S CORNER

The Kid's Corner is a place to find information for visiting and local families in our area. Each month we will describe a few activities and locations that we feel will help families locate fun and kid friendly places to visit.

Fun Spots for Kids in the Truckee Area

The Village in Squaw Valley is offering a fantastic new attraction for kids called the Skyjump Bungee Trampoline in the middle of the plaza. It is open, weather permitting and costs only \$10 per session. Kids leap high into the air aided by bungee cords on a giant trampoline while hooked into a safe harness-device. The bungee cords allow kids to reach new heights and perform tons of tricks! Kids just love it, and it's very safe! Open from 11AM to 6PM, Fridays through Sundays with a half day on Monday.

There is also Headwall climbing wall in the cable car building which has a "Kid Specific" wall for all little guys and girls to enjoy. Again, in a safe harness-device, this is a perfect and safe environment for kids to try a new sport!

Open daily from 12 noon - 8PM. A one day pass is \$14. Multi-day passes available.

Have you seen the fabulous ice skating rink at the top of the mountain in Squaw Valley? This beautiful ice skating rink offers spectacular views of the valley, and you get to ride the cable car up to the top. Also a great attraction! Once at the top you can visit the Olympic museum, free of charge, on your way to the rink. A great night of entertainment for all!

Daytime pricing ranges from \$11 for children to \$22 for an adult. Evening prices range from \$10 for children to \$14 for an adult. Prices include the cable car ride to and from the top, your ice skates and rink fee.

RECENT SALES BY TEAM WATTERS

Homes Sold by Team Watters

- | | | |
|--------------------------|-----------|--------------|
| • 13001 Northwoods Blvd. | \$760,000 | 3,200 sq/ft |
| • 12530 Greenwood Dr. | \$170,000 | Lot |
| • 10369 Bexhill Ct. | \$579,000 | 2,200 sq/ft* |

Sales Pending by Team Watters

- | | | |
|--------------------------|-----------|--------------|
| • 16319 Northwoods Blvd. | \$555,000 | 1,600 sq/ft* |
| • 12829 Solvang Way. | \$725,000 | 3,000 sq/ft |

* Financed by Golden Bear Mortgage Corporation

Real Estate Broker, California Department of Real Estate Licence # 01129597



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Your LIFESTYLE Is Our BUSINESS

Team Watters Shares Their Inside Secrets Gained From
25 Years in Real Estate

FREE Special Report Reveals How to Sell Your Home for the Highest Price Possible

Too often, home sellers are their own worst enemies, making emotional not intelligent decisions that sabotage the home sale.

That's why Team Watters has created this Special Report—so you can learn from the mistakes they have watched people continue to make over the years, cheating themselves out of thousands of dollars of equity.

To get a copy of Team Watters' free special report, call (800) 848-2871 ext. 3201, **(800) 848-2871** 24 hours for a recorded message. There is no obligation.

APPRECIATION!



Golden Bear
Mortgage Corporation
clong@gbmc.com
www.gbmc.com

It is a word in the real estate world that means EQUITY, and equity means that those of us that are fortunate enough to own property in the Truckee-Tahoe area have built wealth simply by owning property here.

Fact: High mountain properties require annual maintenance to preserve their highest value.

Question: How are you going to pay for the necessary maintenance?

Answer: You have several choices. It also depends on the nature of the maintenance. If it is simply staining the outside of your property or sealing your driveway you probably will pay that out of your own cash reserves. If your project is major you may want to use the equity you have acquired in your home via the appreciation we have enjoyed.

Question: What types of ways can we/I access our/my equity for repairs or additions?

Answer: There are many ways to access your equity. It depends on you. The mortgage industry has created many ways to help homeowners access their equity. We are here to discuss your alternatives with you.

Here are a few steps we want the answers to in order to determine what loan is best for you.

- 1) Determine your homes value with a free market analysis from Golden Bear Mortgage.
- 2) How much do you currently owe on your home (all liens)?
- 3) How much (approximately and figure high) money will you need to complete your projects?



Bill Bitz, President
Christopher Long,
Vice President