



The Real Estate Informer

From Bernard Gibbons, "The English Agent"

www.BernardGibbons.com

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What Is Your Home Worth Today?



Free No Obligation Home Valuation

Wondering what your Bollinger Hills home is worth? Even if you don't plan on selling right now, this is something every home owner should know.

Call me on (925) 997-1585 or send an email to bernard@bernardgibbons.com so we can arrange a time for us to meet. I will take no more than 20 minutes of your time and I will let you have a market analysis that will show you what your home could be worth in today's market.

Even easier—if you just want a ball park figure of what your home may be worth, go to my web site at www.bernardgibbons.com and click on "**Free 30 Second Home Valuation**" under the "Seller Resources" tab, where you can just answer a few questions and get a Valuation by email.

This newsletter is for information purposes only and nothing herein is offered as advice. It is not intended to solicit any properties currently listed for sale with a broker. All content is believed to be accurate but is not verified or guaranteed. E&OE.

Restaurant Review - Walnut Creek Yacht Club, 1555 Bonanza St., Walnut Creek



We have such a wide variety of restaurants to choose from in the San Ramon Valley that it is easy to forget some of the really good experiences we have had in the past. I knew it had been years since Sylvia and I had been to the Walnut Creek Yacht Club and another visit was certainly overdue.

As a result, we found ourselves seated at a table by the window early on a recent Friday

evening, where amazingly, we had managed to snag a parking space right outside. Parking is never easy in Walnut Creek and although they have a small lot, it was already overfull when we arrived.

As soon as you enter, you know that this is a popular place. The small bar area at the front was crammed with the lively early evening crowd and the restaurant area was just starting to fill up as we sat down. Reservations here are essential.

The décor is undeniably nautical. Lots of varnished wood, ships flags and even the front half of a mounted shark coming through the wall above the bar. It all creates a great ambiance.

But we came for the food as much as the surroundings and the menu is extensive, so having settled in with a bottle of very reasonably priced Duckhorn Chardonnay, then came the decision making time.

For an appetizer, we shared a portion of calamari, always a good test of seafood restaurant. We were not disappointed. Fried in a light batter and super-fresh with pieces of onion mixed in. And more than enough for two to share.

The main course offered an interesting option which is to effectively build your own dish. There is a choice of nine fish, nine sauces and 5 sides and the price of each fish (which can be plain grilled, blackened or sautéed) includes your choice of two sauces and a side dish. I chose to have grilled sea bass with a ginger, soy, sesame sauce and spicy calypso fruit salsa with a side of 3-cheese potato gratin. This turned out to be a great combination.

Sylvia ordered Petrale sole from the specials menu and this was also cooked to perfection. Sole is one of our favorites and the Yacht Club's version completely lived up to expectations.

Both of our portions were of such generous size that we had to pass on dessert, despite being tempted by their vanilla bean crème brulee. And all of their desserts other than ice cream are made in house.

So as you can see, we had a very satisfying visit to the Walnut Creek Yacht Club. You can read much more about them on their web site at www.wcyc.com. And there really is more to read about. I didn't even get around to talking about their raw bar or their outside patio.

There Is Still Time To Sell Your Home This Year

If you are planning a move, there is still time to be in your new home for the Holidays but please don't leave things until last minute. There will almost certainly be some preparation to do and I always advise my sellers what is needed to get the best price for their homes when they sell.

With interest rates at historic lows, there are motivated buyers but this may change when rates start to increase in 2012 which is very likely.

For a free market evaluation and consultation to evaluate cost-effective improvements that could help you to increase your home's value, call Bernard Gibbons on (925) 997-1585 while there is still time.

Reviews such as the ones on this page are included as a service to introduce people in the San Ramon Valley to interesting restaurants. I have no connection with any restaurateurs in the area and all opinions expressed are strictly those of the writer. I welcome and encourage your comments and/or feedback. If you have a particular restaurant that you would me to review, email bernard@bernardgibbons.com and I will do my best to oblige.


450 Ideas To Improve The Value Of Your Home - even if you have no plans to sell!

Many of us are regular viewers of programs like *Weekend Warriors* and *Landscaper's Challenge* on HGTV and they make it seem so easy. But those of us that have followed their examples know it generally isn't as easy or as affordable as is often suggested. Sure, the materials for some of these projects may not cost a fortune but that is often all that is considered. The TV producers frequently get contractors to donate their time in exchange for the valuable publicity they receive, so the true cost of the project is never appreciated. Still, it usually makes a good story.


The problem with many home improvement projects is that they simply cost too much to accomplish when compared with the value they add to your home.

The book pictured here, "**450 Ideas To Help Your Home Sell Faster**", contains a wealth of information and suggestions for no-cost or low cost things you can do to improve the value of your home. I have acquired distribution rights to this excellent book and my primary intention was to give a copy to all of those sellers I work with who have the time to carry out some cost-effective improvements before placing their home on the market. Having digested

450 Ideas... To Help Your Home Sell FASTER!



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the contents, I quickly realized that even if you don't plan to sell your home for a while, this is an excellent resource for ideas to make it more pleasant to live in. This is no small brochure. There are 52 pages of content covering every room in the house as well as the outside and even the garage. If you would like a copy, send me an email to bernard@bernardgibbons.com. I will send one to you by return email within a few

hours. There is no cost or obligation to you and I hope you find it of interest.

If you are thinking about buying or selling anywhere in the San Ramon Valley or Lamorinda and you need advice on any aspect of the process, give me a call and I'll arrange to meet with you and evaluate your situation. My contact details are on the cover. There is never any obligation and I am always happy to hear from you.

Interest Rate Update:

30 Year Fixed (Conforming) - 4.00%
30 Year Fixed (Jumbo) - 4.5%
FHA 30 Year Fixed - 3.75%
(Source: Wells-Fargo Home Mortgage)

October Dates

Oct 8—Yom Kippur
Oct 10—Columbus Day

DO YOU ENJOY THE REAL ESTATE INFORMER?

If so, it is likely that you have friends or relatives that would like to have a copy. I send out over 2,000 complimentary copies of my newsletter, by mail or by email, every month. If you know anybody who you think would like to become a subscriber, please either pass this copy on to them or just send me an email with their contact details, either name and address or name and email address. I will then add them to the circulation list immediately.

WHO DO YOU KNOW THAT IS PLANNING TO BUY OR SELL THEIR HOME?

I specialize in helping people in The San Ramon Valley and Lamorinda to buy and sell homes, and much of my business is based on referrals from people like you.

Please let me know if I may be able to help any of your friends, colleagues or relations. I guarantee that I will take good care of them. I will treat them like family and do everything I can to help them meet their goals.

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Market Update

San Ramon Valley & Lamorinda

Source: Contra Costa / MAX MLS

The 40 most recently Closed Sales of Single Family Detached Homes in Alamo, Blackhawk, Danville, San Ramon, Walnut Creek, Lafayette, Moraga and Orinda

(Sorted By City and Closed Date)

Address	City	Beds	Baths	1/2 Baths	SqFt	Lot Sq Ft	List Price	Sold Price	Sale \$/SqFt	Closing Date
618 Oakshire Pl	Alamo	4	4	1	5535	46,609	\$2,199,000	\$1,999,000	361	9/30/2011
1600 Cervato Cir	Alamo	4	2	2	2524	20,049	\$799,950	\$750,000	297	9/30/2011
118 Romero Circle	Alamo	4	3	0	2520	22,680	\$1,000,000	\$950,000	377	9/29/2011
196 Austin Ln	Alamo	5	4	1	3921	21,280	\$998,000	\$954,000	243	9/29/2011
4041 Sugar Maple Drive	Blackhawk	4	3	0	3054	13,287	\$975,000	\$940,000	308	9/30/2011
43 Pheasant Run Terrace	Blackhawk	5	5	2	6134	29,000	\$2,500,000	\$2,400,000	391	9/30/2011
247 La Pera Cir	Danville	3	2	0	1693	10,005	\$579,500	\$590,000	348	9/30/2011
199 Whispering Trees Lane	Danville	5	3	2	6385	38,330	\$2,650,000	\$2,580,000	404	9/30/2011
1638 Fountain Springs Cir	Danville	3	2	1	1862	3204	\$599,950	\$599,950	322	9/30/2011
5119 Bengali Street	Danville	4	2	1	2506	6171	\$834,594	\$804,900	321	9/30/2011
501 Messian Place	Danville	5	3	0	3008	9191	\$999,000	\$925,000	308	9/30/2011
25 Cedar Hollow Dr	Danville	4	2	1	2093	3680	\$724,900	\$680,000	325	9/29/2011
483 Veda Dr	Danville	3	2	0	1548	9750	\$850,000	\$790,000	510	9/29/2011
818 El Pintado Rd	Danville	4	3	1	2746	17,000	\$949,000	\$920,000	335	9/28/2011
25 Springhill Manor	Lafayette	4	3	1	3796	38,768	\$2,450,000	\$2,400,000	632	9/29/2011
3495 Stage Coach Dr	Lafayette	5	3	1	3541	16,739	\$1,495,000	\$1,400,000	395	9/28/2011
63 Ashbrook Pl	Moraga	4	2	0	2784	23,650	\$900,000	\$885,000	318	9/30/2011
136 Hodges Dr	Moraga	4	2	0	1893	10,230	\$815,000	\$816,000	431	9/30/2011
1204 Larch Ave.	Moraga	4	2	0	2102	12,000	\$699,000	\$699,000	333	9/30/2011
1197 Cedarwood Dr.	Moraga	3	2	0	1924	9975	\$799,000	\$752,500	391	9/30/2011
6 Southard Ct	Moraga	5	3	0	3741	17,520	\$1,695,000	\$1,540,000	412	9/29/2011
6 La Quinta St	Moraga	3	2	1	2430	6560	\$899,000	\$850,000	350	9/28/2011
2 Irving Ln	Orinda	3	2	0	1601	13,950	\$899,000	\$780,000	487	9/30/2011
9 Oak Rd	Orinda	3	2	1	2387	15,300	\$819,000	\$800,000	335	9/28/2011
1020 Vista Monte Dr	San Ramon	4	2	1	2641	12,220	\$899,950	\$900,000	341	9/30/2011
3358 Ensenada Dr	San Ramon	4	2	1	2139	7700	\$624,800	\$600,000	281	9/30/2011
8371 Saturn Park Dr	San Ramon	4	3	0	2543	5242	\$675,000	\$680,000	267	9/30/2011
22 Saint Benedict Ct	San Ramon	3	2	1	2067	7700	\$514,900	\$511,000	247	9/30/2011
533 Kingsbridge Ct	San Ramon	5	5	0	4600	13,100	\$1,389,000	\$1,400,000	304	9/29/2011
111 Wittenham Ct	San Ramon	3	3	2	4595	42,593	\$1,499,000	\$1,500,000	326	9/29/2011
125 Lucy Lane	San Ramon	3	3	0	2624	5052	\$751,466	\$725,000	276	9/29/2011
3221 Browntail Way	San Ramon	4	3	0	1896	3625	\$549,000	\$545,000	287	9/28/2011
405 Dunblane Dr	Walnut Creek	5	3	0	2378	11,000	\$650,000	\$605,000	254	9/30/2011
1562 Springbrook Road	Walnut Creek	3	2	0	1600	20,800	\$499,000	\$485,000	303	9/30/2011
3 Oak Knoll Loop	Walnut Creek	2	2	0	1542	34,650	\$549,000	\$500,000	324	9/30/2011
1545 Arbutus Drve	Walnut Creek	4	2	0	1665	15,762	\$599,000	\$590,000	354	9/30/2011
2636 Cherry Ln	Walnut Creek	3	2	1	1904	6950	\$620,000	\$620,000	326	9/30/2011
1983 San Miguel Dr	Walnut Creek	3	1	1	1450	22,000	\$549,000	\$525,000	362	9/29/2011
2345 San Miguel Dr	Walnut Creek	4	2	1	2695	20,750	\$829,000	\$810,000	301	9/29/2011
231 Rock Oak Road	Walnut Creek	4	2	0	1866	11,200	\$669,000	\$650,000	348	9/29/2011
550 Coralie Dr	Walnut Creek	3	2	0	2129	10,304	\$540,000	\$525,000	247	9/28/2011
109 Mandala Ct	Walnut Creek	4	3	1	2600	25,460	\$875,000	\$835,000	321	9/28/2011

How much did that home down the street sell for? For more detailed information on home sales anywhere in Contra Costa or Alameda County, call Bernard Gibbons on (925) 997-1585 or send an email to Bernard@BernardGibbons.com