



# Don's Home News Extra



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## A note from the publisher

Dear Friend,

The weather's hot and we're deep into vacation season. Even if you can't get away for a long break, I hope you're finding time to hang out with your friends. You can always find a shady tree, grab some lemonade, and enjoy my newsletter.

In getting ready for summer, I explored the financial habits of millionaires and came across a movement of people choosing to live simply- even as billionaires.

You'll also read:

- Tips on how to keep a tidy house your way
- How to keep tomatoes fresh longer
- And more.

If you're thinking about making a move before the holiday season, let's get started now. There's a lot to do to prepare for buying and selling a home. I'm here to help you find the right home.

Kind regards,



Your Real Estate Consultants... For Life!

- Broker Associate, CA DRE# 00866225
- Certified Luxury Home Specialist (CLHS)
- Certified Residential Specialist (CRS)
- Pre-Foreclosure Specialist (PSC)
- Certified Distressed Property Expert (CDPE)
- Graduate of Realtor Institute (GRI)
- Accredited Buyer Representative (ABR)
- Certified e-professional (e-PRO)
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## Why We Catch A Cold

Cold season is coming. Most colds begin in late August or early September, increasing slowly for a few weeks, then remaining high until March or April. The increase may be due to the opening of schools and to cold weather, which prompts people to spend more time indoors and increase the chances that viruses will spread from person to person. Also the most common cold-causing viruses survive better when humidity is low—during the colder months of the year. Cold weather also may make the nasal passages' lining drier and more vulnerable to viral infection entering the body.



Hand washing is the simplest and most effective way to keep from getting rhinovirus colds. Not touching the nose or eyes is another. Other than direct contact with an infected person —hand to face contact is the most common way of transferring the virus into your body.

Individuals with colds should always sneeze or cough into a facial tissue, and promptly throw it away. Also, because rhinoviruses can survive up to three hours outside the nasal passages on inanimate objects and skin, cleaning surfaces with a disinfectant might help if someone in the house has a cold.

## Inside This Issue...

Why We Catch A Cold .....	1
Road Safety: Defensive Driving .....	2
The Importance of Buyers Obtaining a Pre-Approval Letter and Proof of Funds .....	3
Keeping Tidy Your Way .....	4
How to Say No (Nicely) .....	5
How Does The Car Thermometer Work? .....	6
How To Prevent Bathroom Mold .....	7



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## Road Safety: Defensive Driving

Being a safe driver is about more than just obeying the speed limit. There are skills known as “defensive driving tactics” that can help keep you out of trouble on the road. Here are a few defensive driving techniques anyone can do:

- **Pay Attention to Your Surroundings** – You might think you already do this, but driving is something most of us do by motor memory (especially on a boring commute). It’s easy to get distracted by a song on the radio or a bird flying by. Stay alert and you’ll be more prepared if something appears in front of you on the road. This also means putting down the phone. If you need to take a call or send a text, pull over (please!).
- **The 2-Second Rule** – In order to maintain a safe following distance behind the car in front of you, choose a roadside landmark (like a tree or a road sign). When the car in front of you passes it, start counting “one Mississippi, two Mississippi.” It should take you two seconds or more to reach the same landmark. If you get there sooner, you’re following too closely.
- **Avoid Blind Spots** – You probably know where the blind spots are in your own car, and you’re accustomed to compensating when you need to back up or change lanes. You can’t count on everyone else to do the same in their own cars, however, so to be on the safe side you should avoid driving in another car’s blind spots. If you can’t see the other car’s side mirrors, assume that they can’t see you.
- **Expect the Unexpected** – Even when you have a green light, make sure there isn’t someone running a red coming the other way. Even if the car in front of you doesn’t have a blinker on, be prepared in case they make a sudden lane change. Even if you assume the car behind you will slow down as traffic is building, keep an eye on your rearview mirror just in case.

## Wealth Advice From Those Who Know

Despite what you might think, becoming wealthy is often boring. It’s often small, daily choices that lead to financial security in the fullness of time. Here are tips based on the success of some of the world’s wealthiest people.

You Don’t Have to Game the System. Billionaire Warren Buffett lives in Omaha, Nebraska, and he made his investment fortune on the fundamentals: focusing on companies with strong annual cash flow, and choosing companies that aren’t at risk of technical obsolescence. Buffett spent the early part of his career investing in insurance companies. It’s not sexy, but it obviously worked. Whether you have \$50 to invest or \$5,000, sticking with the fundamentals is smart.



Simplify Your Life. Carlos Slim, a Mexican business magnate, was ranked as the richest person in the world from 2010 to 2013. He has lived in the same house for more than 40 years. Constantly pursuing things you don’t need puts you on a financial treadmill, not an upward escalator.

Be Driven by Passion. Christopher Paul Gardner is “only” a millionaire, but he was a homeless single father for a time. The inspiration for the movie *The Pursuit of Happiness*, his advice is “Find something you love to do so much, you can’t wait for the sun to rise to do it all over again. That way, even if you don’t make millions, at least you’ll never have to ‘work’.”

Save to Invest; Don’t Save to Save. According to author Grant Cardone: “The only reason to save money is to invest it. Put your saved money into secured, untouchable accounts. Never use that money for anything, not even an emergency.” He adds that this will force you to increase your income, which is, of course, another key to wealth.



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## The Importance of Buyers Obtaining a Pre-Approval Letter and Proof of Funds

The importance of the Buyer providing a pre-approval letter, and 'proof of funds' when submitting an offer on a home, cannot be overstated.

In fact, submitting these two documents is now considered a 'standard procedure' in real estate transactions wherein the Listing agent, representing the Seller, expects the Buyer's agent to submit these documents-at the time the offer is made.

Unfortunately, most 'pre-qualification letters, which lenders provide, are not worth the paper they are written on. That is because a pre-qualification letter simply means that the Buyer has 'spoken to a lender' and has answered a number of questions regarding buyers income, debts, employment, etc. However, none of this has yet been verified by the Lender.

Many times, there is important information that a Buyer may forget to mention to the Lender-and they may not understand the importance of that information-and how it impacts their ability to qualify for a home loan.

Buyers often have their agent set them up on a home search via the Multiple Listing Service. It is an exciting time! They start to receive great homes that are of interest every day or two. Then they want have their agent show them the property.

As harmless as this may seem, they are actually doing things in the opposite order; and putting the 'cart before the horse', so to speak-and that can be costly!

More-often-than not, the right home happens to just show up, unexpectedly, and not always at the most convenient time! The Buyers are very excited to make an offer, however, they are not prepared just yet, because they have not provided a full pre-approval letter and haven't yet pulled together their proof of funds, which is simply bank account or other financial account statements that show a liquid cash balance in an amount equal to or, in excess of, the Buyers down payment and closing costs. It is worth mentioning here the importance of 'cutting out' a portion of your account number because these documents are passed around to multiple parties in the transaction. I do not recommend simply using a marker to cross through the account number because people that would try and

steal your identity, are now able to 'see through' the marked area and retrieve your account number so you can't be too careful, these days, when it comes to identity theft!

As Buyers scramble around, last minute, trying to pull everything together, they run the risk of their offer NOT being accepted, for lack of supportive documentation, or may find out that the Sellers have just received another offer-which more often than not results in a bidding war. So, think about this for a second. All because the Buyers did not do things in the proper order, they are now faced with losing out on the perfect home-to a more 'prepared' buyer, who has their documents in order-or, at the very least, perhaps paying an extra \$5,000 to \$15,000 for the property. As you can see, doing things in reverse can be a costly mistake.

In light of the above, we always ask our Buyers to provide us with a pre-approval letter and 'proof of funds' -upfront-that we can keep on hand. That way, when the right home shows up, they do not run the risk of losing out.

Another recommendation that we make, is that the buyer not get the standard pre-approval letter but rather a letter stating that they have 'Direct Underwriting' approval, as this is THE strongest type of pre-approval that there is. The difference here is that all info submitted by the buyer has been verified by the lender and the Underwriter has reviewed the file and given them the 'green light'.

When we represent sellers, which are about 90% of the time, we carefully review the Buyers documents to make certain that everything is in order-including Direct underwriting approval. If all else checks out, and we are not quite certain of the Buyers approval status, we then require, in the counter offer that the Buyer be cross-qualified to Sellers satisfaction, with our choice of Lender; someone whose opinion we know and trust.

If you have any questions about any of this, or any other real estate-related questions, please feel free to contact me anytime. I am always happy to hear from you-and help you any way that I can.

Best regards,

Don



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## 4 Tips When Booking a Cruise

Planning a cruise trip involves more research than you might think. Here are some important things to know before you book your cruise.

1. **Pick the Right Cruise Line** – Know which cruise lines have a party atmosphere, and which are more geared to peace and quiet. (Depending on your preference!) Try a site like [www.cruisecritic.com](http://www.cruisecritic.com) to help you decide.
2. **Read the Fine Print** – It might be boring, but the fine print could have information about what's non-refundable, what's included in the beverage package, if your cabin is chosen for you, and more.
3. **Choose the Right Cabin** – An interior cabin might make you feel claustrophobic. A cabin next to a nightclub, an elevator shaft, or the anchor means noise at potentially odd hours. A cabin near the front or back of the ship, or higher up on the ship, are where seasickness is most likely.
4. **Look at a Detailed Itinerary** – Know how long you've got in each port, and how long it takes to get from the port to the areas you want to visit. Just because it indicates that you have "one day" in port doesn't mean you've got 12 hours to explore.

## Plant the Right Wildflowers

Planting wildflowers beautifies your property and helps bees. But make sure the seeds you plant are local and not invasive flower species! Check with a garden center or nursery to get the right seeds for your environment.

## Keeping Tidy Your Way

The company Lifehacker recently surveyed people, seeking their best cleaning hacks. Here are three of the best responses:

1. **Fit your house to your habits.** If you tend to drop your keys on the counter when you come in the house, put a small basket on the counter or hooks on the wall next to the counter. If you tend to toss your dirty clothes on the floor next to the bath door, stick a hamper there. Look at where your clutter tends to wash up into piles, and consider adding a cabinet there. Sure that'll get cluttered, too, but at least you can close the doors to hide it.
2. **Schedule cleaning around entertainment.** If you like a particular podcast and don't feel like you have time to listen, kill two birds with one stone. Enjoy that podcast while scrubbing the toilet or vacuuming the house. Or clean out the cabinet your clutter washes up into.
3. **Clean little things while waiting.** You put toast in the toaster...3 minutes to clean some dishes. You turn on the computer...2 minutes to clean your desk. Your daughter takes an extra 10 minutes to get ready after you tell her it's time to go...wash the bathroom counter or clean the mirror. Embrace the wait time.

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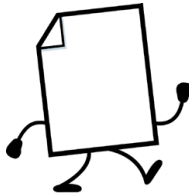
## How to Say No (Nicely)

Saying “no” to friends, family, and coworkers often means you get to say “yes” to your own needs. Doing so politely means people still like you! Here are ways to say no that won’t alienate others:

- **When your boss gives you a new assignment:** “That project sounds interesting. I already have a lot on my plate, what should I put on the back burner to accommodate this?”
- **When you’re asked to give to a charity:** “I’ve already donated my planned amount this month (or year), but tell me more about this charity for my next charitable round of giving.”
- **When you’re asked to lend your truck for a move:** “I’m sorry, I don’t loan out my vehicle, but let’s talk about the date – maybe I can do the driving myself.”
- **When you’re asked to run the school bake sale – again:** “You know, I think I’ve done the last two. Why don’t we see if someone else can take a turn?”

## How Far Does A File Travel?

Two computers sit side by side, separated by a hand’s width. One has a file the other needs. To get the file from one computer to the other, computer A must send the file to a third party, called an internet server. Computer B can fetch it from the server.



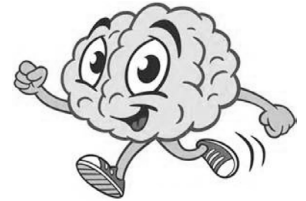
Let’s say the server lives on the west coast of Canada, which is separated by an entire continent and the Atlantic Ocean from where the two computers are sitting in London—just a hand’s width apart.

The file travels from computer A through cables under the ocean to the server and then the same distance back to computer B. So your information travels halfway around the world just to hop over to the other computer. Thanks to the speed of light, that seems to happen almost instantaneously.

## Take A Walk To Grow Your Brain

In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into 2 groups, with half instructed to walk for 40 minutes a day 3 times a week. The other half did exercises to stretch and tone their muscles.

After 6 months, and then 1 year, the scientists measured the size of the hippocampus, a section of the brain that tends to shrink with age.



In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent.

So whatever your age, remember that taking a brisk walk can keep you physically and mentally healthy throughout your life.

## DIY Produce Wash

Make your own solution to clean fruits and veggies before you eat them – even if you’re buying organic produce.

- Mix 2 cups of water with ½ cup white distilled vinegar and the juice of 1 lemon, and voila! You’ve got an easy and inexpensive way to make sure your produce is clean.
- Vinegar combined with lemon juice kills bacteria and washes away any remaining pesticides and dirt.
- Make sure you store the mixture in the fridge, to keep the lemon juice fresh.

## Brain Teaser:

A man pushes his car to a hotel and tells its owner that he is bankrupt. Why?

(See page 6 for the answer.)



# Don Pelletier

## I'm not #1... You Are!



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"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful" - Albert Schweitzer

## Real Estate Corner...

### Q. What advice can you give to first-time homebuyers?

A. The best advice is to learn from the mistakes of others. Here are three common examples:

- Not knowing what you can afford. Examine your budget, get a copy of your credit report, and sit down with a qualified lender to determine how much of a loan you can afford. Feel free to ask me for a list of lender recommendations, then make sure you comparison shop for a mortgage.
- Forgetting to consider the overall costs of home ownership. You can make the monthly payment, but remember to add in the cost for homeowners' insurance, property taxes, utility costs, plus maintenance.
- Paying too much for a beautifully staged home. The home looks perfect, but will it look that way when you move in your furniture?

If you're buying a home for the first time, you should have a copy of my Free Consumer Report called, "**Top 10 First-Time Homebuyer Mistakes To Avoid.**" Call me and I'll send a copy out to you.

Do you have a real estate question you want answered? Feel free to call me at **858-336-1114**. Perhaps I'll feature your question in my next issue!

### **What's My Home Worth?**

If you want to know your home's current value, I will gladly conduct a Maximum Value Home Audit. Request this "no charge" in-depth home value analysis by calling me at: **858-336-1114**

## How Does The Car Thermometer Work?

You would assume that either the heat from the engine or the chill from the wind, when the car is in motion, would dramatically affect the accuracy. But that's not the case. Oh, the temperature is seldom correct, but for different reasons than you might think.

Most outside temperature sensors on cars are located underneath near the front bumper bar. The sensor is far away from the engine body itself so the temperature measured will not be affected by the hot engine body.

The windchill factor only applies to the human body because the cold, high speed wind takes away the heat from the body. But for a temperature sensor, no matter how fast the wind is, the sensor will just measure the temperature of the ambient air.

So why is the temperature still inaccurate?

Temperature is usually measured with a mercury thermometer. The liquid mercury inside the thermometer expands and rises to a certain value when heat is added, and contracts and falls to a lower value when heat is removed.

However, a car doesn't actually have a thermometer. It has, instead, a thermistor, which is a type of resistor that measures change in electrical current, as a result of heat being added or removed.

The real reason the temperature reading is often incorrect is due to where the thermistor is located on the car. Most automakers place it on the front of the car behind the grille. This location exposes the instrument to radiated heat from the road surface. For that reason, the temperature reading you see is usually hotter than the true outside temperature. In fact, when the car is moving, the temperature will be more accurate as the surface temperature of the road varies.

## Brain Teaser Answer:

He is playing Monopoly.



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## The Art Of Keeping Tomatoes Fresh

When you buy too many tomatoes at the market, you'll be happy to know how to keep them fresh longer.



Ideally, if you have firm, ripening tomatoes, you don't want to refrigerate them, unless you live in a super-hot climate. Since tomatoes originated in a warm climate, they're more comfortable ripening and keeping at room temperature. A very ripe tomato should be refrigerated in order to stop enzyme activity, then allowed to sit at room temperature for a day before eating.

In addition, tomatoes should be stored in a single layer, stem-side down (after the stem has been plucked). Most of a tomato's moisture escapes from the stem, and storing them upside down on a flat surface can help prevent this.

Another tip to prevent moisture loss, is to cover the stem opening with a bit of tape. With a few precautions, your tomatoes will stay firm, plump, and juicy, until you're ready for your next tomato sandwich.

## Storing Sheet Sets Smartly

Fold all the sheets in a set except for one pillowcase. Then, tuck all the folded sheets and the other pillowcases inside the remaining pillowcase. This keeps your linen closet organized and means you don't need to hunt for all the pieces of a set to make the bed!

## How To Prevent Bathroom Mold

No matter where you live, high moisture in your bathroom makes mold difficult to control. Eliminate moisture by taking these steps:

- **First**, after a bath or a shower, squeegee water off the shower walls. That eliminates **at least three-fourths** of the moisture that supports mold and mildew growth.
- **Second**, run your fans during your shower and for a **half hour after**.
- **Third**, seal grout lines annually with a standard grout sealer.

To get rid of current mold, scrub with detergent and water, then let the surface dry completely. Or use a solution of 10% bleach and 90% water (a stronger bleach solution will not give better results). If the fans aren't clearing out most of the moisture after 10 minutes, your fans may not be moving enough air. Ask an electrician for the right fan for your size of bathroom.

## A Great Politician

Mark Twain once told the story of a Missouri farmer who ran five times for the state legislature without winning. He practiced his campaign talks every day while milking his cow. He filled his speeches with wordy expressions, referring to himself as "my humble aspirant" and his audiences as "my enlightened constituents." He talked of "obtaining a mandate" for his "legislative mission."



Then one day the cow kicked him in the teeth. With his front teeth knocked out, the farmer could speak only words of one syllable. The result? He won his next election and got re-elected many times after that. Who knows if it's true or not.



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**Word of the Month...**

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

**Fanfaronade** (fan-fer-uh-neyd) noun

**Meaning:** Bragging, bravado, bluster

**Sample Sentence:** "...sometimes you baffle me by the fanfaronade behind your foolish words."

-Raphael Sabatini, The Black Swan

**Consumers Prefer A Human Touch**

Electronic self-service may be the wave of the future for many organizations, but lots of consumers are bucking the trend. The CRM Buyer website reports that researchers surveyed more than 24,000 consumers in 12 countries about customer interactions, and here's what they found:

- 80% prefer customer service from a human instead of an automated system.
- 83% say that interacting with a customer service rep is important on the phone or in a store.
- 68% believe they're more likely to get a better deal when negotiating in person instead of online.
- 18% say they would renew products or services because of good personal customer service, even if they were more expensive.

**Quotes To Live By**

*Education is the most powerful weapon which you can use to change the world.*

-Nelson Mandela

*Try to be a rainbow in someone's cloud.*

-Maya Angelou

**Many Uses for Lemons**

Lemons might be the most useful – and inexpensive – ingredient you have at home! Here are just a few of the ways to use lemons that you might not know.

- Get rid of garbage disposal odors by adding a couple of lemon chunks.
- Polish stainless steel or banish ants with lemon juice.
- Drink a little lemon juice to bump up your metabolism or relieve throat pain.
- Keep apples and guacamole from turning brown with lemon juice.
- Remove stains on fingernails by sticking your fingers in a lemon for a few minutes.

**RESOURCE CENTER**

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**7 Tips For Selling Your Home**

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**The 90 Things You Can't Afford to Neglect When Selling your Home**

[Pelletierhomes.com/ultimate-sellers-guide](http://Pelletierhomes.com/ultimate-sellers-guide)

**Easy Exit Listing Program**

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**What Are California Propositions 60, 90, & 110?**

<http://www.pelletierhomes.com/california-propositions-60-90-110>



## Sept 1-3

Barona Powwow

Join the Barona Band of Mission Indians for a weekend of contest dancing in all categories, camping, drums and cultural immersion.

Barona Sports Park, Lakeside

619-443-6612 / [www.barona-nsn.gov/2017powwow](http://www.barona-nsn.gov/2017powwow)

## Sept 1-4

US Sand Sculpting Challenge  
and Dimensional Art Exposition

An extravaganza for the whole family with Master Sand Sculptors, entertainment, food and more.

9am-5pm / Broadway Pier and Pavilion

[www.ussandsculpting.com](http://www.ussandsculpting.com)

## Sept 2

Fleet Week San Diego - Military Family Tailgate

Brings together military families for a fun afternoon of tailgating, music, games and other surprises at the opening game of San Diego State Football. After the game, enjoy the 42nd annual KGB Sky Show, an exciting fireworks extravaganza set to music.

3pm / Qualcomm Stadium 619-858-1545 / [www.fleetweeksandiego.org](http://www.fleetweeksandiego.org)

## Sept 2

San Diego Bacon Fest

An all-inclusive event at Liberty Station, granting you unlimited samples from all our beverage and food vendors.

12-5pm / Preble Field, NTC Park - Liberty Station

[www.sdbaconfest.com](http://www.sdbaconfest.com)

## Sept 2

Julian Grape Stomp Festa

With ten local wineries offering sips to sample, a wide variety of food and shopping opportunities, great Italian music provided by Roman Holiday, Bocce Ball Court, a "Lucy Look-Alike" contest and undoubtedly, a little extemporaneous dancing here and there, this will be a party to remember!

11am-6pm / Menghini Winery: 1150 Julian Orchards Dr.

760-765-1857 / <http://bit.ly/17grapest>

## Sept 2

KGB Sky Show

A beautiful production blending lighting, video and special effects to enhance the fireworks display following an exciting SDSU football game.

5:30pm / Qualcomm Stadium <http://101kgb.iheart.com>

## Sept 2-3

Labor Day Stickball Tournament

The Labor Day Stickball Tournament takes over the streets of Little Italy and allows players to revisit some childhood memories.

8am-5pm / State St & W Ash St. / [www.littleitalysd.com](http://www.littleitalysd.com)

## Sept 2-29

Remembering 9/11 Art Competition & Show

Artists are invited to create a patriotic themed work of art, honoring our military, veterans, first responders and our country.

Reception on Sept. 10 from 2-4pm. Brandon Gallery: 105 N. Main Avenue, Fallbrook 760-731-0277 / [www.fallbrookchamberofcommerce.org](http://www.fallbrookchamberofcommerce.org)

## Sept 4

Labor Day

Labor Day, the first Monday in September, is a creation of the labor movement and is dedicated to the social and economic achievements of American workers. It constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of our country.

## Sept 7

Taste of Del Mar

Explore 20+ culinary creations from local and award-winning restaurants, experience 10+ craft beer and wine "Sip Stops," and enjoy live music.

5-8pm / Del Mar Village

858-735-3650 / [www.visitdelmarvillage.com](http://www.visitdelmarvillage.com)

## Sept 8

Sorrento Valley Beer Festival

Fresh, cool craft beer, delicious food, live music, fun games, fire pits and plenty of comfortable seating. A perfect recipe for a perfect night!

5-8:30pm / Party Pals: 10427 Roselle St., San Diego

[www.sorrentovalleybeerfestival.com](http://www.sorrentovalleybeerfestival.com)

## Sept 8

Surf for the Sea/Oceanside Firefighters Charity Surf Event

This is a charity surf event sponsored by Surf for the Sea/Surfrider Foundation.

7:30am-4:30pm / North Harbor Jetty Beach, Oceanside

760-439-0863 / [www.ci.oceanside.ca.us](http://www.ci.oceanside.ca.us)

## Sept 9

San Diego Blues Festival

Features members of the Blues Hall of Fame, a Grammy Award winner and many other blues acts. A benefit for the Jacobs & Cushman San Diego Food Bank.

12-8pm / Embarcadero Marina Park North

858-863-5121 / [www.sdbluesfest.com](http://www.sdbluesfest.com)

## Sept 9

ZERO Prostate Cancer Run/Walk

Features a 5K run/walk, 1 mile walk, Kids' Superhero Dash for Dad, and virtual Snooze for Dudes program. Stick around for the family-friendly post-race celebration.

8am / De Anza Cove Park, San Diego

202-303-3110 / <http://support.zerocancer.org>

## Sept 9

Local Brews Local Grooves

Music & beer lovers... get ready for the ultimate craft beer and music festival! Enjoy 12 of the best breweries and bands that SD has to offer!

5pm / House of Blues, San Diego

619-299-2583 / [www.houseofblues.com/sandiego](http://www.houseofblues.com/sandiego)

## Sept 9

Carlsbad Brewfest

There'll be 25 craft breweries with 50+ of the finest craft beers, and 1,500 of your closest beer buddies. Musical entertainment, food trucks and games.

12-4:30pm / Holiday Park: 3400 Pio Pico Dr. / [www.carlsbadbrewfest.org](http://www.carlsbadbrewfest.org)

## Sept 9

Santee Bluegrass Festival

Live Bluegrass Music, Food Sampling, Beer & Wine Tasting, Silent Auction, Opportunity Drawing.

5:30-9:30pm / Town Center Community Park East

619-258-4100 / [www.cityofsanteeca.gov](http://www.cityofsanteeca.gov)

## Sept 9

South Bay Pride Art & Musical Festival

Fantastic Live Bands, DJs and Dancing, Artisans galore with Great Food, Beverages and Cocktails throughout the event, Beach Activities, and more!

12-8pm / Chula Vista Bayside Park / [www.southbaypride.org](http://www.southbaypride.org)

## Sept 9

### Coronado MainStreet Garden Party

A downtown revitalization program dedicated to the beautification and enhancement of Coronado's downtown. Cost \$95-\$110.

5:30-7:30pm / 919 First Street, Coronado

www.coronadomainstreet.com

## Sept 9-10

### Cardiff Greek Festival

Be Greek for the day and enjoy authentic food, music, live entertainment, dancing, children's activities and more.

Sat 10am-10pm, Sun 10:30am-9pm / Sts. Constantine and Helen Greek

Orthodox Church

760-942-0920 / www.cardiffgreekfestival.com

## Sept 10

### San Diego Blues Festival

The San Diego Blues Festival features members of the Blues Hall of Fame, a Grammy Award winner and many other blues acts.

12-8pm / Embarcadero Marina Park North / www.sdbluesfest.com

## Sept 10

### San Diego Brazilian Day Festival

Brazilian Day invites you to join in the festivities celebrating the Brazilian culture with a street fair, parade, music, carnival and more!

11am-7pm / Belmont Park www.braziliandaysandiego.com/

## Sept 10-11

### Coronado Art Walk

Artists from around the country will be at Coronado Art Walk displaying works from paintings and photography to pottery, wood and glass pieces and jewelry.

www.coronadoartwalk.com

## Sept 11

### 9/11 Breakfast & Remembrance Ceremony

Sponsored in partnership with "The Wounded Warrior Project."

7-10am / National City Fire Department

619-336-4241 / www.nationalcityca.gov

## Sept 14

### Coronado Hospital Foundation Golf Tournament

Enjoy playing 18 holes, followed by a fun-filled evening that includes dinner, an awards reception and silent auction!

10:30am / Coronado Municipal Golf Course

619-522-3703 / www.give.sharp.com

## Sept 15-16

### Lake Poway Fall Camping Series

Set up your tent and explore the park. Hike the many trails, drop a line to catch a fish, cruise the lake on a motorboat, or simply relax by your campsite, and take in all the natural beauty that Lake Poway offers.

Sat 5pm-Sun 10am / Lake Poway / www.poway.org

## Sept 15-17

### KAABOO Del Mar Festival

Enjoy the world-class music, hilarious comedy, incredible cuisine, craft libations, inspiring contemporary art, and personal indulgences.

Del Mar Racetrack & Fairgrounds / www.kaaboodelmar.com

## Sept 16

### Old Town San Diego Fiestas Patrias

Celebrate Mexican Independence Day with Old Town while commemorating and experiencing the rich and diverse culture of Mexican California.

12-4pm / Old Town State Historic Park

www.parks.ca.gov/?page\_id=663

## Sept 17

### Chula Vista Fiestas Patrias

Enjoy delicious food, music, and interactive zones designed for the entire family. Activities include, children's art area, art and culture, health and fitness, carnival lane, and much more. Admission is Free.

11am-6pm / West of H St between Bay Blvd and Marina Pkwy

www.chulavistaca.gov

## Sept 17

### Julian Music Festival

Celebrate the end of summer with bluegrass to celebrate the festival's roots and Western ballads to remember the past and present at the Julian Music Festival.

1-7pm / 1150 Julian Orchards Road., Julian 92036

www.julianmusicfestival.com/

## Sept 22-24

### Miramar Air Show

A Salute to Vietnam Veterans. General admission is FREE. "Bring your own" seating is available on both ends of the flight line.

See website for schedule. / Marine Corps Air Station Miramar

877-772-5425 / www.miramarairshow.com

## Sept 23

### Semper Tri & Devil Dog Duathlon

Help us support quality of life programs for our Marines, Sailors & their Families by taking part.

7:30am-1pm / Marine Corps Base Camp Pendleton

www.mccscp.com/sempertri-devildogdu

## Sept 23

### Walk To End Alzheimer's

There will be a kid's zone and walkers can bring their dogs.

8-11am / Kit Carson Park, Escondido / www.alz.org/sandiego

## Sept 23

### Civility Day

A free community event all about building bridges through dialogue to prevent violence. Entertainment from local musicians/dancers, Local artists, Free food, Activities for kids, Police & youth soccer game, Community resources on conflict resolution, Special Guests.

12-4pm / Chula Vista Bayfront Park / www.chulavistaca.gov

## Sept 23

### Globe Gala 2017

The Old Globe will celebrate in style with an Evening of Illusions in support of the theatre's arts engagement and artistic programs.

6pm / The Old Globe, San Diego / www.theoldglobe.org

## Sept 23-24

### Poway Rodeo

Professional rodeo cowboys from around the country compete during the annual Poway Rodeo. Can they hold on for 8 seconds?

www.powayrodeo.com

## Sept 23-24

### Julian Apple Days Festival

A two-day celebration featuring music and dancing, children's activities, a beer and wine garden, contests, and apple pie.

10am-5pm / Menghini Winery: 1150 Julian Orchards Drive

www.julianappledays.com

## Sept 23-24

### Vista Viking Festival

Viking Village and Marketplace, Battles and Weapons Range, Food and Drink, Entertainment and Competitions, Heritage Hall and KidZone.

Sat 10am-8pm, Sun 10am-6pm / Norway Hall Foundation: 2006 E Vista Wy

[www.vikingfestivalvista.com](http://www.vikingfestivalvista.com)

## Sept 24-25

### Adams Avenue Street Fair

Adams Avenue Street Fair is SoCal's largest free two-day music festival held each year during the last weekend in September in the community of Normal Heights.

Sat 10am-10pm, Sun 10am-6pm / Adams Street

[www.adamsavenuebusiness.com/event-info/adams-avenue-street-fair/](http://www.adamsavenuebusiness.com/event-info/adams-avenue-street-fair/)

## Sept 24-25

### Oceanside Harbor Days

Oceanside Harbor Days are two event filled days of sun, sand, and surf including a Sandcastle competition, entertainment, Nail 'n' Sail Competition, and more.

Sat 9am-6pm, Sun 9am-5pm / Oceanside Harbor

[www.oceansidechamber.com/oceanside-harbor-days.html](http://www.oceansidechamber.com/oceanside-harbor-days.html)

## Sept 25-Oct 2

### San Diego Restaurant Week

For eight days only, enjoy prix-fixe lunch and dinner menus compiled of local products and ingredients at over 180 participating restaurants throughout San Diego County.

[www.sandiegorestaurantweek.com](http://www.sandiegorestaurantweek.com)

## Sept 28-30

### San Diego Quilt Show

The 2017 San Diego Quilt Show's theme is "Postcards from San Diego."

Thu & Fri 10am-5pm, Sat 9am-5pm / SD Convention Center

619-443-2706 / [www.sandiegoquiltshow.com](http://www.sandiegoquiltshow.com)

## Sept 28-Oct 2

### San Diego International Film Festival

Be part of the scene with five days to immerse yourself in engaging films, the hottest parties, intriguing panels, celebrity sightings, and industry events.

[www.sdfilmfest.com](http://www.sdfilmfest.com)

## Sept 29-Oct 1

### La Mesa Oktoberfest

The locally loved La Mesa Oktoberfest is going back to its roots to bring guests more entertainment, more vendors, more beer, and more "Prost!" (Cheers!) than ever before.

Fri 4-10:30pm, Sat 10am-10:30pm, Sun 10am-6pm / La Mesa Village

[www.lamesaoktoberfest.org](http://www.lamesaoktoberfest.org)

## Sept 30

### Sound of Freedom Poker Run Sept. 30

Enjoy coffee and doughnuts in the morning. Live band, raffle and auction after the ride at the VFW post.

VFW Post 1924: 1175 Old Stage Rd., Fallbrook

760-728-8784 / [www.fallbrookvfw.org/sof-poker-run-2017](http://www.fallbrookvfw.org/sof-poker-run-2017)

## Sept 30-Oct 1

### CRSSD Festival Sept. 30-Oct. 1

A two-day electronic music festival featuring three stages and 36+ performers. In addition to the music, the festival will offer craft beer, mixed drinks, food, and more. San Diego County Waterfront Park / [www.crssdfest.com](http://www.crssdfest.com)

## SAN DIEGO FARMERS MARKETS

### MONDAY

Escondido - Welk: 3-7 pm

### TUESDAY

Coronado: 2:30-6 pm

Escondido: 2:30 - 6 pm

Mira Mesa: 2:30-7 pm

Otay Ranch: 4-7 pm

Pacific Beach: 2-7 pm

UCSD/La Jolla: 10-2 pm

### WEDNESDAY

Carlsbad: 3-7 pm

Encinitas: 4-7 pm

Mission Bay: 10 am - 2 pm

Ocean Beach: 4-7 pm

Santee 3-6 pm

### THURSDAY

Carmel Valley: 2:30-7 pm

Chula Vista: 3-6 pm

El Cajon : 3-6 pm

Fallbrook: 4:30 - 8 pm

Linda Vista: 3-7 pm

North Park: 3-7 pm

Oceanside CFM : 9 am - 1 pm

Oceanside Sunset: 5-9 pm

UC- Doyle Elementary: 3-7 pm

Valley Center 3-7 pm

### FRIDAY

Imperial Beach: 12-6 pm

Kearny Mesa: 11 am -1:30 pm

La Mesa: 1-5 pm

Rancho Bernardo: 9 am -1 pm

### SATURDAY

City Heights: 9-1 pm

Del Mar: 1-4 pm

Escondido: 10 am - 2 pm

Golden Hill: 9:30 am - 1:30 pm

Little Italy: 8 am - 2 pm

Pacific Beach: 8 am - noon

Poway: 8 am - 1 pm

Rancho PQ 10 am - 1 pm

Ramona: 9 am - 1 pm

Scripps Ranch: 9 am - 1 pm

Vista: 8 am - 1 pm

### SUNDAY

Sikes Adobe: 10:30 am - 3:30 pm

Gaslamp District: 9 am -2 pm

Hillcrest: 9 am - 2 pm

Julian: 11 am - 4 pm

La Jolla: 9 am - 1 pm

Leucadia/Encinitas: 10 am - 2 pm

Point Loma: 9:30 am - 2:30 pm

Rancho Santa Fe: 9:30 am - 2 pm

San Marcos: 11 am - 3 pm

Solana Beach: 1 - 5 pm

**For more info and location specifics  
for San Diego Farmers Markets visit:**

[www.sdfarmbureau.org](http://www.sdfarmbureau.org)

## Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...  
with no "sales pitches" or run-arounds. Call me at 858-336-1114 and I'll give you all the facts.



# A Special Message from Don



858-336-1114 | DonP@PelletierHomes.com | www.pelletierhomes.com

## Our Customers Say it Best!



*Don and his team were very helpful during all stages of our house sale. He visited our home early to give advice on staging, and worked with us closely throughout. Our sale was a bit difficult and stressful because the buyers on the first offer backed out after a few days, but then came back after a week or so. And then the escrow was delayed due to the buyers changing lenders very late in the process.*

*Don and his team stayed close to us with multiple text messages, emails and phone calls. They gave us good advice to help us through all stages.*

*I would highly recommend Don and his Team to anyone looking to buy or sell a home. They are hardworking and very honest..*

**Charlie Birdwell, Encinitas**



*I was in the process of selling my property 'for sale by owner'. It had been on the market for approximately 8 weeks. I had not received any offers at a price that was acceptable to me. Don Pelletier contacted me several times, providing advice along the way while expressing interest in representing me in the sale. I decided to list the property with Don. I was getting ready to leave the country for an extended period of time. Don reassured me that that would not be a problem. The property had been sitting vacant for a while and, as a result, needed a good cleaning. Don took it upon himself to clean it so that it would show better when buyers were viewing the property. Fourteen days after I listed the property Don produced an offer from a buyer that was at a price point that I was happy with. From the time we entered escrow it was just 26 days until escrow closed. Additionally, Don had his team hold off from sending me nearly all of the required escrow documents so that I could enjoy my time away. Upon my return I signed everything and the escrow closed smoothly a few days later! Don stayed in frequent contact with me, and provided regular updates. He negotiated well on my behalf and I always felt that he had my best interest at heart. The process was quick, easy and seamless-from start to finish! If you are considering selling your property I can highly recommend Don Pelletier.*

**Don Broussard**



*I have worked with Don and his team for over 18 years. I was fortunate enough to have worked with Don on my own personal sale and everything went smoothly from contract to closing. In addition Don always works with extreme professionalism and current knowledge of the market. It is quite evident that Don and his team hold customer service in the highest regard. I personally recommend Don and his team if you're looking for a fantastic real estate experience. All the best ...*

**Vince M., San Diego**





# Don Pelletier's Monthly REAL ESTATE UPDATE

Keeping you  
informed

858-336-1114 | DonP@PelletierHomes.com | www.pelletierhomes.com

Community Name	ZIP Code	Single Family Homes			Condominiums			SFR Only
		Sales of Single Family Homes	Price Median SFR (\$1,000)	Price % Chg from July 2016	Sales Count Condos	Price Median Condos (\$1,000)	Price % Chg from July 2016	Median Home Price/ Sq. Ft
<b>SAN DIEGO COUNTY</b>		<b>2,369</b>	<b>\$592</b>	<b>8.6%</b>	<b>1,141</b>	<b>\$405</b>	<b>5.7%</b>	<b>\$337</b>
ALPINE	91901	17	\$650	2.7%	2	\$288	18.1%	\$301
BAY PARK	92110	10	\$757	9.3%	15	\$487	39.1%	\$543
BONITA	91902	8	\$710	6.8%	2	\$290	61.1%	\$272
BONSALL	92003	5	\$480	-48.1%	3	\$260	n/a	\$264
BORREGO SPRINGS	92004	8	\$205	28.1%	2	\$121	n/a	\$127
BOULEVARD	91905	0	n/a	n/a	0	n/a	n/a	n/a
CAMPO	91906	3	\$280	-3.6%	0	n/a	n/a	\$168
CARDIFF BY THE SEA	92007	6	\$862	-31.1%	2	\$492	-64.9%	\$589
CARLSBAD	92008	21	\$900	13.9%	15	\$583	12.9%	\$396
CARLSBAD	92009	40	\$914	-1.6%	29	\$435	-2.2%	\$371
CARLSBAD	92010	18	\$768	5.9%	6	\$498	24.1%	\$345
CARLSBAD	92011	20	\$880	1.4%	14	\$693	8.2%	\$431
CHULA VISTA	91910	45	\$548	16.5%	17	\$390	34.5%	\$314
CHULA VISTA	91911	31	\$465	8.8%	11	\$340	25.9%	\$292
CHULA VISTA	91913	34	\$585	7.8%	18	\$380	16.3%	\$275
CHULA VISTA	91914	27	\$720	-5.3%	10	\$415	15.3%	\$263
CHULA VISTA	91915	30	\$590	1.7%	20	\$410	1.7%	\$271
CLAIREMONT	92117	45	\$632	7.7%	14	\$347	4.5%	\$446
COLLEGE GROVE	92115	29	\$515	1.0%	21	\$250	11.1%	\$401
CORONADO	92118	16	\$1,850	7.6%	14	\$1,893	77.7%	\$1,033
DEL MAR	92014	10	\$1,535	3.4%	8	\$1,136	83.3%	\$661
DESCANSO	91916	1	\$385	-21.3%	0	n/a	n/a	\$284
DOWNTOWN	92101	0	n/a	n/a	83	\$535	-0.5%	n/a
DULZURA	91917	0	n/a	n/a	0	n/a	n/a	n/a
EAST SAN DIEGO	92102	9	\$520	15.6%	9	\$360	14.3%	\$500
EAST SAN DIEGO	92105	29	\$420	16.2%	11	\$242	51.3%	\$359
EL CAJON	92019	34	\$573	7.0%	14	\$330	8.2%	\$289
EL CAJON	92020	39	\$475	-11.0%	11	\$235	6.8%	\$303
EL CAJON	92021	36	\$455	-5.2%	8	\$240	-2.2%	\$309
ENCANTO	92114	49	\$424	2.9%	0	n/a	n/a	\$307
ENCINITAS	92024	41	\$1,138	-8.3%	17	\$485	-14.0%	\$516
ESCONDIDO	92025	33	\$550	-1.1%	10	\$357	70.8%	\$277
ESCONDIDO	92026	64	\$533	14.4%	3	\$391	138.5%	\$280
ESCONDIDO	92027	53	\$467	5.4%	3	\$225	19.7%	\$286
ESCONDIDO	92029	28	\$738	0.7%	1	\$484	n/a	\$312
FALLBROOK	92028	81	\$500	6.3%	5	\$212	-49.8%	\$258
GRANTVILLE	92120	40	\$609	4.1%	19	\$395	58.0%	\$367
HILLCREST	92103	17	\$938	20.6%	27	\$540	19.9%	\$575
IMPERIAL BEACH	91932	12	\$555	7.8%	13	\$545	11.3%	\$409
JACUMBA	91934	0	n/a	n/a	0	n/a	n/a	n/a
JAMUL	91935	13	\$595	14.4%	0	n/a	n/a	\$280
JULIAN	92036	12	\$321	-9.6%	0	n/a	n/a	\$270
LA JOLLA	92037	22	\$2,113	-2.4%	28	\$788	38.8%	\$791
LA MESA	91941	33	\$630	3.6%	2	\$246	1.7%	\$298
LA MESA	91942	40	\$547	16.4%	20	\$343	10.5%	\$356
LAKESIDE	92040	40	\$500	14.4%	8	\$224	11.8%	\$301
LEMON GROVE	91945	25	\$443	10.2%	5	\$228	-3.2%	\$335
LINDA VISTA	92111	25	\$635	16.7%	26	\$409	22.9%	\$399
LOGAN HEIGHTS	92113	10	\$368	29.7%	2	\$283	-5.8%	\$352
MIRA MESA	92126	44	\$563	-0.9%	37	\$365	3.2%	\$398
MISSION VILLAGE	92123	17	\$575	4.8%	11	\$435	7.7%	\$405
NATIONAL CITY	91950	20	\$403	4.5%	11	\$285	-16.8%	\$345
NORMAL HEIGHTS	92116	16	\$682	-5.9%	14	\$355	12.7%	\$572
CARMEL VALLEY	92130	47	\$1,315	10.6%	36	\$601	-4.1%	\$447
NORTH PARK	92104	24	\$718	12.5%	17	\$390	8.0%	\$563
OCEAN BEACH	92107	14	\$845	-6.0%	12	\$428	5.7%	\$705
OCEANSIDE	92054	25	\$600	1.7%	20	\$377	-29.6%	\$404
OCEANSIDE	92056	76	\$530	9.6%	9	\$350	9.4%	\$317
OCEANSIDE	92057	83	\$495	6.5%	17	\$333	33.2%	\$290
PACIFIC BEACH	92109	17	\$1,025	-10.9%	29	\$710	28.7%	\$674
PALOMAR MOUNTAIN	92060	0	n/a	n/a	0	n/a	n/a	n/a
PARADISE HILLS	92139	22	\$440	7.3%	12	\$343	32.8%	\$300
PAUMA VALLEY	92061	1	n/a	n/a	0	n/a	n/a	n/a
PINE VALLEY	91962	2	\$502	8.4%	0	n/a	n/a	\$375
POINT LOMA	92106	20	\$1,238	33.8%	9	\$705	35.6%	\$547
POTRERO	91963	0	n/a	n/a	0	n/a	n/a	n/a
POWAY	92064	54	\$783	19.5%	8	\$478	27.8%	\$370



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RAMONA	92065	42	\$500	9.9%	3	\$235	-27.7%	\$254
RANCHITA	92066	0	n/a	n/a	0	n/a	n/a	n/a
RANCHO BERNARDO	92127	67	\$1099	24.5%	35	\$495	6.1%	\$337
RANCHO BERNARDO	92128	48	\$738	5.7%	50	\$443	5.1%	\$359
RANCHO PENASQUITOS	92129	47	\$755	2.7%	20	\$378	0.7%	\$378
RANCHO SANTA FE	92067	27	\$2399	0.6%	0	n/a	n/a	\$455
RANCHO SANTA FE	92091	6	\$1602	15.0%	1	\$536	n/a	\$504
SAN CARLOS	92119	34	\$618	11.3%	13	\$305	23.2%	\$353
SAN DIEGO	92108	0	n/a	n/a	38	\$348	-6.1%	n/a
SAN DIEGO	92112	0	n/a	n/a	0	n/a	n/a	n/a
SAN MARCOS	92069	32	\$565	18.0%	6	\$333	-3.8%	\$301
SAN MARCOS	92078	38	\$735	16.7%	31	\$475	7.3%	\$293
SAN YSIDRO	92173	2	\$440	-2.0%	4	\$227	25.8%	\$263
SANTA YSABEL	92070	2	\$307	n/a	0	n/a	n/a	\$235
SANTEE	92071	51	\$525	11.7%	32	\$338	5.6%	\$338
SCRIPPS RANCH	92131	29	\$899	10.3%	30	\$470	1.1%	\$377
SOLANA BEACH	92075	17	\$1250	-26.5%	9	\$955	15.5%	\$587
SOUTH SAN DIEGO	92154	27	\$489	14.7%	10	\$334	9.9%	\$274
SPRING VALLEY	91977	52	\$440	7.3%	7	\$299	18.4%	\$310
SPRING VALLEY	91978	8	\$508	-8.5%	4	\$284	1.3%	\$293
TIERRASANTA	92124	18	\$730	24.7%	7	\$438	4.3%	\$358
UNIVERSITY CITY	92121	0	n/a	n/a	3	\$540	10.2%	n/a
UNIVERSITY CITY	92122	18	\$839	8.1%	29	\$420	-0.5%	\$472
VALLEY CENTER	92082	17	\$645	28.0%	0	n/a	n/a	\$223
VISTA	92081	27	\$545	5.8%	7	\$475	70.3%	\$309
VISTA	92083	18	\$470	14.6%	8	\$372	20.6%	\$320
VISTA	92084	32	\$490	2.1%	5	\$354	26.1%	\$286
WARNER SPRINGS	92086	0	n/a	n/a	0	n/a	n/a	n/a

Home Sales Recorded in September 2015. \*% change is from the same month of the previous year

## The Don Pelletier Group Continues to Achieve Superior Results for Our Clients!

Going back a full **sixteen months**, in the Multiple Listing Service-here are the stats that we achieved for our Clients that hired us to represent them in the sale of their Home: Our Listings Sold in **27 Days**, on average, compared to the MLS agent average of **49 days**.

**Our listings Sold for 99.3% of the Sellers asking price, on average, compared to the MLS agent average of 95.2%. So, our listings sold, on average, in nearly one-half the time-and for 4.1% MORE Money! Just do the math-based on your home's estimated value!**

**Additionally, our Sellers saved 22 days of expenses, on average, for their loan principal, interest, taxes, insurance-and other holding costs-because we Sold their home Faster-saving them additional thousands of dollars!**

**The Agent that You Select Makes ALL the Difference! Choose your Agent Wisely!**

**It Costs you LESS to Hire the Very Best Agents-because you net so much more-saving both Time & Money!**

## I CAN GET YOU WHERE YOU WANT TO BE!

Whether you're moving across the street, across town, or across the USA. I personally cover 67 different communities throughout greater San Diego. I also have a great network of some of the very best agents across the country. No property is too big or too small. I handle everything from entry-level condos to Mansions. I am here to help you, your family, friends and neighbors. I sincerely appreciate your referrals and will take great care of anyone you may refer my way!



**858-336-1114**

DonP@PelletierHomes.com  
www.pelletierhomes.com