



*Achieving the American Dream
1 home at a time.*

Al Rex

Direct:

(760) 473-8572

E-mail: alrex@prusd.com

www.CarlsbadHouseFinder.com



INSIDE THIS ISSUE:

<i>Current Home Values</i>	1
<i>Reverse Mortgage Article</i>	2
<i>Identity Theft Tips</i>	2 & 3
<i>Health Insurance</i>	3 & 4
<i>Donate an Organ</i>	4
<i>Local Entrepreneur Spotlight</i>	4



**POINSETTIA PARK REAL ESTATE
& COMMUNITY NEWS**



What's Going On in My Neighborhood?

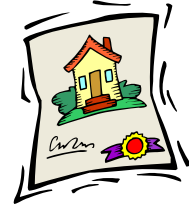
Status	Location	# BR	# Bath	Est Sq. Ft.	Price	Sale Date
Saltaire						
Active	Wind Star Way	4	3	3254	\$950,000	
Pend	Topmast Dr	4	3	2341	\$795-825,000V	
Sold	Topmast Dr	5	4	3602	\$875,000	10/17/2006
Sold	Topmast Dr	5	3	3460	\$1,012,000	07/30/2006
Seabright						
Active	Turnstone Rd	3	2	2392	\$789-\$829,000V	
Active	Goldeneye Vw	4	3	2706	\$870,000	
Active	Turnstone Rd	4	4	3362	\$999-\$1,099,999V	
Sold	Goldeneye Vw	5	4	3150	\$889,900	12/15/2006
Sold	Merlin Dr	3	2	2392	\$777,000	06/01/2006
Sold	Merlin Dr	5	4	3150	\$1,100,000	07/18/2006
The Cove						
Pend	Beacon Bay Rd	5	3	2583	\$729-\$799,888V	
Pend	Beacon Bay Rd	4	2.5	2025	\$749,900	
Sold	Seahorse Ct	3	2	1767	\$650,000	09/01/2006
Sold	Lighthouse Rd	3	2.5	2025	\$775,000	08/15/2006
Mariner's Point						
Active	Solandra	5	3	2618	\$1,195,000	
Active	Lemon Leaf Dr	4	3	3324	\$999-1,079,000V	
Sold	Gold Flower Rd	4	3	2887	\$985,000	09/14/2006
Sold	Lonicera St	5	3	2618	\$945,000	07/24/2006
Bay Collection						
Active	Marsh Wren St	4	4	3000	\$1,077,000	
Active	Heron Circle	4	3.5	3822	\$1,495-\$1,545,000V	
Active	Sagebrush Rd	4	4	3818	\$1,495-\$1,595,000V	
Pend	Lemon Leaf Dr	4	3.5	4021	\$1,199,999	
Pend	Heron Circle	5	4.5	4203	\$1,334,900	
Pend	Heron Circle	4	3.5	3704	\$1,414,900	
Sold	Cinnamon Teal	4	4.5	2964	\$1,233,900	12/22/2006
Sold	Heron Circle	4	3.5	3818	\$1,000,000	12/08/2006
Sold	Crystalline Dr	5	4.5	3315	\$1,060,000	12/28/2006
Sold	Heron Circle	4	4.5	4037	\$1,101,553	12/29/2006
Sold	Heron Circle	4	4.5	4039	\$1,199,016	12/15/2006
Sold	Heron Circle	5	4.5	4203	\$1,250,000	12/26/2006

V = Top end of Value Pricing Range Data represents activity of various brokers, 01/01/2006 - 02/05/2007.

Source: SD: MLS/Sandicor. It's not my intention to solicit the listings of other agents.

Can a Reverse Mortgage Help You or Your Parents?

By Al Rex



I recently came across someone who offered a product known as a Reverse Mortgage. In recent years, I had heard something about this program, but actually new very little about it. Upon learning some of the basics, I pleasantly discovered that a reverse mortgage is actually a good way for a senior person (age 62 years or older) to get cash equity out of their home.

This money can be used for repairs, vacations, medical, pay off debt or any purpose at all. It is not a loan, and never is any mortgage money to be repaid while you are in the home. In addition, when the money is drawn upon, it is tax free. As I was told, "A reverse mortgage allows you to use your home, to stay in your home."

There is a qualifying process involved and detailed follow up to protect our seniors. Rates are extremely low and there are no out-of-pocket expenses. In addition, when the money is used it is considered loan proceeds, not income, so it will never affect social security or Medicare benefits.

Owen Coyle is a Reverse Mortgage Specialist whom I found to be extremely knowledgeable and a person of high integrity. If you would like to learn more about a Reverse Mortgage (for you or for your parents), feel free to contact Owen Directly at 760-484-6660. You can also give me a call with any questions at 760-473-8572.

Al



BIG NEWS COMING SOON..... GOT FLOORPLANS?!

Excellent Identity Theft Tips "from a victim"



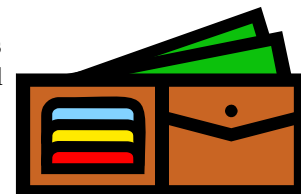
I received this over the internet last month, from an attorney who had the unfortunate experience of dealing with his "own" identity theft. And while there are many steps you can take to prevent identity theft and deal with it

when it occurs, his advice is too useful for me to not pass it on to others. This is copied from his own words:

1. The next time you order checks have only your initials (instead of first name and last name) put on the face of the checks. If someone takes your checkbook, they will not know if you sign with just your initials or your full name, but your bank will know how you sign your checks.
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
- 3 When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four

numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

4. Put your work phone # on your checks instead of your home phone. If you have a P.O. Box, use that and if you do not have a P.O. Box, use your work address. Never have your SS# printed on your checks.
 5. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place (like a safety deposit box). I also carry a photocopy of your passport when travel either here or abroad.
- We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards.



Continued...Page 3

Excellent Identity Theft Tips “from a v ictim”-Cont. From Page 2

Unfortunately as an attorney, I have firsthand knowledge because my wallet was stolen last month. Within a week, the thieves) ordered various products and services, and even received a PIN number from DMV to change my driving record information online, and more. **But here's some critical information to limit the damage in case this happens to you or someone you know:**

1. Cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one). But here's what is perhaps most important of all: (I never even thought to do this.)
3. Call the 3 national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of

doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Here are the numbers you always need to contact about your wallet, etc., has been stolen:

- 1.) Equifax: 1-800-525-6285
- 2.) Experian (formerly TRW): 1-888-397-3742
- 3.) Trans Union: 1-800-680-7289
- 4.) Social Security Administration (fraud line): 1-800-269-0271

My hopes are that you never experience this, but if you do, I believe this should be very helpful.



Are You Self Employed with High Health Insurance Premiums?

Health Insurance has certainly grown in cost over the last 5 years, hasn't it?? Recently, I came across an opportunity to review my existing package with an independent broker, Dave Lindsey. I was pleased to see that Dave was not only able to help me save significant dollars off of my monthly premiums, but he also improved the quality of my coverage while [reducing my co-insurance levels!](#) Needless to say, I'm very happy with Dave, so I'm passing on his name to others who might also benefit from his services.

If you would like a FREE review of your existing coverage, I HIGHLY recommend you give Dave a call! He can be reached at 858-245-4796. If you have any questions for me, give me a call at 760-473-8572.

Also, the following article was written by Dave Lindsey and submitted to our newsletter:

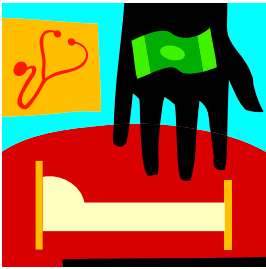
Successfully Navigating the Ever-changing Markets of Health Insurance- by Dave Lindsey

Obtaining quality Health Insurance at affordable prices is a challenge everyone responsible for their own Health Benefits struggles with. One thing a tremendous amount of people don't think about is IF something significant happens to them on a health plan, they may become uninsurable/undesirable for any other insurance company out there and you become stuck on the plan you are on. Or even worse, unable to get insurance. It is vitally important to make sure that your monthly investment in coverage meets your goals now, as well as well into the future.

This is where working with a reputable professional agent who is honest and trustworthy can be so valuable. They will educate you; helping you think through the whole process and what is really best for you and
Continued on page 4.....

FREE Advertising Space!!!

Want to advertise your business?? My newsletter is for our community & is delivered to approximately 1,100 homes. Contact me at 760-473-8572 or by e-mail: alrex43@adelphia.net



Successfully Navigating the Ever-changing Markets of Health Insurance Continuation article from Page 3.....

your family or small company. Your independent agent has numerous tools from all the major carriers available to him or her that will enable them to help educate you and strategize. It is important to understand exactly what your plan covers and does not cover ahead of time. Some plans in the market offer limited or restricted benefits, which can significantly increase your out of pocket exposure should something happen. Exposure is the amount of money you will have to come up with (adding your deductible and co-insurance) should something adverse happen to you. Personally, where possible, I want to help my clients reduce that exposure. A deductible and co-insurance can quickly add up to \$5-7,000, even over \$10,000 for many of the out patient procedures. One woman I recently spoke with

heard about High-deductible health plans as the way to go, so their family bought one. She now needs ankle surgery and has waited two and half years to have it done because of the financial burden the High deductible and co-insurance put on her family. I want to help my clients limit this kind of exposure so they are not making financial decisions, but are making true Healthcare decisions because they invested in a proper plan.

How do you find an advocate to truly put your interests at heart and help you successfully navigate these ever-changing Health Insurance waters? Ask someone you already know and trust who they use and why. Then interview the agent and see if they return your calls promptly and respond timely. A good agent these days should be calling you to find out how things may have changed and be making sure all your needs are met. Truly, working together with a professional is a two-way street and can really create greater comfort knowing the things you want covered are covered in the way you want them.

Donate and Organ??



Ever thought of being an organ donor? Did you know your organ donation could save the lives of up to 8 people? And your tissue donation could enhance the lives of up to 50 people. The pink stickers on the driver's licenses have been around for 30 years, but nurses reported seeing only 3 percent of the driver's licenses of the people coming into the hospital. If you want to become an organ donor, or learn more about it, visit: www.donatelifecalifornia.org or www.donevidacalifornia.org

LOCAL ENTREPRENEUR SPOTLIGHT

SADDLEBACK

of San Diego

San Diego is famous for having the BEST WEATHER in the world. That's why we live here! But do you take full advantage of your outdoor living space? Lyle Ecoff wants to help! This Carlsbad resident is the owner of Saddleback of San Diego which offers a huge display of high quality outdoor furniture. The store is located in Kearney Mesa and delivers to North County daily.

Saddleback showcases well known brands such as Brown Jordan, Lloyd Flanders, Woodard-Landgrave and Lane Venture in a large beautiful showroom. "Our customers spend so much time coordinating and decorating the inside of their home, they immediately want to do the same for their outdoor area." Saddleback offers hundreds of fabrics and frame colors to help them achieve the dream backyard. Just imagine spending time around your pool or backyard in furniture that is as comfortable and stylish as your living and dining room. "Outdoor wicker is our hottest product these days. Woven synthetic material on rustproof aluminum frames



creates a cozy feeling, whether modern or traditional and is easy to maintain with soap and water. We even have outdoor wicker sectionals that fit every space configuration" says Lyle. Saddleback also carries umbrellas, cushions, and outdoor throw pillows if you are looking to spruce up or add a splash of color to your existing furniture. They sell and install gas logs and have a large live burning display for you to see. The store is located only 20 minutes south of Carlsbad, next to Ethan Allen at 7371 Clairemont Mesa Blvd. And it's definitely worth the trip! For more information call Lyle Ecoff or Keith Groom at 858-292-7385.