



# November 2005 Newsletter

## Rathin Neogy & Bill Talbott

A Team of Real Estate Professionals  
Serving Rancho Santa Fe & all of San Diego County

The Sterling Real Estate  
Company

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Residential & Commercial  
Needs

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## Real estate rates trend upward

Thursday,  
October 27, 2005

Mortgage rates continued higher this week, marking the seventh consecutive weekly gain since mid-September, according to Freddie Mac's weekly survey released today.

"Although home sales were still impressive in September, mortgage applications in October seem to be tapering off a bit, due in large part to slowly rising interest rates," said Frank Nothaft, Freddie Mac vice president and chief economist.

"Obviously, refinancing is going to take the biggest hit as mortgage rates tick up. Refinancing comprised about 40 percent or more of the total volume of mortgage originations over the last 13 months. This share, however, will lessen as mortgage rates continue to rise.

## Median Home Prices in California Up 17.3 percent in September from year ago; sales increase 3.9 percent

LOS ANGELES (Oct. 25) – The median price of an existing home in California increased 17.3 percent in September and sales increased 3.9 percent compared with the same period a year ago, the California Association of REALTORS® (C.A.R.) reported today.

The median price of an existing, single-family detached home in California during September 2005 was \$543,980, a 17.3 percent increase over the revised \$463,630 median for September 2004, C.A.R. reported.

The September 2005 median price decreased 4.4 percent compared with August's revised \$568,730 median price.

### Our contact info:

We are located next to the Delicias restaurant.  
6108 Paseo Delicias  
Rancho Santa Fe, CA  
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### A Full Service Team

- Providing Superior Customer Service with Ethics, Honesty & Integrity
- Whether Buying or Selling a Home, we use tech savvy tools to give you the best results
- Call us today for a "no-obligation" meeting to discuss your special needs
- Call us for your Commercial Property needs

## Cool November Events

### November 1 to January 1

#### Too Old for the Chorus

The Theater of the Chorus presents a brand new musical revue that takes a funny and sometimes poignant look at getting older in our youth obsessed society. Performance times and tickets available at 619-688-2494 or [www.theatreinoldtown.com](http://www.theatreinoldtown.com)

### November 1 – 30

#### Cine Mexicano: Mexican Film Series

The very best of contemporary Mexican feature films. Mann Theaters, Hazard Center, Mission Valley. 619-230-1938 or [www.sdlatinofilm.com](http://www.sdlatinofilm.com)

### November 1 – May 31, 2006

#### La Jolla Music Society 2005 – 2006 Season

The 2005-2006 Celebrity Season of the La Jolla Music Society continues with performances at varied venues throughout San Diego County. The La Jolla Music Society also has the Revelle, Discovery Series. Productions held at the Copley Symphony Hall, downtown San Diego. Please call 858-459-3728 for more information or [www.lajollamusicociety.org](http://www.lajollamusicociety.org)

### November 26-27

#### California Ballet presents The Nutcracker

The California Ballet 2005-2006 season presents a new work, a timeless holiday work and some old favorites at various venues in San Diego county. Information and tickets: 858-560-5676 or [www.californiaballet.org](http://www.californiaballet.org)

### November 10 – 12

#### Octoberfest in El Cajon

2005 San Diego Bay Wine and Food Festival

This event features three full days of wine tasting and cooking classes, wine pairing dinners, reserve tasting and a Grand Event at San Diego Bay's Embarcadero Park North and related venues. Information: 619-342-7337 or [www.worldofwineevents.com](http://www.worldofwineevents.com)

### November 15 – 20

#### Broadway San Diego presents The Ten Tenors

Broadway San Diego presents their new 2005-2006 season of exciting, award winning musicals and other productions, including individual concerts, at the Civic Theater in downtown San Diego. Information: 619-570-1100.

### November 1 – November 13

#### San Diego Repertory Theatre presents "Bad Dates"

San Diego Repertory Theatre presents their 2005-2006 Season with varied and exciting productions at the Lyceum Theater, downtown San Diego. Features dance, music and drama from throughout the world. The current production is BAD DATES, a hilarious comedy. Information and tickets: 619-554-1000 or [www.sandiegorep.com](http://www.sandiegorep.com).

### November 1 – May 31

#### San Diego Symphony

The 2005 season includes special concerts and the Masterworks, Family Festival, Light Bulb, Winter Pops and other series. Dates and performance artists vary. Copley Symphony Hall and other venues. Call for exact dates and tickets. 619-235-0804 or 619-235-0800 or [www.sandiegosymphony.com](http://www.sandiegosymphony.com).

### November 19 - December 31

#### Dr. Seuss' How the Grinch Stole Christmas!

America's favorite holiday fable, a wonderful whimsical production of the classic Dr. Seuss tale, Old Globe Theater, Balboa Park. Information and tickets: 619-23-globe or [www.theoldglobe.org](http://www.theoldglobe.org)

### November 6

#### Carlsbad Fall Village Faire

Largest one-day street fair in California, features 800 + exhibitors, international food and live entertainment, 8am to 4pm, Grand Avenue, Downtown, Carlsbad. Information: 760-945-9288 or [www.carlsbad.org](http://www.carlsbad.org)

## Neogy & Talbott

### A team of Professionals

Call us today for a "No-obligation meeting" to discuss your special needs. See why we are different.

We appreciate your referrals!

**What is a referral? A referral is sending someone you care about to someone you trust! Referrals are the basis of our business!**

**Call Rathin @ 858.204.3432 or Bill @ 760.285.5137**

#### Quote for November:

*"Often we fault in others what we see in ourselves"*