



VACAVILLE

Real Estate Times



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OUR FEATURED HOME
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THE STATE OF THE MARKET

by Elizabeth Fry

Hello, and thank you for taking some time out of your busy schedule to read this newspaper. It's been some time since I've sent a publication out (actually 10 years to be precise) and I am very excited about reconnecting with you through this bi-monthly newspaper. The *Vacaville Real Estate Times* will carry articles about the local real estate market, local happenings, local businesses and farms, property information, school events and will have articles with handy tips and timely information. We love this community and promise to share information that will be interesting, helpful and timely. Our goal is to contribute to your and your family's well being and lives, even if it is in a small way, but hopefully in a very BIG way. We are interested in hearing from you, your input on the newspaper and what you would like to see in it. My team and I want to be your local resource for all things real estate: helping you with your next move whether it be local or out of state. We are connected to thousands of agents nationwide and even have connections in other countries so use us as a resource to help you in the decision process. Many of our clients are moving out of this area into states like Tennessee, Arizona, Wyoming, Texas, Florida, North Carolina, and this list goes on. In upcoming publications, we will spotlight areas that you may want to learn about and discover the pros and cons of moving or investing in those areas. You can also learn more about these areas as we interview



The typical home value of homes in Vacaville is \$618,040. This value is seasonally adjusted and only includes the middle price tier of homes. Vacaville home values have gone up 21.3% over the past year, and gone up 165.5% over the past 10 years.

Homeownership: A Hedge Against Inflation

Home Price Appreciation vs. Consumer Price Increases Over The Decades



Consumer Price Increases have been closely related to Home Appreciation Price since the 1970s. However, the correlation between the two has widened since 2010, with home appreciation growing more rapidly than inflation during the same period, most significantly over the past two years.

local agents on Zoom. If you are interested, sign up at: InterroShowcase.com/Register. And we will invite you to attend either Zoom or in person.

In each publication, I will provide information about our local real estate market. This time, I want to touch on year over year appreciation here in Vacaville as shown on the graph and year over year

comparison of inflation to home appreciation nationwide. We all see and know that inflation is on the rise, but rest assured that your investment in real estate is the best hedge against inflation.

If you have any questions about real estate investing, selling, or anything else you think that we can help you with, please don't hesitate to call 707-249-2226. ■

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AREA	MAX PRICE
BROWNS VALLEY AREA	UP TO \$1,000,000
ENGLISH HILLS AREA	UP TO \$2,500,000
ALLENDALE AREA	UP TO \$1,200,000
PLEASANTS VALLEY AREA	UP TO \$4,000,000

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RETIREMENT LIVING ALONE VS. HAVING A LATER-LIFE ROOMMATE

by Carla Fried, Rate.com

Being home alone is a retirement reality for many. According to government data, more than three in 10 women and two in 10 men at least age 65 live alone. For women, the odds of being solo increase with age, thanks in part to longer life expectancy than men. In 2018, 44% of women at least age 75 lived alone.

Anyone living alone—and who worries about having the retirement income they need to enjoy themselves—should at least consider having a roommate. Sure, it's way outside the box, but before you dismiss the idea, consider how it might enhance your retirement.

HOME ALONE IS EXPENSIVE

Even if you've polished off the mortgage, there's still property tax to pay. In pricey markets such as Short Hills, New Jersey, where the average home sale price is near \$2.5 million, or Boston, where the average home sale price is near \$1 million, that's likely going to eat a chunk of retirement income.

Or maybe you've got your eye on a retirement relocation, but your top choices seem out of reach. The \$600,000 average sales price for a San Diego condo or townhome might be more in reach if there's someone to share costs with. Perhaps the dream of retiring in Key Largo, Florida—median monthly rent of nearly \$1,400—

“IN THE 10 YEARS THROUGH 2016, THE NUMBER OF PEOPLE SHARING THEIR HOME AS ROOMMATES NEARLY DOUBLED TO 1 MILLION.”

THE JOINT CENTER FOR HOUSING STUDIES AT HARVARD UNIVERSITY

becomes more realistic when there's another person to share bills with.

Been wishing you could move into a bustling city, where you can ditch the car and walk more? Maybe that becomes more realistic when the cost is shared.

Then there's the potential payoff from having some company. Maybe that's not front of mind now, but as you age, you may find your energy to go out to see friends and attend events slows a bit. Studies have shown that social isolation is a health risk—at any age—and it may also lead to an increased likelihood of developing dementia.

START THE CO-HOUSING CONVERSATION

OK, the big hurdle is finding the right roommate. And that's not easy, because this is a topic that isn't exactly part of everyday conversations. But what do you have to lose by raising the issue? Do you have friends or family who are

also living alone, and that you could envision sharing a place with? Start with them.

And consider floating the idea among any communities you are involved with, be it a place of worship or your local NextDoor group. Maybe frame it as an exploration. “I am interested in the possibility of sharing my home (a home) in retirement. It's a big decision, but if you share the interest, might we start a conversation?”

Companies including SeniorHomeshares.com and Silvernest are in the business of connecting seniors looking for shared housing. The OddCouplesHousing.com website works to connect older homeowners with younger adults looking to rent a room and, if agreed upon, handle some of the chores.

If you need a nudge to put yourself “out there,” think of yourself as part of a very small, but growing segment of the population. According to the Joint Center for Housing

Studies at Harvard University, in the 10 years through 2016, the number of people sharing their home as roommates nearly doubled to 1 million. With record numbers of baby boomers entering retirement in the coming years, and many without sufficient income to live comfortably, that trend is likely to continue.

HASH OUT THE LOGISTICS

To state the obvious, you want to work out as many kinks as possible before anyone makes a move. But if Gen Z and Millennials can hash out roommate agreements, why not you?

There's no need to combine financial accounts. If only one of you is paying the other, put in writing the date that a direct deposit will be made to your checking account each month. Or if you're splitting housing costs, maybe consider setting up a joint checking account to autopay all the bills, with the understanding that you

both will make your monthly deposits into that account by an agreed upon date each month.

Also put in writing exactly what costs will be shared. Are you going to shop and cook together or separately? Do you both agree on how often you want a housekeeper?

The biggest hurdle will be talking through how you might handle one of you becoming ill or in need of help with some basics of independent living. Don't assume the other person will be the caregiver. You need to carefully discuss how that situation will be handled.

And most importantly, if you are moving into someone else's home, you (and your adult kids) should know upfront how much time you will have to relocate if your roommate must move to a care facility or dies.

And if you're going to buy a place together, it's going to be smart to hash out the title long before you start shopping. Joint tenancy with right of survivorship makes it possible for the surviving roommate to stay put (though they must be able to handle the cost), while tenancy-in-common would enable the deceased's heir(s) to push for being bought out or force a sale. Sitting down with an elder care attorney with experience dealing with estate planning for cohabitators is going to be worth the cost. ■

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in our community

MAKING OUR COMMUNITY SAFER TOGETHER

August 2020, Vacaville was hit by the LNU wildfire resulting in lost homes, out buildings, fences, crops, animals, personal property and even two deaths. The fire affected everyone with evacuations, dangerous air quality for months and a sorrowful loom over the whole valley for all the people who had lost so much. What we also lost was the innocent belief that we would not see large scale fires here in Solano County. What we learned was fire fighting agencies cannot effectively deal with this type of disaster without residents' preparation and cooperation. A few months after the fire, Rose Loveall, owner of Morning Sun Herb farm and then president of the Pleasants Valley Agricultural Association (PVAA), garnered support of the PVAA members and other leaders in the rural community who brought together local folks recognizing a need to form the Pleasants Valley Fire Safe Council (PVFSC). The purpose of the group is to improve fire safe education, improve communication between neighbors and develop a FireWise & Fire Safe community.



The FireWise USA Program encourages local solutions for safety by involving homeowners in taking individual responsibility for preparing their home from the risk of wildfire. The program provides resources to help homeowners learn how to adapt to living with wildfire and encourages neighbors to work together to take action now to prevent losses. The FireWise Council also encourages property assessments. Items assessed included vegetation types, density and proximity within the first 100' (Up to 200' on slopes) of the home, structures on the property and ignition-resistant building materials, roadways, driveways, water supplies, addressing, street signage and fire department access.

Because of the hard work of individuals like Rose Loveall, David Stevens, Deb Rea, who have spent countless hours working on this project, resources will become available to our community to develop and implement a FireWise mitigation plan.

"The goal", says David Stevens, "is to position ourselves as a community to be eligible to apply for CALFIRE Community Fire Prevention Grants, as well as other vegetation, fuel management and home hardening grants that can benefit our region". Developing a plan to implement fire resistant building materials and FireWise landscaping techniques can actually improve the aesthetic quality of your home and increase the value and insurability of your home.

Let's all get on board. Becoming FireWise & Fire Safe are just two components in a series of measures which are needed to protect our property. We have much work to do, and all of the measures and actions are complementary, none standalone. An example is, if only a couple of folks take the time to improve their properties, the community is not safer. However, if measurable

improvements are made throughout the region, our risk as a community is improved.

TOGETHER WE WILL MAKE OUR COMMUNITY SAFER!

The PVFSC encompasses the unincorporated area from I-80 to I-505 to Putah Creek (Yolo/Solano border) to Monticello Dam, Blue Ridge/Mt. Vaca (Napa/Solano border).

The PVFSC meets monthly. The meetings have been both in person and Zoom. Attendance has been exceedingly positive with over 100 participants at some meetings. The meetings are intended to be informative and social. The outdoor events have been hosted at Soul Food Farms on Pleasants Valley Road, and the indoor event at Cloth Carousel on Parker Street in downtown Vacaville. Meetings are held every 2nd Monday of each month at 6pm, locations TBD. For more information you can sign up for email notifications: pvfiresafecouncil@gmail.com or use this QR code to the right. ■



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Solano
MIDNIGHT SUN
BREAST CANCER FOUNDATION

Co-founded by Elizabeth Fry in 2004, the Solano Midnight Sun Foundation (SMSF) is a Solano County based breast cancer organization.

- We promote early breast cancer detection by providing free breast screening.
- We assist women and men undergoing breast treatment with financial grants.

info@solanomidnightsun.org



IS A LATE-TERM JUMBO REFI WORTH IT?

Q Dear Elizabeth, When I bought my \$900,000 house in 2005, I put 20 percent down on a jumbo mortgage at 6.22 percent. By keeping my finances intact and life on track, notwithstanding economic downturns and public-health woes, I've managed to pay \$5,394 a month without touching my nest egg.

Sometimes, though, I wonder why I didn't refinance when interest rates fell to saner levels, perhaps in 2012. I'm not complaining, mind you. I'm not at risk of default, but I do like the idea of getting better terms on the loan. The process of procuring the first one, however, was somewhat cumbersome. With my mortgage retiring in less than 15 years, would a refi be worthwhile, or should I just leave well enough alone?

Grant T.

A Dear Grant, This is a really good question. I recently had the

same dilemma myself and after a full analysis, I did choose to refinance our home. Be clear on why you should refinance. For me it was about lowering my payment so that I could either use the monthly savings to put into savings for investment for a rainy day. It also gave us the option to apply the monthly savings to principal and pay the loan down faster. I did not pull money out of the equity, but I certainly could have. If your intent is to dip into your home's equity, have a good reason for it and be disciplined to apply the funds where it makes the most sense in your financial/investment strategies. The mistake that most people made in 2003-2006 was pulling money out of their equity to buy toys, cars, vacations, etc...or pay off their credit cards so they can charge them right back up to their limits and pay 22% interest... a recipe for disaster.

Good news if you do refinance...thanks to the recent rise in conforming loan limits, your new loan will

no longer be a jumbo loan. This means better rate and terms. The 2022 conforming loan limit in Solano County is now \$647,200. To date, you have paid over \$860,766 in interest and \$157,900 in principal leaving your current loan balance of \$562,100 which puts you well under the limit. You could still pull out \$75,000 and be in conforming loan limits. Try to consider all the pros and cons. Take a closer look at the details:

1. Assuming that your refinance for 30 years at 3.5%, your new payment for principal and interest will be approximately \$2,613 saving you \$1,868 per month. If you applied an extra \$1,800 of that savings to your monthly payment, you would pay the loan off in just under 14 years, basically no different than the remaining term of your existing loan, however, not "having to" make that payment would be of great help should an unforeseen circumstance occur and you needed the money. You

could also apply the \$1,800 towards an income producing investment property which could give you passive income in your retirement years.

2. If you refinance with a 15 year loan at 2.5%, your new payment will be approximately \$3,880 saving approximately \$540 per month. If you applied an extra \$500 of the savings to your monthly payment you would pay off your loan in under 13 years. If you also added another \$300 to the payment, you could pay off the loan in 12 years.

3. If you pull equity out, depending on how much you pull out, you could still lower your payment, but if you do pull money out consider buying a rental property or building an accessory dwelling unit (ADU) on your lot for rental income or an elderly parent. Having income producing real estate will increase your net wealth and provide passive income for years to come.

My rule of thumb is that refinancing makes sense if

it makes sense in your own financial strategy. There are costs involved in refinancing that take a period of time to recover. It's important to shop for rates and work with a reputable local lender so that you... feel comfortable... knowing that you are receiving the best advise. Don't just look at the payments offered and the cash you would receive, look at the whole picture and determine if refinancing would benefit you. ■



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SOUND ADVICE:

LOOKING FOR RADIO WITH GOOD RECEPTION



C. Crane Radio 3
found at ccrane.com

by Don Lindich

Q I like listening to the radio, especially AM stations, but unfortunately most are very weak or have too much static. Could you recommend a good radio please?

—F.G., Pittsburgh

A My go-to for portable radios of all types is C. Crane, found at ccrane.com. They have a very wide array of AM radios, FM radios, shortwave radios, emergency radios and weather radios, as well as many accessories to accompany them. The C. Crane Radio 3 for \$209.99 is their standard-bearer and offers excellent performance, as well as a design that is meant to reproduce the spoken

word with excellent clarity. It also has a jack for an external AM antenna. If you want to really improve your reception, the \$109 C. Crane Twin Coil Ferrite AM Antenna should not only permanently solve your local reception problems, it will also pull in stations from far away, especially at night when AM signals can travel hundreds of miles.

I often receive complaints about the poor FM reception of modern AM/FM receivers. A set of \$15 unamplified rabbit ears makes a fantastic FM antenna and has been one of my top recommendations over the years. You could also use a more advanced Eclipse antenna from Antennas Direct, but most people find the basic rabbit ears to be sufficient.

Q I have an Olympus XZ-1 digital that is coming to the end of its life. I am looking to replace it with a similar camera and am looking at two used cameras on Facebook Marketplace, the Sony RX100 III or the Olympus XZ-2. Do you have a preference for either one?

—J.H., Minneapolis-St. Paul, Minnesota

A I have used both of these cameras (as well as the XZ-1) and you won't go wrong with either of them. Your XZ-1 was a fine performer that holds up well even today for still images, and the XZ-2 brought many improvements. Good as the XZ-2 is, the RX100 III is in another league and it would have to be significantly less expensive in comparison to purchase

it over the RX100 III. The RX-100 III has a 20 megapixel 1-inch sensor, which is quite large for a compact camera and noticeably larger in physical size than the 12 megapixel XZ-2 sensor. The bigger sensor with more pixels will pay noticeable dividends in image quality, especially in low light conditions. The RX100 III also has a pop-up viewfinder, which is tremendously useful for taking telephoto pictures and composing and viewing images when the light is behind you.

One downside to buying something used from a private seller on Facebook Marketplace is you will not get a warranty. I suggest checking KEH Camera at keh.com and Used Photo Pro at usedphotopro.com for any used camera you are considering buying. With

KEH or Used Photo Pro you will get a warranty on most used equipment, as well as return privileges. There is much value to this and to buy from a private party the savings on an XZ-2 or RX100 III would have to be \$50 or even more for it to be a sensible purchase. Currently KEH has an RX100 III for \$351.29, so I would not consider the Facebook Marketplace camera unless it was under \$300, preferably \$275 or less.

Plan on buying a new battery or two for whatever used camera you buy. Though the camera may work like new, the battery likely has lost capacity through age or use. Happy shopping and enjoy your new (used) camera! ■

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FAST, EFFICIENT CLEANING HACKS TO ADD TO YOUR BAG OF TRICKS



by BHG.com

Tuck these ideas into your bag of tricks and you'll have your home spick-and-span in no time.

CLEAN YOUR CABINETS WITH YOUR VACUUM

Use your vacuum's brush attachment to pick up dust and crumbs inside. Outside, concentrate on the area around the hardware using a cloth dampened with warm water and Murphy Oil Soap.

USE YOUR DISHWASHER TO CLEAN LIGHT FIXTURES

Run removable glass pieces, such as domes, through the dishwasher. Run a drying cycle, too, to reduce spotting.

USE A PILLOWCASE TO CLEAN A CEILING FAN

Slip a pillowcase over ceiling fan blades, one at a time, then wipe. Dust falls into the pillowcase, not on your furniture and floors.

USE OLD SOCKS TO CLEAN BLINDS

Put an old sock on one hand and

spritz it with water. Grip each panel of the blind and slide your sock-covered hand from one end to the other, removing dust from both sides of the slat at once.

USE A PAINT ROLLER TO CLEAN POPCORN CEILINGS

Roll a damp high-nap paint roller over the ceiling to pick up dust and cobwebs without knocking down pieces of the ceiling the way sweeping would.

SPOT-CLEAN FABRICS WITH BABY WIPES

Baby wipes are surprisingly effective because they contain very little moisture, have gentle cleaning agents and dry quickly. Just don't confuse them with cleaning wipes, which might contain bleach or other harmful chemicals.

USE TENNIS BALLS TO LAUNDRER COMFORTERS

You can machine-wash most comforters in front-loaders, as long as the comforter fills only half the washer. Dry with tennis balls to keep the stuffing from collecting in one corner.

CLEAN WINDOW TREATMENTS FASTER BY NOT TAKING THEM DOWN

Instead of taking down curtains, just shake them out to remove loose dust. Then vacuum from top to bottom using the upholstery attachment.

HAVE YOUR KIDS CLEAN YOUR MATTRESS FOR YOU

Have your kids jump on the bed to bring up dust from inside. Then vacuum the mattress top. (If your vacuum has a beater bar, turn the bar off first.)

USE LEMON OIL AND VINEGAR TO GET WOODWORK THAT SHINES

To remove dust and dirt buildup from woodwork and leave it looking shiny, wipe it down using a mix of one part lemon oil to one part white vinegar.

CLEAN YOUR DISHWASHER WITH LITTLE EFFORT

Add 1 cup baking soda to the bottom of your empty dishwasher and let it sit overnight. Run the hottest possible cycle, using vinegar instead of detergent, to clean and deodorize

your dishwasher. Remember to remove debris from the filter.

REMOVE HARD-WATER STAINS BY WALKING AWAY

But first, soak paper towels in undiluted vinegar and place on the buildup. Leave overnight, then scrub and rinse.

CLEAN FASTER WITH THESE THREE THINGS:

- A 50-foot, 16-gauge extension cord lets you plug in your vacuum at a central location so you can clean a whole level without stopping to find another outlet.
- A microfiber mop with an extension pole dusts ceilings and walls quickly and easily. When you're done, just remove the cover and toss it in the wash.
- A double-sided squeegee is the best tool for cleaning windows. Dip it in your cleaning solution of choice and work in a tight S-pattern from top to bottom. ■

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REAL ESTATE

WHY SELLING YOUR HOUSE WITH A REAL ESTATE PROFESSIONAL IS ESSENTIAL

by Keeping Current Matters
Used with Permission

Selling your house is no simple task. And when you sell on your own — known as a FSBO (or For Sale by Owner)—you're responsible for handling some of the more difficult aspects of the process without the expert guidance you need.

The 2021 Profile of Home Buyers and Sellers from the *National Association of Realtors* (NAR) surveys homeowners who recently sold their house on their own and asks what difficulties they faced. Those sellers say some of the biggest headaches are prepping their house for sale, pricing it right, and handling the required paperwork.

Working with an agent is the best way to ensure you have an expert on your side to guide you at every turn. Agents have the skills and knowledge that are essential to navigating each step with ease, efficiency, and accuracy. Here are just a few things a real estate agent will do to make sure you get the most out of your sale.

1. MAKE THE BEST FIRST IMPRESSION

Selling your house requires a

significant amount of time and effort. Doing it right takes expertise and an understanding of today's buyers. Your agent knows the answers to common questions, such as:

- Do I need to take down my personal art?
- How much landscaping does my house need?
- What colors should I paint my walls?

Your time and money are important, and you don't want to waste either one focusing on the wrong things. A real estate advisor relies on their experience to answer these questions and more, allowing you to make the right investments to prep your house before you list.

2. MAXIMIZE YOUR BUYER POOL — AND YOUR SALE

Today, the average home is getting 3.6 offers per sale according to recent data from NAR. That's great news if you're planning to sell, since the more offers you receive, the more likely you are to sell your house in a bidding war, and for a higher price.

Real estate agents have an assortment of tools at their disposal,

like social media followers and agency resources, that will ensure your house is viewed by the most buyers. Without access to these tools and your agent's marketing expertise, your buyer pool—and your home's selling potential—is limited.

3. UNDERSTAND THE DOCUMENTATION, INCLUDING THE FINE PRINT

Today, when a house is sold, more disclosures and regulations are mandatory, meaning the number of legal documents to juggle is growing. It's hard to understand all the requirements and fine print (especially if you're not an expert). That's why your advisor is an invaluable guide.

Your agent knows exactly what needs to happen, what all the paperwork means, and can work through it efficiently. They'll help you review the documentation and avoid any costly missteps that could happen if you tackle it on your own.

4. ACT AS YOUR EXPERT NEGOTIATOR

If you sell without an agent, you'll also be solely responsible for all negotiations. That means you have to coordinate with:



- **The buyer**, who wants the best deal possible
- **The buyer's agent**, who will use their expertise to advocate for the buyer
- **The inspection company**, which works for the buyer and will almost always find concerns with the house
- **The appraiser**, who assesses the property's value to protect the lender

Instead of going toe-to-toe with all these parties alone, lean on an expert. Your agent relies on experience and training to make the right moves throughout the negotiation. They'll know what levers to pull, how to address each individual concern, and when you may want to get a second opinion. **When you sell your house yourself, you'll need to be prepared to have these conversations on your own.**

5. PRICE IT RIGHT

Real estate professionals have the expertise to price your house accurately and competitively. To do so, they compare your house to recently sold homes in your area and factor in the current condition of your house. These factors are key to making sure your house is priced to move quickly and get you the maximum return on your investment.

When you sell as a FSBO, you're operating without this advantage. That could cost you in the long run if you price your house too high or too low.

BOTTOM LINE

There's a lot that goes into selling your house, and it takes time, effort, and expertise to truly maximize your sale. Instead of tackling it alone, let's connect to make sure you have an expert on your side. ■

Architecture and interior design often take inspiration from the environment. Whether it's the form of a structure inspired by the outdoors or the incorporation of native plants and natural textiles, organic elements make elegant designs. Renowned architect Frank Lloyd Wright's famed vision is rooted in the natural world. Pay tribute to Wright's enduring legacy by incorporating his values in design decisions—from colors derived from the field and woods to prioritizing simplicity and sustainability in the bath.

ORGANIC MATERIALS

Adopt a sophisticated, natural space using principles of organic architecture. Be intentional with every material and design choice to conceive an environment that is functional and balanced. Incorporate organic materials such as wood, concrete or metals into a space for a harmonious expression of nature. In the bath, elements such as lighting, wood accents, water features, and fixtures with sleek, minimal lines produce a relaxing bathing experience. Start with a neutral color palette using colors such as sage or tumbled stone for a subtle backdrop. Then, layer more color - such as pops of teal and red—to integrate unique touches that elevate a space, while staying in tune with the overall design.

SIMPLICITY IN FORM

The true value of a design is judged by its effortlessness and repose. A blank canvas allows for the chosen features to shine and can create tranquility within the bath. To achieve simplicity, remove excess and opt for minimalism. Choose fixtures in the bath that are purposeful and add to the overall form of the space. Finally, add touches of warmth through soft lighting and materials to brighten and balance the design, keeping harmony in mind.

CREATE NATURE INDOORS

Bring in elements of the environment throughout the home to fashion a continuous, cohesive design. Establish a landscape-inspired interior by styling live greenery and plants throughout.



WELCOME NATURE INTO THE BATH FOR AN ORGANIC, HARMONIOUS DESIGN

Select fixtures that bring together beautiful features found in nature in a modernized way, such as those from the Frank Lloyd Wright® Bath Collection by Brizo®. The collection draws from his philosophy of organic architecture through elements such as avant-garde water flow and natural wood incorporated into the design. The Raincan Showerhead provides a luxurious experience through the distinctive rush of the Canopy Spray, which activates a

built-in light by hydrogenator for a dramatic effect - evoking a sense of rainfall.

SUSTAINABILITY IN DESIGN

Elect for green living wherever possible. Intentionally select renewable materials—such as bamboo and cork—and consider the environment at every step, to build a long-lasting, timeless abode. Choose fixtures that are at the intersection of sleek, clean

design and conscious sustainability. Pick out WaterSense® Labeled lavatory faucets, showerheads and handshowers to ensure a space that is both luxurious and green. Take the time to curate a sustainable home for a transformative space that exists in harmony with the environment.

Watersense® is a registered trademark of the U.S. Environmental Protection Agency. ■

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DESIGN & DECOR

CLIENT TESTIMONIALS



Positive: Professionalism, Quality, Responsiveness, Value
 "Very resourceful team! Easy to work with and met all our goals! Toby was so sweet and accommodating. My daughter loved her! Thank you Elizabeth Fry and Intero!" — *Elise B.*



Positive: Professionalism, Quality, Responsiveness, Value
 "I want to thank Elizabeth Fry and the Intero team for our recent real estate transaction. My wife and I were selling our first home and completely new to the process. Elizabeth was able to work with us on the sale and negotiated our purchase of our next home which was a perfect fit. We interviewed several local real estate agents but in the end we chose Intero for a few reasons. She has great connections with local contractors, great ideas on how to improve your home you are selling (@ a low cost) and she predicted the selling price on the dot. She also happens to be very responsive which is a huge plus. Especially in today's competitive market, we landed the home we were looking for and we couldn't be happier." — *Ben J.*



Positive: Professionalism, Responsiveness
 "Elizabeth Fry and her team were a pleasure to work with. They made selling my home easy and were extremely helpful throughout the process—especially for a first time seller!" — *Sean L.*



"The entire Intero team is awesome! Elizabeth is professional, caring, efficient and gets the job done. She has access to many resources to help get you to the finish line. We have lived in the country in Vacaville for 30 years and the move seemed overwhelming. Elizabeth and her team were always there to guide us along the way, answer our questions and point us in the right direction. She sold our house pronto and we were very happy with the sale. I highly recommend the Intero team for your next move! Thank you Intero team!" — *Jan S.*



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TOP 2022 FOOD TRENDS EVERYONE IS BUZZING ABOUT

As people continue to put renewed focus on their wellness, their eating and drinking habits are transforming. Many people are seeking out delicious foods and beverages that are also wholesome. This has directly influenced the top food trends for 2022.

Better-for-you foods and flavors can be found throughout these trends that are gaining rapid popularity. Which will you be adding to your must-try list?

SPICE IS NICE

Bring on the heat in 2022. People's love of spice is soaring, from interest in growing hot peppers at home to visiting new restaurants known for their spicy dishes. People are searching for new recipes such as those from India, Jamaica, and Thailand and making them at home. When you open pantries and spice cabinets, you can find an array of heat-enhancing items, from hot sauces to pepper blends and beyond. Adding spice to foods for flavor is a healthier alternative to salt and butter, plus hot foods may stimulate your metabolism, so this hot trend is also a healthy one.

POWDERED NUT BUTTERS

Nut butter lovers rejoice - you can get satisfying protein



and enjoy your favorite flavors without all the fat and unnecessary ingredients. PB2 Foods is the original creator of powdered peanut butter, now offering a variety of plant-based products such as almond and cocoa butter that are certified gluten-free, kosher, vegan, and non-GMO project verified. Some of their newest innovations are cashew powder and PB2 Pre+Probiotic formula for digestive health. From a healthful addition to your morning smoothie to an ingredient you can feel good about when baking and cooking your favorite recipes, powdered nut butters have many uses in your kitchen.

SUPER PREMIUM BEER

When it's time to enjoy a cold one, more people are putting extra thought into what's in their glass. Island Brands USA is one example of a company that's churning out better brews, using only all-natural ingredients, no GMOs, and zero fillers or artificial flavors to create their beers. One of the brands' clean options is Island Active, a light lager that has just 88 calories and 4.2 percent alcohol by volume, so you can enjoy each sip guilt-free. Cheers to the good life!

REDUCITARIAN DIETS

Many people want to eat less meat and animal products but don't want to go fully

vegetarian or vegan. This is called *reducitarian*: making the active choice to reduce consumption of these types of foods. When *reducitarians* do purchase or consume meat or other animal products, they opt for higher-quality dairy and grass-fed meats. Interested in getting started? Adopt a few days a week to go meatless and try interesting new recipes, such as ones that feature mushrooms, beans, or eggplant instead of meat.

ALTERNATIVE SNACKS

You crave the crunch of your favorite potato chips and salty snacks, but you know you could be making a healthier decision. HA! Snacks

is your answer. Standing for Healthier Alternative, these snacks are non-GMO, gluten-free, and vegan, with plenty of flavor and nutrition (and, yes, crunch!). Choose from Churro Loco, Cheddar Cheese, Spicy Chili Lime, BBQ Sauce, and Sour Cream and Onion. The flavor and clean ingredients of HA! Snacks will make you go ah-ha as they're the rare combination of great taste and good-for-you nutrients.

The common thread that connects these top trends of 2022 are better-for-you foods that don't sacrifice flavor or pleasure. That's something everyone can smile about. ■

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— AMERICA'S TEST KITCHEN —



GREEK CHICKEN

INGREDIENTS – SERVES 4

- 1/4 cup extra-virgin olive oil
- 2 tablespoons chopped fresh rosemary
- 2 tablespoons chopped fresh thyme
- 5 garlic cloves, chopped
- 6 (3-inch) strips lemon zest, chopped, plus 1 tablespoon juice
- 1 tablespoon kosher salt
- 1 1/2 teaspoons dried oregano
- 1 teaspoon ground coriander
- 1/2 teaspoon red pepper flakes
- 1/2 teaspoon pepper
- 3 pounds bone-in chicken pieces (2 split breasts, 2 drumsticks, 2 thighs and 2 wings, wingtips discarded)

DIRECTIONS

1. Combine oil, rosemary, thyme, garlic, lemon zest, oregano, coriander, pepper flakes and pepper in a large bowl. Cut three 1/2-inch-deep slits in the skin side of each chicken breast, two 1/2-inch-deep slits in the skin side of each thigh and two 1/2-inch-deep slits in each drumstick; leave the wings whole. Transfer chicken to the bowl with the marinade and turn to thoroughly coat, making sure the marinade gets into the slits. Cover and refrigerate for at least 30 minutes or up to 2 hours.
2. Adjust the oven rack 6 inches from the broiler element and heat the oven to 425 degrees. Place chicken, skin side up, in a 12-inch oven-safe skillet. Using a rubber spatula, scrape any remaining marinade from the bowl over the chicken. Roast until breasts register 160 degrees and drumsticks/thighs register 175 degrees, 30 to 35 minutes.
3. Remove the skillet from the oven and spoon pan juices over the top of the chicken to wet the skin. Heat the broiler. Broil chicken until the skin is lightly browned, about 3 minutes, rotating the skillet as necessary for even browning. Let the chicken rest in the skillet for 10 minutes. Transfer chicken to a shallow platter. Stir lemon juice into the pan juices, then spoon over chicken. Serve.

Recipe notes: Use a vegetable peeler to remove six strips of zest from the lemon. If you have a rasp-style grater and prefer to use it to zest the lemon, you will need about 1 tablespoon of zest. Make sure to use kosher salt here; we developed this recipe using Diamond Crystal Kosher Salt. ■

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SELLERS: DON'T WAIT UNTIL SPRING TO MAKE YOUR MOVE

by Elizabeth Fry

As you plan out your goals for the year, moving up to your dream home may top the list. But, how do you know when to make your move? You want to time it just right so you can get the most out of the sale of your current house. You also want to know you're making a good investment when you buy your new home. What you may not realize is, that opportunity to get the best of both worlds is already here.

You don't want to wait until spring to spring into action. The current market conditions make this winter an ideal time to move. Here's why.

1. THE NUMBER OF HOMES ON THE MARKET IS STILL LOW

Today's limited supply of houses for sale is putting sellers in the driver's seat. There are far more buyers in the market than there are homes available, and that means buyers are eagerly waiting for your house.

Listing your house

now makes it the center of attention. As a seller, that means when it's priced correctly, you can expect it to sell quickly and get multiple strong offers this season. Just remember, experts project more inventory will come to market as we move through the winter months. The realtor.com 2022 forecast says this:

"After years of declining, the inventory of homes for sale is finally expected to rebound from all-time lows."

Selling now may help you maximize the return on your investment before your house has to face more competition from other sellers.

2. YOUR EQUITY IS GROWING IN RECORD AMOUNTS

Current homeowners are sitting on record amounts of equity thanks to today's home price appreciation.

According to the latest report from Corelogic, **the average homeowner gained \$56,700 in equity over the past 12 months.**

That much equity can open doors for you to make a move. If you've been holding off on selling because you're worried about how rising prices will impact your own home search, rest assured your equity can help fuel your next move. It may be just what you need to cover a large portion—if not all—of the down payment on your next purchase.

3. WHILE RISING, MORTGAGE RATES ARE STILL HISTORICALLY LOW

In January of last year, mortgage rates hit the lowest point ever recorded. Today, rates are starting to rise, but that doesn't mean you've missed out on locking in a low rate. Current mortgage rates are still far below what they've been in recent decades:

- In the 2000s, the average mortgage rate was 6.27%
- In the 1990s, the average rate was 8.12%.

Even with mortgage rates rising above 3%, they're still worth taking advantage of.



You just want to do so sooner rather than later. Experts are projecting rates will continue to rise throughout this year, and when they do, it'll cost you more to purchase your next home.

4. HOME PRICES ARE GOING TO KEEP RISING WITH TIME

According to industry leaders, home prices will also continue appreciating this year. While experts are forecasting more moderate home price growth than last year, it's important to note prices will still be moving in an upward direction throughout 2022.

What does that mean for

you? If you're selling so you can move into a bigger home or downsize to the home of your dreams, you want to consider moving now before rates and prices rise further. If you're ready, you have an opportunity to get ahead of the curve by purchasing your next home before rates and prices climb higher.

BOTTOM LINE

If you're considering selling to move up or downsize, this may be your moment, especially with today's low mortgage rates and limited inventory. Let's connect today to get set up for home buying success this year. ■

STOP

5 TIPS FOR MAKING YOUR BEST OFFER ON A HOME

by Keeping Current Matters
Used with Permission

As a buyer in a seller's market, sometimes it can feel like you're stuck between a rock and a hard place. When you're ready to make an offer on a home, remember these five easy tips to help you rise above the competition.

1. KNOW YOUR BUDGET

Knowing your budget and what you can afford is critical to your success as a homebuyer. The best way to understand your numbers is to work with a lender so you can get pre-approved for a loan. As Freddie Mac puts it:

"This pre-approval allows you to look for a home with greater confidence and demonstrates to the seller that you are a serious buyer."

Showing sellers you're serious can give you a competitive edge, and it helps you act quickly when you've found your perfect home

2. BE READY TO MOVE FAST

Homes are selling quickly in today's competitive housing market. According to the Existing Home Sales Report from the National Association of Realtors (NAR):

"Eighty-three percent of homes sold in November 2021 were on the market for less than a month."

When houses are selling this fast, staying on top of the market and moving quickly are key. Your agent can help you put together and submit your best offer as soon as you find the home you want to buy.



3. LEAN ON A REAL ESTATE PROFESSIONAL

No matter what the housing market looks like, rely on a trusted real estate advisor. As Freddie Mac also notes:

"The success of your homebuying journey largely depends on the company you keep. . . . Be sure to select experienced, trusted professionals who will help you make informed decisions and avoid any pitfalls."

Agents are experts in the local real estate market. They have insight into what's worked for other buyers in your area and what sellers may be looking for in an offer. It may seem simple, but catering to what a seller needs can help your offer stand out.

4. MAKE A STRONG, BUT FAIR OFFER

According to the latest Realtors Confidence Index from NAR, 40% of offers today are above the list price. In such a competitive market, emotions and prices can run high. Having an agent to help you submit a strong, yet fair offer is critical in these situations. Your

agent can help you understand the market value of the home and recent sales trends in the area.

5. BE A FLEXIBLE NEGOTIATOR

When putting together an offer, your trusted real estate advisor will help you consider which levers you can pull, including contract contingencies (conditions you set that the seller must meet for the purchase to be finalized). Of course, there are certain contingencies you don't want to give up. Freddie Mac explains:

"Resist the temptation to waive the inspection contingency, especially in a hot market or if the home is being sold 'as-is', which means the seller won't pay for repairs. Without an inspection contingency, you could be stuck with a contract on a house you can't afford to fix."

BOTTOM LINE

Today's competitive landscape makes it more important than ever to make a strong offer on a home. Let's connect to make sure you rise to the top along the way. ■



TECH TIP: QR CODES ARE HERE TO STAY

SO, WHAT ARE THEY AND HOW DO WE USE THEM?

by Elizabeth Fry

In the midst of the pandemic, QR codes were everywhere, as cautious consumers sought a balance between normality and safety. Now, it's not easy to give them up.

So, what is a QR code? The QR code, which is short for Quick Response Code, is a barcode that, when scanned, displays a pattern of small black and white squares encoded with data which can be read by computers or smart phones.

In addition to our team now incorporating QR codes into our mailers and other materials, we also want our clients and community members to be aware of how to scan and view them.

Due to the popularity of QR codes, most major smartphones come with a QR code reader integrated into their cameras.

QR codes are not only used for opening up websites, they can also direct users to videos, to dial a phone number,

a business location, and they can even initiate the download of an app.

QR codes offer the ability to display whole listing information, providing more functionality than what can be offered on a postcard or mailer.

With our phones at our fingertips, these codes make it easy to access complicated URLs.

Despite the return to normality of our lives, the importance of QR codes remains. The codes provide a way for everyone to access information without the need for any personal contact, and they are likely to change into new uses in the future.

For now, get familiar with these codes if you haven't already, and expect more codes from me soon! ■

GRAB YOUR PHONE, OPEN THE CAMERA APP, AND POINT THE PHONE TOWARDS THE CODE TO PROMPT YOUR PHONE TO OPEN THE LINK. IT REALLY IS THAT SIMPLE.



OUR FEATURED HOME

7685 PLEASANTS VALLEY | \$3,800,000



5 BEDROOM | 5 BATHROOM | 5,900 SQ. FT | BUILT IN 1993 | 42 ACRES

This beautifully designed and meticulously maintained home sits on 42 majestic acres brimming with wildlife. Enter the property from Pleasants Valley Rd through a welcoming automatic gate, drive up the meandering paved driveway past approx. 10 acres of level pasture land, equipment shop, large wildlife pond and a strategically positioned tree swing to arrive at the top of the property overlooking the surrounding hills and valley.

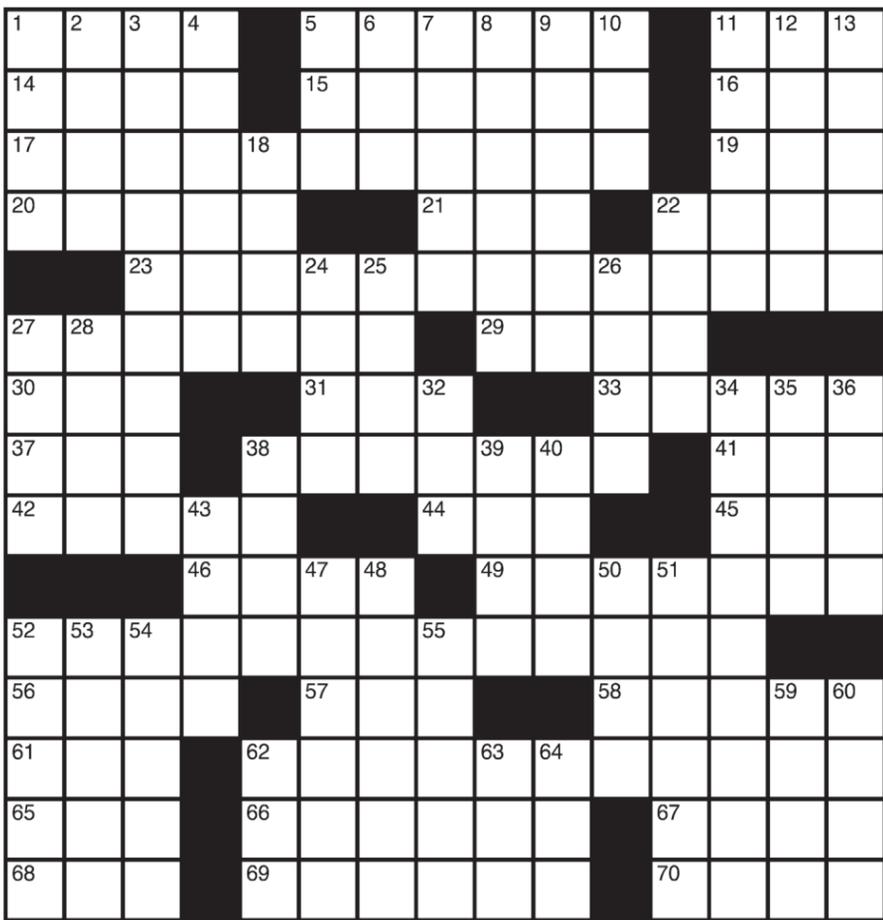
The spacious rambling one story home offers plenty of versatility and is perfect for entertaining. The home has two kitchens, enormous great room, guest wing with two ensuite bedrooms, family wing, two bonus rooms, and an owner's suite with luxurious bathroom and closets to die for. Outdoors covered patios and decks overlooking the expansive views, swimming pool and pool house with kitchenette, bathroom and sauna. There are hiking and ATV trails throughout the property with shooting and archery ranges and soccer/volleyball field.



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CROSSWORD PUZZLE



ACROSS

- 1 Morse code component
- 5 John Wick, for one
- 11 Wedding reception VIPs
- 14 Puerto Rico, por ejemplo
- 15 Blueprint
- 16 Legendary bird of prey
- 17 *Carpe diem
- 19 Rap sheet letters
- 20 "Zip your lip!"
- 21 Lust or greed
- 22 "And how!"
- 23 *Be the first to begin
- 27 Hug
- 29 Mom's mom
- 30 Extended pd. away from work
- 31 Notable period
- 33 Commercial charge
- 37 U.K. network
- 38 *Party gifts container
- 41 Coffee dispenser
- 42 Invite for
- 44 Aggregate
- 45 Container cover
- 46 Escape clauses
- 49 Letters in alphabet soup
- 52 *Act in desperation
- 56 Retinal cells
- 57 Fannie or Ginnie follower
- 58 Silently understood

- 61 Dismissal metaphor, with "the"
- 62 Familiar slogan ... and what each answer to a starred clue is?
- 65 A-lister
- 66 Wind instruments
- 67 Biter on a pooch
- 68 Nonetheless
- 69 Corporate jet maker
- 70 Hide partner

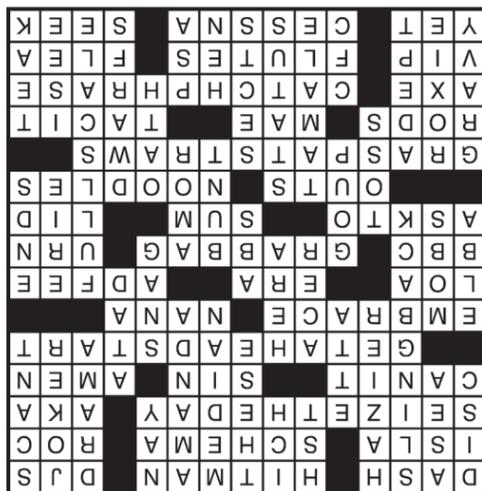
- 26 Reel trouble
- 27 Napoleon's 1814 place of exile
- 28 Unruly crowds
- 32 Tummy muscles
- 34 Comprehensive
- 35 Shallowest Great Lake
- 36 Goals
- 38 Rise, as prices
- 39 Batter's job in a squeeze play
- 40 Eros, in Rome
- 43 Discard
- 47 Husk-wrapped cantina food
- 48 Something to update on Facebook
- 50 Solemn vow
- 51 "Whistle While You Work" septet
- 52 Turkey topper
- 53 "Chicago" showgirl Hart
- 54 Highly skilled
- 55 Splinter groups
- 59 Understanding words
- 60 Hardwood tree
- 62 Ozone-depleting chemical
- 63 Farm layer
- 64 Free TV spot

DOWN

- 1 Frisbee, for one
- 2 Befuddled
- 3 Shoe with a strap that nearly encircles the ankle
- 4 More smoke-filled
- 5 FDR's successor
- 6 German pronoun found in half of Munich?
- 7 What we have here
- 8 Highway divider
- 9 Actress Seales of "Insecure"
- 10 Opposing vote
- 11 Emmy category
- 12 Phoenix's 2019 Best Actor role
- 13 Few and far between
- 18 "At Last" singer James
- 22 Hardly any
- 24 Taiwanese PC maker
- 25 Queen of Olympus

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PUZZLE answers



5	1	8	3	9	7	2	6	4		
9	6	2	2	9	8	4	1	3	5	7
3	4	7	5	2	2	8	6	8	1	1
4	6	9	2	1	5	7	3	8	8	8
2	3	1	6	7	8	9	4	5	5	5
7	2	4	4	1	6	9	9	8	3	3
1	8	4	4	2	6	7	9	7	9	4
6	5	9	7	8	3	4	1	2	1	2

SCRABBLE GRAMS

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A ₁	O ₁	T ₁	C ₃	G ₂	D ₂	R ₁	<input type="text"/>	RACK 1
A ₁	E ₁	E ₁	N ₁	C ₃	R ₁	M ₃	<input type="text"/>	RACK 2
E ₁	I ₁	O ₁	K ₅	G ₂	L ₁	H ₄	<input type="text"/>	RACK 3 Triple Word Score
A ₁	O ₁	U ₁	G ₂	R ₁	T ₁	B ₃	<input type="text"/>	RACK 4
E ₁	O ₁	Y ₄	C ₃	P ₃	N ₁	T ₁	<input type="text"/>	RACK 5 1st Letter Double

PAR SCORE 260-270
BEST SCORE 344

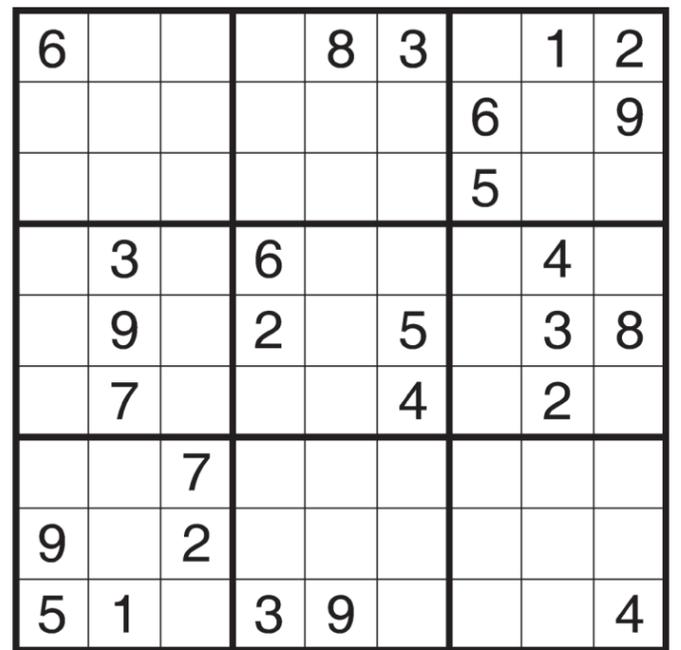
FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. **SOLUTION TOMORROW**

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com

Sudoku

created by Crosswords Ltd.



RECENTLY SOLD



4026 BLACKTHORN DRIVE, VACAVILLE
SOLD FOR \$1,275,000

BE PART OF OUR



IF YOU OR SOMEONE YOU KNOW IS A LICENSED AGENT IN CALIFORNIA AND LOVES HELPING PEOPLE ACHIEVE THE DREAM OF HOMEOWNERSHIP, GIVE US A CALL TODAY TO LEARN MORE ABOUT JOINING OUR TEAM.

WE CAN'T WAIT TO MEET YOU!

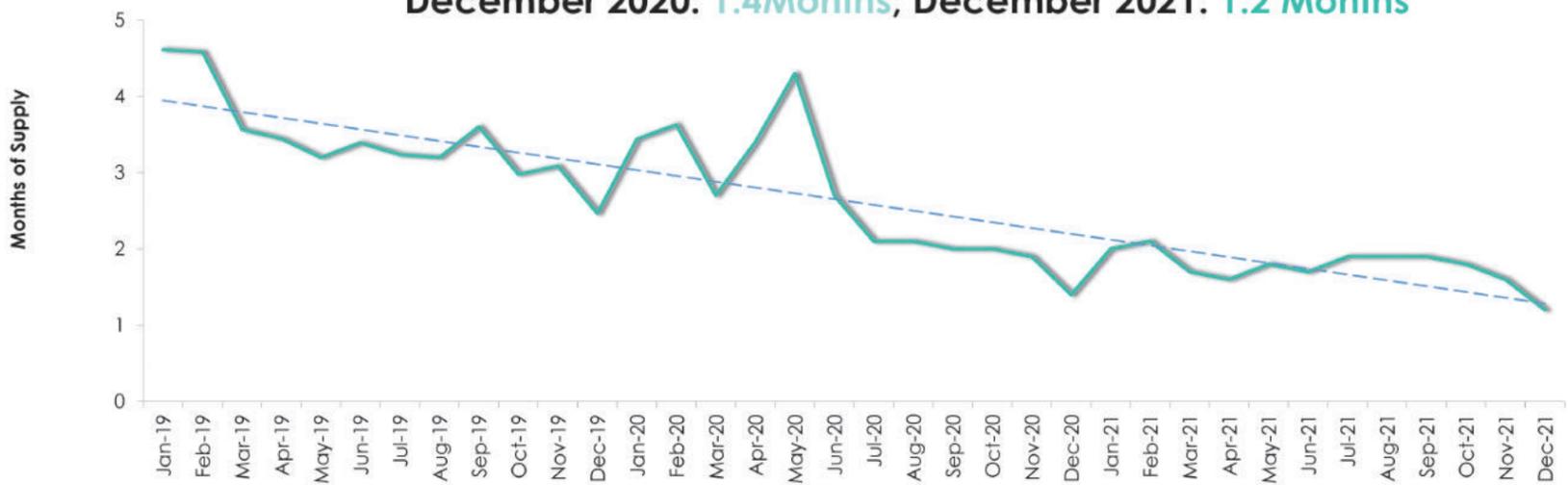
707-446-9600



MARKET ACTIVITY

Inventory dipped to the lowest ever

December 2020: 1.4 Months; December 2021: 1.2 Months



SERIES: Unsold Inventory Index of Existing Single Family Homes
SOURCE: CALIFORNIA ASSOCIATION OF REALTORS®

LAND FOR SALE IN SOLANO / YOLO COUNTIES



3000 Chardonnay Ct, Vacaville CA

\$398,000 | 0.65 Acres

Ideal custom home lot. Great location, close to everything! You can walk to downtown Vacaville events. Great neighbors too. Lot is relatively flat.



7038 Robindale Lane, Vacaville CA

\$545,000 | 5.48 Acres

There is a large pad with power and septic system, public water, paved driveway, infinity pool with brand new pool equipment, ready to build.



6953 La Vera Ct. Vacaville, CA

\$400,000 | 7.25 Acres

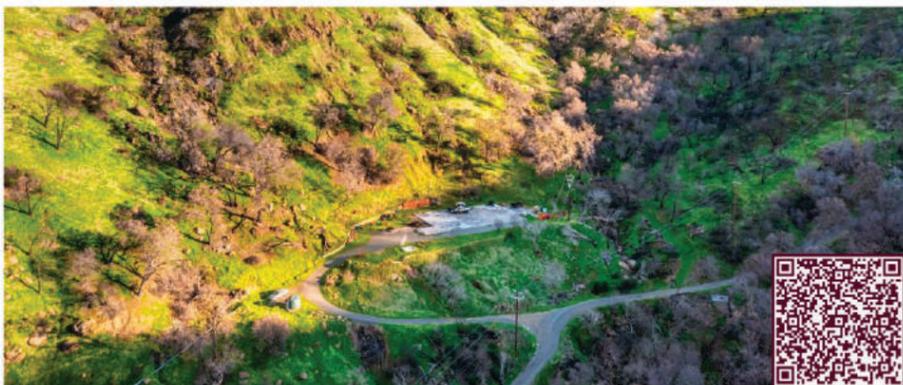
Beautiful property with views of Pleasants Valley and beyond. Graded homesite and driveway. Public water and PGE at lot line.



Central Lane Lot, Winters CA

\$275,000 | 5.24 Acres

Beautiful homesite atop a gentle hill. Wonderful country community close to Lake Solano, small farms and ranches, and the lovely town of Winters.



7074 Twin Fawn Trl. Vacaville, CA

\$300,000 | 40.00 Acres

Beautiful, private setting with nature abound. Huge concrete pad; has gravel driveway, private well, electricity at the homesite and septic tank that will need some repair.



Pleasants Valley Rd #2 Vacaville, CA

\$375,000 | 9.88 Acres

Secluded, breathtaking 9.8 acre parcel. Incredible opportunity with potential for a variety of uses: family compound, equestrian retreat, weekend getaway, winery, farm and more.



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