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Recently listed, this picturesque historic 3 BR/2 BA Spanish Colonial in the heart of La Jolla’s Barber Tract has been meticulously restored and comes with the Mills Act property tax benefit. Warm & inviting, the home’s charming interiors feature a spacious living and dining room that open to a sun-drenched patio. The perfect place to enjoy coast living, the walled patio boasts fountains, Moorish accents and an outdoor fireplace. Walk down a quiet secluded cul-de-sac to a beautiful white sand beach only 1-block away.

Go to www.LindaMarrone.com for the history of the Barber Tract.

Offered at: $2,395,000

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Good News and Bad News

Good: we actually have gotten a high net worth client approved without using tax returns. That’s right, the voice of reason prevailed. Someone who should get a loan, but could not use tax returns, was approved by a lender who has developed some alternative documentation programs, full of checks and balances, that allow borrowers who have cash flow get a mortgage to finance residential real estate. A little like the good old days when a loan that should be done, could be done.

Bad: Fed is sending out rumors that they want to go back to the way we used to qualify borrowers, allowing the housing portion of monthly debt to be not more than 28% of monthly income and total debts to be about 36%. Currently, we can go 43-50%. Should that be implemented, along with the inevitable rise in interest rates, buying power could be cut in half of what it is now. There have been some very nice houses come on the market for sale lately. In fact more quality inventory is needed. If you are considering buying or selling, now could be the best time, while qualifying is still within reach and we even have some alternative programs to allow high net worth individuals to get loans.

One of our valued Congressmen has told me that many of those cash investors buying up our foreclosed and short sale inventories are just bringing back the oil dollars we have given to them for high priced gas and oil. And I would add China. They get their money from us, too. All of those “Made in China” labels should really read “Owned by China”. Three reasons to buy real estate now: Prices are at an all time low, you can buy now while financing is available, keep ownership of the US in the US.
The Secret Garden Tour of Old La Jolla is just around the corner

From my garden to yours

By LINDA MARRONE | VILLAGE NEWS

Blossoming into its 13th year, the La Jolla Historical Society’s Secret Garden Tour of Old La Jolla has blossomed into a much anticipated perennial event that allows you to wander through the garden gates and enjoy some of La Jolla’s most exclusive and cherished Secret Gardens.

This year’s tour will take place on Saturday, May 14 and it promises to be another memorable event that will showcase a variety of gardens that range from classic old La Jolla style to elegant and grand. To maintain the “secret,” garden locations are revealed on the day of the tour, but here’s a little glimpse into what springtime in La Jolla will have in store for you.

The edible landscape at a classic old La Jolla home will show you how functional and attractive a vegetable garden can be for both you and your neighbors. There are also several gardens designed with outdoor living and entertaining in mind. Surrounded by lushly planted beds and the scents of roses and herbs, these areas are sure to inspire you to make an outdoor living room in your own garden. We also have the rare opportunity to visit a garden on acres of land overlooking the ocean where the gardens, views and architecture are certain to leave you with lasting memories of the day.

To enhance the experience of each garden you will find artists capturing colorful garden scenes on canvas, creative tabletop and outdoor entertaining displays by internationally known designers and live music performed by a variety of accomplished musicians.

Call (858) 459-5335 ext. 5 or go to www.lajollahistor.org for more to information and how to make reservations for this special day.

The 2011 Coronado Home and Garden Tour is being held on Sunday, March 6 from 10 a.m. to 4 p.m., and will be happening on Mitchell St. just south of Oak in the Coronado Historical District. In addition to the dozen bungalow homes, you will see some wonderful gardens, a classic car exhibit and experience wine tasting at 12th Street.

This year’s event honors the legacy of early naval aviators in Coronado and will include 6 historical homes. The tour will include several houses and will include 6 historical homes. It was designated historic in late 1986 and includes a number of subdivisions and home styles.

Tickets are $15 and may be purchased either at the Coronado Visitor Center (operated by the Coronado Historical Association) at 1100 Orange Ave., Coronado, 619-435-7242 or at www.coronadohistory.org.
Mother's Day Prize Package includes:
Flowers, Candy, Massage, Manicure, Pedicure, Facial, Haircut and Style, Breakfast, Lunch, Dinner, Clothing, Car Wash, Pet Grooming, Chiropractic, x-ray and diagnostic, Bike Tune-Up, Coffee, Kitchen Gadgets, Plants, Surf Lessons, Personal Fitness Training Session, Baked Goods, Beauty Supplies, Books, CUITCO utensils, (iPad...and more!)

Prize awarded Saturday, May 7th one randomly selected winner! see details www.ILuvPB.com

__NEW CONDOS OPEN SATURDAY & SUNDAY__

**LA JOLLA**
Sat & Sun 1-4pm  3441 La Jolla Mesa Dr. 3BR/2BA $1,895,000-$2,050,000
double door entry to living rm, loft, master bdrm, spa bath w/ jetted tub, 2 car side entry garage.

Fri & Sat 1-4pm  5156 La Jolla Village Dr. 3BR/2.5BA $1,199,000

Sun 1-4pm  2250 Prospect St. 3BR/2BA $950,000

Sat & Sun 1-4pm  5401 Prospect St. 3BR/2.5BA $1,299,000

Sun 1-4pm  4300 Savan Dr. 3BR/3.5BA $1,399,000

Sat & Sun 1-4pm  5005 Prospect St. 3BR/2BA $1,199,000

Sun 1-4pm  5066 La Jolla Village Dr. 3BR/2.5BA $980,000

Sun & Mon 1-4pm  10657 Blackstone St. 3BR/2BA $675,000

Sun & Mon 1-4pm  5230 Via La Jolla 2BR/2BA $675,000

Sun 9am - 5pm  1000 Prospect St. 3BR/2BA $675,000

Sun 1-4pm  10925 Prospect St. 3BR/2.5BA $750,000

Sat & Sun 1-4pm  7012 Prospect St. 3BR/2BA $785,000

Sun 2-4pm  4630 La Jolla Village Dr. 3BR/2BA $895,000

Sat & Sun 1-4pm  4913 La Jolla Village Dr. 3BR/2.5BA $895,000

Sat & Sun 1-4pm  3855 Prospect St. 3BR/2BA $895,000

Sat & Sun 1-4pm  4025 La Jolla Village Dr. 3BR/2BA $895,000

Sat 12pm - 5pm  5190 Prospect St. 3BR/2BA $728,000

Sat 1-4pm  4808 La Jolla Village Dr. 3BR/2BA $728,000

Sat, Sun & Mon 1-4pm  4351 La Jolla Village Dr. 3BR/2.5BA $675,000

Sun 9am - 5pm  10844 Prospect St. 3BR/2BA $675,000

Sun 1-4pm  4210 Prospect St. 3BR/2BA $675,000

Sat & Sun 1-4pm  4190 Prospect St. 3BR/2BA $675,000

Sat & Sun 1-4pm  3970 Prospect St. 3BR/2BA $675,000

Sat, Sun & Mon 1-4pm  3865 Prospect St. 3BR/2BA $675,000

Sat 1-4pm  4501 Prospect St. 3BR/2BA $675,000

Sat & Sun 1-4pm  4390 Prospect St. 3BR/2BA $675,000

__PACIFIC BEACH / MISSION BEACH / CROWN POINT__
Open 7 days a week 12-5pm  4151 Mission Blvd. 3BR/2BA $1,900-$2,050,000

Sat 12-4pm  2124-3016 Ocean Blvd. 3BR/2BA $1,895,000

Sat 10am - 5pm  3029 Ocean Blvd. 3BR/2BA $1,900-$2,050,000

Sat & Sun 1-4pm  5005 Ocean Blvd. 3BR/2BA $1,900-$2,050,000

Sat & Sun 9am - 5pm  2124-3016 Ocean Blvd. 3BR/2BA $1,900-$2,050,000

__POINT LOMA / OCEAN BEACH__
Sat & Sun 1-4pm  3111 Shubert Street 3BR/2BA $875,000

Sat & Sun 1-4pm  2735 Texas Ave. 3BR/2BA $875,000

Sat & Sun 1-4pm  3247 Texas Ave. 3BR/2BA $875,000

Sat & Sun 1-4pm  3249 Texas Ave. 3BR/2BA $875,000

Sat & Sun 1-4pm  3253 Texas Ave. 3BR/2BA $875,000

__DEL MAR__
13566 Mesa Montana 2BR/2BA $895,000

Sat & Sun 1-4pm  6771 Caminito Alto 2BR/2BA $895,000

Sat & Sun 1-4pm  4555 Rancho Montana 2BR/2BA $895,000

**LA JOLLA VILLAGE**
Sat & Sun 1-4pm  305 Ocean Blvd. 2BR/2BA $895,000

Sat & Sun 1-4pm  3574 Coast Blvd. 1BR/1BA $479,000

Sunday, April 28, 2011