

News On The Move

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Ideas for Valentine's Gifts That Won't Break the Bank

Your special someone is one of a kind, so it's only natural you want a gift that reflects how special and unique they really are. Here to help are some great tips on finding the perfect Valentine's Day gift without spending a fortune.

Express Yourself: Take time to write down how you really feel, then add a few favorite poems and pictures to create a book they will cherish forever. Visit an inexpensive print-on-demand publisher like Lulu.com to have it bound, printed and delivered straight to your door.

Personalize: Instead of giving an average gift, make something extra special by personalizing their favorite wine, board game (Monopoly is especially fun!) or even golf shirt.

Serenade: It is said that music is the language of love, so if you are musically inclined, borrow a verse from years gone by: compose and sing a song or musical score for the one you love, or hire a musician from the local college to do it for you.

Shine Bright: Adopt a star and name it after your loved one. For less than the cost of dinner for two, you can commemorate their unique place in the universe by naming a star after them.

Get Involved: Show how much you really care by making a donation to their favorite charity on their behalf; instead of the usual flowers and chocolate create a gift basket symbolizing the donation. Be sure to include a gift card letting them know a donation was made on their behalf.



Some Good News!

Fannie Mae recently launched pilot projects in Phoenix and Orlando intended to reduce foreclosures by pre-approving short sales, agreeing on a price and the loss it will take prior to a deal even being made. It is hoped the program will improve the popularity of short sales among real estate agents.

Property professionals initially had welcomed short sales but soon found the process to be a frustrating one—due to squabbling about the sales price and slow approval times by the mortgage companies—that often ended with no sale at all.

“Short sales have received such a bad reputation among real-state agents that, as a portion of the overall mortgage market, they have gone down,” says Tom Popik of the research firm Campbell Communications, whose November survey of realty practitioners found that agents had to wait as long as 8.1 weeks to receive a response from the lender on a short sale. That was nearly double the 4.5 weeks the process took earlier in the year. Fannie Mae's pilot will focus on homes that are listed at less than the mortgage balance and carry a Fannie Mae-backed loan serviced by Countrywide Financial Corp.

10 Useful Ways to Get the Most out of Facebook

Think Facebook (www.facebook.com) is just for kids? Think again.

- 1. Mobile Photo:** Add the mobile app to take photos with your cell phone and upload them to Facebook automatically.
- 2. Post Polls:** Create your own surveys for personal or business use.
- 3. Find Friends:** Track business associates, friends or family by subscribing to their RSS feed, then watch their every move.
- 4. Research:** Find out how many people are located within a certain demographic area by visiting the Facebook Insight corner.
- 5. Syndicate Yourself:** Use Facebook notes to import the RSS feed from your blog. Once established, it can be distributed to all your Facebook friends.
- 6. Share:** Combine with Google Reader or other applications to share documents.
- 7. Send Video Messages:** Simply connect a webcam and start sending video messages to friends, family members or associates.
- 8. Clipping Service:** Use the Newshound application to bookmark any articles or websites, then comment or share.
- 9. Watch TV:** Internet television is coming of age, so whether you want to take a coffee break or share news with your personal network, tune in to see what is taking place.
- 10. Connect:** Facebook does so many things that it is easy to forget what it does best: connect with others! Meet new friends or just hang out with familiar faces through the modern equivalent of networking; it's Six Degrees of Separation on steroids.

Sellers: How to Make the Most of Your Home's Period Features

One of the major selling points of vintage homes is the attention to detail and fine craftsmanship only found in older houses. Learn how to make the most of the period details in your house to reap higher sales prices with these effective strategies:

Shine the Spotlight: Prepare your home in anticipation of taking plenty of photos. Pay attention to details and any unique features. If you have lived in your home for a while, ask friends or family to stop by and take a fresh look; it's easy to forget how desirable your home is when you see it every day.

Provide Details: Was your house built with old yellow pine? Chances are it is virtually indestructible to most pests. What about the hardwood floors or gingerbread trim on the outside of the

house? Any chance they are handmade? Cabinets, painted tiles and a variety of other common building materials have made a comeback in popularity. Take time to explain the history and benefits associated with each unique item of your home to prospective buyers. Not only does it set your home apart from the rest, but knowing the history helps buyers make that all-important emotional connection.

Appraise Items: If possible, hire an appraiser or perform a search for similar items to help demonstrate the inherent value of the items. For example, an old cast-iron tub in good condition can go for thousands; handmade lighting fixtures may range from a few hundred to thousands and many types of wood are not available at any price because of restrictions on harvesting and imports.

Keeping it Local

Wendy Warren from my office brought these gems in this morning. They are my new favorite cookie!

Wendy's Snow Bars

1 10 oz package fresh or frozen cranberries

½ cup chopped macadamia nuts

½ cup light brown sugar

½ cup butter (not melted)

½ cup butter-melted

1½ cup graham cracker crumbs

1½ cup finely chopped white chocolate

1 cup sweetened shredded coconut

1 14 oz. can sweetened condensed milk

Preheat oven to 350 degrees.

Butter/grease a 13x9 inch pan.

Defrost cranberries if frozen, in microwave. Rinse if using fresh, and pat dry.

In sauté pan over medium heat, add butter (not melted), cranberries and brown sugar. Sauté over medium/heat, add macadamia nuts, and simmer for about 10 minutes or until thickened and reduced in appearance. Remove from heat and cool until room temperature.

In small bowl combine graham cracker crumbs and melted butter. Pat firmly into bottom of prepared 13x9 pan. Spoon cranberry mixture over the top, spreading close to the edges of the pan. Top with chopped white chocolate, coconut and condensed milk.

Bake at 350 degrees for 28-30 minutes, or until edges are nicely browned-a few extra minutes doesn't hurt.

Remove from oven and cool completely before cutting. Store covered in refrigerator.

Worth Quoting

Some quotes from the writings of Charles Dickens, who was born on February 7, 1812:

“Please, sir, I want some more.”

“Never close your lips to those you have opened your heart.”

“It was the best of times, it was the worst of times.”

“It is right to begin with the obligations of home, and while these are overlooked and neglected, no other duties can possibly be substituted for them.”

“No one is useless in this world who lightens the burdens of another.”

“Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery.”

“Train up a fig tree in the way it should go, and when you are old sit under the shade of it.”

“Reflect on your present blessings, of which every man has many; not on your past misfortunes, of which all men have some.”

“Subdue your appetites, my dears, and you've conquered human nature.”

“With affection beaming out of one eye, and calculation shining out of the other.”

“We need never be ashamed of our tears.”

“Accidents will occur in the best regulated families.”

“It is a melancholy truth that even great men have their poor relations.”

“The first rule of business is: Do other men for they would do you.”

“Have a heart that never hardens, and a temper that never tires, and a touch that never hurts.”

How to Benefit from a Home Inspection

Buyers are often tempted to cut corners on things like home inspections to save money for fun items like furniture or a big-screen television. Don't! A home inspection is one of the best investments you can make when purchasing a new home or other real estate.

Learn how to use a home inspection to your advantage with these pointers.

Plan and Prepare

Think of a home inspection as a fact-finding mission. Having a complete home inspection performed is one step toward finding out everything there is to know about the property.

Go beyond the basics by having water, soil, electrical, HVAC, pest and other

systems thoroughly tested in addition to the regular home inspection. Hidden home defects often become apparent, including poorly performed repairs, forgotten faults, structural damage or other potential pitfalls, that could transform your dream home into a nightmare.

Avoid higher insurance premiums or more stringent mortgage terms by understanding the full history of the property.

Save Money

Almost every property has a few defects – even new homes – and buyers are often surprised how seemingly insignificant items can add hundreds or even thousands of dollars to the price of a

home. Having an independent inspection performed often saves more money than it costs, since the sellers are forced to fix the problem or negotiate the price based upon the new information. Remember, once a defect is known the sellers are legally bound to disclose it to all prospective buyers.

Negotiate

Motivated sellers may not have the time or interest to fix all the problems on a property.

If you have more time than money, a home inspection provides a strong rationale to lower the purchase price or work out other alternatives while the home is being repaired or renovated.

Sales In Oakland County

With all of the doom and gloom reports we have been hearing I thought it would be refreshing to show you that homes are, indeed, selling. According to statistics released this week by Realcomp, the Farmington Hills based multiple listing service, home sales rose 32% in December, compared with the same month last year. Half of the homes sold were foreclosures, however, the statistics included all 5 metro Detroit counties. Foreclosures were lower in Oakland County. Although the median price continues to fall, it is certainly encouraging that volume of sales continues to rise. The figures below are for Oakland County. If you would like more detailed information or have a specific question regarding this information, feel free to call or email me.

Price Range	Number of Listings	Average Days on Market
\$10,000 to \$51,0000	12108	120
\$510,001 to \$1,010,000	341	191
\$1,010,001 to \$1,510,000	25	270
\$1,510,001 to \$2,010,000	8	305
\$2,010,001 to \$2,510,000	0	0
\$2,510,001 to \$3,010,000	0	0
\$3,010,001 to \$3,510,000	0	0
\$3,510,001 to \$4,010,000	1	177
\$4,010,001 to \$4,510,000	0	0
\$4,510,001 to \$5,010,000	1	220
\$5,010,001 to \$9,510,000	0	0
\$9,510,001 to \$9,800,000	1	1

For the 12485 listings:		For the 11085 Sold listings:	
Average List Price	\$184,283.00	Average Sold Price	\$176,676.00
Median List Price	\$149,000.00	Median Sold Price	\$147,000.00
Highest List Price	\$14,500,000.00	Highest Sold Price	\$9,800,000.00
Lowest List Price	\$1.00	Lowest Sold Price	\$10,000.00
List Volume	\$2,300,777,000.00	Sales Volume	\$1,959,141,000.00
Avg. Days On Market	122	Avg. Days On Market	125

Is This the Time to Buy or Refinance Your Home?

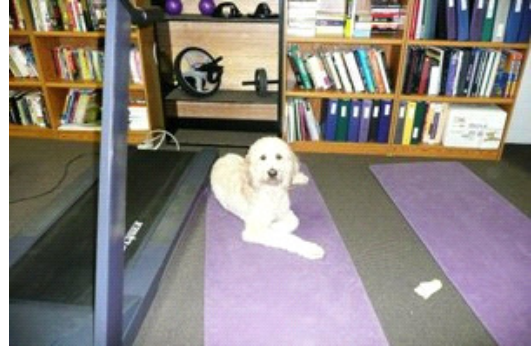
I am pleased to be affiliated with Max Broock Realtors because it is part of the larger Real Estate One family. One of the perks is having an excellent in-house mortgage company, John Adams Mortgage. From time to time, I would like to report to you on current interest rates. If you would like information regarding a new loan or arranging to refinance your current home, please call or email me and I will put you in contact with Damian Craine or Troy Bergman, our mortgage professionals.

Interest rates surged mid December marking the lowest point in years. A 30 year fixed rate mortgage hit 4.875% and continues to remain low. This may be the lowest rates we'll see in our lifetime. Even if you are enjoying a low rate now, but it's not fixed this may be the best time to move into a fixed interest rate.

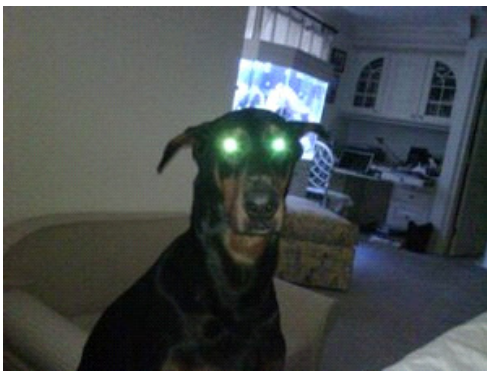
Piper and Tucker's Pawspace



Are you sticking to your New Years Resolution.....



or just taking it easy??



Earth to Mars....
Earth to Mars...
Is this the alien dog?

Casey escaping the Michigan snow and relaxing in Florida



Hoppy, a Shih Tzu named for his constant hopping!

If you would like your pets photo included in a future issue, email me a photo and short bio at lnovak@maxbroock.com



Oscar and Oliver – 2 Havanese from Birmingham