

Somerfield News

News that matters.



November 2011

Presented By:

Donna J. Hahn

Cell: (630) 319-8602

E-mail: donna@donnahahn.com



Donna

Hahn

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5 key home upgrades for aging in place

It's something we'd all just as soon avoid, but there's no getting around it: We're all getting older. And that's something worth keeping in mind as you plan and remodel your home. The concept of "aging in place" -- making changes to your home to make it more comfortable and more adapted to your needs as you age -- is one that's been gaining a lot of popularity, especially in these tough economic times.

There are a number of things you can do, large and small, that will help make your home work for you instead of against you as you age. And many manufacturers are taking note of this trend as well, offering a wide range of innovative and attractive products so your home can also remain every bit as stylish as you'd like.

Doors

Doors can be one of the biggest obstacles to easy movement in the home. Consider opening up smaller doorways to create 34- or 36-inch doorways wherever possible. Another alternative is to use a pair of 18- or even 24-inch pocket doors to make a nice wide opening that's also very attractive.

To make doors easier to open, replace doorknobs with levers. Replace exterior steps with simple ramps, or combination step/ramps. With more extensive remodeling projects, also consider making hallways wider -- ideally 48 inches.

Toilets

Many companies are now offering "comfort-height" toilets, which are about 2 inches taller than standard toilets. These are easier to get on and off of, especially for people with sore backs or weaker legs. Wherever possible, plan on more free space in front of and to the sides of the toilet to allow for easier movement,

Neighborhood Real Estate

Homes that are on the market in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Bath	Price
1430 Glenside Dr.	4	Sutton	2.2	PC-\$238,000
★ 748 Dalton Ln.	4	Monticello	3.1	PC- \$329,210
1432 Sage Dr.	4	Monticello	3.1	\$329,900
807 Sapphire	4	Sutton	2.1	PC - \$215,000
1481 Somerfield	4	Morgan	2.1	NEW - \$329,900

Homes that are currently under contract in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Bath	Price
1440 Sage	4	McKinley	2.1	\$224,899
1513 Schoenherr	3	Brentwood	2.1	\$229,900

Homes that are Closed in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Bath	Price
739 Dalton Ln.	4	Warwick	2.1	Call for Price

★ = My Listing ~ = My Sales

PC = Price Change BOM = Back on Market NEW = New listing on Market F = Foreclosure
SS = Short Sale BO = Bank Owned TEMP = Off the Market Temporarily

Source Multiple Listing Service of Northern Illinois- November 9th, 2011

especially for a walker or wheelchair.

Grab bars

Grab bars are a very useful addition in the bathroom: in the tub, shower and around the toilet. For safety and security, they need to be properly anchored to solid wood, so if you're remodeling your bathroom, be sure to install some blocking in the walls; it's a simple and inexpensive thing to do, even if you're not planning on installing grab bars right away.

Don't like the institutional look of chrome grab bars? A growing number of companies are offering them in colors, ranging from bright white to shiny black and everything in between, in both acrylics and powder-coated metal. There are also some sleek new styles available.

Tubs and showers

There are some simple things you can do to make using your tub or shower easier to use. In addition to grab bars, a seat can be a real plus. These can be portable, or one of the fold-up versions that are attached to the wall. There are many different styles available, in everything from plastic to very stylish teak.

Lever-handle controls are easier to grip and turn than ones with smooth knobs. That applies to the sinks as well as shower and tub controls. Think about where you'll be standing -- or sitting -- in the tub or shower, and place the controls at a convenient location. Make sure that you install anti-scald valves, and install hand-held spray heads. Also, install a shelf at a convenient location for soap and shampoo, to prevent dangerous reaching or stooping over.

Barrier-free shower stalls are well worth considering if you're redoing your bathroom. One company I spoke with at the recent Pacific Coast Builders Show was demonstrating a very innovative, dam-free shower pan that's installed on the floor, then sealed in place with a membrane. The entire bathroom floor and pan are then tiled over, eating a seamless, barrier-free installation that's sleek, attractive and anything but institutional. You can check them out at www.designwithoutbarriers.com.

Another innovative idea comes from the folks at Kohler, with their new Elevance bathtub. This truly unique tub has a vertically sliding wall in front. The wall drops down to create a chair-height seat for easy access into the tub. Sit down, swing your legs in, then raise the wall -- it takes only 5 pounds of force to lift. Fill the tub, and the special double seals snap into place to seal the wall against leakage. When you're done enjoying your bath, drain the water, then lower the wall for easy access to get out.

source: <http://lowes.inman.com/inmaninf/lowesnewsletter/news/154195>

If your property is currently listed with another Real Estate Agent, please disregard this notice.

Mortgage Watch!

Current Interest Rates

- Conventional 30-year fixed 4.250%
- Conventional 15-year fixed 3.375%
- Conventional 5-year ARM 2.500%
- FHA 30-year fixed 4.125%



APR's vary with each individual loan. Equal housing lender

Did you know...

To Deter ants from coming into your house sprinkle salt in the doorways, on window sills and anywhere else ants use to sneak into your house. It's a sure way to keep them out!

<http://1717avalon.ePropertySites.com>



\$145,000

\$220,000



<http://132farmgate.ePropertySites.com>

<http://748daltonlane.ePropertySites.com>



\$329,210

\$1800.00 Rental Amt



<http://1575somerfielddr.ePropertySites.com>

<http://13703jonesportcircle.ePropertySites.com>



\$148,904

\$140,000



<http://303thistleldr.ePropertySites.com>

Culinary Corner

Pumpkin Gingerbread Trifle

Ingredients

- 2 (14-ounce) packages gingerbread mix
- 1 (5.1-ounce) box cook-and-serve vanilla pudding mix
- 1 (30-ounce) can pumpkin pie filling
- 1/2 cup packed brown sugar
- 1/3 teaspoon ground cardamom or cinnamon
- 1 (12-ounce) container frozen whipped topping
- 1/2 cup gingersnaps, optional

Directions

Bake the gingerbread according to the package directions; cool completely. Meanwhile, prepare the pudding and set aside to cool. Stir the pumpkin pie filling, sugar, and cardamom into the pudding. Crumble 1 batch of gingerbread into the bottom of a large, pretty bowl. Pour 1/2 of the pudding mixture over the gingerbread, then add a layer of whipped topping. Repeat with the remaining gingerbread, pudding, and whipped topping. Sprinkle of the top with crushed gingersnaps, if desired. Refrigerate overnight. Trifle can be layered in a punch bowl.

Credit Scores Change Mortgage Rates

Your FICO score has always influenced the mortgage rate for which you're eligible. In 2008, though, it began to change your loan fees

In response to major mortgage market losses, in April 2008, both Fannie Mae and Freddie Mac introduced something called Loan-Level Pricing Adjustments (LLPA). Loan-level pricing adjustments are "discount points" added to a mortgage rate, based on a specific borrower's risk to the lender.

A discount point is a loan fee, paid at the time of closing. 1 discount point is equal to 1 percent of your loan size.

Example : A \$300,000 mortgage that's assessed 1 discount point will have \$3,000 in extra fees due at closing

Fannie Mae and Freddie Mac know that low credit scores correlate to high default rates so, like an insurance policy, they assigned the highest costs to the highest-risk borrowers.

Assuming a 20% downpayment, look at how discount points change based on credit score. Fees get massive for FICOs under 700

- 740+ FICO : There are no discount points required. This loan is "low risk".
 - 720-739 FICO : 0.250 discount points are charged to the borrower, or \$250 per \$100,000 borrowed
 - 700-719 FICO : 0.750 discount points are charged to the borrower, or \$750 per \$100,000 borrowed
 - 680-699 FICO : 1.500 discount points are charged to the borrower, or \$1,500 per \$100,000 borrowed
 - 660-679 FICO : 2.500 discount points are charged to the borrower, or \$2,500 per \$100,000 borrowed
- Now, not many new home buyers just have that kind of extra cash just laying around. Therefore, as an alternative to paying discount points with cash, many choose to "roll up" the fees into their respective mortgage rates. In general, 1.000 discount point can be "traded in" for a 0.250 increase to your mortgage rate.

Example : A consumer with a 680 FICO score is required to pay 1.500 discount points at closing, or can alternatively accept a mortgage rate increase of 0.375%. This is why it's important to keep your credit score high. There are real dollar costs for having scores under 740.

Advertising Alley

Need Something? Check out these local businesses.

Connie J. Butcher- Attorney at Law
 Law Offices of Trent & Butcher
 Email: cjbatty@aol.com
 website: trentbutcherlaw.com
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JEFF CHOCHOLA
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