



FALL INTO NOVEMBER



FALL IS HERE... WHAT OUR HOME NEEDS BEFORE WINTER!

GUTTERS....

1. Clean out the gutters: Falling leaves can clog gutters creating water-roof problems in the spring. This can be a very expensive fix if not taken care of before the

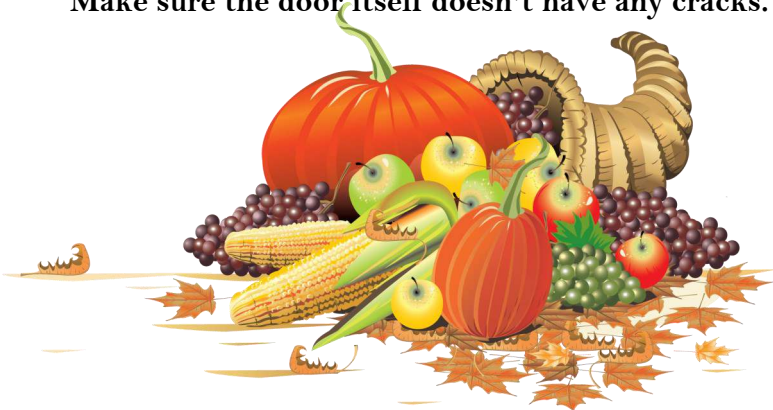


WINDOWS AND SKYLIGHTS....

2. Windows leaking air and water: We all know heating bills go up in the winter. We put off getting new windows for years because of the expense. New window prices have dropped and most window companies will finance your purchase. Your heating bill going down \$20 to \$100 a month can often pay for the windows over a few years. You can also, temporarily put (Visqueen) plastic over your windows to keep air from flowing in around the windows, but this looks unsightly. It is much better to seal the air leaks from the outside by caulking them and put weather stripping around the frames. Check your window locks and make sure they are working and this helps the sealing of the windows. Make sure your skylights do not have any cracks and the roofing cement sealing the window from leaks is in good repair.

DOORS.....

3. Check the weather stripping on your doors for cracks or gaps and make sure they seal all around the door. Make sure hinges are tight and doors fit securely in their thresholds and frame. Make sure the door itself doesn't have any cracks.



TRUE STORY ON STORM DAMAGE GREAT LESSON LEARNED

Recently, I was talking to a roofer who specialized in Roof Storm Damage. He looked at my roof and said you definitely have signs of storm damage probably from April 12th storm that came through Michigan. He asked who my home insurance was, and I replied, Citizens. We arranged for a Citizens claim adjustor to meet him and due an inspection on my roof ,that was 15 years old. To make a long story short, within 2 weeks I received a \$24,000 check to replace my entire roof. The roof was installed, and I now have a brand new roof and it didn't cost me \$1.00, because the roofer absorbed my deductible in his costs. Lesson learned: If a large storm with hail comes through your area, check your insurance policy and contact a roofer who specializes in storm damage and you might be able to get a new roof.



CLOSING DAY

We all look forward to this day when we list our house for sale. We also, have some fears of the unknown. I have had some closings put on hold or fail completely because of last minute findings by the underwriter or clients.



5 examples of interest following:

1. The owners finalized a divorce 1 day prior to closing and the divorcee documents could not be given to the title company, because they had to go through District Counties Courts & Approval System. Results, 3 week delay.
2. A water bill, normally under \$1000, was over \$12,000. The seller refused to pay until reason and proof was given for such a high water bill. Results, closing delayed 5 months. Finally, they discovered the cause was a faulty water meter. Final bill was under \$1000.
3. The buyer had bought 4 investment properties 5 months earlier and didn't report on his financial information. Results, house never closed because of his debt to income ratio was too high.
4. The under writer in September called on the buyers job to verify employment. The buyer worked for a well known politician. It was discovered that effective 12-31 the politicians term ended and they were planning on retiring in January. All her employees would be loosing their jobs. Result, the buyer was not able to qualify or the mortgage due to lack of continues employment.

5. A buyer of a \$250,000 house made a verbal agreement with the seller, a busy builder, to buy the refrigerator for \$300.00. At closing, after the buyer had signed all their closing documents, the seller requested his \$300.00 check. The buyer said he had changed his mind and was going to buy a refrigerator from a friend. The builder became extremely upset and said he was not going to sell the home to him. His thinking was, once he closed he wouldn't have access to the home anymore to remove the refrigerator and he would have to arrange for moving of the refrigerator around the buyers schedule. He was far to busy to worry about that. We negotiated with both buyer and seller for 2 hours. Result– Finally the buyer agreed to buy the refrigerator for the \$300.00.

LESSONS LEARNED ON CLOSINGS

When I sold my first house 11 years ago, as a realtor, when I wrote up the purchase agreement, I went to my manager and proudly told him I just sold my first house. He wisely told me, A house is never sold until the money is in your hands. I have never forgotten that, and now after 11 years of real estate, I understand more than ever what he meant that day. I can say the same thing to all our buyers and sellers, a house is never sold until the money is in the seller hands or bank account.



Sincerely,
Larry and Tiffany

The Williams Team
REAL LIVING • KEE REALTY



48816 BRADFORD Drive, Macomb Twp 48044-1861

Custom Brick Home, 4BR Split Level with Premium Elevation. Designer Colors Through-out. Huge Kitchen W/Light Maple Cabinets, Island, Wet Bar & Wood Floors. Extra Large Breakfast Room Plus Dining Room. Great Room is Huge W/Vaulted Ceiling, includes Den on Main Floor & 3 Large Bedrooms Upstairs. Master Suite includes His & Her Closets Plus a Grand Master Bath. Special Decorating done with Wainscoting & Unique Gas Fireplace. New A/C in 2013. Outside has a Fenced Yard That Backs to Open Nature Preserve, sprinkler System & Huge Brick Paver Patio. Located on a Cul-De-Sac, Association includes Clubhouse, Security Patrols & Common Pool. The Mammoth Basement , Has high ceiling & is Plumbed for a Bath. Must See!!!!

Sq. Ft. : 2,850

Bedrooms: 4

Baths: 2.1

.24 Acres

\$319,000

MLS #214100704



[1744 E HAMLIN Road, Rochester Hills 48307-3628](#)

Hard to Find Brick Ranch with 2/3 Acre Treed Lot. Updates Include Newer Roof, Furnace & Windows, Lifetime Warranty on Windows. Wood Floors Through-Out. Large Living Room & Dining Room. Large Basement, Partially Finished. Over Sized 2 Car Garage. Fantastic Treed Yard with Patio. Some Work Needed, Price Reflects Work Needed, Doesn't Prevent Move-In, Move-In Ready. Lots of Storage. Kitchen Has Stainless Steel Appliances. Also Purchase Lease. Rent to Own at \$1,100

Sq. Ft. : 1,072

Bedrooms: 2

Baths: 1

.63 Acres

\$139,900

MLS# 214107741