



October NEWSLETTER



EVENTS:

We are going into the 3 busiest months of the year in real estate, as far as parties, educational seminars, conventions & networking events for everything. This year I'm going to slow my participation in events out of state and stay at home more. We have lots of serious buyers and we will do our best to help you find your dream house.



MICHIGAN SMART WOMEN'S EXPO:

We are exhibiting in this expo. On Sunday Oct. 26th, from 10AM to 4PM. Enclosed "VIP Prize Entry" gives you the details and also a chance to win a "Big Screen TV."

Hope to see you there!

ROCHESTER HILLS RANKS TOP 10:

Rochester Hills was listed in Top Ten small cities in the U.S. and was first in Michigan based on 50 factors by money magazine. Such factors as economy, housing, schools, healthcare, & community spirit were used to decide the list. City size used was 50,000 to 300,000 people. Mayor Barnett said this city is "The pre-eminent place to live, work & raise your family" in Michigan.

HIGH-END HOME INSURANCE:

A recent article from Luxury Insights pointed out some interesting facts about home insurance for the luxury home owner. The Institute for Luxury Home Marketing says a luxury home has a minimum value of \$500,000 and goes up depending on location.

1. Is there a difference in home insurance for high-end compared to average price home?

- Yes, based upon two categories of loss; partial or total. Standard policy will repair or rebuild based on "Like, Kind & Quality." High-End insurance "guaranteed replacement cost" coverage will rebuild back to the original "custom" built features. Also, it is less expensive in many cases. Clients get much broader coverage at a lower rate.

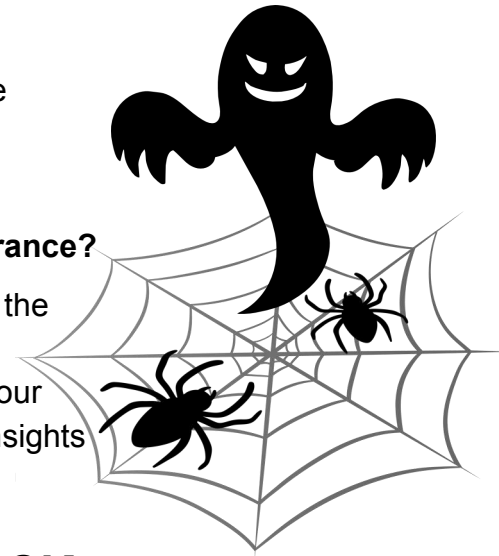


2. Not all companies offer “High-End Insurance.”

- In the U.S There are 5 companies that offer these policies. If you are working with a broker who represents several companies, they can probably help you.

3. How does a home owner get a quote for specialized luxury insurance?

- Just tell your Broker agent to send a quote for your home based on the value, etc. Some companies consider luxury policies starting at \$1,000,000. It only takes 1 or 2 days to get a comparable quote. If your Broker is not aware of this market, tell him or her to go on “Luxury Insights Website” for more information!

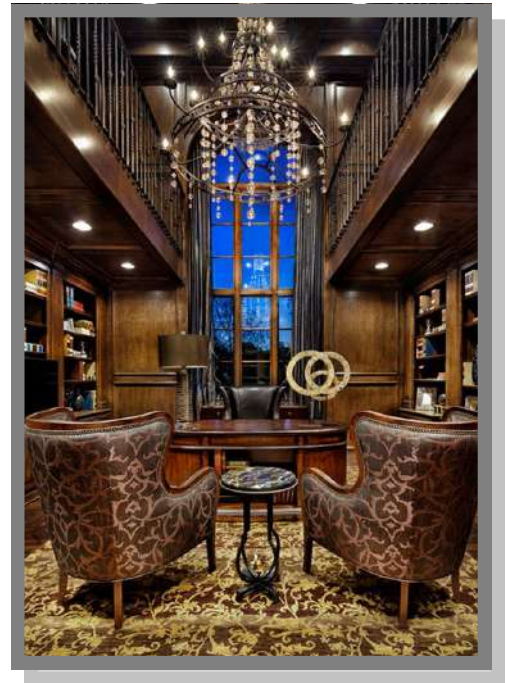


HOME REMODELING PROJECTS VS PAYBACK

We often talk about such projects and which ones give you the best return on your money. However, we seldom talk about the projects to stay away from because they have a low pay back. The following 5 home projects may give you a lot of personal satisfaction but they have a very low pay back:

1. **Home Office Remodel:** Return on investment 48.9%
2. **Sun Room Addition:** Return on investment 51.7%
3. **Bathroom Addition:** Return on investment 60.1%
4. **Back-Up Power Generator:** Return on investment 67.5%
5. **Master Suite Addition:** Return on investment 67.5%

These numbers come from the 2014 Cost vs. Value Report. Produced by remodeling magazine.



2014 CALENDARS: JUST ARRIVED!

We have 250 calendars to mail out! We do not have addresses for over 750 of our clients. We will be mailing them in October. If you would like one, please send us an email with your address and we will add you to our calendar list.

Sincerely,

Larry Williams

&

The Williams Team
REAL LIVING · KEE REALTY

Happy
Halloween

**Free
Offer**

10.26.2014

**VIP PRIZE
ENTRY**

Sheraton-Novi 10^{AM}-4^{PM}
**MICHIGAN SMART
WOMEN'S EXPO**

21111 Haggerty Road-Novi, MI 48375-www.MidwestSMARTE expo.com or call 248-464-3052
This entry has been given to you by someone who wants you to be part of this exciting event.

Name: LARRY WILLIAMS- WILLIAMS TEAM
Phone Number: 248-917-2323
Email Address: ASK LARRY WILLIAMS@GMAIL.COM

Prize-Big Screen TV

**Silent Auction to Benefit the
PINK FUND**

WHERE YOU WANT TO BE!-OCTOBER 26TH

ISSUED BY

COUNTRY ESTATE

BUILDERS OWN HOME - CUSTOM BUILT & REMODELED IN 2008

OVER 8,000 sq.ft. OF LUXURIOUS LIVING

RENT TO OWN THIS MAGNIFICENT HOME

VERY AFFORDABLE- INCLUDES 25% RENT REBATE AT CLOSING



4540 DANBI Drive, Metamora Twp 48455-9762

SPECIAL FEATURES:

- ◆ INCREDIBLE ENTERTAINING POSSIBLE
- ◆ 1500' DREAM HEATED WORKSHOP
- ◆ 2 HORSES ALLOWED PLUS POLE BARN
- ◆ HIGH SPEED INTERNET AVAILABLE
- ◆ 2 MASTER SUITES
- ◆ ENDLESS RECREATION
- ◆ VERY PRIVATE 5 ACRES (AT END OF ROAD)
- ◆ UP TO 8 CARS STORAGE POSSIBILITIES
- ◆ LOW COST TO LIVE: LOW TAXES, NO HEAT BILLS POSSIBLE & INCOME STUDIO APARTMENT ON-SITE



Gourmet Kitchen: 20x15



Dining Room: 15x14

Gourmet kitchen with cherry cabinets and high-end stainless steel appliances.

5 BR, 4.2 BA

Lifetime Roof Warranty

Purchase Price: \$729,900

*Purchase-Lease Price: \$4,500/mo.

Deposit: \$30,000

SEE MLS #214073186



Living Room: 21x20



Master Suite: 26x23



Heated Workshop: 47x34



Finished Walk-Out Basement

*To learn more about our Purchase-Lease Program, visit our website below.



The Williams Team
REAL LIVING · KEE REALTY

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210 W. University Drive • Rochester, MI 48307



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

\$324,900

MLS #214100704