

*Happy Holidays*

FALL 2005

# Exclusively **Palatine** Magazine

**INSIDE THIS ISSUE...**

June Through September 2005

## **Home Sales**

Homes,

## **Homes, Homes**

How to Plan Your Best

## **Move In 2006**

Presented By



**Laura Weaver**  
RE/MAX  
Unlimited Northwest

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# 777 W. MISTY PALATINE

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WITH PRIVATE LOCATION!



**I**n Exclusive "Forest Glen", this rare end unit is upgraded and perfect! Fully applanced Kitchen has furniture quality maple cabinets, and "stonite" counters. \*6 panel doors throughout. \*Bright, well finished English Basement. \*Balcony/Deck off Kitchen. \*New carpet. \*Totally move-in-able!

Offered at \$ 324,800

### CONTACT INFORMATION

Laura Weaver

847.359.0147

RealEstate@LauraWeaver.com



# letter from the editor



## contents

FALL 2005

Welcome to the Holiday Issue of Exclusively Palatine!!

After a lack-luster Summer, the Fall appears to be "comin' on strong"! I haven't said, "It's a good time to buy", in a number of years, but it's true. There is a good selection in our inventory, the crazy "ask for the moon" pricing does not prevail, and the interest rates are still great.

Of course, it's still a good time to sell. There are plenty of Buyers looking for an attractive home, fairly priced. Since Palatine continues to be a highly desirable community, fresh inventory is always welcome.

In this issue, we are featuring eight (8) delightful properties, an exclusive interview (Portrait Of A Legend), statistics on Palatine home sales (June-September), an article offering a strategy for buying and/or selling in 2006 (How to Plan Your Best Move in 2006), and an article on the importance of a quality pre-approval (Caution!! Is Your Pre-Approval Letter Worth the Paper It Is Written On??!).

Happy Holidays and may 2006 be your best year yet,

Laura Weaver and Staff  
RE/MAX Unlimited Northwest  
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# 1204 Groh Court PALATINE

When you drive up to 1204 Groh Court you immediately notice the beautiful brick and stone facade and a gorgeous cedar roof. But wait until you get inside.



You step through the door into a spacious two-story foyer with rich oak hardwood floors and a beautiful oak staircase rising the second floor. The large living room has a wonderful sunny bay. As you enter the impressive family room you notice the fireplace with the perfect place for your flat screen television, and it's already wired for surround sound too! The spacious kitchen features granite counters and stunning coffee-washed maple cabinets. The walk-in pantry, double oven and wine cooler make entertaining a breeze. After you cruise through the den with adjacent full bath, you'll notice the first floor laundry room.



As you make your way upstairs, the master suite will more than impress you. The large Jacuzzi tub and ceramic tile shower are a sight to behold, and enjoy. With 4 bedrooms total, 3 bathrooms and enough closet and storage space to make anyone ecstatic, you won't be able to wait, to call this gem home.

Call Laura to schedule your personal tour.

Offered at \$ 699,000

## CONTACT INFORMATION

Laura Weaver  
847.359.0147  
RealEstate@LauraWeaver.com



# 482 W. Rosiland

PALATINE

**H**idden amongst the beautiful forest preserve, 482 West Rosiland in Dunhaven Woods is an incredible find.

This stately brick and cedar home opens to a dramatic 2-story foyer. The living room is magnificent with double windows, custom draperies and crown molding. The spacious island kitchen has gorgeous hardwood floors and 42" oak cabinets. The Corian countertops, a triple bowl Moen stone sink and double oven are just a few of the features this space offers. You'll love this wonderful family room with its unique vaulted ceilings, brick fireplace, beautiful built-in bookcases, and double French doors leading to a deck in a very private backyard. There is also a finished basement, great for entertaining and has tons of storage.

This paradise comes with 4 bedrooms. The master bedroom is generously sized with a tray ceiling and an oasis of a bath. From the oversized Jacuzzi tub to the double shower, it truly is magnificent.

Make an investment in your future and call Laura for an appointment today!

Offered at \$ 749,900

## CONTACT INFORMATION

Laura Weaver

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RealEstate@LauraWeaver.com





# How To Plan Your Best Move In 2006



**S**o you're strongly considering purchasing a home and/or selling your current home in 2006. Here's steps to take to put yourself in the most favorable position:

If You Are Selling And Purchasing –

- 1.** Have a “market” evaluation” done on your home. If you have the evaluation done in January, and are not planning to move until April or later, that's O.K., you'll know the minimum value, since there's normally on-going appreciation. (No charge for my evaluation)
- 2.** Talk to local mortgage specialist, to find out your “Buying Power”. (Here's where knowing your home equity is valuable.) Always get a pre-approval letter from the lender. (There is normally a small fee charged by the lender for the credit report).
- 3.** Decide what price range is comfortable and what your basic home requirements are. I will email new and current listings to you on a regular basis. You can pick the ones you'd like to see, and we'll take a look. (This part of the process gives you an education, so that you will recognize “value”)
- 4.** Put your home on the Market
  - a.** You can list your home, and negotiate with your Buyer, a closing date that allows you time to find the right home.
  - b.** You can purchase “contingent” on your home sale, listing your home after you find a home.
  - c.** If you qualify, you can purchase “non-contingent” and extend the closing date, with hopes that your home sale will match your home purchase date.

IF YOU ARE JUST SELLING, Follow Step 1.

IF YOU ARE PURCHASING, Steps 2, and 3 apply

With the proper preparation, your move will be a smooth and happy one!

Laura Weaver - Columnist



## 944 S. ELM ST. PALATINE

**W**hen you come to visit 944 South Elm Street you won't want to leave. From the wonderful mature landscaping to the breathtaking water views, it truly has one of those tranquil locations.

This more than generous family room boasts a floor to ceiling mason fireplace with arched opening and gas logs. The newer kitchen has custom bleached oak cabinets and under cabinet lighting. The thermador double oven and cooktop make preparing the family dinner a joy. Especially when you use your own fresh grown herbs from the garden windows over the sink.

This home was originally designed with 4 bedrooms in mind but the owner creatively expanded the 3<sup>rd</sup> bedroom into the 4<sup>th</sup>, creating a generous sized suite. The new oversized bedroom is complete with a huge walk-in closet and make-up dressing area. The master suite includes a private bath and another impressive walk-in closet.

The backyard plays host to an outstanding gazebo and deck overlooking the gorgeous pond and just a few steps away from your own vegetable garden. This is sure to be one of the family's favorite places to spend a summer evening.

Let Laura schedule your appointment to see this home today.



Offered at \$ 525,000

### CONTACT INFORMATION

Laura Weaver

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RealEstate@LauraWeaver.com





# PALATINE Home Sales

## 2 0 0 5

### June, July, August, & September



Listed in alphabetical order by street name. Sales of single family homes \$300,000 and above.

429 ABBEY HILL LANE	\$ 504,900	06/03/2005
1351 E ANDERSON	\$ 347,000	07/05/2005
928 N ARROWHEAD DRIVE	\$ 354,000	08/22/2005
891 ASTER	\$ 352,000	09/16/2005
897 E ASTER AVE	\$ 344,000	07/27/2005
903 N BABCOCK	\$ 333,000	09/06/2005
508 E BALSAM LANE	\$ 421,500	07/07/2005
749 E BALSAM LANE	\$ 403,000	07/15/2005
456 BENNETT	\$ 445,000	09/23/2005
529 S BENNETT	\$ 315,000	09/02/2005
544 BENNETT AVENUE	\$ 372,000	08/15/2005
94 BENTON	\$ 653,927	09/19/2005
104 N BENTON	\$ 425,000	06/30/2005
456 N BENTON	\$ 325,000	08/11/2005
1039 W BISHOP CT.	\$ 506,000	08/23/2005
918 E BISSELL DR.	\$ 302,000	08/18/2005
165 BOARDWALK DRIVE	\$ 560,000	07/07/2005
263 BOARDWALK	\$ 595,000	07/05/2005
1076 BOMBAY WAY	\$ 660,000	07/20/2005
415 S BOTHWELL	\$ 481,000	09/21/2005
322 N BOTHWELL STREET	\$ 520,000	07/28/2005
234 N BOTHWELL	\$ 440,000	06/16/2005
975 BRADLEY CT.	\$ 309,900	06/15/2005
160 N BRENTWOOD	\$ 357,000	06/21/2005
498 N BROCKWAY	\$ 547,250	06/20/2005
941 S BROCKWAY STREET	\$ 510,000	09/12/2005
1070 S BROCKWAY	\$ 336,000	06/24/2005
856 E CARPENTER DRIVE	\$ 325,000	09/30/2005
708 E CARPENTER DRIVE	\$ 440,000	07/01/2005
655 E CARPENTER	\$ 445,000	08/29/2005
233 E CARPENTER	\$ 361,000	09/07/2005
1112 E CARPENTER	\$ 420,000	07/07/2005
412 S CEDAR	\$ 356,000	09/06/2005
235 CEDARWOOD COURT	\$ 345,000	06/04/2005
1055 CHATHAM	\$ 515,000	09/28/2005
413 N CHESTNUT STREET	\$ 420,000	06/30/2005
1154 CLEARWATER	\$ 470,000	06/15/2005
1173 N CLEARWATER COURT	\$ 496,000	09/06/2005
364 S CLYDE COURT	\$ 740,000	06/30/2005
313 E COLFAX ST	\$ 435,000	08/01/2005
114 E COLFAX	\$ 570,000	07/28/2005
402 N COMFORT	\$ 320,000	06/16/2005
23 E COUNTRY CLUB COURT	\$ 360,000	09/15/2005
45 E COUNTRY CLUB COURT	\$ 335,000	08/02/2005

931 W CRESCENT COURT	\$ 650,000	08/15/2005
859 W CRESCENT	\$ 564,500	07/29/2005
713 E CUNNINGHAM	\$ 370,000	08/02/2005
95 CYPRESS COURT	\$ 352,000	08/18/2005
961 N DEER AVENUE	\$ 516,500	06/17/2005
1379 DEER CT	\$ 495,000	07/15/2005
411 DIANE DR	\$ 530,000	08/24/2005
861 W DORCHESTER	\$ 740,000	06/01/2005
1459 E DOROTHY	\$ 335,250	07/11/2005
740 W EASTON COURT	\$ 627,500	08/19/2005
704 W EASTON	\$ 573,000	08/29/2005
548 S ECHO LANE	\$ 480,000	07/29/2005
129 ELIZABETH AVENUE	\$ 385,000	06/15/2005
738 S ELM ST.	\$ 825,000	08/22/2005
1052 W ELM	\$ 385,000	06/30/2005
343 N ELMWOOD LANE	\$ 475,000	09/29/2005
5261 EMERSON	\$ 695,000	08/24/2005
400 N EVERETT DRIVE	\$ 365,000	06/10/2005
749 W EVERGREEN COURT	\$ 496,668	06/03/2005
4780 FAIRFAX AVE.	\$ 525,000	06/20/2005
918 FAIRWAY DRIVE	\$ 350,000	07/21/2005
930 FAIRWAY DRIVE	\$ 376,000	08/30/2005
58 W GARDEN AVE	\$ 440,000	07/05/2005
708 N GLENN DR.	\$ 328,000	08/17/2005
1012 N GOLDENGATE	\$ 332,500	09/23/2005
52 S GREENWOOD	\$ 663,500	06/24/2005
1101 E GRISSOM DRIVE	\$ 413,000	09/30/2005
509 S HALE	\$ 400,000	06/30/2005
1242 HAMPTON PLACE	\$ 530,000	06/01/2005
349 S HARRISON CT	\$ 620,000	08/01/2005
682 HAWK	\$ 372,000	09/01/2005
663 N HAWK STREET	\$ 305,000	06/01/2005
141 W HELEN RD	\$ 307,500	08/12/2005
11 E HERON DR	\$ 312,500	06/07/2005
1151 S HIDDEN BROOK	\$ 540,000	08/31/2005
1152 S HIDDEN BROOK	\$ 607,000	09/28/2005
1063 HIDDENBROOK TRAIL	\$ 751,000	07/11/2005
1917 HIGH GROVE LN.	\$ 320,000	07/01/2005
5606 HIGHLAND DRIVE	\$ 687,000	08/17/2005
5716 HIGHLAND DRIVE	\$ 645,000	07/25/2005
6003 HIGHLAND	\$ 515,000	06/09/2005
1137 W HUNTING DRIVE	\$ 510,000	06/10/2005
516 JUNIPER	\$ 508,000	09/16/2005
862 KATHLEEN LANE	\$ 500,000	08/17/2005

Listed and sold by various participants in the Multiple Listing Service of Northern Illinois. Information herein deemed reliable but not warranted.

Which  
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If your property is currently listed with another real estate Broker, please disregard this message.



# PALATINE Home Sales

## June, July, August, & September 2005

Continued from pg. 6



547 W KENILWORTH	\$ 370,000	08/01/2005
823 W KENILWORTH	\$ 635,000	07/21/2005
1397 N KING GEORGE COURT	\$ 370,000	07/29/2005
155 W KING GEORGE CT	\$ 368,500	06/02/2005
67 KING HENRY COURT	\$ 374,500	07/01/2005
132 KITSON	\$ 325,000	09/21/2005
1035 E KITSON	\$ 329,000	08/04/2005
1823 LAUREL DRIVE	\$ 345,000	08/01/2005
291 LONGACRES LANE	\$ 545,000	06/13/2005
1033 W MALLARD	\$ 525,000	08/09/2005
912 N MAPLE STREET	\$ 659,000	07/25/2005
200 S MAPLE STREET	\$ 321,900	08/30/2005
828 E MARSHALL CT.	\$ 302,000	08/27/2005
1067 E MEADOW LAKE DR	\$ 311,000	06/24/2005
1079 E MEADOW LAKE DR	\$ 355,000	09/27/2005
386 MEADOW	\$ 440,000	06/15/2005
440 S MIDDLETON	\$ 560,000	09/16/2005
430 E MILL VALLEY	\$ 405,000	09/16/2005
933 E MORRIS DRIVE	\$ 325,000	07/05/2005
107 N NORMAN	\$ 329,900	06/23/2005
1442 NORMAN DRIVE	\$ 350,000	09/07/2005
1572 W NORTH STREET	\$ 630,000	07/29/2005
24 N OAK STREET	\$ 336,500	06/17/2005
338 N OAK ST	\$ 430,000	09/29/2005
681 S OAK STREET	\$ 500,000	08/12/2005
1122 PADDOCK DRIVE	\$ 370,000	08/31/2005
1128 E PADDOCK DRIVE	\$ 315,000	09/30/2005
302 W PALATINE ROAD	\$ 389,000	09/15/2005
1041 PALATINE RD	\$ 411,000	07/14/2005
440 W PARKSIDE DRIVE	\$ 510,000	09/29/2005
427 W PARKSIDE	\$ 349,900	08/16/2005
352 W PARKWOOD CT	\$ 589,900	08/12/2005
806 W PARTRIDGE	\$ 481,500	06/03/2005
1209 E PATTEN DRIVE	\$ 342,000	08/25/2005
1501 PENDELTON CT	\$ 775,000	09/02/2005
1044 N PENNY LANE	\$ 525,000	06/24/2005
1208 N PEPPER TREE DRIVE	\$ 320,000	07/20/2005
933 W PEREGRINE DR	\$ 490,000	06/14/2005
1058 S PLUM TREE LANE	\$ 490,000	08/05/2005
1109 S PLUM TREE LANE	\$ 587,000	08/15/2005
722 E POMPANO	\$ 440,000	07/08/2005

5803 PRAIRIE LANE	\$ 540,000	09/01/2005
927 PRATT DR	\$ 326,000	06/27/2005
619 PRINCETON	\$ 420,000	07/20/2005
501 PROVIDENCE	\$ 408,000	09/29/2005
219 RICHARDS DRIVE	\$ 340,000	06/24/2005
310 RICHARDS DRIVE	\$ 315,000	09/26/2005
1352 ROCKLEDGE	\$ 712,500	08/30/2005
1244 N ROHLWING ROAD	\$ 542,500	08/31/2005
255 W ROSALIE	\$ 322,000	06/16/2005
910 E SAYLES DR.	\$ 330,000	06/07/2005
1061 E SAYLES DRIVE	\$ 347,000	08/08/2005
1103 E SAYLES	\$ 308,000	07/18/2005
1665 SHERWOOD CT	\$ 480,000	06/15/2005
1247 S SMITH	\$ 550,000	07/22/2005
706 E STARK DR	\$ 337,000	07/14/2005
539 S STUART	\$ 338,000	06/30/2005
606 S STUART	\$ 325,000	06/24/2005
1121 THACKERAY DRIVE	\$ 389,500	06/24/2005
2317 S THORNTREE LANE	\$ 520,000	06/01/2005
1152 N VENTURA DR.	\$ 415,000	08/18/2005
1412 E VIRGINIA	\$ 371,000	07/22/2005
1431 E VIRGINIA	\$ 387,000	06/28/2005
1249 N WELLINGTON	\$ 589,900	06/27/2005
2364 N WESTWOOD LANE	\$ 415,000	06/10/2005
611 N WHITCOMB DRIVE	\$ 373,000	09/26/2005
622 WHITCOMB	\$ 302,000	07/28/2005
905 WHITE WILLOW BAY	\$ 605,000	06/29/2005
228 WHITEHALL	\$ 575,000	08/30/2005
338 WHITEHALL	\$ 495,000	08/15/2005
1132 WHYTECLIFF	\$ 460,000	06/17/2005
416 N WILLIAMS DR.	\$ 303,000	06/08/2005
409 WILLOW WOOD	\$ 360,000	06/10/2005
3468 N WILSHIRE DRIVE	\$ 572,500	07/20/2005
3532 N WILSHIRE DRIVE	\$ 433,000	08/12/2005
101 WILSON COURT	\$ 545,000	08/18/2005
1331 W WINDHILL DRIVE	\$ 810,000	06/30/2005
1315 W WINDHILL	\$ 830,000	07/22/2005
53 S WINSTON DR.	\$ 315,000	06/28/2005
731 WOODLAND	\$ 725,000	08/16/2005
854 E ZINNIA	\$ 365,000	08/02/2005



# Portrait Of A Legend



Through my connections with Bloomingdale's Department store in New York, as a former Santa's Helper in the late 1960's, I was recently able to arrange an interview with "The Man" himself, SANTA CLAUS, at his local workshop.

S.C. -

Normally there's a key hidden for me outside the Kitchen or Mud Room door. Less wear-and-tear on the old bod'.

**Weaver -** You must see a lot of Living Rooms and Family Rooms. What do you think makes some more appealing than others?

I think the Kitchen is probably my favorite room. So many cool counter choices...of course, I see a lot of granite, but there's concrete, copper, stainless...even updated colors, and patterns in formica. Now adays, you don't have to spend a lot of money giving a Kitchen a "New Look"...new hardware for cabinets, new counters, updated appliances, new sink and faucet...makes a huge difference.

S.C. - I favor the Open Floor Plan, where the Kitchen and the Family Room are open to one another. Great Rooms are also a good use of space, though they never seemed to catch on in the Midwest.

**Weaver -**

Wow, Santa, I'm impressed with your interest in homes. You've got a real flair for the details. Have you ever considered a career in real estate?

**Weaver -** What about the details of these rooms?

S.C. - I prefer a large fireplace as the focal point, I've seen some fabulous fire place "surrounds"...with dental molding, marble, built-ins. Gas logs are also my preference...no soot to deal with. As for wall finishings, crown molding, and wainscoating are attractive. Painted paneling can be beautiful and add "interest" to the walls.

S.C. -

Yes, I considered becoming a Realtor back when folks stood in line to buy homes. Thought I'd be pretty good at it...I'm use to finding people what they want. Mrs. Clause said, "Forget about it!" She didn't like the long hours, the inconsistency of income, and the expense for a new wardrobe.



**Weaver -**

Yeah, real estate's not for everyone...

**Weaver -** Any flooring favorites?

S.C. -

No, I guess not, but it seems to work for you. By the way, for Christmas do you still want those spinning wheels for that Escalade of yours?!

S.C. - I'm a big "hardwood" fan, but I'm lovin' the mini-shag!

**Weaver -** What do you do when there's no fire place?



## 1122 Saint James

Fashioned after a Door County mansion, with authentic Door County cobblestone, this home has exceptional style and charm. Walking distance to beautiful downtown Arlington Heights, the train station and award winning schools, this is a hard one to pass up.

As you enter the two-story foyer, the handmade oak staircase and distinctive prairie styling will immediately awe you. The first floor features natural oak hardwood floors throughout and custom paneled doors.

The family room will leave you speechless with its cobblestone fireplace, raised hearth, wet bar, and loads of windows. There are beautiful French doors separating the family room from the more formal living room. The family room also opens to the amazing island kitchen. 42" cherry cabinets draped with granite counters is just what you would expect when viewing a home of this caliber.

Upstairs in the master suite you will find wonderful walk-in closet with access to huge attic storage area. The master bath also has cherry cabinets and granite surfaces, something you'll love admiring from your garden tub Jacuzzi. Bedroom 3 and 4 share a "Jack-N-Jill" full bath with marble top and double bowl sink. The first floor study or fifth bedroom is beautiful with French doors to the front porch.

Don't miss this opportunity to own something truly unique. Call Laura Weaver for your personal showing.

Offered at \$ 889,000

### CONTACT INFORMATION

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RealEstate@LauraWeaver.com



# 830 South Elm

**E-Z WALK TO FREMD HIGH SCHOOL,  
PLEASANT HILL GRADE SCHOOL AND  
BIRCHWOOD SPORTS COMPLEX!**

In popular "Plum Grove Hills" this expanded 2-Story has 5 Bedrooms/3 1/2 Baths. New granite in "Eat-In" Kitchen with stainless appliances. \*1st floor Study/5th Bedroom. \*Oversized 1st floor Laundry Rm/Hobby Rm with counters and storage galore. \*2 1/2 Car Garage with Bonus Area and extra storage. \*Family Room with floor-to-ceiling brick fireplace. \*Formal Living Room. \*Separate "Dinner-Party" sized Dining Room with strauss crystal chandelier. \*Master Suite with expanded walk-ins, updated Ultra-Bath-Spa with garden tub jacuzzi, his and her vanity areas, separate shower and bidet. \*Full Basement with full Bath, extra Bedrooms/Bonus Rooms, and Rec Room/Media Area, plus full Kitchen! Offered at \$599,500

## **CONTACT INFORMATION**

Laura Weaver

847.359.0147

RealEstate@LauraWeaver.com



# 101 MAYBERRY

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Offered at \$ 375,000

## **CONTACT INFORMATION**

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## EXPERT CORNER:

# CAUTION! Is Your PRE-APPROVAL LETTER WORTH the PAPER it is WRITTEN ON?

**M**ost home buyers today know they *should* get a mortgage pre-approval letter from a loan specialist before they begin seriously shopping for a home. What some may not know is that the pre-approval letter given to them by their loan specialist may be virtually worthless.

A recent study conducted by Washington DC-based market research firm Campbell Communications and sponsored by trade newsletter *Inside Mortgage Finance*, where 1,717 real estate agents around the country were polled, half said faulty mortgage pre-approvals are a major reason why sales transactions break down before closing.

**When selling your home**, it is your job and your real estate agent's job to identify the best prospective buyers by evaluating their pre-approval letters. Keep in mind that a pre-approval letter is considerably stronger than a pre-qualification letter. Loan pre-approval is based on documented and verified information regarding your employment, your credit record, your liabilities and your assets available to close on a home purchase. Whereas a pre-qualification is an informal discussion with a mortgage specialist, without verification, resulting in an estimate of a buyer's borrowing abilities.

In reviewing one of these letters, you should be sure the pre-approval letter states that the loan specialist has checked credit, verified income and verified sufficient assets to buy your property. Additionally, the pre-approval letter should disclose that the amount offered is only subject to formal underwriting, an appraisal and receipt of a satisfactory contract.

**When buying a home**, you are likely to find out that most real estate agents will not entertain offers from you if you do not have a pre-approval letter to demonstrate your ability to buy real estate. You will need to make sure your loan specialist provides you

with a valid pre-approval letter that includes all of the items mentioned in the previous paragraph. This means you will need to provide income documentation (pay stubs, W-2s, 1040s), asset documentation (bank/brokerage statements) and preliminary loan application information needed to check your credit (social security number, current address, etc...).

A well written pre-approval letter will serve three purposes. First, your real estate agent will work harder on your behalf. The letter signals to your real estate agent that you are a well qualified buyer who is serious about purchasing a home. The increased likelihood of a closed sale and subsequent commission will motivate your agent to devote more time to you.

Secondly, with a good pre-approval letter you will have more leverage in negotiations with a seller. Sellers prefer to negotiate with pre-approved buyers because they know such buyers are qualified to obtain the financing needed to close the transaction. This is an especially favorable point in a close multiple offer situation.

For a buyer the pre-approval letter, most importantly, lets you know exactly how much money you can qualify to borrow. Most buyers have a rough idea of how much they would feel comfortable paying every month on their mortgage. However, a formal pre-approval may reveal that a buyer may not be qualified to borrow as much as they think.

Once you have your pre-approval you are free to go home shopping. Keep in mind, not to do anything that might negatively affect your pre-approval. Pay all of your creditors on time, do not change jobs and do not take on any additional, *significant* debt. Otherwise, increased debt or lower credit scores could render your pre-approval useless for the house you want.

**Columnist: ELIZABETH CROCILLA-LAGASSE**  
PRESIDENT, EXPERT MORTGAGE

# expert

## MORTGAGE

### FACT

A SINGLE BANK WILL **NOT** GIVE YOU THE FINANCING CHOICES A DYNAMIC MORTGAGE BROKER WITH OVER 85 LENDERS WILL.

EXPERT MORTGAGE ASSOCIATES IS YOUR NEIGHBORHOOD MORTGAGE COMPANY WITH OVER 25 YEARS OF CREATIVE FINANCING EXPERIENCE.

ITS TIME FOR YOU TO

“**EXPERIENCE**

**THE DIFFERENCE**

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