



Mill Pond Realty, Inc.

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269-857-1477 or www.millpondrealty.com

Laura J. Durham
Broker/Owner

Just a note ... January is always like a clean slate. What are you going to work towards? Where will you focus your energy this coming year? Personally? Professionally? Family? Spiritually? We are all blessed with the same new beginning, it's up to each of us to decide what we do with the minutes and hours in-between. What makes your soul sing? A starting point and a place to find clues are your 10's, 25's, 100's, and Big Rocks. Let me explain. 10's are those little things that you enjoy every day: a cappuccino, a hug, the sunrise or a new contact. 25's are weekly things like: a special meal, closing a deal, visiting with friends, or creating a piece of art. Annual enjoyments are called 100's and might be a trip abroad, a family reunion, a major purchase, or completing a marathon. Big Rocks are once in a lifetime accomplishments. Some examples could be college graduation, climbing a mountain, earning a professional designation, or completing 1,000 hours of community service. The things we enjoy give us clues as to what feeds our soul. My business coach, Dr. Fred, believes we need to put in the big rocks 1st before we fill our life with the small stuff. I encourage you to take some time to ponder what your 10's, 25's, 100's, and Big Rocks are, and to schedule your life and time accordingly. Best wishes for a healthy and joyous 2008.

Laura J. Durham



We would like to express our sincere appreciation for the many gifts, goodies, and treats that we received during the Holidays.

Your thoughtfulness and generosity warms our hearts.



Number of Residential Properties Currently on the Market in the Saugatuck / Douglas Area	1,000,000 & over	17	400,000—499,999	33
	900,000—999,999	2	350,000—399,999	30
	800,000—899,999	3	300,000—349,999	35
	700,000—799,999	5	200,000—299,999	77
	600,000—699,999	10	100,000—199,999	26
	500,000—599,999	9	50,000—99,999	6

Don't Just Take Our Word For It ... Our fans our talking!



"Laura represented our interests very well. We are very satisfied!"

-Robert Vandenberg



"Laura's service was great, she went above and beyond as usual!"

- Jim Davidson



"Laura was outstanding, we were always well informed by her team how our rental was doing and any issues and needs during the sale. Laura kept us in the loop so we knew what was happening. Can't get much better than excellent, you were good advisors, you were pleasant, and you provided the TLC needed to

meet this transaction. Laura is great but, two things I really love in her professionalism are 1) her ability to see through the problem and find a clear resolution and act on what she sees 2) her curiosity and compassionate listening skills- in other words she is a good person. It was a hard decision and Laura really made a difference in our lives."

- Margaret and Sharon Henry

New Offerings Worthy Of Your Attention.

Be the 1st to See These Prime Properties



Become one w/ nature in this wonderful home offering open concept with cathedral ceilings. 10.68 acres of rolling hills w/ Lake Michigan access. Desirable location. \$695,500



Affordable year-round cottage style home nestled on a wooded lot "on the hill" in Saugatuck. Flexible floor plan. Let the renter help with the mortgage payment... Rent weekly when you are not using your home and property.



Southern plantation design w/ wrap-around porches. Views of Lake Michigan. Great home for weekend guests or year-round living. Entertaining flare inside & out.



Walk to Douglas Beach from this totally renovated home. Open spacious floor plan, sliders to huge private back yard, full basement. Under \$400,000



Country setting close to town. Bright and airy fully fenced yard with separate dog run. Relax on the large front deck. \$102,500



Darling home lovingly restored from top to bottom. Interior must be seen. This is not a drive by. Huge garage plus full basement. \$142,000



Newer home walking distance to school and town activities. 3 bed, 2 bath, great kitchen, sliders to private deck. Make an offer \$119,900

Sisters Laura & Karen attend the National Association of Realtors 4 day conference in Las Vegas with nearly 31,000 Realtors.

This years conference offered:

- More than 200 Educational Programs & Seminars
- More than 700 exhibitors offering unlimited opportunities to learn about the coolest tools on the market
- An evening of laughs with Bill Cosby
- A live concert with James Taylor



Guess the Year...

What year was this picture, used for Real Estate, taken of Laura?

Here are some clues to help you.

- Melanie wasn't even thought of.
- Mill Pond Realty didn't exist.
- Average price of a gallon of milk was \$1.94. Gas was \$1.21.



Answer on the back page.

I would like to thank each and everyone of our clients for making 2007 a great year... Thank you from the bottom of my heart.



Ray Barnowsky and Jess Escareno
Robert and Leone Vandenberg

David Schiller
Doris Turpin
Mr. & Mrs. James Nerad
John and Nancy Jenkins
John Scheid
Robin and Bill Kemperman
Jean Stevens
Judy and Ken Bushnell
Mark Smaller and Kim Richardson
Peter Schawwalder and Reggie Thomas
Kathy and Peter Kelley
Sheila Dean
Jim Lamb & Family
Mary Beaudette
Tim and Susanne Conrad
Jerry Kormar and Mary Jack and Virginia Taylor
Pattie Klooz
Alex and Rita Bastys
George and Megan Walden
Jerry and Richard Golf
Lu McKeever
Kyle Spainhour
Jill Pluger
Marguerite and Ruth Tozar
Susan & Randy Heitkamp
Bonnie Johnson
Michael and Susan Meehan
Tom and Patti Lynett
Chris and Kristina Lang
Marty Frank
Mike Prince
Dr. Bruce and Dr. Jane Dillon

Rudy Bianco
Edward Kelly and Susan Hayes
Amie and Patricia Tydell
Sy Karlin and Jim Land
Gary Zickel
Nancy Murray
Melvyn Remus
Sharon and Margaret Henry
David and Mary Yoh
Betty Giorgi and Tom James
Carl and Carl Fetkenhour
Robert and Kay Gemrich
Mark and Shelly Walli
Joyce Steffen and Bonnie Pisarik
Deb Terhaar
Ed and Nancy Karasek
Carol Watson
Rick and Elizabeth Parent
Robert and Marty Carey
Fred and Shelly Wasserman
Marcos and Lydia Fernandez
Josh and Bridget Barron
John Fitzpatrick
Mark Wilson
Bob and Bobbie Gaunt
Alden and Ruth Jelserma
Marrian Cassar
Phil and Carolyn Hoskin
Jean Fournier
Leonard & Lohahna Rzepczynski
Pete and Christine Schlipp
Patricia and Tom Dawson
Howard and Sam Chapman

Steve and Kim Enders
Patricia Alexander
Ron and Lynda Sandberg
Lorie Bryce and Shelly Wells
Sal Impastato
Jerry and Joyce Osicek
Gary and Sue Holton
Rosalie Yaksic
Gordon and Joan Vance
Ed and Leanne Berry
Tom Szewczyk
Mark Phillips and Brooks Whitney
Drake Van Beek
Frank Swecker
Jane Harrison
David and Jennifer Koning
Gary Daniel's Inc
Reggie and Pat Smith
Chris Wendzell
Roger Laultt
James Davidson & Deborah Zaccarine
JoAnn Lacoolee
Paul Krenn and Boyd Minnix
Joe Kostyla
Tim Donegan
Jim Secor
Betty Giorgi
Patricia Kerr
Lynn and Jon Anderson
Grantland Drutchas
Bob and Mary Fender
Joe and Patti Schrieber
Pauline Jousma



The Year in Perspective - Despite flagging confidence in the housing market, 2007 ended as the fifth best year on record. Although the year had its ups and downs, today's homeowners, buyers, and real estate investors are laying the foundation for building long-term wealth. Over the past three decades, home values have risen an average of more than 6 percent annually. In 2007 in many metro areas prices were up. Areas with population or job growth are seeing home price gains. Mortgages are still available near historically low rates. If the FHA Modernization Act recently passed by both houses of Congress becomes law, more homes would benefit from safer alternatives to risky mortgage loan products. With improved mortgage conditions and solid economic fundamentals, the 2008 Real Estate market looks to be on firm footings. —Based on *Home Delivery* by the National Association of Realtors



Going Green ... 10 Steps to Save Energy

1. Buy Energy Star products. These products have met strict energy efficiency guidelines set by the EPA and US Department of Energy.
2. When building or renovating a house, place insulation in the walls, ceiling, and floor. This can save as much as 55% of energy in heating and 50% of energy in cooling.
3. Don't add blinds to your windows. Rather, "tint" them with Low-E glazing.
4. Invest in a washing line and use it to dry your clothes. This way you are taking advantage of solar power.
5. Buy Energy Saver light bulbs, like Compact Fluorescent bulbs. They can use nearly 80% less energy, but can match, or often excel, the light output of a traditional filament bulb. They also emit a white light which is more pleasant on the eye.
6. Use batteries to run appliances, such as alarm clocks, instead of plugging them into the wall.
7. If installing light in your garden, buy the self-sufficient solar-powered lights which have a perfect beautiful glow.
8. Take part in an outdoor sport, such as football or tennis. This gets you out of the house and prevents you from relying on a television or computer for entertainment, thus saving electricity.
9. Invest in solar panels. This can be expensive, but they have reached nearly 50% efficiency in testing.
10. Unplug cell phone and camera chargers if you're not using them. They consume a constant stream of electricity when plugged in, seems small until you have 6 or 7 of them.

Vacation Rental Management Corner

Mill Pond realty is now interviewing new properties to be part of our 2008 rental program. Phone Laura today to see if your property qualifies for our award winning vacation rental management program.



The only local company to be national recognized for our property management services.

The call is FREE ... The service is priceless.

The Good News in Real Estate - Luxury Homes!

The U.S. housing market overall may have suffered from the doldrums in 2007, but wealthy home buyers continued to invest in homes at the very top of the market. The market research firm DataQuick tracks home sales in major markets around the nation. According to Data-Quick the price point of \$5 million and above jumped a whopping 31% in the first quarter of 2007 compared to the same quarter in 2006. This is especially impressive when one notes that the markets DataQuick tracks are primarily the "bubbly markets" which went from boom to bust in 2007.



Further illustrating the strength of the luxury home segment were the record home sales in 2007. In late November, the sale of Trinchera Ranch in Colorado for \$175 million set a new U.S. residential record. This sale broke the previous U.S. record of \$103 million, set earlier in the year in New York's Hamptons.

Although the Colorado sale set a U.S. record, it fell short of the world record residential purchase — also set in 2007 — with Sheik Hamad of Qatar's acquisition of a penthouse condominium in London for £100 million - equivalent to about \$200 million at the time of the sale.



Questions & Answers

Q: I am thinking of buying a home, but am not sure about making such a large investment. What are the benefits of owning a home?

A: I believe there are many advantages to owning a home. Among the most appealing is the home is yours, which gives you, instead of a landlord, control of your living space. Other benefits include potential tax savings and build up of equity as your property most likely appreciates in price over time. The mortgage interest paid on a home loan is tax deductible as is local property tax. If you select a fixed rate home mortgage loan, you will have the assurance that your monthly payment will not increase, unlike rent. I believe now is a wonderful opportunity to purchase a home; interest rates are still low and there are more choices than ever before.

When you are ready to purchase a home, call me. As your Real Estate professional, I will guide you through the process and help you become a homeowner.





Local Real Estate Newsletter



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Laura J. Durham Founder/Owner

October, November & December Real Estate Sales
 You May Have a New Neighbor located
 between South of Holland and North of Glenn



I'm watching ... I'm analyzing ... I'm paying close attention to your neighborhood.
 When you want to know the value of your home, call me - your neighborhood expert.

Information based on data from the West Michigan Lakeshore Association of Realtors

BE INFORMED...KNOWLEDGE IS POWER

Address	Asking Price	Selling Price	Address	Asking Price	Selling Price	Address	Asking Price	Selling Price
1566 Leon Ave	1,385,000	1,250,000	4971 146th Street	239,900	208,000	144 E 39th Street	124,900	134,900
2989 Lakeshore Drive	1,350,000	1,050,000	465 Amity Street #5	207,000	206,000	846 Claremont Court	139,900	133,900
997 Lake Lane	995,000	925,000	520 Maple Street	199,900	192,000	4983 136th Ave	129,900	130,800
441 Spear Street	795,000	739,000	1046 Alden Court	214,900	188,000	1260 W 32nd Street	129,900	130,000
815 Campbell Road	595,000	550,000	64 Griffith Street	186,900	186,900	4723 Woodridge Court	129,900	127,000
4596 Audubon Road	615,000	540,000	3245 50th Street	179,900	180,500	2569 56th Street	135,000	125,000
2372 Belmont Way	495,000	453,000	4214-A 56th Street	180,000	180,000	676 62nd Street	124,900	124,900
314 Singapore Court	519,000	440,000	627 Cedar Square Street	179,000	180,000	2415 55th Street	135,000	122,000
848 Center Street	499,000	425,000	4242 125th Ave	174,900	168,000	1302 Lincoln Ave	114,900	112,400
12 Kingfisher Trail #12	369,900	369,900	95 W 33rd Street	179,900	168,000	6643 Bandle Ave	149,900	110,000
7363 101st Ave	384,900	357,000	1939 Katherne Lane	174,900	168,000	16 Kingfisher Trail #16	99,900	99,900
222 Lawrence	379,900	355,000	3719 M-40 Highway	174,900	167,000	292 Chatham Ave	106,900	99,500
7308 Lakeridge Road	379,000	354,000	950 Central Ave	171,000	165,000	6320 Gleason Road	94,900	98,000
717 Water Street #4	359,900	320,000	6462 Huntington Drive	174,900	165,000	268 W. 36th Street	99,900	97,300
720 Butler Street #16	337,000	290,000	2615 Bear Creek Drive	159,900	164,500	5375 124th Ave	85,000	87,195
6283 Hawthorne Court	320,000	280,000	3490 Williams Street	165,000	163,000	284 W. 36th Street	94,900	87,000
61 Randolph Street	289,900	280,000	166 W 33rd Street	169,900	160,000	75 Old Mill Dr #13	94,500	83,500
1123 Lakeview Ave	293,900	265,000	6623 114th Ave	159,900	155,000	768 60th Street	84,900	82,900
982 Charles Street	264,900	250,000	6421 136th	159,900	154,764	6893 121st Ave	84,900	81,000
135 Ferry Street	259,000	245,000	3526 55th Street	152,900	152,900	2792 63rd Street	72,900	72,000
6597 Old Allegan	256,900	241,900	4671 Beech Street	154,900	149,500	460 49th Street	64,900	70,000
320 Blue Star Hwy #26	244,900	230,000	5972 115th Ave	139,900	143,000	5332 110th Ave	68,000	65,000
4433 60th Street	234,900	230,000	2506 Orchard Valley Drive	149,900	142,500	480 58th Street	69,900	65,000
124 Elizabeth Street #E	253,900	229,000	39 Ellis Street #1	164,900	142,000	1396 60th Street	67,125	60,000
320 Blue Star Highway #25	234,900	225,000	893 Harvest Drive	154,900	140,000	2849 62nd Street	67,900	59,000
3581-2 65th Street	249,900	225,000	4726 Woodridge Court	139,900	139,900	486 Cameron Court	55,900	52,500
320 Blue Star Highway #27	234,900	223,000	6051 146th Ave	149,900	138,800	5371 124th Ave	31,000	29,000
6514 Maple Lane	229,900	216,000	1112-2 Fountain View Cir #29	138,050	138,050	4973 106th Ave	29,900	25,000
5955 Preservation Street	219,900	212,500	3957 56th Street	145,000	137,500	6418 Oakridge Drive	424,900	1,000



HOT NEW LISTING!

Spacious new construction nestled on over 1 acre close to town. Great open floor plan. Be the 1st to enjoy this magnificent home.

MORTGAGE RATES DIP

- 30 year fixed average rates dropped to 5.625%
- 15 year mortgage rates dropped to 5.125%
- 5yr (ARMs) dropped to 5.000%

BUYERS ... NOW IS THE PERFECT TIME TO PURCHASE YOUR DREAM VACATION PROPERTY.

RATES ARE NEARLY AT AN ALL TIME LOW PLUS THERE ARE MANY BARGAINS WORTHY OF YOUR ATTENTION. PHONE OR EMAIL TODAY FOR A CONFIDENTIAL APPOINTMENT TO DISCUSS YOUR BUYING OPTIONS.

*"Guess the Year" Answer: 1984

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