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Real Estate

Market Monthly



In this issue:



Culinary Corner: Pork Chops with Apples



Mortgage Minute: with Steve Higgins



Do It Yourself: Winterize your Home on a Budget

Presented By:
Donna J. Hahn and Alex Hahn
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Neighborhood Real Estate

Plainfield - Pheasant Landing Subdivision

Address	Bedrooms	Square Feet	Bathrooms	List Price
Active Listings				
4612 Peacock Ln.	3	1,652	2.1	\$235,000
4609 Peacock Ln.	3	1,652	2.1	\$220,000
4713 Sandpiper Ln.	3	1,572	1.1	\$199,900
Under Contract				
4716 Bluejay Ln.	3	1,461	2.1	\$204,900
Closed				
1319 Quail Dr.	3	1,466	2.1	Call for Price
1206 Quail Dr.	3	1,577	2	Call for Price

Bolingbrook - Somerfield Subdivision

Address	Bedrooms	Square Feet	Bathrooms	List Price
Active Listings				
729 Autumn Dr.	3	2,100	2.1	\$274,000
1545 Scarlet Dr.	4	1,981	2.1	\$244,900
1453 Somerfield Dr.	4	2,626	2.1	\$294,900
Under Contract				
1537 Scarlet Dr.	4	2,180	2.1	\$211,500
1506 Somerfield Dr.	4	2,539	2.1	\$255,000
Closed				
1535 Somerfield Dr.	4	1,885	2.1	Call for Price
1406 Glenside Dr.	3	2,145	2	Call for Price
1406 Somerfield Dr.	5	3,000	3.1	Call for Price

*= My listing

F= Foreclosure, NEW= New listing on Market, PC= Price Change
SS= Short Sale, BO= Bank Owned

Source: Midwest Real Estate Data December 27th, 2016

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Frequently Asked Mortgage Questions

Most first-time homebuyers will need to obtain a mortgage, and this can seem like a scary process. However, when you're armed with a little knowledge about what you'll need and what to expect as you go from the mortgage application process all the way to the closing table, you can banish those fears.

Do I need great credit to get a mortgage?

Not necessarily, but it will certainly help. It is possible to get a conventional mortgage with a FICO credit score as low as 620, and you can obtain a higher-cost FHA mortgage with a score in the 500s. However, be aware that the lower your score, the higher your interest rate will be. On a \$250,000 mortgage, the difference between a 620 credit score and an "excellent" 760 adds up to more than \$86,000 in interest savings over the life of a 30-year loan.

How much of a down payment do I need?

The short answer is that you can get a conventional mortgage with as little as 3% down, an FHA loan with 3.5% down, and a VA or USDA loan with no money down at all. However, with a conventional or FHA loan, you'll have to pay private mortgage insurance, aka PMI, if your down payment is less than 20% of the home's sale price. (Those payments won't be a permanent fixture in your monthly payments, however. Once the loan-to-value ratio on your mortgage falls to 80%, you can ask your lender to drop them. And even without your request, lenders are required to cancel PMI when the loan-to-value ratio drops to 78%.)

What are closing costs, and how much should I expect them to be?

The term "closing costs" refer to all of the charges you'll need to pay before your loan is completed. This can include origination fees, title insurance, prepaid escrows, and more. Closing costs can vary significantly, but generally, expect to pay around 2% to 3% of the home's price in closing costs.

Should I get a 15-year or 30-year term loan?

This depends on how much you want to stretch your budget. If you can afford the higher monthly payments, a 15-year mortgage usually comes with a better interest rate than a 30-year version. Not only will you pay off the house quicker, but you can save a tremendous amount of interest. On the other hand, a 30-year mortgage will cost less per month, allowing you to afford a bigger or nicer house, or one in a better location.

What documentation should I gather?

Your lender may ask for many different items, but in general, be prepared to show all of the following:

- Income verification (Last two years' tax returns, W-2s, 1099s, and your last few pay stubs)
- Drivers' license and Social Security card (or alternative ID)
- Bank statements
- Proof of funds to close (and an explanation of where they came from, if it's not obvious)
- If some or all of your down payment is coming from a gift, you will need gift letter from the source of the funds that confirm they are gift, not a loan.



Mortgage Minute is Presented By:



"As a mortgage banker I have a vast variety of loan programs available, and can design financing that fits each individual situation. When purchasing a home I want my clients to completely understand the mortgage process and recognize their financial decisions both today and in the future."

Steve Higgins | Senior Mortgage Banker
Peoples Home Equity, Inc.

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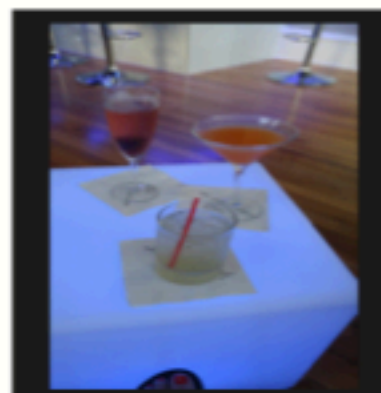
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Culinary Corner



Pork Chops With Apples and Garlic Smashed Potatoes

Prep Time: 10 mins. Cook Time: 30 mins.

Ingredients:

- 1 pound small fingerling potatoes
- 2 cloves garlic
- Kosher salt
- 4 1/2 -inch-thick boneless pork loin chops
(5 ounces each)
- 2 teaspoons chopped fresh sage
- Freshly ground pepper
- 1 tablespoon extra-virgin olive oil
- 1 large red onion, cut into 1/2-inch wedges
- 2 Granny Smith apples, cut into 1/2-inch pieces
- 3/4 cup apple cider
- 1/4 cup buttermilk

Directions:

Put the potatoes and garlic in a saucepan, cover with cold water and season with salt. Cover and bring to a boil, then uncover and continue cooking until tender, about 15 minutes.

Cover and set aside.

Meanwhile, rub both sides of the pork chops with the sage, and salt and pepper to taste. Heat a large cast-iron skillet over high heat, then add 1 teaspoon olive oil and sear the chops until golden on both sides, about 5 minutes total. Transfer to a plate.

Wipe out the skillet and add the remaining 2 teaspoons olive oil. Add the onion and apples and cook over medium-high heat until lightly browned, about 5 minutes. Season with salt and pepper and stir in the cider.

Return the chops to the skillet. Cover and cook, turning once, until just cooked through, 4 to 5 minutes. Drain the potatoes, reserving 1/4 cup liquid. Return the potatoes to the pan; add the buttermilk and mash, adding cooking liquid as needed. Season with salt and pepper. Serve with the pork chops, onion and apples. Drizzle with the pan juices.

To find these recipes and more great ideas visit: www.foodnetwork.com

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Do It Yourself {D.I.Y.}

Winterize a Home on a Budget

Apart from lower temps and snow days, winter is a season that can take huge bites out of your budget. Fortunately, winterizing your home can save you loads of money in the long run and prevent unnecessary damage to parts of your home. By following these budget-friendly steps, you can prepare your home for the long winter months ahead.

Clean Gutters

A clogged gutter can cause a lot of problems during winter. If water cannot flow freely through gutters, then it will freeze and create large icicles and ice dams. While these look pretty in the winter sun, they can cause serious damage to gutters and sidings. A good gutter cleaning will prevent an added repair cost down the road.

Flush Water Heater

An inefficient water heater can cost you hundreds of dollars every year. The fall is a great time to make sure the water heater is running its best. To start, flush the water heater to remove particles and sediment that build up over time. Use the water heater's drain valve to clean out the unwanted material.

Adjust Water Heater Temperature

While you are working with the water heater, check the temperature and make sure it is not above 140 degrees. The default setting for most water heaters is 140 degrees, yet most households will do fine with a setting of 120 degrees. A drop in 20 degrees can save as much as 10 percent on energy bills.

Check Ceiling Fans

Ceiling fans are a life saver in the summer, but they can also help circulate warm air in the winter. Simply change the direction of the fan blades so they turn clockwise to push warm air towards the ground.

Install Draft Guards

One of the main goals in winterizing your home is to keep the cold air

out. Doors are one of the biggest draft areas for most homes. Installing draft guards on the bottom of doors will help close off unwanted drafts. Even better, these guards come in a variety of shapes, sizes, and colors to meet any type of budget.

Replace Filters

Filters play an important role in the efficiency of your heating and cooling systems. Changing air filters, which typically run around \$10 a piece, will improve both the efficiency and longevity of your heating and cooling devices.

Weatherstrip Entryways

In addition to draft guards, consider installing weatherstrips along entryways and windows. These strips will help close off any gaps in the siding and prevent air from entering or escaping the home. Weatherstrips are sold by the roll and are very budget-friendly.

Update the Thermostat

A new thermostat might be the most expensive item on this list, but it can save a lot of money in the long run. Lowering the temperature of your thermostat by one degree during the winter can save one percent in energy costs. Installing a smart thermostat that can keep the temperatures lower when nobody is home can save even more money.

Repair Insulation

Worn out or missing insulation is another way heat escapes the home. To keep all that warm air inside, consider installing more insulation in key areas of the home, such as between outward facing walls, attic floors, and basement ceiling. Remember to double-check the attic and make sure the roof is properly insulated as most homes lose a quarter of their heat in this area.

read more at: <http://www.doityourself.com/stry/winterize-a-home-on-a-budget>

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