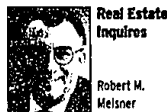


# Real Estate

Keely Kalaski, editor  
(734) 953-2105  
Fax: (734) 591-7279  
kkalaski@oe.hometeam.net

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## Restrictions usually say expire date

My home is 17 years old and has a deed restriction which forbids fences. Recently, someone told me that building and use restrictions may last only 10 years and no longer. Is this true? And how do I get my deed restriction changed?

Your friend was incorrect. Most building and land use restrictions state the time period they will last.

It isn't unusual for a building and use restriction to state that it will last for 30 or 40 years, and to automatically renew unless terminated or modified in the manner described in the deed or other instrument that created it.

Restrictions that don't state a specific duration may continue indefinitely if repeated in subsequent deeds.

It may be difficult to amend your fence restriction unless all persons who are bound by the deed restriction consent to such a change.

My best advice is to consult with an attorney concerning the validity of the fence restriction. It may not be enforceable for various reasons, particularly if the owners of neighboring properties subject to the restriction have erected fences and the restriction hasn't been enforced to prevent them from doing so.

Robert M. Meisner, a lawyer, concentrates his practice in the areas of condominiums, real estate, corporate law and litigation. He can be reached at [bm@meisner.com](mailto:bm@meisner.com). This column should not be construed as legal advice.

## Psst ... Words of wisdom inspire success in careers

BY DOUG FUNKIE  
STAFF WRITER

Good advice can be elusive. Sometimes, it's lost on younger people who already know everything, or on older folks who've done it all.

Theodore Roosevelt, former U.S. president, once suggested that our best recourse is to do the best we can with what we have where we are.

That applies to just about anything.

Realtors, too, are products of their connections and experiences. A few words of wisdom have served many well over the years.

Here's a sampling:

■ Steve Leibhan, sales manager, Real Estate One, Farmington Hills, 20-year veteran.

"It's one I've been given by my old boss, Fred Madley, and I say it to my staff. The secret of the real estate business is to get a qualified appointment every day you go to work."

"Procrastination is something you see in the industry. Instead of getting ready to get ready, just jump into it. Come in to work. If not, stay home."

■ Carol Elzeiman, Cranbrook Associates, Franklin.

"Take care of the client and everything else will follow. That's exactly my philosophy and it works - 25 years and going."

"I read it somewhere: can't tell you where. My clients come back over and over and over again. Some, 12-15 deals."

■ Bill Tebor, Realtor, Remerica Integrity, Livonia, 19-year veteran.

"Be honest all the time, from Doug Hardy, one of my brokers. You never get in trouble that way."

"If you don't know the answer, find it. Be honest. One of the biggest problems Realtors have is they don't have an answer, but they give an answer."

■ Sue Thorn, associate broker, Great Lakes GMAC, Rochester Hills, 22-year veteran.

"Probably finding out what the real problem is or what the bottom line is. Asking questions, listening and getting down to the nitty-gritty of everything."

She couldn't recall the source of the advice.

■ Chris Peterson, staff manager, Century 21 Dynamic, Westland, 15-year veteran.

"I was told when I got in just treat people the way you want to be treated. That's the first thing that comes to mind. What goes around, comes around. That's a life philosophy in general and the way I run my business."

"It was probably from a seminar of some sort. I went to a lot of them when I got into the business a long time ago."

■ Nancy Buck, associate broker, Hall & Hunter, Birmingham, 23-year veteran.

"One is to keep in mind that our main job is service. It really is. This is something we really talk about. I don't know where I (first) got that."

"The other thing is in this business we get a lot of hard knocks. Try not to take it personally. I probably got that from Harry Walsh, a former owner of Hall & Hunter."

■ Egon Lewkut, Remerica Hometown III, Canton, 16-year veteran.

"Keep up with your clients, keep in contact with them. If you don't do it, you're going to lose a lot of business. I've heard that from more than one person, probably



Steve Leibhan (left) has turned to Fred Madley for advice for many years. Now he's able to pass that advice along to others.

brokers."

■ Rebecca Hart, Max Brook Realtors, West Bloomfield, eight months in the business.

"My broker, Donna Harris, told me don't be afraid to be honest. Be true to your integrity. Don't ever compromise that."

"Don't feel the need to tell a client what they might want to hear (but isn't necessarily the case). Be completely honest all the time. I know this is a cut-throat industry. It (advice) makes me feel wonderful."

■ Shellie Sims, Global Realty Network, Orion Township, nine years in the business.

"Donnie Kohn, she was my mentor when I was brand new in real estate, told me, 'It's people that matter. Take care of people first and the money will come.'"

"It's been tremendous for me. People want service, not just someone selling them something. They want to bond with you, trust you."

■ Bobbie Reid, associate broker, Coldwell Banker Schweitzer, Livonia, 19-year veteran.

"Communicate with your clients."

"Sellers, they're sitting wondering why their home hasn't sold. You need to tell them how different people have responded."

"Buyers need to be asked, 'What didn't you like?' or 'Is there something I need to be told?' You need to delve into what their real needs are."

Reid said that advice popped into her head through personal experience.

■ Sharon Frericks, associate broker, Coldwell Banker Schweitzer, Clarkston, 15-year veteran.

"Be honest and fair - from my dad, Donald Frericks, all through my life. I think it helps you in anything. It makes you feel good."

[dfunkie@hometeam.net](mailto:dfunkie@hometeam.net) | (734) 953-2137

### Mortgage Bits



Tim 'Timbo' Phillips

## Get 'winning' mortgage with good coaching

It is hard to believe that another Super Bowl Sunday is nearly upon us. This season was interesting because just a few weeks ago well over a dozen teams were still neck-and-neck for divisional championship and wild-card seats. Historically, the teams with the best coaching, who make the fewest mistakes, win titles for their respective divisions and conferences.

The difference between winning and losing is always a function of those same things. How good is the information you are receiving, and how well can you execute based on that information? If you have lousy mentors or poor talent, your championship odds are probably very low.

It's well-known that mistakes in the mortgage game may cost your family thousands of dollars. With mortgage interest rates scraping historic lows, it is truly time for you to make some Super Bowl-style plays, even if you recently refinanced. That means proper coaching and execution. No fumbles.

Last week, Freddie Mac reported that over \$2.5 trillion - about 50 percent of the country's total mortgage debt - has been refinanced over the past two years as a result of steadily declining interest rates. While that dollar figure may seem staggering to you, it was the 50 percent figure that floored me.

Why has half the nation failed to refinance their homes? You cannot win a game if you do not even take to the field. Whether you need to lower your debt payments, raise cash to spend, restructure your liabilities, or secure an historically low long-term interest rate, you have to play in order to win.

Of the borrowers who have "sulted up," many have simply run the wrong plays. That is, they have chosen the wrong mortgage for their situation, or picked the right mortgage with the wrong terms. In some cases, their loans never even closed because of poor coaching and management.

You will surely increase your winning percentage by running with mortgage players who are proven performers. As with all true professionals, they will get the points on the board for you, but it's up to you to snap the ball.

Tim Phillips is a mortgage loan officer serving all of Michigan. You may reach him at (734) 797-5522, or via e-mail at [PhillipsHQ@comcast.net](mailto:PhillipsHQ@comcast.net).

Homebuyers should always consult a professional for guidance specific to their situation.

### OVER 3 MONTHS



Residential units, houses, condos and apartments, permitted in selected cities Jan. through Sept. 2002

State	Units	% Change
Alabama	45,200	+0%
Florida	17,700	+0%
Texas	23,600	+0%
Illinois	13,600	+0%
California	15,500	+0%
Georgia	76,200	+0%
Arizona	49,300	+1%
Ohio	39,200	+0%
Michigan	27,000	+0%
N. Carolina	10,900	+0%
Nebraska	2,900	+0%
Colorado	36,800	+0%

Source: U.S. Housing Markets

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[www.oe.com](http://www.oe.com)

### Realtor Full Page Ad Index

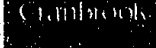
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Hall & Hunter Realtors	5E
Hannett, Wilson & Whitehouse	5E
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Nancy Browning Homes	2E
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## HOME Of The WEEK

### Village of Franklin

Gorgeous colonial on 1+ acre in the Village of Franklin. Terrific family home offering a sparkling blue pool & entertaining cabana, finished lower level & award winning Birmingham schools. Brand new kitchen! New limestone flooring, new granite counters, cherry cabinetry. Sensational master suite w/marble bath. Rolling manicured lawn & gardens. New roof.

\$1,289,000



Marcy Sucher

248-626-8700, ext. 220

