

REAL ESTATE News

Home buyers, sellers bone up at expo

By JANICE TIGAR-KRAMER
Special Writer

The 28-year-old engineer for GM Hughes in Troy was on a fact-finding mission. He attended the recent Home Buyers/Sellers Expo sponsored by the Western Wayne Oakland County Association of Realtors to ask about mortgages, interest rates and the downpayment needed for a starter home, but said home ownership seemed like a complicated venture.

Like many young professionals today, this potential buyer lives with his parents, but has good reason to move out — every April 15 the tax monster takes a bigger chunk of his growing income.

"I'm not sure I want to buy yet," the Livonian said. "The idea of a 30-year mortgage is scary, but when I filed my taxes this year, the preparer said 'buy a house. I need the deductions.'"

The expo at the Holiday Inn West in Livonia attracted mostly first-time buyers, who visited 22 booths staffed by mortgage lenders, home inspectors and other real estate specialists. Attendees collected brochures, took notes and asked bright questions at

two seminars geared for buying or selling property — Should I sell my home before looking for another? Should I pre-qualify for financing before house hunting? Should a new home be inspected? Is income property currently a good investment?

Seminar panelists included Rick Bowling, owner of AmeriSpec Home Inspection Services, Plymouth; Brian Herschfeld, attorney for Wood & Wood, Farmington Hills; Jim Watters, vice president and regional sales manager for First Federal of Michigan; and David Knox, nationally known real estate speaker and trainer. The Observer & Eccentric Newspapers co-sponsored the expo.

"Real estate seminars don't give all the answers, but they help clients learn what questions to ask when they decide to buy or sell," Chuck Mills, WWOACAR president, said. "Traditionally, first-time buyers find the whole process mysterious and frightening."

The expo is an annual public service event aimed at educating potential real estate clients. WWOACAR member-realtors fielded questions, but attendees weren't pressured to use a real estate agent or the services

of any company represented at the show. In place of an admission fee, expo-goers received canned goods for a Salvation Army food drive.

"We're not trying to sell anything," said Mills, a 31-year Realtor. "We believe a better-educated client makes the real estate agent's work a lot easier. So, if the buyer or seller decides to use an agent, we will benefit."

Here's a summary of the buying and selling tips covered at the expo:

- Have new construction inspected. City inspectors make sure the house meets local building codes, but a private inspector will check several hundred items and give you a maintenance report.
- Look for an inspector affiliated with the American Society of Home Inspectors. ASHI is the only organization that requires members to pass an exam have a minimum number of years on the job.
- Complete the Seller's Disclosure Statement as honestly as possible and update it while the house is on the market. It's better to tell too much than too little.
- Read the Seller's Disclosure Statement before viewing the home. It doesn't guarantee against future

problems, but it tells what might go wrong. Decide upfront how much risk you're willing to take on.

The purchase agreement is the buyers and seller's blueprint of the transaction. Read it carefully and make amendments before signing.

Get mortgage approval before house hunting. Look for a good mortgage deal, but make sure the lender is service-oriented. Examine your lender the way it will examine your credit history and ability to repay.

If you're looking for a larger home, sell your first.

Know your area's market value; don't feel pressured to accept an offer.

If your home needs a new roof or other work, get estimates before listing the property. Knowing how much the work will cost comes in handy when negotiating an offer.

If you use an attorney, make sure he or she is a real estate specialist. A defense attorney won't know current real estate law.

Buying a home is an investment. Not an expense. Your finances will determine where you buy, but focus on location. Look at schools, crime statistics and municipal services.

Developer seeks advice on handling complaints

Q. I am a developer who is faced with a series of complaints by a condominium association regarding various defects and deficiencies. The people in my company are advising that I fight to the bitter end and retain counsel who promises to em-

ascorched-earth policy to try to bleed the association dry and discourage it from pursuing me.

Others suggest that I attempt to settle the matter, even though I do not believe that all of the claims of

the association are reasonable. Based on what I know to be your extensive experience in these types of matters, what do you suggest that I do?

A. Sometimes developers are in a no-win situation when they are confronted with construction defect claims brought by a condominium association.

On one hand, if there is legitimacy to the construction defect claims, at least to some extent, which is normally the case, the developer cannot ignore the claims of the association.

While the developer may honestly feel that the claims of the association are either invalid, inflated or misguided, ultimately an unsympathetic jury may be the fact finder as to that issue.

Other attorneys might counsel you to fight the association to the bitter end, in an effort to impose economic hardship on the association, hoping that the association's suit will either fail for want of money or desire.

However, this course of conduct ignores the costs attendant to such extended litigation, not only in terms of out-of-pocket costs being paid to the attorney, but also in the deprivation of time and resources of the developer in attending to the litigation, as opposed to engaging in more profitable and productive enterprises.

A profitable or more responsible course of action is to attempt to work with the association, through experienced legal counsel on your behalf, in an effort to reach an amicable and reasonable resolution, hopefully be-

fore the commencement of lawsuits. It has been my experience that condominium associations do not like litigation any more than developers and will generally bend over backwards in an effort to reach a fair and reasonable accommodation with the developer.

Robert M. Meisner is a Birmingham area attorney concentrating his practice in the areas of condominiums, real estate, corporate law and litigation. You are invited to submit topics which you would like to see discussed in this column, including questions about condominiums, by writing Robert M. Meisner, 30200 Telegraph Road, Suite 467, Birmingham, Michigan 48025. This column provides general information and should not be construed as legal opinion.

REAL ESTATE LISTINGS

Listings feature news and notes about Oakland County real estate. To list an announcement, writer, Listings, Real Estate Editor, Observer & Eccentric Newspapers, 805 E. Maple, Farmington Hills 48009. Our fax number is (810) 644-1314.

CLARIFICATION
To clarify a definition in a May 18 Real Estate News story on real estate jargon, the phrase "buyer's agent" means an agent who works for the buyer and is paid by the buyer or seller. Ted Martin, broker-owner of Rod Carpet Kelm of Westland provides this definition clarification.

TOP PRODUCER
Joette George, an associate broker with Better Homes and Gardens in Livonia, received Better Homes and Gardens Producer of the Year Award for 1994. George, a licensed builder who spent more than a decade in new construction in Livonia and Farmington Hills, recently re-entered the resale market.

REALTOR RATING
David B. Friedman achieved the SIOR office designation from the Society of Industrial and Office Realtors. He is with Friedman Real Estate Group Inc. in Farmington Hills.

TEPEE AFFILIATIONS
Lee Swaby and Susan Delgado have affiliated with Tepee Realty in Plymouth.

Swaby, who brings 20 years experience in real estate, is a certified commercial industrial appraiser and instructor for the Michigan Association of Realtors.

Delgado, with 15-plus years in the field, is an associate broker and owner of Independent Management Co. She specializes in condominium and apartment community management.

CONDO QUERIES



ROBERT M. MEISNER

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