

Freeway to popularize Mexican resorts

I'm interested in following up on your past articles on Ixtapa in regard to purchase of a condominium.

I've been there and have enjoyed the beach area, but I'm wondering what the condominium market is like, particularly in the high-rises on the beach.

Most of the new purchasers of condominiums in Ixtapa are purchasers from Mexico as opposed to the United States.

However, there is a new high-rise condominium going up on the beach which is twice as large as the existing condominiums, which sell from \$200,000-\$400,000 U.S.

The new condominiums, which are in the pre-construction phase, will sell for as much as \$800,000, but the market isn't quite as brisk since 9/11.

The local real estate people indicate that with the completion of a new expressway - which will allow other Mexicans from coastal regions to reach Ixtapa in three hours as opposed to nine - more interest will be displayed in the residential real estate market in Ixtapa.

Robert M. Meisner, a lawyer, concentrates his practice in the areas of condominiums, real estate, corporate law and litigation.

This column provides general information and shouldn't be construed as legal advice.

HOME SEEKER'S CHECK LIST

- ✓ SELLER DISCLOSURE STATEMENT (REQUIRED BY LAW)
- ✓ LEAD DISCLOSURE STATEMENT (REQUIRED BY LAW)
- ✓ HOME SUMMARY FEATURE SHEET (ROOM DIMENSIONS, ETC.)
- ✓ SCHOOL DISTRICT SERVING NEIGHBORHOOD (WHERE EXACTLY ARE BUILDINGS, BUS STOPS)
- ✓ AGE OF MAJOR MECHANICAL/STRUCTURAL COMPONENTS (FURNACE, WATER HEATER, SHINGLES, WINDOWS, ETC.)
- ✓ APPLIANCES INCLUDED?
- ✓ PROPERTY TAXES (BASED ON SELLING PRICE, NOT CURRENT RECORDS)
- ✓ MUNICIPAL SERVICES PROVIDED (TRASH COLLECTION, LEAF PICKUP, SNOW REMOVAL, LIBRARY)
- ✓ CONDITION OF NEIGHBORING PROPERTIES

The move really isn't over until you pack up your things and go

BY DOUG FUNKE
 STAFF WRITER
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After we find a new address, sell our house or condo and sign all the papers, we still have to pack up and go.

Some companies, especially with a job transfer, will pay to relocate to new home from old. Also, some national real estate firms will provide personal coordinators and trucks at no charge.

But many folks are on their own. That's where the real adventure may begin.

"They're usually overwhelmed," said Nancy Austin, a Realtor with Coldwell Banker Preferred in Plymouth.

"They say that three stressful times in a person's life are death, divorce and moving - at least that's what I've heard," said Dan Jamieson, general manager of Ryder truck rental in Farmington.

Veteran movers and first-timers can expedite the process by planning their work, then working their plan, the experts say.

"It starts from the day of listing," said Linda K. Rea, a sales associate with Real Estate One in Troy. "Dishes in the cupboard haven't been used in years and clothes in closets make the home look smaller."

So get rid of clutter by giving things to family, friends or charity, Rea advised, or have a garage sale and make a few dollars before even showing the house. What's not there doesn't have to be moved.

From her 35 years of experience, procrastination is the biggest stumbling block, Rea said. "They wait too long to make proper decisions."

Don't wait for an exact closing date to book a mover, said Joann White, general manager of Two Men and a Truck moving company in Oak Park.

Lock in a tentative date as soon as you can, especially for weekends during the prime moving months May through September.

"Two weeks is cutting it close," White said. "Mondays, Tuesdays and Wednesdays, there's a little more leeway." Her rates will move you for \$75 per hour for labor, billable in 15 minute increments, plus a flat daily fee of \$75 for the truck.

"Make sure you don't overpack," White advised. "A general rule of thumb is the heavier the item, the smaller the box. You don't want to overload and break the box."

She offered other tips:

- "Legal documents, valuables (jewelry), medical records should be transported by you.
- "Label boxes no matter who may help you. You will be more organized and put the right things in the right rooms.
- "Don't mix items from different rooms in the same box. It causes panic.
- "It's always good to pack an essentials box with soap, toilet paper, paper towels, tooth paste, tooth brushes. Things you're going to need right away."

Let children pack their own toys so they feel more comfortable with the move, White added.

"When you call to book a move, don't underestimate what you have," she said. "When movers get there you will want them to move everything. Tell us everything. We can usually give you a pretty good estimate."

Rick Pochowicz, general manager of Midwest Moving & Storage in Canton, charges \$115 per hour for a four-man crew Monday through Friday, \$20 more per hour for weekend work.

Midwest is affiliated nationally with Bekins.

"Probably the biggest mistake is people think they can get packing done in a day by themselves," Pochowicz said. "Movers show up and they're still packing. We recommend they pack a few boxes each day about a month in advance."

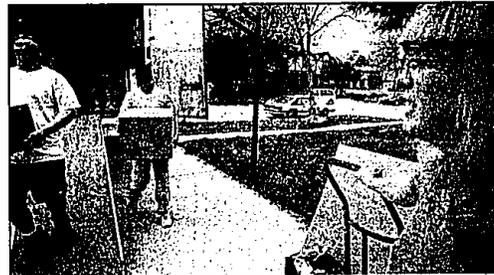
Other advice from Pochowicz:

- "On moving day, just let it be moving day. Don't have the cable guy show up, or this guy show up or that guy.
- "Have a neighbor or cousin watch pets for the day. Same with kids.
- "Definitely have an in-house estimator



STAFF PHOTOS BY KATT BARDOSKY

Balancing act: Shawn Martinez helps the Rahill Family move into their new Canton home using a color and number system so every item goes in its rightful place.



Unloading: Bekins Midwest moving team helps the Rahill Family move into their new Canton home. Marcie Rahill supervises movers Shawn Martinez and John Reymor.

done so you don't run into horror stories. You can see special needs a move there. That really gets the ball moving."

Lack of organization and unrealistic expectations often go hand-in-hand, Jamieson said.

"They try packing the same day they're moving and that turns one day of moving into three days," he said. "They always underestimate what size vehicle they need. That turns one trip into two trips or three trips."

"They don't realize the longer you live in a house, the more you accumulate," he said.

Jamieson recommends a 24-foot truck for a house with three bedrooms, a basement and a garage.

He charges do-it-yourselfers \$99.95 per day plus 65 cents a mile Fridays, Saturdays and Sundays the first and last weekends of the month, \$79.95 plus 55 cents per mile the middle weekends of the month.

The cost is \$49.95 daily plus 55 cents a mile weekdays.

Moving pads are \$10 per dozen, a dolly \$10 per day.

"A lot of people don't know how to pack a truck properly, Jamieson said. "Movers can use every inch."

His advice - boxes in first, then mattresses, then appliances and furniture.

The big thing is getting rid of things before packing and moving, Austin said.

"Things they haven't used the last two years or more including clothing, including knickknacks, something stored in the basement. Crummy furniture I'd put at the curb."

"How many of us, I included, have stuff from grown kids in the basement?" Austin added. "When you move, call them to get it or it's going to the curb."

Her last word - "Whittle down, then whittle down some more."

Now's a great time to refinance

You've heard the radio and TV hype: "Refinance now. Interest rates have never been this low. Pay off those high-cost credit cards...yada, yada, yada."

Year after year it's the same thing. You may even be numb to it.

If you have read my columns for very long, you know I'm not the hype type. I don't wave banners or jump on bandwagons. In fact, even with the interest rates as great as they have been, I have written about them sparingly in the past year.

The exhaustive preamble is necessary for you to hear my very simple message today. Now is a fantastic time to refinance. No hype, just fact. Consider these situations.

Do you have a standard fixed-rate mortgage? How about dropping your rate and keeping your payment the same to pay off your home five or 10 years earlier? An option: Take a few thousand dollars of equity out, reduce your interest rate and keep your monthly payment the same or less. Sick of private mortgage insurance? Now may be the time to mix it or at least drop it significantly along with your interest rate.

Did you opt into an adjustable rate mortgage (ARM) to get an attractive low interest rate? If so, you can now opt out of it for the same reason but keep the low rate for your loan's full term or opt into another ARM to enjoy an even deeper discount.

Self-employed borrowers currently in "no document," "stated income" or "no income verification" mortgages may be in for a real treat.

Some innovative mortgage brokers are now offering new products that allow exceptional borrowers to get extremely competitive rates with very limited income documentation. For those borrowers, no-document will no longer mean lousy interest rate.

FHA mortgage rates are down, too. Borrowers currently in FHA products can refinance normally or by using HUD's streamlined provisions. Qualified FHA borrowers who refinance into conventional loans may also be eligible for a sizeable refund from HUD.

If you own a home, don't miss this refinancing wave. You will save thousands, so don't delay. No hype, just fact.

Tim Phillips is a mortgage loan officer serving all of Michigan. You may reach him at PhillipsHQ@comcast.net or by phone at (734) 797-5522. Home buyers should always consult a professional for guidance specific to their situation.

LOCATION	Total	3-Year Change
MINNESOTA	8,500	+21%
FLORIDA	48,300	+18
VIRGINIA	14,400	+5
ILLINOIS	11,300	-1
TEXAS	31,100	+2
GEORGIA	23,600	+2
MICHIGAN	4,800	+1
OHIO	10,200	-1
INDIANA	7,800	+1
CALIFORNIA	33,000	-6
N. CAROLINA	18,700	-6
NEVADA	8,000	-21

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HOME Of The WEEK

Beverly Hills

Completed renovated ranch with W/O basement features over 4,000 sq. ft. of living space! Situated on a beautifully landscaped 2+ acre lot. Gourmet kitchen/granite island, stainless steel appliances, skylights, breakfast room w/gas FP & doorwall to rear deck overlooking ravine & so much more! \$799,900. For interior photos visit www.BeverlyHillsSpecialist.com

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