



Mill Pond Realty, Inc.

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Laura J. Durham
Broker/Owner

Just a note... New decade, New Year, New Start ... What will you do differently this year, if anything? Have you made a list of things in your life you would like to work on? I suggest you make a list in several different categories (e.g., health and fitness, spiritual, family and friends, career, finances and investments, etc.) Did you know that you have an 85% better chance of achieving your goals when you write them down? Post them in an area where you can read them daily. I encourage you to take some time to allow your mind to dream and soar. What would make a difference in your life? Which goals will you decide to write down and focus on? Don't stop with 2010, make goals for three, five, or even ten years out. It is amazing, when you write down your goals and read them often, how fun and empowering it is to look back and see what has materialized over the years. I find the process encourages me to think larger and dream bigger. If Real Estate is on your list, we at Mill Pond Realty would be honored to help you achieve your goal. I don't know of a better time than now to purchase Real Estate. Interest rates are still at an attractive low, and there are many, many Real Estate deals to be found. Is it time for you to purchase your first home and take advantage of the \$8,000 gift? Or is it time for you to buy a second home and let the renters help make the mortgage payments and pay the taxes? Whatever your goals may be for the coming years, dream big and good luck!

Laura J. Durham

Looking for Extra Income?

Have you considered renting your vacation property when you are not able to use it?



We are **now** interviewing properties to be part of our 2010 rental program.

Selecting the ideal Vacation Rental Management Company for your home is a critical choice.

Mill Pond Realty continues to be the only local company to be nationally recognized for our property management services.



Our Newest Addition

Boaters Dream is a beautiful 3bd/2ba home directly on the Saugatuck harbor offering panoramic views. Bring your boat and park it right outside at the private dock. Conveniently located - walking distance to the Oval Beach, Mt. Baldhead, and the Chain Ferry.

**The call is FREE ...
The service is priceless!**



Who really is number one in Real Estate?
A lot of contradicting messages have recently been printed in the local newspapers. Stop in the Mill Pond Realty office to pick up statistics from the Board of Realtors showing the number of sales per office and agent in your area.

#1

DON'T MISS YOUR NOTICE IN THE MAIL

YOU ONLY HAVE A SMALL WINDOW OF OPPORTUNITY TO MEET WITH THE BOARD OF REVIEW REGARDING YOUR TAXES.

We will be happy to assist you with any information needed to meet with your particular municipality.

| | | | | |
|---|-------------------|----|-------------------|-----|
| Number of Residential Properties Currently on the Market in the Saugatuck / Douglas Area | 2 million + | 6 | 500,000 - 599,999 | 34 |
| | 1 mil - 2 mil | 30 | 400,000 - 499,999 | 33 |
| | 900,000 - 999,999 | 8 | 300,000 - 399,999 | 92 |
| | 800,000 - 899,999 | 9 | 200,000 - 299,999 | 125 |
| | 700,000 - 799,999 | 11 | 100,000 - 199,999 | 149 |
| | 600,000 - 699,999 | 17 | 0 - 99,999 | 86 |

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



Laura is outstanding, professional, and very responsive. She is accommodating and always managed to make our available times work. Laura is the most full service person I have ever worked with!
- Lisa O'Keefe



Service was excellent. Laura spent a lot of time on this real estate deal even though it was a minimal sale. She went far beyond her responsibilities to help out a client who doesn't live in the area.
- Monica Polancic

New Offerings Worthy Of Your Attention



Lovely Lake Michigan year round beauty with 100ft of private beach.
\$799,000



Boaters Paradise! Beautiful views of the Saugatuck harbor. Central location.
\$747,500



4,300sqft luxury condo with a flowing floor plan and delightful harbor views.
\$455,000



Spacious home in a gated community with 1600ft of Lake Michigan beach.
\$445,000



Downtown Saugatuck town home with partial views of the Kalamazoo River.
\$334,900



Refurbished waterfront condo overlooking the harbor. Walk to downtown.
\$292,000



Custom built home with all the bells and whistles just minutes from town.
\$292,000



Open floor plan, soaring ceilings, sliders to deck overlooking the harbor.
\$275,000

Saugatuck Harbor Waterfront Foreclosure at an Unbelievable Price! Call for Details!



Affordable cottage with deeded Lake Michigan access and a large backyard.
\$225,000



4bd home on 2.45 acres with a nearly new 25x25 pole barn & many extras.
\$219,500



Nestled on 4 scenic and private acres conveniently located from town.
\$219,000



Waterfront Saugatuck retreat with harbor views, pool, and 2 parking spots.
\$195,000



One owner home with large addition, sprawling backyard, & easy Hwy. access.
\$189,000



Fine workmanship found throughout. Nestled on 5.2 acres with many extras.
\$165,000



Perfect summer or year round cottage with full views of Lower Scott Lake.
\$134,000



Country living mins from town. Character in every room. Many upgrades.
\$96,500



Dock your boat and enjoy association access to beautiful Lower Scott Lake.
\$65,000

Want to be the FIRST to know when new listings come on the market? Ask us how!



The following is the 2009 Profile of Home Buyers and Sellers from the National Association of Realtors. It is a compilation of the results of 9,138 surveys of buyers and sellers who sold or purchased a home between July 2008 and June 2009.

- 47% of buyers were first time buyers
- The median age of all buyers was 39
- 83% of all first time buyers are under the age of 44
- 62% of all buyers are under age 44
- 63% of all buyers had no children under the age of 18 residing at home
- 90% of all buyers used the internet to search
- 84% of buyers reported the photos to be the most useful information
- The number one action taken after viewing a home online was to drive by or visit the home
- 77% of buyers purchased their home with an agent
- 85% of sellers sold their home with an agent
- 87% of buyers view real estate as a good investment

Ponytail Drive Update

Karen made the cut! A visit to Benito at the SOHO Salon resulted in 12in of hair cut off and ready to be donated. YOU still have time to take part in this great cause.

Join Karen and Mill Pond Realty in donating 8in+ of your hair to either Locks of Love for kids or Pantene Beautiful Lengths for women with cancer.

Call Karen for more information. 616.405.5086



Hot New Listing - Priced to Sell



Spacious 3bd/2ba home just a few blocks from downtown Saugatuck. Open kitchen/dining area leads onto the large screen porch... perfect for entertaining friends or enjoying the morning newspaper and coffee.

Generous bedrooms, fireplace, comfortable living, and convenient location are just a few of the outstanding amenities. This one is priced to sell and won't last long!

Thank You

The Mill Pond Realty team would like to say thank you for the generous cards, packages, and presents we received over the holiday season.

facebook

Mill Pond Realty is on Facebook and Twitter! Become a fan and follow us!

realtime

269.857.1477 + 888.528.7238



www.millpondrealty.com + www.saugatuckrealestate.com



October, November, December Real Estate Sales
 You may have a new neighbor between south of Holland and north of South Haven
 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 |
|-------------------------|--------------|---------------|-----------------------------|--------------|---------------|----------------------------|--------------|---------------|
| 5283 Marion Street | 14,900 | 10,500 | 48 W 32nd Street | 104,900 | 98,000 | 319 N Maple Street | 239,900 | 218,750 |
| 323 Wilson Street | 13,900 | 12,000 | 968 54th Street | 109,000 | 103,000 | 200 Garden Terrace B | 267,500 | 222,400 |
| 1867 55th Street | 21,500 | 16,000 | 960 Sagewood Court | 99,900 | 104,000 | 803 Brook Village Drive | 225,000 | 225,000 |
| 7722 56th Street | 20,000 | 17,000 | 858 Columbia Avenue | 109,900 | 105,000 | 235 Macalpine Terrace | 225,000 | 225,000 |
| 1652 56th Street | 21,900 | 20,600 | 1776 68th Street | 112,876 | 105,000 | 5923 Preservation Drive | 249,900 | 234,000 |
| 730 48th Street | 20,900 | 20,900 | 1037 62nd Street | 109,900 | 105,000 | 6689 Yamoto Way | 250,000 | 234,000 |
| 2257 57th Street | 27,000 | 23,000 | 4739 Wildwood Road | 102,900 | 106,900 | 2339 Forest Trail Circle | 279,900 | 235,000 |
| 811 53rd Street | 22,500 | 23,000 | 1117-2 Fountain Vw Cir #32 | 118,900 | 118,900 | 36 Center Street #6 | 269,000 | 243,000 |
| 155 E 48th Street #49 | 24,900 | 24,900 | 1084-1 Fountain View Circle | 149,900 | 120,000 | 1181 66th Street | 287,500 | 250,000 |
| 247 W 33rd Street | 26,500 | 26,700 | 3003 53rd Street | 120,000 | 120,000 | 341 Main Street | 274,900 | 260,000 |
| 1155 49th Street | 37,000 | 33,000 | 6819 114th Avenue | 130,000 | 123,333 | 413 Hoffman Street | 299,000 | 269,000 |
| 444 Sophia Way #19 | 39,900 | 38,900 | 129 W 34th Street | 126,900 | 124,000 | 3382 Gaslight Lane #5 | 374,900 | 270,000 |
| 5314 Nadeau Drive | 40,500 | 40,500 | 322 W 33rd Street | 139,900 | 129,900 | 221-A Outlook Drive #1 | 369,000 | 275,000 |
| 4594 60th Street | 44,900 | 44,900 | 320 Blue Star Hwy #7 | 139,900 | 133,900 | 2351 Forest Trail Circle | 299,900 | 285,000 |
| 2366 54th Street | 45,000 | 45,000 | 798 Clarewood Court | 139,500 | 134,500 | 6090 146th Avenue | 299,900 | 287,000 |
| 5696 113th Avenue | 49,900 | 49,900 | 320 Blue Star Hwy #8 | 139,900 | 134,900 | 2916 Peach Creek Lane | 289,000 | 289,000 |
| 6273 Paraiso Oved Drive | 54,000 | 50,000 | 6450 Otis Road | 179,000 | 140,000 | 6409 Hidden Hollow Lane | 329,900 | 293,000 |
| 2458 Blue Star Hwy | 64,000 | 50,000 | 7015 107th Avenue | 153,900 | 145,000 | 6311 140th Avenue | 319,900 | 300,000 |
| 1771 51st Street | 35,000 | 51,250 | 5265 124th Avenue | 159,900 | 147,000 | 6433 Hidden Hollow Lane | 319,900 | 307,500 |
| 846 Brook Village Drive | 59,900 | 55,100 | 320 Blue Star Hwy #14 | 149,900 | 147,900 | 3593 Cattail Court #18 | 329,900 | 329,000 |
| 155 E 48th Street #27 | 56,000 | 56,000 | 1015 64th Street | 150,000 | 150,000 | 7227 Highfield Beach Drive | 399,900 | 330,000 |
| 53 Old Mill Drive | 63,000 | 61,500 | 320 Blue Star Hwy #31 | 170,000 | 151,000 | 717 Water Street #4 | 337,500 | 337,500 |
| 951 Sagewood Court | 59,900 | 62,000 | 320 Blue Star Hwy #19 | 149,900 | 152,900 | 720 Park Street | 382,500 | 340,000 |
| 6184 113th Avenue | 69,900 | 62,000 | 3171 53rd Street | 155,900 | 154,900 | 7394 Mitchell Court | 375,000 | 345,000 |
| 6328 Old Allegan Road | 70,000 | 62,500 | 2066 Fawn Drive | 155,000 | 155,000 | 509 High Shores Lane | 359,900 | 350,000 |
| 130 W 33rd Street | 74,900 | 74,900 | 1258 St Andrews Drive #35 | 159,000 | 156,000 | 91 N North Shore Drive | 374,900 | 355,000 |
| 645 Central Avenue | 79,900 | 65,000 | 3169 Marcia Lane | 169,950 | 157,500 | 2358 Eagle Point Drive | 425,900 | 385,000 |
| 548 W 40th Street | 67,900 | 66,500 | 320 Blue Star Hwy #9 | 175,000 | 169,900 | 6936 Hickory Lane | 399,900 | 397,000 |
| 204 E 35th Street | 65,000 | 67,500 | 396 Wiley Road | 200,000 | 171,000 | 345 Hoffman Street | 439,000 | 398,000 |
| 2452 68th Street | 74,900 | 74,900 | 312 Francis Street #1 | 185,000 | 175,000 | 5994 Eagle Point Drive | 485,000 | 415,000 |
| 52 Old Mill Drive #14 | 79,900 | 77,000 | 2750 60th Street | 189,900 | 180,000 | 807 Lake Street #10 | 469,900 | 427,000 |
| 6380 126th Avenue | 94,900 | 77,000 | 5822 128th Avenue | 190,000 | 190,000 | 301 McVea Road | 445,000 | 430,000 |
| 946 Laketown Drive | 79,900 | 79,900 | 3541 Greenfield Lane | 209,900 | 193,000 | 2829 Wild Turkey Drive | 495,000 | 450,000 |
| 2419 58th Street | 80,000 | 81,500 | 320 Blue Star Hwy #31 | 199,900 | 194,900 | 27 Columbine Drive | 580,000 | 580,000 |
| 600 Glenview Lane | 85,000 | 84,800 | 320 Blue Star Hwy #29 | 199,900 | 195,000 | 1836 Morning Glory Lane | 675,000 | 604,000 |
| 2383 58th Street | 89,900 | 87,500 | 3128 Indian Point Road | 199,000 | 195,000 | 111 Wall Street | 789,000 | 675,000 |
| 143 E 38th Street | 89,900 | 89,000 | 3322 Coppice Court | 209,900 | 195,000 | 278 Crest Street | 699,000 | 675,000 |
| 5869 128th Avenue | 84,500 | 89,000 | 320 Blue Star Hwy #1 | 214,900 | 198,000 | 1055 64th Street | 1,495,000 | 1,000,000 |
| 5317 122nd Avenue | 99,900 | 90,000 | 7268 Lincoln | 225,000 | 211,500 | 2971 Lakeshore Drive | 1,350,000 | 1,100,000 |
| 5667 Landsburg Road | 109,900 | 95,500 | 4619 Forest Lane | 249,400 | 215,000 | | | |

Home Buyer Tax Credit at a Glance

- A first time home buyer is someone that has not owned a principle residence in the three years prior to the purchase.
- A move up / repeat home buyer is someone who has owned and lived in their previous home for five consecutive years out of the last eight years.
- The tax credit does not have to be repaid unless the home is sold or ceases to be used as the buyer's principle residence within three years after the purchase
- The tax credit is equal to 10% of the home's purchase price up to \$8,000 for first time home buyers and \$6,500 for move up / repeat home buyers
- The tax credit applies to homes \$800,000 or less
- The tax credit applies to homes purchased on or before April 30, 2010. However, in cases where a binding sales contract is signed by April 30, 2010, the home purchase qualifies provided it is completed by June 30, 2010.
- Single taxpayers with incomes up to \$125,000 and married couples with combined incomes up to \$225,000 qualify for the full tax credit.

Call or stop in our office for all the details on how to take advantage of this opportunity.

269.857.1477 + 888.528.7238



Knowledge is Power!

Laura and Melanie attended the National Association of Realtors Convention & Expo in San Diego with nearly 20,000 Realtors!



This year's conference offered:

- Approximately 200 educational programs and seminars
- More than 500 exhibitors providing unlimited opportunities to learn about the newest tools on the market.
- Photo-op with William Shatner, TV and Film actor for over 50yrs
- Live concert by Reba McEntyre, award winning country star
- Breakfast with Liz Murray, an inspirational woman who went from homeless to Harvard
- Speech by Sugar Ray Leonard, world-renowned boxer and motivational speaker
- Special presentation by Condoleezza Rice



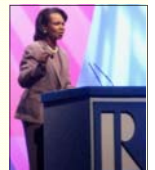
William Shatner



Liz Murray



Jack Cotton



Condoleezza Rice

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