



Mill Pond Realty, Inc.

747 Water Street, P.O. Box 1093, Saugatuck, MI 49453
269-857-1477 ♦ www.millpondrealty.com

Laura J. Durham
Broker/Owner

Just a note ...



The late Joseph Kostyla

What a chilly winter in West Michigan. Showing and selling Real Estate with driveways and sidewalks un-shoveled makes for an interesting day. I'm looking forward to spring coming around the bend; one of the benefits of living where we have four distinct seasons. As I look back, I would like to thank all our clients, customers, and friends for their continued support. Because of YOU, we were able to assist with the purchase of the LUCAS Chest Compression System for our community. It makes my heart sing that we could do this in the memory of my father, who lost his life due to a sudden heart attack. I can't help but wonder if it would have made a difference if our first responders had LUCAS when my dad was in the minute of need. May our fire department be able to save many lives going forward.

Laura J. Durham



Laura & Melanie with Chief Janik & LUCAS

Now Hiring for All Seasonal Summer Positions... Housekeepers, Quality Control, Front Desk, First Impressions, and Marketing positions all available. For more information, send a short email about you and what you're looking for to careers@millpondrealty.com

Residential Sales Comparison September-December

Area	Number of Residential Sales				Average Residential Sales Price			
	2012	2013	2014	Change	2012	2013	2014	Change
Saugatuck Douglas H23	62	69	55	-20%	295,761	322,246	316,505	-1.8%
Laketown H20	61	53	64	+21%	176,055	173,314	258,362	+49%
Fennville/Manlius H24&28	17	18	24	+38%	104,684	146,695	136,767	-7%
Ganges H27	22	16	16	0%	225,568	247,067	189,699	-23%
Casco S93	10	18	25	+39%	202,110	281,508	270,929	-4%
Allegan H29	17	31	21	-32%	138,659	124,055	99,186	-20%
Total Sales	189	205	205	0%	*Phone our office for information on Vacant Land and Commercial sales			

Why Have Interest Rates Dropped?

The headlines agree mortgage interest rates have dropped substantially below initial projections. Many who are considering purchasing a home, or moving up to their dream home, might think that they should wait to buy, because rates may continue to fall.

A recent article on the Economists' Outlook blog by the National Association of Realtors (NAR) provides insight into one major factor in the decline in interest rates, the crude oil price. "As of January 5, 2015, the US Energy Information Administration (EIA) reported that the price of regular gasoline was \$2.20/gallon, the lowest since gas prices peaked to about \$4/gallon in May 2011." The average US household is projected to save around \$550 in 2015.

So what does that have to do with interest rates? NAR explains the correlation like this, "lower oil prices mean lower inflation rate, which pushes down mortgage rates."

How long will rates stay low? Don't wait too long. The current projections from Freddie Mac, Fannie Mae, NAR and the Mortgage Bankers Association all agree that interest rates will increase to between 4.3-5.4% by the end of 2015.

The bottom line; NAR reports, "at a home price of \$205,300, a 0.75 percentage point drop in mortgage rates will yield savings of about \$1000 annually."

To read the full article visit www.KeepingCurrentMatters.com/2015/01/27/why-have-interest-rates-dropped/

Don't Just Take Our Word For It... Our Clients Are Talking!



"You kept us informed during every step of the process. We appreciate all of your professionalism in getting us into the home of our dreams! Thanks." Dennis & Gerrie Baarson, Pleasant Street, Saugatuck



"Mill Pond Realty provided the best service we could have wanted." Tom Okon, Nadeau Drive, Upper Scott Lake



"Really couldn't have given better service. Laura was very easy to work with. She was very understanding and concerned about our property." Joseph Beaudry, Silver Acres, Saugatuck



"Everyone did a great job! The team is incredibly service-oriented. Laura was very open and honest with us about the transaction even though she also represented the seller. She upheld her ethical obligations, but assisted us very well throughout the transaction." Anne & John Babirak, Sunset Drive, Hutchins Lake

Statistics, Knowledge, Additions & Community

KNOWLEDGE IS POWER - We Continue to Learn & Grow



Laura Durham, Melanie Durham, and Mark Klungle attended the Vacation Rental Managers Association (VRMA) Annual Conference October 26-29 in San Diego, California.

The VRMA Annual Conference is the largest gathering for the professionally managed vacation rental industry and offered attendees the latest tips, information, and strategies available. The conference provides an unparalleled avenue for the vacation rental industry's top influencers to exchange information and ideas through four days of educational sessions, networking opportunities and a tradeshow. Founded in 1985, VRMA is the international, professional trade association of the vacation rental property management and hospitality industries.



Melanie Durham recently graduated from

the West Coast First leadership development program put on by the Michigan West Coast Chamber of Commerce. West Coast First provides each participant with a greater understanding of our community through the eyes of diversity. Over the course of nine instructional sessions, the class explored personal leadership and cultural concerns while focusing on area programs and resources.



NATIONAL ASSOCIATION of REALTORS®

Laura Durham & Mark Klungle joined nearly

17,000 Realtors and industry experts from across the country at the Realtors Conference & Expo held in New Orleans, November 6-10. This year's conference theme, Realtors in Full Swing, encouraged Realtors to take full advantage of new technology, tips from top industry professionals and the opportunity to make new contacts from across the globe. Realtors were given the chance to hear from real estate experts and leaders in featured talks and panels. Laura and Mark also explored the newest products and innovations at the trade expo.



Welcome to Our Newest Vacation Rental Homes



Abandon Ship
4bd / 3ba / Sleeps 12
Condo with Pool



Baby Grand
2bd / 2ba / Sleeps 4
Downtown Saugatuck



Boat House
4bd / 3.5ba / Sleeps 12
Waterfront w/ Dock



Goshorn Lake #6
2bd / 1.5ba / Sleeps 6
Goshorn Lake Resort



Lake Effect
3bd / 2ba / Sleeps 8
Downtown Saugatuck



Thunder Road
3bd / 3.5ba / Sleeps 10
Pier Cove Beach Area

This could be the year you start receiving income when you're not able to use your second home. Plus, gain tax benefits with your income taxes. Our books are filling for the season and we're seeking additional properties for our vacation rental family. Call today for details on our award winning, nationally recognized vacation rental management program!



Follow Your Dreams Scholarship

If you have a senior in high school in the Saugatuck or Fennville school district, please have them apply for Laura Durham's Follow Your Dreams Scholarship. One \$1,000 scholarship per school will be awarded in May. See details below:



Eligibility: Any graduating senior.

Due Date: Mail, fax, email or deliver to the Mill Pond Realty office on or before April 30, 2015.

Notification: The winners of the scholarships will be contacted by mid-May.

Use of Scholarship: Scholarship may be used for any post secondary education, trade school, or equivalent. Payments will be made directly to the school of their choice.

Judging: The basis of the scholarship will

be awarded on the content of the essay, not form, and not the student's GPA. The idea of the scholarship is to award a student who shows teamwork and leadership skills with a desire for additional education after high school.

Essay: The essay should be focused on teamwork, including the student's experiences and understanding of the value of teamwork in the work place, home, and community. We are looking for a student that shows passion, heart, and a vision to follow their dreams.

Who Really Is Number One in Real Estate Sales?

Who sells more real estate than any other agent in town? Stop in the Mill Pond Realty office to pick up the current statistics directly from the Board of Realtors showing the number of sales per agent and office in the area.



Ongoing Winter Events

SCA - Various concerts, shows, classes & art SC4A.org

Glenn Winter Market every Saturday 9am-2pm

Brewery Tours SBrewing.com

Wine Events FennValley.com PetterWineGALLERY.com

Board of Review Dates for Tax Purposes

You only have a small window of opportunity to contend your 2014 taxes

City of Saugatuck 269-857-2603 - March 11th & 12th
Saugatuck Township 269-857-7721 - March 9th, 10th & 11th
City of Douglas 269-857-1438 - March 10th & 12th
Manlius Township 269-561-8855 - Dates not released at time of print
City of Fennville 269-561-8321 - March 9th & 10th
Clyde Township 269-561-5230 - Dates not released at time of print
Ganges Township 269-543-8316 - March 9th, 10th & 11th
Casco Township 269-637-4441 - Dates not released at time of print
Lee Township 269-236-6485 - March 3rd, 9th & 11th
Laketown Township 616-335-3050 - March 9th & 10th
Valley Township 269-673-5962 - Dates not released at time of print

Save the date - May 14

Hospice of Holland's 30th Annual Black and White Gala
 For tickets & information call 616-396-2972



Number of Residential Properties Currently on the Market in the Saugatuck / Douglas Area

2 million +	8	500,000 - 599,999	11
1 mil - 2 mil	18	400,000 - 499,999	32
900,000 - 999,999	8	300,000 - 399,999	56
800,000 - 899,999	7	200,000 - 299,999	95
700,000 - 799,999	3	100,000 - 199,999	95
600,000 - 699,999	21	0 - 99,999	37

Residential Sales September through December



September, 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.

Address	Asking Price	Selling Price	Address	Asking Price	Selling Price	Address	Asking Price	Selling Price
6460 Legacy Woods Dr	2,900,000	2,275,000	4622 132nd Ave	283,700	252,000	5355 123rd Ave	139,000	130,000
46 N North Shore Dr	2,200,000	1,900,000	446 Summer Grove Dr	257,000	251,500	5021 122nd Ave	129,000	129,000
2787 Lakeshore Dr	1,200,000	925,000	4696 Terravita	254,900	250,000	89 Pershing Dr	145,900	129,000
7186 Cottage Lane	930,000	875,000	431 Wells St	269,000	250,000	6670 103rd	139,900	127,500
6403 Riverside Rd	879,000	745,763	497 63rd St	289,000	247,500	605 W Fennville	129,000	127,000
2436 Griswold Ave	750,000	700,000	119 W 37th St	249,900	247,500	3553 Brook Point Drive	129,900	126,000
607 Campbell Rd	675,000	665,000	6392 138th Ave	250,000	246,000	108 Mcdougall St	127,900	126,000
992 Singapore Dr	650,000	620,000	800 North Shore Dr #1	272,900	245,000	121 Glennview Dr	132,900	126,000
1818 Morning Glory Lane	699,000	600,000	3562 Walnut Park Dr	242,900	245,000	772 Brook Village Dr #02	139,900	125,000
336 Lucy St	595,000	595,000	3638 115th Ave	249,900	241,900	4836 136th St	124,900	124,900
6418 Sand Castle Dr	598,900	570,000	4470 62nd St	259,900	240,000	246 65th St	124,900	124,900
2318 Forest Trail Circle	619,000	555,000	530 Spear St	239,000	240,000	174 63rd	124,900	124,000
850 Park St	499,950	510,000	418 Summer Grove Dr #2	249,000	235,000	837 Apple Blossom Lane #19	117,500	120,000
927 Center St	584,000	545,000	2752 66th St	315,000	235,000	2366 63rd St	140,000	120,000
7096 Creekwood Dr	499,000	485,000	5868 Preservation Dr	230,000	230,000	1908 68th St	119,900	119,900
112 Ferry St #4	469,000	464,000	804 Holly Creek Dr	239,900	225,000	6042 146th St	119,900	119,900
731 Pleasant St	445,900	437,000	354 Turnberry Way 0	229,900	222,000	798 Myrtle Ave	119,900	119,500
6427 Oakridge Dr	439,900	429,900	1318 St Andrews Dr #85	224,900	220,000	817 Apple Blossom Lane #11	119,900	117,500
4356 Meadow Lane	449,900	427,500	1248 St Andrews Dr #31	218,300	218,300	50 E 32nd St	115,900	113,000
6429 Hidden Hollow Lane	419,900	422,000	150 Center St F	211,500	211,500	494 63rd St	149,500	110,000
668 Mason St	419,900	416,900	3216 48th St	230,000	210,000	2387 Taft Rd	109,500	109,500
3370 Palmer Dr	449,900	415,000	7149 Maple Ave	225,000	210,000	788 Brook Village Ct	107,900	107,900
339 Maple St	424,000	415,000	832 Buckingham St	204,900	207,900	6675 121st Ave	109,900	99,000
6297 131st Ave	412,000	412,000	396 Wiley Rd	219,000	205,000	6511 120th Ave	99,500	98,000
8 Wall St	439,000	400,000	4181 65th St	225,000	205,000	815 Apple Blossom Lane	99,900	96,000
3489 64th St	429,000	399,000	5044 136th Ave	209,900	204,500	2612 56th St	99,900	96,000
6459 Lilypad Lane #13	389,900	377,000	124 68th St	199,500	203,026	163 68th Ave	89,000	95,000
89 Water St	425,000	373,000	4104 62nd St	212,000	203,000	1797 44th St	94,000	94,000
2351 Maksaba Trail	379,900	370,000	5077 Osterhout Lake Rd	219,900	199,000	339 W 35th St	99,900	91,000
6455 Lilypad Dr #14	369,900	365,500	2443 Orchard Valley Dr	199,900	199,000	3583 Cattail Ct #21	99,900	90,000
6560 Sanctuary Way	360,700	360,700	5987 Eagle Point Dr	199,900	195,000	5805 124th Ave	89,900	89,950
3394 Maple Greens Dr	365,000	346,000	6539 138th Ave	200,000	188,000	5254 110th St	89,900	88,520
6326 Forest Trail	399,900	342,500	6418 Palmetto	185,000	185,000	1781 65th St	81,500	85,000
1257 Prestwick	349,900	341,000	560 Main St	224,900	183,900	790 Brook Village Ct	83,900	85,000
3866 Allegan Dam Rd	337,000	335,000	4673 Cottonwood Dr	199,000	182,000	907 2nd	75,000	83,000
7211 Lakeview Ave	379,900	335,000	272 Standish Ct	184,500	176,500	6809 Serenity Lane	89,900	82,000
6173 Bayou Trail	349,900	330,000	937 Songbird	173,000	176,000	5817 Heritage Dr	80,000	80,000
4272 Beeline Rd	324,900	324,900	5993 126th Ave	184,900	175,000	1620 36th St	84,900	79,900
5819 Hunters Ridge Dr	339,000	317,000	3614 Allegan Dam Rd	174,900	169,500	6038 104th Ave	79,900	79,900
1316 St Andrews Dr	329,900	315,000	7275 Lincoln St.	189,900	169,000	5317 122nd Ave	74,900	79,000
745 Golfview Dr	314,900	314,900	401 W 33rd St	174,900	169,000	6761 119th Ave	61,800	73,000
505 Grand St	325,000	313,000	82 O Sullivan Dr	224,900	168,000	423 N Maple St	72,900	73,000
99 Ferry St	329,000	302,500	873 CreekrIDGE Dr	163,900	165,000	19 Old Mill Dr #30	73,900	70,000
827 Blue Star Highway	324,500	301,000	5323 Nadeau Dr	169,900	165,000	138 68th St	94,900	70,000
1041 Holland St	299,000	299,000	5325 131st Ave	178,000	165,000	95 Old Mill Dr #16	69,900	69,500
7296 Elm Street	329,000	298,000	79 W 34th St	159,900	162,700	924 3rd St	64,900	68,000
1249 Prestwick Dr #100	209,900	295,430	2483 Orchard Valley Dr	145,000	162,599	6473 Blue Star Highway #19	69,900	65,000
1257 Prestwick Dr #103	305,450	294,665	6535 Clearbrook Dr	169,000	160,250	79 E Duck Lake Dr	72,000	64,000
1292 St Andrews Dr #47	264,150	290,649.06	956 Village Ct	160,000	160,000	4824 110th Ave	70,000	63,000
1294 St Andrews Dr	290,435	290,435	2826 66th St	170,000	160,000	1246 42nd St	64,990	61,000
4619 Forest Lane	294,900	285,000	2245 Blue Goose Ave	169,900	155,000	5587 North Ave	54,900	58,200
190 Hamilton Ct #56	299,900	285,000	2510 Orchard Valley Dr	164,900	155,000	155 E 48th St #59	67,900	58,000
6522 Sanctuary Way	282,655	282,655	2171 Walking Horse Lane	149,900	154,900	1667 39th St	52,500	57,500
3183 Lighthouse Way	289,900	281,900	859 CreekrIDGE Dr	154,900	154,400	4172 107th Ave	60,000	57,285
4562 64th St	299,900	280,000	483 Amity Ln	156,000	154,000	3789 121st St	59,900	57,100
3209 Silver Acres Dr	297,000	277,500	1606 64t St	149,900	146,777	1420 71st St	64,900	52,500
6025 River Ridge Dr	285,000	275,000	1690 Nature View Lane	149,900	146,300	2259 38th St	50,000	49,500
1253 Prestwick Dr #102	270,650	270,650	6487 130th Ave	149,900	144,000	303 Walker St	48,900	43,500
6448 134th Ave	275,000	270,000	81 E 35th St	142,900	142,900	6837 121st Ave	46,900	42,000
1259 Prestwick Dr #104	274,385	269,350	5645 Landsburg Rd	141,900	142,500	3635 109th Ave	45,600	42,000
6191 Standing Stone Dr	294,900	269,000	6243 Woodcliff St	141,900	140,000	3626 115th Ave	43,000	41,000
6551 Sanctuary Way	267,455	267,455	615 Park St #8	149,900	140,000	810 53rd St	39,900	39,900
1920 St Andrews Dr	266,575	266,575	2408 66th St	140,000	140,000	2874 64th St	39,900	35,000
1241 St Andrews Dr #2	263,125	265,700	6548 12 Old Singapore Trail	155,000	140,000	3286 Lincoln Rd	35,000	35,000
6555 Sanctuary Way	264,900	264,900	541 Crestview St	144,900	140,000	329 S Cedar St	34,999	34,000
90 66th St	274,000	264,000	1164 Blue Star Highway	139,900	139,900	6303 111th Ave	25,750	30,000
1282 St Andrews Dr #43	244,550	263,360	4404 64th St	137,900	136,500	4238 128th Ave	45,900	25,500
485 Solace Way	265,000	257,500	3569 Brook Point Dr	139,900	135,900	7257 Center St	24,900	20,000
1280 St Andrews Dr #42	255,025	257,350	5461 105th	164,900	135,000	2490 54th St	19,900	18,000
1307 St Andrews Dr #71	271,850	254,325	6543 6549 Clearbrook Dr	159,000	132,501	3709 112th Ave	19,900	17,510
6457 Wild Creek Dr	249,674	252,800	3714 60th St	135,000	132,000	4204 South Shore Dr	24,900	15,000
1239 St Andrews Dr #1	261,070	252,581.50	84 Mcdougall Dr	135,000	130,001			



Featured Listing - Beautiful Waterfront Oasis!
Spacious 4 bedroom, 4 bathroom home with nearly 4700sqft of living space and 100ft of water frontage! Priced in the \$600,000s. Call for more information.

Whether you are buying, selling, renting, or looking for a property management company, talk with Laura Durham first. Laura has consistently been the top selling agent in our area. Work with the Realtor who has the local Real Estate knowledge and the track record to prove it. Laura and her team get the job done.



Local Real Estate Newsletter



Mill Pond Realty

747 Water Street, Saugatuck, MI 49453-1093

THANK YOU to all our 2014 Clients

Carl & Carol Fetkenhour
Bill & Sue Turner
Eric & Jill Biegansky
Joesph & Andrea Coscino
Percy & Pamela Lucina
Michael & Cindy Ptak
Jean Fournier
James & Linda Tilton
Timothy Wood
George & Pamela Singleton
Rudy Bianco
Jim Fitzell
Stephen & Melanie Crumbaugh
Wade & Christine Keats
Craig Hudson
Karen & Dale Mileham
Tom & Sandra Van Erkel
Monica Weakley
John & Sherrie Caron
Nedda Bentley
Mark & Meg Alberts
Gary Marlin
Patricia Murphy
Thomas Okon
Steve Potter & Nick Potter
Diane Woods & David Ruhl
John Jenkins
Nick & Judith Unema
Mary Puglise
Larry & Susan Capps
Jon & Annette Dartt
Mike Loveless
Terry & Sherry Thomas
Elizabeth, Greg & Kim Tharp
Ron & Pam Brown
Richard Anderson

Jessica Fitzell
Robert Croly & Diane Schuemann
Kenneth & Helen Blauw
Joyce Nielsen
Ed & Nancy Karasek
Marty Frank
Rob & Carrie von der Sitt
Jeremy & Christin Stoddard
Steven & Linda Foulkes
Roy & Shirley Newman
Paul Marineau
Bob & Shelley Walters
Lisa Thal
Friedl Scimo
David & Debra Schiller
Steve & Jackie Kubica
Ken & Judy Bushnell
Sheila Dean
Fiona Cummings
Joseph Beaudry
Rodney Tow & Julie Warren
Delores Snyder
Christine Currie
Timothy & Victoria Borst
Jim & Carol Benes
Robert & Carla Lootens
Nicholas & Emily Parrott
John Henrieks
Joyce Steffen & Bonnie Pizarik
Mary Graham
Tim & Lisa Condon
Cab Bentley
Charles & Lisa Anagnostopoulos
Ruth Tozer
John & Mary Williams

Janel Mueller
Neil & Janene LeFort
Pete & Christine Schlipp
John Clese
Ted Beattie
Mercedes Moran & Karen Moll
Jerry & Debbie Golf
Eric Henrieks
Darren & Karen Massey
Andrew & Lindsay Schofield
Lora Vogel
Dale Lower & Ted Sommer
Tim & Angela Griffin
Santiago Barrera
Ronda Cuper
Steve & Kim Enders
David & Courtney Wagner
Vincent Beckman & Veronica
Bonnie Johnson
Ray Barnowsky & Jess Escareno
Zackary Clark
John & Anne Babirak
James & Priscilla Lynch
James & Evelyn Nerad
Mark Thorkildsen & Mary Donovan
Frank & Diane Lazowski
Patricia Kerr
Carol & Steve Nasser
Lorie Bryce & Shelly Wells
Eric & Tara Ehlers
Barry Spengler & Pat Cleland
John & Ellen Myers
Patrick Monroe
Erik & Karen Jedrysek
Steve & Chere Frettinger

Robert & Donnette Bookout
David & Susan Yates
Janet Shalks & Joe Swojenski
Linda Van Eldik & Daniel Watterson
Larry & Susan Blose
Todd & Sheri Capps
Angie Villalobos-Delacruz & Francisco Villalobos
Cheri Summers & Laurel Chapman
Robert & Kimberly Langevin
David & Martina Heilman
David & Patty Butler
Dennis & Barbara Kiszonas
Suzanne Bowman & Lori Jump
Garrett & Jennifer Jennings
Elvin Quinones & Eddie Walker
Gary Korzelik & Barbi Fox
Donald & Judith Bollenbacher
John & Rosemary Klungle
David Lamb & Scott Kirkby
Dennis & Gerrie Baarson
Brockton & Halley Martin
Ken & Patricia Wobith
Bill Kujawa
Ward & Greta DeYoung
Hugh Stephens
Duane Weeks
Gary Kott
Dave Richardson
Wesley & Ellamarie Boersma
Becky Woodruff
Paul & Joanne Laudolff

Mary Ellen Olsen
Scott & Amanda Irps
John Otto & Robbie Hope
William & Lisa Walker
Ina Grodzin
Linda Brooks
Jeff & Elizabeth Ebihara
Alex & Rita Bastys
Timothy Larson
Howard & Sam Chapman
Amy Koeller
Scott & Colleen Robison
John Koenes
Edward & Emily Zabrocki
Jeff Klainyk
Jim & Sharyn Currie
Martin Rosas
Nick Fera
James & Suzanne Jenkins
Barbara Schmitt
Emmitt & Deana Mitchell
Joy Fossil
Cari Bausone
Michael & Cynthia Ortega
Gail Petrucci
Timothy & Sandra Stoike
Ferdinand & Natalie Leimkuhler
Matthew Dewitt
William & Kristi O'Connor
Dee Hoag
Jim Dracopoulos
Fred & Elizabeth Rockwell
Jean Gouwens
Jon Boersma
Lawrence & Carol Rybicki
Randy Bottrall