



OZAUKEE HOMESTEADER

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Michael Schowalter

Ken Sobkoviak
Patty Eubanks
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OFFICE HOURS

MONDAY – THURSDAY 9:00 – 3:00

CLOSED FRIDAYS AND WEEKENDS

CHECK OUR WEB SITE: www.ozaukeerealtors.com

January 2007

**OZAUKEE REALTORS ASSOCIATION INVITES
YOU TO JOIN US FOR A HAWAIIAN HOLIDAY
Thursday Evening January 18th 2007
Armon's Hideaway
4200 West County Line Road
Mequon, Wisconsin**

**Cocktails Begin at Six O'clock
Unbelievable Appetizers, Fun Games**

**Great People and Raffle Prizes.
Prizes for the best Hawaiian attire
Authentic apparel optional!**

**\$25.00 per person
RSVP by December 31, 2006
Ozaukee REALTORS Association
W62 N244 Washington Ave.
Fax 262-375-10719**

MaryZ@OzaukeeRealtorsAssociation.com

Registration form inside newsletter

PRESIDENT'S CORNER



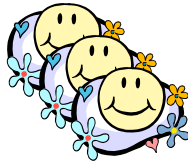
I would like to wish everyone a very joyous holiday season. It is a time to enjoy being with family and friends and be thankful for all we have and remember those less fortunate.

It appears that the market is starting to pick up. There has been renewed interest and property is being shown and closings occurring. Another reason to give thanks!

It seemed strange not to have our annual December Holiday party but don't forget the Holiday Party on January 18, 2007. It promises to be an exciting evening with lots of new twists.

We are in the process of working to update our website. It will be more informative and will link to useful community information that you will be able to share with your clients to help them make informed decisions. Our goal is to make the organization a useful resource for all our members.

Have a Happy New Year.
Marie Kaysen
President



marie@lakesidedevelopment.com

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Take One Box	\$8.95+tax
Calculators	\$57.95+tax
Flags	\$2.00 each 10 for \$18
Maps	from \$6.50-\$8.50

Thoughts for today.

Temptation usually comes in through a door that has been deliberately left open.

Self-delusion is pulling in your stomach when you step on the scale.



NAR NEWS

NAR Ad Campaign to Advise Households to Buy Now

NAR is launching a national media campaign to urge home buyers who have been waiting to buy the home of their dreams to act now before the market changes. NAR's first-ever newspaper blitz debuts with a full-page ad in six of the country's major newspapers. The ad touts today's favorable market conditions with the theme "It's a great time to buy or sell a home" and showcases three reasons not to wait: interest rates have fallen seven months in a row and near 40 year lows, inventories of existing homes are higher than they have been in decades, and prices have stabilized. The campaign includes an extensive broadcast component too.

Sales Ease, Setting Stage for Stable Market

Existing-home sales eased last month, as did the number of homes available for sale, indicating the housing market is stabilizing, NAR says. Total existing-home sales, including single-family, townhomes, condominiums and co-ops were at a seasonally adjusted annual rate of 6.18 million units in September. This is a 1.9 percent dip from a level of 6.30 million in August, and 14.2 percent below the 7.20 million-unit pace in September 2005, which was the third-strongest month on record. "Considering that existing-home sales are based on closed transactions, this is a lagging indicator, and the worst is behind us, as far as a market correction." says David Lereah, NAR chief economist. "When consumers recognize that home sales are stabilizing, we will see the buyers who have been on the sidelines get back into the market, and sales will be at more normal levels in the wake of the unsustainable boom that we saw last year.

Another OCC opinion seen as Allowing Bank Powers Expansion

In the latest in a series of opinions that inappropriately allows the mixing of banking and commerce, in NAR's perspective, the U.S. Office of the Comptroller for the Currency is allowing a bank to lease one of its branch sites to a developer for redevelopment into a mixed-use project that includes retail stores. The redeveloped project will include a new branch office that the bank will lease back from the developer at no cost. NAR President Thomas M. Stevens call this latest OCC action "another baby step toward national banks expanding their powers." In its approval, OCC cites previous decisions that NAR has opposed, including allowing Bank of America to own a hotel.



NEW REALTOR®APPLICANTS

The Ozaukee REALTORS® Association, Inc.
has received the following REALTOR applications:

Shorewest REALTORS

Barbara Streiff

Coldwell Banker

Lori Ann Eckhardt - Transferee

First Weber Group

Christy Eisenhardt - Transferee

HABITAT FOR HUMANITY

Habitat for Humanity

The dedication ceremony for the first Duplex/condo unit was held on Sunday, December 10th for a very, very happy family. The building was completed in time for the family to enjoy Thanksgiving in their new home.

Volunteers are needed to complete the second side of the unit on Dec. 16th and Jan. 6th from 7:30 A.M. to 3:00 P.M. Please contact John Orth at orth.john@gmail.com or call him directly at 414-331-2620 if you can help.

Just a reminder that a donation to Habitat is one way to help a family in your “neighborhood” Donate an amount in someone’s name and that person will be notified of your donation.

Have a blessed Holiday

Dorothy Thompson 262-375-1600 or e-mail
dthompson9@sbcglobal.net



ASSOCIATION OFFICE INFORMATION

If you plan to visit the office, please call first. When I have to leave the office during our scheduled office hours I forward all calls to my cell phone. If you are a new member or DR wanting information about membership, please check our Web Site where we have current dues information and a copy of our application.

WEB SITE: www.ozaukeerealtors.com

Office 262-375-4730

Thank You
Mary Zielski



“AFFILIATE SPOTLIGHT”

Choices Available to Buyers

Choice of: Married or unmarried?

All buyers have a limited choice over the type of classification they seek. The type of choices will vary, depending upon whether the couple is married or unmarried. A choice is implemented in part by placing appropriate language in the deed. Consequently, the buyers should carefully review the language and instruct the deed’s drafter of their choice before the deed is signed and delivered.

Married co-owners

Persons who are married to each other are given the choice of acquiring the title to land as *marital property or survivorship marital property*. There are no other choices.

Unmarried co-owners

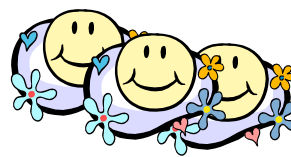
Persons who are not married to each other are given the choice of acquiring the title to land concurrently as *joint tenants or tenants in common*. There are no other choices. If after the co-grantees names are typed on the deed, no classification is stated, it will be presumed that the co-grantees are tenants in common: If one of the co-grantees dies, the decedent's interest will pass to his/her heirs, *not* to the other co-owner.

“What if something should happen?”

Questions about property rights may eventually be triggered by involuntary or unforeseeable events: In the event that one of the co-owners becomes involved in litigation, such as divorce or bankruptcy, what are the rights of the respective co-owners? Or death: *Who do you want to become the owner if you die?* Buyers must be asked these hard questions before advising them how they should hold the title.



Sara Rae Rodenkirch
Port Abstract & Title, LLC
262.284.2630



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Great People and Raffle Prizes.

**Prizes for the best Hawaiian attire
Authentic apparel optional!**

Cost for this event is \$25.00 per person

Please fill out registration form and fax or mail with payment before December 31, 2006

W62 N244 Washington Ave. Suite 30

Cedarburg WI 53012

Phone#262-375-4730 Fax # 262-375-1019

Email: MaryZ@OzaukeeRealtorsAssociation.com

Name _____ Co _____

Number attending _____ Amount enclosed _____ Phone# _____

Visa and MasterCard accepted: Credit Card # _____ Expiration date _____



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