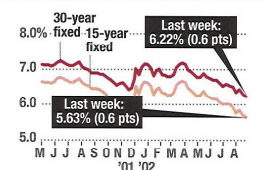


**BRENDEL PATTERSON  
IN FRIDAY  
REAL ESTATE**

An up-close look at Dearborn Heights,  
a relatively affordable place to live.  
**ONLY IN THE FREE PRESS**



**NATIONAL MORTGAGE RATES**



## ADVERTISING INDEX

Real Estate One .....	Wrap	Crosswind .....	7H
Robertson Brothers .....	2H	Building Ind. ....	9H
Pulte Homes .....	Wrap, 3H	Midwest Mortgage .....	13H
Selective Group .....	4H	Century 21 .....	
Toll Brothers .....	5H	Town & Country .....	Back of H
Hometowne .....	6H	Century 21 Regional ..	Back of J
Moceri .....	7H		

# REAL ESTATE

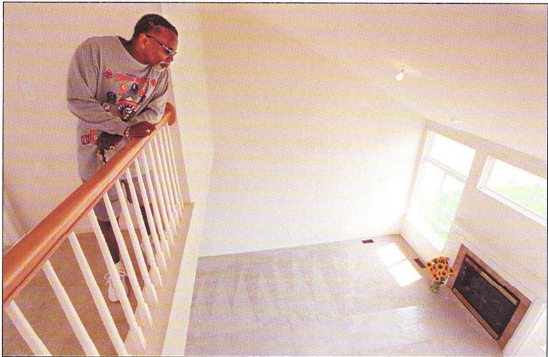
WWW.FREEP.COM

PHASE  
**12**

**THE HOUSE  
CHRONICLES**

WHEN THE CONSTRUCTION IS DONE, IT'S TIME FOR THE BUYER TO EXAMINE,  
FLIP SWITCHES — AND FLUSH

## TA-DA! THE BIG FINISH



On March 24, the Free Press rolled out an outline for the House Chronicles — a 12-part plan for reporting on a new house as it was built (that list is repeated below). Today's installment is the last of the 12.

If you wish to find previous stories, you can do so online at [www.freep.com/realestate/chronicles.htm](http://www.freep.com/realestate/chronicles.htm). The Web site has the full text, but not photos and graphics.

To order a back copy of the newspaper, call customer services at 800-395-3300, 6 a.m.-6:30 p.m. weekdays or 7 a.m.-1 p.m. weekends. The charge for a Sunday paper is \$6. Be prepared to pay with a credit card, and know the date of the paper you want.



Photos by PATRICIA BECK/Detroit Free Press

**JUDY ROSE  
REAL ESTATE WRITER**



The House Chronicles home is done, down to the final cleanup. The cedar deck is stained like redwood; the black kitchen appliances are wiped till they shine.

We've even had a lot of friends through to see it — last weekend when RDK Homes held an open house. It was the final leg in the Free Press project that started March 24 and followed a 2,600-square-foot home as it was built in Van Buren Township.

Now, if this were your new house, here are the final steps you'd take as you take possession:

**Final walk-through**

When your house is done, your builder will get what's called a "C of O" — a certificate of occupancy. That's issued after your local inspectors give a final OK.

Now you have your final walk-through. Typically the builder will send a cleaning crew through first, so the place is gleaming.

At this point you get a checklist, on which you can mark any problems you see.

Dinged drywall and scratched paint

are common problems that the last work crews cause. "The painter is the most-used subcontractor, because he's constantly coming back," says Greg Kime, sales manager and oldest son in the Kime family, owners of RDK Homes.

Put any problem you see into writing. Flush the toilets; run the hot water; switch on the lights, heat, air conditioning, fans and appliances.

Check the woodwork and other carpentry, the counter edges, the light fixtures. Walk the outside of the house and look at the siding, window installation,

Please see **FINISH**, Page 13H



**TOP:** Bernard George of Detroit stands in the second-floor loft of the House Chronicles home, overlooking the large family room. The loft also looks into the two-story foyer in front.

**ABOVE:** Gage Pulliam, 4, of Westland liked the stairs. This dramatic staircase goes up to a landing, turns left, then reaches the loft space above.

**BELOW:** Maple cabinets, black countertops and white ceramic tile define the upgraded kitchen, which has a gas cooktop, built-in double oven and crown molding above the cabinets.

## Curious folks cross threshold at this new house

"O.K. I couldn't picture the black countertops, but it does look OK," said Claudia Flattery of Westland. Flattery was part of a regular stream of people who visited a week ago when the House Chronicles home made its public debut with an open house.

Reaction ranged from compliments like "I like the double doors on the master bedroom" to impossible wishes: "It would be nice if those trees were closer to the house." (A small woods is 100 feet away.)

Visitors came with a lot of kids. At 2,600 square feet — with a large family room, large kitchen, living and dining rooms and upstairs loft — this is a good house for a family.

Cynthia and Deno Janssens, who live in Detroit, just signed to buy this same model home in Walden Woods from RDK Homes, but took the four-bedroom option.

Please see **CURIOUS**, Page 13H

**Phase 1. March 24**

**TACKLING THE PROJECT**

Choosing a builder, picking a house.

**Phase 2. March 31**

**ECONOMIC CHOICES**

Where house costs come from, getting bang for your buck.

**Phase 3. April 14**

**PICKING THE PLANS**

Your floor plan, which is shaped by your lifestyle.

**Phase 4. April 21**

**THE FOUNDATION**

Digging deep, pouring concrete and other options.

**Phase 5. May 12**

**THE ROUGH FRAME**

Outline in the sky, the skeleton emerges.

**Phase 6. May 19**

**THE EXTERIOR SHEATH**

The windows, the roof, the brick, the siding.

**Phase 7. June 9**

**BUNDLING UP**

Insulation options — what you don't see pays off.

**Phase 8. June 16**

**THE SYSTEMS**

Plumbing, electricity, heating — choices you will live with.

**Phase 9. July 14**

**THE INSIDE SKIN**

The drywall, the paint, the trim.

**Phase 10. July 21**

**THE INSTALLATIONS**

Choosing cabinets, countertops and floors.

**Phase 11. Aug. 11**

**THE SURROUNDINGS**

Landscape, hardscape, patios and decks.

**Phase 12. Aug. 18**

**THE FINALE**

The walkthrough, the closing, the warranty, the keys.



PATRICIA BECK/Detroit Free Press

The home, complete with landscaping, awaits a buyer.

■ **THE LESSONS WE LEARNED, PAGE 13H.**

■ **SERIES AIMED TO CAPTURE AVERAGE BUYING EXPERIENCE, PAGE 13H.**



# FINISH| Inspection, then loan closing

From Page 1H

trim and porch.

Try to think about what you'll need to know later. With RDK Homes, for example, the walk-through will include a lesson on how to adjust your furnace dampers as the seasons change.

It is possible you won't find anything wrong. If so, you'll still be asked to sign the checklist to say you had no complaints.

At this point, RDK Homes gives home owners a notebook of materials that explain the systems in their house — from the Tuff-N-Dri basement waterproofing to the GAF shingles. Service manager Brian Snyder put the book together, and it contains emergency phone numbers for heating, plumbing and electrical contractors and appliance manufacturers.

Builder warranties vary. RDK Homes gives a 1-year warranty on materials and workmanship not covered by product warranties. This is standard.

Some builders give a 5-year or even 10-year partial warranty on the structure. If so, it's usually an insurance policy bought from an outside source.

## The mortgage closing

This is the day you own the home. By now your mortgage has been approved for months, ever since you signed to buy. The builder wouldn't have started unless your mortgage was guaranteed, even though the money stayed with the bank till this day.

The closing probably will take place at a title company, a real estate office or the lender's office. You must bring an insurance policy for the property — not just a receipt for paying the bill, but the actual policy.

In a perfect world, a few days have passed since your walk-through and you've been back to the house to check on repairs. But often they can't be done that fast — for example, if a new part must be ordered.

Unless the fault is huge, or your builder has given you good reason not to trust him or her, it should be OK to go ahead and close. You still have the signed walk-through sheet that says it will be fixed.

As always, ask for your final mortgage closing papers a couple of days ahead of time, even though you'll be told this is not convenient. The good faith estimate you were given is not good enough, because it's not binding. At the closing table, you don't want a surprise from your lender, such as more fees than you expected.

Generally, all three builders working in the Walden Woods



PATRICIA BECK/Detroit Free Press

Behind the House Chronicles home, the family room juts out and creates an alcove for the deck. The one RDK Homes built is made of cedar and stained like redwood, with wrought iron supports for the railing.

## MAKING A GOOD EXPERIENCE BETTER

What did we learn from the House Chronicles project? What would we change?

We learned that next time we'd start doing research much earlier. If you are a person who really cares about the details of a house, you may need several months.

We learned your builder's basic package and construction lock you into many future choices. So we'd research that very well.

We learned that we might hold back more of the budget for a premium lot with more trees or for more lush landscaping.

Anyone who has a house built will second-guess some choices. We're still wishing we'd taken the basement insulation. So few builders even offer it that when RDK Homes did at a reasonable price, we should have jumped at the chance. Instead, we spent money on other upgrades.

Overall, though, we're extremely pleased with the way

most choices turned out. At \$2,000 extra, the gourmet kitchen looks just great. The sweep of ceramic tile added \$3,000, but is very handsome, a decision we'd repeat any time.

Even the laminate counters look good — charcoal black in the kitchen, textured light browns in the baths. Despite today's push to splurge on granite, we're quite happy with this standard product.

Inside, the house is more handsome than we expected. That has nothing to do with our foresight, just the basic design and techniques of the builder, like boxing out windows in the kitchen and living room to create a shelf rather than a window sill.

We'd visited RDK homes before, but hadn't remembered these details. Next time, we'd ensure we were happy with small interior details by visiting several homes the prospective builder had constructed.

By Judy Rose

riod when they're paying money on the new house and haven't sold the previous one by getting a short-term loan called a bridge loan.

Kime says RDK sometimes takes 5 percent down or even zero down if the buyer has very good credit and the lender has a good reputation.

Builders handle this up-front money differently, so note the choices while you shop. Some who aim for first-time buyers often take less money up front.

Any time you close a mortgage, you'll have extra expenses unless you fold them back into the mortgage — like pre-paid property taxes and some closing fees.

Plan to pay 2 percent to 3 percent of the cost of the house. The office preparing the papers should tell you how much, so you can get cashier's checks.

Remember that if you buy a single-family house, it probably lacks a few things you'll want right away — grass, landscaping, window coverings.

Most buyers think mortgage closings are tense. You sign paper after paper; you try to scan the fine print. But finally, you are done. The builder's representative will hand you keys to your new house — typically one key that opens all exterior doors.

That's it. You are the owner of a brand new home.

Congratulations! Felicitationes! Mazel tov!

Contact JUDY ROSE at 313-222-6014 or rose@freepress.com.

subdivision in Van Buren Township are constructing houses that cost from the mid-\$200,000s up. So most buyers are move-up buyers who have a substantial down payment.

RDK buyers normally have a 10-percent down payment, Kime says. On a \$250,000 house that would be \$25,000. By the time they come to the closing, they've paid that amount in this sequence:

■ A \$5,000 deposit to hold the lot they want. That leaves \$20,000 to pay.

■ Half that amount, \$10,000, was due at the point their mortgage was approved and the sale locked in.

■ Another \$10,000 was due after the frame was erected.

At that point there's about 4 months to go until the house is done. Many buyers cover this pe-

Housing Consultants, "If you're looking at the high \$200s, you're pretty much in the middle today."

■ The target buyer is a family, because the house has three or four bedrooms, a large family room, living and dining rooms, a community pool, parks and walking trails.

RDK Homes has two other projects. A half-mile east of Walden Woods in Van Buren Township, Hickory Woods has attached condominiums, base-priced from \$144,990-\$149,990. To the west, in Ypsilanti Township, Whispering Meadows has single-family homes base-priced from \$199,990-\$215,990.

Here are a few final details about the neighborhood:

Eventually, Walden Woods will have 300 single-family houses and 200 attached condos. It already has a pool and bathhouse. Condo

construction will start in about a year. All homes will be completed in about 3 years.

Once homes are finished, a shopping area will be built. "We would like to have some convenience stores, a nice market for the people to shop in," says Stuart Michaelson, a partner in the Windmill Group, which developed the subdivision.

Three builders offer homes in the subdivision that are roughly comparable: Walden Woods Homes, an arm of the Windmill Group, RDK Homes and Winnick Homes.

In fast-growing Van Buren Township, Kelley says Walden Woods is the premier subdivision.

"I think the subdivisions that are coming into the township now, they're looking at Walden Woods as the high-water mark to either meet or to pass."

# Home series aimed to be average

By JUDY ROSE  
FREE PRESS REAL ESTATE WRITER

The House Chronicles project has tried to report a home-building experience as typical as possible for a metro Detroit customer. To do so, we profiled a house with three characteristics:

■ The location was a large subdivision in a community with much new home building — Walden Woods in Van Buren Township. Township planning director Bryce Kelley says 12 subdivisions are under construction.

■ The cost was in the high \$200,000s — \$267,900 to start with. Upgrades pushed the price to \$289,125, and eventually \$299,900, counting expenses the buyer usually incurs after the sale — landscaping and a deck. On a new single-family house in metro Detroit, says a spokesman for

# CURIOUS| Readers pay house a visit

From Page 1H

They have four sons and wanted a lot of space, plus practicality. The couple chose the same high-arched front, but then differed from the House Chronicles options. They stuck with the durable vinyl kitchen floor, but upgraded to a tougher version. The premium corner lot they took lets them have a side-facing garage.

Why this style of house? "We felt the space was efficient; the basement was large; the family room was large," Cynthia Jamsens said.

Here are other reactions from visitors and answers to questions they raised:

■ "I like the steps." — 4-year-old Gage Pulliam of Westland, with parents Beth and Tim Pulliam and brother Connor, 7 months. Gage, who lives in a ranch house, demonstrated by marching up and down the staircase.

■ "I probably would have put in a whirlpool tub. I kind of got spoiled in our new house." — Michael Fowler, with his wife Diane and their sons Drake, 12, and Devin, 9. The family recently bought a new house in a nearby subdivision.

■ "For what we paid I wish we'd come over here. It's nice to have a common area, like the pool, where you can go." — Michael Fowler.

■ "That roughed-in plumbing in the basement, that took the spot we would have used for a recreation area — pool tables." — Sue Park with her husband, Bob, who are building a new house in Novi. The builder can put the basement's rough plumbing other places if you settle on a plan early enough.

■ "I like that deck, especially the railings." — Michael Fowler. RDK Homes added a 16-by-18-foot cedar deck with an unusual railing that included wrought iron.

■ "If we bought this, we'd put in a

lot of trees." — Amy Jalon of Bloomfield Township and Andrew Campbell of Royal Oak.

■ "It's nice and bright. I like the big windows. I like the basement — it's tall." — 6-foot-plus Andrew Mullin of Novi, who's having a house built nearby. This house has a basement ceiling that's standard now for a new house — 7 feet, 10 inches high. But it feels tall if you come from an older house, because basement ceilings used to be just 7 feet high.

■ "That ceramic tile floor has a really nice, light, airy look." — Tim Pulliam.

■ "I really like the two walk-in-closets in the master bedroom." — Diane Fowler. "Yeah, hers and hers," quipped RDK sales manager Greg Kime.

■ "I can see a Christmas tree right there. A nice Christmas tree would set the scene." — Amy Jalon, admiring the two-story foyer.

— By Judy Rose

## Make smart CHOICES

THE CONSUMER GUIDE, EVERY SUNDAY

### THE HOUSE CHRONICLES

## Newlyweds add happy ending to house saga

By JUDY ROSE  
FREE PRESS REAL ESTATE WRITER

The House Chronicles home — which was built this summer while Free Press readers looked on — has an owner. And Willie Coats and Michell Morgan-Coats have a new home.

The newlyweds took possession of the three-bedroom house in Van Buren Township's Walden Woods subdivision Wednesday.

It completed a love match that bloomed this summer as they watched the house being built by RDK Homes during the Free Press' 12-part House Chronicles series.

The couple had put a deposit on the house to be built next door, Morgan-Coats

says. "But we kept watching that one being built, and we just loved it so much," she says, "especially the two-story arch in front."

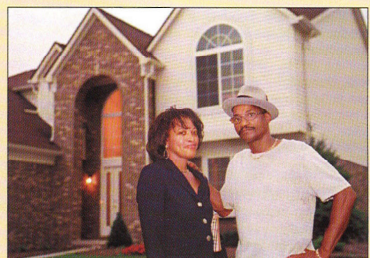
So RDK sales manager Greg Kime OK'd the switch. The price was \$299,990, which included landscaping and a cedar deck.

Morgan-Coats works in General Motors' legal de-

partment; Coats works at American Axle. Married in June, each owns a smaller house in Detroit — she on the west side, he on the east.

They're passing those on to his daughter, Terrilyn, and her son, Jamal.

Now to the fun part: deciding how to furnish the 2,600-square-foot house and planning the housewarming.



FABRIZIO COSTANTINI/Special to the Free Press

The House Chronicles home now belongs to Michell Morgan-Coats and Willie Coats.