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PERMIT NO. 31  
ALLEN PARK, MI



VOLUME IV, NUMBER I

Published by LYNN KETELHUT

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He grabs his worn-out rechargeable flashlight and zips up his down winter coat. He pats his right front pocket, checking for the reassuring lump of his nitro bottle. He snatches his beat-up briefcase and clenches his teeth in preparation of his exit from the pleasant comfy office. He briskly walks to his waiting 2003 Ford Taurus SEL and slides in. As he twists the key in the ignition he prays the heater will quickly throw some warmth his way. Driving up to his first showing, he notices the orange stickers on the dirty windows and the unshoveled walk of the vacant home. He debates whether to shut the motor off while he waits for his clients to arrive. The conscience of Al gore wins, halting his guilty waste of the overpriced petroleum and putting a microscopic stop to global warming. Two young kids with a brand new Explorer, and hardly a dime in their pockets, arrive a few minutes late. He climbs out of the salt-stained car and greets them with a sincere handshake and smile. He breaks a path through the snow for them, walks up to the front door and fiddles with the lockbox. Once he acquires the key he unlocks the padlock on the broken-down door and pushes it open. There is no door handle. Eerily, it is colder inside the house than outside. He flicks a dirt-framed switch in the foyer to confirm that the power is off. The house smells like old socks and expired mothballs. Quickly marching past the living room he notices the bright yellow tape on the floor of the kitchen left by the winterizing company. The cabinets are gone. The light fixtures are gone. He rubs his leather glove on a greasy rear window and looks out into the backyard observing that the central air

unit is gone. Walking back through the living room towards the bathroom, he discovers that the bathroom fixtures are...gone. The main floor has been stripped of anything of value. Heading for the basement, he leads the newlyweds down the creaky wooden stairway. His words form little puffs of frozen breath as a spider web brushes against his face and tries to hold onto him like he is a hapless fly. He scans the dark moldy basement with his flashlight. The furnace is gone. Flotsam from the previous tenant litters the filthy tile floor. The copper plumbing has been harvested by sneaky urban miners. He quickly decides it's time to move onto the next house. Walking up the stairs, he notices a weather-stained Teddy Bear hiding in the basement corner amongst a collection of dryer lint and oxidized pennies. He sees the ghost of a little girl playing in a warm, clean, bright basement. She gazes up at him with her big blue saucer eyes. A little tear slowly works its way down her pink cheek. He wonders, where is she now? How did this happen to her family? Is she OK? It's been a tough year for his beloved City and even tougher for the Wolverine State. Many other parts of the Country are also feeling the same sad dismay yanking at their throats. He locks the front door padlock, puts the key back in the lockbox, and shows his under-dressed, shivering clients where they will be headed next. He crunches through the snow while a tiny hint of depression envelopes his heart, wondering about the little girl. The faithful Ford fires up as he pats his right front pocket again. Everything will be OK he repeats to himself. Everything will be OK. Everything will be OK...

## SPIRIT OF ALLEN PARK

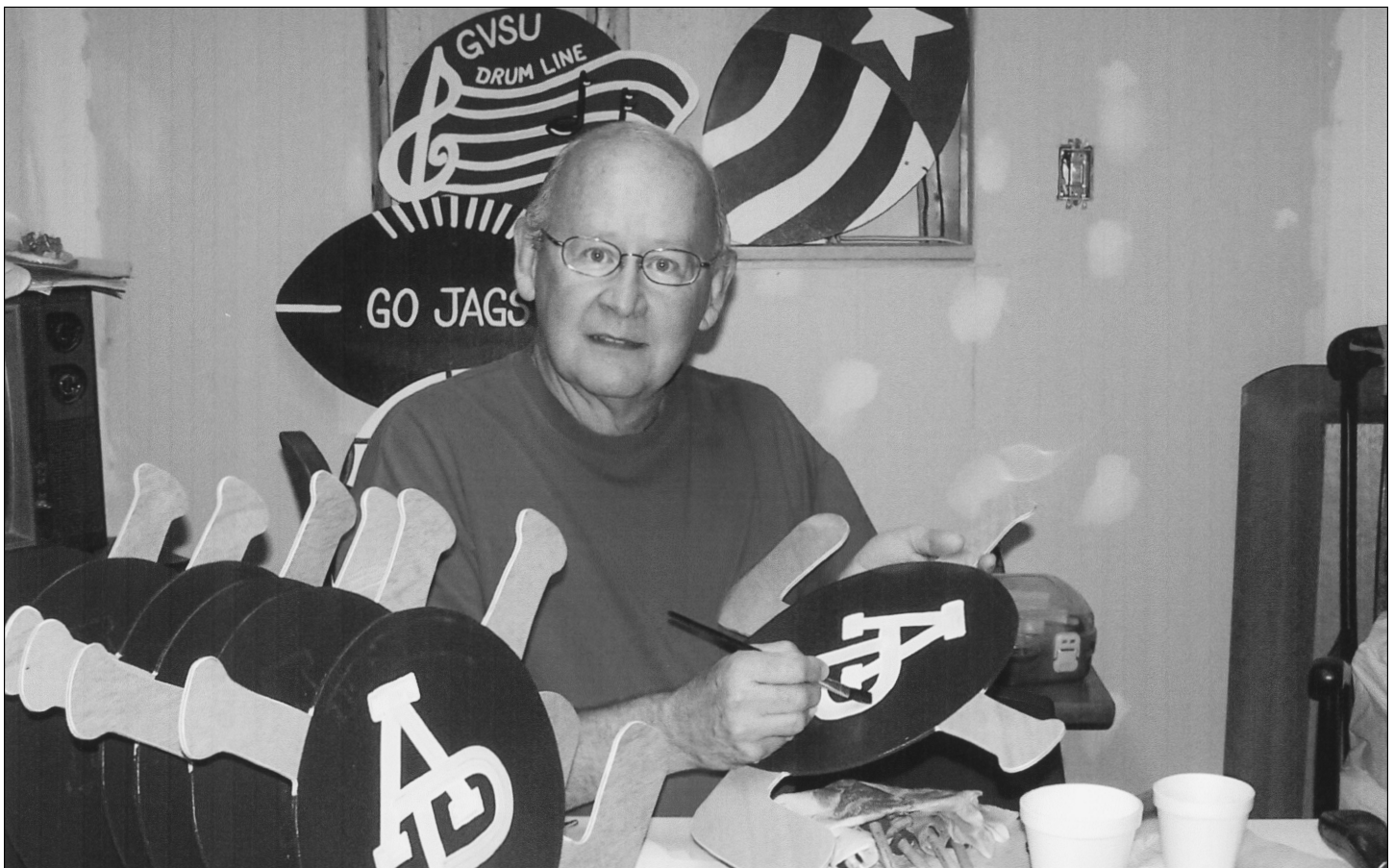
If you have ever taken a walk around our beautiful City, I'm sure you have noticed the little green and white signs posted sporadically around the neighborhood in front of some homes. Maybe they have a drawing of a football, basketball, volleyball, soccer ball, musical notes, cross-country symbol, baseball, wrestler or track shoe on them. Most have a kid's name adjoining their symbol of choice. These are called "Pride Signs." Ever wonder where they come from? Who makes them? How do you get one? The answer to all of your questions was sitting in a booth at the Allen Park Street Fair as I walked by one warm, humid evening last summer. While the smells of caramel corn and elephant ears and the sound of a fifties band filled the air, I stopped to chat with the smiling gentleman in the booth.

He is a humble man and didn't really want any publicity. "The signs are all about the kids, not me." Ignoring his wishes, I forged forward with an interview. Don Graham has been making his signs for over 20 years. Started back in 1987 when the Cheerleaders(his daughter was one) had an idea of making football shapes and sneaking around putting them in front of the player's houses at night(along with a roll or two of toilet paper). Don made the signs. Next year, the idea ballooned with more requests for different sports. Don estimates that he has made over 1,500 signs over the years. He says, "I'd like everybody in the whole wide world to support their kids...be interested in their children."

So, every year, Don sits in a little booth between neighboring mailboxes that look like walleyes and brass wind chimes. He silently supports all the kids that try so hard to make our City proud. Don was kind enough to make one of his signs for me and I proudly display it in front of my building during Cross-Country and Track seasons (to honor all of my adopted kids). He puts a special touch into each sign. For instance, when he made my sign, he put my initials on the Track Shoe...how cool! Don is one of the people that make Allen Park the amazing little place we all love to call home. Keep up the good work Don!



Photo of Don Graham working in his little shop making "Spirit Signs" and Lynn proudly showing off his custom made sign in front of PARK AVENUE REALTY.



## ALLEN PARK - PLEASANT PAST, BRIGHT FUTURE

These two photos were given to me by our esteemed Treasurer, Kathy Gaty. They were taken by her Uncle, Alfred McEnhill in 1962. He lived at 15236 Aster. Apparently, one day, he noticed smoke curling up over his neighbor's home. He grabbed his camera and dashed over to the hectic scene to capture these historic shots. The burning barn was part of the old Theeck farm. This would be the future site of the parking lot of Cabrini Church, where the Famous Festival is held each year. Thanks for the use of these great shots, Kathy.

If anyone has a picture that you would like to share, please give me a call and I'll be glad to make a copy and publish it for posterity. All copies are forwarded to our Historical Commission. By the way, I still have some of those great History Books published by Sharon Broglin. You will find no better collection of Allen Park photos and Historical information anywhere. They make great gifts for anyone who loves our favorite City. They are only \$20.00 and I'll give you a money back guarantee. All proceeds benefit the Historical Museum.





## Allen Park Sales Results

Those of you who are used to logging onto my website ([www.lynnketelhut.com](http://www.lynnketelhut.com)), already are aware of the most recent sales results. It's no big secret. Every day there is some shocking news about where the Real Estate Market is going. Allen Park is no different. Average Sales Price last year, was \$127,669.00 according to the REALCOMP MLS. That figure does not factor in any Closing Costs which may have been credited to the Buyer at closing from the Seller. Average amount of credit has been approximately \$2,500.00. It is not unusual for homes to be on the market for 6-12 months or more. Average Sales Price for the first six weeks of 2008 is \$100,623.00, which indicates that mostly the very lowest priced homes are selling (Foreclosures and HUD). As of 2-25-08, there were 165 homes for sale in Allen Park at an average list price of



\$133,927.00. These homes have been lingering on the market an average of 157 days. There has never been a better time for Buyers to make their move!

Most often asked question on everyone's lips has been: How long will this last? If I knew the answer to that question, I'd pick six numbers, set up a Charitable Foundation and go somewhere warm. Hopefully you are keeping up with your payments. Never refinance your home to pay off other debts. If you are having problems making your payments, do not wait, call your lender ASAP! If you need to refinance because of an ARM, give my friend Walter (See ad below) a call or check with the Company you are currently with. Everything will settle down. It will take a little while longer, but things will be OK. If you want to know what your home is worth, give me a call.

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## Securing homeownership



**Call: Walt Tyslicki**  
Assistant Vice President  
Allen Park Office  
**313-381-8900**

### FHASecure\*

*Provides security to homeowners and helps them avoid foreclosure. If you are currently in a non-FHA adjustable-rate mortgage and are experiencing difficulty meeting your financial obligations, including your mortgage, you may be eligible to refinance your existing loan with FHASecure.*

#### Must meet all eligibility requirements:

- Have a non-FHA insured ARM that has reset.
- A history of 6 months on-time mortgage payments before the loan reset.
- Mortgage may or may not be delinquent.
- Value must be supported.
- Homeowners must be owner-occupants.\*\*
- At least one homeowner on the FHASecure Loan must be on the original loan being refinanced (deletion of homeowner is acceptable /additions are not acceptable).
- Sufficient income to make the mortgage payment.

#### Eligible existing first liens :

- Non-FHA insured ARMs.
- Option ARMs/Payment Option ARMs.
- Interest-only ARMs.

#### What is not eligible:

- Fixed-rate mortgages (both interest-only and fully amortizing).
- Mortgages with buy-down features.
- FHA ARMs.

\* Eligibility for these programs is subject to credit approval. Underwriting terms and conditions apply. Programs subject to change without notice. Some restrictions may apply. \*\*Non-occupying co-borrowers are allowed. FHA= Federal Housing Administration. ARM=adjustable rate mortgage. Doc. #r 5812



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