

The Prime Times

Community Real Estate News



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Progressive, New Real Estate Company Launches Community Real Estate Newspaper

by Dean Rouso

Over the past several years, real estate has become a major topic of conversation in every workplace and social arena. You just can't get away from someone saying something about real estate! You see it on the news, watch it on the many "Sell, Flip and Fix This House"-style programs, read about it in the newspaper headlines or homes sections, listen to it on every radio program, hear about it from Ben Bernanki, the newest Fed Chairman, continue to hear about it from the former Fed Chairman Greenspan and discuss it at all the cocktail parties, local parks and even at church ... just about anywhere and everywhere! And if you Google "real estate," you get 413 million sites, blogs, articles and opinions, which is close to a half billion!

This is totally understandable. Real estate continues to be for most of us, our single largest investment.

Something has changed dramatically. Today, we are hearing over and over again that national news about real estate can have very limited value. Real estate is not like buying Google or Dell. Whether you buy stock in these companies while living in Texas, Florida or LaGrange Park is irrelevant. The list or sold prices don't vary by the area you live in.

Certainly, real estate is local! We have been reminded that the old location, location, location concept is an important key. Many of the stories with "expert opinions," average prices, inventory numbers, declines, gains

etc. are national or regional generalizations. Even if we simply look at state of Illinois statistics, the numbers are not representative of our area. For example, according to the Illinois Association of Realtors' Web site, the most-recent report of the state of Illinois median home prices for the third quarter 2007 was \$209,000, with an average of \$272,632. Even if we distill this to just Cook County, median home prices were \$276,000.

Though this information is interesting, it obviously does not give us an accurate picture of our local marketplace. Again, real estate is really, really local.

During my term as president of the Realtor® Association of West-South Suburban Chicagoland (now Mainstreet Organization of Realtors®), I insisted that the association distribute monthly, quarterly and year-to-date sales statistics by community to Realtor® members. As you can imagine, in a very short time, this section of the association's Web site became the most popular with the 14,000-plus members.

Unfortunately, for the consumer, it isn't quite as easy to obtain these statistics by community or neighborhood. You don't belong to an association that will provide statistics just on your neighborhood, though certainly you are interested, and in my opinion, are entitled.

Because I feel so strongly that you are entitled to all the information, whether or not you are buying or selling, my company will compile and publish data by community using the same Multiple Listing Service data in which Realtors® and their associa-



tions have access. What will be provided to you in this new monthly publication—*The Prime Times*—will be real estate market data for the Western Cook communities, including La Grange, La Grange Park, Brookfield, Countryside, Indian Head Park, Willow Springs, Riverside, Countryside, Western Springs and more.

In addition, there will be relevant and timely articles on financing (and refinancing), home-improvement strategies and values and other interesting topics pertaining to one of your biggest investments—your home.

I hope that you will take the time to take a look at this new monthly publication, and I also hope it will be valuable to you by providing local information that has not been available before.

Feel free to e-mail me at primetimes@primeanytime.com with any suggestions on topics or comments about this new publication. I look forward to your suggestions. ■

Western Cook Areas 2004 – 2007 Sales *Single-family Detached Homes*

	Number Contracts				Change 2006 – 2007		Change 2005 – 2007		Change 2004 – 2007	
	2004	2005	2006	2007	Number	Percent	Number	Percent	Number	Percent
Lagrange	220	197	177	133	-44	-24.9%	-64	-32.5%	-87	-39.5%
Lagrange Park	159	156	116	136	20	17.2%	-20	-12.8%	-23	-14.5%
Western Springs	175	165	148	112	-36	-24.3%	-53	-32.1%	-63	-36.0%
Countryside	29	18	31	30	-1	-3.2%	12	66.7%	1	3.4%
Indian Head	13	20	10	10	0	0.0%	-10	-50.0%	-3	-23.1%
LaGrange Highlands	25	23	24	18	-6	-25.0%	-5	-21.7%	-7	-28.0%
Brookfield	235	248	200	180	-20	-10.0%	-68	-27.4%	-55	-23.4%
Riverside	143	120	106	73	-33	-31.1%	-47	-39.2%	-70	-49.0%
Westchester	343	346	270	211	-59	-21.9%	-135	-39.0%	-132	-38.5%
Willow Springs	60	49	34	33	-1	-2.9%	-16	-32.7%	-27	-45.0%
TOTAL ABOVE	1,402	1,342	1,116	936	-180	-16.1%	-406	-30.3%	-466	-33.2%

*Statistics Per MLSNI Data for 1/1/04 – 11/30/07.

Make Sense of Mortgage Market

by Jeff Slater, Originator for BancGROUP Mortgage Corporation

If you have read or heard a news report on the mortgage industry, you may wonder if there is any home financing available. Despite all the negative information, there is still mortgage money available at very attractive rates and terms. However, there is important information that you need to be aware of if you are hunting for a mortgage now.

With the collapse of almost 200 lenders in the United States this year and a growing amount of foreclosures and delinquencies, the credit standards for mortgages are tightening. The days of getting a mortgage just because you want one are gone. You must now be able to qualify based on income and credit, as well as have a strong appraisal on the property. No-income-verification loans are available to the strong credit and equity position borrowers, but are no longer available to marginal borrowers.

Credit scores have been around for over 15 years. And now more than ever, a good credit score is vital to obtaining the best mortgages. Beginning next year, lenders will be required to charge more for those with inferior credit scores. Fannie Mae and Freddie Mac (the agencies that purchase most mortgage securities) will impose risk-based pricing based on loan to value and credit scores. If your credit score is less than 680, you may have to pay a premium in order to obtain financing. The lower the score, the higher the premium will be.

Maintaining good credit has never been more important. Obviously, paying your bills on time, all the time, will go a long way in maintaining a good credit score. There are other things that you should and should not do as well:

- Having a long credit history will keep your scores in good shape.
- Closing credit cards ends credit history and will adversely affect your score. It is OK to have open lines of credit even if they sit unused.
- Try to keep your balances on credit a fraction of what is allowed. A



person with \$900 owed on a credit card with availability up to \$1,000 will typically have a lower credit score than someone with a \$1,000 balance on a credit card with available credit of \$10,000.

Appraisals are also more important than ever. As the real estate market has softened, it is no longer a given that property will go up 5 percent or more per year. Lenders are scrutinizing appraisals more than ever. The last thing a lender wants to do is overlend on a property.

Refinancing year after year to pay off debt is becoming harder to do. Managing your debt through your budget instead of your home's equity is a must.

Those who are a good credit risk will still obtain the financing that they need. Those who are not a good credit risk will struggle in the coming years. ■

Your FAMILY HOME

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Dean Rouso

ABR, CRS, GRI, CNC (Certified Negotiator) and founder and Broker-Owner of Prime Property Partners in La Grange, currently serves on the Executive Board

of the Mainstreet Organization of Realtors, Board of Directors of the Illinois Association of Realtors® and on the Board of Directors of the National Association of Realtors.® Dean has also been appointed to Illinois Association of Realtors® BUSINESS ISSUES AND LICENSE LAW WORKING GROUP and PROFESSIONAL DEVELOPMENT MEMBER INVOLVEMENT GROUP as well as National Association of Realtors® 2008 CONVENTIONAL FINANCE AND LENDING COMMITTEE.



Keena Bikulcius

Realtor®-Associate. Certified Negotiator. Keena describes herself as a hardworking, friendly and professional Realtor® who really enjoys helping people

reach their goals. With several years experience, Keena employs a consultative and analytical approach which she finds makes people feel comfortable. She is familiar with many areas in and around Chicago land, serving the Western and Southwestern suburbs as well as the south side of Chicago. Keena credits her success as a Realtor® to her superior personal service and her creative marketing strategies. "I do not quit until we get the desired result."



Katrina Ladyga

ABR, CRS, Realtor®-Associate. Katrina enjoys working for her clients, Buyers or Sellers! Whether they are a first time buyer, relocating, downsizing

or a growing family needing more space. She specializes in educating her clients on the market, all aspects, so they can make an intelligent decision that is best for them! Not only has she been a Realtor® since 1998, she has been a top agent and has consistently continued to grow her business year after year. What does that mean to her clients? EXPERIENCE! KNOWLEDGE! EDUCATION! ALL of which leads to a smoother transaction and allows her clients to make better informed decisions.



Erika Chavez

Realtor®-Associate, Office Manager. Erika's position within Prime Property Partners is to coordinate the many logistical details and paperwork associated

with listing and selling our clients' home. Her key role is to manage important activities, implement action steps and make certain critical deadlines are met. Debbie serves as a client advocate and liaison among other Realtors®, attorneys, mortgage lenders, appraisers and inspectors—ensuring the consistent flow of vital information. Most important, Erika helps clients with other aspects of their move, providing a personal and professional touch throughout the listing and buying process.



Veronica Sandoval

Director of Marketing. An essential part of Prime Property Partners, Veronica's responsibility is to ensure that our unique marketing plan is

implemented and that our creative marketing efforts are communicated to our clients every step of the way. Keeping up with the latest technology, Veronica is also instrumental in creating and designing personalized marketing materials for each individual property and maintaining our online advertising for maximum exposure. To ensure an aggressive marketing approach, she also executes direct mailings and assists in updating and maintaining our client databases.



Aili Faloon

Property Marketing Assistant. Aili is vital to the team as she has lived in the area for more than 20 years and knows a great deal about the community

and schools. Aili's position includes ensuring all properties have marketing materials, assisting in updating and maintaining sites and assisting in direct-mail campaigns. She also sends out weekly Marketing Reports to all of our current clients which detail all marketing done for that week, current market statistics and copies of our print advertising.



Mary Norbut

ABR, Realtor®-Associate. Mary's role within the team is to work with buyers to help them find the best property available by meeting their needs.

With the help of the latest technology tools, as well as daily visits to all area new home listings, Mary ensures that her buyer clients do not miss out on a home that may be the right one for them. Mary also assists her buyer clients by recommending reliable, flexible, and competitive mortgage companies, home inspectors, and reputable attorneys to help make the home buying transaction a smooth one.



Dan Stivers

ABR Candidate, Realtor®-Associate. Dan launched his real estate career in 2005, and within six months became the top-producing local agent for a

national real estate brokerage. He joined Prime Property Partners in the summer of 2007. Dan draws on decades of business experience to help buyers and sellers understand and eliminate problems before they become deal-breakers. Dan's legal and lending team works closely with his clients to uncover the most profitable mortgage options available, then structure deals designed to close successfully, with a minimum of headaches. It's a proven approach and, in virtually any market environment, it has proven to work.

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2800 MAPLE AVE., UNIT 32C, DOWNERS GROVE—\$128,500. Absolutely gorgeous condo unit. Newly redone kitchen with Pergo flooring. Spacious BRs, new window treatments and very low assessments! Senior building (55+).



1411 W. COSSITT, UNIT B2, LA GRANGE—\$199,900. Unique 3-BR condo. Everything is newer including maple kitchen cabinets, appliances and BA with marble tile floor and tub surround. Spacious eat-in kitchen. 1 deeded parking space, additional space available.



143 N. BRAINARD, LA GRANGE—\$275,000. Charming 2-BR, 1-BA American farmhouse. Just blocks from Metra and schools. Arched doorways, hardwood floors and fireplace in living room. Spacious dining room and huge screened porch. Plenty of potential—bring your ideas!



541 BARNSDALE RD., LA GRANGE PARK—\$299,900. Beautifully maintained, brick, two flat. Freshly painted exterior. Newer heat and newer water heaters. Both units have nice décor and spacious rooms. Extra storage in basement with laundry. Mature trees maintained by the underground sprinkler system. Wonderful, fenced back yard. Great location. Close to shopping, library and grade school. Home warranty included.



1808 W. 55TH PL., LA GRANGE HIGHLANDS—\$299,900. This is a great location and close to everything! Shopping, expressways and much more. This home offers some really nice features including a large 3-season room overlooking huge, private back yard, a family room that is just off the kitchen with built-in cabinets and storage. The living room also offers built-in bookshelves and fireplace. Move in and improve on what is already here, add on or tear down and build.



3927 JOHNSON, WESTERN SPRINGS—\$455,000. Seller says make an offer! Located blocks to town, train, schools and expressways this home offers a large first-floor family room with full view of the deck and backyard! Hardwood floors, updated kitchen, large living room and separate dining room. Second floor offers a master BR with private BA. Office currently used as a walk-in closet with window which could be used as nursery, work out room or office. Newly finished full basement.



626 SHERWOOD, LA GRANGE PARK—\$315,000. Excellent location! Just blocks from park, school, library and shopping. Charming trilevel on a beautifully landscaped lot. Great floor plan, spacious room sizes, newly remodeled basement, newer roof, furnace, electrical and flooring. Gorgeous BAs, newer appliances, tuckpointing and windows. Huge master BR with half BA, first-floor family room off kitchen. This is a must-see in an ideal location.



636 STONE, LA GRANGE PARK—\$325,000. Charming Queen Anne-style home. Beautiful kitchen with maple cabinets, white appliance package. Huge living room with wood-burning fireplace. Spacious formal dining room. Hardwood floors throughout. New deck in 2004.



845 CATHERINE, LA GRANGE PARK—\$349,900. Great investment opportunity on oversized lot. Teardown property in sought-after Harding Woods area, across from new construction and forest preserve.



4912 WOLF RD., WESTERN SPRINGS—\$365,900. Completely updated Pottery Barn Cape Cod on very deep, park-like lot perfect for an addition! Beautifully decorated, professionally painted in designer colors. Gleaming hardwood floors, custom blinds. Kitchen with new Corian counters, new appliances, warm cherry floors overlooks large deck and professionally landscaped yard. Tons of storage includes 2 cedar closets. Large recreation room and new roof! This home is spotless.



326 N. BRAINARD, LA GRANGE PARK—\$399,900. Spectacular transformation. Completely redone with more than 2,700 sq. ft. of living space on 3 levels. Gorgeous hardwood floors throughout, wood-burning fireplace in living room. Beautiful chandelier in dining room, 4 spacious BRs on main level with 1.5 BA. New kitchen and appliances, lower level newly finished with full BA and fifth BR with office and huge great recreation room. Lots of storage space!



6670 S. BRAINARD, UNIT 311, COUNTRYSIDE—\$120,000. Updated third-floor condo offering features not often found. Hardwood floors in the dining room and foyer. The foyer is extra large with closet for guest coats and storage. The balcony offers a nice tree-line view of forest preserve and residential area. Elevator, security, laundry and storage on every floor. Complex conveniently located near shopping, grocery and expressways I-294 and I-55! You won't be disappointed! Call today!



5008 WOODLAND AVE., LA GRANGE PARK—\$524,900. Immaculate 4-BR, 2.5-BA home with impressive room sizes. Plenty of built-in storage, neutral décor and tons of sunlight. Warm and inviting family room on first floor opens to sparkling kitchen with tons of counter space.



78 MALDEN AVE., LA GRANGE—\$525,000. Gorgeous 2-story home with 3 BRs and 3 full BAs. Spacious rooms throughout. Cozy living room with wood-burning fireplace and place. Huge large eat-in kitchen. Second-floor master suite with Jacuzzi tub, newer carpeting. Full finished basement with wet bar. Beautiful back yard with new 2-story, insulated 2.5-car garage.



921 WAIOLA AVE., LA GRANGE PARK—\$525,000. Charming brick Georgian in Harding Woods. 4-BR, 2.5-BA home has a fantastic location. Newly repainted and new carpeting on the second level. Gorgeous original woodwork throughout on first level. Spacious living room and dining room. Huge enclosed porch, beautiful family room. Close to town, train and schools. This one is a must-see!



342 N. KENSINGTON, LA GRANGE PARK—\$550,000. Charming 4-BR, 2.5-BA bungalow with second-floor office in fantastic location. Newly repainted and new carpeting on the second level. Gorgeous original woodwork throughout on first level. Spacious living room and dining room. Huge enclosed porch, beautiful family room. Close to town, train and schools. This one is a must-see!



320 N. SPRING AVE., LA GRANGE PARK—\$529,000. Gorgeous farmhouse w/beautiful hardwood on 2 levels. First-floor den/study w/French doors, spacious living rm, huge dining rm w/attached sunroom. Vaulted ceilings, fireplace in family rm. Remodeled kitchen w/new wood floors in 2002. 3 BR on second level, plus 1 on third-floor walk-up. Fin. lower level w/full BA and wet bar. New furnace, A/C in 2007, windows and roof in 2001. New 2-car garage. Successful appeal of R.E. Taxes (20% reduction).



351 S. EDGEWOOD AVE., LA GRANGE—\$699,900. Warm and inviting solid-brick Cape Cod. Generous gourmet kitchen with gleaming hardwood floors, custom faux finish, granite counters and custom vanilla-glazed maple cabinets. Formal living and dining rooms. 5 BRs including master suite with new hardwood floors, chair rail and bay window with original leaded glass. Third level with skylights and private BA. Tons of storage. Beautiful deck overlooks professionally landscaped yard.



111 N. CATHERINE AVE., LA GRANGE—\$750,000. Completely redone Queen Anne Victorian. Historic district charm, kitchen w/recessed lighting, Brazilian Cherry hardwood floors, granite counters and custom vanilla-glazed maple cabinets. Formal living and dining rooms. 5 BRs including master suite with new hardwood floors, chair rail and bay window with original leaded glass. Third level with skylights and private BA. Tons of storage. Beautiful deck overlooks professionally landscaped yard.



830 RICHMOND AVE., LA GRANGE PARK—\$769,900. Beautiful brick and cedar 5 spacious BRs, 4 BA, 2-story home, 2-car garage and gorgeous new door. First-floor BR in fabulous condition with impressive detail. Soaring vaulted ceilings with skylights, new hardwood floors and huge family room with fireplace opens to large paver patio—perfect for entertaining. Park-like 55' x 180' lot blocks from Ogden and Park Jr. High. Close to Metra. Incredible finished basement too! Great curb appeal!



1808 W. 55TH PL., LA GRANGE HIGHLANDS—\$299,900. This is a great location and close to everything! Shopping, expressways and much more. This home offers some really nice features including a large 3-season room overlooking huge private back yard, a family room that is just off the kitchen with built-in cabinets and storage. The living room also offers built-in bookshelves and fireplace. Move in and improve on what is already here, add on or tear down and build. Private back yard!



419 PARK RD., LA GRANGE PARK—\$795,000. Spacious and updated 5-BR, solid-brick home with huge master BR suite including large walk-in closet and balcony overlooking extra-large yard. 2005 Kitchen with maple-cherry stained cabinets, Silestone counters and vaulted ceilings and skylights. Oak, teak and ceramic floors. Plenty of closets and extra storage. Very close to schools, metra, shopping and expressways. Tons of amenities—call for a full list.



229 LEITCH AVE., LA GRANGE—\$799,900. 4-BR, 3-BA home w/formal living rm w/new hardwood floors, oversized floor and crown molding, wood-burning fireplace w/granite surround and bow window. Lg. gourmet kitchen w/porcelain-tile floor, ceiling fan, pantry, recessed lighting, paneled ceiling, granite counters, stainless-steel appliances and breakfast rm. Tons of space w/full-finished bsmt. w/new carpet, playroom and wood-burning fireplace. Completely updated. Spacious back yard and deck.



536 S. MADISON, LA GRANGE—\$825,000. Beautiful décor and great details throughout this traditional brick home. Enjoy the 2-story ceilings in the entry and family room. 6-panel oak doors and oak baseboard trim. Spacious gourmet kitchen with breakfast bar and table area. Huge master suite with large BA and whirlpool soaking tub. Recreation room with bar area includes granite counters, refrigerator, microwave and sink. Spacious wine closet. Custom steam shower. This home you must see!



641 S. 10TH AVE., LA GRANGE—\$400,000. \$10,000 credit at closing! Great value for this brick 2-story offering a master BR suite with vaulted ceilings, skylights, private master BA with double sink, whirlpool tub and separate shower. First-floor family room offers sliding-glass doors to large deck overlooking lovely back yard! Updated BAs on every floor. Hardwood floors, finished basement, oversized 2.5-car garage and so much more! Park behind. Home Warranty included.



8559 S. KILPATRICK, CHICAGO—\$273,000. 3-BR, 1.5-BA, raised ranch. You'll find outstanding value in this great brick home. Updated kitchen and BAs, newer appliances, hardwood floors and a gorgeous fireplace in the "north woods" inspired family room complete with tongue and groove knotty pine! Roof only 3 yrs. old, garage door and opener 2 yrs., 200-amp. electric and a summer kitchen in a huge finished basement makes entertaining a breeze.



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Aili Faloon
Property Marketing Assistant



Mary Norbut
Realtor-Associate
ABR



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Realtor-Associate
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242 S. MAPLE #2W, OAK PARK—\$167,600 1 BR, 1 BA. Vintage Condo Vintage charm with modern amenities! Truly a place you can call home. This courtyard facing unit features a large formal dining room, in-unit washer/dryer, hardwood floors, gorgeous kitchen features stainless-steel appliances, 42" maple cabinets and granite counters. All of this in a fabulous location—1 block to Metra and CTA. Walk to shopping and restaurants in downtown Oak Park!



7629 W. 64TH ST., SUMMIT—\$293,700 This completely remodeled 2-flat is a great opportunity to own investment property. This low-maintenance brick building features a new roof, windows, doors, carpeting and all-new kitchens and baths. One 2-BR, 1-BA unit and one 3-BR, 1-BA unit—both currently rented on month-to-month leases. Great location close to I-55, Archer Ave. and Harlem Ave.

La Grange/La Grange Park Homes Closed in 2007!

Statistics Per MLSNI Data From 1/1/07 – 11/30/07.

LA GRANGE

ADDRESS	SALE \$	RM #	BR #	BA #	MKT. TIME	TYPE
131 WASHINGTON	\$173,000	7	3	1.1	221	2 STORY
855 12TH	\$199,000	7	3	1.1	80	1 STORY
150 EAST AVE	\$245,000	8	3	1.1	111	1 STORY
421 BENTON	\$250,000	5	2	1	11	1 STORY
306 E COSSITT	\$252,000	5	2	1	173	1 STORY
5423 S BRAINARD	\$280,000	6	3	1	277	2 STORY
744 S 7TH AVE	\$287,000	6	3	1	288	2 STORY
725 S 8TH	\$316,000	7	3	2	17	1.5 STORY
1015 S ASHLAND	\$319,000	8	4	2	97	1 STORY
547 9TH	\$324,600	6	3	1	9	2 STORY
901 S ASHLAND	\$330,000	6	3	1	148	SPLIT LEVEL
617 S 6TH	\$330,000	7	3	1.1	228	SPLIT LEVEL
101 N GILBERT	\$336,500	7	3	2	260	1 STORY
831 S ASHLAND	\$339,000	5	2	1	17	1 STORY
605 S 8TH	\$340,000	7	4	2	74	1.5 STORY
605 CATHERINE	\$347,500	8	3	1	126	1 STORY
1004 6TH	\$367,000	8	4	2	189	2 STORY
1038 S STONE AVE	\$367,500	8	3	1.2	210	SPLIT LEVEL
234 S MADISON	\$385,000	10	3	2.1	168	2 STORY
530 S 8TH	\$392,500	7	3	2	55	1 STORY
1006 S SPRING	\$399,900	8	2	1.1	4	1 STORY
16 N KENSINGTON	\$403,000	9	3	1.1	93	2 STORY
930 S WAIOLA	\$408,000	7	3	2	57	SPLIT LEVEL
17 S MADISON	\$410,000	9	2	2	34	3 STORY
431 S 8TH	\$412,000	7	3	1.1	34	2 STORY
817 S ASHLAND	\$420,000	6	3	2	167	2 STORY
28 N POPLAR	\$445,000	8	3	2	217	2 STORY
621 S STONE	\$452,000	8	3	1.1	82	2 STORY
509 S SUNSET AVE	\$458,500	8	3	2.1	63	2 STORY
735 S STONE	\$460,000	7	3	2	174	2 STORY
833 S CATHERINE	\$460,000	8	3	2.1	57	2 STORY
227 PECK	\$462,500	8	3	2	284	SPLIT LEVEL
620 S CATHERINE	\$470,000	8	3	2	72	1.5 STORY
36 N MADISON	\$473,000	12	4	2	21	2 STORY
36 POPLAR	\$474,900	8	3	3.1	101	2 STORY
126 S PARK	\$474,900	6	3	2	40	1 STORY
432 S BRAINARD	\$479,000	7	3	2	11	2 STORY
1044 S WAIOLA	\$480,000	8	4	2.1	439	1 STORY
114 N KENSINGTON	\$490,000	10	3	2.1	188	2 STORY
308 S CATHERINE	\$498,000	8	4	2	3	2 STORY
139 DOVER	\$498,750	8	3	1.2	103	2 STORY
1119 ARLINGTON	\$500,000	8	3	1.1	280	2 STORY
126 N CATHERINE	\$500,000	10	4	3	308	2 STORY
408 S KENSINGTON	\$500,000	6	3	1.1	164	2 STORY
444 S 7TH	\$500,000	9	4	1.1	124	2 STORY
210 S EDGEWOOD	\$515,000	9	3	1.1	44	2 STORY
48 BLUFF	\$515,000	9	4	3	12	2 STORY
94 BASSFORD	\$520,000	8	3	2	10	OTHER
744 S SPRING	\$520,000	8	3	2.1	59	1 STORY
434 S CATHERINE	\$525,000	7	3	2.1	231	2 STORY
316 BLUFF	\$525,000	10	4	3.1	329	2 STORY
335 S PECK	\$525,000	7	3	2	138	1.5 STORY
135 N PARK	\$525,000	10	4	2	3	2 STORY
604 S STONE	\$530,000	10	4	2.1	126	2 STORY
1210 S STONE	\$531,000	10	4	2.1	229	2 STORY
45 N WAIOLA	\$540,000	7	3	1.1	201	2 STORY
220 S SEVENTH	\$550,000	10	3	2	358	1.5 STORY
511 SUNSET	\$550,000	8	4	2	64	1.5 STORY
618 S CATHERINE	\$550,000	7	3	1.1	430	2 STORY
340 S BRAINARD	\$555,000	9	5	1.1	332	3 STORY
55 N DOVER	\$573,000	7	3	2	14	2 STORY
213 N CATHERINE	\$575,000	9	4	3.1	11	2 STORY
407 S BRAINARD	\$575,000	7	4	1.1	44	2 STORY
217 S SIXTH AVE	\$587,500	11	6	3	76	3 STORY
400 S STONE	\$590,000	9	3	2.1	5	2 STORY
941 S BRAINARD	\$605,000	7	3	3	46	1 STORY
914 S SPRING	\$608,000	7	3	3	90	1 STORY
433 PARK	\$625,000	9	3	2.1	16	2 STORY
30 N KENSINGTON	\$627,000	9	4	1.1	115	3 STORY
315 GILBERT	\$635,000	11	4	3.1	242	2 STORY
545 S WAIOLA	\$642,000	10	4	2.1	339	2 STORY
84 S 7TH	\$662,000	9	4	1.1	60	3 STORY
5304 S EDGEWOOD	\$670,000	13	4	3.1	100	2 STORY
124 S LA GRANGE	\$675,000	10	4	2.1	223	2 STORY
321 S STONE	\$685,000	10	6	2.1	11	2 STORY
337 7TH	\$685,000	13	4	2.1	10	3 STORY
418 S KENSINGTON	\$690,000	10	4	2.2	192	3 STORY
121 S SPRING	\$712,500	11	5	2.1	25	3 STORY
73 N DREXEL	\$715,000	9	5	2.1	41	2 STORY
916 ARLINGTON	\$724,900	9	4	2.1	11	2 STORY
611 S ASHLAND	\$730,000	8	4	2.1	156	2 STORY
217 S 7TH	\$738,000	10	4	2.1	27	2 STORY
29 DOVER AVE	\$745,000	9	4	3	226	2 STORY
320 S ASHLAND	\$750,000	11	4	3.1	232	2 STORY
431 S MADISON	\$779,500	9	4	4	291	2 STORY

ADDRESS	SALE \$	RM #	BR #	BA #	MKT. TIME	TYPE
1034 S MADISON	\$780,000	10	4	4.1	110	2 STORY
114 S CATHERINE	\$785,000	13	5	2.1	8	3 STORY
726 MASON DR	\$800,000	10	4	3.1	220	2 STORY
47 N PARK RD	\$800,000	12	4	3.1	146	2 STORY
112 S WAIOLA	\$811,500	10	5	2.1	15	3 STORY
721 S CATHERINE	\$825,000	10	5	4.1	110	2 STORY
337 S BRAINARD	\$845,000	9	4	3.1	94	2 STORY
427 S BLACKSTONE	\$849,000	9	3	2.1	2	1 STORY
1030 S STONE	\$855,000	15	5	4.1	600	2 STORY
241 S MADISON	\$868,000	10	4	2.1	5	2 STORY
134 SUNSET	\$868,500	10	4	3.1	271	2 STORY
208 S 6TH	\$869,000	9	4	2.1	3	3 STORY
620 S 9TH AVE	\$872,500	11	4	4.1	169	2 STORY
634 S STONE	\$875,000	9	5	3.1	216	3 STORY
404 S SPRING	\$875,000	8	4	2.1	220	2 STORY
301 BLACKSTONE	\$880,000	10	5	2.1	82	2 STORY
745 S WAIOLA	\$900,000	10	5	4.1	419	2 STORY
122 N WAIOLA	\$915,000	12	4	3.1	65	2 STORY
225 S 9TH	\$935,000	11	4	4.1	211	2 STORY
233 S PARK	\$998,750	12	4	2.1	35	2 STORY
94 S 6TH	\$1,000,000	11	5	5	142	3 STORY
451 S SPRING	\$1,030,000	13	6	4.1	269	2 STORY
1136 S KENSINGTON	\$1,030,000	11	5	3.1	61	2 STORY
11 N SPRING	\$1,090,000	11	5	4.1	30	3 STORY
216 S STONE	\$1,091,000	16	7	5.1	385	2 STORY
418 PECK	\$1,100,000	12	5	4.1	505	2 STORY
211 S LA GRANGE RD	\$1,150,000	12	5	1.1	119	3 STORY
341 S CATHERINE	\$1,185,000	11	5	4.1	20	3 STORY
811 S CATHERINE	\$1,275,000	10	5	4.1	1	2 STORY
807 S CATHERINE	\$1,300,000	10	5	4.1	12	2 STORY
28 N SPRING	\$1,375,000	12	5	4.1	1178	2 STORY, 3 STORY
747 S 10TH	\$1,400,000	8	4	3.1	1	2 STORY
48 DREXEL	\$1,547,500	12	4	3.1	296	2 STORY
40 DREXEL AVE	\$1,575,000	14	5	5.2	176	3 STORY
201 S STONE	\$2,020,000	12	5	4.1	381	2 STORY

LA GRANGE PARK

ADDRESS	SALE \$	RM #	BR #	BA #	MKT. TIME	TYPE
1029 ROBINHOOD LN	\$225,000	5	2	1	578	1 STORY
1119 BLANCHAN AVE	\$229,000	7	2	1	212	1 STORY
206 E 31ST ST	\$230,000	5	2	1	11	1 STORY
1005 E OAK	\$234,900	4	2	1	27	1 STORY
1448 BEACH	\$235,000	6	3	1	214	1 STORY
1515 NEWBERRY	\$235,000	5	2	1	9	1 STORY
739 N FOREST RD	\$236,000	5	2	1	282	1 STORY
1229 KEMMAN	\$240,000	6	2	1	30	2 STORY
1410 BEACH AVE	\$250,000	7	4	1	367	1 STORY
623 BEACH	\$258,500	5	2	1	242	1 STORY
1522 NEWBERRY AVE	\$262,000	5	3	1	78	1 STORY
1111 BEACH AVE	\$262,650	7	3	1.1	320	2 STORY
422 S KEMMAN AVE	\$265,000	6	3	2	297	SPLIT LEVEL
725 BEACH AVE	\$265,000	7	4	1.1	72	1.5 STORY
1406 KEMMAN AVE	\$267,000	7	2	1	68	2 STORY
1112 HOMESTEAD	\$269,000	6	3	1	196	1 STORY
720 ROBINHOOD LN	\$270,000	5	2	1	13	1 STORY
1400 OSTRANDER AVE	\$270,000	6	2	1.1	4	1 STORY
1518 HOMESTEAD RD	\$272,000	7	3	1	166	1 STORY
534 HOMESTEAD RD	\$272,500	6	2	1	4	1 STORY
302 N STONE	\$275,000	5	2	1	122	2 STORY
318 NEWBERRY AVE	\$275,000	5	3	1	147	1 STORY
1127 ALIMA TER	\$275,000	5	2	1	246	1 STORY
1025 HOMESTEAD RD	\$276,000	7	3	1.1	6	SPLIT LEVEL
1002 SHERWOOD	\$279,900	5	3	1	3	1 STORY
715 FOREST RD	\$283,000	5	2	1	13	1 STORY
1506 MORGAN AVE	\$285,000	7	3	1	406	1.5 STORY
1124 WOODSIDE RD	\$287,500	4	2	2	78	1 STORY
1429 BEACH	\$288,000	6	3	1	9	SPLIT LEVEL
1437 BEACH	\$290,000	6	3	2	384	1 STORY
1430 CLEVELAND AVE	\$290,000	5	2	1	244	2 STORY
1139 ALIMA TER	\$290,000	7	3	1	289	1.5 STORY, SPLIT LVL.
1513 OSTRANDER AVE	\$291,000	8	3	1	21	RAISED RANCH
609 HOMESTEAD AVE	\$293,000	5	2	2	27	1 STORY
1133 KEMMAN	\$305,000	7	3	1.1	187	2 STORY
1128 NEWBERRY AVE	\$310,000	7	3	1	235	1 STORY
1006 COMMUNITY DR	\$310,000	7	3	1	47	1 STORY
1206 COMMUNITY DR	\$310,000	6	2	1	13	1 STORY
1218 N KEMMAN AVE	\$313,000	6	2	2	68	2 STORY
303 N BRAINARD AVE	\$315,000	5	2	1.1	238	2 STORY
1425 RAYMOND AVE	\$315,000	8	3	2	411	SPLIT LEVEL W/ SUB
819 N STONE AVE	\$315,000	6	3	2	71	1.5 STORY
922 ROBINHOOD LN	\$315,000	6	3	1.1	1	1 STORY
839 BEACH	\$317,000	6	3	1.1	254	2 STORY
716 NEWBERRY AVE	\$317,500	9	2	2	98	1 STORY
928 N KEMMAN AVE	\$318,900	7	3	2.1	179	2 STORY

SOLD HOMES CONTINUED ON PAGE 7

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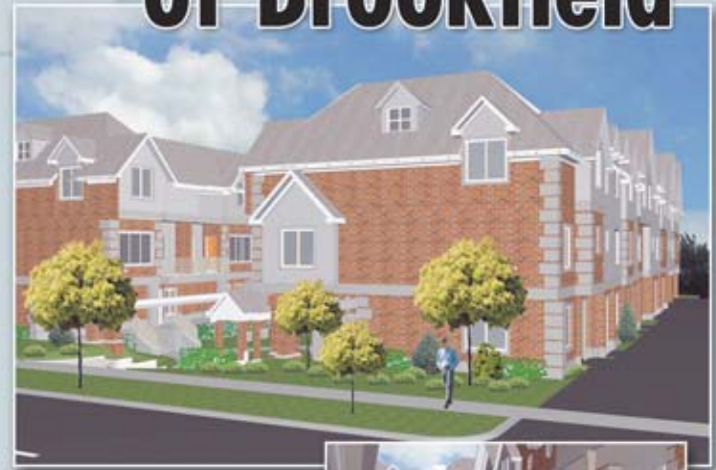
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ADDRESS	SALE \$	RM #	BR #	BA #	MKT. TIME	TYPE
936 KEMMAN	\$320,000	8	3	1.1	172	2 STORY
626 KEMMAN AVE	\$320,000	7	3	1.1	8	SPLIT LEVEL
1140 HOMESTEAD RD	\$324,000	6	3	1	52	1 STORY
900 N BRAINARD	\$325,000	6	2	1	332	1 STORY
1221 RAYMOND AVE	\$325,000	7	3	1.1	386	1.5 STORY
1005 MEADOWCREST AVE	\$325,000	8	3	1.1	50	1 STORY
622 SHERWOOD	\$326,000	7	2	1	22	1 STORY
605 N WAIOLA AVE	\$327,000	7	3	1.1	15	2 STORY
530 BEACH AVE	\$330,000	8	3	2	487	1.5 STORY
1410 HOMESTEAD RD	\$335,000	7	3	2	271	1 STORY
601 SHERWOOD RD	\$335,000	6	3	1	28	1 STORY
700 N STONE AVE	\$338,000	8	3	1	51	1 STORY
1406 HOMESTEAD RD	\$339,000	6	3	2	78	1 STORY
333 N SPRING AVE	\$340,000	6	2	1.1	259	2 STORY
434 N LAGRANGE RD	\$340,000	6	3	3	17	2 STORY
1140 NEWBERRY	\$341,000	7	3	2	8	2 STORY
1522 CLEVELAND AVE	\$345,000	7	3	1.1	128	2 STORY
1026 SHERWOOD	\$347,000	7	3	2	258	SPLIT LEVEL
1120 BLANCHAN AVE	\$350,000	8	3	1.1	222	2 STORY
1116 N BEACH	\$350,000	8	4	2.1	78	2 STORY
1210 MORGAN AVE	\$352,500	8	3	2.1	179	2 STORY
1408 MORGAN AVE	\$355,500	7	3	2	5	1.5 STORY
913 SHERWOOD RD	\$358,500	5	2	1	81	1 STORY
1123 OSTRANDER AVE	\$360,000	7	3	2	111	1 STORY
1533 HARRISON AVE	\$360,750	7	3	2	6	RAISED RANCH
447 N BRAINARD AVE	\$364,000	6	2	1	4	1 STORY
1421 SCOTDALE RD	\$365,000	6	3	2	14	1 STORY
15 E HARDING	\$370,000	8	3	2	5	2 STORY
541 N EDGEWOOD AVE	\$370,000	7	3	1.1	4	2 STORY
302 MALDEN AVE	\$373,500	7	3	2.1	12	2 STORY
623 N CATHERINE AVE	\$375,000	7	3	2	275	SPLIT LEVEL
1622 FINSBURY LN	\$375,000	7	4	2.1	549	SPLIT LEVEL
1025 HOMESTEAD RD	\$377,000	7	3	1.1	14	RAISED RANCH
72 N SPRING AVE	\$379,000	10	3	2	344	1.5 STORY
640 N BRAINARD AVE	\$382,500	7	2	2	178	1 STORY
1110 OSTRANDER	\$385,000	10	5	3	44	1 STORY
825 N LA GRANGE RD	\$388,000	6	3	2.1	115	2 STORY
735 N SHERWOOD AVE	\$389,000	8	3	1.1	30	2 STORY
742 N KENSINGTON	\$390,000	8	2	2	66	1.5 STORY
921 ROBINHOOD LN	\$395,000	9	4	2	237	2 STORY
615 N LA GRANGE RD	\$395,000	8	4	2.1	68	2 STORY
728 FOREST RD	\$398,000	8	3	2	59	2 STORY
14 ELMWOOD	\$398,500	7	3	1	86	2 STORY
329 MALDEN AVE	\$403,000	9	4	2	8	2 STORY
846 FOREST RD	\$405,000	7	3	1.1	118	2 STORY
833 FOREST RD	\$405,000	7	3	2	5	1.5 STORY
701 N STONE AVE	\$410,000	7	3	1.1	37	2 STORY
716 N FOREST RD	\$412,500	8	3	2	63	2 STORY
1422 STONEGATE RD	\$420,000	9	3	2	75	1 STORY
1222 KEMMAN AVE	\$427,000	7	4	2.1	9	2 STORY
732 SHERWOOD RD	\$435,000	7	3	1.1	105	2 STORY
318 N PARK RD	\$439,000	9	3	1.1	76	1.5 STORY
338 N MALDEN AVE	\$440,000	7	3	2	79	1 STORY
845 N STONE AVE	\$442,000	11	3	2	120	1 STORY
737 N SPRING	\$445,000	7	3	1.1	4	2 STORY
514 N CATHERINE AVE	\$462,500	7	3	1.1	18	2 STORY
323 N STONE AVE	\$470,000	7	3	2	127	SPLIT LEVEL
612 N PARK RD	\$475,000	8	3	2	103	1 STORY
310 N EDGEWOOD AVE	\$487,500	9	3	2	82	1.5 STORY
129 STONEGATE	\$489,000	8	4	2	26	1 STORY
534 N STONE AVE	\$500,200	11	3	1.1	12	2 STORY
824 N KENSINGTON ST	\$512,500	10	3	1.1	17	2 STORY
418 N ASHLAND	\$526,000	10	4	1.1	53	2 STORY
332 N SPRING AVE	\$530,000	9	3	2	275	2 STORY
829 N KENSINGTON AVE	\$534,000	11	3	2	44	SPLIT LVL. W/SUB
647 N WAIOLA AVE	\$540,000	8	4	2	11	2 STORY
731 N CATHERINE	\$545,000	10	4	1.1	15	2 STORY
1112 ALIMA TER	\$550,000	10	3	3	113	3 STORY
512 MALDEN AVE	\$550,000	7	3	1.1	98	2 STORY
312 N SPRING AVE	\$550,000	8	4	1	29	2 STORY
1217 ALIMA TER	\$550,000	8	4	2.1	166	2 STORY
623 N SPRING	\$565,500	9	4	2.1	354	3 STORY
626 BARNSDALE	\$567,500	9	4	3.1	13	2 STORY
515 N SPRING	\$585,000	9	4	2.1	276	3 STORY
335 N CATHERINE	\$591,250	9	4	2	124	2 STORY
421 N CATHERINE AVE	\$611,600	9	4	2.1	19	2 STORY
816 N CATHERINE AVE	\$629,000	11	4	4.1	93	2 STORY
348 N WAIOLA	\$630,000	9	3	2.1	138	2 STORY
727 N CATHERINE AVE	\$630,000	9	4	3.1	122	2 STORY
434 N BRAINARD AVE	\$635,000	10	4	2.2	251	2 STORY
414 N CATHERINE AVE	\$720,000	8	4	3	81	2 STORY
310 N ASHLAND AVE	\$735,000	9	4	3.1	150	2 STORY
614 N SPRING	\$741,500	10	4	2.1	18	2 STORY
615 N PARK RD	\$745,000	10	4	2.2	6	2 STORY
630 N SPRING AVE	\$808,200	11	4	3	1	3 STORY
626 N CATHERINE AVE	\$840,000	10	5	4.1	520	2 STORY
516 EDGEWOOD AVE	\$926,000	11	4	4	153	1.5 STORY
630 N KENSINGTON AVE	\$1,057,500	11	5	5.1	133	3 STORY

*Statistics Per MLSNI Data for 1/1/07 - 11/30/07.

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Brookfield, IL

Prices range from
\$349,900 - \$374,900



INTERIOR FEATURES:

- Oak Hardwood Flooring Throughout Main Living Level (Living Room, Dining Room and Kitchen)
- Luxury Stain-Resistant Carpeting
- Spacious Closets with Shelving
- Solid-Core Panel Doors
- Powder Rooms with Pedestal Sinks and Hardwood Floors
- Custom Designer Cabinets with 42" Wall Units
- Recessed Can Lighting
- Double-bowl Stainless-Steel Sink
- 3/4" Granite Countertops with Choice of Edge
- Stainless-Steel Appliances
- Whirlpool Tubs and Separate Shower (some units)
- Ceramic Tiled Floor and Shower Surround
- Custom Vanity with Cultured-marble Top
- Many More—Too Many to List!

BUILDING FEATURES:

- Insulated Steel Entry Doors
- 90% High-efficiency Gas Forced-air Furnaces with Central A/C, Humidifiers and Programmable Thermostats
- 50-gallon High-recovery Water Heaters
- Washer/Dryer
- Pre-wired for Telephone and Cable (select locations)
- Hardwired for Smoke and Carbon Monoxide Detectors
- 5/8" Drywall Throughout
- 1 Interior Parking Space for Each Unit
- Steel Frame Balconies and Pressure-treated Wood Decking
- Exterior Railings, Wood Painted
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Neighborhood Quarterly Statistics*

Single-family Detached: La Grange

	2007				2006	2005
	1st	2nd	3rd	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)
List Price	\$748,176	\$681,094	\$627,297	\$686,087	\$599,226	\$541,119
Sale Price	\$716,180	\$648,589	\$601,187	\$655,551	\$576,432	\$523,866
List-to-Close Ratio	96	95	96	96	96	97
Market Time	132	177	121	147	95	110

Single-family Detached: La Grange Park

	2007				2006	2005
	1st	2nd	3rd	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)
List Price	\$420,830	\$411,465	\$404,209	\$411,207	\$415,791	\$395,717
Sale Price	\$403,089	\$398,631	\$390,314	\$396,888	\$404,083	\$383,842
List-to-Close Ratio	96	97	97	97	97	97
Market Time	160	110	117	124	55	81

Single-family Detached: La Grange Highlands

	2007				2006	2005
	1st	2nd	3rd	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)
List Price	\$591,740	\$495,880	\$549,900	\$529,212	\$454,194	\$343,622
Sale Price	\$561,880	\$473,950	\$525,000	\$504,619	\$436,994	\$328,180
List-to-Close Ratio	95	96	95	95	96	96
Market Time	143	50	21	78	69	91

Single-family Detached: Indian Head Park

	2007				2006	2005
	1st	2nd	3rd	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)
List Price	N/A	\$620,800	\$589,450	\$612,962	\$615,228	\$623,490
Sale Price	N/A	\$602,067	\$553,000	\$589,800	\$596,272	\$599,059
List-to-Close Ratio	N/A	97	94	96	97	96
Market Time	N/A	199	326	231	181	105

Single-family Detached: Western Springs

	2007				2006	2005
	1st	2nd	3rd	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)
List Price	694,116	\$672,000	\$775,728	\$717,157	\$649,361	\$655,300
Sale Price	666,133	\$645,769	\$739,250	\$686,554	\$620,628	\$634,183
List-to-Close Ratio	96	96	95	96	96	97
Market Time	127	173	175	164	118	107

Single-family Detached: Countryside

	2007				2006	2005
	1st	2nd	3rd	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)	YTD (Jan. 1 – Sept. 30)
List Price	\$509,600	\$487,416	\$443,712	\$475,621	\$408,867	\$384,783
Sale Price	\$498,967	\$461,754	\$423,312	\$453,592	\$393,232	\$369,208
List-to-Close Ratio	98	95	95	95	96	96
Market Time	133	140	118	132	59	79

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