



Lloyd Wright's Sowden House is back on the market in the Los Feliz neighborhood of Los Angeles at \$4.875 million.

CHARMAINE DAVID/LOS ANGELES TIMES/MCT

Real Estate Corner

New laws benefit buyers, sellers, property owners

By DAVE CUMMINGS  
New Hampshire Association of Realtors

Higher standards for real estate licensees and better notification for residents who may be impacted by proposed zoning changes are two of the highlights from a successful legislative session for the New Hampshire Association of Realtors government affairs team.



DAVE CUMMINGS

As part of its ongoing mission to protect private property rights and better serve real estate buyers and sellers in the state,

NHAR supported the increased continuing education requirements as brought forward by the New Hampshire Real Estate Commission (House Bill 421), and it introduced the increased notification bill which ultimately became part of House Bill 1210.

"It's really about looking out for consumers and homeowners," said NHAR President Alan DeStefano. "Sometimes that means ensuring high standards for our Realtor members, sometimes it means having the highest possible standard of industry expertise."

HB 421, which was passed this summer and goes into effect Friday, increases the continuing education requirements for active and inactive license renewal from 12 to 15 — the three-hour mandated core course plus 12 elective hours (previously nine elective hours were required).

At the request of NHAR, the bill also expands the definition of what is an acceptable continuing education (CE) elective course. The new language states that the elective courses need to be designed to assist the licensee in keeping abreast of changing laws, rules and, most importantly, "practices" that affect the interest of the licensee's clients or customers.

The new language also states that the commission must assess the content with the primary purpose of assuring that real estate licensees possess the knowledge, skills and competence necessary to perform the licensee's

duties in the real estate business.

"Simply put, we want our members to have access to the highest quality and most relevant educational opportunities," DeStefano said. "With an ever-changing legislative and regulatory environment, real estate professionals need to have an understanding of how the industry operates on a practical level today. This raises the bar."

NHAR's expanded notification legislation, meanwhile, expands the notification requirements to property owners when zoning amendments are being considered.

Previously, towns were required to notify the public of a hearing to discuss amendments to zoning by publishing that notice in a paper of general circulation as well as posting it in at least two public places.

The new law went into effect in August and expands that notification requirement in three ways:

It allows for any person owning property in the municipality to request notice of all public hearings on proposed amendments to the zoning ordinance. The municipality must provide that notice, at no cost to the person, electronically or by first class mail.

If a proposed amendment to a zoning ordinance would change a boundary of a zoning district and the change would affect 100 or fewer properties, notice of a public hearing on the amendment must be sent by first class mail to the owners of each affected property.

If a proposed amendment to a zoning ordinance would change the minimum lot sizes or the permitted uses in a zoning district that includes 100 or fewer properties, notice of a public hearing will be sent by first class mail to the owner of each property in the district.

"As you can imagine, zoning changes have the potential to have a dramatic financial impact on property owners, no matter how well-intended they may be," DeStefano said. "This law gives all interested parties the best possible chance to hear about a proposal before it's too late."

"It's about transparency. There's too much at stake to be blindsided."

Dave Cummings is the director of communications for the New Hampshire Association of Realtors.

'Puff Daddy' Combs finds a \$39 million spot to display his Grammys

By LAUREN BEALE  
Los Angeles Times

LOS ANGELES — Sean John Combs, a.k.a. Puff Daddy, Diddy or just plain Diddy, has bought a newly built mansion on Los Angeles' Westside for \$39 million.

Completed this year, the European-style villa has about 17,000 square feet of living space in a two-story main house with a 35-seat theater, a gym and a wine room. There's a 3,000-square-foot guesthouse.

Hot Property

The 1.3-acre property includes a lagoon-style swimming pool with a grotto and an underwater swimming tunnel.

The diversified hip-hop mogul paved the way to his fortune, pegged at north of \$700 million by Forbes, by producing hit records and developing other talent such as Mary J. Blige and Notorious B.I.G. He then founded Bad Boy Records, started releasing his own albums as rapper Puff Daddy with "No Way Out" in 1997 and launched his Sean John clothing line. Combs, 44, has also worked as a television producer and an actor.

The Grammy winner's new neighbors in the Holmby Hills area include the Playboy Mansion and Formula One heiress Petra

Eccelstone Stunt.

'Keeping up' with Kanye and Kim

Rapper and producer Kanye West and his wife, television personality Kim

Kardashian, recently bought an estate behind gates in Hidden Hills that had been listed at \$21.25 million.

The couple purchased the French countryside-inspired compound through a trust and the sale price has not yet appeared in the public record. Multiple media reports have pegged it at about \$20 million.

They own another nearly 9,000-square-foot house on the Westside that they ended up not moving into and are now quietly marketing at about \$11 million.

Wooden gates at their new house open to a stone-clad house, which sits on three acres with vineyards, fountains, mature trees and expansive lawns.

Inside, the 15,667 square feet of living space includes living and dining rooms, a home theater, a game room with a wet bar, a paneled library, a gym, eight fireplaces, eight bedrooms and 10 bathrooms.

The kitchen, with three

islands, opens to a family room. There's a separate office and guesthouse.

Two swimming pools, two spas, two barbecue centers and a 1,050-square-foot entertainment pavilion complete the grounds.

West, 37, is among the most-awarded recording artists of all time with 21 Grammys. He headlined the Made in America event in downtown Los Angeles before heading to Australia for his "Yeezus" tour. He and Kardashian, 33, were married in May.

She stars on the reality show "Keeping Up With the Kardashians."

'Mad' woman sells in Los Feliz

January Jones of "Mad Men" has sold her house in L.A.'s Los Feliz neighborhood for \$1.37 million.

The gated Mediterranean, built in 1923, has been updated with a remodeled and expanded kitchen featuring an eat-at island, marble counters and stainless-steel appliances.

The two-story, 2,200-square-foot home has hardwood floors, a wood-burning living room fireplace, French doors, a breakfast area, three bedrooms and three bathrooms.

Views take in the Griffith Observatory and the surrounding hillsides.

Jones, 36, has been a staple on "Mad Men" since it first aired in 2007. Her films include this year's thriller "Good Kill" as well as "Sweetwater" (2013) and "Unknown" (2011).

The actress/model bought the property in 2009 for \$1.02 million, public records show. She bought another home in Topanga this year for \$1.7 million.

Pyramid home is a trove of history

One of L.A.'s most unusual houses, the landmark Sowden Residence in Los Feliz, is up for sale at \$4.875 million.

Set up from the street and behind gates, the Lloyd Wright-designed residence was built in 1926-27 with a distinct Mayan pyramid-inspired facade. Stepped

patterned concrete blocks, a technique also used by the architect's father, Frank Lloyd Wright, depict symbols for water, earth, crops and clouds.

The renovated five-bedroom, six-bathroom house is in the shape of a large rectangle and looks in on a long center courtyard with a swimming pool, which was a later addition.

Venetian plaster, industrial-vibe bathrooms and a koi pond off the master bathroom are among other features.

The 5,600-square-foot house has often been used in photo shoots and for films and TV shows, including "Ruby Sparks" and "Californication." Suspicions that the house might hold the key to the so-called Black Dahlia murder case from 1947 have brought reality shows such as "Paranormal America" and "Ghost Hunters."

There's a detached two-car garage with additional office and bonus space.

The property, which last sold in 2011 for \$3.85 million, is a Los Angeles historic-cultural monument and qualifies for Mills Act property tax savings.

'Blue collar' worker's luxurious digs

Stand-up comedian Ron White has his Montecito, Calif., spread listed for sale at \$4.475 million.

Set on 3.25 acres and built in 1973, the single-level ocean-view house has been remodeled to feature an open floor plan and a deck off the living room. Beamed ceilings and archways are among architectural details.

The home's 2,350 square feet of interior space includes a living room with a corner fireplace, a dining area, a family room, a laundry room, three bedrooms and three bathrooms.

White, 57, is known for his work as part of the Blue Collar Comedy Tour. This year he made the movie "Ron White's Comedy Salute to the Troops," and last year he released the album "A Little Unprofessional." He can be seen headlining in Las Vegas.

Public records show that White bought the property in 2006 for \$3.75 million.

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**LISTINGS LINGO**

As if the language of real estate weren't confusing enough, the wave of bad lending practices and loan defaults of recent years have added more terms that have subtle but important shades of difference. When you prepare to speak with an agent about buying or selling, make sure you understand the lingo.

First, realize that the word "foreclosure" does not describe a property, but the legal process by which a homeowner loses their interest and the bank or lender assumes ownership. It's a legal term, not a property description.

If you're buying, you go to tour "foreclosures," per se. You're probably going to look at "Real Estate Owned" listings, or REOs. These are properties that the lender has taken back after the foreclosure process is complete. You may see these advertised as "bank owned."

Then there's another type of listing described as a "short sale." This may qualify as a "distressed" property, but it is not yet in the hands of the bank or lender. The homeowners and the lender have reached an agreement to sell the property for less than the owners owe on their mortgage.

The short sale is an attempt at compromise between the two parties, keeping the sellers out of foreclosure and credit history ruin, and keeping the lender out of the costly process of foreclosure and expensive business of property management.

For more info on any Real Estate Topic contact:  
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KELLER WILLIAMS METRO 603-232-8282 (office)

Lakes Region Parade of Homes set for Columbus Day weekend

The Lakes Region Parade of Homes returns for the Columbus Day weekend.

It's the builders' equivalent of a fashion debut, where potential homebuyers and those interested in building or remodeling get their first peek at the newest floor plans, the latest features in products, decorating and new-home technology.

Dates of the tour, presented by the Lakes Region Builders and Remodelers Association, are Saturday, Sunday and Monday, Oct. 11-13, from 10 a.m. to 4 p.m.

each day. Tickets are \$10 per person (12 and under free) with this year's charity donations going to the WLNH Children's Auction.

The event is timed to coincide with foliage abounding in and around the Lakes Region. Of the nine homes on this year's tour, seven of them are located on or overlooking waterfront, including Lake Winnepesaukee, Squam Lake, Silver Lake, Lake Winnisquam and Newfound Lake.

Purchase your ticket at your first home on the tour and pick up the new 24-page color parade guidebook featuring all of the homes on the tour with photos and descriptions and map, as well as sponsors representing many of the products featured in the homes.

For details on locations, maps and home descriptions go to the Parade of Homes website at: [nhparadeofhomes.com](http://nhparadeofhomes.com) or by call the Lakes Region Builders and Remodelers Association at (603) 387-1817.

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## ALLENSTOWN

Ryan T. and Mira W. Carlaw to Stephen D. Audet et al., 28 Dowst Road, Sep. 05, \$175,000, land and building.

## AUBURN

Marcus W. Cartier et al. to Ashley R. O'Brien, 17 Lovers Ln., Sep. 10, \$221,000, land and building.

## BEDFORD

Todd C. Atkinson to Thomas J. Manning III, 30 Cambridge Road, Sep. 05, \$203,933, land and building.

Stephen and Deborah Lawson to Christopher M. and Kristen M. Gerardi, 97 Camelot Drive, Sep. 03, \$380,000, land and building.

Timothy and Eileen F. Murray to Campbell Annex Realty LLC, 189 Campbell Road, Sep. 05, \$565,000, land and building.

Wayne T. and Patricia A. Lucier to Michael and Margaret Wachs, 14 Canterbury Ln., Sep. 08, \$589,000, land and building.

William M. and Kathryn J. Dinan to Michael T. and Deirdre M. Gagnon, 37 Carriage Ln., Sep. 02, \$310,000, land and building.

Mark T. and Patricia E. Schappler to Daniel and Jeanne M. Hughes Revocable Family Trust, Holbrook Road, Sep. 03, \$300,000, land and building.

Sue R. Morin Revocable Trust to Donald S. Buchanan et al., Unit 102 Ridgewood At Bedford, Sep. 02, \$191,000, condo.

Eileen Dumouchel to Donald R. and Doreen T. Lindof Jr., Unit 9 River Glen, Sep. 02, \$245,000, condo.

Sharon Taub to John J. Bryfonski et al., Unit 58 River Glen Bldg 5, Sep. 02, \$260,000, condo.

Matthew N. and Jennifer L. Cathcart to Melissa L. and Taylor C. Scull, 8 Roberts Way, Sep. 04, \$469,000, land and building.

Haynes Family Revocable Trust to Scott and Sandra Smith, 20 Southgate Drive, Sep. 02, \$247,533, land and building.

Michael L. and Patricia B. Halliday to Timothy R. and Trudie T. Elwell, 87 Tirrell Road, Sep. 05, \$570,000, land and building.

## CANDIA

Claude and Deborah Raymond to Peter S. and Jennifer A. Vingelis, 300 North Road, Sep. 09, \$255,000, land and building.

## CHESTER

David G. and Denise D. Benson to Mark and Marybeth Clough, 11 Bellwether Ln., Sep. 08, \$371,933, land and building.

Jenkins Farm LLC to David J. Rebidue, 48 Jenkins Farms Road, Sep. 11, \$366,933, land and building.

Timothy R. and Trudie T. Elwell to Peter P. and Shelley Y. Filocamo, 50 Trillium Ln., Sep. 09, \$405,000, land and building.

## DEERFIELD

Ceilpro Consulting LLC to Jennifer Rezkowski, 36 Candia Road, Sep. 09, \$270,000, land and building.

Robin E. Carter Revocable Trust to Roger J. and Nancy M. Aliberti, 139 Nottingham Road, Sep. 08, \$300,000, land and building.

## DERRY

Theresa A. Steele Revocable Trust to Acara-173 Bypass 28 LLC, Unit R 12 Al Street, Sep. 11, \$100,000, condo.

JMJ Properties LLC to Susan L. Shaw,

Unit 3208 Bunker Estates, Sep. 09, \$141,933, condo.

Raman N. Chakravathy to Geraldine Robinson and Vincent Joy, Unit 61 Drew Woods, Sep. 04, \$261,400, condo.

Michael R. Amicangioli to James A. and Mary L. Morris, 29 Gervaise Drive, Sep. 09, \$313,533, land and building.

Raymond J. McMahon to Andrew R. and Chelsea M. Ypya, 10 Highland Ave., Sep. 09, \$174,933, land and building.

Mark J. and Beverly Marandett to Richard M. and Michelle Robinson, 4 Joan Ave., Sep. 09, \$228,000, land and building.

Frances King and George Savary Jr. to Kevin R. and Courtney M. Clark Jr., 11 Maxwell Drive, Sep. 09, \$310,000, land and building.

Mark C. and Barbara S. Sharry to Alan D. Frati et al., 9 Quincy Drive, Sep. 05, \$267,000, land and building.

Mimi M. Biro to Erin M. McArdle, Unit 191 Sunview, Sep. 11, \$84,000, condo.

## GOFFSTOWN

Patricia Dumont to Andrew R. Brown et al., 112 Danis Park Road, Sep. 08, \$142,000, land and building.

Falcon Heights Properties LLC to Brookfield Investment Group, Maple Ave., Sep. 02, \$67,533, land.

Paul H. and Lois N. Randall Revocable Trusts to Donald B. and Susan L. Ramos Jr., Medford Farms, Sep. 03, \$80,000, land and building.

Ruth Patterson to Robert T. and Kerry F. M. Mittelholzer, 36 Parsons Drive, Sep. 05, \$339,933, land and building.

Raymond J. McMahon to Audrey J. L. and David M. Bagdasarian, 15 Pinard St., Sep. 02, \$180,933, land and building.

Elizabeth A. Naser to Beth M. Innarelli, 46 Rochambeau St., Sep. 04, \$155,000, land and building.

Berchmans D. Lefebvre Revocable Trust to James Robert and Sarah Lynn Lefebvre, 72 S Mast St., Sep. 02, \$100,000, land and building.

Daria E. and Steven W. Harvey to Jason P. and Nancy L. Laporte, Unit 307 Timberwood Bldg 2, Sep. 02, \$99,000, condo.

Harry R. and Sarah S. Stanhope Revocable Trust to Michael D. Gross, 61 Up-A-Way Farm Road, Sep. 02, \$569,933, land and building.

Sean P. Fleming to Jason A. Rioux et al., 82 Warren Ave., Sep. 05, \$218,000, land and building.

## HOOKSETT

Shaun Elliott et al. to Summit View Of Hooksett Inc., Sep. 11, \$599,067, land and building.

Green View Building and to Stephen R. Griscom, 54 Crawford Ln., Sep. 04, \$367,333, land and building.

Lawrence J. and Doreen Abruzzese to Shane M. and Jennifer M. Stylianos, 53 Cross Road, Sep. 09, \$265,000, land and building.

Asghar and Lisa A. Khalafi to Sean P. and Jessica M. Fleming, 10 Fieldstone Drive, Sep. 09, \$320,000, land and building.

## LITCHFIELD

Deven R. Soulard to Yves A. and Karlene W. Beaudoin, 29 Garden Drive, Sep. 02, \$279,933, land and building.

## LONDONDERRY

Nolin Family Revocable Trust to Caleb J. and Danielle M. Hand, 5 Anderson Ln., Sep. 11, \$259,000, land and building.

Todd E. and Dana M. Wyman to Nicholas Bean, Unit 298 Century Village, Sep. 05, \$144,800, condo.

Donald A. and Mary D. MacPherson

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to Donald J. and Marlo M. MacPherson, 3 Constitution Drive, Sep. 05, \$270,000, land and building.

Cummings Family Revoc Trust to Kimberly Hardacre, Forest St., Sep. 09, \$149,000, land and building.

Virginia N. Taintor to Kayleen M. Stowell Revocable Trust, Hall Road, Sep. 08, \$140,000, land and building.

DBD Carwash Realty Inc. to Five M S Hampton Drive LLC, 3 Hampton Drive, Sep. 10, \$790,000, land and building.

Hickory Woods LLC to Richard D. and Beverly J. Bergeron, Unit 23 Hickory Woods, Sep. 08, \$396,533, condo.

Victor and Anita Pas Family Trust to Peter J. and Melanie Musgrave, 67 Pillsbury Road, Sep. 05, \$290,000, land and building.

Stephanie A. Manousos to Chelsea M. Paquette, Unit 17-H Rolling Meadows, Sep. 10, \$143,800, condo.

Rocheleau Family Rev Trust to Jennifer Dunne, 15 Royal Ln., Sep. 10, \$270,000, land and building.

Kevin M. and Kristina M. Henry to Nicholas and Bettina Georgoulis, 7 Sunflower Ln., Sep. 09, \$347,533, land and building.

Doris E. Nirmaier to David W. and Renee M. Geezil, 43 tokanel Drive, Sep. 04, \$292,533, land and building.

## MANCHESTER

Linda Archer et al. to Christina Grace Der, Unit 7a 55 River Road, Sep. 04, \$128,000, condo.

Lisa L. Durkin to Michael P. Parolin, Unit 31 Bass Island Estates, Sep. 08, \$50,000, condo.

Diane P. Raymond Revocable Trust to Alexander D. Glennon, 466 Bleveens Drive, Sep. 02, \$174,933, land and building.

Ernest C. and Pauline L. Bamford Jr. to Kristy Morency, 285 Eve St., Sep. 02, \$195,000, land and building.

House.Com LLC to Edward T. and Victoria Ely, 41 Faith Ln., Sep. 05, \$200,000, land and building.

Eleanor Kelliher Revocable Trust to Roger M. and Susan Punsy Pinard, 112 Farmer St., Sep. 05, \$180,000, land and building.

Jason F. Cooper to Charles E. and Denise A. Bennett, 74 Gilford St., Sep.

05, \$100,000, land and building.

Mid Rise Homes LLC to Thomas R. and Bozenna J. Tucker, Unit 33 Highland Homes, Sep. 08, \$416,800, condo.

Ty-Flot Holdings LLC to Tuan Van Le et al., 25 Highland Park Ave., Sep. 08, \$254,933, land and building.

Leslie Donahue to Carolee Jessica Tustin, 221 Holly Ave., Sep. 02, \$192,000, land and building.

Tobin and Valerie M. Peacock to Bryan C. Bouchard, Unit 103 King Richard Bldg L, Sep. 05, \$39,533, condo.

Richard J. Mitchell to Carolyn A. Gustafson, 178 Knowlton St., Sep. 05, \$118,533, land and building.

David J. and Lyne B. Morin to CAC International LLC, Unit 2-10 Landmark Business Center, Sep. 04, \$120,000, condo.

Amy Dichard et al. to Julie A. Marques, 230 Laval St., Sep. 02, \$176,533, land and building.

Thomas E. Bamberger Trust to Jeffrey A. Beck, Unit 345 Ledgewood Hills, Sep. 02, \$280,000, condo.

Fernando J. and Alba L. Hilarion 2010 Revocable Trust to MEP Inc., 212 Manchester St., Sep. 02, \$125,000, land and building.

William B. and Stormy J. Weston to 360 Manchester LLC, 360 Manchester St., Sep. 03, \$240,000, land and building.

William H. Lochman Jr. to Ryan L. McLaughlin, Unit 54 Merrimack Side, Sep. 08, \$219,933, condo.

Richard R. Chretien to Michael A. and Katie L. Labranche Jr., 443 N Bay St., Sep. 02, \$278,000, land and building.

Joseph Daigle to Michael R. and Carol Ann Boyer, 735 Pine St., Sep. 02, \$303,000, land and building.

Country Ventures Of Bedford to Richard J. and Kelly J. Gilligan, 247 Prospect St., Sep. 02, \$135,400, land and building.

Brian and Patricia Vincent Davitt to Roger R. Caine, 341 Reed St., Sep. 02, \$214,933, land and building.

Justin Gregory and Cheryl Larose to Vincent M. and Melanie Haney, 552 S Main St., Sep. 02, \$215,000, land and building.

Brook Hollow Corp. to Manchester Outdoor Advertising, S Willow St. and

Andrea Drive, Sep. 05, \$61,733, land.

Patricia Leary Revocable Trust to Scott Matthew Souza et al., 193 Salmon St., Sep. 05, \$215,400, land and building.

Matthew J. Russo to Louise A. Giguere, Unit 3 Silver Crossing, Sep. 02, \$112,000, condo.

Just Another LLC to Alexander Hildreth, 101 Skyline Drive, Sep. 04, \$194,000, land and building.

Peter F. and Phyllis S. Delmastro Irrevocable Trust to Marc Richard Fillion, 187-104 Sunset Ridge, Sep. 03, \$120,000, condo.

Peter J. and Melanie M. Musgrave to Gregory Christopher Chapman et al., 90 Trinity St., Sep. 08, \$196,533, land and building.

Ann M. Larkey to Frank F. and Wanjun Zheng, 599 Union St., Sep. 04, \$274,933, land and building.

Nicholas L. and Melissa Siik to Almir Eminovic et al., Unit 12 Valley West Bldg Z, Sep. 02, \$118,000, condo.

Mark C. and Lindsey B. Smalley to Brookfield Relocation Inc., 287 Wellington Hill Road, Sep. 05, \$230,000, land and building.

Brookfield Relocation Inc. to Brett P. and Jacqueline F. Howarth, 287 Wellington Hill Road, Sep. 05, \$230,000, land and building.

Donna L. Nepveu to Matthew A. Bouvier, 51 Woodcrest Ct., Sep. 02, \$220,000, land and building.

Ty-Flot Holdings LLC to Michelle L. Reynolds, 26 Woodland Ave., Sep. 02, \$266,800, land and building.

## MERRIMACK

Judith L. Lurie to Linda Henderson, Unit 28 Commons At Merrimack, Sep. 02, \$96,000, condo.

George P. Succi to Jean M. Murphy, Unit 87 Commons At Merrimack, Sep. 08, \$93,000, condo.

Patricia Wharton to William R. and Kathleen S. McDonough, 17 Cross St., Sep. 02, \$257,000, land and building.

Walter C. and Ali Ho Clemens Jr. to Karoline and Eva Paes Goulart, 38 Lamson Drive, Sep. 02, \$222,000, land and building.

Daniel Hohm to Jill A. Oram et al., 3 Lovejoy Ln., Sep. 08, \$231,267, land and building.

Keith E. and Phyllis J. Moore to Stefan A. and Joanne Bonke, Unit 28 Souhegan River View Village, Sep. 05, \$223,000, condo.

Roark Cox et al. to Mark A. and Dominique Ducas Martin, 15 Stevens Ave., Sep. 02, \$210,000, land and building.

Francisco A. Vicente to Jennifer R. Tyler, 4 Tanager Ct., Sep. 02, \$208,000, land and building.

George C. and Marilyn Skianes to Ernest W. and Mary J. Corey, 37 Turkey Hill Road, Sep. 05, \$250,533, land and building.

Eugenios Arfanakis to Michael S. and Jane R. Peterson, Unit 36 Webster Green Bldg H, Sep. 02, \$130,533, condo.

## NASHUA

Regional Homes Development LLC to Derek R. and Amanda L. Sullivan Masse, 1A Balcom St., Sep. 02, \$262,933, land and building.

Gagnon Realty Trust et al. to Roger L. and Faye Y. Costello, 5 Ballerina Ct., Sep. 05, \$419,933, land and building.

5-7 Burrill Street Realty to K-N-A Properties LLC, 5-7 Burrill St., Sep. 05, \$205,000, land and building.

Anita M. Morris Revocable Trust to Wayne and Carlene Hanson, 1 Christopher Drive, Sep. 03, \$269,000, land and building.

# Freddie Mac: Mortgage rates drop a notch; 30-year averaging 4.2 percent

By E. SCOTT RECKARD  
Los Angeles Times

Mortgage interest rates eased slightly this week amid mixed housing data, with Freddie Mac's survey showing that lenders were offering 30-year fixed-rate loans to well-qualified borrowers at an average of 4.2 percent, down from 4.23 percent last week.

The average rate for 15-year fixed-rate home loans edged down from 3.37 percent to 3.36 percent, while the start rates for adjustable loans with the first five years fixed rose to 3.08 percent from 3.06 percent.

Frank Nothaft, Freddie Mac's chief economist, took

note of the mixed picture in the housing markets in announcing the survey results Thursday morning.

While sales of new single-family homes surged 18 percent in August, sales of previously owned homes dropped by about 2 percent.

Meantime, the Federal Housing Finance Agency, which oversees Freddie Mac and Fannie Mae, reported that house prices rose just 0.1 percent on a seasonally adjusted basis in July, and were up 4.4 percent over a year earlier.

Freddie Mac, which buys home loans from lenders and guarantees payments to investors in securities

backed by the mortgages, has been a ward of the federal government since the financial crisis.

It asks lenders each week about the terms they are offering to low-risk borrowers on mortgages up to \$417,000.

The borrowers in this week's survey would have paid 0.5 percent of the loan amount in upfront lender fees and discount points. Many borrowers pay additional points to lower their rates.

Third-party expenses usually paid by the borrower, such as for appraisals and title insurance, are not included in Freddie Mac's weekly snapshot.

# Student loan debt curbs housing market by \$83 billion, study says

By TIM LOGAN  
Los Angeles Times

There's been lots of debate lately in housing circles about the impact of student debt on home ownership.

Now there's a new study out that attempts to put a number on that impact: 414,000.

That's how many home sales will not happen this year because of high levels of student loan debt, according to a report from John Burns Consulting, an Irvine, Calif.-based firm

that advises home builders. That's equal to about 8 percent of all home sales, and enough to dent the housing industry by \$83 billion a year.

The report estimates that the number of households under age 40 that owe \$250 or more each month in student loans has nearly tripled since 2005, to 5.9 million. And it projects that every \$250 in monthly student loan payments and purchasing power by \$44,000. Figure a typical sale price of

\$200,000, throw all that together, and you get \$83 billion in lost sales.

"We actually think it's pretty conservative," said Rick Palacios, director of research at John Burns Consulting. "We're only looking at people age 20 to 40. We know there's a big chunk of households over age 40 who have student debt, too."

The report is the latest in a growing pile of research that links rising student debt levels — overall student loan debt has nearly tripled since 2005 to \$1.1 trillion —

with sluggish home sales, especially among young adults.

The Federal Reserve Bank of New York has found that young people with student debt are now less likely to hold a mortgage (and own a house) than people who never attended college, a reversal from long-held trends that link higher education with higher earnings and home ownership. Trade groups such as the National Association of Realtors have pointed to student debt as a key factor in the lower-

than-normal rates of first-time home buyers. And it has become a growing con-

cern for builders, which is why Palacios decided to try to put a number on it.

## Ed the Plumber

# Bidet seats can save money and space

By ED DEL GRANDE  
McClatchy-Tribune News Service

**Q: Hello Ed, I enjoyed your column on universal design features when choosing a toilet. It makes sense to choose plumbing fixtures that can benefit all members of a family, especially when more parents, grandparents and children may be living under one roof. Along those lines we are thinking of installing a bidet toilet seat. What can you tell me about the new bidet toilet seats?**

**Peter, Ohio**

**A**