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It's easy to rush into a purchase. Make sure you're finding the right home for you—and for the long haul.

Buying: Don't be remorseful

ERIK J. MARTIN
CTW Features

It's easy to rush into a purchase. Make sure you're finding the right home for you—and for the long haul.

Considering that a home likely is the most important purchase and biggest financial transaction you'll ever make, it's important that you be happy with that acquisition.

Yet, alarmingly, results of a recent study by Redfin reveal that one in four U.S. homeowners who purchased the home they currently reside in would not buy the home again if they could do it all over again.

When asked what the most common causes of homebuyer's remorse are, Marshall Park, real estate agent for Redfin Corp. in Washington, D.C., narrowed it down a few reasons.

"First, many feel they paid too much for their home, which can easily happen when they're competing in a bidding war and prices are escalating," Park said. "Second, many feel they bought the wrong house. With so little inventory on the market and bidding wars common, it's easy to get swept up in the frenzy when five other people want the same

house you're looking at or when the limited options of homes to choose from gets frustrating."

Third, many buyers feel pressure to purchase, which underscores the importance of choosing an agent you can trust to look out for your best interests and guide you through the process.

Zachary D. Schorr, a real estate attorney in Los Angeles, said other common culprits behind purchase regret include inadequate investigation of the physical characteristics and needs of the property; misunderstanding of the financial terms of the purchase; and failure to comprehend how expensive maintaining a home can be.

Carol Olrich, broker associate with Alain Pinel Realtors, Marin County, Calif., said the lesson to be learned here is to continually review priorities, ask plenty of questions of the seller and listing agent, and study the neighborhood carefully prior to writing the offer. Also, don't let negative reactions from friends and family let you second-guess their decision.

"I ask my buyers to focus on what is right for them and try not to listen to unconstructive, negative dialogue," Olrich said.

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ST. JOHN'S PENINSULA POINT SURROUNDS BOOMERS IN LUXURY

Baby boomers of all ages want their next home to allow them to live life on their own terms, without the hassles of routine lawn care and snow removal or the upkeep required on what often becomes too much house as their children move out.

Generally healthier than the generation before them, many are choosing to work longer while others are opting to relax and enjoy the fruits of their labor now that the nest is empty. As a result, it turns out that baby boomers in general don't have much interest in traditional retirement communities.

"We have a great mix of people living here," Lucy Menconi, McFarland's new home sales specialist at Peninsula Point, said. "At first I was surprised to see working people out here but quickly realized how much they too appreciate all the benefits of a new maintenance-free home. With their busy schedules, it's an investment for the future. Peninsula Point is the ideal location to enjoy an active lifestyle in Northwest Indiana. With all-brick main floor exteriors plus the option to fully customize the interiors, it's a unique gem for this area."

Truly the picture of success, the luxurious townhomes at Peninsula Point provide owners all the benefits of maintenance-free living in a stylish and private retreat. Exclusively designed and built by McFarland Homes in a secluded enclave surrounded by the St. John bike trail, mature woods and meandering creeks, these unique upscale homes are enveloped in peaceful nature yet just minutes from popular destinations on US 41.

"Everyone who visits us is pleasantly surprised by the privacy of this location," Menconi added. "It's absolutely gorgeous out here. The views are amazing. Peninsula Point is intimate and exclusive with no through streets and plans for just 35 paired-ranch buildings."

Near the halfway point of development, Peninsula Point's gentle rolling hills give buyers the option of standard, lookout or walkout basements, while some buyers prefer a 4-foot crawl just for storage.

"We've done them all and even finished



The Hickory at Peninsula Point will be open Monday, Wednesday & Saturday 12-5pm; Sunday 1-4pm.

some of the basements," Menconi said. "At this stage of life, people know what they want, and they are always looking for something different. Everyone has their own concept of home, and Ron (McFarland) works hard to satisfy each homeowner."

Whether you're coming from the north—passing through the lovely and well-maintained neighboring single-family homes—or from the south—where a state-of-the-art Strack & Van Til grocery store, Target, Alsp Home & Nursery plus the Lake County Public Library branch, a nice variety of restaurants and professional services with a great selection of doctors and dentists all nearby—when you enter Peninsula Point, you can leave the world behind.

"The rolling hills and permanently preserved woodland border make it especially appealing for nature enthusiasts," Menconi explained.

"Residents thoroughly enjoy the views from their homes along with the opportunity to stroll along the sidewalks and walking trail which connect to St. John's Homestead Acres Park and the new St. John the Evangelist Catholic Church. Both are within walking distance on Olcott."

While many boomers are extremely enthusiastic about trading seasonal chores such as lawn maintenance and snow removal for the opportunity to sit back and enjoy the serene, natural setting of Peninsula Point, they are also impressed by the prospect of reducing energy costs



FOR MORE INFO:

McFarland Homes

www.mcfarlandhomes.net

Models and move-in ready homes open Monday, Wednesday & Saturday 12-5pm; Sunday 1-4pm

Peninsula Point Luxury Townhomes

10227 Upper Peninsula Place | St. John

(219) 365-4242

The Birch—starting at \$228,900

2 bdrm/2 bath/1596-sq-ft

The Lily—starting at \$233,900

2 bdrm/2 bath/den/1638-sq-ft

The Hickory—starting at \$239,900

2 bdrm/2 bath/den or formal dining room option/1776-sq-ft

Other McFarland communities include:

The Townhomes at The Gates of St. John

9457 W. 107th Place | St. John

(219) 365-1818

The Brookview—starting at \$185,900

2 bdrm/2 bath/1554-sq-ft

The Willow—starting at \$195,900

2 bdrm/2 bath/Den/1710-sq-ft

Monastery Woods

9707A W. 130th Place | Cedar Lake

Paired Ranch Homes:

The Brentwood—starting at \$154,900

2 bdrm/2 bath/1460-sq-ft

The Summit—starting at \$163,900

2 bdrm/2 bath/den/1590-sq-ft

Two-story Townhomes:

The St. Andrews—starting at \$188,600

2 bdrm/2 bath/den/1722-sq-ft

NEW! Detached Cottage Home:

The Princeton—starting at \$178,900

2 bdrms/2 baths/1435-sq-ft

The Oxford—starting at \$188,900

2 bdrm/2 bath/den/1625-sq-ft

The Cambridge—starting at \$193,900

2 bdrms/2 baths/3rd bdrm or den option/1786-sq-ft

while enjoying more consistent indoor temperatures and improved air quality.

"From day one, Ron saw that Peninsula Point is the ideal setting for a truly energy efficient home," Menconi explained. "Our buyers definitely want a more energy efficient home, and they enjoy the peace of mind knowing their home has been verified by independent testers to exceed the minimum requirements of the current International Energy code."

According to the rater, Energy Diagnostics of Valparaiso, properly installed energy-efficient improvements deliver better protection against cold, heat, drafts, moisture, pollution and noise. To achieve this, McFarland Homes start with effective insulation, high-performance Andersen® easy clean Low-E argon insulated glass windows, tight construction and tight ducts, plus super efficient heating and cooling equipment.

From there, Peninsula Point homes feature spacious floor plans with private master bathrooms and walk-in closets, vaulted ceilings in the main living areas, ceramic entryways, cultured marble window sills, humidifiers on the furnaces, finished garage complete with insulation, drywall and paint, insulated garage doors with two remote openers, concrete driveways and all-masonry main floor exteriors.

McFarland offers three floor plans starting at \$228,900 for a 1,569-sq-ft home with 2 bedrooms and 2 baths, and always gives you the option to create a nearly custom home that meets your individual tastes and lifestyle, according to Menconi.

"It's definitely the time to visit for the very best selection of home plan and home site," she said. "I do have two homes that are sold to show during the Parade of Homes while my next model gets underway. Every time I've even been close to moving into a new model lately, it sells. People are definitely more confident in the real estate market. I just had a woman stop by who has been telling me for two years now that she's waiting for the right time to sell her home. She finally put it on the market, so there's a good chance we may need to start another model!"