

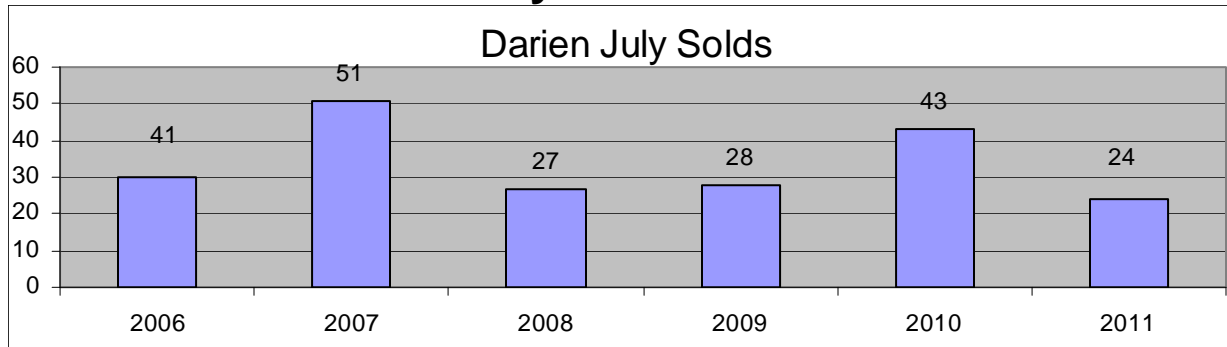


6 South Avenue, New Canaan 203-966-7772 NewCanaanHomes.com bcr@realty-guild.com

# DARIEN SALES REPORT

## August 2011

### July Overview

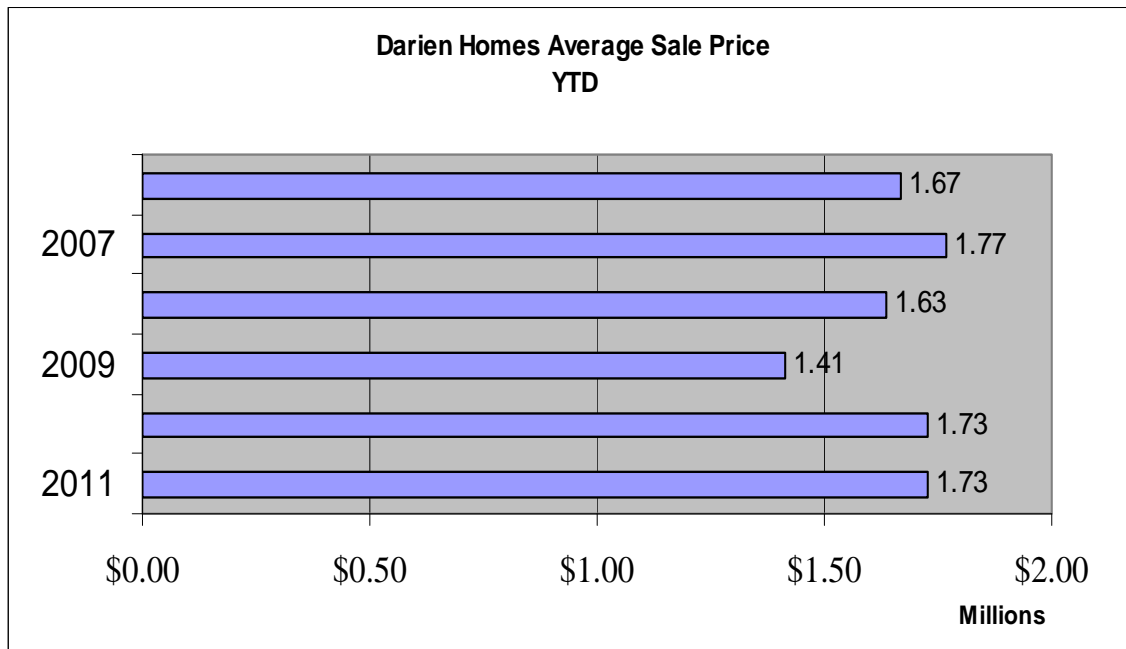
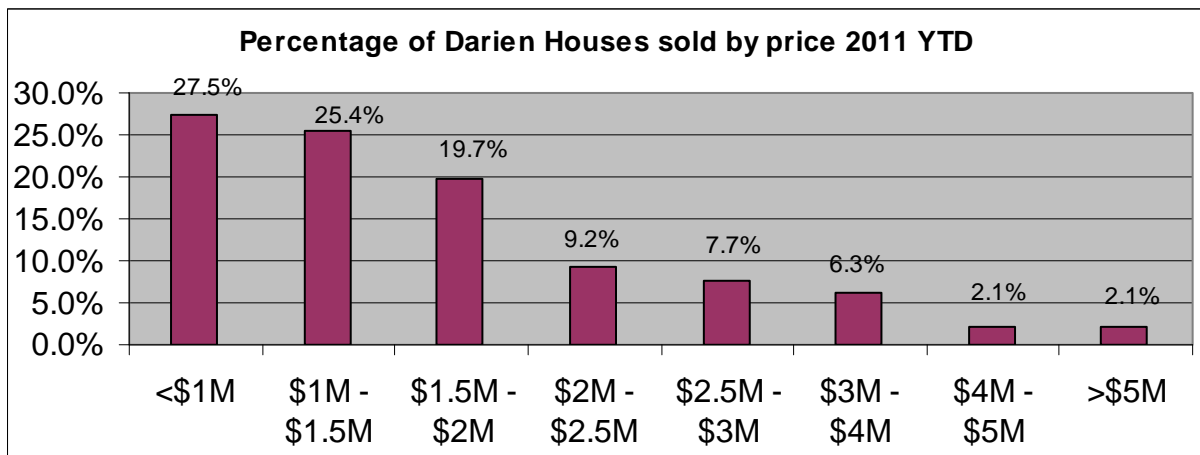
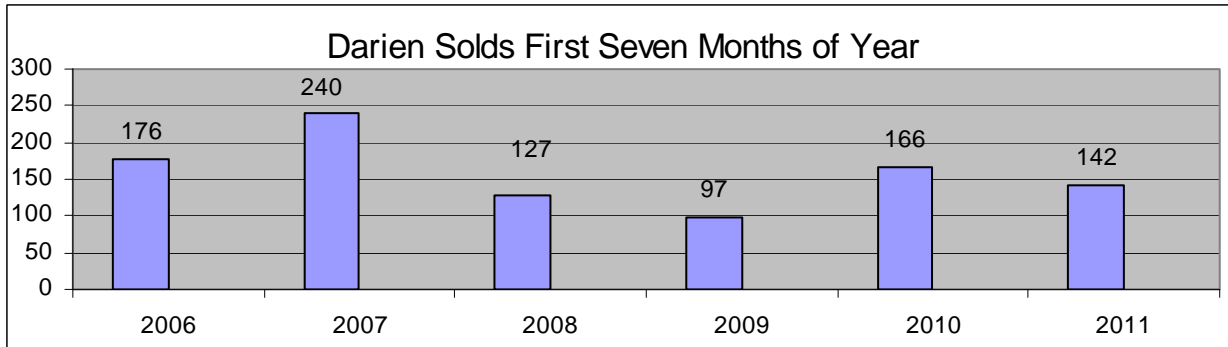


### July Houses Sold (24)

Address	Sale Price	List Price	%	SqFt	Acres	Year	Style	BR	FB	HB
26 Shipway Road	\$5,450,000	\$5,595,000	-2.6%	5719	2.14	2006	COL	5	5	2
1 Coves End Road	\$3,495,000	\$3,975,000	-12.1%	4807	1.16	1908	COL	5	3	2
100 Goodwives River Rd	\$2,900,000	\$3,200,000	-9.4%	4047	1	1985	COL	4	3	1
11 Old Farm Road	\$2,685,000	\$2,875,000	-6.6%	4476	2	1953	COL	5	3	1
32 Pasture Lane	\$2,495,000	\$2,595,000	-3.9%	3140	1.09	1971	CONT	4	3	0
76 Hanson	\$2,350,000	\$2,495,000	-5.8%	6000	3.94	2007	COL	5	5	2
33 Briar Brae Road	\$2,195,000	\$2,195,000	-0.0%	5201	0.81	1955	COL	5	5	1
39 Brushy Hill Road	\$2,190,000	\$2,340,000	-6.4%	5547	1.01	1957	COL	5	3	3
48 Hillside Avenue	\$1,925,000	\$2,199,000	-12.5%	5202	0.33	2006	COL	6	5	1
30 Leeuwarden Road	\$1,825,000	\$2,025,000	-9.9%	4566	1.39	1954	COL	5	3	1
14 Linda Lane	\$1,701,000	\$1,795,000	-5.2%	3420	1.03	1951	COL	4	2	1
1 Nolen	\$1,600,000	\$1,499,000	6.7%	3172	1.21	1935	COL	4	4	0
14 Chester Road	\$1,425,000	\$1,449,000	-1.7%	2913	0.21	1931	ENGCT	4	2	1
42 Stanton	\$1,425,000	\$1,450,000	-1.7%	3525	1.01	1949	COL	5	4	1
104 Leroy Avenue	\$1,402,000	\$1,345,000	4.2%	3517	0.49	1920	COL	5	3	2
1 Stony Brook Road	\$1,130,000	\$1,099,000	2.8%	2058	0.609	1966	COL	4	2	1
28 Intervale Road	\$1,059,000	\$1,059,000	0.0%	1792	0.26	1950	COL	3	2	1
3 Andrews Drive	\$917,500	\$925,000	-0.8%	2304	0.5	1963	COL	4	3	0
11 Queens Lane	\$885,000	\$899,000	-1.6%	2455	1.55	1940	OTHER	3	2	1
10 Cherry Street	\$710,000	\$759,000	-6.5%	1818	0.14	1952	CAPE	4	3	0
19 Catalpa Terrace	\$675,000	\$675,000	0.0%	1459	0.1	1926	COL	3	2	0
358 Hoyt Street	\$610,000	\$665,000	-8.3%	1978	0.8	1950	CAPE	3	2	0
15 Denhurst Place	\$535,000	\$799,000	-33.0%	2160	0.36	1975	COL	4	2	1
53 Greenwood Avenue	\$395,000	\$410,000	-3.7%	2169	0.37	1920	CAPE	3	2	0

# BARBARA CLEARY'S REALTY GUILD

Source: All data in report taken from Multiple Listing Services.



## BARBARA CLEARY'S REALTY GUILD

Source: All data taken from Multiple Listing Services.

### July Houses New Listings (21)

Address	Listing Price	SqFt	Acres	Year	Style	Bedrms	F Bth	H Bth
27 Brookside Drive	\$555,000	2380	0.57	1936	COL	3	2	0
129 Hollow Tree Ridge	\$679,000	1936	0.57	1960	RANCH	3	2	0
15 Greenwood Avenue	\$689,500	1897	0.28	1912	COL	3	2	0
53 Edgerton Street	\$785,000	1684	0.25	1953	CAPE	3	2	0
20 Great Hill Road	\$869,000	1549	0.85	1954	CAPE	3	1	1
96 Rose Lane	\$879,000	2280	0.73	1916	FARMH	3	2	1
37 Richmond	\$939,000	2776	0.51	1947	COL	4	2	1
9 Joseph	\$1,140,000	4000	0.38	1926	COL	4	2	0
224 West Avenue	\$1,295,000	5761	0.32	1885	VICT	5	3	1
19 Lake Drive	\$1,375,000	2970	0.3	1950	COL	5	4	0
16 Bittersweet	\$1,850,000	2841	1	1966	COL	4	2	1
15 Shields Road	\$1,975,000	3597	0.38	1988	COL	4	4	1
5 Seagate Road	\$2,350,000	4659	0.37	2006	COL	5	3	1
110 Nearwater Lane	\$2,375,000	3110	1.64	1948	COL	5	3	0
27 Harbor Road	\$4,150,000	5264	1.04	1964	COL	5	4	1
340 Middlesex Road	\$4,150,000	6554	4.48	1900	FARMH	5	5	1
769 Hollow Tree Ridge Rd	\$4,899,000	6640	5.4	1765	COL	6	4	2

<b>SOLD Town Comparison (Single Family Homes) Jan 1 – July 31, 2011</b>				
Town	Units SOLD	Highest Selling Price	Lowest Selling Price	Average Selling Price
New Canaan	130	\$6,500,000	\$605,000	\$1,891,412
Darien	142	\$7,450,000	\$395,000	\$1,725,011
Wilton	102	\$2,830,000	\$284,000	\$921,740
Westport	216	\$6,300,000	\$215,000	\$1,376,319
Stamford	295	\$4,500,000	\$154,000	\$684,436
Ridgefield	158	\$3,700,000	\$160,000	\$818,387

**Mortgage Matters: By Carl Bulgini**

**Stricter Guidelines Emphasize the Need for a Mortgage Broker!**

Since the financial crisis began, underwriting guidelines have become a lot tighter for borrowers. It takes pristine credit and a substantial down payment to get the best rates these days. If you are refinancing, a substantial amount of equity is required to get these top rates. In 2003 many lenders had 620 as the top tier for the perfect borrower, meaning if your credit score was between 620 and 850, you were treated exactly the same when it came to the credit score underwriting guidelines. Since the spring of 2007, lenders have steadily increased that threshold. Credit scores have become an obsession for borrowers, lenders and the media. In fact, CNN did a story on how to obtain great credit and titled the story, "The Quest for the Perfect Credit Score 'The Exclusive 800 Club.'"

We have one lender that awards borrowers with the best rates if their score is above 800. The big question is how do you find these lenders? Well there are two ways. You can either start calling banks or use a reputable mortgage broker to do the work for you. Actually you may want to do both! Banks are obviously still a viable option for home financing, but a Mortgage Loan Originator that has access to many lenders may better serve you. In fact, mortgage brokers spend a good portion of their working hours looking for solutions for borrowers. That means calling many different lenders to see if a borrower's unique scenario is a good fit for the lender. When you go into a bank, the Mortgage Loan Originator most likely can only present one lender. Most brokers work with 15-20 lenders, and it is often the case that the same bank you walked into, is on a mortgage broker's list of lenders.

**Stay on top of your credit score! You can order a free copy of your credit report at [annualcreditreport.com](http://annualcreditreport.com). The website is operated by the Federal Trade Commission. For a FICO credit score, go to [myfico.com](http://myfico.com).**



Current rates on 2 loan programs. Please call for other options.

	5/1 ARM	30 year fixed
<b>Loan Amount</b>	\$417,000 to 2,000,000	\$705,000 to 2,500,000
<b>Rate</b>	3.125%	4.875%
<b>APR</b>	2.862% *1	4.904% *2



\*1 Assumes loan amount of \$1,000,000 and 75% LTV. Monthly P&I payment of \$4,283.75. .  
 \*2 Assumes loan amount of \$1,000,000 and 75% LTV. Monthly P&I payment of \$5,292.08.  
 Rates effective 6-2-2011. Rates subject to change without notice.  
 Rates subject to change without notice  
 Information provided by Carl Bulgini, NMLS ID # 68518, Fenwick Mortgage, LLC, NMLS ID# 68443  
 Mortgage broker only. Not a mortgage lender or mortgage correspondent lender.  
 59 Grove St, Suite 2H, New Canaan - Cell: 203-952-3773 email:

## A Masterpiece of Design



Blending in with its surrounding natural wonderland, this sprawling 7.3-acre New Canaan estate totals more than 15,000 square feet of living space. Plush trees shield the hilltop property.

An entry garden leads to a two-story foyer with an elegant staircase. The home features nine fireplaces, alder-wood doors, large windows, and limestone and oak floors. Characterized by its soapstone countertops and beamed ceiling, the kitchen adjoins a breakfast room featuring an eye-catching window alcove and a stone fireplace. A stone wall fireplace anchors the family room with cathedral barn-beam ceiling.

The first-floor master bedroom wing has a morning kitchen and opulent bath. Tucked away upstairs, four bedroom suites each offer spa baths. A media room, mahogany-accented 1,400-bottle wine room, game room, and au pair apartment are further highlights. Outside, the saltwater pool culminates in a dramatic waterfall. The stone terrace includes an outdoor kitchen and fire pit. A guest house, a two-story activity building, and five garages are further highlights. \$13,850,000 - 153ChichesterRd.com

bcr@gmail.com  
203-966-7772



EXCLUSIVE AFFILIATE OF  
**CHRISTIE'S**  
INTERNATIONAL REAL ESTATE