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mortgage rate MONITOR

Single family home mortgage rates available locally

LENDER	LOAN RATE	LOAN TYPE	% DOWN	TERM	POINTS FEE	DATE UPDATED
#1 Best Rate/VDM 219-661-0011	90% believe banks have the lowest rates. 90% ARE WRONG!					10-07-09
*With my rates 1/8% - 1/4% less, I can save you \$10,000+ on your mortgage! Finding it a hassle to get a hold of your banker? Simply call Bob Malkowski M-F til 7pm & Sat. til 2pm.						
1st Adventas Mortgage 219-365-6351 www.adventasmortgage.com	4.875 4.375	F F	5	30	0 15	11-12-09
1st Sheffield Mortgage 219-916-5939, 219-477-6644	4.500 4.125	F F	5	30	0 15	11-25-09
A&M Mortgage Group Merrillville, IN 219-794-0600 CALL NW INDIANA'S LARGEST AND MOST REPUTABLE LENDER!	LOOK AT THE REST & THEN CALL US FOR THE "BEST RATE QUOTE"					
American Savings FSB 219-322-5005	4.875 4.625	F F	5	30	0.500 0.500	11-16-09
CU Mortgage Service 219-756-1101, 1-800-285-0670	Is your ARM Loan getting ready to adjust? Call us for a great fixed rate					
First Federal 219-838-9101, 219-932-0052	5.000 5.250	F F	5	10 30	0 2	11-03-09
Griffith Savings Bank 219-924-5950	5.000 5.250	F F	5	10 30	0 2	11-3-09
Lake Federal Bank, FSB 219-934-0300 • 219-365-9100	4.875 5.625	F F	5	15 30	0 0	10-16-09
Lake Mortgage Co., Inc. 219-769-5941 (FHA 85% Cash Out) *credit score restrictions may apply.	4.750 4.250 4.875 5.000	3/1 ARM F F FHA/VA	5-10	15-30	0.500 0.500 0.375 1.000	11-16-09
Liberty Savings Bank FSB 219-659-6700	5.375 5.625	M F	20	10-30	0 15	08-01-09
MainSource- Hobart 1-800-562-4728 219-942-1175 mainsourcebank.com	5.125 4.625	F F	5	30	0 15	04-27-09

COUNTRY REAL ESTATE AND PERSONAL PROPERTY AUCTION



Saturday November 28, 2009 10:00am CST
Located at 548 W 100 N Valparaiso, IN.
From downtown Valparaiso go west 7 miles on US-30 to 500 W and turn south. Go 1.5 miles to 100 N and turn west and follow 1/2 mile to sale. *Watch for signs!

Beautiful country estate featuring 5.5 acres and private lake! Enter estate via long tree lined country driveway to find your 2700 sq ft home, 2 car garage, and 30'x50' pole barn. From your front porch overlook your own private lake that is an outdoors enthusiast's dream. Property is also surrounded by woods, and has a large amount of deer traveling outside everyday! Must see property!

OPEN HOUSE BY APPOINTMENT



Photos, Terms and Auction brochure can be found at www.kraftauctions.com or call 219-973-9240

Your advertisement here in the HOT SPOT

\$45 per run
Call Today
at 219-933-4084
or 219-852-3037

NOTES: B-Balloon payment, F-conventional fixed-rate, (\$60,000 minimum), A-adjustable rate - Rate changes at a predetermined time. Rate changes based on various indexes. J-jumbo, C-convertible rate, FHA-Federal Housing Adm Insured, BW-bi-weekly (payments every two weeks), Max. loan size and loan processing fees vary. *-No origination fee (other listings may or may not include origination fee). #-Preapproval available for purchases. Information subject to change without notice. Other plans available, contact lenders for details. Rate can change before closing unless guaranteed in writing. Currentness of individual institution's posted rates vary. T=Broker Fee

LENDING INSTITUTIONS:

Have your rates in this monitor daily for \$275 per month for 2 lines. Each additional line is \$105.
Updated 10:00 a.m. prior to next day publication.

Call today at 219-933-4095 or 219-852-3037

CONTINUED FROM C1

McFarland

and plans for just 38 paired ranch buildings."

Acorn Gate in The Gates of St. John is part of a unique master-planned community with 12 distinct, multi-generational neighborhoods, plenty of wide open green space, picturesque water features and plans for extensive parks. Located on Parrish Road off of Route 231, Acorn Gate features a lovely passive park and is conveniently located near the community's main entrance with the new Crown Point Christian School which serves students from pre-kindergarten to 8th grade and Rest Haven Christian Services' Park Place which will offer a combination of independent and assisted retirement living.

"The close proximity of Park Place has piqued the interest of a number of interested buyers with elderly parents," Pam Duke, a McFarland new home sales specialist, says. "They also like the fact that the adjacent commercial development offers convenient access to a bank and other professional services, shops and restaurants."

Mesa Ridge in Merrillville is centrally located between a variety of shopping and dining opportunities, medical facilities, entertainment complexes and major arteries with the tranquility of a wide-open country landscape just a few miles south in neighboring Crown Point. This prime location on Merrillville Road off of Route 30 is now in its final phase of development.

"We have a number of local Indiana and Illinois people living in Mesa Ridge that appreciate the convenience of our location. The fact that we offer affordable new construction close to their family and friends is a huge selling point. There's no better value in the area," Carol Schweitzer, a McFarland new home sales specialist, says. "It's a nice mix of first time buyers who have been pleasantly surprised to find that they could move into a brand new home for about the same as what they were paying in monthly rent, as well as those who were looking to downsize and wanted new construction so they could customize their homes' décor."

Once you settle on a location, the fun really begins as you start the process of personalizing your new McFar-

land home by choosing the home plan that best fits your lifestyle. Have you been dreaming about single-level living, a private master bedroom suite with an incredible walk-in closet, dedicated study, formal dining area or Florida room? You'll find a unique selection of Paired Ranch and Townhome plans in each McFarland community.

Next, find the right home site that features your preference for morning sun in the kitchen while you enjoy a cup of coffee, a corner side yard that offers a little extra privacy or a location that backs up to a preserved area so you'll never have neighbors behind your home. But, be sure to visit soon to ensure the best possible selection in all communities.

Now you're ready to make all of your personalized selections and options, right down to where you would like your included cable television and telephone jacks. Even electrical outlets can be located right where you would like a reading lamp or bedside table.

Right from day one, you'll work closely with your McFarland new home sales specialist as well as the construction superintendent to realize your vision for the brand new McFarland home of your dreams.

Monastery Woods, Cedar Lake

Paired Ranch homes and Townhomes from the \$140s
From U.S. 41 east on 129th, south on Parrish to entrance on the right (219) 374-4040

Peninsula Point, St. John

Luxury Paired Ranch homes from \$220s
From U.S. 41 west on 97th, south on Hedwig (219) 365-4242

Acorn Gate in the Gates of St. John

Paired Villas and Townhomes from \$170s
From U.S. 41 east on Hwy 231 between Parrish and Cline (219) 365-1818

Mesa Ridge, Merrillville

Paired Ranch homes from the \$130s
From U.S. 30 south on Merrillville Road, turn right at W. 84th Drive. (219) 791-1800

CONTINUED FROM C1

Buyer's

MORE CHOICES TO PICK FROM

If you tried to buy a home several years ago but struggled to find the perfect place — or couldn't afford what you really wanted — you might be pleasantly surprised by today's market.

There are more homes for sale at better prices today, making it the perfect time for picky buyers. If your dream home was just out of your price range a few years ago, for example, you might find it's become affordable for you today. Neighborhoods that were out of reach could actually be attainable now.

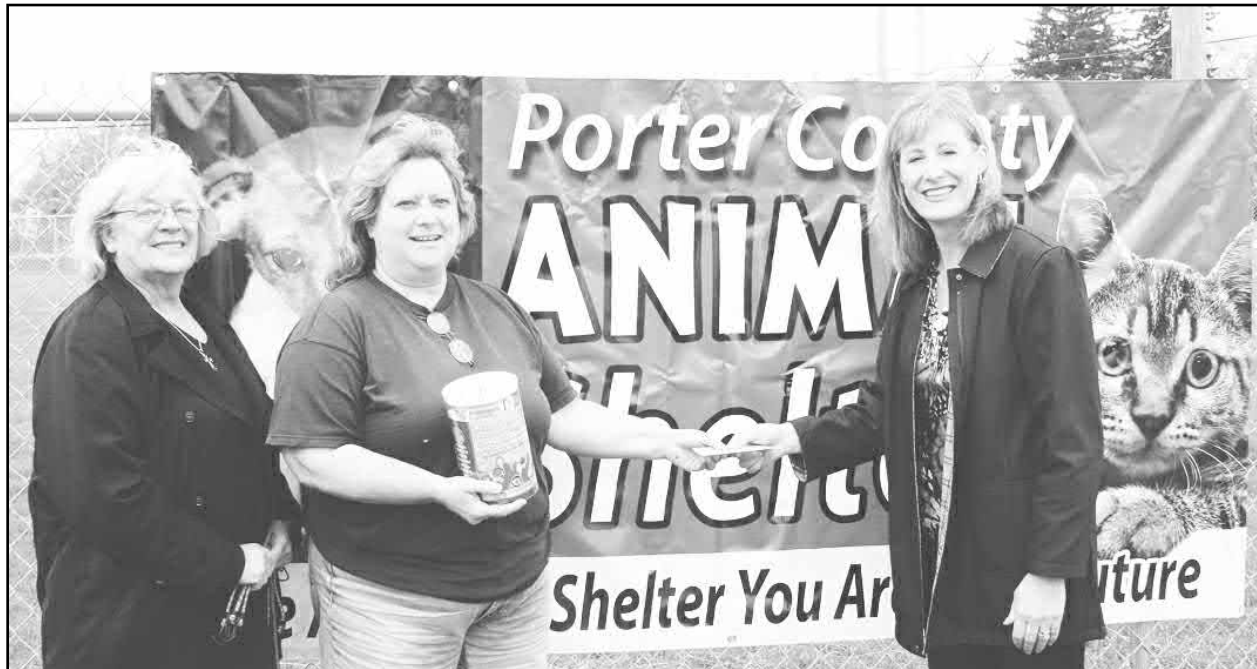
"New construction options are always available in a variety of developing neighborhoods throughout north-west Indiana. In some locations you'll find one or more

builders with fully-furnished models onsite to give you a sense of what your new home can look like, while custom home builders tend to focus on select locations chosen by their clients," Rich Cook of Cook Builders says. "Many people are not aware of the fact that a custom home can be something completely different for people in different situations and that you have the option to work with the builder of your choice in many locations. Right now, construction costs are at a low point, and buyers should always consider that when buying a new home they will save on energy costs, and other things such as maintenance, and upkeep."

That's the great thing about shopping in a buyer's market. Sellers are more willing to negotiate, and buyers have more options to pick from.

And in real estate, like so many other things in life, timing is everything.

Jeanne Sommer Team of Century 21 Alliance Group Assists Homeless Pets at Porter County Animal Shelter



(Left to Right) Pat Jackson and Judy Bonaventura of the Porter County Animal Shelter accept a \$655 check and the first full cash donation container from Jeanne Sommer, owner of Century 21 Alliance Group. The check and cash relate to the generous efforts of the realtor in helping homeless animals at the shelter, along with Century 21 Alliance Group's further help in paying for the first 21 adoptions in December to help pets at the Porter County Animal Shelter find a home for the holidays.

NORTHWEST INDIANA (NOVEMBER 9, 2009) - The Jeanne Sommer Team of Century 21 Alliance Group presented a \$655 check to the Porter County Animal Shelter as a result of the Realtor offering to pay the adoption fees for any pet adopted from the shelter during this year's Popcorn Festival — a program deemed a huge success when five dogs and eleven cats found new homes during the festive weekend.

A version of this community project will soon be repeated when the Century 21 Alliance Group, well-known for helping people with their home real estate needs, will again help homeless animals find a new home by paying for the first 21 pet adoptions that occur the month of December.

The adoption fee, amounting to \$70 per dog and \$35 per cat, includes a spay/neuter certificate, the animal's first set of vaccinations and a month of insurance covering accident or illness. Discounted fees are available to senior citizens and for those adopting older pets. Century 21 Alliance Group's generous "21 for 21" community endeavor is in the holiday spirit of helping 21 homeless animals find a loving home for the holidays.

"We're so grateful that the Jeanne Sommer Team continues to help our furry friends at the shelter find new homes by giving people an incentive to befriend a homeless pet," says Judy Bonaventura, director of the Porter County Animal Shelter. "Although it fluctuates, we have 41 dog kennels that are usually full. This includes younger and older dogs, along with black dogs that are often the last to be adopted as they are not as colorful. Plus, we have about 140 cats to adopt, including kittens that people find so desirable as well as adult cats that also need a caring home."

"Recently Jeanne visited our shelter; and once she

found out that we had an overwhelming number of homeless animals here again, she once more offered to help by paying for the first 21 pet adoptions in December," adds Judy. "Jeanne said 'it was her realty company's holiday gift to the animals.'"

Owner of the Century 21 Alliance Group and an avid animal lover, Jeanne Sommer says, "There's also a need for financial donations to assist with animal care while the dogs and cats at the shelter wait for someone to provide them a home. That's why our company also started a "donation jar" campaign where we purchased special money collection containers that are being placed at businesses throughout Porter County. We're encouraging people to donate their loose change, as 100% of the proceeds go to the shelter and every coin or dollar collected helps out with food, medications and other related pet costs."

As a further incentive, the Porter County Animal Shelter continues to offer a "Foster-to-Adopt" program, which is a ten-day pet evaluation period where a cat or dog can be taken home on a trial basis to find out if it's a good match with the adopter's lifestyle. If not, they can simply return the animal to the shelter within ten days without a fee.

If you want more details about adopting a pet, even a same-day adoption, call the Porter Animal Shelter at (219) 465-3550. The shelter is located at the corner of Hwy 2 and Heavilin Road in Valparaiso, and it is open seven days a week with evening hours available.

If you are willing to place a donation jar at your business, call the Jeanne Sommer team with the Century 21 Alliance Group at (219) 462-2090 ext. 210, and they will deliver one to your location.

First. Best.

nwi.com