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**HOMES FOR SALE!**  
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*The Latest with ...*

# DITOMMASO

STATEN ISLAND REAL ESTATE NEWS

*January 2007*



**FRANK DiTOMMASO**  
"The Unmistakable Choice in Real Estate"

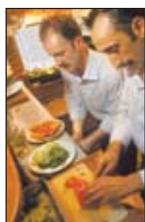
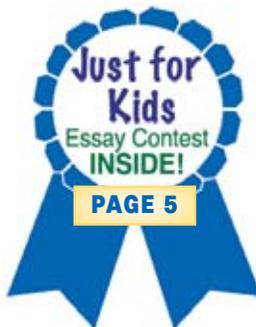
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**INSIDE**



**TRAVEL**  
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## JOE ERRICHELLO: NO ORDINARY JOE

by *Frank DiTommaso*

Earlier last year, I had the pleasure to meet an extraordinary sales professional—Joseph Errichiello. He had his license for some time and was with a smaller, independent office in Staten Island, but was now ready to rekindle his career.

Having served as a securities broker on Wall Street for more than 25 years, Errichiello knew he had what it takes to succeed with his clients.

Understanding how the size of our firm would enhance the growth of his business, Errichiello decided to jump onboard. Over the second half of 2006, Errichiello has tripled his business. While in the fourth quarter, he earned top-producer status. His

experience, coupled with extensive resources from the Coldwell Banker network, has given him the

ability to achieve success both personally and for his clients.

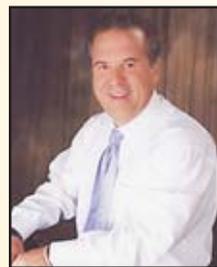
Errichiello obtained the Seniors Real Estate Specialist (SRES) designation that has enabled him to tap into a relatively new niche market that caters to the real estate needs of adults age 50 and over.

I would like to take this opportunity to congratulate Joe for his hard work and success in the relatively short time that he has been a part of our firm. Joe is on his way to a tremendous 2007.

*If you would like to speak with Joseph Errichiello about your real estate needs, contact him at the Coldwell Banker DiTommaso Realty office today. You may also visit*

*him on the Web at [www.DiTommaso.com](http://www.DiTommaso.com) and click on Our agents.*

### Agent Spotlight



**JOE ERRICHELLO**  
Top Producer

**SEE PAGE 8 FOR MORE...**

## Know the Score

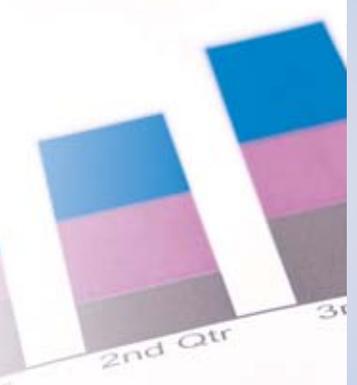
by *Frank DiTommaso*

You hear it everywhere: exotic loans, FICO scores, default risks and rising interest rates. Sounds like a lot of gloom and doom, doesn't it? While the Staten Island real estate market has somewhat cooled, the truth is that now is an excellent time to purchase a home. It's also time to educate yourself about the economics of securing a home loan.

The rate you are offered on a mortgage is largely based on your FICO score. What is FICO? It simply stands for Fair Isaac & Company, a company that developed the modern credit-scoring models. The highest possible score is 850, and you'll need a rating of 620 or above to be considered for the best interest rates.

Higher income does not necessarily generate a higher score. Your payment history

*(continued on page 5)*



## Know the Score

*continued from front page*

does have significant impact. However, if you have a high credit score, you're probably in a position to accept a prepayment penalty, which is imposed when a loan is repaid early. But many borrowers who accept this penalty will end up paying a lower interest rate.

Be cautious out there—with so many types of loans available, you'll find some are a good fit for you and some are downright unwise. Our real estate agents and mortgage specialists work together to determine the best avenue for you to follow, leading right up to the front door of your new home!



## Toy Drive a Success

The office of Coldwell Banker DiTommaso Realty hosted its annual toy drive for Project Hospitality, coordinated by Annette Bernabe, sales associate. "We are proud to announce the event was a great success for the charity organization," added Bernabe. "The children of Staten Island associated with the charity were greatly appreciative and I'd like to thank all those who contributed to this event."

# Dear 8th Graders,

## Here's the chance to win a \$500 education scholarship!

In the spirit of promoting education for the children of Staten Island and their future living here, the Coldwell Banker DiTommaso Real Estate Firm is pleased to underwrite a special scholarship contest for intermediate students.

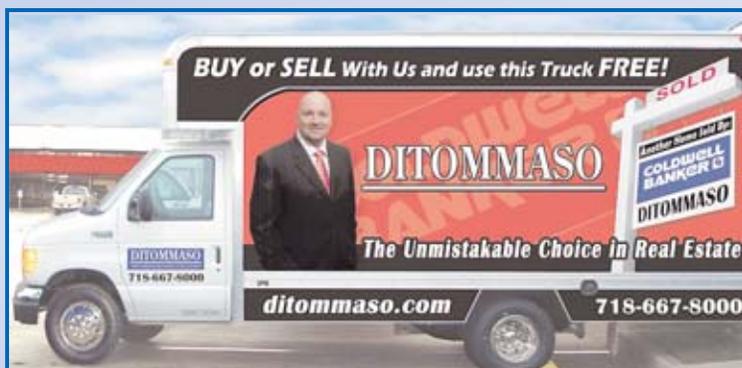
The contest consists of responding by essay, in less than 250 words, to the following topic:

**If you were Mayor, what positive changes would you make on Staten Island?**

### RULES:

- Open to eighth graders only.
- Essays should be carefully developed and typewritten, no more than 250 words.
- Each essay will be judged on originality of concept, grammar, expression of ideas and presentation.
- Entries must be postmarked no later than Feb. 9th, 2007.
- All entries must be clearly labeled with the student and parents' names, address, phone number and school.
- The winner will be selected by the essay committee of the Coldwell Banker DiTommaso Firm and the award will be presented to the student and his/her family at our evening meeting on Wednesday, Feb. 28th, 2007.

**Kindly mail essays to:** Coldwell Banker DiTommaso Realty  
1612 Richmond Rd.  
Staten Island, NY 10304  
Attn: Essay Committee



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# Staten Island HOMES ON

## FRANK DiTOMMASO

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### WESTERLEIGH MLS# 1029448

Move right into this 3-bedroom, 2-bath semi. Cathedral ceilings. Still tax abated. Finished basement and garage. \$449,500



### RICHMOND VALLEY MLS# 1027419

110' x 138' lot in beautiful setting with approvals for 5,000 sq. ft. home. Survey available \$559,000



### GRANT CITY MLS#1021730

New Construction 1-family detached Colonial. 3 bedrooms, 3 baths. Full finished basement. Family rm w/FP, gar, \$579,000



### ELTINGVILLE MLS# 1030462

1-Family detached 3 bedrooms, 2 full baths, FP, central air, garage close to express bus transportation and shopping \$539,000



### MIDLAND BEACH MLS#1032242

Walk to beach. Charming fully renovated 3-bedroom detached with maple kitchen on large property. \$325,000



### GRANT CITY MLS#1022513

New semi Colonial. Living room with fireplace, 3 BR, 3 BA. Custom kitchen with cherry cabs and granite counters. \$539,000



### TRAVIS MLS#1031418

3 BR, 3 BA Semi. All upgrades, stainless appl., fully fin. basement, A/C, tax abated, fully fenced, maintenance-free landscaping \$479,000



### GREAT KILLS MLS# 1029533

1-family semi features 3 bedrooms, 2 baths, deck w/pool off kitchen pool, family room, garage and much more, \$434,000



### BAY TERRACE MLS# 1030803

3 BR, 3 BA, 2-family semi. Corner lot, formal dining, FP, eat in kitchen. Full finished basement w/summer kit. \$544,900



### WEST BRIGHTON MLS# 1029406

newly updated 2-family Semi. 4 bedrooms, full basement, large property, asking \$379,000.



### ARROCHAR MLS# 1032495

2 Bedrooms w/family rm. 3 baths, eat-in kitchen - each level, combo living rm/dining rm, garage. A must see! \$450,000



### GREAT KILLS MLS# 1015821

Cozy 4-bedroom Ranch on park-like 50' x 200' grounds. New brick & stucco \$508,000



### STAPLETON MS#1028877

Mint 3-bedroom, 3-bath Townhome w/finished basement and separate entrance, nice grounds. \$369,000



### WEST BRIGHTON MLS# 1031514

Newly updated 2-family semi, 4 bedroom, full basement, large property, asking \$379,000.



### GRYMES HILL MLS# 1025712

Large 2-bedroom, 2-bath upgraded Penthouse overlooking park. 1,200 sq. ft., near all. \$340,000

# THE MARKET



**LATOURETTE**  
**MLS# 1032458**

Gorgeous 2-family semi. 4 bedrooms, 4 baths modern eat-in kitchen, master bedroom w/private bath, finished basement, garage. \$599,000



**ELTINGVILLE**  
**MLS#1027756**

Beautiful Cape, 3 bedrooms, 3 baths with fully finished basement. Gorgeous area, beautiful show. \$519,000



**OAKWOOD**  
**MLS# 1023396**

Spacious 3 bedroom, Ranch on Huge 150' X 82' property bordering nature reserve. \$499,900



**GREAT KILLS**  
**MLS# 1029891**

3-bedroom, 3-bath Semi. Finished basement. Beautiful backyard with waterfall and pool. A must see! \$479,000



**MARINERS HARBOR**  
**MLS# 1028145**

Large 3-bedroom, 2-bath 2-family detached with 42' X 115' lot on nice block. Pool, Jacuzzi, all stainless appliances stay. Owner anxious \$629,000



**NEW DORP**  
**MLS# 1031434**

Beautiful all brick 2-family 5/4. Finished basement w/2 bedrooms plus separate entry \$579,000



**GRANITVILLE**  
**MLS#1029126**

3-bedroom, 2-bath detached Colonial on 30' X 100' lot. Quiet, tree-lined street, large yard, close to all. \$385,000



**PORT RICHMOND**  
**MLS# 1029740**

Large, updated 2-family detached in nice location. Below market at \$359,000



**NEW DORP**  
**MLS# 1030662**

Fabulous 2-Family 3 bedroom, bath, and large kitchen in each apartment. Finished basement, garage. \$629,000



**NEW DORP**  
**MLS# 1021821**

Gorgeous New Construction! 3 Spacious bedrooms, 2 baths, close to shopping and transportation. Off-street parking \$399,000



**ROSEBANK**  
**MLS# 1029810**

Lovely 2 bedroom Ranch on 45 X 103 lot, quiet location. Full-finished basement with separate side entrance \$419,000



**PORT RICHMOND**  
**MLS# 1029458**

Huge 2 family detached, 6 bedrooms, 2 full baths, finished basement, all large rooms, close to all. \$549,000

To view these homes online, go to [DITOMMASO.COM](http://DITOMMASO.COM) and click "listings" then "new search" and enter the MLS #

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# Featured Homes

## JOE'S LISTINGS OF THE MONTH



**Annadale**  
**MLS# 1029194**  
 100' x 120' Corner lot zoned 3X in fantastic location w/2-family home.  
**\$1,049,000**



**Bay Terrace • MLS# 1030803**  
 Beautiful 3 BR, 3 BA, 2-family semi on corner lot, formal dining rm, FP, eat-in kitchen and bath, full-finished Basement with summer kitchen. Close to All. **\$544,900**



**Westerleigh • MLS# 1029448**  
 Move right into this 3 BR, 2 BA semi, cathedral ceilings. Still tax abated. Finished basement and garage.  
**\$449,500**



**Westerleigh • MLS# 1031006**  
 Picturesque 3 BR, 2 BA Colonial. Heart of Westerleigh. All updated, full-finished basement, new roof.  
**\$589,000**



**Westerleigh • MLS# 1031294**  
 Beautiful 3 BR, 2 BA Ranch in pristine area. Full-finished basement with summer kitchen, full BA and separate entrance. Hospitality suite, inground pool. **\$539,900**



**Westerleigh • MLS# 1029873**  
 4 BR, Hi-end Colonial, all updated, 2 new full BAs, new eat-in kitchen, family sunroom, full basement, fireplace, inground pool, 50' x 100'trex deck. **\$699,000**

### *What this client had to say about Joe!*

Dear Joe,

We would like to thank you for all your hard work and determination in selling my mom's home. As you know, the last year has been difficult for our family, especially my mom. You were the first person we thought of when she decided to sell our family home. Your personal commitment, attention and caring nature put my mom at ease. It was evident from the moment that you stepped into the house, that you were very knowledgeable of the real estate market and neighborhood. Your willingness to explain the local market, delineate the competition, and outline a progressive marketing plan was very appealing and easy for my mom to understand.

From the time your sign went in her front yard until the closing took only 10 weeks! Selling of her home could not have been any smoother, in fact it was unbelievable. We never thought that this would happen in such a short time given the fact that it was the holiday season and there were so many other homes for sale in my mom's neighborhood. During this time, we had consistent traffic of prequalified buyers and Realtors® who made and kept their appointments. You guided us through every step of the process.

Again, thank you for the time and effort that you put in to the sale of my mom's home. After such a difficult year, your assistance helped it end on a positive note. One of our lasting impressions of Coldwell Banker Ditommaso Realty will be our relationship with you. We will recommend you to everyone!

Sincerely,

*Kathleen and Al Dimauro*

**As seen  
on MTV**



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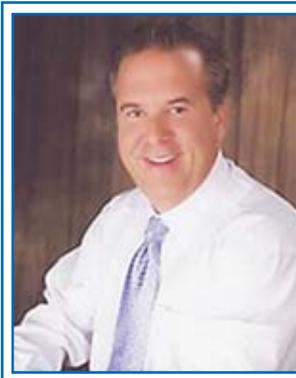
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Staten Island, NY 10304



# Featured Home MOE'S LISTING OF THE MONTH



**Travis's Best!** Stunning 3-Bedroom, 3-Bath Semi Attached. Better than new! All hardwood floors throughout, central air, amazing landscaping, top-of-the-line pavers front/rear yard, fully fenced, full finished basement. Why buy new construction when you can save on transfer tax & decorating? Tax abated, 20-year warranty on roof. You must come see this beautiful home! \$479,000

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**917-797-1571**

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**ANNADALE**  
**MLS#1031183**

Beautiful custom semi. 3 bedrooms, 4 baths with finished basement, garage. \$545,000



**BAY TERRACE**  
**MLS#1032595**

Large, custom, 2-family semi. Totally upgraded, 4 bedrooms, 3 baths, central air, 1-bedroom rental, garage. Asking \$529,000

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Licensed Mortgage Banker - NJ / NY's Banking Department.



**ROSEBANK**  
**MLS#1029810**

Lovely 2 bedroom ranch on 45' X 103' lot, quiet location. Full finished basement with separate side entrance. \$419,000

**COLDWELL BANKER**

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# Staten Island HOMES ON THE MARKET

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**WESTERLEIGH  
MLS# 1022245**

Beautiful Broadside 2-family detached 6/6. Formal dining room w/fireplace, finished basement and garage, plus custom back yard w/inground pool. **\$859,000**



**DONGAN HILLS  
MLS#1032564**

New Construction 2-family 6 over 6 with 9'ceilings & fireplace on 1st floor, full finished basement w/separate entrance. Full BA, 1-car garage. **\$749,900**



**ANNANDALE  
MLS# 1029194**

100 X 120 corner lot zones 3X in fantastic location with 2-family home perfect for homeowner or builders. **\$1,049,000**



**LIGHTHOUSE HILL  
MLS# 1030419**

Lovely 4-bedroom split level, 80 X 100. Sunken living room with gas fireplace, garage **\$879,000**



**EMERSON VALLEY  
MLS#1032405**

All-brick 3-bedroom broadside raised ranch in desirable location with view of Verrazano **\$529,000**



**WESTERLEIGH  
MLS#1029873**

4 BR, Hi-end Colonial. All updated. 2 new full BA, new eat-in kitchen, sunroom, full basement, fireplace, inground pool, Trex deck. 50' X 100' **\$699,000**



**DONGAN HILLS  
MLS# 1031599**

New Construction 2-Family 6/6 50' x 90' lot. Full basement 2-car garage. **\$875,000**



**SILVER LAKE  
MLS# 1029416**

All-Brick 6-family totally renovated, 8 bedrooms, plus hospitality suite. Prime location. **\$579,000**



**DONGAN HILLS  
MLS#1032550**

3-bedroom, 3-bath Colonial, eat-in kitchen living room with stone wood-burning fireplace, walk-up attic. **\$539,000**



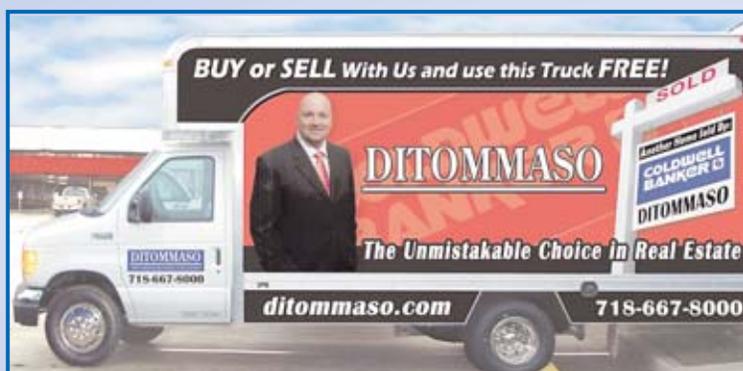
**HEARTLAND VILLAGE  
MLS#1028921**

Large 3-bedroom, 2-bath recently updated condo, great location. **\$329,000**



**WILLOWBROOK  
MLS# 1032483**

2-Bedroom condos with garages, yards, A/C in great location. Fully leased. Buy one or package and just collect rent. **\$339,000**



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