

BN|HOME

THIS WEEK'S

# featured homes

## Stonham Place Townhomes, Williamsville

**INCREDIBLE PRICE, INCREDIBLE TOWNHOMES** Marrano offers select move-in-ready luxury townhomes at Stonham Place, presenting a rare opportunity to own in one of Williamsville's most desirable communities. Priced at an exceptional \$549,900, these homes feature upscale amenities, sleek modern design, and low-maintenance living - delivering outstanding value in a brand-new townhome. Buyers can choose from two stunning floor plans designed to fit a variety of lifestyles: one featuring a first-floor primary suite ideal for single-level living with additional bedrooms upstairs, and another offering an expanded first-floor living area with three upstairs bedrooms. All exterior work is handled by an association and condo status provides a significant tax break - saving time and money. Visit the model at 37A Stonham Place, Williamsville - Saturday - Wednesday 1-5 p.m.



Marrano

(716) 809-8678

www.marrano.com

## 5122 Kandefer's Trail, Clarence

**NEW RANCH DESIGN - MOVE-IN-READY** Brand-new, hard-to-find, move-in-ready, sprawling ranch in Clarence. Spectacular new design combines modern styling with everyday flexibility. Spacious covered front porch, 3 bedrooms, 2 baths, gourmet kitchen, highlighted by a large center island, flows into the dinette. Enjoy the soaring 10-ft ceilings in the adjacent family room and formal dining room. Includes a convenient first-floor laundry, sunroom, home office/den, spa bath, and upscale amenities you expect from Marrano. Visit the Woodland Hills model at 5211 Kandefer's Trail, Clarence (Open Sat-Wed 1-5) or call to schedule a private tour today.



Marrano

(716) 809-8669

www.marrano.com

## 4543 Camp Road L203, Hamburg

**TIME TO MAKE YOUR MOVE TO THE PATIO HOME LIFESTYLE** Marrano's Mission Hills Patio Home community is the perfect place to call home. It's time to leave the snow plowing and yardwork behind and let an association give you the carefree lifestyle you deserve. This move-in-ready design includes two first-floor bedrooms, 2 fulls baths, and a first-floor laundry for easy living. Open floor plan, high-end finishes, and modern conveniences will make you wonder why you didn't make this move sooner. Condo status in the community also entitles you to significant tax savings. \$521,900. Visit the model at 4543 Camp Road L208, Hamburg - Saturday to Wednesday 1-5 p.m. or call to schedule a private tour.



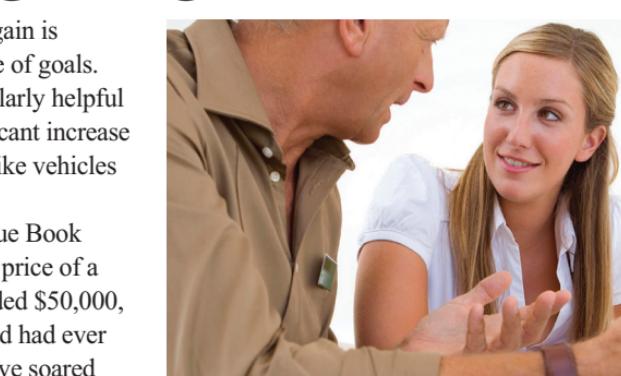
Marrano

(716) 809-8675

www.marrano.com

## Midtown Townhomes, Cheektowaga/Lancaster

**IT'S BACK - \$399,900** Discover modern living, where luxury meets affordability for an astonishing price of \$399,900! For a limited time, Marrano is offering this low, low price for its high-demand townhomes. Move-in-ready units available. Choose from two unique floor plans - primary suite on the first floor or an expanded living space with 3 bedrooms on the second floor. Enjoy carefree living - all exterior work done by an association plus condo status for significant tax savings. Visit the model at 120 Cloverleaf Ct. #1 (Transit Rd./across from Pleasant View). Open Saturday & Sunday 1-5 p.m.



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(716) 809-8686

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# What to know before co-signing a loan

A helping hand every now and again is vital as people pursue a wide range of goals. Financial assistance can be particularly helpful in modern life thanks to the significant increase in traditionally high-priced items like vehicles and homes.

A recent analysis from Kelley Blue Book (KBB) found that the average sale price of a new car in September 2025 exceeded \$50,000, marking the first time that threshold had ever been crossed. Home prices also have soared over the last half decade, and the analysts at Cotality anticipate an average home price increase of 3.9 percent between July 2025 and July 2026.

As the cost of automobiles and homes rise, older individuals who are comfortable financially may be asked by their grown children or adult relatives to co-sign loans for these big-ticket items. While co-signing a loan is a selfless gesture, it's important that adults recognize the stakes of such decisions.

### What does co-signing mean?

A person who co-signs a loan is agreeing to be responsible for the primary borrower's debt should that individual prove incapable of repaying the loan on their own. The Federal Trade Commission notes that co-signers are responsible for making payments the primary borrower misses. A co-signer also is responsible for the balance if the loan defaults because the primary borrower stops making payments.

### Which loans tend to require a co-signer?

The FTC notes just about any type of loan can be co-signed. But co-signers tend to be necessary when younger borrowers with

limited or nonexistent credit histories attempt to borrow money. Creditors who issue student

loans, auto loans and mortgage loans may

require young borrowers or applicants with

checkered credit histories to find a co-signer

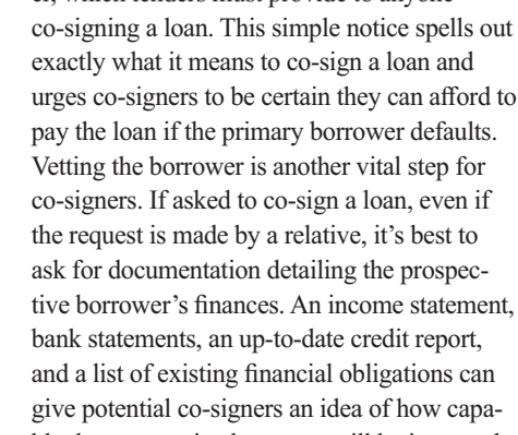
before they will loan such individuals any

money. The cost of higher education, automo-

biles and real estate is higher than ever, which

underscores the gravity of the decision to

co-sign a loan.



### What can I do to safeguard myself as a co-signer?

The FTC urges prospective co-signers to read a document known as the Notice to Cosigner, which lenders must provide to anyone co-signing a loan. This simple notice spells out exactly what it means to co-sign a loan and urges co-signers to be certain they can afford to pay the loan if the primary borrower defaults.

Vetting the borrower is another vital step for co-signers. If asked to co-sign a loan, even if the request is made by a relative, it's best to ask for documentation detailing the prospective borrower's finances. An income statement, bank statements, an up-to-date credit report, and a list of existing financial obligations can give potential co-signers an idea of how capable the prospective borrower will be in regard to making each monthly payment on time and doing so without jeopardizing their co-signer's finances.

### Does co-signing affect my credit?

The FTC notes creditors can report the loan to credit bureaus as the co-signer's debt. Should that occur and the borrower misses payments, that could be a black mark on co-signer's financial reputation.

Co-signing a loan can be a selfless but risky venture. Anyone asked to co-sign a loan is encouraged to speak with a financial advisor to determine if doing so is in their best interest.