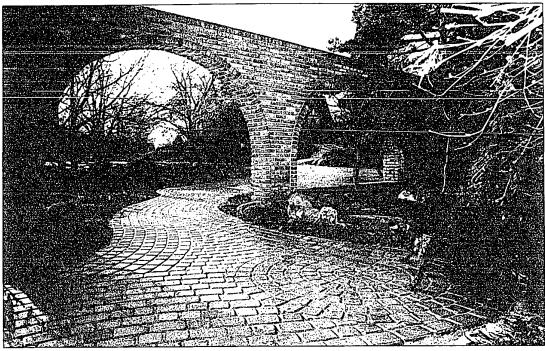
Building Scene





Hit the bricks for a patio that pleases

Branch support, longevity key to mortgage lenders

Who are the major mortgage lenders in metro Detroit and why?
Standard Federal Bank, First Federal of Michigan and Comerica
Bank-Detroit led the way in terms of total amount loaned and number of mortgages issued during August.
According to figures provided by Lawyers Title Insurance Corp.

Standard Federal, headquartered in Troy, recorded 1,593 mortages during the month with an argregate value of \$94.5 million.
First Federal of Michigan, based in Detroit, logged 626 mortagages with an aggregate value of \$42.5 million.
Comerica Bank-Detroit, recorded \$70 mortagages with an aggregate value of \$27.3 million.

All of those mortgages were for 255,000 or less and the great majority were on califoration with the control of the control of

THE THREE pace-setters seem to have two elements in common—tongevity in the financial services business to build a reputation and lots of branches in which to draw customers.

customers.

Michael Lubig, vice president and manager of the mortgage department of the department of the mortgage applications.

"Number two is the speed at which the customer gets a response back," Lubig said.

"Now, between when a customer comes in and files an application and when we're ready to close on the mortgage has been running . . . 15, 15½ calendar days.

"THE LAST thing is price," he said. "For a lot of customers, that's most important. Standard Federal is very, very competitive as far as rates and fees."

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By Doug Funke stalf writer

oncrete's strong grip in sub-divisions may be slipping.

Brick patles, brick side-walks and even brick driveways are becoming increasingly popular with homeowners even though brick landscaping generally costs two to three times as much as

coars two to three times as much as concrete.

"We do 500 houses a year here," said Mike Souilliere, who owns Souilliere Decorative Stone of Utica with his brother, Roger.

"(Homeowners) are looking for that cute little pails or walkway, it's more decorative, more durable," Mike said. "What they're looking for is a style of brick to fit with the house.

ise.

"People are tired of concrete and
gray look. They're tired of
leks," he said.
Soulliere is recognized as the larg-brick landscaper in the Detroit

area in terms of sales and employ- in the business in 1984.

ees.

The other major player, Brick-scape in Northville, is owned by Joe and Diane DiRado.

"A LOT of people are looking for something elegant, different," Diane said. "People are getting tired of looking down the subdivision and seeing wood deek after wood deek or concrete patio after concrete patio." "People like the look of brick. It's very rich looking and it's a long-lasting system if installed properly," Joe said.

said.

The concept of brick landscaping, fairly new in this country, was imported from Canada. Consumers here started showing interest after brickworks were displayed at a Homearama about five years ago, Soulliere said.

"ALL JOBS are done differently, I don't think we've done two alike ever," DiRafo said.
"We're really pushing into deek guys," Soulifiers said. "Number one, you don't have eracking. Number two, you don't need permist."
No permits means no inspections and no assessment increases on the property, unless the local assessor stumbles upon an improvement.
But we're getting ahead of ourselves.

But we're getting aneau selves.
First, bricks used for patios, stde-walks and driveways aren't the same kind of bricks used on houses.
Landscaping bricks generally are formed by pressuriting concrete and concrete aggregate using less water than regular concrete. Bricks used on buildings generally are made of clay.

on buildings generatly are made of clay.

Often people have bricks left over from a home improvement Job, Soul-liere said. "They say, 'Let's build a

"The brick is not made for being in the ground," he said, "They throw them in the ground without thinking; of pitching (for drainage). Moisturegets in, they shatter."

Lesson No. 2 — mortar isn't used in brick landscaping Jobs.
DiRado described the process:
"First you excavate an area. Then you install a base of slag gravel and said—six inches for paties and sidewalks, 8-12 for driveways. You lay bricks one at a time. You lay them hand tight.
"You put concrete edging around the surface. Then you run a composite the said tighten the compactor and the same time," DiRado said.
The vibration of the compactor and the sand tighten the bricks.
Soulliere picks up the narrative:
"You have to follow specifications in doing interlocking (brick) paving.

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