

Building Scene

Marilyn Fitchett editor/591-2300



Thursday, November 2, 1989 O&E

(#15)*#11



The courtyard of this West Bloomfield home was built by Brickscape to complement the brick arches that were already in place.

By Doug Funke
staff writer

Concrete's strong grip in subdivisions may be slipping. Brick patios, brick driveways and even brick sidewalks are becoming increasingly popular with homeowners even though brick landscaping generally costs two to three times as much as concrete.

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

"(Homeowners) are looking for that cute little patio 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."

"People are tired of concrete and the gray look. They're tired of cracks," he said.

Soulliere is recognized as the largest brick landscaper in the Detroit

area in terms of sales and employees.

The other major player, Brickscape 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 deck after wood deck 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.

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.

Both DiRado and the Soullieres had been in the plant landscaping business and taught themselves brick landscaping. Both also started

in the business in 1984.

"ALL JOBS are done differently. I don't think we've done two alike ever," DiRado said.

"We're really pushing into deck guys," Soulliere said. "Number one, you don't have cracking. Number two, you don't need permits."

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.

First, bricks used for patios, sidewalks and driveways aren't the same kind of bricks used on houses.

Landscaping bricks generally are formed by pressurizing concrete and concrete aggregate using less water than regular concrete. Bricks used on buildings generally are made of clay.

Often people have bricks left over from a home improvement job, Soulliere said. "They say, 'Let's build a

little patio or walkway.'

"The brick is not made for being in the ground," he said. "They throw them in the ground without thinking of pitching (for drainage). Moisture gets 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 sand — six inches for patios and sidewalks, 8-12 for driveways. You lay bricks one at a time. You lay them hand tight."

"You put a concrete edging around the surface. Then you run a compactor over the surface that sweeps sand between the joints at 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."

Please turn to Page 3

Hit the bricks for a patio that pleases

Branch support, longevity key to mortgage lenders

By Doug Funke
staff writer

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 mortgages during the month with an aggregate value of \$94.5 million.

- First Federal of Michigan, based in Detroit, logged 626 mortgages with an aggregate value of \$42.8 million.

- Comerica Bank-Detroit, recorded 870 mortgages with an aggregate value of \$27.3 million.

All of those mortgages were for \$250,000 or less and the great majority were on residential property.

Since the August survey, Comerica has consolidated Detroit, Ann Arbor and Comerica Mortgage Corp. operations into one entity — Comerica Mortgage Corp. — and acquired Bloomfield Mortgage.

If those branches had been included as one entity by Lawyers Title, Comerica's totals for August would

have been 1,070 mortgages with an aggregate value of \$41.4 million.

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

Michael Lubig, vice president and manager of the mortgage department for Standard Federal, said he anticipates that his bank will approach \$850 million in mortgage loans this year.

"First, we have a very good branch network (60) that blankets the community we serve," Lubig said. That makes it convenient to filling 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, 15 1/2 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."

Please turn to Page 6

Luxury, Elegance, Prestige

An exclusive private community nestled among mature trees, winding streams and a spring fed lake. Glen Oaks offers the ultimate in elegant living, including: • 2300 sq. ft. 2 bedrooms, 2 baths, den and glass enclosed sunroom • State of the art 24-hour manned security gate • Health club facilities including indoor pool, sauna, whirlpool and exercise room • Social room • Garage with storage locker • Full size washer and dryer • Helicopter landing pad.

NOVI

Glen Oaks
LUXURY APARTMENTS

Unfurnished
\$1,100
to
\$1,400

Adjacent to 12 Oaks Mall

Furnished Corporate Suites Available

Handicap facilities

For more information, Call 348-7550

Furnished Models Open Daily 12-5 p.m. or by appointment