

Housing Mortgage Rates

Lender	30-year fixed rate+points	15-year fixed rate+points	Adjustable rate+points
Comerica Bank	9.625% 1+1	9.25% 1+1	8. 1+1
Executec Mortgage	9.5% 2	9.5% 1	--
First Federal of Michigan	10. 1+1	9.75% 1+1	8.25% 1+1
First of America Southeast	9.75% 1+1	9.5% 1+1	8.25% 1+1
Group One Mortgage	9.625% 1+1	9.375% 1+1	8.5% 2+1
Guardian Mortgage	9.25% 1.5+1	9% 1.5+1	8.25% 1+1
Huntington Mortgage	9.75% 1	9.625% .75	9.75% 2.5
Independence One	9.75% .375+1	9.5% .625+1	--
Lambrecht Company	9.25% 2+1	9.375% 2+1	7.625% 2+1
Landmark Mortgage	9.5% 1+1	9.375% 1+1	7.875% 1.5+1
Liberty Mortgage	9.625% 1.125+1	9.5% 1+1	8.25% 2+1
Manufacturers National Bank	9.75% 2	9.375% 2	Call
Marathon Mortgage	9.5% 1.5+1	9.75% 1+1	8.125% 2+1
Metro National Bank	10.1% 1.5	9.85% 1.5	--
Midwest Mort. Co. of Michigan	9.5% 2+1	9.375% 2+1	6 1+1
Mortgage Brokers Of America	9.5% 1+1	9.375% 1+1	8.5% 1+1
Mortgage Connection	9.5% .5+1	9.25% .25+1	8.25% .75+1
Mortgage Financial Corp	9.5% 1+1	9.25% 1+1	8.25% 1.5+1
National Bank of Detroit	9.75% 1+1	9.25% 2.5+1	8.25% 1+1
North American Financial	9.75% 1+1	9.5% 1+1	8.25% 1+1
Norwest Mortgage	9.375% 1+1	9.125% 1+1	--
Progressive Mortgage	9.5% 1.5+1	9.375% 1+1	8.625% 1.5+1
Republic Bancorp	9.625% 2	9.375% 2	8.375% 2+1
Rock Financial	9.625% 1+1	9.375% 1+1	8.875% .75+1
Ross Mortgage	9.625% 1+1	9.5% 1+1	8.25% 2+1
Security Bank & Trust	9.75% 1+1	9.5% 1+1	8.5% 1+1
Standard Federal Bank	9.75% 2	9.5% 2	8.25% 2
Trans Ohio Mortgage	9.625% 2.25	9.375% 2	8.5% 2.25
Universal Mortgage	9.625% 1+1	9.375% 1+1	--
Village Mortgage	9.625% 1+1	9.375% 1+1	8.125% 2+1
Waterfield Financial	9.5% 2.25+1	9.25% 2+1	8% 1.25+1

Source: Residential Mortgage Consultants, Weekly Mortgage Reporter

4 companies consolidate

Shouhayib Investment Co. and its three affiliate companies, Choice Development Corp., Choice Properties, and Choice Marketing, have joined together to form the Choice Group.

The Choice Group of Troy is a real estate investment, development and management company. Its properties include apartments, subdivisions of single-family houses and manufactured house communities in Michigan, Ohio and Indiana.

Kamal H. Shouhayib is the Choice Group's founder and sole owner.

Prudential Property Co. will break ground in late December on Huron Commerce Center, a 134-acre industrial development in Huron Township near Detroit Metropolitan Airport. The project will accommodate bulk warehousing, distribution, light manufacturing and research and development. Building sizes will range from 20,000 square feet to more than 200,000 square feet. Completion of the entire project is expected in 1995.

Waldbridge Aldinger of Livonia is the general contractor for site work. Smith, Hinchman & Grylls of Detroit and its subsidiary, Johnson, Johnson & Roy of Ann Arbor, will be responsible for site infrastructure and landscape design. Harris Kwasek Architects of Chicago will design the buildings, and Coldwell Banker Commercial Real Estate Services will handle the leasing.

Prudential Property Co. is a subsidiary of the Prudential Insurance Co. of America and developer of Prudential Town Center of Southfield.

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Mitchell A. Lipton has been promoted to vice president of commercial brokerage by the Friedman Group, a Birmingham commercial real estate company specializing in office leasing and commercial brokerage.

Bernard J. Wolocko Jr. has been appointed leasing representative in the commercial/office leasing division of Byron W. Terrence Co. He will be responsible for sales and leasing of commercial and office properties. Terrence is a Birmingham real estate brokerage company.

Anne Y. Meyers has been appointed marketing director of Lambrecht Co. She is the former director of public relations and advertising for Bankers Real Estate Outlet in Livonia.

Lambrecht Co.'s real estate and mortgage finance divisions include real estate brokerage, appraisal, property tax and property management services, and commercial and residential mortgages. Headquartered in Detroit, Lambrecht has branch offices in Livonia, Rochester Hills and Taylor.



Anne Y. Meyers



Bernard J. Wolocko Jr.

Landscape group presents awards

Local companies were among those receiving Metropolitan Detroit Landscape Association awards for residential and commercial projects.

The awards represent almost \$1 million in services and products. They were determined by a committee of landscape designers, representatives from the Michigan State University extension service and landscaping professionals.

Commercial gold awards were presented to:

- Planterra Tropical Greenhouses of West Bloomfield for interior landscape at Crystal Glen. Planterra's Larry Pliska won the design award for the project.

- Landscape America of Warren for landscape construction at Courtyard by Marriott, Romulus, with the design award going to Paul Schwartz.

- Miller Landscape of Auburn Hills for landscape reconstruction. Design award to Bill Miller.

- Zandt Brothers of Mount Clemens for creative horticulture for the Detroit Builders Home and Flower Show.

- D&B Landscaping of Dearborn

for landscape maintenance for the Prudential Town Center, Southfield, and for irrigation installation for Pickett Suite Inn, Romulus.

The residential gold award was presented to Lowrie's Landscape of Clarkston, with Matt Madsen earning the design award.

Silver awards were won by:

- Skandia Interiorscape of Livonia for Buggy Works Restaurant.
- Exteriorscapes of Walled Lake for a residence.

- Fossile Landscape of Mount Clemens for a residence. The company also won a bronze award in the same category.

- Ray's Landscaping and Nursery of Walled Lake for a residence.

- Alexander Nursery of Mount Clemens for a Japanese garden at a residence.

- Donald Westphal of West Bloomfield, landscape architect and site planner, commercial category, for Hills of Oakland.

Bronze awards winners included:

- Mueller's Sunrise Nursery of Rochester Hills for a residence.
- Jeff Swayne Custom Landscaping of Orionville for a residence.

Tests prompt new radon warnings

Latest radon test results have prompted EPA Administrator William K. Reilly to repeat his agency's call for every homeowner to test for radon.

Tests in New Mexico and seven other states by the Environmental Protection Agency show surprisingly widespread concentrations of cancer-causing radon gas, the agency said.

The latest tests covered New Mexico, Iowa, Georgia, Maine, Ohio, West Virginia, Vermont and Alaska as well as three Indian Health Service regions: Aberdeen, covering parts of North Dakota, South Dakota, Iowa and Nebraska; Bemidji, parts of Michigan, Minnesota and Wisconsin; and Albuquerque, parts of Colorado and New Mexico.

Radon is colorless, odorless and radioactive gas produced by the decay of uranium in all soil and rocks.

Seeping from the ground and concentrating in houses, radon has been blamed for up to 20,000 of the nation's more than 130,000 annual lung cancer deaths.

"RADON IS one of the most serious environmental health problems today. It is the second-leading cause of lung cancer (after smoking) in this country," Reilly said.

Radon tests have been conducted in 37,000 houses in 25 states during the past two years. About one-fourth showed unhealthy levels of radon, Reilly said.

The latest tests in the eight states and three regions of the Indian Health Service covered 11,268 houses.

As many as 10 million houses nationwide could have year-around average radon level exceeding 4 picocuries per liter of air.

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