

B'ham Musicale sets Christmas concert

Parcells, a native of Quebec City, received her master's degree from Laval University. She was on the staff of the Conservatory of Music in Montreal and was accompanist for the Montreal Symphony. Also a violinist, Parcells plays frequently with the Detroit Symphony Orchestra and is a member of the Santa Fe Opera Orchestra.

Speakers will give details and requirements on the following topics: achievement testing, Cathy Rollin; American Guild of Musicians, Richard Chizmadia; cash awards, Glenn LeClair; Federation Festival, Sheila Stephenson; and National Guild auditions, Judy Wade.

Sperke, who has exhibited her multimedia installations and photography in the United States, Canada and Mexico, has completed a one-person show in Tel Aviv and a three-month residency at the Jerusalem Center for the Visual Arts on Mount Zion in Jerusalem this past winter.

The tours are offered 11 a.m. to 1 p.m. Thursdays for six weeks beginning Dec. 10, with a break in

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.727 Romeo, N. of University, E. of Rochester. 3.75 acres in the city of Rochester. 600 sq. ft. of living space. 2 bedrooms, 2 baths, gourmet kitchen, treed setting.

\$199,500

2065 Willow S. of Auburn. W.

3403 Edmonton, N. of Tienkon, W. of Adams, 2,900 sq. ft. Tudor Colonial w/ unique floor plan; Includes great

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A Weekly Survey of Detroit Area Lenders

ADVANCE MORTGAGE CORP. 332-8800				OAKLAND MORTGAGE CORP. 332-2333			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	30 yr. 8.75%	15 yr. 7.25%	1 yr. 5.75%	LOC 12.5%
30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 13.5%	30 yr. 9.75%	15 yr. 8.25%	1 yr. 6.75%	LOC 13.5%
30 yr. 10.25%	15 yr. 8.75%	1 yr. 7.25%	LOC 14.5%	30 yr. 10.75%	15 yr. 9.25%	1 yr. 7.75%	LOC 14.5%
FREE 1992 ENTERTAINMENT BOOK FOR ALL QUALIFIED APPLICATIONS THIS WEEK				OMEGA MORTGAGE CORP. 471-6000/347-6000			
NO CREDIT HISTORY REQUIRED				30 yr. 9.25%			
FREE 1992 LIVING APPOINTMENTS				15 yr. 7.75%			
21213 Hawthorne Hwy., Farmington Hills, MI 48334				1 yr. 6.25%			
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Above rates per \$125,000 loan. Cash program available.				1 yr. 7.25%			
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
ATLAS MORTGAGE CORP. 1-800-345-2200				PACIFIC WORLD MORTGAGE 664-1030			
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.25%		15 yr. 10.75%	1 yr. 9.25%
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
DETROIT SAVINGS BANK 961-7600				PARK AVENUE MTC. 332-0330/362-2255			
30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 12.5%	30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 12.5%
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.2		15 yr. 10.75%	1 yr. 9.25%
111 Woodward Ave., Detroit, MI 48226				LOC 12.5%			
FARMINGTON MORTGAGE CO. 488-5544				PRINCIDENTAL MORTGAGE INC. 651-6410			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 12.5%
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.2		15 yr. 10.75%	1 yr. 9.25%
21000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
FIRST ALLIANCE MORTGAGE CO. 433-2626				SECURITY HOME LOAN 669-4334			
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.2	15 yr. 10.75%	1 yr. 9.25%	LOC 12.5%
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
FIRST INT'L FINANCIAL CORP. 649-6304				ST. JAMES SYNCRONIC CORPORATION 295-8900			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	NOY LOCATION			
30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 13.5%	ANAS ASKING: 271-6556			
30 yr. 10.25%	15 yr. 8.75%	1 yr. 7.25%	LOC 14.5%	DEARBORN: 379-4440			
CALL FOR CREDIT RISK AND CASH TIPS				30 yr. 9.25%			
1000 W. Michigan, Bloomfield Hills, MI 48304				15 yr. 7.75%			
FIRST SECURITY SAVINGS BANK 332-7600				1 yr. 6.25%			
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Above rates per \$125,000 loan. Cash program available.				30 yr. 10.75%		15 yr. 9.25%	1 yr. 7.75%
20001 Township Rd., Bloomfield Hills, MI 48302-0903				LOC 12.5%			
FLEET MORTGAGE 482-4041				TEMPLE INLAND MORTGAGE CO. 482-0565			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 12.5%
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.2		15 yr. 10.75%	1 yr. 9.25%
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
THE MORTGAGE COMPANY OF MICHIGAN 375-8626				TOWER FINANCIAL WEST 539-1100			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	TOWER FINANCIAL EAST 864-5500			
30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 13.5%	30 yr. 9.25%			
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Above rates per \$125,000 loan. Cash program available.				30 yr. 10.75%		15 yr. 9.25%	1 yr. 7.75%
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
MORTGAGE SPECIALISTS INC. 280-9656				VIAD MORTGAGE CORP. 477-8888			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 12.5%
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.2		15 yr. 10.75%	1 yr. 9.25%
800 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
MUTUAL FINANCIAL SERVICES INC. 474-8740				WORLD WIDE FINANCIAL 647-1119			
30 yr. 8.25%	15 yr. 6.75%	1 yr. 5.25%	LOC 12.5%	30 yr. 9.25%	15 yr. 7.75%	1 yr. 6.25%	LOC 12.5%
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Above rates per \$125,000 loan. Cash program available.				30 yr. 12.2		15 yr. 10.75%	1 yr. 9.25%
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
NATIONWIDE MORTGAGE CORP. 332-0500				WORLD WE COME TO YOU!			
30 yr. 7.50%	15 yr. 6.00%	1 yr. 5.00%	LOC 12.5%	1533 N. Woodward Ave., Bloomfield Hills, MI 48304			
30 yr. 7.25%	15 yr. 5.75%	1 yr. 4.75%	LOC 12.5%	30 yr. 9.25%			
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Above rates per \$125,000 loan. Cash program available.				30 yr. 10.75%		15 yr. 9.25%	1 yr. 7.75%
1000 W. Michigan, Bloomfield Hills, MI 48304				LOC 12.5%			
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AT EXT. 244				1 yr. 6.25%			
1533 N. Woodward Ave., Bloomfield Hills, MI 48304				LOC 12.5%			