

A Precedent- Smashing Subdivision Sale!



This daring offer--on a limited number of lots--contains 5 big salient features. They are:--

UNUSUAL TERMS

5% down, then less than 1% each month.

GUARANTEED INVESTMENT
(A feature without precedent)

Written into your contract is an amply secured guarantee that assures you a minimum of 6% compound interest on every dollar invested.

BUILDING LOT FREE!

Although we believe the old price list offered the greatest value to be found in the vicinity of Farmington, if you buy two lots, we give you the third. In other words a discount of 33 1/3% will be allowed.

TO ENCOURAGE BUILDING

(And this is another feature without precedent) If you desire to build, a Warranty Deed will be given

you on one lot, provided the amount paid on the principal equals one-half of the cost of one lot. To illustrate: Suppose the three lots cost you \$3,000 or \$1,000 each and that you had \$500 paid on them and you then decide to build. A deed would be given you to the building lot. This would leave the unpaid balance \$1,250 on each of the two remaining lots--and these equities would be worth every cent of the \$500--hence your building lot has cost you exactly nothing.

THE SUBDIVISION

The lots are in Farmington's best and most sensibly restricted subdivision--

Fleming's Roseland Park

Can We Read Your Thoughts?

Naturally when an opportunity so unusual presents itself you are interested. You want to ask a few questions--and here they are. We hope the answers are complete enough and candid enough to satisfy you.

Your Question:

If Fleming's Roseland Park is really a well located, wisely restricted subdivision and the lots are not over-priced, why are such extraordinary inducements necessary?

Our Answer:

Because the Real Estate market is and has been quiet for over two years. This condition has made it a very poor time to sell but a mighty good time to buy. We are selling now simply because we have more vacant property than we can carry, consequently we are obliged to step into this adverse market and cut deep enough to assure quick results.

Your Question:

Why such a small down payment?

Our Answer:

Small down payments mean more sales, and we are convinced that every sale will "stick" because these are sacrifice prices and a profit is guaranteed.

Your Question:

Just what is your guarantee?

Our Answer:

At the end of five years, if you wish, we must buy your lots back at a 40% increase. The penalty for failure to comply, if demanded, is that you automatically receive a credit upon the balance due us equal to 40% of the original cost. This penalty added to the special sale discount amounts to nearly 60% of the present intrinsic value of the lots.

Your Question:

Can this guarantee be enforced?

Our Answer:

That is the beauty of it. You do not have to enforce it. It works automatically. Proof that you made the demand becomes a receipt for a sum equal to the penalty.

Your Question:

Is there any economically sound rule to guide me in an effort to determine the true value of a residence lot?

Our Answer:

No, there is not an infallible rule, but there is one that has been widely used and generally accepted. Use it and you cannot go very far astray. Here it is.

In a growing city or community, the residence lot represents one-fourth of the value of the com-

plete home, provided it is reasonably protected with building restrictions.

If there are no homes in the subdivision, you must study the restrictions and locality, then estimate the probable value.

When improvements have not been installed and the property is not ready for homes, study every factor that would aid you in making an estimate of the time that will elapse before it is ready. You should then deduct 8% for each year in this time estimate.

Your Question:

What are the restrictions?

Our Answer:

Our restrictions are the greatest asset this property has. They absolutely insure the ultimate success of Fleming's Roseland Park. Lack of space however, makes an adequate answer here impossible. The coupon below tells you how to get this question and many others fully answered.

**"Get All
The Facts--
Then Decide"**
—H. G. WELLS

USE THIS COUPON TODAY
F. De Vere Fleming,
Farmington, Mich. (Phone 200)
Dear Sir:
The unusual conditions of this sale interest me. If there is no obligation on my part please send me a copy of the restrictions and the guarantee; also a plat of the subdivision and a price list.
Yours truly,
NAME.....
ADDRESS.....

Statement made at Farmington Exchange Club,
Thursday, July 5, 1928 by Edgar Pierce
"Undoubtedly now is the best time to buy Farmington property that we have had in ten years. It will never be as cheap again as it is now."

F. D. FLEMING & CO.