

# 2 local Prudential franchises merge

Two Prudential Real Estate franchises — Prudential Great Lakes Realty and Prudential Stiehl & Associates — have consolidated business activities and will conduct business as one company, Prudential Great Lakes Realty.

Daniel Stiehl will serve as chief executive officer. Jerome Baranski, previously broker/owner of Prudential Great Lakes Realty, will serve as chief operating officer.

"The company merger is a key element in our strategic plan of being a major force in the residential real estate marketplace," Stiehl said. "By combining our resources and office locations, the new company is positioned to offer expanded services to all of our clients."

"The merger will have great impact on the companies' clients and customers," Baranski said.

"We combined not only our internal resources of marketing, training and relocation, but we merged the business and people philosophies of two successful companies. These elements make a strong company stronger," he added.

The merged company is comprised of 215 sales agents and nine sales offices including Bloomfield Hills, Clarkston, Farmington Hills, Rochester Hills, Troy and West Bloomfield.

The Prudential Great Lakes Realty has been in existence since 1958, operating first as Chamberlain Realty and in 1983 as Merrill Lynch Realty.

The company became part of the Prudential Real Estate Affili-

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*Daniel Stiehl*

ates in 1989 with Prudential's acquisition of the Merrill Lynch Realty business.

Baranski, affiliated with the company since the Chamberlain days, became broker/owner in 1990.

The primary marketplace for Prudential Great Lakes is Oakland, western Wayne and northwestern Macomb County.

Stiehl has been a residential real estate sales agent since 1970. He founded his agency in 1988 and became a Prudential affiliate in 1989.

The company is a leading broker in new home sales for residential developments in Genesee County and a prominent broker in north Oakland and Livingston counties.

As part of the Prudential family, the company has access to corporate support in the areas of national relocation services, national advertising, certified trainers, agent promotional materials, resort property and new homes marketing support materials.

The Prudential Real Estate Affiliates is the fourth largest network in the country with more than 1,000 offices and 31,000 sales associates.



Office locations: Jerome Baranski, chief operating officer of the merged Prudential Great Lakes Realty, points out the nine office locations.

## FRUSTRATION

(What you seek to avoid when selling your home)

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be used in the garage to tuck away those hard-to-store items.

Mini-Shelves are offered in either the 9-inch or 12-inch size, and both come with a mesh design so that even small items rest securely.

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## Real Estate Facts

**Sandra Ladd**  
Mary Richards, Inc.

## Get Serious!

To property owners, locating motivated home buyers with the financial ability to complete the home purchase is no laughing matter. If you plan to buy a home, these ideas will encourage sellers to take you seriously.

First, keep your appointments. Sellers may invest considerable time and effort to make sure their home is ready for your visit. They may also make judgments about your commitment to make a purchase. If you later make an offer on their home.

Next, when making a purchase, offer a substantial earnest money deposit. Three percent of the asking price is the average earnest money deposit in this area.

Before beginning your home search, ask the real estate agent to make you an appointment with a mortgage lender. The purpose of this meeting is to have the lender "prequalify" you for a home loan.

You will be asked to provide detailed credit and employment information, your income, and length of employment. From this information, the lender can determine the

mortgage amount for which you qualify, the downpayment required, and the amount of monthly mortgage payments. The goal is to obtain a "conditional commitment" from the lender, subject to verification of the information you've provided.

Once you have been pre-qualified, you become a valuable buying prospect to property owners. Sellers are more likely to consider your purchase offer with interest. This is especially true if you are asking the sellers to make price concessions.

Showing all the signs of a sincere, motivated buyer can also distinguish you from other individuals who may want to buy the same home. When considering more than one offer at a time, sellers may sign-up both the amount offered, and the ability of each of the prospects to complete the purchase.

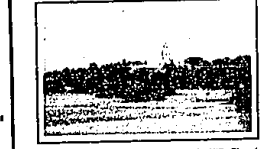
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**Get Serious!**  
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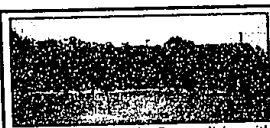
Private and peaceful setting with views reminiscent of an European countryside. An ideal refuge for the executive couple.

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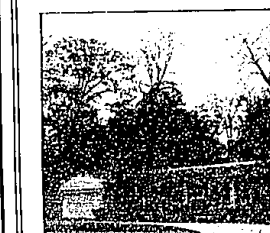
Three percent broker participation invited.



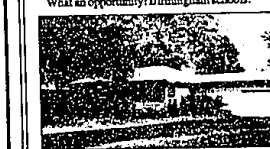
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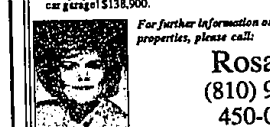
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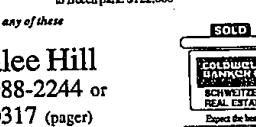
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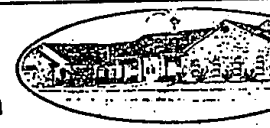


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