



COMMERCE TWP. - This 2 bedroom, 2 bath detached condo is surrounded by 2 golf courses in Commerce Twp. Mortgage closings recorded September 30-October 4 at the Oakland County Register of Deeds office and compiled by Advertising That Works, a Bloomfield Township company that tracks deed and mortgage recordings in Southeastern Michigan. Listed below are cities, addresses, and sales prices.



Hiding in N. Farmington Hills, this 4 bedroom, 3 bath gem offers large private rear yard, great kitchen with Corian countertops. Full finished basement and a bonus sunroom. \$284,900.

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FARMINGTON HILLS - After many studies, this Free Report for home sellers was developed by a local real estate agent who was shocked to find that this crucial home selling information had never before been made easily available to the general public! After extensive testing, with amazing results, this Free Report is now available to all home sellers. The unique report proves to get the seller the highest price possible, sell quickly, attract the most qualified buyers, and avoid costly financial traps! In an interview with REMG, Inc., "Results have been so positive and overwhelming, we guarantee these home selling strategies to work. The only difficulty we have is keeping enough Free Reports in stock!" To get your free copy, call 1-800-797-0656, 24 hours, for a Free Recorded Message.

Meet the Best!



We are pleased to announce that Patrick Carolan, Geri Griffin, Chuck Page, Linda Savel, Lisa Shih, and Rebecca Vitale have all had sales in excess of \$500,000 in September for the Troy Office of Coldwell Banker Schweitzer Real Estate.

Best wishes for continued success!
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Jamey Kramer's REAL ESTATE FACTS
The Original Real Estate Column

Take No Chances!
In the early days of land development, speculators often urged buyers on with the expression "Put your money down and take your chances!" Those who did often found they had purchased a "pig in a poke" - not what they had in mind. Today, purchasing a home is not as risky, and has some built-in safeguards for buyers. Although the phrase " caveat emptor" (let the buyer beware) still holds, others may now bear some of the responsibility for protecting purchasers. The best line of defense for home buyers is their own good judgment. To protect against unexpected defects in a home, buyers can hire the services of a home inspector, structural engineer, or environmental specialist. Inspections should be arranged soon after a contract is signed. A final "walk-through" should be conducted just prior to closing to insure that defects have been corrected. Most lenders require an appraisal when purchasing a home. The appraisal may

HOMES SOLD IN OAKLAND COUNTY

Auburn Hills 3030 Datura Ct \$175,000 2730 Glenrose Ct \$73,000 978 Huntcliff Blvd \$161,000 667 Jamestown Rd \$125,000 580 S Grey Rd \$150,000 1115 Vinewood St \$290,000 Beverly Hills 17681 Lochbuie Ave \$144,000 32831 Horvater St \$235,000 Birmingham 30910 River Crossing St \$263,000 2122 Broadford Rd \$115,000 730 Brookside Ave \$377,000 1256 Cedar Dr \$555,000 Bloomfield Hills 3660 Burnley Dr \$192,000 746 E Fox Hills Dr \$172,000 751 E Fox Hills Dr \$51,000 758 E Fox Hills Dr \$375,000 Bloomfield Township 31542 Woodland Ln \$390,000 1931 Pine Ridge Ln \$285,000 2787 Hummingbird Way \$225,000 1585 Sodon Lake Dr \$260,000 5370 Woodlands Estates \$555,000 Bloomfield Village 215 Chetwood Rd \$395,000 135 Clifton Rd \$430,000 1231 Covington Rd \$620,000 360 Tibury Rd \$375,000 Clermont 6056 Almond Ln \$134,000 8716 Clement Rd \$69,000 6040 Cramline Dr \$119,000 4584 Hillview Shrs \$220,000 5624 Meadowbrook Ct \$145,000 6621 Nobletta \$141,000 6681 Pear St \$123,000 6541 Phelan Ct \$280,000 4751 Rosedale \$105,000 9200 Russell Ave Dr \$140,000 Commerce Township 702 Adelphi St \$295,000 3262 Chenoa St \$151,000 3720 Chocklyn Ln \$149,000 1964 Dorchester Dr \$243,000 970 Drakeville Dr \$197,000 245 Forest Crest Dr \$350,000 4813 Greenwood Dr \$231,000 4279 Rebecca Cir \$193,000 2160 Sunnybrook Rd \$184,000 3091 Viking Dr \$191,000 46538 W Pontiac Trl \$140,000 2301 Welch Rd \$165,000 Daviesburg 31511 Big Lake Rd \$65,000 10163 Boulder Pass \$370,000 12300 Buggy Whip Ct \$55,000 6540 Country Lane Dr \$184,000 10001 King Rd \$136,000 Farmington 35100 Drake Heights Dr \$210,000 31831 Grand River #45 \$32,000 22782 Hayden St \$145,000 23090 Lakeway St \$136,000 31619 Lee Ln \$122,000 32236 Lee Ln \$119,000 Farmington Hills 29011 Bannockburn St \$175,000 29011 Briar Hill Dr \$175,000 23511 Cliffview Ct \$221,000 30028 Club House Ln \$254,000 24823 Cobblestone Ct \$300,000 26201 Drake Rd \$231,000 29200 Drake Rd \$145,000 22533 Elena Dr \$165,000 27440 Englewood St \$175,000 26740 Farmington Rd \$216,000 21365 Goldsmith St \$215,000 28221 Green Willow St \$161,000 28455 Hawthberry Rd \$167,000 29571 Hemlock Ave \$154,000 35015 Hillside Dr \$158,000 20765 Inkster Rd \$175,000 3245 Johnston Rd \$195,000 38420 Kingsway Ct \$355,000 37065 Lancaster Dr \$219,000 35096 Lexington St \$171,000 29807 Muntand Dr \$241,000 31747 N Mainland St \$169,000 32341 Nestlewood St \$145,000 29581 Glenwood Ave \$230,000 21640 Oxford Ave \$95,000 34835 Piccadilly Dr \$203,000 22710 Purdue Ave \$66,000 2230 Purdue Ave \$102,000 34333 Quaker Valley Rd \$213,000 29432 Regents Pointe \$127,000 31993 W 12 Mile Rd Unit 109 \$59,000 27381 W Skyway Dr \$183,000 21631 Wheeler St \$102,000 Franklin 25300 Devon Ln \$440,000 Harbor 2954 Broad Ave \$87,000 1761 Cass Lake Rd \$44,000 Lake Angelus 2210 Lake Angelus Srs \$170,000 Lake Orion 2779 Aldrin Dr \$158,000 576 E Flint St \$165,000 481 Heights Rd \$141,000 1207 Hemingway Rd \$157,000 285 N Hill Dr \$210,000 1406 Lake Shore Blvd \$283,000 1408 Marina Pointe Blvd \$252,000 2904 Meadowbrook Ct \$66,000 80 Perry St \$109,000 3005 Taton Cir \$38,000 Lathrup Village 28225 GoldenGate Dr E \$184,000 18444 Wildercrest Ave \$175,000 27704 W California \$122,000 19091 Whitestone Blvd \$134,000 Novi 44850 Bayview Dr \$112,000 31152 Columbia Dr \$144,000 45155 Courtview Trl \$230,000 22715 Cranbrook Dr \$102,000 29031 Heartstone Dr \$223,000 205 Henning St \$92,000 41098 Hattott \$117,000 28736 Stonewall Ct \$215,000 41048 Todd Ln \$225,000 41099 Todd Ln \$225,000 39762 Village Wood Dr \$56,000 42994 W 13 Mile Rd \$161,000 40722 W Mill Road Ct \$221,000 41774 Webster Ct \$140,000 42589 Wimbledon Way \$239,000 Oakland 3405 Aqueduct Cir \$194,000 Oakland Lake 3131 Elm Ct \$160,000 See HOMES, 16	5754 Evergreen Ave \$289,000 5700 Morgan Rd \$157,000 4090 Rohr Rd \$150,000 510 Roxbury Dr \$120,000 Oxford 1110 Barr Rd \$155,000 488 Davis Lake Dr \$270,000 113 Minnetonka Dr \$105,000 970 S Baldwin Rd \$180,000 409 Tenover Dr \$220,000 3180 Trillium Ln \$161,000 1268 Woodway Rd \$194,000 Rochester 401 Baldwin Apt 208 \$54,000 3688 Briarbrook Ln \$204,000 4890 Carrington Dr \$158,000 4918 Carrington Dr \$181,000 500 Elizabeth St Apt 101 \$42,000 432 Miller Ave \$61,000 491 Hillier Ave Apt 106 \$54,000 420 Parkdale Ave \$138,000 810 Pate St Unit 202 \$46,000 2623 Quail Run St \$153,000 3209 Silverbrook Dr \$182,000 3384 Sussex Ct \$335,000 Rochester Hills 1947 Blue Grass \$397,000 1118 Bluebird Dr \$260,000 1513 Colony Dr \$143,000 3430 Eastern Ave \$90,000 3611 Emmons Ave \$109,000 1952 Fairfield Dr \$169,000 1556 Gas Light Ln \$125,000 554 Harrow Ct \$147,000 691 Lake Ridge Rd \$240,000 535 Mary Ellen Rd \$125,000 372 Meadow Bridge Dr \$111,000
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TERM	RATE	PICTURE	DOWN PAY	LOAN	APR	COMMENTS
AMERICAN FINANCE & INVESTMENT 800-562-5674						
30 yr FIX	7.25	3.55	5%	45 days	7.68	24 hr Hotline 1-800-689-2562
15 yr FIX	6.75	2.85/3.55	5%	45 days	7.33	http://www.loanshop.com
1 yr ARM	7.65	7.65	10%	45 days	7.89	
31 yr ARM	5.75	3.25/3.95	10%	45 days	9.83	
(A) 10406 Eaton Pl., Ste 220, Fairfax, VA 22031						
AMERICAN HOME FINANCE 313-525-1940						
30 yr FIX	8	0.200	5%	45 days		Large Apartment buildings.
15 yr FIX	7.525	0.200	5%	45 days		Equity loans, less than perfect credit.
1 yr ARM	5.625	0.200	5%	45 days		Open Sun until 2:00.
5/25 Balocon	7.375	0.200	5%	45 days		
(A) 5911 W. G. Mile Rd., Livonia, MI 48151						
FIRST ALLIANCE MORTGAGE CO. 810-433-9620						
30 yr FIX	7.875	2.25%	5%	45 days		Open 7 days a week. Debt consolidation & Refi for credit problems, bank handovers we make it possible.
15 yr FIX	7.375	2.25%	5%	45 days		
1 yr ARM	5.825	2.25%	5%	45 days		
1 yr ARM/Jumbo	8	2.25%	5%	45 days		
(A) 42100 Telegraph Rd., Ste 209, Bingham Farms, MI 48025						
NORTH AMERICAN MORTGAGE CO. 810-362-8200						
30 yr FIX	7.75	2.55%	5%	60 days	8.53	Purchase subject to 24 hr Mortgage
15 yr FIX	7.25	2.25%	5%	60 days	7.53	approval with or without a property, common sense underwriting, local decisions.
1 yr ARM	5.875	1.55%	10%	60 days	N/A	
7/28 Balocon	7.5	1.55%	10%	60 days	7.68	
(A) 500 Whitaker, Ste 155, Troy, MI 48061						
OLD KENT MORTGAGE 800-792-8830						
30 yr FIX	7.875	2.25%	20%	45 days	8.13	Old Kent lends throughout the State of Michigan.
15 yr FIX	7.25	2.25%	20%	45 days	7.57	We take pride in providing excellent customer service.
1 yr ARM	5.75	2.25%	20%	45 days	7.2	
7/28 Balocon	7	2.25%	20%	45 days	7.2	
(A) 43555 W. 12 Mile Rd., Ste 151, Farmington Hills, MI 48441						
PRIME FINANCIAL, INC. 800-448-7179						
30 yr FIX	7.75	2.20%	5%	45 days	8.06	For mortgage questions, good credit!
15 yr FIX	7.25	2.20%	5%	45 days	7.55	Rate lock or lower guarantee.
1 yr ARM	5.5	2.20%	5%	45 days	8.25	Many mortgage programs avail.
5/1 yr ARM	6.5	2.20%	5%	45 days	8.70	bankruptcy, Call Bert Donahue.
(B) 17187 N. Laurel Park, Ste. M1 Livonia, MI 48152						
STANDARD FEDERAL BANK 800-643-9600 EXT. 6975						
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1 yr ARM	5.5	2.25%	20%	45 days	8.47	Experts in new Construction lending.
7/28 Jumbo	7.25	2.25%	20%	45 days	7.82	Call 800-643-9600 for the office nearest you.
(C) 2600 W. Big Beaver Rd., Troy, MI 48061						
WELLINGTON MORTGAGE CO. 810-398-9010						
30 yr FIX	7.75	2.20%	5%	30 days	8.12	As seen in Money Magazine, Your #1
15 yr FIX	7.25	2.20%	5%	30 days	7.65	local mortgage lender. Call now for
1 yr ARM	5.375	2.20%	10%	30 days	8.12	personalized service on (810) 398-9010.
1 yr ARM/Jumbo	5.375	2.20%	10%	30 days	8.12	Rates as of 9/23/96.
(D) One Alton Dr., Ste 102, Madison Heights, MI 48071						

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