HOMES SOLD IN OAKLAND COUNTY

These are the Observer & Eccentric area residential real-estate closings recorded January 6 - 10 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.

2537 Binghampton Dr $117,000
4052 Coventry Dr $282,000
2448 Dexter Rd $95,000
2658 Geneva Dr $98,000
621 Hamlet Rd $117,000
2124 Hempstead Rd $127,000
55 Oakmont $110,000
2699 Pontiac Rd $77,000
217 S Grey Rd $113,000
643 Sheffield Rd $116,000
2416 Walnut Rd $30,000

Beverly Hills

18289 Devonshire St $220,000
17537 Kinross Ave $215,000
18195 Kinross Ave $203,000
16275 Lochorbie Ave $189,000
22855 Nottingham Dr $317,000
31133 Sleepy Hollow Ln $300,000

Birmingham

1008 Abbey St $245,000
1537 Ashford Ln $740,000
547 Bloomfield Ct $273,000
1421 Fairway Dr $267,000
704 Hanna St $345,000
1787 Henrietta St $215,000
1055 Lincoln Ct $195,000
147 Linden Rd $335,000
2150 Northlawn Blvd $327,000
739 Purdy St $579,000

Bloomfield Township

1865 Chipping Way $250,000
2763 Courville Dr $196,000
5193 Kellen Ln $285,000
1986 Long Lake Shore Dr $576,000
180 N Berkshire Rd $175,000
1945 Pine Ridge Ct $250,000
2987 Rambling Way $219,000
5116 Woodlands Dr $215,000

Bloomfield Hills

2626 Berry Dr $150,000
2729 Colonial Trl $186,000
4062 Cranbrook Ct $490,000
3207 E Breckenridge Ln $285,000
621 E Fox Hills Dr $64,000
1915 Eagle Pointe $169,000
2107 Eagle Pointe $199,000
2471 Hickory Glen Dr $365,000
3665 N Adams Rd $214,000
960 N Hunter Blvd $200,000
1505 Quarton Ridge Cir $712,000
2850 S Woodward Ave # S1-7 $119,000
7287 Saint Auburn Dr $227,000
730 Upper Scotsborough Way $233,000
4049 W Maple Rd Apt A101 $64,000
266 Westbourne Dr $165,000

Clarkston

6921 Almond Ln $119,000
9711 Dartmouth Rd $94,000
9245 Debby Jo Dr $96,000
8860 Kelly Lake Dr $348,000
4885 Mary Sue $108,000
4659 Mesa Ct $241,000
6620 Park Valley Dr $347,000
4652 Pinedale Ave $123,000
525 S Baldwin Rd $160,000
4832 Sundale Dr $77,000

Commerce Township

1907 Ashston Dr $187,000
4670 Benstein Rd $145,000
1880 Blue Stone Ln $180,000
3221 Governors Ln $428,000
4799 Greenview Ct $250,000
2135 Hoeft Dr $60,000
5240 Huron Hills Dr $295,000
2679 Kingstowne Dr $72,000
4413 Lynne Ln $180,000
3259 Mandrake St $67,000
482 Mulberry Dr $150,000
489 N Oak Dr $140,000
3502 Newton Rd $37,000
4114 Pinestead Dr $170,000
766 Polvadera St $133,000
3179 Ridgemont St $230,000
320 W Beechdale St $70,000
5020 Whitlow Ct $285,000
2302 Wixom Rd $149,000

Davisburg

16547 Dixie Hwy $174,000
7285 Ormond Rd $125,000
11245 Youngstree Ct $42,000

Farmington

34801 Arundel St $116,000
22480 Floral St $108,000
32718 Grand River Ave #b32 $51,000
31831 Grand River Ave Unit 5 $32,000
22993 Mayfield St $178,000
22561 Power Rd $126,000
21304 Robinwood St $145,000
33325 Tall Oaks St $140,000

Farmington Hills

21924 Arbor Ln $191,000
25224 Bridle Path Ln $245,000
25749 Castlereigh Dr $176,000
30554 Fox Club Dr $350,000
28126 Harwich Dr $255,000
28322 Hawberry Rd $169,000
28819 Hidden Trl $310,000
29911 High Valley Rd $185,000
30763 Knighton Dr $263,000
28900 Lake Park Dr $210,000
29363 Laurel Dr $132,000
38350 Lowell Dr $295,000
21404 Magnolia Ct $185,000
29632 Middlebelt Rd # 270 $86,000
23227 Montclair St $114,000
35336 Northmont Dr $223,000
30450 Orchard Lake Rd #75 $63,000
29408 Pendleton Club Dr $86,000
34879 Pickford Dr $201,000
31034 Pine Cone Dr $270,000
30231 Plumbrook Dr $228,000
21826 Power Rd $85,000
21681 Purdue Ave $89,000
25240 Ridgewood Dr $166,000
25303 Rutledge Xing $275,000
23050 Springbrook Dr $50,000
23135 Springbrook Dr $149,000
24184 Susan Dr $216,000
24599 Toddy Ln $202,000
30028 W 12 Mile Rd Units 34 $53,000
30535 W 14 Mile Rd Apt 8 $56,000
30475 W 14 Mile Rd Apt 94 $59,000
33725 Walnut Ln $272,000
25333 Wykeshire Rd $174,000

Franklin

30044 Cheviot Hills Dr $366,000

See HOMES SOLD, 16

Internet homepage: → http://www.interest.com/observer Survey Date 1/27/97

Observer & Eccentric MORTGAGE MARKET

AMERICAN FINANCE & INVESTMENT 800-562-5674

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.25	3.125/355	5%	45 days	7.65	24 hr Rateline 1-800-689-2562.
15 yr FIX	6.75	2.75/355	5%	45 days	7.31	http://www.loanshop.com
7/23 Balloon	6.625	3/355	10%	45 days	7.37	
30 yr Jumbo	7.375	3/355	10%	45 days	7.76	

(A) 10306 Eaton Pl., Ste 220, Fairfax, VA 22030

AMERICAN HOME FINANCE 800-440-1940

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.875	0/290	5%	45 days	8	Large Apartment buildings.
15 yr FIX	7.5	0/290	5%	45 days	7.63	No Cost Loans.
7/23 Balloon	7.5	0/290	5%	45 days	7.63	No origination
3/1 yr ARM	7	0/290	5%	45 days	7	Fee - Sun 10-2.

(A) 39111 W 6 Mile Rd., Livonia, MI 48152

FIRST ALLIANCE MORTGAGE CO. 810-433-9620

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.625	2/295	5%	45 days	7.87	Open 7 days a week. Debt
15 yr FIX	7.25	2/295	5%	45 days	7.54	consolidation & Refi for credit
1 yr ARM	5.25	2/295	5%	45 days	5.51	problems, bank turndowns we
1 yr ARM/Jumbo	5.5	2/295	10%	45 days	5.73	make it possible.

(A) 32100 Telegraph Rd., Ste 205, Bingham Farms, MI 48025

NORTH AMERICAN MORTGAGE CO. 810-362-8200

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
7/23 Balloon	7.125	2/300	10%	30 days	N/A	Purchase express. Free 24 hr Mortgage
30 yr Jumbo	8	2/300	5%	30 days	N/A	approval with or without a property,
1 yr ARM/Jumbo	5.625	2/300	5%	30 days	N/A	common sense underwriting,
30 yr FHA	8	2/300	5%	30 days	N/A	local decisions.

(A) 900 Wilshire, Ste #155, Troy, MI 48084

OLD KENT MORTGAGE 800-792-8830

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.875	2/375	20%	45 days	8.13	Old Kent lends throughout
15 yr FIX	7.25	2/375	20%	45 days	7.57	the state of Michigan.
1 yr ARM	5.625	2/375	20%	45 days	6.31	We take pride in providing
7/23 Balloon	7.25	2/375	20%	45 days	7.54	excellent customer service.

(C) 33533 W. 12 Mile Rd., Ste 151, Farmington Hills, MI 48331

PRIME FINANCIAL GROUP, INC. 800-448-7179

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.75	2/300	5%	45 days	8.06	24 hr free recording for information
15 yr FIX	7.25	2/300	5%	45 days	7.74	selling your home, credit
1 yr ARM	5.25	2/300	5%	45 days	8.13	problems, refinancing, pre-approval
3/1 yr ARM	6.5	2/300	5%	45 days	6.79	& investment property.

(B) 17187 N. Laurel Park, Ste. 334 Livonia, MI 48152

STANDARD FEDERAL BANK 800-643-9600

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.75	2/375	20%	45 days	8.07	Rate lock or lower guarantee. Many
15 yr FIX	7.25	2/375	20%	45 days	7.74	mortgage programs avail. Experts in new
1 yr ARM	5.625	2/375	20%	45 days	8.52	Construction lending. Call 800-643-9600
15 yr Jumbo	7.25	2/375	20%	45 days	N/A	for the office nearest you.

(C) 2600 W Big Beaver Rd., Troy, MI 48084

WELLINGTON MORTGAGE CO. 810-398-9010

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
30 yr FIX	7.625	2/300	5%	30 days	N/A	As seen in Money Magazine. Your #1
15 yr FIX	7.125	2/300	5%	30 days	N/A	local mortgage lender. Call now for
1 yr ARM	5.25	2/300	10%	30 days	8.01	personalized service on (810) 398-9010.
1 yr ARM/Jumbo	5.25	2/300	10%	30 days	8.01	

(B) One Ajax Dr., Ste 102, Madison Heights, MI 48071

CONSUMERS CALL 888-509-INFO. LENDERS CALL 800-509-4636.

MORTGAGE INFORMATION AT YOUR FINGERTIPS 24 HOURS A DAY

HOMELINE 313-933-2020 HOW TO USE HOMELINE
1 CALL HOMELINE AT 313 933-2020 FROM ANY TOUCH TONE PHONE
2 PRESS 3 FOR THE MORTGAGE MARKET UPDATE
3 PRESS 1 FOR 30 YR FIXED, 2 FOR 15 YR FIXED, 3 FOR 1 YR ARM RATES

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Jamey Kramer's REAL ESTATE FACTS

...The "Original" Real Estate Column

Watch With Confidence!

It has been said that "home buyers make up their mind in the first five minutes, then spend the rest of their time justifying the decision." If that is so, it would seem that home buying decisions are based more on emotion than on factual information.

Does that mean buyers aren't interested in receiving accurate details about the homes they are considering? Not at all. They expect reliable answers to all their questions.

If you have ever watched an experienced real estate agent in action you may have questioned the sales approach taken. During the buyers' first visit to a home, the agent rarely launches into a litany of descriptive adjectives about the home. Often, the agent follows behind the prospects, saying little, while watching closely their reaction to the home.

To sellers, this may seem like dereliction of duty on the part of the sales agent. After all, isn't the agent supposed to be trying to "sell" the home to the buyers?

Not to worry. From experience, agents have learned that questions from buyers are a strong buying signal. First, buyers absorb the atmosphere of a home, then they begin justifying the opinion formed by asking questions. At this point the agent begins to provide factual information which either validates the positive opinion already formed, or dissolves and concerns which may be raised.

When selling your home, choose your agent carefully. Once you've made that choice, stand back with confidence as the agent goes to work providing you with a qualified buyer.

For more information about the Real Estate process, please call me at ReMax, 100, Inc. (810) 348-3000 or Call my 24 Hour "customer service" line at 1-800-965-SOLD

JAMEY KRAMER, GRI CRS
Associate Broker

BIRMINGHAM, TROY, ROYAL OAK
1424 S. Woodward
645-2500

Cranbrook ASSOCIATES INC. REALTORS

BLOOMFIELD HILLS
FRANKLIN
WEST BLOOMFIELD

BLOOMFIELD HILLS GEORGIAN COLONIAL with master suites on 1st & 2nd floor. Great room, 1st floor laundry, lower level maids quarters, walk-out basement, Florida room, recreation room, central air & deck. One acre lot. $679,000. 700084DUN

FABULOUS NEWER CONSTRUCTION on Indianwood Lake. Bright, open and white. Cathedral ceiling in living room, large master bedroom with whirlpool tub. Finished walk-out. Family room with fireplace. Andersen windows. $380,000. 663536ABS

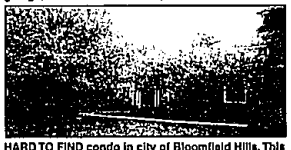
GREAT INVESTMENT OPPORTUNITY on all sports Lower Straits Lake. Two bedrooms, one bath, living room, kitchen with breakfast area. One car attached garage. $129,000. 700402NEW

ALL-SPORTS SYLVAN / OTTER LAKES!! Gorgeous canal front contemporary with dramatic cathedral ceilings & extensive lake-view windows. 4 bodrooms, 2 ½ baths – 3,000 square feet. Three car attached garage, sea wall & dock. $329,000. 659440BEV

SPACIOUS CONTEMPORARY RANCH. Private wooded Birmingham setting. Cathedral ceilings, skylights, deck, numerous recent updates includes: furnace and central air. $279,000. 665850ARD

BRICK RANCH in popular Pembroke subdivision. Open flowing floor plan. Good size rooms, freshly painted interior, hardwood floors, wet plaster walls, natural fireplace in living room. Finished basement with wet bar. $199,900. 667511DOR

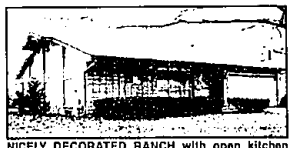
SOLID FIRST TIME BUY, or income property. Brick three bedroom with half bath in basement. $62,900. 660479ARG



HARD TO FIND condo in city of Bloomfield Hills. This first floor unit has 3 bedrooms, 3 baths, security system, attached garage and great storage. Look at all offers. $199,900. 655348WOO

BEAUTIFUL THREE BEDROOM 2 ½ bath ranch in Bloomfield with Birmingham schools. Refinished hardwood floors, newer carpeting, recessed lighting, air conditioning and duct work. Nice library, family room and newer door walls. $189,900. 668588MID

SUPER ROYAL OAK town house. Private entry, two bedrooms, one and one-half baths. Living room with fireplace, formal dining room. Private courtyard with deck. Two carports. Upstairs laundry. Central air. Won't last. $91,000. 703720WEB

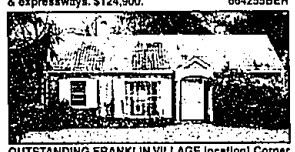


NICELY DECORATED RANCH with open kitchen overlooking family room with fireplace, 3 bedrooms, recreation room and basement office or 4th bedroom. Located on quiet street, close to shopping & expressways. $124,900. 664255BER

BEST BUY IN BLOOMFIELD – Gracious home on beautiful lot, rimmed with evergreens for complete privacy. Fantastic floor plan with hardwood floors, 3 fireplaces, enclosed porch, patio & a 1st floor bedroom with full bath. Bring all offers!! $425,000. 649577NEA

POPULAR ROYAL OAK LOCATION. Estate sale. 2 bedrooms, 1 bath, full basement, 2 car detached garage, front porch. Fireplace in living room. Could be great rental income. $87,000. 663123TWE

FABULOUS BLOOMFIELD QUAD LEVEL – Custom designed free form in-ground pool, four bedrooms plus library / study. New kitchen with built-ins, formal dining room, loft overlooks two story living room. $339,000. 660737VIC



OUTSTANDING FRANKLIN VILLAGE location! Corner lot with private setting. Home needs TLC and updates. Surrounded by very expensive homes. Excellent family neighborhood. Value is in the land. $200,000. 662628CAR

LIKE NEW! New roof, vinyl siding, windows, kitchen, bathroom, entry doors, electrical and plumbing. This 3 bedroom bungalow in beautiful Royal Oak has immediate occupancy. $109,900 666395IRV