

'Shooters' aim at homeowners

By Suzie Holmes Singer
staff writer

When her husband died last year, Sally Stone realized he didn't leave her enough money to keep up with the mortgage payments on her Oakland County home.

She put up her house for sale. After 10 months, however, she found herself four payments behind and with an \$80,000 house on her hands. Her real estate agent offered her \$1,000 to get the house off her hands and help her make her defaulted payments.

Relieved for the bailout, Stone vacated and gave a quitclaim deed to the real estate agent.

The agent later sold the house for a comfortable profit — which Stone never saw.

"SALLY STONE" is a fictitious name, but her plight is real, contend members of Michigan Housing Counselors.

The private agency, based at 237 Gratiot, Mt. Clemens, is certified by the U.S. Department of Housing and Urban Development. It assists residents in Oakland, Macomb and St. Clair counties who are delinquent in their housing payments.

"We're most concerned with the 'shooters' who take advantage of persons who are facing foreclosure," said Irwin King, director of Macomb Credit Adjusters, the parent company of Michigan Housing Counselors.

'If they can't pay their first mortgage, how do they expect to make the second mortgage payments?'

According to counselor M.C. Cryderman, home foreclosures are at record highs. Reasons: unemployment, reduced wages and increased debts in a recession.

"PEOPLE ARE very vulnerable today," Cryderman said. "They don't know all the pitfalls and costs of some of the bailouts others are offering them."

Newspaper and television ads enticing people to acquire second mortgage loans to help bail themselves out from under their monetary problems are popular — and costly.

"What people don't understand is that while they'll be OK for a couple of months if they get a second mortgage, they'll be in worse shape once the second mortgage payments come due. If they can't pay their first mortgage, how do they expect to make the second mortgage payments?" Cryderman asked.

Cryderman urges people with financial problems to see a housing counselor immediately, not to wait

until they are several months behind in their payments.

"We run a 'financial physical' on the person. We discuss the person's fixed expenses like mortgage or rent payments, car payments and utility bills, then see what they have left over," Cryderman said.

"Generally we can spot a gap where money is lacking out. A person's previous financial plan is no longer useful, so we must draw up an alternate plan, adjusting expenditures at the grocery store, the gas station or on telephone calls."

WHAT REAL estate agents call "creative financing" has given many persons more financial problems than they might otherwise have had, Cryderman said, pointing to land contracts, second mortgages and wrap-around mortgages.

"There are an awful lot of people signing land contracts who are persuaded by sellers that they'll have no trouble getting a mortgage when the land contract expires. That's not true."

"What if they don't have a job any longer? The contract should say the balloon payment comes due if the buyer is 'able' to get the mortgage," she explained. "When the public is not informed, they get ripped off."

Michigan Housing Counselors charges clients on their ability to pay. For most people, a one-time student is sufficient to help them get their budgets back in order. Spokesmen declined to discuss the fee schedule in an interview.

"We see about 10 people a day with problems, and the best advice I can give someone is: Don't wait until you're in the depths of a financial mess to get help. As soon as you have a problem, see someone immediately."

WSU signup is May 3-6

Registration for Wayne State University's spring-summer term will be held from May 3-6 in the university's Administrative Services Building, Cass at Antiolette.

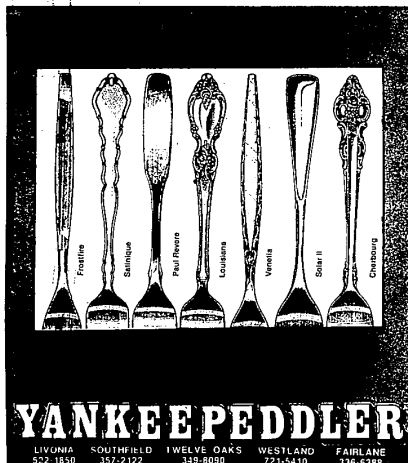
Students who already have been admitted to Wayne State will be registered in alphabetical order from 8:30 a.m.-6:30 p.m. May 3, 4 and 5. The alphabetical order will be waived on May

6, the final registration day.

Students who have not attended Wayne State before should contact the admissions office at 577-3577 for information on being officially admitted.

Classes for the spring part of the term will run May 10-June 28.

Summer classes will run June 30-Aug. 18.



YANKEE PEDDLER

LIVONIA 522-1850 SOUTHFIELD 357-2122 TWELVE OAKS 349-8080 WESTLAND 721-5410 FAIRLANE 336-6388

Single Point Ministries
Warmly invites you to share in our

Divorce Recovery Workshop

Fall Edition

Workshop Leader: Right Ending, Helpful Words of Practical Guidance to a Healthy Divorce Recovery

WORKSHOP SESSIONS WILL BEGIN THURSDAY, APRIL 22nd — 7:00-10:00 P.M.

ROD WILL BE HELD EACH THURSDAY 7:30-10:00 P.M. with a evening session SATURDAY 9:30-11:30 A.M. at 14000 Oakridge Road (between 140th and 150th) & Atlas Road at 140th on Farmington Road or on the Road

The workshop is led by Tim Jackson, Minister to Single Adults at Ward Church and will include teaching and discussion on the following subjects:

- IDENTITY GETTING MY "OO" IN FOCUS — FORGIVENESS DETESTED AND RENOVATION — CHILDREN — IN A DIVORCE HELPING OTHERS THROUGH DIVORCE

Another Creative Activity of

Single Point Ministries

12300 Farmington Road, Livonia, Michigan 48154

TEN ON DIVORCE

This Workshop is offered each evening simultaneously with the Divorce Recovery Workshop at a Creative Workshop for Jr. High & Sr. High Teens whose parents have experienced divorce.



You'll never drive alone again!

As a Member of the far-reaching Amoco Motor Club you'll join millions of road-wise motorists.

Like them you'll drive with the confident knowledge that thousands of authorized service men stand ready to help with any motoring problem you may have.

Your Amoco Motor Club Membership automatically makes your spouse a Member too. Even more, an additional small fee makes each driving-age dependent child an Associate Member.

Important as your driver's license, your Amoco Motor Club membership card takes care of needed service at home and away. It entitles

you to free maps, travel information, discounts on lodging and auto rentals, provides check cashing, personal check for repairs, bail bond, travel insurance and a host of other motoring benefits.

For full information or your Membership form, send in the coupon below... or pick up a form at your nearby Amoco Service Station... Or telephone toll-free 1-800-447-4700.

You'll never drive alone again!

AMOCO Motor Club 26889 Northwestern Highway 7534 Suite 312, Southfield, Michigan 48034

☐ Please send my Membership Cards and Members Information Kit. I have enclosed check or money order for \$29.95. Or charge to my

☐ Amoco ☐ VISA ☐ MasterCard ☐ Amoco Torch Club

Account # _____

X _____ Your Signature

Name _____ Print as on driver's license

Name of Spouse _____ Print as on driver's license

Address _____

City _____ State _____ Zip _____

Terms and conditions of Membership are set forth in the Membership Manual.



Grandma's Refinishing looks more like new!

REFINISHED FURNITURE

Shouldn't look redone instead it should look

MORE LIKE NEW.

Good furniture costs good money, so why replace when you can refinish for less.

LARGE JOBS OUR SPECIALTY

No One Does It Better For Less!

Grandma's Antiques and Refinishing

32220 Michigan Ave.
1 Mile West of Meridian

Mon-Sat: 9:30-5 728-3719

U-D offers 3 summer terms

The University of Detroit will hold three academic sessions this summer enabling students to combine their studies with work and vacation plans.

A traditional 15-week semester, Term III, will be held from May 4 to Aug. 13.

Accelerated course work will be offered during the presummer mini-term May 4-June 17 and the summer mini-term from June 21-Aug. 6.

Summer classes will be held day and evening. Classes in business administration, engineering, chemistry, religious studies, education, criminal justice, psychology, math, English, architecture and more than 20 other subject areas will be offered.

Most classes will meet once or twice weekly with no classes scheduled on Fridays.

Registration for Term III and presummer will be from 9 a.m. to 7:30 p.m. May 3 in Calihan Hall on U-D's campus at 4001 W. McNichols Road, Detroit. Registration for the summer mini-term will be June 16-18.

Spring sale



"Woodbriar II"

Armchairs, each	Reg. \$259	Sale \$219
Light Bridge	Reg. \$559	Sale \$464
Mirrors, each	Reg. \$119	Sale \$104
Bookcase Headboard (Dbl./Qn.)	Reg. \$819	Sale \$664

"Bishopgate II"

Bedroom Table	Reg. \$1029	Sale \$872
Window Arm Chair	Reg. \$334	Sale \$247
Window Side Chair	Reg. \$279	Sale \$203

"Italian" Tables

Oval Lamp Table	Reg. \$179	Sale \$139
Coffee Table	Reg. \$419	Sale \$314

Save 25% on:

- the entire "Woodbriar II" collection by Drexel!
- the entire "Bishopgate II" collection by Drexel!
- "Et Cetera" Decorated Items by Drexel!
- all "Italian" tables!
- the best-selling Heritage Upholstery!

This April, give your home a fresh start with the fine Drexel Heritage furniture you admire. Visit us today. See how we welcome spring with stimulating room setting ideas. Consult with one of our cordial interior designers to create an entire home or to add zest to an existing decor. Best of all, you'll enjoy the enduring quality you demand at rare 25% savings! Select today from our extensive stock OR custom order at the same sale prices—but hurry, sale ends April 30th!

Ray Interiors

Michigan's first Drexel Heritage store

33300 SLOCUM DRIVE • FARMINGTON • 476-7272

Open Tues., Wed., Sat., 9:30-5:30, Mon., Thurs., Fri., 9:30-9:00

Corey Exclusively DINETTES

Just Look at these Examples: **SAVE 21% to 62% ON EVERYTHING IN THE STORE!**

EXPIRES 4/28/82

NATURAL CANE & CHROME



CLASSIC BREUER CHAIR

TWO FOR \$58

Limit 4 with Coupon

EXPIRES 4/28/82



5 Pc. Oak Dinette with Solid Oak Arm Chairs

\$399

ALL 5 Pcs.

Limit 1 Set w/Coupon

EXPIRES 4/28/82



ROLLING PORTA-SERVER

- The handy way to serve
- With two lift-out ice buckets and easy roll casters

\$988

each

Limit 1 w/coupon

Corey Exclusively DINETTES

WEST BLOOMFIELD 33080 Northwestern (at 14 Mile & Orchard Lake Rd. next to Dunham's) 855-5777	REDFORD 937-9700	EAST 892-1122	LINCOLN PARK 383-8003
---	----------------------------	-------------------------	---------------------------------

**HOURS: Monday thru Friday 10 AM - 9 PM
Sat. 10 AM - 6 PM (West Bloomfield only Sunday 12-5)**