45 GOOD REASONS TO BUY NOW!

OPEN SATURDAY 2-5 p.m. 4293 Sawgrass, South of Long Lake. East of Orchard Lake off Wabeek Lake Dr. Prestigious Wabeek Fairways. Executive 4 bedroom Condominium, 3½ baths, fireplaced, living room and library. Complete with private wooded setting. 851-8100 $212,500

OPEN SUNDAY 2-5 p.m., 827 Canterbury Crescent, East of Woodward, South off Trowbridge. Trowbridge Farms boasts exceptional 4 bedroom Contemporary, 4½ baths, family room. Superb recreation area. 647-5100 $269,900

OPEN SUNDAY 2-5 p.m. 3834 Wabeek. North off Long Lake, West of Franklin. Spectacular home on north Wabeek Pond includes great room, family room, library. Superb location. 647-5100 $439,900

OPEN SATURDAY AND SUNDAY 2-5 p.m. 3018 Loon Lake Shores. South off Walton Blvd., East of Sashabaw, West of Silver Lake Rd. Spectacular new lakefront home includes over 3,000 sq. ft. Neutral decor, mature trees, on all sports lake. 851-8100 $249,000

SPECTACULAR! In the heart of Metamora's scenic surroundings, this superbly executed Country Estate on 70 acres includes a 4 acre stocked lake, 50' inground pool, 4 bedroom guest house, outstanding storage barn with heat and water, ultimate privacy. Outstanding amenities include master suite with dressing room and sauna, 3 fireplaces, open country kitchen, library, more! Phone for details. 646-6000. $790,000.

MERRILL LYNCH MORTGAGE CORPORATION

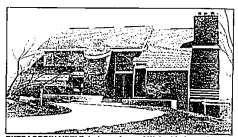
FIXED RATE LOANS	INTEREST RATES	DISCOUNT POINTS
30 YEAR FIXED	11.625%	1.00
30 YEAR FIXED	11.500%	1.75
15 YEAR FIXED	11.250%	1.00
15 YEAR FIXED	11.000%	2.00

Maximum Loan Amount $115,300
Jumbo Fixed Rate Loans Available To $500,000
Please Call For Rate and Point Information

ADJUSTABLE RATE MORTGAGE (A.R.M.)

INTEREST RATE:	9.375%
LOAN DISCOUNT:	2.50 %
ANNUAL RATE CAP:	2.00 %
LIFE OF LOAN CAP:	6.125%
MAXIMUM LOAN:	$400,000
MARGIN VALUE:	2.75% 1 Year Treasury Securities

Please Add Origination Fee (1%, minimum $450) To All Programs
A.P.R. will be higher due to buyer paid closing costs and prepaid interest.
Contact Your Nearest Merrill Lynch Realty Office for Additional Details



EXTRAORDINARY! Fabulous views of Walloon Lake and quality design concepts are featured in ultimate three-story Contemporary in prime Wabeek Forest. Intriguing floor plan boasts high spectrum ceilings, skylights and light emitting windows. Stunning Great room with built in bar, 4 full and 2 half baths. Superbly finished lower level, much more! For the special buyer! 626-9100 $688,000

HARBOR SPRINGS CONDOMINIUM on Lake Michigan with all the extras. Furnished 3 bedrooms, 2½ baths, loft, deck, 2 fireplaces. Enjoy tennis, pool, and beach in fabulous resort area. Excellent investment. 646-5000 $172,500

OPEN SUNDAY 2-5 p.m. 3583 Oak Leaf. South of Commerce Rd., West of Green Lake, enter on S. Elder Rd. Private wooded lot accents West Bloomfield Contemporary. Lower level walk-out, beamed ceiling in kitchen with wet bar, oak cabinets, microwave. Patio, deck, more. 851-8100 $159,900

EXECUTIVE HOME in prime Farmington Hills! Just listed and offers extraordinary quality features. Call for additional information. $239,900 647-5100

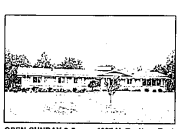
FABULOUS CONTEMPORARY ON Upper Straits Lake with all amenities. Jacuzzi in master bedroom, ceramic foyer, Great Room leads to spacious deck. Custom kitchen with Jenn-aire, oak trimmed cabinets, oak flooring. Much more. 851-8100 $214,500

OPEN SUNDAY 2-5 p.m. 1848 Pelican Ct., North of Big Beaver, East of Coolidge. Colonial on private cul-de-sac includes slate foyer, wet bar in family room, library. Simple assumption. 689-8900 $139,000/or lease

OPEN SATURDAY 2-5 p.m. 2917 Aspen. East of Telegraph, North off Hickory Grove. Contemporary Bloomfield Hills quad-level with beautiful wooded view. Features cathedral ceiling, dual level patio. Excellent family neighborhood. 851-8100 $123,500

OPEN SATURDAY AND SUNDAY 2-5 p.m., 2970 Tallahassee, North of Tienken, East of Adams. Rochester Hills Colonial includes 4 bedrooms, generous family room. New wood floor in foyer, Andersen windows. 651-8850 $119,000

OPEN SUNDAY 2-5 p.m. 33759 Old Timber. West of Farmington Rd., South of 14 Mile. Quality built 4 bedroom Colonial includes 2½ baths, formal dining, breakfast area. Just decorated throughout, open floor plan. 626-9100 $147,900



OPEN SUNDAY 2-5 p.m. 1667 N. Bretton. East of Crooks, South of Avon. 4 bedroom Rochester Ranch in extraordinary condition inside and out. All new carpeting, cedar closets, 2 fireplaces, family room and Great Room. 651-8850 $124,500

OPEN SUNDAY 2-5 p.m. 1850 W. Lincoln, South of Maple, West of Southfield. Walk to Birmingham schools from 4 bedroom Cape Cod in prime location. 2 baths, newer kitchen, finished basement. 646-6000 $134,500

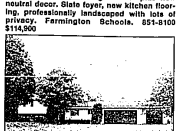
SPACIOUS FAMILY COLONIAL includes formal dining, family room, first floor laundry, fireplace. Prestigious Rochester subdivision near schools and recreation. 651-8850 $129,900 or lease.

OPEN SUNDAY 2-5 p.m. 7100 Brookridge Rd. North of 14 Mile, East of Middlebelt. Frankel built Colonial offers large rooms plus new neutral decor. Slate foyer, new kitchen flooring, professionally landscaped with lots of privacy. Farmington Schools. 851-8100 $114,900

OPEN SATURDAY 2-5 p.m. 1767 Henrietta. West of Pierce, South of Lincoln. Charming Birmingham Colonial offers walk to town convenience. Includes 3 bedrooms, dining room, Florida room. Immediate possession. 647-5100 $94,500

EXCEPTIONAL 1½ STORY in Royal Oak's Grove subdivision. Neutral decor, just remodeled kitchen, spacious master bedroom with sitting room and beamed cathedral ceiling, all in move-in condition. 689-8900 $48,900

BIRMINGHAM SCHOOLS. Bright 3 bedroom Ranch in Troyton Manor features vaulted ceilings, open floor plan. Living, dining rooms overlook spacious patio and private yard. New Levelore throughout. 646-6000 $89,900



COMPLETELY REDECORATED CONTEMPORARY in move-in condition includes family room, fenced yard, maintenance free exterior. 3 car garage, in-law suite in lower level. 651-8850 $99,900

OPEN SATURDAY AND SUNDAY 2-5 p.m. 2274 Locklin Lane. North of Willow, East of Union Lake Rd. Cedar Ranch on Union Lake boasts great room with driftstone fireplace and skylight. Country kitchen with ceramic floor. 851-8100 $208,900

OPEN SUNDAY 2-5 p.m. 1519 Groton. Long Lake West of Telegraph, left on Groton. Generous lot with deck and patio accents bright Bloomfield Hills Ranch. Open floor plan and extensive remodeling includes island kitchen with Jenn-aire. 851-8100 $182,900

OPEN SATURDAY AND SUNDAY 2-5 p.m. 2050 W. Lincoln. West of Southfield. Custom Ranch features large family room with French doors, tiled island in kitchen with gas grill. Marble fireplace in living/dining room. Extras. 646-6000 $225,000

EXQUISITE ALBERT KAHN estate in Dearborn on ¾ acres includes maid's quarters, 6 bedrooms, 3½ baths. Tudor style estate filled with decorative accents: leaded glass, walnut trim, brass fixtures. 4,000 square feet, superb landscaping. Good terms. 626-9100 $250,000

MAGNIFICENT WALNUT LAKEFRONT home features inspiring Great Room with vast window views of lake. Supremely executed with finest in construction, formal dining room, sauna, second kitchen, lakefront master suite ... all elegantly displayed. A one-of-a-kind offering. Call now! 646-6000. $599,000.

MERRILL LYNCH MORTGAGE CORPORATION

FINE HOME FINANCING ADJUSTABLE RATE MORTGAGE

MINIMUM LOAN AMOUNT:	$75,000
MAXIMUM LOAN AMOUNT:	$5,000,000
INTEREST RATE:	9.25%
ANNUAL RATE CAP:	2.00%
LIFE OF LOAN CAP:	5.00%
TERM:	29 Years
DISCOUNT POINTS:	1.25%
ORIGINATION FEE:	1.05%

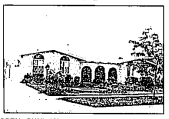
BRIDGE LOANS AVAILABLE

All Rates and Programs are Subject to Change or Termination Without Prior Notice.
Contact Your Nearest Merrill Lynch Realty Office for Additional Details

UPPER STRAITS LAKEFRONT! Vast two acres of privacy finds superbly executed Contemporary home with gorgeous free form pool, approx. 5,000 square feet of elegant living, all tastefully decorated in neutral decor. 5 bathrooms, 5 fireplaces, exercise room. Marvelous home for entertaining or family enjoyment. Call for details. 851-8100

OPEN SATURDAY 2-5 p.m. 1889 Ludgate Lane. Take S. Bretton, East of Crooks, South of Avon to Ludgate Lane. New energy efficient custom Ranch includes driftstone fireplace, Great Room, cathedral beamed ceilings. Magnificent kitchen. 851-8850 $184,900

MORE THAN AN ACRE on Orchard Lake. Prime site features private treed lot with superb lake view. One owner Ranch includes formal dining, fireplace, first floor laundry. Appliances. West Bloomfield Schools. 851-8100 $182,500



OPEN SUNDAY 2-5 p.m., 6810 Northpoint, North of Square Lake, West of John R, Lyster Lane west to Northpoint, and turn right. Sand Shores lakefront home features tiered patio to lake. Formal dining, 4 baths, and many custom extras. 689-8900 $164,000

OPEN SUNDAY 2-5 p.m. 4152 Wendell, North of Lone Pine, West of Middlebelt. CLASSIC PILLARED COLONIAL features ceramic foyer with deluxe circular staircase. Excellent family neighborhood. Bloomfield Hills Schools. 626-9100 $142,900

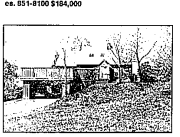
OPEN SUNDAY 2-5 p.m. 28553 Lake Park, W. S. on Lake Park to Valley Forge, turn right to Lake Park West. Wooded lot accents spacious 4 bedroom Colonial. Fireplaced family room, neutral decor. Farmington Schools. 646-6000 $125,500

2-PLUS ACRES highlights charming Cape Cod with completely updated interior. Hardwood floors, built-ins, fireplace. Screened and glasses porch and deck. Room for 2 horses. 851-8100 $184,000

CUSTOM 4 BEDROOM Colonial with heated inground pool. Spacious patio overlooks professionally landscaped yard. Finished basement, formal dining, sprinkler and alarm systems. 626-9100 $194,900

OPEN SUNDAY 2-5 p.m. 22139 Cascade. South of 9 Mile, East of Meadowbrook. Private indoor pool makes this a one-of-a-kind entertainer's dream. Large ceramic foyer runs through kitchen. Fireplaced master bedroom, and more. 626-9100 $164,900

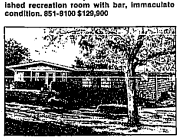
OPEN SUNDAY 2-5 p.m. 6032 Venice Dr. West of Union Lake Rd., South off Cooley. Lakefront home on all-sports Carrol Lake. Finished recreation room with bar, immaculate condition. 851-8100 $129,900



WALNUT LAKE PRIVILEGES with this just renovated 4 bedroom, 3 bath home. Large lot, fruit trees, and deck for entertaining. New kitchen with Jenn-aire range, 2 fireplaces. 647-5100 $139,500

OPEN SUNDAY 2-5 p.m. 3525 W. Acres Dr. South of Commerce, West of Green Lake. Heavily treed private setting accents this custom Ranch in desirable West Acres subdivision. Middle Straits Lake privileges, dock, private beach, more. 646-6000 $149,000

OPEN SUNDAY 2-5 p.m. 4385 Middleton. North of Lone Pine, East of Middlebelt. Superbly redecorated West Bloomfield Ranch backs to Wabeek. New kitchen countertops, two fireplaces, 4th bedroom or den. 851-8100 $131,900



OPEN SUNDAY 2-5 p.m. 2520 Alveston, West of Hickory Grove, East of Opdyke FANTASTIC Bloomfield Hills Ranch offers supberb living space plus optional in-law or Teenage suite. Delightful floor plan, superb rec room, 3 full baths, more. 646-6000 $109,000

OPEN SUNDAY 2-5 p.m. 7391 Brookridge. North off 14 Mile, East of Middlebelt. Exceptional Franklin Valley Colonial features neutral decor, expansive marble fireplace, cherry paneled family room. Private treed lot. 851-8100 $102,900

QUAD-LEVEL LANDSCAPED to perfection. Includes formal dining, with doorwall to patio, family room, ceramic entrance. Also inground heated vinyl pool. 689-8900 $83,500

OPEN SUNDAY 2-5 p.m. 29330 Pinetree. North off 12 Mile, East of Lahser. Country kitchen featured in this custom Colonial. Fresh decor includes earth tone carpet, recessed lighting. Central air. Good terms 626-9100 $79,500

Merrill Lynch Realty

BIRMINGHAM
975 S. HUNTER
(At 14½ Mile Rd.)
646-6000

BLOOMFIELD HILLS
1520 N. WOODWARD
(At Long Lake Rd.)
647-5100

FARMINGTON HILLS
FRANKLIN
31000 NORTHWESTERN HWY.
(At 13 Mile Rd.)
626-9100

TROY
5017 ROCHESTER RD.
(At Long Lake Rd.)
689-8900

ROCHESTER
1000 UNIVERSITY DR.
(In Meadowbrook Plaza)
651-8850

WEST BLOOMFIELD
4316 ORCHARD LAKE RD.
(At Long Pine Rd.)
851-8100

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OPEN MONDAY-FRIDAY 9 A.M.-9 P.M. SATURDAY 9 A.M.-5 P.M. OPEN SUNDAYS