

## Housing Mortgage Rates

Lender	30-year fixed rate + points	15-year fixed rate + points	Adjustable rate + points
Comerica Bank	9.875% 1 + 1	9.5% 1 + 1	8.125 1 + 1
Detroit Federal S&L	10% 2	9.75% 2	7.5% 3
D&N Mortgage	9.625% 2 + 1	9.625% .875 + 1	8% 1 + 1
dmr Financial Services	9.5% 1.875 + 1	9.5% 1.25 + 1	8.125% 2.25 + 1
Empire Realty Credit	9.5% 3.5	9.25% 3.25	7.75% 2.75
Enterprise Financial	9.375 2 + 1	9.375 2 + 1	7.875 1.5 + 1
Firemans Fund Mortgage	9.75 .75 + 1	9.5 1 + 1	8 2 + 1
First Federal of Michigan	10.125% 1 + 1	9.875% 1 + 1	8.25% 1 + 1
First of America Southeast	10% 1 + 1	9.75% 1 + 1	8.375% 1 + 1
Fleet Mortgage	9.75% 3.5	9.5 1.5	9.625 .75
Franklin Savings Bank	9.875% 2	9.5% 2	8.875% 2
GMAC Mortgage	9.625% 2 + 1	9.5% 2 + 1	8.25% 2 + 1
Great Lakes Mortgage	9.875 1 + 1	9.625% 1 + 1	8% 1.5 + 1
Group One Mortgage	9.875% 1 + 1	9.625% 1 + 1	8.5% 2 + 1
Guardian Mortgage	9.5% 1.5 + 1	9.5% .5 + 1	8.5% 2 + 1
Huntington Mortgage	9.75% 1.875	9.75% 1.125	9.5% 3
Independence One	9.875% .375 + 1	9.625% .875 + 1	-- --
Lambrecht Company	9.625% 2 + 1	9.375% 2 + 1	7.875% 2 + 1
Liberty Mortgage	9.875% .875 + 1	9.625% 1 + 1	8.25% 2 + 1
Manufacturers National Bank	10 2	9.5 2	Call --
Marathon Mortgage	9.875% 1 + 1	10% .5 + 1	8.375 2 + 1
Metro National Bank	10.25% 1.5	10% 1.5	-- --
Midwest Mortgage Co. of Michigan	9.5 2 + 1	9.5 2 + 1	6.375 1 + 1
Mortgage Connection	9.875% 1 + 1	9.5% 1 + 1	8.25 1 + 1
Mortgage Financial Corp	9.5% 2 + 1	9.25% 2 + 1	8.5% 1 + 1
National Bank of Detroit	10% 1 + 1	9.5% 2 + 1	8.75% 1 + 1
Security Bank & Trust	9.875% 1 + 1	9.625% 1 + 1	8.5% 1 + 1
Standard Federal Bank	10% 2	9.75% 2	8.25% 2
Trans Ohio Mortgage	9.875% 1.5	9.5% 2	8.5% 2.25
Universal Mortgage	9.875 1 + 1	9.75 1 + 1	-- --

Source: Residential Mortgage Consultants, Weekly Mortgage Reporter

## Lifestyle determines decor

By Marie Doly  
special writer

The home magazines make it look so easy. A new sofa here, some charming curtains there, and voila — that cold-looking empty house you just bought is transformed into something comfortable but stylish.

So how does it happen that the pink-and-white sofa, so delightful in Nifty Homes and so adorable in the store, looks like an overstuffed pink elephant when you bring it home?

And, by now, there is the ominous feeling that perhaps — with three kids under 5, two cats and a St. Bernard who thinks he's a lap dog — pink-and-white chintz was not the best choice of fabric.

But who wants to live with industrial-strength brown tweed until the kids grow up and the dog is too old to sneak up on the sofa?

This is why most home furnishing stores offer decorating services: to steer customers on a happier course — to help them choose something they'll love as much in their homes as they did in the store.

Mistakes can be too costly to change but too painful to live with.

"Many people only buy two or three living rooms in their lifetime," said Bob Hubbard, a furniture store owner. "It's one of the largest, most important purchases they will make."

"Many feel that the way they decorate their home is one of the ways they're judged by their peers, so it's very traumatic for many people. Yet, because they buy furniture so seldom, it's difficult for the average person to become experienced."

"So we put them in contact with people who do it every day."

ALL DECORATORS say they begin by asking questions.

"It's important that we get some idea of taste, color scheme, the way they're going to use the room and — of course, their price range," said Dolores Youngblood.

Among the questions asked are: how many children and whether there are pets.

This gives the decorator an indication of the fabric needed, Youngblood said. "The furniture in some family rooms gets very little use. In other family rooms, it's used like a trampoline."

"When I walk into a room (to be decorated), I say, 'Tell me what you want to keep,'" said decorator Mary Ellen Grive, who works for Hubbard.

Both Youngblood and Mimi Katz echo Grive's words. "It's important to find out what they have already that they want to keep," said Katz, a decorator and furniture store owner.

Sometimes the clients will want to save only a family heirloom, such as a clock, an old rocking chair or a bureau.

"If it's something sentimental, a client should keep it. You never want to get rid of sentimental ties. You just find things to go with it," said Gene Cross, a furniture store owner and interior decorator.

Other clients may be seeking just one piece to fit in with the rest of the room.

It is this — fitting in a single upholstered piece — that provides the greatest challenge to any decorator. Sometimes just one new piece can make a positive change in a room tying together other elements that didn't quite make it before. But obviously, finding the piece that will do this can be difficult.

Another factor the decorators keep in mind is comfort.

"A family room with a TV — no matter how beautiful it may be — is not working if it doesn't have comfortable chairs in which to watch TV," Grive said.

"And a client's lifestyle is important. A couple may fall in love with a very formal room here in the store. But if their lifestyle is very relaxed and casual and this is a room in which they'll spend a lot of time, they will not find the formal furniture comfortable for the long run."

Many people now have worked out a compromise. Great-grandmother's parlor is back.

"Two-career couples often have a living room as a showplace," Cross said. "They live in the family room, but they decorate their living room more for looks, for style. They often stop in the hall and look at the living room on their way to the family room."

"Once people put cheap furniture in the family room, now this is the room they use — even for much of their entertainment — so they're much more concerned about what goes in the family room."

Family room sofas and chairs, as much as possible, should fit the size of the people who buy them. For someone who is very short, a sofa should not be too deep," Katz said. "If customers are tall, we must be conscious of that."

"Sometimes we have a couple with one person tall and the other very short, and that's another problem. We have to find something that's a compromise, something which both can live with."

### DECORATING DILEMMAS

Finding a good interior designer:

■ Rely on personal recommendations.


■ Visit a decorator's showroom where you can see the work of a number of professionals.

■ Once you have several names, schedule appointments to see the work of each designer and to discuss your requirements and budget.


Katz advises her clients to look through magazines and catalogs for a better feel of their preferences before beginning to work with her.

"You can't tell what they want their home to look like by the way they dress. I've had women who dress flamboyantly who still prefer very traditional homes."

Mistakes can be too costly to change but too painful to live with.



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