

Homeowners are falling in Love with the 2% commission homeselling system

Southfield - It took eight years of research and development and two million dollars to perfect the 2% commission homeselling system. Homeowners and homebuyers alike are falling in love with this dynamic 2% commission homeselling system. And, there is good reason for all this excitement and enthusiasm. Homeowners are selling their homes and are saving \$2,000 to \$40,000 in real estate commissions on homes valued from \$50,000 to \$1,000,000 and more.

The 2% commission homeselling system is extraordinarily effective and often results in a faster sale. Eugene and Linda McMillan were thrilled when their \$284,000 home sold in less than sixty days because by paying only 2% commission at closing, they could afford to be more flexible with their buyer. The McMillans accepted \$278,000 instead of the \$280,000 they had wanted. The McMillans will save \$9,120 by paying 2% commission and not 6% commission. With only 2% commission to pay at closing,

homeowners neither lose good offers from qualified buyers nor absorb a heavy personal loss by having to pay an extra \$10,000 to \$40,000 in 6% real estate commissions.

The 2% commission homeselling system was originated in 1985 by J. R. Paine, President and CEO of Home Marketing of America, Inc. (HMA). HMA was formerly known as HMA. HMA is to real estate what Charles Schwab, Olds, Walmart, K-Mart, Office Max, F & M, and McDonald's are to their respective industries. Buyers from all walks of life and in all income groups are keenly interested in cost-cutting and in stretching their rapidly shrinking dollars.

HMA is an association of licensed real estate brokers, agents, realtors and legal, advertising, mortgage and title experts. HMA provides every professional real estate service any homeowner needs to sell and close a home. HMA sells homes throughout Oakland, Wayne and Macomb counties. HMA's inventory includes homes valued

from fifty thousand dollars to three million dollars. HMA also sells homes in Washtenaw, Livingston, and Lapeer counties. Homeowners come to HMA's centrally located offices in Southfield from as far away as Traverse City. The 2% commission for complete professional services is too appealing to too many homeowners throughout the state.

For a \$288 good faith retainer and 2% commission at closing, homeowners get:

- Licensed real estate professionals working 7-days-a-week to answer buyer calls.

- Advertising Specialists to write ads and reach all major buyer markets including the relocation market nationally.

- A Distinctive red, white and blue HMA lawn sign to attract buyers.

- Financing experts to assist buyers secure a mortgage loan.

- Skilled negotiators to bring the highest possible sales price.

- Licensed staff to write the Offer to Purchase and to advise and counsel the homeowners.

- Title experts to prepare title commitment.

- Attorneys to examine the full closing package.

- Licensed professional to represent the sellers at the closing table.

- Experienced professionals to look after all the details from start to finish.

With HMA's 2% commission homeselling system, HMA finds the buyers, and the homeowners walk the buyer through their own home.

HMA maintains a 24-hour Buyer Hotline and is available to discuss offers with buyers around-the-clock.

When asked why buyers prefer to have the seller show the home, Paine said, "Walking through the home with the owner who knows where the light switches are, where the basement door is, who the neighbors are, and other morsels of information only an owner knows is extremely soothing for buyers.

Buyers are liked when they and the realtor have to discover the home together and when the realtor answers even simple questions with 'I'll find out and let you know.' It

makes no sense for homeowners to pay an agent \$300 an hour to walk a buyer through their home and say, 'This is the bathroom and this is the kitchen.'" Paine also explained that if at times the homeowners are unable to show their home, HMA will show the home at no additional cost.

Paine said that Realtors are professionals and render extremely valuable services to homeowners when it comes to finding the buyer, negotiating the offer, giving advice and counsel to sellers, assisting the buyer with the buying and mortgage process and pulling dozens of details together for the closing of the sale. Having the Realtor use his professional time for work the Sellers are best qualified to do is as senseless and costly as having your physician fill your prescription at the pharmacy and then deliver it to your door.

Now, the homeselling season is here. Homeowners from Bloomfield Hills, Birmingham, Franklin, Farmington Hills, Royal Oak, Berkley, Southfield, Rochester Hills,

Troy, Clarkston, West Bloomfield, Commerce Township, Waterford, Livonia, Canton, Novi, Northville, Plymouth, Allen Park, Romulus, Ann Arbor, Shelby Township, Clinton Township, Warren, Sterling Heights, Madison Heights, Grosse Pointe, Dearborn, Dearborn Heights, Westland, and dozens of other cities and towns are calling HMA.

HMA's clients include attorneys, accountants, corporate executives, teachers, technicians, engineers, physicians, police officers, media celebrities, presidents, preachers and people from all walks of life.

HMA's offices are located at 26222 Telegraph Road in Southfield, just south of Eleven Mile Road. HMA is open seven days a week. Homeowners are warmly invited to stop by for a no-obligation, free consultation or call 353-7170 for a free brochure.

HMA's 2% homeselling system is an idea whose time has come. It is an idea with which homeowners have fallen in love.

MICHIGAN'S FINEST HOMES ARE SOLD BY



MICHIGAN'S LARGEST 2% COMMISSION BROKERS TO BUY OR TO SELL YOUR HOME CALL: (313) 353-7170



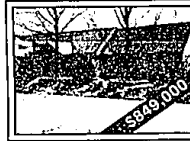
GROSSE POINTE PARK
Palatial Colonial overlooking Lake St. Clair. Built 1920. 12 bedrooms, 8 baths, Victorian splendor, 30'x22' formal dining room with Australian crystal chandelier. Mold and chauffeur quarters.



BLOOMFIELD HILLS
Opulent old-world country estate on 2.5 acres. 5 bedrooms, 5 baths, gorgeous library with marble fireplace, black marble foyer, stunning master suite, 3 wet bars, wine cellar, 4 car garage.



BLOOMFIELD HILLS
In the City of Bloomfield Hills. World-class, secluded estate on nearly 5 acres of prime land. 5 bedrooms, 6 baths, tennis court, swimming pool, woods, manicured lawns, 3 car garage.



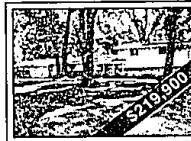
BLOOMFIELD HILLS
Dazzling 1991-built Ultra-Contemporary home on 2 gorgeous acres of land. Private pond on property. 7 bedrooms, 6 baths, fabulous master suite, dance floor, gourmet kitchen, 3 car garage.



BRIGHTON
Brand new 1991 built dazzling contemporary. 2,700 sq. ft. of beauty on nearly one acre. 4 bedrooms, 2 1/2 baths and everything you ever wanted in a home. Make your dreams come true.



BLOOMFIELD HILLS
Gorgeous, like-new, nearly 1,000 sq. ft. 2 bedrooms, 2 1/2 bath ranch. All new gourmet kitchen, fabulous 140'x200' lot, stunning family room has natural fireplace and parquet floor, 2 car garage.



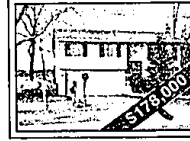
WEST BLOOMFIELD
Sensational interior, open floor plan, exceptionally well maintained 3 bedroom, multi-level home, elegant formal dining room, 3 car garage, quality features throughout, move-in condition.



NOVI
Gorgeous, brand new (1992) Cape Cod, 3 bedrooms, 2 baths, great room, dining room, don, basement, garage, first floor laundry, glamour baths and whirlpool tubs. Builder's Model.



ROCHESTER HILLS
Dazzling, 1987-built brick ranch. Nearly 2,200 sq. ft., 3 bedrooms, 2 1/2 baths, huge country kitchen, huge lot, gorgeous white kitchen, cathedral ceilings, doorwall, 3 car garage, more.



BELLEVILLE
Spectacular Lakefront. 3 bedroom, 2 bath, nearly 2,000 sq. ft. beauty with finished lower level. 2+ car garage, breathtaking lake view from large windows. Living, family and dining rooms.



ROCHESTER HILLS
Handsome 10-year-old brick colonial in Wildflower Sub. Nearly 2,200 sq. ft., 3 bedrooms, 2 1/2 baths, full basement, 2 car garage, living, family and dining rooms, master bath, deck, loaded.



ROCHESTER HILLS
Spectacular 4 bedroom, 2 1/2 bath colonial. Nearly 2,600 sq. ft. formal dining room, spacious living and family rooms, library, full basement, 2 car attached garage, large lot. Has it all.



TROY
Magnificent 4 bedroom, 2 1/2 bath colonial in great neighborhood. Formal dining room, family room with beams, ceilings, natural fireplace, full basement, 2 car garage, mini condition.



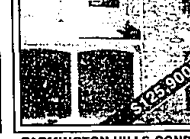
FARMINGTON HILLS
Exceptional 5 bedroom quad-level beauty. Prestige neighborhood. 2,600 sq. ft., charm and comfort, basement, garage, large lot, exclusive neighborhood, a great buy.



ROCHESTER HILLS
Magnificent 1984-built, nearly 2,000 sq. ft. brick ranch, 3 bedrooms, 2 1/2 baths, family room has fireplace and wet bar, dining room, don, nature lover's dream backyard, 2 car garage.



REDFORD
Beautiful 3 bedroom, 2 bath brick ranch. Living, family and dining rooms, full finished basement, stunning backyard with waterfall and pond. Loaded with extras, charm and beauty.



FARMINGTON HILLS CONDO
Immaculate 2 bedroom, 2 bath brick Ranch in the Ramblewood Manor gated-house community. 2 baths, private entry, scenic location, lovely, fully appointed kitchen and dining area.



ROCHESTER
In the heart of this great city, a true beauty. Fantastic 2 bedroom, nearly 1,300 sq. ft. Ranch on a double lot, sunny country kitchen, formal dining room, finished basement, 2 car garage.



SOUTHFIELD
In Cranbrook Village. Quality and comfort brick 4-level. Private enclosed backyard, formal dining room, lovely family room with fireplace, central air, 2 car garage, small in-law room or library.



CANTON
Exceptional 3 bedroom, 2 bath brick Ranch. Lovely living, family and dining rooms, large lot, deck, move-in condition. 2 car garage and much more.



SOUTHFIELD
Great, big and beautiful 3 bedroom, 2 bath brick ranch, full basement, living, family and dining rooms, loaded with extras. Close to schools and shopping.



SOUTHFIELD
A real beauty. Exceptional 3 bedroom, 2 1/2 bath brick colonial. Finished basement, 2 car garage, great neighborhood, loaded with all kinds of extras. See this before you buy anything else!



SOUTHFIELD
One of the loveliest homes you can hope to find. 4 spacious bedrooms, 2 baths, quad-level, large family room, loaded with extras, great location. Must see. Close to school and shopping.



REDFORD
Extra special 3 bedroom, 1 1/2 bath brick ranch. Full finished basement, formal dining room, finished breezeway, beautiful backyard, eating area in kitchen, 2 car garage. Sellers very motivated.



DEARBORN HEIGHTS
Dream 2 bedroom, brick ranch. Lovely finished basement with 3rd bedroom, large master bedroom, extra deep lot, modern kitchen, central air. This home has everything!



WALLED LAKE CONDO
Stunning 1990-built, 2 bedroom, spacious Townhouse. Lovely finished basement, 1 car garage, lake privileges, central air, low association fee, great location, seller moving. A Great Buy.



DEARBORN HEIGHTS
Unusually adorable 3 bedroom bungalow. Finished basement, a beauty from top to bottom. Bright, fresh and sunny. 2 car garage, assumable loan with \$21,000 balance. Loaded with special features.



CANTON CONDO
Popular "Ashbor Village Condominiums." Beautiful 2 bedroom, 1 1/2 bath Townhouse. Marble fireplace, European kitchen, skylights, southern exposure. More.



WATERFORD
2 bedroom beauty in prime location. Lease with Option to Buy with only \$10,000 down and low monthly payments. 2 car garage, lake privileges on all sports lake, a rare opportunity.



WESTLAND
Perfect honeymoon home. Charming, newly renovated, 3 bedroom ranch. Finished basement with 4th bedroom and 1/2 bath. Livonia schools. Real bargain.