LISTINGS

Listings teatures news and notes about subur-ban real estate. To list an announcement, write: Listings, Real Estate Editor, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. Our fax number is 313-591-7279.

E NEW CM

Century 21 East has named Busan Thorn general manager of the Rochester Hills office, one of eight offices in the suburion chain. She's on associate broker and has been in real estate since 1380. In 936 she was president of the Roche ter Area Association of Realturs.



MARKETING CHIEF

■ MANKETING CHIEF
Carolyn B. Chaben of West Bloomfield was
named director of marketing at Troy-based Tadian Homes. She previously was an assistant marketing director for Village Green Management Co.,
hased in Farmington Hills.

M WINS AWARD

Electronic Realty Associates has honored ERA Accent of Livonia with a President's Award for its 1993 Junil-raising efforts for the Muscular Dystro-

1954 fund-raising ethorts for the Muscular Dystro-phy Associationised more than \$6,000 in 1993, reports Dave Owens, associate broker. ERA is the sole MDA corporate sponsor from the real estate industry. ERA Real Estate is based in Overland Park, Kan. The worldwide real estate fearchise organization has raised \$15 million for MDA since 1977.

El CONDO INSIGHTS

Comboninium association directors will learn about changes in laws affecting their community at a seminar running 7:30-9 p.m. Monday, April 25, in the Highland Lakes Condominium Association and Condominium A tion Clubbouse, on Haggerty, south of Eight Mile, Northville,

Northville. Bingham Farms autorney Robert Meisner will speak on "Changes in Concominium Laws You May Not Have Heard About and Need to Know." The United Condominium Owners of Michigan legal counsel is an expert on condominium law and helped write the 1978 revision to the state statute. He writes Condo Queries for the Observer & Eccuptific

centric.
Cost for non-UCOM members is \$10 and can be applied to new memberships. Call (810) 352-8490.
Door admissions will be limited to seating capaci-

Title insurance helps protect the buyer

A new home is a substantial investment and most likely the larger, purchase you'll ever make. Like any investment, buying a home can be a siculated risk.

That's why each homeowner should consider the type of protection only title insurance can provide, says Doug Stranshan, president of Century'21 Great Lakes Division.

A title is proof of property ownership. It extends to the owner the right to legally occupy and use the property.

In order to grant you title insur-ance, a title company must first con-duct a search through public records to learn if any judgments have been

22 Without title insurance, however, an owner's claim to the property may be Jeopardized by several undis-closed threats. Title insurance protects a homeown-er against these threats, such as liens, a forged deed, an illegal title transfer or an invalid divorce.

Doug Stranahan

filed against the seller that may lay claim to the title of the property. Without title insurance, however, an owner's claim to the property may be Jeopardized by several undisclosed threats. Title insurance protects a homeowner against these threats,

such as liens, a forged deed, an illegal title transfer or an invalid divorce, Stranahan said.

If your title is challenged by one or more of these threats, you could eventually suffer the complete loss of your home and property. Even in less extreme cases, any claim against your title would more than likely result in a time consuming and costly legal battle.

battle.

Title insurance, therefore, is vital to defend any claims against your title — your legal claim of ownership. If your title is challenged, a title company will pay to defend your rights in court. Even if you lose a court case, your title company will reimburse you for the full amount of the policy. Once

purchased, your title insurance will protect you as long as you legally own the property. Stranshan said.

The owner's title insurance policy is usually paid by the home seller. By paying for the owner's policy, the seller is providing a sign of good faith, assuring that the title is in good standing.

Another type of title insurance is called a mortzage or loan policy. This called a mortzage or loan policy. This

Another type of title insurance is called a mortgage or loan policy. This is paid for by the buyer and is usually required by the buyer and is usually required by the mortgage lender. A loan policy protects the mortgage lender from similar undisclosed threats. It guarantees that the lender will receive payment if the property is somehow lost to another claim.

The fee for title insurance differsittle among the various companies which offer it. Many companies offer different types of policies, however, that range from limited coverage to the full purchase price of your property.

Considering that your home may be one of your largest investments, you should consult your real estate attor-ney or your title company before clos-ing to learn about the extent of your individual title insurance policy.

$\operatorname{Tenants}$, owners must abide by association's regulations



Q. I am a managing agent for a campus-college condominium project.

Obviously, there are a number of renters in the project, comprised of students who are renting either from their parents or from third persons. They seem to disregard the conlaws and have flaunt-

disregard the condominium bylows and have flaunted their disrespect for the bylows
on the board of directors.
How can I effectively deal with
these tenants/students to impress
upon them their need to follow the
dictates of the documents.
A. Under the condominium act,
both the tenant and the co-owner are
responsible for any default by the
tenant under the condominium documents.

tenant under the condominium docu-ments.

The condominium statute gives the association the right, among other things, to evict the tenant from the condominium premises in the event of a default.

The association has the right to seek injunctive relief in Circuit Court against the tenant and the owner for any violations of the condominium documents and, if successful, the association is entitled to recoup its attorney fees and costs against the parties in question.

I would bring these facts home, not only to the tenant, but to the owners lay way of letters to them or in the absence of a prompt response to your request, these matters should be turned over to the association a attorney who will then follow a bylaw collection resolution policy, which should have been adopted by the condominium association.

Robert M. Meisner is a Birming-ham-area alterney concentrating his practice in the areas of condomni-ums, real estate and corporate law. You are invited to submit questions by writing. Robert M. Meisner, 30200 Telegraph Rood, Suite 467, Bingham Farms, MI 48025. This column pro-cides general information and should not be construed as legal opinion. To leave a vuice-mail message for Robert M. Meisner, dial 953-2047, mailbax 1871.

\overline{AFC} Realty arranges apartment financing

AFC Realty Capital Inc. has arranged \$7.35 million in permanent first-mortgage financing for Hunters West Apartments, a 426-unit apartment complex at 6501 Yale in Westland, said Jeffrey A. Aidekman, AFC executive vice president. The financing was arranged under the Patrician Mortgage Co.'s Apartment Advantage Program, through its mortgage conduit plan. Apartment Advantage is a mortgage approach designed to provide extremely attractive longsterm apartment financing.

"The complex has many selling

points, among them its location and superb amenities," Aidekman

and superb amenities," Aidekman said.
Completed in 1976, Hunters West offers one- and two-bedroom apartments in two nine-story towers, with such amenities as two tennis courts, an indoor heated swimming pool, an exercise room, saunas and a community room with full kitchen.
The complex is at the northwest corner of Yale and Hunter.
Hunters West is owned by an affiliate of The Hayman Co. of Southfield.

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