

The Ultimate Setting for Your New Luxury Home...

# The Orchards

Residential Golf Community



Beautifully designed and luxuriously appointed, these homes include luxury features such as spacious, oversized rooms and closets, fireplaces and full basements including some walk-out and daylight, golf course lots, municipal water and sewer systems, custom designed landscaping, underground sprinkler systems, and 2 or 3 car garages.

Homes by **Aradia**, or custom home builders Vito Anthony and MJ Adani.

Prices start from the low \$180's to the \$300's.  
(Construction loans are NOT required)

AN **ARCADIA** DEVELOPMENT

Model (810) 786-6132

**COLDWELL BANKER** | **SCHWEITZER REAL ESTATE**  
RESIDENTIAL REAL ESTATE

Visit our models daily from 12 noon to 6 p.m. or by appointment.  
Conveniently located South off 29 Mile road, just West of Van Dyke

The Ultimate Setting...  
The Luxurious Lifestyle...

# VA loans have advantages

**MORTGAGE SHOPPING**



**DAVID C. MULLY**

Thinking of buying a home? If you are a veteran, a VA-guaranteed home loan may make the difference in whether you can buy now or later.

The main purpose of the VA home loan program is to help veterans finance the purchase of homes with favorable loan terms. Advantages of a VA loan include no downpayment in most cases, limitations on closing costs, an assumable mortgage (with VA or lender approval), long (up to 30 years and 32 days) repayment terms, and the right to prepay on the loan without penalty.

VA-guaranteed loans are made by private lenders such as banks, savings and loan associations, or mortgage companies. The guaranty means the lender is protected against loss if you or a later owner fail to repay the loan. Although there is not maximum VA loan, lenders generally limit the maximum VA loans to \$203,000 because most VA loans are sold in the secondary market.

You may be eligible for VA financing if your military service meets certain requirements. These requirements vary depending on the dates of your service. In addition to regular military service, individuals who have completed six years in the active reserves may also be eligible for the VA loan program. A Certificate of Eligibility is issued by the VA to verify that a veteran is eligible for the home loan benefit. For additional information on service requirements, and to obtain an application for a Certificate of Eligibility, call the Department of Veterans Affairs at (800) 827-1000.

The next step is to find the home that you wish to purchase. Most homeowners use the services of a professional real estate broker to help them find their new home. While in general just about any real estate professional can assist you, you may want to use the services of one who is located in the community to which you are planning to move and is familiar with the market in that area.

Now is the time to apply for your home loan. VA no longer sets the interest rates on VA loans. The rate is freely negotiable between the veteran and the lender. Call several lenders that are listed in the telephone book. You want to find the most affordable combination of interest rate and loan discount points that are charged.

VA no longer prohibits veterans from paying points on a VA loan. When negotiating your purchase contract, the seller may agree to pay all or a portion of any points or closing costs charged on your VA loan.

Another factor to consider when selecting a lender is whether the lender has what is called "automatic See MULLY, 3G

Even before you get out of the car it speaks to you. Inside, an inviting warmth draws you from room to room. You can picture your family here. Homework spread out on the kitchen table. The soft flicker of light from the hearth. Laughter drifts down the stairs, a mixture of déjà vu and intuition. Then you just know, it's the home you've been waiting for. Or has it been waiting for you?



## Sometimes you just know.

**COHEN ACCOUNTANTS PC**

**NOVEMBER**

A village atmosphere, winding side-alleys and a great location with exemplary Nov schools. Beautifully decorated models now open. Several homes currently under construction for quick occupancy. From the \$270,000's. 810-347-7855. Built in conjunction with Crescendo Builders.




**ROCKSTONE**

Pre-construction savings and Northville's acclaimed schools. Minutes from Laurel Park Place. Models under construction. Hurry for the best homes! From the \$280,000's. 313-420-1145.




**PARK RISE**

Luxurious family homes, heavily wooded homesites, protected nature areas, and rolling terrain for walkouts. Spec homes available. From the \$270,000's. 810-669-1070. Built in conjunction with The Selective Group.




**Green Lake Woods**

A picturesque wooded neighborhood with all-sports lake privileges. New model plans now available. From the low \$200,000's. 810-960-0770.




**Hillsborough**

Hurry! Only a few homesites remain in the final phase of this hot selling community. Quick occupancy in a tranquil country setting. From the \$190,000's. 810-960-0770.




Grand Opening!

## Cherry Oak

New Westland homes from the \$130's.

On Cherry Hill Road between Newburgh Road & Wayne Road

Uniland 313/721-2700 | Galaxy 313/722-3489  
Open 12-5 | Open 1-5

\$2000 TOWARD OPTIONS!

**OUR PLANS WILL SUIT YOU TO A TEE!**

**MAPLE GREENS**  
Luxurious Detached Condominiums  
2, 3 & 4 Bedroom Homes  
Golf & Walkout Sites Available  
Call for details

From \$179,900

**MAPLE POINTE**  
Spacious Attached Condominiums  
& Attached Plans including Ranches  
1 Car Attached Garages  
Full Basements

From \$133,900

Located on corner of 14 Mile & Decker

**MAPLES OF NOVI** Sales Center: 14000 Woodward Ct., Novi, Michigan (810) 666-1500

Open Daily 11:00am - 6:00pm  
1700 - 2000 P.M.

Immediate Occupancy

## Farmington Hills

We've sold 20 houses in the last 4 months

Why?  
The Best Floorplans. The Best Location. The Best Value.

- 3 & 4 bedrooms
- Dramatic cathedral ceilings
- Nestled within lush woodlands and rolling hills
- Within minutes of I-96, I-75, I-96 and M-5
- Drake Rd. North of Grand River
- Walkouts available

from \$167,400

A community by Richter/Rosin - Kallan Enterprises

**HERITAGE REALTY**  
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Hours: 1-6 • Closed Thursday

AN INDUSTRY FIRST! **Tri-Mount** Now offering a **2 YEAR WARRANTY**

The Most Beautiful and Affordable Homes in Lake Orion

**Forest Hills**  
3 Exciting Plans  
Colonial-Ranch-Cape Cod  
1634 - 2122 Sq. Ft.

- Beautifully Wooded • 4 Nature Preserve Areas
- Walkouts & Daylights Available

**SILVERBELL OAKS**

3 Luxurious Plans  
2 Colonials • 1 Cape Cod  
2700 - 3100 Sq. Ft.

- 121 Sites • Beautifully Wooded Area
- Golf Course View Available • Walkouts Available

Offered by... **Tri-Mount**  
"Making dream homes Affordable"

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OPEN 1-6 P.M. DAILY

GRAND OPENING!

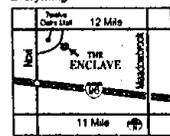
\$10,000 BONUS UPGRADE ALLOWANCE

# WATERFRONT LIVING IN NOVI!

2,200 Sq. Ft. TWO BEDROOM TWO BATH CONDOMINIUMS PRICED FROM \$189,900



- Secure Mid-Rise Buildings Surrounded By Sweeping Lawns and Tranquil Lakes
- Magnificent Formal Rooms, City Den, Year-Round Sunroom
- 24-Hour Gatehouse, Indoor Pool, Spa and Workout Center
- Novi's Best Location, Adjacent To Twelve Oaks Mall, Close To Everything



Across The Enclave Via Twelve Oaks Mall  
Model Open Daily Noon to 6 P.M. (Closed on Tuesdays)  
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