

TOWNSEND PLACE DOWNTOWN BIRMINGHAM

Model Open Saturday & Sunday 12-4

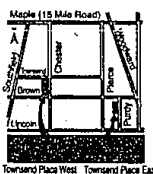


Available Fall '96
priced from
\$129,900

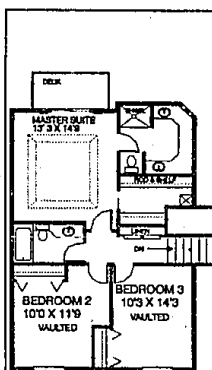
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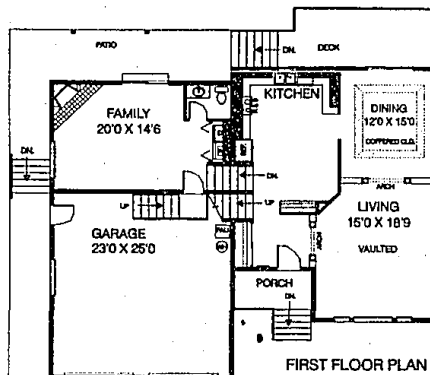
Two unique condominium developments, located in the heart of Birmingham's gateway districts. Fifty two luxury one and two bedroom units each within one block of Birmingham's finest shopping, dining and theatre.



House plan: The three-level Colburn is 62 feet long and 43 feet wide. It has 2081 square feet of living space, with an additional 624 square feet in the garage.



SECOND FLOOR PLAN



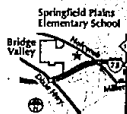
FIRST FLOOR PLAN

Elegant Custom Country Estates.

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Only 18 superb 1½ acre homesites in Phase II will be offered to create your own custom country estate.



Bridge Valley is located off Holcomb Road (between Ellis and Rouse Rd.) just northwest of the Village of Clarkston in the Clarkston School District.



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SINGLE FAMILY HOMES
Huron Meadows
West side of Milford Road, Four Miles North of I-96 (South of GM Road)
From the \$180's
...First to offer a 2 YEAR WARRANTY

This 1,700-square-foot house is built on 3 levels

Multi-paned windows in the entry, and attractive wood shakes on the roof add street appeal to the 1,744-square-foot Colburn.

There are three levels to this home. Occupying the lower level is the garage and family room. The kitchen, dining and living rooms monopolize the middle level.

Three bedrooms comprise the bulk of the upper level.

The family room, on the lower level, has a utility storage closet that houses the washer and dryer. This room is brightened by sliding glass doors that open onto the patio.

The separation of the family room from the main section of the house allows adults and children to have some privacy without being completely isolated. The half-bath is convenient to the garage, family room, and main level.

The kitchen is centrally located for convenience. Amenities include range and oven, refrigerator, double sink and plenty of counter space.

There is enough space to have a breakfast table for more informal meals. Arches create a sense of formality to the dining and living rooms. The vaulted living room has a wide front window that admits a splendid view.

All three bedrooms are on the upper level. The master suite has coffered ceilings and sliding glass doors that open onto a private deck that overlooks the back yard.

Other amenities include a large walk-in closet, and bathroom with shower and twin tubs. The two other bedrooms with vaulted ceilings share a bathroom with a combination tub/shower. Linen storage can be found in the hallway.

For a study kit of the Colburn (406-22), send \$10 to Landmark Designs, P.O. Box 2307-0E48, Eugene OR 97402. (Be sure to specify plan name and number.) For a collection of plan books featuring our most popular house plans, send \$20 to Landmark, or call 1-800-562-1151.

But what does it mean?

By THE ASSOCIATED PRESS
Definitions of key property tax-related terms:

ASSESSMENT: The official value of a home or property for tax purposes, based on an appraisal by a municipal assessor.

ASSESSMENT RATE: The percentage of a property's value used to calculate the assessed value. Most municipalities in New York state assess property at 100 percent, meaning the assessed value is, in theory, the same as the fair sales price.

TAX RATE: Applied to the assessed value of property to determine the amount of property tax to be paid.

Towns and school districts figure out taxes by determining how much money they need and then dividing that number by the value of all assessed property. For instance, if a municipality needs \$1 million and the assessment rolls equaled \$33 million, tax liabilities would be set at 3 percent. The tax rate would be \$3 per \$100 in assessed value, or \$30 per \$1,000.

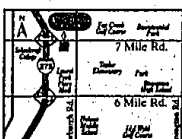
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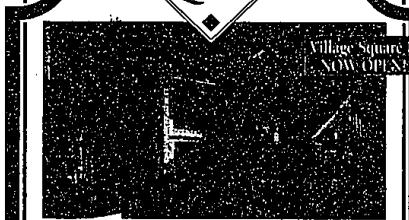
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