



When you're #1, you can do things others can't.

BIRMINGHAM
3,628 SQUARE FEET, 4 bedroom, 2 1/2 bath, 1st floor laundry, family room, built-in cupboards in utility room, District 7 schools, \$67,500. OEB&S CENTURY 21 Country Hills 540-3050

DEARBORN HEIGHTS
SUPER 3 BEDROOM ranch with many updates, built-in cupboards in utility room, District 7 schools, \$67,500. OEB&S CENTURY 21 Suburban 455-5880

FARMINGTON HILLS
UPPER UNIT AT ITS BEST! Cozy 2 bedroom ranch condo overlooking street and woods! Hardwood floors, bright kitchen, large living room, central air, \$49,900. CENTURY 21 Nada, Inc. (810) 477-9800

REDFORD
BRICK RANCH! Freshly decorated 3 bedroom, 1 1/2 bath home! Family room, fireplace in living room, kitchen w/eating area, newer carpeting, finished basement. Nice backyard, 2 car garage, \$105,000. CENTURY 21 Nada, Inc. (810) 477-9800

WEST BLOOMFIELD
SPACIOUS COLONIAL. Gorgeous 4 bedroom, 2 1/2 bath with circular drive and lovely treed yard. Enjoy a quiet evening in your huge family room fireplace. Appliances and home warranty \$175,700. CENTURY 21 M/J Corporate Transfere Service (810) 851-6700

ROCHESTER HILLS
DESIRABLE DEERFIELD VILLAGE Spacious quad level featuring attractive exterior and interior with 2,900 sq. ft. 5 bedrooms, 3 1/2 baths, 20 ft living room and 22 ft. family room, stone fireplace & built-in bar. Perfect for growing family \$218,900. CENTURY 21 M/J Corporate Transfere Service (810) 851-6700

SALEM TOWNSHIP
PICTURE PERFECT 1956 built colonial on 4 rolling wooded acres, hardwood floor in foyer and kitchen, great room with foistone fireplace, finished basement, tiered deck, \$349,000. OEB&S CENTURY 21 Suburban 455-5880

SOUTHGATE
FANTASTIC 4 bedroom ranch, living room with fireplace, open airy family room, 2 1/2 car garage, newer carpeting, home protection plan, \$39,987. OEB&S CENTURY 21 Suburban 455-5880

PLYMOUTH
INCREDIBLE QUALITY and room in great room, 5000 sq. ft. home, circular drive, private yard with woodland view, lower level includes fireplace, wet bar and hot tub, \$360,000. OEB&S CENTURY 21 Suburban 455-5880

OAKLAND TOWNSHIP
MAGNIFICENT custom 1 1/2 story home. Over 3600 sq. ft. with 4 bedrooms and 3 1/2 baths. Double staircases, studio ceiling in great room, alarm system, fireplaces in study and great room, 3 car garage. Neating completion \$499,900 (2012 LVL) CENTURY 21 SAKMAR & ASSOC. (810) 652-7700

REDFORD
DEECH VILLA SUB Wonderful brick ranch with vinyl windows, dining room, 2 full baths, fireplace, Florida room, new carpet, appliances, \$179,900. CENTURY 21 M/J Corporate Transfere Service (810) 851-6700

POPULAR GREEN HILLS COMMONS!
Lovely 4 bedroom, 2 1/2 bath brick colonial. Formal living & dining room, fireplace in family room, formal dining room, laundry, 1st floor laundry, private bath in rear, carpeting thru-out, central air, tiled basement, 2 1/2 car garage, \$99,900. CENTURY 21 Nada, Inc. (810) 477-9800

NEWLY DECORATED!
Beautiful 3 bedroom, 1 1/2 bath brick colonial. Large living room, formal dining room, bright kitchen, thru-out carpeting, thru-out central air, tiled basement, 2 1/2 car garage, \$99,900. CENTURY 21 Nada, Inc. (810) 477-9800

HOMES SOLD IN OAKLAND COUNTY

<p>These are the Observer & Eccentric-area residential real estate closings recorded October 21 - 25 at the Oakland County Register of Deeds office and compiled by Advertising Staff Works, a Bloomfield Township company that tracks deed and mortgage recordings in Southeastern Michigan. Listed below are cities, addresses, and sales prices.</p> <p>Auburn Hills 4173 Foxfield Dr \$274,000 4038 Coventry Dr \$283,000 1750 Tiverton Rd # 29 \$150,000 11 Vaughn King \$220,000 5551 Westwood Ln \$205,000 2416 Wildbrook Run \$227,000 3712 Eaton Gate Ln \$219,000 2675 Williamsburg Cir \$138,000</p> <p>Beverly Hills 16078 Birdwood Ave \$157,000 16080 Buckingham Ave \$199,000 1604 Buckingham Ave \$164,000 31005 Eastloye Dr \$157,000 16245 Ashlake Ave \$144,000 20090 Ronalde Cir \$319,000 31813 Sheldon Dr \$174,000 4623 Glenview Dr \$274,000 5347 Farley Rd \$125,000 6316 Heron Ct \$372,000 6328 Heron Ct \$234,000 6912 Hubbard Hills Dr \$115,000 228 Kensington Dr \$187,000 4749 Meadowbrook \$122,000 6079 Middle Lake Rd \$299,000 8685 N Eston Rd \$89,000 8740 Oak Hill Rd \$140,000 784 Lakeview Ave \$270,000 1478 Mayland Blvd \$160,000 753 N Eton St \$84,000 1000 Westchester Way \$399,000</p> <p>Bloomfield Hills 599 Baldwin Ct \$221,000 1256 Cedar Dr \$268,000 2555 E Maple Rd \$410,000 1448 Haynes St \$133,000 921 Hazel St \$184,000 866 Hidden Ravines \$745,000 1810 Humphrey Ave \$154,000 784 Lakeview Ave \$270,000 1478 Mayland Blvd \$160,000 753 N Eton St \$84,000 1000 Westchester Way \$399,000</p> <p>Bloomfield Township 911 Bedlam Ct \$170,000 5320 Hollow Dr \$253,000 4909 Malibu Dr \$650,000 827 S Pemberton Rd \$320,000 3736 Timberline Way \$270,000 1900 W Square Lake Rd \$125,000 3820 W Square Lake Dr E \$420,000</p> <p>Bloomfield Hills 14 Dearborn Ln \$130,000 1951 Brookview Ct \$251,000 727 Brookwood Walko \$482,000 540 E Fox Hills Dr \$135,000 767 Hawthorne Ct \$307,000 1058 Klingensmith # 27 \$103,000 2021 Klingensmith # 87 \$32,000 5290 Longmeadow Rd \$259,000 754 N Valley Chase Rd \$145,000</p> <p>Clarkston 9920 Allen Dr \$260,000 6009 Birchway Ln \$113,000 9911 Bullard \$222,000 5399 Cecelia Ann \$115,000 10269 Cedar Cove Ln \$174,000 4623 Glenview Dr \$274,000 5347 Farley Rd \$125,000 6316 Heron Ct \$372,000 6328 Heron Ct \$234,000 6912 Hubbard Hills Dr \$115,000 228 Kensington Dr \$187,000 4749 Meadowbrook \$122,000 6079 Middle Lake Rd \$299,000 8685 N Eston Rd \$89,000 8740 Oak Hill Rd \$140,000 784 Lakeview Ave \$270,000 1478 Mayland Blvd \$160,000 753 N Eton St \$84,000 1000 Westchester Way \$399,000</p> <p>Commerce Township 5602 Bentwood Ln \$55,000 4043 Cumberford Ct \$188,000 1905 Dawn Ridge Rd \$135,000 3273 Mandrake St \$136,000 2516 Massena St \$81,000 446 N Oak Dr \$139,000 458 N Oak Dr \$139,000 466 N Oak Dr \$139,000 468 N Oak Dr \$139,000 2662 N Pontiac Tr \$115,000 1815 Point St \$135,000 3012 Roselawn St \$89,000 3322 Royal St \$87,000 581 Stratton Way \$293,000 4962 Walden Woods Dr \$241,000 5002 Walden Woods Dr \$241,000 5021 Wavewood \$305,000</p> <p>Davaburg 11309 Oak Hill Rd \$129,000 10006 Redale Creek Ct \$87,000 11903 Rusty Ln \$113,000 8070 Sandman Ln \$140,000</p> <p>Farmington 32718 Grand River #612 \$160,000 23718 Wesley St \$192,000</p> <p>Farmington Hills 37892 Amber Dr \$224,000 21997 Arbor Ln \$186,000 23350 Barfield St \$129,000 28881 Delta Vista Dr \$148,000 3173 Belmont St \$147,000 27860 Berrywood # 17 \$79,000 2844 Grandwynde Rd \$170,000 29342 Chelsea King \$258,000 29364 Chelsea King \$222,000 29820 Drake Rd \$120,000 10352 Estate Woods Ct \$85,000 3747 Gengrove Dr \$274,000 28217 Hawtherry Rd \$157,000 26789 Holly Hill Dr \$372,000 39319 Horton Dr \$278,000 32054 Hull Ave \$175,000 27458 Hyston Dr \$165,000 27476 Hyston Dr \$155,000 27690 Independence St \$79,000 28845 Inkster Rd \$143,000 30642 Nighthorn Dr \$310,000 37899 McKenzie Ct \$303,000 35478 Old Homestead Dr \$226,000 6517 Snowapple Dr \$48,000 9253 Thornhill Dr \$484,000 5230 White Lake Rd \$145,000</p> <p>Howell 45604 Addison Ln \$275,000 25135 Buckminster Dr \$205,000 26773 Cody Ln \$270,000 22432 Cranbrook Dr \$110,000 26798 Groveland \$305,000 41545 Kenilworth Ln \$180,000 24265 Kings Pointe \$160,000 28804 Lochmore Ln \$322,000 42118 Longberry Rd N \$168,000 25062 Newberry Dr \$235,000 42213 Oak Ridge \$174,000 22317 Peachtree \$136,000 41788 Pinewood St \$137,000 47729 Red Pine Ct \$232,000 22825 Renford St \$85,000 22295 Heatherbrae Wy \$240,000 41671 Sudbury Ct \$431,000 39753 Village Wood Cir \$80,000 39774 Village Wood Cir \$974,000 50577 W 10 Mile Rd \$190,000 1935 W Lake Dr \$151,000</p> <p>Oxford 9 Glass St \$75,000 1286 Queens Dr \$146,000 3745 Thomas Rd \$119,000</p> <p>Rochester 4556 Carrington Dr \$162,000 3865 Deer Springs Dr \$328,000 118 Fraser St \$108,000 3235 Lyndhurst Ct \$173,000 424 Miller Ave \$69,000 451 Miller Ave Apt 111 \$62,000 416 N Helen Ave Apt 6 \$74,000 416 N Helen Ave Apt 8 \$42,000 1330 N Oak St \$185,000 3539 Normandy \$115,000</p> <p>Rochester Hills 80 Brewster Rd \$85,000 3294 Davenport Ln \$117,000 320 Eastman Dr \$122,000 2125 Elkhorn Dr \$155,000 491 Elmhill Rd \$106,000 29901 Wertham Ct \$115,000 26163 Westmeath St \$165,000 3150 Grant Rd \$154,000 875 Greenview Ct \$149,000 801 Hadley Rd \$153,000 1654 Kilburn Rd N \$240,000 2435 Lassiter Dr \$240,000 3416 Primrose Dr \$154,000</p>	<p>White Lake NEW CONSTRUCTION! Still time to choose your own colors in this brick 4 bedroom, 2 1/2 bath colonial. Fireplace in family room, formal living & dining room, kitchen w/ breakfast room, 1st floor laundry, basement, 3 car attached, side entry, \$213,000. CENTURY 21 Nada, Inc. (810) 477-9800</p> <p>Westland FORD & HIX CONDO Beautiful 2 bedroom unit with walk in closet, central air, neutral decor and attached garage, and much more. \$55,000. CENTURY 21 John Cole 313-937-2300</p> <p>Westland NEW CONSTRUCTION! Still time to choose your own colors in this brick 4 bedroom, 2 1/2 bath colonial. Fireplace in family room, formal living & dining room, kitchen w/ breakfast room, 1st floor laundry, basement, 3 car attached, side entry, \$213,000. CENTURY 21 Nada, Inc. (810) 477-9800</p> <p>Webster Township QUALITY THRU-OUT this brick ranch on 3 plus acres, 2 fireplaces, 2 docks, walk-out finished basement with kitchen, cathedral ceilings in living and dining room. \$378,000. OEB&S CENTURY 21 Suburban 455-5880</p>
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Internet homepage: <http://www.interest.com/observer> Survey Date 11/11/96

Observer & Eccentric MORTGAGE MARKET

YEAR	RATE	FTR/FEES	DR. PNT.	LODR	APR	COMMENTS
AMERICAN FINANCE & INVESTMENT 800-562-5674						
30 yr FIX	7.125	2/15/255	5%	45 days	7.48	24 hr RateLine 1-800-689-2562. http://www.loanshop.com
15 yr FIX	6.625	2/15/255	5%	45 days	7.18	
1 yr ARM	7.215	1/25	10%	45 days	7.78	
3/1 yr ARM	5.75	2/15/255	10%	45 days	9.81	
AMERICAN HOME FINANCE 800-440-1940						
30 yr FIX	7.75	0/290	5%	45 days	7.88	Large Apartment buildings.
15 yr FIX	7.215	0/290	5%	45 days	7.5	Equity loans, FHA-VAs.
1 yr ARM	7.215	0/290	5%	45 days	7.5	Real Open Sun and 2/0.
3/1 yr ARM	7.020	5%	45 days	7.125		
FIRST ALLIANCE MORTGAGE CO. 810-433-9620						
30 yr FIX	7.625	2/295	5%	45 days	7.82	Open 7 days a week. Debt consolidation & Pay off credit problems, bank takeovers make it possible.
15 yr FIX	7.075	2/295	5%	45 days	7.59	
1 yr ARM	5.375	2/295	5%	45 days	5.61	
3/1 yr ARM	5.75	2/295	5%	45 days	5.99	
NORTH AMERICAN MORTGAGE CO. 810-352-8200						
30 yr FIX	7.625	2/250	5%	60 days	8.17	Purchase express. Fine 24 hr Mortgage
15 yr FIX	6.875	2/250	5%	60 days	7.42	approval with us without a property.
1 yr ARM	5.75	1/50	10%	60 days	6.11	local decisions.
3/1 yr ARM	7.25	1/50	10%	60 days	7.51	
OLD KENT MORTGAGE 800-792-8830						
30 yr FIX	7.5	2/275	20%	45 days	7.79	Old Kent lends throughout the state of Michigan. We take pride in providing excellent customer service.
15 yr FIX	7.1	2/275	20%	45 days	7.48	
1 yr ARM	6.225	2/275	20%	45 days	7.42	
3/1 yr ARM	7.1	2/275	20%	45 days	7.48	
PRIME FINANCIAL GROUP, INC. 800-448-7179						
30 yr FIX	7.625	2/300	5%	45 days	7.87	Call 24 hr 800 to get information on
15 yr FIX	7.125	2/300	5%	45 days	7.57	selling your own home, credit
1 yr ARM	6.25	2/300	5%	45 days	6.8	problems, refinancing programs & investment property.
3/1 yr ARM	6.25	2/300	5%	45 days	6.57	
STANDARD FEDERAL BANK 800-643-9600 EXT. 6975						
30 yr FIX	7.5	2/275	20%	45 days	7.81	Fast locks or lower guarantee. Many mortgage programs and programs.
15 yr FIX	7.1	2/275	20%	45 days	7.25	programs and programs.
1 yr ARM	5.375	2/275	20%	45 days	5.87	Call 800-643-9600 for the office nearest you.
WELLINGTON MORTGAGE CO. 810-398-9010						
30 yr FIX	7.5	2/250	5%	30 days	7.92	As seen in Money Magazine. Your 1st
15 yr FIX	7.2	2/250	5%	30 days	7.42	local mortgage. Call now for
1 yr ARM	5.25	2/250	10%	30 days	6.81	personalized service on (810) 329-9010.
3/1 yr ARM	5.25	2/250	10%	30 days	6.81	
CONSUMERS CALL 888-509-INFO. LENDERS CALL 800-509-4636.						

Jamey Kramer's REAL ESTATE FACTS
The "Original" Real Estate Column

What's Included?

When buying a home, what is included in the purchase price? Does the deed describe all of the property being conveyed? Are the drapes and refrigerator included? Does the price include the trees, shrubs, and bushes, because they are planted, are considered part of the real estate. A free standing range, washer, and dryer are considered personal property. When buying a home, ask the real estate agent what, if any, personal property is being included. You are free to negotiate for any additional items, however the seller are not obligated to include them. The best assurance for all parties is to include all items agreed upon in the written purchase contract.

For more information about the Real Estate process, please call me at **RE/MAX, 100, Inc. (810) 348-3000** or Call my 24 Hour "customer service" line at **1-800-565-SOLD**

JAMEY KRAMER, GRI CRS
STANDBY FOR SOLD