Homes sold *from page H6*

3256 Silverbrook Dr
$176,000

Rochester Hills

6415 Apple Orchard Ln
$345,000
1340 Arbor Creek Dr
$265,000
1338 Burhaven Dr
$343,000
122 Clair Hill Dr
$176,000
2193 Clinton View Cir
$75,000
3852 Crooks Rd
$30,000
412 Cypress Rd
$269,000
361 Dalton Dr
$171,000
760 Dartmouth Dr
$193,000
825 Dunedin Dr
$200,000
650 E Auburn Rd
$98,000
1744 E Auburn Rd
$95,000
1704 Edinborough Dr
$320,000
3726 Edinborough Dr
$390,000
3207 Fairgrove Ter
$242,000
3278 Gilsam Ct
$251,000
1168 Harvard Dr
$227,000
2105 Hickory Leaf Dr
$227,000
728 Lake Ridge Rd
$260,000
2705 Long Meadow Ln
$265,000
64 Meadow Wood Dr
$125,000
1398 New Life Ln
$174,000
1235 Oakwood Ct
$163,000
1768 Old Homestead Dr
$376,000
1437 Olympia Dr
$284,000
3281 Rockhaven Ave
$49,000
744 Rutgers Rd
$210,000
3840 Samuel Ave
$132,000
356 Silervale Dr
$259,000
2690 Simpson Dr
$130,000
1058 Springwood Ln
$265,000
3221 Tamarron Dr
$184,000
572 Tennyson
$129,000
420 Thornridge Ct
$208,000
3473 Warwick Dr
$40,000
790 Whitney Dr
$186,000

Southfield

27315 Adelein Dr
$89,000
17160 Edwards Ave
$84,000
27760 Evergreen Rd
$110,000
30146 Fairfax St
$67,000
23570 Lahser Rd
$60,000
20412 Mada Ave
$68,000
21165 Mcclung Ave
$134,000
21106 Midway Ave
$77,000
21148 Midway Ave
$60,000
21235 Midway Ave
$65,000
20900 Old Oak Ct
$120,000
25169 Parsons Dr
$153,000
25155 Peekskill
$155,000
29660 Pierce St
$145,000
29875 Red Leaf Dr
$95,000
18471 Roseland Blvd
$125,000
18717 San Jose Blvd
$138,000
27149 Snagbark Dr
$83,000
30248 Southfield # A182
$54,000
28459 Sunset Blvd W
$142,000
27010 Sutherland St
$108,000
27356 Sutherland St
$140,000
24207 Tamarack Cir
$176,000
5000 Town Ctr
$212,000
5000 Town Ctr
$93,000
19760 Villa Dr S
$110,000
28877 Walnut Grove Ln
$153,000
20420 Wildmern St
$128,000
20360 Winchester St
$146,000

Troy

979 Badder Dr
$125,000
1550 Brentwood Dr
$134,000
1641 Brentwood Dr
$128,000
4274 Bristol Dr
$150,000
181 Crestfield Dr
$117,000
41561 Dequindre Rd
$122,000
4311 Devonshire Dr
$355,000
5918 Diamond Dr
$184,000
1128 Fairways Blvd
$195,000
2619 Fox Chase Dr
$330,000
1903 Freemont Dr
$167,000
2106 Gabriel Dr
$104,000
2074 Garry Dr
$78,000
4332 Greensboro Dr
$149,000
228 Habrand Dr
$80,000
3208 Helena Dr
$117,000
4551 Hycliffe Dr
$360,000
6918 Killarney Dr
$234,000
475 Kirk Lane Dr
$120,000
2043 Lakeside Dr
$350,000
2133 Lakeside Dr
$330,000
2115 Lancer Dr
$242,000
3603 Milley Dr
$147,000
6613 Northpoint Dr
$247,000
795 Owendale Dr
$75,000
2902 Roundtree Dr
$97,000
6471 Shoreline Dr
$358,000
6684 Westpointe Dr
$260,000
97 Woodslee Dr
$166,000

Walled Lake

123 Arvida St
$45,000
1444 Mariner Dr
$85,000
541 Winwood Cir
$122,000
455 Woodland Hills Dr
$154,000

West Bloomfield

6835 Abalone St
$147,000
6987 Alden Dr
$234,000
7079 Alta Vista Dr
$369,000
3571 Ashview St
$145,000
7668 Burnsbury St
$208,000
7348 Barrington
$140,000
3427 Buckingham Tri
$230,000
1571 Cardinal Rdg
$165,000
5585 Castleton Dr
$165,000
4999 Cherry Blossom Cir
$324,000
5003 Cherry Blossom Cir
$280,000
5022 Cherry Blossom Cir
$293,000
3884 Elder Rd S
$90,000
3890 Elder Rd S
$72,000
1578 Furnwall St
$71,000
7537 Greenway Ln
$247,000
7561 Honeysuckle Ln
$189,000
4735 Morris Lake Cir
$638,000
5880 Vassar Dr # A
$110,000
5480 W Bloomfield Lake
$233,000
6905 W Dartmoor Rd
$112,000
2420 Walnut Lake Rd
$390,000
6142 Westbrooke Dr
$195,000
2410 Wickfield St
$404,000
4656 Woodbine Cir
$337,000
4683 Woodbine Cir
$321,000

OPEN SUNDAY 1-4

FARMINGTON HILLS ..... **25300 SPRINGBROOK**
CAPE COD - Almost an acre. Three bedrooms, 1½ baths, approximately 1900 square feet, two car garage. Basement, wooded. $167,900

OPEN SUNDAY 10-5

ORION TOWNSHIP ..... **640 JOHNSON DR.**
Private beach & boat dock on Long Lake. Updated ranch, four bedrooms, two baths, 1386 square feet. $136,900

COMMERCE TOWNSHIP ..... **2198 JOHNSON**
DUTCH COLONIAL - On 1 acres. Updated, four bedrooms, 2½ baths, basement, 2800 square feet, sunroom. $245,900

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810-360-6660

Jamey Kramer's REAL ESTATE FACTS

...The "Original" Real Estate Column

Buyer's Etiquette!

As children, we are taught to be polite, to be respectful, and to "do unto others..." As adults, planning to buy a home, there are also some basic rules of etiquette.

Buying a home is not a simple act, but a process involving a variety of actions. The first step is to select an agent to help locate your next home. Visit the agent at the real estate office and explain your home buying objectives. This allows the agent to learn more about your plans and expectations, and can result in a smooth and exciting home purchase.

Once the agent has identified homes to show, allow yourself time to see them without rushing. Be on time for your appointment, and let the agent do the driving. It takes concentration and focus to locate the right home. By allowing the agent to be the tour leader, you will be free to inspect, examine and absorb all the features and benefits of the homes you see. Take only the decision makers in your family when you look at homes. It can be distracting when aunts, uncles, parents, and children are included in the initial search. There will be plenty of time later to introduce your choice to them.

The greatest challenge faced by the agent can be learning to see homes through your eyes. Be open and share your thoughts as you see each home. The agent will convert your feedback into a more suitable array of home choices, shortening the search and making it more rewarding.

Finally, be prepared to disclose complete and accurate financial information to the mortgage lending officer. Your loan application can then be processed more efficiently, resulting in an early loan approval.

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For more information about the Real Estate process, please call me at ReMax, 100, Inc. (810) 348-3000 or Call my 24 Hour "customer service" line at 1-800-965-SOLD

JAMEY KRAMER, GRI CRS
Associate Broker

ECP5/96

Observer & Eccentric MORTGAGE MARKET

Internet homepage: → http://www.interest.com/observer — Survey Date 12/9/96

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
AMERICAN FINANCE & INVESTMENT						**800-562-5674**
30 yr FIX	7	2/355	5%	45 days	7.38	24 hr Rateline 1-800-689-2562.
15 yr FIX	6.5	1.875/355	5%	45 days	7.08	Http://www.loanshop.com
30 yr Jumbo	7.375	1.75/355	10%	45 days	7.74	
3/1 yr ARM	5.75	1.875/355	10%	45 days	9.86	
(A) 10306 Eaton Pl., Ste 220, Fairfax, VA 22030						
AMERICAN HOME FINANCE						**800-440-1940**
30 yr FIX	7.75	0/290	5%	45 days	7.88	Large Apartment buildings.
15 yr FIX	7.5	0/290	5%	45 days	7.63	No Cost Loans.
7/23 Balloon	7.5	0/290	5%	45 days	7.63	No origination
3/1 yr ARM	7	0/290	5%	45 days	7.13	Fee - Sun 10-2.
(A) 39111 W. 6 Mile Rd., Livonia, MI 48151						
FIRST ALLIANCE MORTGAGE CO.						**810-433-9620**
30 yr FIX	7.375	2/295	5%	45 days	7.61	Open 7 days a week. Debt
15 yr FIX	7	2/295	5%	45 days	7.27	consolidation & Refi for credit
1 yr ARM	5	2/295	5%	45 days	5.3	problems, bank turndowns we
1 yr ARM/Jumbo	5.5	2/295	5%	45 days	5.77	make it possible.
(A) 32100 Telegraph Rd., Ste 205, Bingham Farms, MI 48025						
NORTH AMERICAN MORTGAGE CO.						**810-362-8200**
30 yr FIX	7.5	2/350	5%	60 days	8.04	Purchase express. Free 24 hr Mortgage
15 yr FIX	6.875	2/350	5%	60 days	7.42	approval with or without a property,
1 yr ARM	5.625	1/350	10%	60 days	5.99	common sense underwriting,
7/23 Balloon	7.125	1/350	10%	60 days	7.49	local decisions.
(A) 900 Wilshire, Ste #155, Troy, MI 48084						

TERM	RATE	PTS/FEES	DN. PMT.	LOCK	APR	COMMENTS
OLD KENT MORTGAGE						**800-792-8830**
30 yr FIX	7.375	2/375	20%	45 days	7.62	Old Kent lends throughout
15 yr FIX	7.125	2/375	20%	45 days	7.76	the state of Michigan.
1 yr ARM	5.625	2/375	20%	45 days	8.26	We take pride in providing
7/23 Balloon	7	2/375	20%	45 days	7.45	excellent customer service.
(C) 33533 W. 12 Mile Rd., Ste 131, Farmington Hills, MI 48331						
PRIME FINANCIAL GROUP, INC.						**800-448-7179**
30 yr FIX	7.375	2/300	5%	45 days	8.21	24 hr free recording for information
15 yr FIX	7	2/300	5%	45 days	7.32	seeing your home, credit
1 yr ARM	5.5	2/300	5%	45 days	5.8	problems, refinancing, pre-approval
3/1 yr ARM	6.25	2/300	5%	45 days	6.57	& investment property.
(B) 17187 N. Laurel Park, Ste. 334 Livonia, MI 48152						
STANDARD FEDERAL BANK						**800-643-9600**
30 yr FIX	7.375	2/375	20%	45 days	7.68	Rate lock or lower guarantee. Many mortgage
15 yr FIX	6.875	2/375	20%	45 days	7.36	programs and Experts in new Construction lending
1 yr ARM	5.25	2/375	20%	45 days	8.29	Call 800-643-9600 for the office nearest you
(C) 2600 W. Big Beaver Rd., Troy, MI 48084						
WELLINGTON MORTGAGE CO.						**810-398-9010**
30 yr FIX	7.5	2/300	5%	30 days	7.77	As seen in Money Magazine. Your #1
15 yr FIX	7	2/300	5%	30 days	7.31	local mortgage lender. Call now for
1 yr ARM	5.25	2/300	10%	30 days	8.01	personalized service on (810) 398-9010.
1 yr ARM/Jumbo	5.25	2/300	10%	30 days	8.01	
(B) One Ajax Dr., Ste 102, Madison Heights, MI 48071						

CONSUMERS CALL 888-509-INFO. LENDERS CALL 800-509-4636.

MORTGAGE INFORMATION AT YOUR FINGERTIPS 24 HOURS A DAY

HOME LINE 313-963-2020 — How to Use HomeLine
1 CALL HOMELINE AT 313 963 2020 FROM ANY TOUCH TONE PHONE
2 PRESS 3 FOR THE MORTGAGE MARKET UPDATE
3 PRESS 1 FOR 30 YR FIXED, 2 FOR 15 YR FIXED, 3 FOR 1 YR ARM RATES

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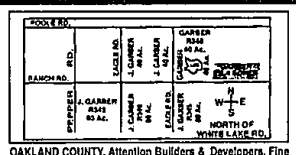
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