

This column highlights promotions, transfers, hirings, awards won and other news within the real estate, construction, architecture and mortgage communities. Send a brief summary including town of residency and black and white photo to Real Estate Movers and Shakers, Observer & Eccentric, Newspapers, 36251 Schoolcraft, Livonia, 48150.

Our fax number is (734) 591-7279 or e-mail dlunka@oe.homecomm.net

**Gregory J. Smith**, affiliated with **TMP Associates in Bloomfield Hills**, has passed state licensing exams and received his architectural registration in the state of Michigan. Smith earned a master of architecture and bachelor of science degree in architecture from Lawrence Technological University. He also has a bachelor's degree in computer aided design and manufacturing from Eastern Michigan University. Smith has specialized in education projects and lives in Farmington.



**Andy Halnes** brings nine years of experience and lives in Farmington. Several Realtors Join as Sales Associates. **21 Premier in Canton** and **Andy Halnes** brings nine years of experience and lives in Farmington.

**Mark Owens**, a five-year veteran who has the professional designation of Accredited Buyer Representative, resides in Canton. **Amy Lucas**, new to the business lives in Westland. **Paul Hoge**, principal and associate broker at Signature Associates-ONCOR, Southfield, has been named 2002 Most Valuable Broker in the Detroit market by First Industrial Realty Trust. First Industrial, headquartered in Chicago, created the program to identify transaction specialists who provide quality service in the industrial sector.



**Richard W. Ostrowski, PE**, joins **Boils and Materials Engineers** in Plymouth as senior project engineer. He had 32 years experience with the Michigan Dept. of Transportation and specializes in geotechnical engineering, pavement engineering and forensic investigations. Ostrowski, a licensed professional engineer, earned a bachelor's degree in civil engineering from Detroit Institute of Technology and a master's in civil engineering from Wayne State University.

**HOMES SOLD IN OAKLAND COUNTY**

These are the Observer & Eccentric area residential real estate closings recorded the week of Nov. 11-15, 2002, at the Oakland County Register of Deeds office. Listed below are cities, addresses and sales prices.

375 Amberwood St \$197,000	355 W Hamletbury \$302,000	Franklin 4202 S Willow \$409,000	2420 S Crownit \$275,000	129 Canyon Creek \$400,000	2948 Towhee \$273,000
3401 Lincolnview \$198,000	5505 Chickadee \$174,000	Lake Orion 3623 Bad Mountain \$221,000	917 Golfview \$202,000	1111 Colingwood \$160,000	Walled Lake 1971 Decker \$193,000
649 Sycamore \$143,000	6450 Crayline \$163,000	3609 Crestview \$170,000	3063 Dairylea \$182,000	951 Hillsborough \$138,000	550 Woodhaven \$232,000
Beverly Hills 22001 Carvet \$126,000	5415 Dayton \$167,000	832 Pine Tree \$228,000	930 W Clawston \$158,000	1485 Riverside \$120,000	580 Woodhaven \$129,000
17341 Kinross \$103,000	5554 Fox Chase \$192,000	Lathrup Village 18543 W 14 Mile \$113,000	Lathrup Village 4210 Al Bert \$222,000	412 Streamview \$350,000	Waterford 657 Butler \$175,000
22175 Orchard \$199,000	4134 Secora \$315,000	100 N Dorset \$85,000	585 Watney \$375,000	27780 Berberke \$263,000	1664 Buxton \$190,000
30750 Woodhaven \$315,000	9181 Seminare \$132,000	100 N Dorset \$85,000	100 N Dorset \$85,000	26505 Franklin Pointe \$114,000	4223 Elmstone \$150,000
Birmingham 1309 Ard \$520,000	5009 Waterford \$195,000	2825 Somerville \$240,000	346 Train \$165,000	18111 Lincoln \$162,000	1905 Cresthaven \$158,000
238 Calapa \$135,000	3095 Arbutus \$178,000	Rochester 5303 Ashmore \$154,000	1377 Astford \$279,000	24651 Maryland \$158,000	3659 Elba \$160,000
444 Chester \$115,000	4711 Berkshire \$171,000	5303 Ashmore \$154,000	1391 Astford \$260,000	22992 Postcharlton \$225,000	1048 Erskine \$145,000
2254 Dunstable \$270,000	5262 Williamson \$350,000	5304 Ashmore \$155,000	1665 Astford \$200,000	23790 Wiegand \$180,000	4120 Fernmore \$154,000
1848 Grassfield \$145,000	1145 Hampton \$138,000	5127 Gargoyle \$120,000	1880 Bayview \$142,000	20633 Woodburn \$140,000	1371 Florence \$118,000
1750 Grassfield \$154,000	23202 Lutz \$140,000	3143 Klutz \$240,000	1831 Brentwood \$174,000	Troy \$140,000	4403 Forest \$157,000
1870 Hermetta \$125,000	36522 Salsity \$182,000	1024 Manaltry \$275,000	124 Charleston \$175,000	2107 Arrowhead \$180,000	1345 Jantrel \$195,000
946 N Adams \$156,000	34965 Butler Hill \$278,000	3695 Dalmore \$150,000	3625 Estates \$210,000	1377 Astford \$279,000	3073 Harbor \$148,000
1017 N Adams \$156,000	30855 Country Ridge \$425,000	3121 Dalmore \$170,000	174 Hickory \$165,000	1391 Astford \$260,000	298 Hophote \$163,000
1007 N Clo Woodard \$181,000	3146 Fca \$130,000	3164 Piedmont \$154,000	6528 Hill Top \$182,000	1070 Merton \$207,000	1810 Buxton \$164,000
Bloomfield Hills 2217 Colonial Park \$321,000	29811 Mustard \$139,000	657 Springview \$738,000	1293 Merton \$207,000	1091 Monocello \$210,000	1975 N Cass Lake \$162,000
1757 Hickory Bark \$402,000	34624 Hawthick \$271,000	1200 Westland \$482,000	3244 Newbury \$260,000	3389 Newgate \$242,000	5548 Rowley \$134,000
5007 Kensington \$405,000	35208 Orchard \$147,000	4156 Woodland Hills \$130,000	3389 Newgate \$242,000	799 Pinewood \$191,000	1543 Cass Lake \$193,000
932 Lampson \$425,000	37835 River \$425,000	1571 Blue Grass \$520,000	Rochester Hills \$150,000	909 Robinwood \$131,000	125 S Hospital \$255,000
3799 Peabody \$148,000	28418 W 9 Mile \$82,000				419 Salus \$235,000
					409 Scott Lake \$175,000
					3560 Shadock \$150,000
					2979 Shawnee \$160,000
					3175 Warren \$192,000
					118 Waterly \$87,000
					940 Wyman \$250,000

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**Average fixed-rate mortgages dip**

(AP) - Fixed-rate mortgages around the country edged down last week, while rates on one-year adjustable rate mortgages held steady for the third straight week at their lowest level in 19 years of record keeping.

The average interest rate nationally on a 30-year, fixed-rate mortgage slipped to 5.86 percent for the week ending Friday, Feb. 14, down from 6.88 percent the previous week, Freddie Mac reported in its latest survey of rates.

Rates on 30-year mortgages started the new year by dropping to a new low of 5.85 percent for the week ending Friday, Jan. 4. That rate was the lowest since the mortgage giant began tracking 30-year mortgage rates in 1971.

Records that reach back earlier than Freddie Mac's indicate that rate is the lowest since the early 1960s.

For 15-year fixed-rate mortgages, a popular option for refinancing, rates twiched down to 5.26 percent last week, compared with 6.27 percent the previous week.

Rates for one-year adjustable rate mortgages stood at 3.89 percent last week. Rates for one-year ARMs have held steady since the week ending Friday, Jan. 21, when they dropped to their lowest level since Freddie Mac began tracking them in 1984.

Low mortgage rates have made for brisk home-mortgage refinancing activity.

As consumers swap higher-interest rate home loans for lower-interest rate ones, the extra cash they're saving has helped to support consumer spending, one of few sources of support for the struggling economy.

**BIRMINGHAM, TROY, ROYAL OAK**  
33687 Woodward  
248-645-2500

**Cranbrook REALTORS**

**BLOOMFIELD HILLS**  
**FRANKLIN**  
**WEST BLOOMFIELD**

**BIRMINGHAM 5** bedroom, 3.5 bath Poppleton park Colonial. Home built in 1990s remodeled kitchen cherry cabinets, granite, hardwood floors, Master suite w/ 30x16 w/ sitting room, fireplace & walk in closet. Crown moldings, skylights, Andersen. 23007044WMA \$319,000

**BLOOMFIELD** Four bedrooms, 3.5 baths. Fabulous walk out lower level with rec room, billiard room, both w/ work shop. Kitchen has granite countertops, center island & double ovens. Large family room with fireplace & hardwood floors. 22107118MA \$739,000

**BLOOMFIELD** Four bedrooms, 2.5 baths. Home on approx. 3/4 acre with large fenced back yard & large finished deck, one car garage. New windows, roof & hot water heater. Lower level walk out. 22012618WH \$365,000

**SHARP THREE BEDROOM**, 2.5 bath Tudor on Boulevard Home has many updates, formal dining room, newer kitchen, brick great porch, 2 car garage, hardwood floors throughout and much more!! 22061357TWO \$349,900

**RELOCATION! FORCES SALE** of fantastic updated contemporary ranch in beautiful West Beverly Hills. Newer kitchen, baths and windows. Florida room with doorwalk to deck and spacious private yard. Immediate occupancy. 27095398FD \$339,500

**WONDERFUL UPDATED BRICK RANCH** Great location close to park and schools. New kitchen, granite counter tops and flooring. Family room with doorwalk to patio and panoramic. Hardwood garage. 23011692MA \$319,000

**WONDERFUL BRICK NEW CONDO** Great location of lots of complex with views of the woods. Swimming pool, tennis courts, great room with fireplace, three bedrooms, two full baths, private entry and basement. 23007131PA \$227,000

**PROXY DELEGABLE CONDO** and on an prime estate site location with a fantastic deal on a golf club membership included. This condo is ready to move into. Call us for more info and showings. 22090553NEW \$270,000

**A REAL PEOPLE PLEASER!** Updated home, newer vinyl siding, windows, carpet, kitchen floor and granite over panel. Large 1st floor living room. Full basement. 2 car garage. 2214,900

**NICE THREE BEDROOM**, 2.5 bath brick ranch. Newer roof, circular drive, new kitchen, fireplace, large landscaping. 22004000LBA \$200,000

**ROYAL OAK CHARMA** 1920's style, finished kitchen and bath, newer windows, furnace, AC, doors, siding and driveway. 1452 Sq Ft. 23012755AM \$209,700

**PLEASANT EDGE 1920'S CHARM** AROUND: Here is your chance to have a 2 bedroom, 1.5 bath Colonial with gracious rooms, stucco, hardwood floors, basement and full bath w/ the rocks and granite. 22096300KEM \$199,700

**CLAWSON GATE COO** Open kitchen with pantry and breakfast area. Hardwood floors. Covered patios, screened in porch. Two car garage and finished basement. 23008600CHA \$164,900

**FERNDALE** Immaculate home. Best on market. Home both and windows. New paint and molding. Fresh hardwood. Most mechanicals are new. Garage and 2 car garage. All appliances stay. 23000632TRD \$152,000

**CLAWSON** Very clean home. New roof inside. Coved ceilings, vinyl windows, hardwood under newer carpet. Glass block in basement. Fenced. 22097744CHA \$142,000

**ROYAL OAK CHARMA** Affordable 2 bedroom ranch with new windows, siding, remodeled kitchen & bath. All appliances included even the washer & dryer. Full basement. New landscaping. 22069042CHA \$139,900

**WEST BLOOMFIELD** Immaculate unit. White kitchen and bath. Best location of ranch of complex with private lot leading to yard and woods. Lower level w/ granite tile. 22097916LON \$133,700

**PLEASANT EDGE BRICK** New light wood kitchen with dishwasher & new ceramic bath. All appliances stay. Hardwood, carpet and entry doors. Call us today, popular Dodge Park. Walk to tennis courts & community pool. 23012120KEM \$174,700

**UNDER VALUED FOR QUICK SALE** Clean and comparable sales and bring an offer. Lot of lower & 2nd level. For the money. Home is a 3 bed, 2.5 bath, 2 car garage. Stone fireplace, granite & tile in entry. Furnace & water heater. Full basement. 23000515WH \$104,900

**MONEY MARKET** Great ranch in \$940,000 could be \$1125,000. Both units have separate washers and long term tenants. Located by City of Hazel Park. Owner is an investor. 23011734AKK \$184,500