

Realtors Clarify Regulations

Veterans Are Now Required to Make Down Payment on Homes

Even though the new housing law specifies that no down payment is necessary for a \$15,000 mortgage for veterans, federal regulations require a minimum payment of \$200 to cover closing costs. It was explained by Marvin O. Moser, president of the Western Wayne-Oakland County Board of Realtors.

The new law, signed July 1 by President Johnson, extends liberal home loan benefits to millions of post-Korean War veterans, hitherto uncovered by any program; and to older veterans who have not used their eligibility under a 'Veterans Home Loan Program'.

It directs the Federal Housing Administration to insure 100 per cent of the first \$15,000 of the value in excess of \$20,000 to \$30,000. Moser stated that, according to information received from the National Association of Real Estate Boards, of which the Western Wayne-Oakland County Board is a member, FHA will insist upon a minimum down payment of not less than \$200 in lieu of closing costs.

The \$200 figure will enable FHA to continue to include clear costs in its estimate of a property's value, instead of making a distinction between veteran and non-veteran mortgages, Moser explained, noting that under the VA program, GI buyers are required to pay closing costs in cash. "In other words," said Moser, "FHA will require the veteran to make a minimum down payment of not less than \$200 on the first \$15,000 of appraised value, plus 10 per cent between \$15,000 and \$20,000, plus 15 per cent of the value above \$20,000."

These mortgage terms apply to both existing and new homes, he said, and the standard FHA interest rate of 5 1/2 per cent will apply, plus an additional one-half of one per cent to cover the cost of government insurance.

Any veteran who served 90 days on active duty in the armed forces and was discharged on conditions other than dishonorable is eligible for these terms, provided he has not received any direct, guaranteed, or insured loan through the VA program for the purchase or repair of his home, Moser added.

He said interested veterans should obtain VA Form-Number 26-2951, "Certificate of Veteran Status," from his local VA office for attachment to the FHA application form. An interesting feature of the program, said Moser, is that a veteran's entitlement under the law does not expire, as under VA programs, and he may use the low down payment terms more than once.

Another View Offered on Dutch Elm 'Cures'

Editor's note: Livonia Director of Public Works Robert Shaw takes issue with an article on possible cures for

Dutch Elm Disease recently printed on the editorial page of The Observer. (Here's his reply):

By ROBERT SHAW

On August 4, an article was published in the Livonia Observer describing "cures" for the Dutch Elm Disease — a "cure" invented by a retired municipal judge from Wallingford, Connecticut, which had amazing success in reviving and saving infected elms and in protecting non-infected elms.

On August 18, a release from the Cooperative Extension Service, Michigan State University, U.S. Department of Agriculture and Wayne County Board of Supervisors, explains this "cure."

"The recently published 'cure' for Dutch Elm Disease which involves the excavation of soil from around the base of the tree and the application of agricultural limestone after scratching (damaging) the roots and the spraying of the trunk of the tree with magnesium in the form of epsom salts, is just another FANTASTIC QUACK-TYPE PROCEDURE. There has been considerable research on this particular method by an authorized federal, state or local agency. As near as can be determined the only tree which has been treated with this material is that of a retired man from Wallingford, Connecticut, and in checking with the Department of Public Works in Wallingford we find that they never knew whether or not the tree was actually diseased.

"If this method were used to treat trees which were already infected with Dutch Elm Disease, and if these trees were located in an area which did not have a control program, then probably no harm would result from this treatment. However, if these are done in areas that had control programs these trees would then become carriers of Dutch Elm Disease and would be a source of 'Typhoid Marys' in such an area. Unfortunately, recently, some people have taken upon themselves in this area to treat healthy elms in this manner. A horticulturist will realize that this opens the tree's root system to infection by a great many fungus diseases such as Armillaria rot which will eventually cause the death of the tree. Unfortunately, in the area of horticulture there is no penalty for propagation of quack cures.

"The only possible favor to the elm tree from this particular treatment is the fact that a source around the base of the tree which is supposed to be filled with water approximately three times a week would benefit the tree."

Due to the large number of telephone calls to the Forestry Department of the Livonia Department of Public Works, in regard to the "cure" originated by Gerald J. Dissen of Wallingford, Connecticut, we are furnishing this information to answer queries on why this procedure is not used in the City of Livonia to stop the spread of Dutch Elm Disease.

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2 Californians Arraigned on Theft Charges

A bit of clever police work on the part of Patrolmen Larry Hoppa and Ray Gagnon, of the Livonia Police Dept., is credited with the arrest of two Californians men, each with a record of previous convictions, and checking a possible string of breaking and entering thefts.

While making a routine check of the area in the vicinity of Hartwell and Plymouth, the two Patrolmen noticed a parked car which drew their suspicion. They checked and apparently found the car empty when Hoppa flicked his flashlight in the front seat and noticed two men crouched under the dash.

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Captain Centala, a graduate of Bentley High School, is being reassigned to McCoy AFB, Fla.

TIP TO MOTORISTS

Be cautious at school crossings — give children their right-of-way to a Yag Life.