#### The UNRA Has Exclusive "Multi-List"

"MULTI-LIST" is a registered name on file in Lansing for the exclusive use of the United North-western Realty Association, It is used to describe a unique function of the Association that results in quicker home sales at more (avorable prices for clients who list their homes for sale with brokers who are members of the Association.

Here's how it works. Any member of the Association who receives a standard listing from a client wishing to sell his home is obligated to send complete information about this property to Association beadquarters within 24 hours.

#### March Interest Rates Reach 3-Year-High

Average interest rates on conventional home mortgage loans in March hit the highest levels since early 1963, the Federal Home Loan Bank Board announced last week.

Contract interest rates on loans for the purchase of new single-family homes averaged 5.90 per cent in March, 5 basis point higher than in February, and highest since January, 1963, the Board said.

On loans for the purchase of existing homes, the average interest rate rose 4 basis points in March to 6.01 per cent, only 5 basis point below the high for the series established in December, 1962.

This property is then photographed by an Association staff photographer, complete information about it is typed on one side of a Key-Sort card and the photograph is printed on the reverse side. This card is then mailed to every member broker.

Because these cards are keyed as to location, number of rooms, asking price, age of home, etc.—90 different classifications in allit is easy for a salesman to find for a prospective home buyer the exact home he is looking for, in the exact neighborhood, in the exact price range.

Every member of the Association has upwards of 4,000 MULTI-LISTCards on file at all times. But because of the Key-Sort system, any salesman can find a group of homes that fit any prospect's requirements in a few minutes. And what a powerful selling tool these MULTI-LIST cards have proven for the 160 offices of Association

members! Although U.N.R.A.'s exclusive MULTI-LIST service is expensive (it costs the Association \$175,000 per year to operate it) it costs nothing to either the seller or the buyer. But it greatly increases the opportunity of finding a buyer for your home, and it makes it much easier for a prospective buyer to find an assortment of homes that interest him enough to merit personal inspection.

The proof of the value of MULTI-LIST is that members of the Association sell a home every working hour of every day of the year.

hour of every day of the year. MULTI-LISTON only available to real estate brokers who are members of the United Northwestern Realty Association.



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Helping to build a community of happy families

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- If you wish, we will make your monthly mortgage or home improvement payments for you from your Livonia National Bank personal checking account.

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