

**DEAR DOCTOR LOVE**

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Stanley will pay you to get fresh with him (See page 11)

**Dear Dr. Love**

During Christmas I was graced with the presence of my father, who I have not seen in eleven years. I am 21 years old and the last time I saw him (my father) I was ten years old. I asked him why he left me and my mother, but he still has not answered my question. He showed up at our house on Christmas Eve as if he was 'Santa Claus' and actually expected me to be happy about his visit. My mother is angry with me for not being courteous to this man who calls himself my daddy.



The lovebird is really a parrot.

Well I refuse to have anything to do with him. He wants me to come visit him in New York - that's where he lives now, and I basically told him to take a flying leap off of the closest tall building. The reason I'm writing to you is because my mother is now very angry with me, and I don't know what to do. She has always been there for me, and he was never around, so I feel so much hate inside for him. I don't want to lose my mother's love, but I do not want to be around the man who hurt her either.

-Anonymous

**Dear Anonymous**

Seems like your father has been that way (anonymous) for about eleven years. It is understandable that you would want some answers from him. There is probably more to it than you care to know, but you should start by talking to your mother. Make her understand why you feel

the way you do, and find out why she is not visibly angry with him. Sure your father should have called, but maybe there was something that kept him from you all those years, and whatever it was allowed him to reappear this past Christmas. Something to think about hah?

**Dear Dr. Love**

I wrote to you last month regarding the Toyota MR2. Well I'm still waiting. I did give Mr. Wiley a call, but he said that there was a small fee involved in getting the car of my dreams. I'm going to write to you every month until someone figures out how to get me that MR2!

Sincerely,  
Still Waiting in  
Danville, Va.

**Dear Still Waiting**

I guess you're not as sneaky as I thought. Did you make sure your parents understood that the MR2 was the only thing you wanted for Christmas? I suggest you start begging now so that when your birthday rolls around, you will atleast be a little bit closer to getting the car of your dreams. In the meantime, why don't you try calling Mr. Wiley and ask him to give your parents a call. The worst thing that can happen is they will still say no - what's the difference, you don't have the car yet anyway. P.S. If they say no, my next suggestion is for you to "GET A JOB!"

Send all letters for Dr. Love to  
P.O. Box 4416  
Winston-Salem, NC 27115-4416

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**AC PHOENIX "REAL" ESTATE CORNER**

**"The Home Buying Process"**

Buying a home can be one of the greatest joys in one's life when the process is done with planning and organization. The process as I define the stages are based on my experiences when serving my customers who are serious homebuyer's.

- (1). Seek a qualified "REALTOR"; a REALTOR is an experienced real estate professional who can walk you through each step of the home buying experience. You may ask a friend or a business associate who they used when they purchased their home. A referral from a friend is usually the best source in selecting someone to assist you in purchasing your new home.
- (2). Pre-qualify through a local lender. In pre-qualifying a lender will be able to tell you exactly with in guidelines what mortgage amount

you qualify for and how much your monthly payments will be on your new home. If you have any problems with qualifying for your home loan the lender will make suggestions on how to correct any problems, including credit problems that you may have that would prevent you from purchasing a new home. I also suggest that you contact several lenders and ask questions about the lender and their programs before selecting the lender of your choice. Another source for choosing a lender is through your friends or business associates.

(3). Finding the right home. This is where the experience of your "REALTOR" is your greatest asset. Your "REALTOR" will use the best possible means available to him or her to locate the home of your choice. We are provided locally (through membership) with a computerized service called "MLS"(Multiple Listing Service) which tracks the availability

of housing available on the market throughout the Triad. This is indeed the most modern system which we use to assist buyers and sellers in purchasing or selling property. I suggest that you also ask your "REALTOR" if this service is available. Again, ask your friends or business associates who they used when purchasing their home. Referrals are your best source.

(4). Offer To Purchase and Contract: This is an important step after locating a property. Your "REALTOR" will assist you in making an offer to the seller for the purchase of his or her property. You will decide on a price which you feel is acceptable for the property. Your "REALTOR" will place your offer in writing and ask you to put down an amount of money with the offer, to show your willingness to purchase the property from the seller. This amount is not a set amount, and your "REALTOR" will advise you as such.

(5). Loan Application. After selecting your home with the assistance of your "REALTOR" you will then return to your lender to make a formal application to purchase the home you choose. This process is very important and this is where the lender determines if and when your loan will be approved and when you can expect to move into your new home.

(6). Closing. After you have been approved for your loan, a process which takes approximately 30 days, you are then ready to close on your new home. This process is usually completed at an attorneys office. Your "REALTOR" will help in the selection of an attorney for you. At the attorney office you will sign all the required forms to transfer ownership of the property to your name. This is also where you will pay the required fees to close on your new home.

This is just a brief summary of what will take place in purchasing a new home. There are many steps to this process.

Over the next few months The Real Estate corner will try to introduce to you some of the people in our industry that can assist you in your homebuying process. We will answer questions and make recommendations. I look forward to helping you get positive results.

Charles D. Washington is a licensed "REALTOR" with RE/MAX Realty Consultants in Winston-Salem, NC.

For answers to questions, or if you have comments, you may reach Mr. Washington at (910) 631-7934, or at RE/MAX Realty Consultants (910) 761-1991. For contributions to the Real Estate Corner, send materials to P.O. Box 4416 W-Salem, NC 27115 c/o: Charles Washington.