

## Real Estate Viewpoints



Eugene Pettis

### Wise Home Buying

The home buyer who contracts for a loan obligates himself to make monthly payments on time. Like other debts, he is required to meet these payments whether or not he likes certain features of the home. If the home is new, he can contact the builder to remedy defects reasonably soon after occupancy.

In addition, the buyer is obligated to maintain the property satisfactorily. Usually, there is a clause in the mortgage under which the buyer agrees to perform proper maintenance and it is in the buyer's own interest to do this. Some mortgages provide that the holder of the mortgage can have repairs made and add the expense to the mortgage debt if a great deal of deterioration occurs through lack of good maintenance.

It would be to your advantage to have the advice of a qualified real estate attorney before you sign any documents, especially the sales contract. You may also want this attorney to represent you at the closing. Choose an attorney who specializes in the field of real estate. Many good lawyers are not real estate experts and one who is experienced in these matters may save you money and problems in years to come. You will be responsible for paying his fee.

Be sure there is a builder's guarantee and that you know the exact dimensions of your lot. A copy of a recent survey is often provided at the closing. However, you may be responsible for paying for this survey.

Find out what the taxes will be on the property and review the facts about your financial obligation. After purchase, make sure the payments are made promptly each month.

Beware of fraud. Make sure your title of ownership is clear and that there are no liens or claims against the property. It is a good idea to purchase a title insurance policy insuring you against defects in the chain of title.

When you become the owner of a used or new home, you agree in your mortgage to keep the property in good condition. This is only common sense. Why sacrifice to buy an expensive house and then allow it to lose value through your neglect? Regularly put aside an amount for annual upkeep, allowing for the fact that maintenance costs will vary from year to year.

A house is a complicated mechanism and you can't expect to know how to keep everything in good working order. If you are handy with tools, you may be able to do some of the repair and improvement work. But don't tamper with expensive equipment

#### Third in a series

and appliances unless you are sure that you know what you are doing. You may void the warranty on such equipment if you attempt to do repairs yourself. When the plumbing, electricity or heating system needs more than minor repairs, it's time to call in an expert.

Keep all the guarantees, service agreements, and instructions that come with your various appliances in one safe place. Read the instructions carefully before you operate any appliance. If anything goes wrong that you cannot correct, call the local utility company or the servicing agent.

If you encounter temporary financial problems that will prevent prompt payment on your mortgage, inform your lender immediately. Don't delay. Often, if your payment record is a good one, an arrangement can be worked out to help you through your difficulties. If your lender will not offer you assistance, contact the nearest HUD-FHA office. They may be able to help.

Don't forget that once the closing has taken place you must continue to make payments according to the terms of the mortgage, no matter what defects you find in the house or who is legally responsible for correcting them.

### Nominations Open For 1981 Woman Of The Year Award

Nominations are now open for the 1981 Woman of the Year Award sponsored by 1110 WBT radio.

Now in its 27th year, the award honors a Charlotte-Mecklenburg woman for outstanding service to the community. Previous recipients of the award serve as sole judges.

Nominees must be sponsored by a non-profit organization. The deadline for submitting nominations is Monday, November 23, 1981. The winner will be announced in early January 1982.

For information and nomination forms, call WBT at 374-3564. Or write Woman of the Year, WBT, One Julian Price Place, Charlotte, N.C. 28208.

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### A Taxidermy Shop!

## Chris Gabriel Has Created A First?

Chris Gabriel, 17, a junior at West Charlotte High School, has possibly created a "first," a taxidermy shop.

Of course, there are taxidermy shops in lots of cities and towns. But Chris' shop us different because it is filled with miniature animals and tools.

The Taxidermist's shop is just one of 34 miniature rooms and doll houses featured in a special "Enchanted Village" at the Southern Christmas Show, running November 14-22 at the Merchandise Mart here. The miniature exhibit is sponsored and organized by the Hezekiah Alexander House Auxiliary.

Chris' taxidermy shop is a result of his long-time interest in model making and zoology. Right now it contains tiny fish, a mallard duck, a mounted moose head and other similar trophies. The animals were made from cherry wood, reptile bone, shark teeth and rabbit fure. The tools have hand-filled aluminum heads and walnut handles. Chris made all the articles in his shop. According to "Nutshell News" a publication for miniatures, Chris' creation is probably the first miniature taxidermy shop ever made.

Additional creations in the Enchanted Village include a Santa's workshop with a jack-in-a-box, a train, a rocking horse and a dazzling array of other tiny Christmas goodies; plus a bake shop with no-calorie cakes; a couple of farm houses, a barn, and a doll house built more than 100 years ago, filled with old Crackerjack prizes and furniture from the 1920's.

Other unique features among the hundreds at the show are a collection of antique toys; two Appalachian Christmas scenes—one for people, and na identical one for animals; decorated trees, doors, mantels and windows; and, always Santa Claus.

The show will also include more than 200 professional craftspeople making and selling their work.

Plus there will be holiday cooking and craft clinics to attend; savory foods to sample; holiday decorations and gifts to buy. And, this year, for the first time, there will be Christmas Auctions every evening, and several times during the day on Saturday and Sundays.

Show hours are 10 a.m. to 9:30 p.m. weekdays and Saturdays; 10 a.m. to 6 p.m. Sundays. Hours for WBT Opening Night, to benefit Penny Pitch Children's Charities, are 5:30 p.m. to 9:30 p.m. Friday, November 13. Opening Night tickets are \$3 each, available at the door only.

General admission is \$3 at the door, \$2.50 in advance. Children under 10, excluding groups, admitted free with an adult. Groups rates for 30 or more persons are

available.

For more information, please write: the Southern Christmas Show, 1945 Randolph Road, Charlotte, NC 28207; or telephone 704-376-6594.

#### "Alice"

Vera's desire to be remembered for something other than eight years of hard labor at Mel's Diner leads her right into the arms of performer Donald O'Connor (special guest star) when she sets out to break the world's tap dancing record, on "Alice," Sunday, October 11, at 9 p.m. on WBTV, Channel 3.

Vera's all tapped out and about to go down for the count, but O'Connor renews her vigor with some fancy footwork of his own.

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