

AFRICAN-AMERICAN HISTORY SEPTEMBER DATES TO REMEMBER

By Gwen Walker

Chicago Jazz Festival - Sept. 2-4: World's largest free outdoor jazz festival. Annually Labor Day weekend. For more information call 312-744-3315.

Farish Street Festival - Sept. 2-3: Jackson, Mississippi. A combination of jazz, blues, gospel and reggae music. Call 601-355-2787.

James Forten-Birthday Sept. 2: He was born of free parents in 1766. He later became an apprentice to a sailmaker and eventually purchased the company. He was an abolitionist and supported William Lloyd Garrison's anti-slavery journal, The Liberator. He died March 4, 1842.

Michael Jordan Celebrity Challenge - Sept. 2-4: 52 top-name celebrities compete with 4 amateur participants, each in a tournament played over 3 courses in 3 days-Indigo Run



GWEN WALKER

Golf Club. For information call Classic Sports, Mike Stevens; Dir 79 Lighthouse Rd, Ste. 414, Hilton Head Is, SC 29928, 803-671-2448.

SEPTEMBER BIRTHDAY'S

Terry Bradshaw - 9/2; Billy Preston - 9/9; Lola Falano - 9/11; Barry White - 9/12; Nell Carter - 9/13; B.B. King - 9/16; Shari Belafonte-Harper - 9/22; Ray Charles (Robinson) - 9/23; Les McCann - 9/23; Greg Morris - 9/27; Ben E. King - 9/28; Hershall R. Hawkins Jr. - 9/29; Johnny Mathis - 9/30; Marilyn McCoo - 9/30.

REAL ESTATE

(Continued from Page 6)

lenders still charge 1% to 2% loan fees.

Real estate sales commission. One of the biggest closing costs is the realty agent's sales commission, typically 6% or 7% of the gross sales price. The seller usually pays this expense.

Title Insurance. Another large closing cost to anticipate is the title insurance. Local custom usually determines who pays.

Attorney and escrow fees. Local custom often determines who will handle the sales closing and who pays for it. Before agreeing to pay these charges, ask how much they will be.

Transfer fees, taxes and recording fees. When a transfer tax is imposed by the local or state jurisdiction, the seller usually has to pay this cost to convey title free of transfer taxes to the buyer. However, mortgage taxes (if any) and recording fees

are usually the buyers responsibility.

One-year home warranty cost. Many home sellers and real estate agents gladly pay the typical \$250 one-year home warranty fee because it avoids problems, especially if the plumbing, wiring, furnace, water heater or built-in appliances malfunction within a year after the sale.

Mortgage interest, property taxes and insurance fees. Depending on the time of the month the sale closes, the home buyer may incur substantial closing costs for mortgage interest for the current month. Since most mortgage interest is collected in arrears, it is usually best to close a home purchase on the last day of the month, so only one days interest will be collected at the closing. Because property taxes are prorated between the buyer and the seller according to the number of days

each owned the house in the local property tax year, check with your real estate agent to learn when is the best time to close the sale to minimize your property tax proration. As for the homeowner insurance premium, you will usually be expected to pay for a one-year insurance policy at the time of closing.

Unexpected closing costs. Most real estate agents are very good at preparing written closing cost estimates for their buyers and sellers. But those lists are not all-inclusive. No matter how carefully the agent, buyer and seller anticipate in the purchase contract for virtually every closing cost, unexpected fees such as for notary fees and utility deposits are sure to appear. For this reason, a few days before the closing, ask for a copy of your closing papers so you won't be surprised. If you question any closing cost, don't hesitate to inquire about it because

mistakes are often made by charging the wrong party. Finally, if you are the buyer, be sure to bring a cashier's check to the closing because this is one place your personal check, Visa, MasterCard, and American Express card are not welcome!

As always, please contact a professional for all your real estate needs or write to me c/o REAL ESTATE PERSPECTIVE, Las Vegas Sentinel-Voice Newspaper, 1201 South Eastern Avenue, Las Vegas, Nevada 89104.

**IT PAYS TO
ADVERTISE
CALL NOW
383-4030
Sentinel-Voice**

POET'S CORNER

Victims And Victors (Spoils)

By Keith A. Brantley (Izulu Poets)

As they came, they became
conquerors of this land.
They took and they took
until little remains
and now victims take the blame
for all the spoils
that are spoiled.

The victims of the victors
are less than welcome at home.
Amidst the gluttony and the tyranny
there is little security
in the rumors of peace.
We have never known
the fires to cease.
Throughout the years
of welcoming spears
the end now nears
and in the event of peace,
we will be left with a piece
of the electric imaginary fantasia
that was once the promise of life.

NIKA'S AFROCENTRIC GIFTS & COLLECTIONS

705 W. Van Buren • (702) 647-2242

Now Offering:



The Heritage Collection of customized wedding invitations, napkins, thank-you cards, etc. for all you Wedding needs.

We also do customized African Wedding Gowns, African fabric bouquets, bridal bags, children's attire, etc.

**"I'm sorry.
I must have
misplaced your
paperwork..."**



"Your credit report isn't back." "Your income hasn't been verified yet." Don't be fooled by excuses. What appears to be a delay could be discrimination. You can fight back.

If you suspect unfair housing practices, contact HUD or your local Fair Housing Center. Everyone deserves a fair chance.



FAIR HOUSING IS THE LAW!

U.S. Department of Housing and Urban Development • 1-800-669-9777 • TDD 1-800-927-9275