

THE NEWSLETTER

ROYAL PARK CONDOMINIUM APARTMENTS, INC.

An excellent value, wonderful people, and a great place to live!

NOVEMBER 1995

Men's Club kicks off the 1995/96 season with the annual Harvest Moon Dance...



The Men's Club has resumed regular monthly meetings for the 1995/96 season. A reminder that meetings are held the second Tuesday of each month at the clubhouse. Our next meeting will be held at 10:00 AM, November 14. Breakfast will be served. Look for notices posted on Bulletin Boards.

Activities planned for the coming season at our April 1995 meeting will be finalized and dates for each event will be set.

The season will start off with our annual "Harvest Moon Dance", being held at the clubhouse, Saturday, November 25,

1995. Doors will open at 7:30 PM. Music for your dancing pleasure will be furnished by Clyde Maneri's Trio from 8:00 PM to 11:00 PM. Cake and coffee will be served. The price remains the same as last year, five dollars per person. Please support us! Where else can you go for five dollars. Of course, BYOB.

Tickets may be purchased from any club member or from the following committee members: Joe Patron 731-4436, Leo Beaudin 739-3257, Ed Guilfoil 485-0415, Jack O'Malley 484-6414 and Guy Tremblay 731-5620.

Royal Park men are invited to join by attending any regular meeting. Meeting notices are posted on all building bulletin boards. Come on out, meet your neighbor, and enjoy a good time. Everyone is welcome. *Joe Krapf*

The Gavel Unravels

Patti Lynn, R.P. President

Your proxies are in the mail. PLEASE return them to the office as soon as you receive them. Your own budget will be seriously affected if you chose not to return them. DO IT NOW!!!

November 30, 1995, is when the members may approve the budget. Our last 2 meetings, October 26 and November 2, were canceled due to a lack of a quorum. Those who came out on 11/02 met the new management company, and we had a general "Rap" session to discuss our problems. Among the items bandied about: Monthly passes, kids on roller-blades, the budget, and security. No business was transacted, but everyone seemed to leave feeling a little better about what's going on in Royal Park.

THANKSGIVING DINNER: If you're planning to attend the 2nd annual dinner, please sign up at the office IMMEDIATELY. It does take a little planning and preparation, so give us a hand. Let us know!!! All Royal Park residents are welcome. The cost is \$5.00 per person. Last year it was a wonderful kick-off for the holiday season, and a true reminder of what Thanksgiving is all about. Sharing and Caring.

Thanks to Jane Baker and her crew for distribution of the "Oak Leaf". Thanks to all the residents who have been patient with Sandy, our new secretary. WE all know how things are done in Royal Park, but Sandy doesn't. She's learning fast!!! Welcome Consolidated. Thank you for how attractive our front entrance is. Special thanks to the screening committee, whose members have been bending to accommodate our new owners. It's time to remember that the committee, and Jane's building representatives, are VOLUNTEERS. Let's not ask them to change their schedules anymore. It's a tough and thankless job anyway. They're doing enough.

Our parking lot is filling up. It's good to see friends returning. We've missed you!

Building Representatives

Jane Baker,

Building Rep. Chairperson

Thank you building representatives and alternates for delivering the Oakland Park Newsletter, the "Oakleaf", to all the residents in your building. Screenings continue to be held on the second and fourth Tuesday of each month with an occasional off day screening.

The Budget and Proxies are being sent to all owners. The proxies are for funding the reserves, stressing partially. Please contact the owners in your building to return the proxies to the office as soon as possible and before the 30th of November. Thanks again.

Welcome Back Canadian Neighbors

Armande Tremblay

Hi Folks! Guess who's back, sorry if you didn't get any good news from us Canadians this past summer, but something went wrong somewhere and I really don't know where. Probably because of internal affairs such as mail being delayed or fax machines out of order. Anyway, it doesn't really matter since we're still Canadians, very proud of it, and so happy to be back. Between the Jazz Festival, Film Festival, Just For Laughs Festival, and Separation Festival (just kidding, but that one wasn't just for laughs), we had a very busy summer.

Some of our Canadian friends are already here, such as Paul & Marie Sirois, Doris Nichiporowitch, Mrs. Saumis, Paul Ross, Leonard and wife Loulou Labbe, Leo and Therise Beaudin, your humble friend here and my angle of a husband (back in paradise) and if I forgot someone please excuse me or call and let me know that you are still alive.

So everybody is happy to be back and ready to start another season. Thank you all for making us feel so welcome.

Editors Corner

WONDERFUL IDEA

Patti Lynn received a letter from Betty Patterson, 117-2H. She and husband, Jack, are here from November to March. Betty wants to hostess a meeting, 2nd Friday of month to start a women's club. Call her at 731-3524 before 11/16/95 or after 1/07/96. Doesn't want to start club until January (1/07). This is a wonderful idea and was a long time in coming.

THANK YOU

On behalf of LCDR Kenneth Zuorro, Irene Genova, and Melita McNicoll, we want to thank everyone for their kindness and friendship to Ethel while she coped with her blindness. Ethel is now at peace and our loss is never ending.

City Watch

Patti Lynn, City Liaison

The City has selected Royal Park as the November "Neighborhood Pride" award recipient. The award was suggested by city employees, who, in the course of their regular duties, enter our complex. They've observed that our grounds and buildings are neat and well kept. This reflects positively on Oakland Park, so we were given this honor. The actual award is in the office.

There had been talk, last month, that Broward County was attempting to move Fort Lauderdale's homeless "tent city", into Oakland Park. Evidently, the County proposed it to the Miami archdiocese, which owns the empty Players Club property, (just east of Dixie Highway, on the north side of Oakland Park Boulevard). As I write this, the church and the city are in negotiations for using the building in a manner which would not bring disharmony to the neighborhood. Keep your fingers crossed, or write to the city manager to express your opinion.

We've managed to keep our own trash removal service in Oakland Park. Now, if you're willing to cut Royal Park's share of this service, then VOICE YOUR OPINION either at a commission meeting, or in writing. There is ONE person in Royal Park who has signed a petition requesting that we NOT weigh the garbage. Whoever that person is, please CALL ME ON THE PHONE, and let me know WHY you're in favor of paying for the trash removal of everyone else in the city, which is what Royal Park has been doing for at least 5 years. As long as we continue to recycle, weighing the trash WILL SAVE US ALMOST HALF of our \$6,090.00 MONTHLY bill.

Commission meetings continue to proceed in an orderly fashion. A lot is getting done, but it's not nearly as entertaining as it used to be. I guess the city is growing up. A lot of credit belongs to City Manager Skip Johnston. He actually knows what he's doing, and does not seem to be intimidated by the constant sniping of the same 4 people every week.

The city also provided Royal Park with copies of the first edition of the new "Oak Leaf". It's a newspaper printed by the City to keep residents informed of what's available to them, as well as the inner workings of city government. We also have booklets, at the Royal Park office, that the city provided. They list important phone numbers, and information about the library, recreation, historical society, and a whole lot of other stuff. Pick one up.

Next commission meeting, 7:30 P.M., November 18, 1995. See you there!

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Bldg. 112, 1/1, 4th floor, \$474
Bldg. 113, 2/2, 4th floor, \$575
Bldg. 113, 2/2, 4th floor, \$575

FOR SALE

Bldg. 113, 2/2, nice view, many extras, \$43,500
Bldg. 114, 2/2, new appliances & carpet, rec. lease paid, \$45,000
Bldg. 103, 2/2, 3rd floor, new carpet & paint, rec. lease paid \$47,500
Bldg. 106, 2/2, new carpet & tile, great view, \$47,500

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EXP. 12/15/95

R.P. CLASSIFIED

RP CONDO FOR SALE

1/1, hurricane shutters, all new carpet & paint, ceramic tile bath, ready to move in now. Was \$28,500 reduced to \$25,999, SACRIFICE, MUST SELL, May be available for rent. Call 561-0307

TRAMPOLINE FOR SALE

Like new trampoline for sale. \$25 or best offer. Call: 484-9659 (if not in, leave message).

FURNITURE FOR SALE

Burdines full size mattress and box springs—\$125.00. Queen sofa bed—\$50.00. Cushions for patio furniture—\$35.00. Ladies bowling bag and ball—\$19.50. Mr. Coffee ice tea maker—\$10.00. Dr. Scholls electric foot massager—\$10.00. Call 484-5691.

FURNITURE FOR SALE

Queen size fulton bed, like new, \$100.00 or best offer. Call: 739-0976

FURNITURE FOR SALE

2 Patio chairs, new, white with yellow cushions. Call: 497-0822

CLEANING SERVICE

Mrs. Mop Strikes Again! Commercial or residential cleaning by Royal Park resident. Call Kathy: 486-8807

Real Estate Realities: Part V

by Naim Naqi, Resident Realtor, Royal Park

What is a Real Estate Closing?

As a buyer, you probably question what is a title insurance policy? What are closing costs? What is a closing statement? What will I sign? As a Seller, you may have similar questions and wonder why the whole transaction is so complicated?

An avalanche of paper work, calculations, legal requirements, with many people doing different jobs. It's not the same when you buy other property, like a boat, car or computer.

Ownership of Land is different. Land is not moveable and is forever permanent. Owners may come and go, die or succeed, but the land remains. Because land endures and we value it so highly, a separate body of laws have developed for land and its ownership.

Professionals who will probably play an important role in preparing for your closing are: Realtor, Lender, Title Company or an Attorney (if you want). Also, appraisers, tax assessor-collectors, credit bureaus and property insurance agents will typically be involved.

As a buyer, once you have a Contract for Sale & Purchase with the seller, you are both bound by the terms of the contract, which typically refers to certain conditions and or contingencies to be met before closing. Some examples are approval of your loan, appraisal of the property, obtaining hazard and flood insurance, etc. As a Seller, you will be required to convey a clear title free of liens, disclose any latent defects in the property to the buyer, keep property in same or better shape and also keep maintenance and taxes current.

CLEAR TITLE: Clear Title means absolute, superior legal ownership without claims or debts against the property. This is very important to you as a buyer and to your lender as his commitment to your loan will be assurance that it will be secured by a first mortgage lien, superior to any other claim or debt on the property.

This assurance is typically given in the form of a lender's (mortgagee) title policy, which is paid by the mortgagor, the buyer.

CLOSING COSTS: May include such items as real estate commissions, attorney fees, lender's charges in making the loan, pre-payment charges on existing loans, title insurance premiums and recording fees etc. These charges are taken from buyer and seller relative to their obligation and collected and disbursed at closing.

CLOSING STATEMENT: A closing statement is basically an "Accounting worksheet" itemizing charges to buyer and seller separately and showing proportions and disbursements to all parties involved. The new loan which is funded by the lender gives the buyer ability to pay the seller who in turn take care of all his obligations at closing.

CLOSING DAY: The day when you and seller meet at the closing table to ceremonially paper shuffle! The day you become the NEW OWNER. Basically, you will be signing a stack of documents provided by your lender with respect to your new loan. The seller will sign a new deed to transfer the property in your name and some other papers, such as bill of sale and tax declaration forms, etc. Both of you will sign a closing statement. You will be given copies of all documents signed, but the original deed and title policy will be sent to you by mail in about six weeks after the deed is recorded at the court house.

Please remember to file for your new homestead exemption, if eligible, when you receive your warranty deed as it means a saving of up to \$700.00 a year in property taxes. **HAPPY WISHES AND GOOD LUCK FOR BEING AN OWNER OF YOUR NEW HOME. PROBABLY THE LARGEST & BEST INVESTMENT YOU WILL EVER MAKE!**

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EXP-7/1/96

The Arts & Crafts Fair to be held November 26...

The R.P. Men's Club is again sponsoring an Arts and Crafts Fair in Royal Park. The date is Sunday, November 26, 1995, 1:00 PM to 6:00 PM. Browsers and exhibitors are welcome. Free wine and cheese bar. Tables are selling fast, so contact Guy or Armande Tremblay-731-5620, and reserve your exhibit table now!



R.P. Bowling

The 1995/96 bowling season has begun. Bowling takes place every Friday morning, 10:00 AM at the Cypress Creek Bowling Lanes, Andrews Avenue and Cypress Creek Road.

You need not be an experienced bowler. We are just out to have a good time and have some fun.

Further information maybe obtained by contacting Fran Hanson-733-0773 or Joe Kraph-484-9443.

Newsletter Advertising Rates

It pays to advertise in the Newsletter! You can't afford not to take advantage of our reasonable rates.

Classified rates are \$5.00 per insertion. Ad cannot exceed seven lines including heading.

Display ads are 2.50 per column inch (pages are three columns wide).

Thanksgiving Dinner

The Second Annual Royal Park Thanksgiving Dinner will be held again this year at the clubhouse. Leave your name at the office if you would like to attend.

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EXP. 7/15/96

ROYAL PARK APARTMENTS FOR SALE

Bldg.	Bed/Bath	Remarks	Price
103	1/1 1/2	Top floor unit, needs new owner, make offer.	\$29,900
119	1/1 1/2	Rec. lease paid, very updated, extra nice unit.	\$36,500
118	1/1	Contract Pending.	\$37,000
104	1/1 1/2	Rec. lease paid, gorgeous unit, has best view of canal, park and pool.	\$38,500
106	2/2	Top floor, best view of canal & park.	\$39,900
108	2/2	Waterfront, ceramic tiles, make an offer.	\$39,900
116	2/2	All new appliances, furnished, shows well.	\$42,900
115	2/2	Rec. lease paid, hurricane shutters, furnished.	\$45,000
104	2/2	Contract Pending.	\$45,900
107	2/2	SOLD , Rec. lease paid.	\$47,000
121	2/2	SOLD , rec. lease paid.	\$48,000
113	2/2	Rec. lease paid, gorgeous corner unit, new appliances & storm shutter.	\$48,500
115	2/2	Rec. lease paid, totally up-graded, new appliances, a/c & storm shutters.	\$48,500

ROYAL PARK RENTALS AVAILABLE

2/2	Very sharp, corner unit & hurricane shutters.	\$600.00
1/1 1/2	Nice unit, close to pool.	\$500.00

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