





Large 5 BR/3 Full bath ranch situated on a large corner lot in a great development. Nice living room with a beautiful fireplace, family room with a pellet furnace is the basement and includes 2 of the bedrooms and full bath. Enjoy the large fenced in back yard and deck. There is a 2 car attached garage plus a 3 car detached garage that has cable, gas and water. Great man cave garage. \$149,900



I NEED YOUR LISTING!!! LISTED OR SOLD OVER \$1 MILLION FIRST 3 MONTHS!!! LOIS Blank 440-265-0820 LBIank@BHHSPro.com



A GUIDE TO HOMES, CONDOMINIUMS, ACREAGE AND OTHER PROPERTIES

ASHTABULA COUNTY BOARD OF REALTORS® • 4310 PARK AVENUE • ASHTABULA, OHIO 44004

Realtor® Company Roster											
ALL POINTS REALTY 3484 South Main Street Rock Creek, Ohio 44084 Phone (440) 563-3760	CENTURY 21 HOMESTAR 2614 Hubbard Road Madison, Ohio 44057 Phone (440) 428-0109	Howard Hanna Smythe 2757 Hubbard Road Madison, Ohio 44057 Phone (440) 428-1818	REALTYNET,INC. 29 East Main Street Orwell, Ohio 44076 Phone (440) 437-5500								
Asa Cox Homes 5813 N. Ridge Road Madison, Ohio 44057 Phone (440) 428-0002	Coldwell Banker Hunter Realty 385 South Broadway Geneva, Ohio 44041 Phone (440) 466-9177	LAKESIDE REALTY 1749 Raccoon Road Youngstown, Ohio 44515 Phone (440) 793-4200	RE/MAX Innovations 38 South Chestnut Street Jefferson, Ohio 44047 Phone (440) 576-4663								
Phone (440)576-6985	Exit Now Realty 3043 East Water Street Rock Creek, Ohio 44084 Phone (440) 563-3948	Phone (440) 428-9700	RE/MAX RESULTS 9954 Johnnycake Ridge Road								
BERKSHIRE HATHAWAY HOME SERVICES 3120 Market Place Drive Ashtabula, Ohio 44004 Phone (440) 998-4663	GILLESPIE REALTY 2719 West Prospect Road Ashtabula, Ohio 44004 Phone (440) 998-0488	MILLER REALTY COMPANY 196 South Broadway Geneva, Ohio 44041 Phone (440) 466-1191	Concord, Ohio 44077 Phone (440) 354-3334 SPIETH REALTY								
BERKSHIRE HATHAWAY HOME SERVICES 2715 Hubbard Road Madison, Ohio 44057 Phone (440) 428-2101	HARBOR REALTY 1009 Lake Avenue Ashtabula, Ohio 44004 Phone (440) 964-7142	MILLER REALTY COMPANY 44 North Chestnut Street Jefferson, Ohio 44047 Phone (440) 576-2811	Andover, Ohio 44003 Phone (440) 293-6212								
Box Real Estate 2600 Brown Road Ashtabula, Ohio 44004 Phone (440) 997-8520	Howard Hanna Price 320 East Main Street Andover, Ohio 44003 Phone (440) 293-7799	NOVA STAR HEALTY 241 Mill Street Conneaut, Ohio 44030 Phone (440) 593-4663									
		re Company Roster									
25 West Jefferson Street Jefferson, Ohio 44047	FRANKLIN BLAIR TITLE AGENCY	CROSSCOUNTRY MORTGAGE 1409 Ravinewood Drive Austinburg, Ohio 44010	PAUL MADAR & Associates5347 Main AvenueAshtabula, Ohio 44004Phone(440) 993-3706								
THE ANDOVER BANK 1853 State Route 45 Austinburg, Ohio 44010 Phone (440) 275-3333	GROWTH PARTNERSHIP 17 North Market Street Jefferson, Ohio 44047 Phone (440) 576-9126	SHRED-IT Logan Gibson 55 Andrews Circle Brecksville Ohio Phone (440) 243-8500	UNION HOME MORTGAGE 7466 Auburn Road Concord, Ohio 44077 Phone (440) 287-7282								
Bucкeye TiтLe 28 West Jefferson Street Jefferson, Ohio 44047 Phone (440) 576-3916	Home Mortgage 821 Kentwood Drive Youngstown, Ohio 44512 Phone (330) 501-9528	SIEBENECK APPRAISAL SERVICES 5400 Old Orchard Drive Geneva, Ohio 44041 Phone (440) 466-7767	VENTURE LAND TITLE 60 North Chestnut Street Jefferson, Ohio 44047								
CHICAGO TITLE 60 North Chestnut Street Jefferson, Ohio 44047 Phone (440) 576-8045	HUNTINGTON NATIONAL BANK 5805 Peach Street Erie, PA 16506 Phone (814) 866-1619	SPRING FAMILY INSURANCE AGENCY 4435 Stafford Drive Ashtabula, Ohio 44004 Phone (440) 964-2222	Phone (440) 576-0002								

CONNEAUT SAVINGS BANKNORTHW305 Main Street1040 LConneaut, Ohio 44030AshtabPhone(440) 599-8121PhonePhone

Northwest Savings Bank 1040 Lake Avenue Ashtabula, Ohio 44004 Phone (440) 964-7700

STAR BEACON 4626 Park Avenue Ashtabula, Ohio 44004 Phone (440) 998-2323



CONNEAUT - This 4 BR/ 2.5 BA home is located on a street of lovely homes & well manicured lawns & just a block from Lake Erie. Property has it all! Family room with fireplace & sliders to sunroom overlooking a fenced treed backyard. Bow window in livingroom, formal dining room, Ig eat-in-kitchen with garden window & loads of cabinetry. Basement is divided into 3 rooms. Newer windows. Roof -2012. First floor laundry. \$179.900



MONEY MAKER! COMMERCIAL/RESIDENTIAL PROPERTY \$1,430/ income/ month. 3-family apartment. w/3rd floor furnished OR single family home w/2300+ sq. ft. living space. Dbl. garage w/cement floor, plus 3 extra parking spaces. Private entreances, vinyl sided & insulated. Carpeting throughout. Full basement. Investment retrived in approx. 5 years/ Close to all amenities. Newer water line from street. 65 gal HWH. Only \$61.500.



NORTH KINGSVILLE - Come in with your own decorating scheme and some updating. Loads of living space: large living room with fireplace and bow window, Formal dining area and eat-inkitchen, 4 BR, 2.5 BA, family room, laundry room, sun room, and semi-finished basement w/ linoleum and painted block. Plus it is on a double lot in a very nice neighborhood. \$159,250



ANDOVER A \$10,000 Pontoon is going w/ sale of this stately & imposing brick & vinyl ranch. Spacious Family Room w Beamed Cathedral Ceiling Slate fireplace & sliders to enclosed sunroom. Kitchen is well organized & open to the circular dinette. Formal Dining, also. Large Master Bedroom has a luxurious master bath w/ skylight, jacuzzi & ample closet space. Full, high basement. 25 Acres - Mostly Wooded. Boat Pad. Minutes from Pymatuning Lake. **\$247,500.**



Ashtabula TWP.You want privacy? Only 5 homes on this dead-end street. This Brick beauty rests on 2.47 acres of manicured lawn & is shielded from Route 84 by multible layers of trees. Upper level has beautiful hardwood floors in livingroom, hallway & three bedrooms. Master bath & other full bath are on this level, also. Kitchen & dining area is spacious & leads to a newly stained deck. Lower level has large family room w/ fireplace, office, laundry, half bath, big utility room& attached 2 car garage. Great area that is located within minutes of Rt 11, Rt 90 & Rt 20. **\$162,500.**



CONNEAUT - 5 BR / 2 BA, formal living & dining rooms w/ hardwood floors, trim & glass enclosed bookshelves. Eat-in-kitchen & huge family room. 1st flr BR, bath & laundry. 2nd floor equiped to have full eat-in-kitchen. 4 BR plus bonus room complete the 2nd floor. Walk up floored attic & full basement. C/A. 2 car detached garage, 2 sheds. Complete new roof-2012. Almost all rewiring of electric w/ 200 amp, gas lines in 2012 and 36 Pella windows installed in 2013. \$93,500.



CONNEAUT COMMERCIAL! Owners want sold! Great location in downtown area close to the new Dollar General store to be built in 2013. Two stories with full basement. Over 2210 sq. ft. Shelving, display racks, phone, fax, credit card machine and American Alert System and more going with sale. \$59,900



ON ONLY ONE OR BOTH THE STRIP TO THE EAST HAS 2 RENTALS, BOTH HAVE GOOD **OCCUPANTS. ASKING** \$200,000. PURCHASE BOTH STRIPS FOR \$675,000.



VACANT LAND NORTH KINGSVILLE

14 acres of gravel and sand and topsoil in some areas running 30ft deep. Many mature trees, cherry, maple, hemlock and others. Geologist said it should be priced \$35,000 an acre. All rights going with sale.

REDUCED \$295,000





CONNEAUT. Every room has been remodeled since 2002. Large, beautiful kitchen w/maple Crafmaid cabinetry. Eat-in kitchen & formal dining. Two bedrooms on 1st floor, three bedrooms on 2nd floor. Full baths up and down. Roof: 2005-2006. Windows (vinyl tilt-in) all new in 2002. Electricity updated 2002, vinyl siding 2005. Covered front porch, back patio. Marvelous views of Lake Erie & Lighthouse. Walk to the Harbor or Conneaut Park. House rests on .60 acres. \$174,000.



The Miller Realty Co.



100 YEARS OF SUCCESS **JEFFERSON** 440-576-2811 VISIT US ON THE WEB AT WWW.MILLERREALTYCO.COM OR NORTHEASTERNOHIOPROPERTY.COM





GENEVA, \$72,900, 2 bedroom starter or retirement home, new roof, appraised for \$75,000 in August. Great Buy! Call Ed 223-1410



Commercial building, Rt 20 Saybrook. Just bring your business and move in. Call Ed Curie 223-1410



3 bedrooms, family room, attached 2 car garage w/ 220, 20X40 building with pool table, storage shed with electric, almost an acre \$89,900 Call Wren 813-9567



25 Acres, Jefferson Road, Farm house, barn, pond \$139,900 Call Ed Curie 223-1410



3 Bedroom with attached garage, small workshop needs TLC \$33,900 call Ed 223-1410



Saybrook. spacious 5 bedroom ranch, sunken livingroom w fireplace, master bath with jacuzzi tub, Huge dream kitchen, full finished basement 2.5 car garage \$399,000 CaLL Vickie 858-5125



Jefferson, 5 acres, 4 bedroom 2 full bath, 5 bay garage \$215,000 Call Vickie 858-5125



19 Acres, Saybrook. BRICK ranch 3 bedroom 2 full baths, open floor plan, master walk in closet and huge bath. Fireplace, deck, 2 car attached garage. \$245,000 Call Vickie 858-5125



Newly remodeled 3 bedroom ranch, new paint, hot water heater, furnace, flooring beautiful kitchen, appliances included all fo \$79.900 call Vickie 858-5125



GENEVA, 3 Bdrm Bunaglow, central air, wood pellett stove, 1 car attached garage, deck, full basement \$69,500 Call Ed 576-4507



AUSTINBURG Twp, 3 bedrooms, 2 ½ baths, open concept living w fireplace / Kitchen/ Dining / 3 season sun room. Family room w fireplace, huge multi purpose play / office area. 2 tiered deck leading to above ground heated pool, patio with fire area, play set. 2 car detached garage and 1 car storage shed. Geothermal Heat. \$179,000 Call Vickie 858-5125



Newly refreshed with new paint and carpeting, 4 bedroom home (could be used as a family room) partial basement, 1 1/2 car detached garage. Great lot with shade trees Dunbar Ave. \$75,500 Call Vickie 858-5125



Aberdeen Ave, 3 bedroom ranch partially finished basement, garage and carport, 2 tiered deck \$67,500 Call Ed 223-1410





3 Bedroom all electric home on 1 1/2 acres,2 car detached garage, surrounded by state conservancy land. Very private setting. Raised garden beds, call Vickie 858-5125



5 bedrooms, 23 1/2 baths ranch on 3.534 Acres, built in 2006, central air, full basement detached garage 3 cabins around 1/4 acre pond, covered bridge and fireplace. \$269.900 call Miller Realty 440-576-2811



15.5 Acres, secluded hide away. Completely "off the Grid" on State Line Road \$85.000 call Vickie 440-858-5125



Plymouth Ridge Road, \$55,000 2 bedroom one bath on 3.19 Acres, detached garage. Call Vickie 858-5125



2 bedroom with 2 decks. Grand River frontage, concrete drive, garage and storage shed, Whole House Generator. \$189,900 Call Vickie 858-5125



room ranch, full basement 2 car attached garage. \$127,750 Call Vickie 858-5125



HOMESEEKER - 7



Comfortable Colonial featuring 3 bdrms. Loads of closets. Large living room with full wall brick fireplace. 1st floor laundry. Spacious sunlit eat-in kitchen w/slider to family friendly deck. Attached garage, all set on grassy almost 1/4 acre lot. What a find, let's call this home! #3733565

Painesville-\$145,000: This very well cared for colonial features 3 bedrms & 1 1/2 baths. It also has an additional shower in the partially finished basement which includes a 2nd kitchen. The kitchen in the main living area has marble firing & appliances stay w/home. The back yard is fenced in & ready for summer BBQ's & a storage building w/elect is waiting for your projects. Great location on quiet street, great place to call home. #3719230

WE WILL NOT SE

Mentor-\$49,900: Sometimes you feel like a nut, sometimes you don't, want to miss out on this one! A great condo w/ location. Easy commute. Livrm opens to din area. kit w/lots of cabinets. 2 comfy bdrms, 12 bths, bsmnt w/rec rm & room for expansion & 2 car att garg. Don't squirrel around, call now! #3691860

LL YOU A HOUSE. WE WILL HELP YOU BUY A HOME.

Ashtabula-\$39,900: Unbelievable nearly 9 ac on Rt 84! This Irg 3 bdrm, 2 bth 1900's Col offers a liv rm, fam rm, Irg din rm, kit w/cabinets enough to make the chefi in your family swoon, master bth, full bsmnt, frt porch & Ig back deck & a 4 car garg/barn w/2nd story! At this price, you will need to do some work. Great home for a rehab loan! With rehab loan, you can have all the work done for you! Like a new home at a fraction of the cost!! Close to freeway! Cash or rehab only. #3719221

Madison-\$39,700: Set your compass for due East. Proceed to one floor living w/3 bedrooms in this quaint neighborhood setting near Lake Erie. Open floor plan offers spacious living room. Oak kitchen with ceramic tile and patio doors that open onto deck. A great back yard for summer time fun. Find your way, call today! #3696716

28 West Jefferson St. Jefferson, OH (440) 576-3916 (800) 752-3975





Lake County Office (440) 357-5519 (800) 752-3975

To our customers, friends and the Ashtabula County community:

After much careful consideration, we regret to announce that the offices of Buckeye Title Corporation will close permanently on September 30, 2015. While Buckeye has been a part of the Ashtabula County real estate community for over 60 years, recently enacted regulations and other requirements imposed on the real estate title and escrow industry, as well as the challenging market in Ashtabula County, have made it impossible for us to remain in business.

On behalf of all the employees and directors of Buckeye Title we sincerely thank each and every one of you for all the loyalty and business you have entrusted us with throughout the years. Our relationships with all of you have been rewarding, and we will miss working with you.

Yours very truly, **BUCKEYE TITLE CORPORATION**

Susan Rossette Office Manager Rayne Burr Bookkeeper

Jeffrey L. Coxon President

Stuart W. Cordell Secretary/Treasurer



THE RICK FURMAGE REAL ESTATE TEAM OF $\, \mathbb{R} \,$ Berkshire Hathaway HomeServices Professional Realty 440-990-0928 • www.rickfurmage.com



ASHTABULA COUNTY'S #1 SALES TEAM 4 YEARS RUNNING

The Furmage Team Welcomes Two Accomplished Agents

Jeannine has lived in Ashtabula Co. for 40 years and has been a Realtor since 1992. She strives to give her clients the best honest and reliable service possible. She has her SRES designation (Senior Real Estate Specialist) which has made her even more in tune to the special needs of seniors in the sometimes overwhelming task of selling a home. Her experience in real estate is invaluable and she is ready, will-

Jeannine Yenyo 440-474-3140



Michelle has been in the business over 15 years, helping buyers and sellers

ing and able to help you with all of your real estate needs.

2030 W. 59th St. Ashtabula - \$89,900

tucked away off Shepard Rd and is in great shape throughout! Spacious

20 x 12 Master bedroom with direct access to the 2nd bath and laun-

dry. Eat-in kitchen includes all appliances. The roof, siding, windows,

updates. 2 car detached garage, concrete drive and on a corner lot

NEW LISTINGS

480 State St. (Rt 20) Conneaut- \$89,900

achieve their ultimate goal - home ownership! Experience is the best teacher and Michelle brings a wealth of experience building a business! She bases it on key principals of loyalty and integrity to build relationships. Her dedication and Michelle Baily-Defina commitment will ensure that you will feel well informed, no pressure, and will have fun in what can be a stressful time.

440-813-4494

Unique Home...Unique Opportunity! Zoned Commercial. Huge 3088 Sq Ft, 4 Bedroom, 3 Bath. Wood Floors throughout, 3 Fireplaces, formal DR, LR, Sun Room, Library/Office. Spacious Residence-Home Business- Office Call Gretchen 440-812-8816







- Ranch

Call Jeannine

Saybrook-By-The-Shore

- 2 Car Garage

Updated

- Nicelv



Call Angela Back Yard Get-A-Way - Part. Finished - Cape Cod

- 3 Bedroom Basement - 1 Bath - Central Air
- 1403 SqFt - Deck with - Lots of Pool



	Call Rick Grand Valley Scho						
1358 Lake Vue Dr., Roaming Shores \$184,900	- Ranch - 3 Bedroom - 2.5 Bath - 1952Sq Ft - Wood & Ceramic Floors	- Dream Master - Treed V with Pa - Double - 2 Car C					

d Valley Schools - Dream room Master Suite th

- Treed Yard with Patio ia Ft
- & - Double Lot - 2 Car Garage

Rick Furmage 440-862-0906 Angela Ponteri 440-228-1319 Kathy McMillan 440-994-9073 Michelle Baily-Defina 440-813-4494 Jim Paulchel, Assoc. Broker 440-813-4090 Gretchen Joslin 440-812-8816 Mark Salvaterra 440-228-5526 Jeannine Yenyo 440-474-3140

HOMESEEKER - 9



We are Ashtabula County's leading title insurance agency, and we want to thank you for another successful year in 2014! We are also pleased to announce our newest two products to better serve our customers in 2015 and beyond:

Real Time Updates

As a customer, you will receive real-time updates as each step of a real estate transaction is completed. You'll have secure access to the status of your file(s), from any Internet connection, any time. A free Android and iOS app allows you to get

updates and access files and documents on your smart phone or tablet.



<u>Title</u> Quote App

Agents, Brokers, and Lenders - generate quick and accurate title quotes, net sheets and pre-HUD statements anytime and anywhere, and send them directly to your clients! Easily operates from your phone, tablet, or desktop. Call us, or watch for our soon-to-be-improved website, for more information.

We don't just *talk* about good service - we *prove* it, every day. 60 North Chestnut Street, Jefferson (800) 558-4315 or (440) 576-8045

www.ctaneo.com



bski 440-415-2026

rdens. With 10 X 20 Shed With Flectric. House Fe ures A Master Bedroom Walk-In Closet, All Windows Have Been Replaced ull Basement And Small Deck Off The Back, Currently Electric Heat And Ho Water Gas To The House Is Possible \$70,000 Text, Chb446, To 85377 Geo eeman 440-812-4134

Ill screen to the door opening. Also added is a 12 x 24 rear deck, perfect for relaxing and entertaining. All appliances including the washer and drver stay. Vanna Shores is lo cated on Lake Road West right across from Saybrook Township park, which is perfect for activities, viewing Lake Erie and picnics. Geneva-On-The-Lake is just a short distance away. \$129,000 Geoff Freeman 440-812-4134

burner in dining room area eat-in kitchen 2 full baths master bedroom with his 'n her closets, wood deck front porch and wood deck off the back. An extra room that could be an office or study 24 x 48. outbuilding with large over-head door, plus 2 sheds. \$144.900 Geoff Freeman 440-812-4134

STAR BEACON, Thursday, October 1, 2015

HOMESEEKER -1

2.2 acres in Geneva. Exactly 1 mile from the middle of town. Great home growing family. The home features 3 bedrooms, 1.5 baths, large kitchen and din ing room. There is a 24x24 building in the back vard. \$105.000 Sherri Jastrzen

In Geneva Township East Of City Of Geneva. Former School Building Location. More Than 8 Acres With City Water And Natural Gas Available. If Sanitary Sewer Needed, Site Will Need Septic System Installed. Septic And Utilities Were Disconnected With School Building Demolition. For Details And Photos, Text Cbh466 To 85377. \$49,900 Geoff Freeman

REDUCED - V/L BISHOP ROAD - HARPERSFIELD - 2.19 acres great access to highway with rural setting. \$13,500 Dan Cesen 440-996-3702

Ashtabula • 440-998-4663 Jefferson • 440-576-6985



BERKSHIRE HATHAWAY HomeServices **Professional Realty**



Roaming Shores \$549,900 Beautiful views from every window! 4 Bdrm., 3 Ba. home with additional private suite. Everything stays-appli. boat, jet ski, paddle boat, hot tub and trampoline. #3743818 Denny Ruck 440-812-5245



North Kingsville \$182,900 Awesome home! Open floor plan concept in this 3BR/3BA home. Additional In-law suite, Pool & deck, #3680244 Lois Blank 440-265-0820



Jefferson Vlg. \$30,000 Could be business and residential, 4 lo rms, kitchen, bath, dining area, Newly painted, windows. #3743933 Carol Fulwiler 440-969-0674 Sean Kennedy 440-415-4090



Ashtabula \$85,000 Adorable 4BB/2BA Cape Cod home. Appliances stay. Nice backyard w/ patio and shed. #3737618 Debbie Powell 440-218-0475



Jefferson. \$85,900 Country home w/ 3 Bdrm., 1 Ba. Nice big yard, small pond and detached garage #3725251 Denny Ruck 440-812-5245



Geneva \$154,900 Roomy 3BR/2BA Ranch in Millwood Subdivision. 2 car garage attached. Very spa-cious floor plan. #3730859 Debbie Powell 440-218-0475



Ashtabula. \$59,900 Great 3 bedroom. Large upstairs third bedroom or office. Full basement with walkout: vinyl fence; security system. Cute as a button! #3446721 Carol Fulwiler. 440-969-0674



Conneaut \$169.800 3BR/2BA Cape Cod home offers many amenities & possibilities. Finished Basement. Additional acres available. #3712970 Debbie Powell 440-218-0475



Jefferson Vlg. \$149,000 Residential, commercial o both. 2 garages. Older home w/French doors, parlor, lovely woodwork, nice spacious rooms w/builtin character. #3707041 Carol Fulwiler 440-969-0674



Roaming Shores \$184,900 Ranch w/2 or 3 BR/ 2.5 BA w/ wood and ceramic flooring. Private patio, double lot, 2 car attached garage plus generator #3742234 Rick Furmage 440-862-0906

HOM

́≙



Denmark. \$187,000 Beautiful ranch home with open floor plan overlooking 3/4 acre stocked and aerated pond on 5.53 acres. #3690613 Sean Kennedy 440-415-4090



Geneva \$134,900 Renovated 3BR/1.5BA Ranch or 1.23 acres. Beautiful outdoor living space, very secluded, 3 Car attached garage & shed, #3744236 Jeanine Yenvo 440-466-6722







Jefferson Twp. \$105,500 Perfect commercial and/or residential. Ranch updated with cement drive, bsmnt. and 3 porches. 32x40 2-sty barn/garage w/cement patio and overhang. #3695721 Carol Fulwiler (440) 969-0674



Ashtabula \$39,900 4BB/ 1,5BA Conventional home. Many updates through out home. Backvard completely fenced. Priced to sell! #3744943 Sal Jackson 440-344-0460



Ashtabula City \$12,000 Lots you can do with this 1917 square feet home. Character and potential #3676552 Carol Fulwiler 969-0674



Saybrook \$218,000 Spacious Colonial in Saybrook Farms Development 4BR/ 2 full BA/ 2 half BA, 1st flr master BR. Full finished bsmnt. 2 car attached garage, #3729573 Debbie Powell 440-218-0475



Ashtabula \$114.900 Location, Location! 3BR/2.5 BA Vinyl sided Ranch. Private patio. Many updates. 2 car attached garage. #3745674 Jayne Gerren 440-812-0368



Jefferson \$375,000 Free Gas! 79+ acre country farm on two parcels. Outbuildings, block barn, heated garage, grainery, pole building w/electric. Nice pond. #3717476 Denny Ruck 440-812-5245

CAN

Jefferson. \$97,500. 22 + Wooded acres great for hunting or build your dream home, close to down town jefferson. property has many options, mineral rights transfer. #3640719 Denny Ruck 440-812-5245

Conneaut \$40,000 4 Lots near Conneaut Harbor and Harbor Business District. Half mile from Lake Erie Shore. #3743768 Garv Pape 216-319-8885

Austinburg. \$1,600,000. Just south of I-90; perfect for commercial development. All utilities available. Limited sewer tie-in. Harvest rights are in place for the season. Cleared and ready for construction. #3466428 Carol Fulwiler 440-969-0674

Plymouth Twp. \$36,000. 2 adjoining wooded lots-over 11 acres. Hunting, camping, or other recreational ideas or build that new home! #3612470 Sean Kennedy 440-415-4090

Jefferson. \$72,900 Great building site on 2.5 acres. 3 car garage w/ 2-100amp electric boxes, heated cement floors, kitchen and bath. City water, septic and electric. #3704209 Bruce Vance 440-655-9960

Austinburg \$13,900 Nice 2.3 Acre Building Lot. Close To 90 Within An Exclusive Allotment. #3743286 Denny Ruck 440-812-5245

813-3379





Saybrook Twp \$120,000 3 Bdrm. Bungalow on 3 rolling acres w/fruit trees, grapevines, etc. 2 story barn. Well Maintained #3717025 Carol Fulwiler 440-969-0694 Sean Kennedy 440-415-4090

Dave Fortney 440-969-1789

HOMESEEKER - 13



Denny Ruck 440-812-5245

cation. #3644381 Gary Pape 216-319-8885

Vance 440-655-9960

14 – HOMESEEKER

STAR BEACON, Thursday, October 1, 2015





All loans subject to underwriting approval. Certain restrictions apply. Call for details. To verify licensing, please visit www.nmlsconsumeraccess.org. **USDA Disclosure: Borrower income limited to 115% of median income for the area. Borrowers must have reasonable credit histories.Loan term is 30 years. Housing costs cannot exceed 29% of income; total debt payments cannot exceed 41% of income. Homes must meet state and HCFP building codes. Guarantee fee required. Available only in rural areas.



HOMESEEKER -17



SAYBROOK - \$49,900 - Adorable 2 BR ranch home on a very quiet street. Enjoy many up-dates including new dry wall, new electric, insulation, carbot kitchen with oak cup boards, new windows and the list goes on and on. Great l car garage. Must see inside.



cludes a living room, bedroom, door to a cement patio and an area that could be finished into a small kitchen. Don't miss out on this one

NORTH KINGSVILLE - \$49,900 - 1 BR cape cod situ ated on approx. 63 Acres. Home need some TLC but in a great location on a quiet street. Large living room features a wood burning stone fireplace and their is a large 2 car attached garage. Priced to sell.

EAST CONNEAUT - \$72,900 - Be the first to view this new listing. This is a move-in condition home with beautiful hardwood floors thru-out the 1st floor. There are BR's and 2 full baths, full basement, large garage and 3 nice storage sheds with electric. Walk down to the Con-neaut Creek from the back yard. Must see! BR/1 full updated bath, living room with new carpet, dining room with pergo and galley kitchen. Nice mud room, full basement and 2 large storage

New List - 2.9 Acres on Lake Erie Septic permit is paid for! \$199,900

New List - .09 Acre building lot -Water/sewer at street. Access to Lake Erie

LOOKING FOR A MORTGAGE LOAN?

HOW TO IMPROVE YOUR CREDIT RATING BEFORE YOU APPLY



Agood credit rating is essential if you want what if your credit is n't so great? If you're are ways you can im prove your credit his t

- □ Open and use a savings account and a checking account.
- Pay bills by personal check
- Pay monthly obligations on time
- □ Obtain a major credit card, or some other means of establishing an ongoing credit history.
- Be at the same place of employment for at least two years.
- Contact a loan officer to prequalify for the loan.

W	h	e	n	уо	u g	0	t 0	а	lena	ling	i n	s tit	u	tio	<i>n</i>	t	а	þ
p	r e	р	а	re d	to	S	hо	W	the:	fo llo	W	in g	d	0	c u	m	e n	t :

- Pay stubs
- Bank statements two current monthly statements on all accounts generally are sufficient
- Earnest money from a verifiable source
- Employment verification a form must be filled out by your employer
- Tax returns
- Gift letter must accompany any monetary gift used to purchase the property, which should be given in the form of a check.

HOMESEEKER – 19



20 — HOMESEEKER

STAR BEACON, Thursday, October 1, 2015

