NORTHERN NEVADA REAL ESTATE GUIDE

OCTOBER 2026



"The Heart of Elko County Will Always Be Its People"

– JESSE JAMES, ELKO COUNTY REALTOR®

Jesse James

INSIDE:

THE HIDDEN ADVANTAGES OF BUYING A HOME IN THE FALL
Pages 44-45

TRICKS, TREATS AND RED FLAGS
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MARKET UPDATES
Page 35

Trinity REALTY

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Jessica Larsen

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NORTHERN NEVADA REAL ESTATE GUIDE

October 2026

On the Cover:



Meet Jesse James with Trinity Realty on page 70
homesinelko.com

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BAILEYHOMES
LIVE BETTER

AVAILABLE IN BERGERON VILLAGE
TWO DISTINCT PLANS

The Rockfield is underway.
The Mayberry is move-in ready.



UNDER CONSTRUCTION

THE ROCKFIELD
4-Beds· 3-Baths · 2,119 SF

Mountain views, an open living area, a private bedroom layout, three-car garage, and RV pad. Currently under construction with select finishes still vailable for buyers to personalize.

$649,900



MOVE-IN READY

THE MAYBERRY
4-Beds · 2.5-Baths · 2,031 SF

Beautifully designed single-level living with a private primary suite, walk-in closet and convenient laundry access. Three-car garage, RV pad and move-in ready.

$640,750

NEW HOMES FOR SALE

Carla Bailey, REALTOR®

775-340-9206



Lic. S.202164

kw VIP
KELLERWILLIAMS. REALTY

BAILEYHOMES
LIVE BETTER

ONE FLOOR PLAN
TWO COMMUNITIES

The Parks Model is available in Cedar Estates and Ruby Mtn Peaks Subdivisions. Different price points, different timelines. You choose it.



UNDER CONSTRUCTION

THE PARKS
3-Beds • 2.5-Baths • 1,619 SF

Open-concept living downstairs with bedrooms privately tucked upstairs. Currently under construction with select finishes still available for buyers to personalize.

$458,275



MOVE-IN READY

THE PARKS
3-Beds • 2.5-Baths • 1,619 SF

Everything is complete: a brand-new home with an open layout, modern finishes, front landscaping, and full fencing already in place. Call Carla to schedule a showing.

$489,900

NEW HOMES FOR SALE

Carla Bailey, REALTOR®

775-340-9206



Lic. S.202164



3645 Snowy River



412 Edgebrook Way



939 Blue Jay Drive

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RUBY MOUNTAINS

RUBY RIJ
REAL ESTATE GROUP

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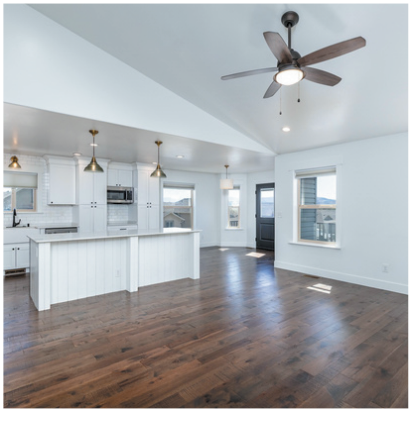
RUBY RIJ
REAL ESTATE GROUP

Experience elevated living in this spacious 5-bedroom, 3-bath home featuring beautiful hardwood floors, a fully finished walkout basement, and a stunning wood-burning fireplace. The thoughtfully designed basement includes a standout laundry room with built-in cabinetry and workspace, while a water softener adds everyday convenience. Outside, enjoy the Trex deck and beautifully landscaped yard, with room for RV, boat, or toy storage. A corner lot provides additional street parking. This home is functional with many beautiful and unique finishes throughout. It is a great, must see home close to local amenities.

If you can see it, it's been thoughtfully replaced. Everything from exterior (windows, roof, siding) to everything interior! All of the big items like flooring, walls, paint, lighting, countertops and vanities, tubs, water-heater, new fitted closets, to the detailed items that make a house a home. You will see custom trim and handrails, all new fixtures throughout the home, new doors, a completely new kitchen and beautiful tile work. As you move through the home it's modern with warm earthy tones. Located on the 7th Tee of the Spring Creek Golf Course, watch the sunrise over the beautiful Ruby Mountains or take a spin onto the golf course and play a round or two.

This spacious 6 bed, 3.5 bath home includes a 4-car garage, a 24' x 60' insulated shop with 240-volt power, electric heaters, workbenches. Also included is a fully remodeled 36' x 15' outbuilding featuring a mini split, golf simulator, built-in office, can be used as a flexible-use space or an on-site office. Outside, enjoy new sprinklers and a drip irrigation system servicing the front landscaping and trees, and your own greenhouse in the backyard. Exterior accent and landscape lighting beautifully showcase the home's features and landscaping at night and will remain with the property. A rare opportunity offering space, storage, and versatility for work, recreation, and everyday living.

3645 SNOWY RIVER



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RESIDENTIAL REAL ESTATE IN ELKO



1014 Amber Way • Elko
$539,000 | MLS#3621069
3 Bed | 2 Bath | 3,122 SF

MOVE IN READY



201 Palmers Ct • Elko
$727,000 | MLS#3625316
3 Bed | 2 Bath | 4,442 SF

NEW LISTING



4313 Campbell Rd • Elko
$633,950 | MLS#3625834
3 Bed | 2 Bath | 3,768 SF

NEW LISTING



4331 Campbell Rd • Elko
$636,850 | MLS#3625840
3 Bed | 2 Bath | 3,768 SF

NEW LISTING



4311 Windsor Ave • Elko
$570,800 | MLS#3625842
4 Bed | 2 Bath | 1,880 SF

NEW LISTING



4451 York Blvd • Elko
$625,000 | MLS#3627610
4 Bed | 2.5 Bath | 2,105 SF



4449 York Blvd • Elko
$627,800 | MLS#3625839
3 Bed | 2 Bath | 3,600 SF

PRICE REDUCTION



3433 Crow Ave • Elko
$270,000 | MLS#3627504
2 Bed | 2 Bath | 1,152 SF

NEW LISTING



1711 Opal Dr • Elko
$464,000 | MLS#3627563
3 Bed | 2 Bath | 1,770 SF

COLDWELL BANKER EXCEL

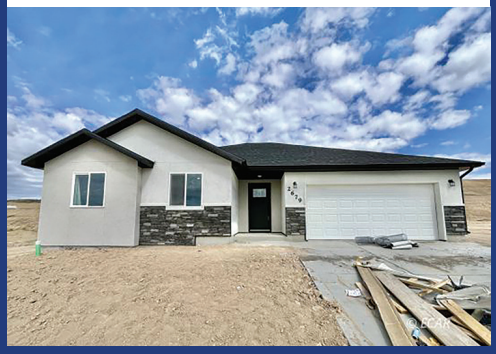
RESIDENTIAL REAL ESTATE IN ELKO

NEW LISTING • UNDER CONTRACT



1715 Opal Dr • Elko
$481,500 | MLS#3627564
4 Bed | 2 Bath | 1,880 SF

NEW LISTING



4434 York Blvd • Elko
$501,000 | MLS#3627539
4 Bed | 2 Bath | 1,660 SF

SOLD



1719 Opal Dr • Elko
$452,417 | MLS#3627562
4 Bed | 2 Bath | 1,660 SF

SOLD

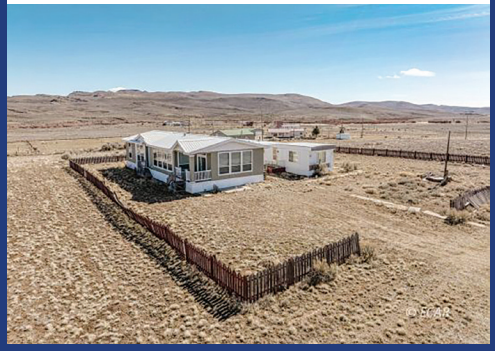


1707 Opal Dr • Elko
$480,048 | MLS#3627565
4 Bed | 2 Bath | 1,880 SF

NEW LISTING

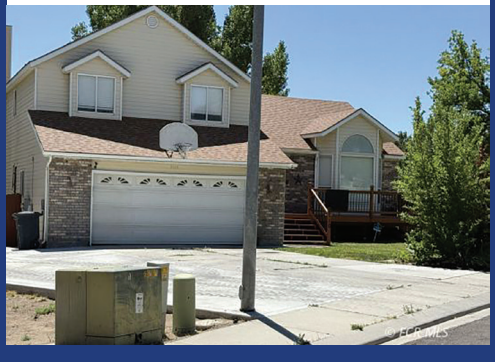


1723 Opal Dr • Elko
$469,000 | MLS#3627566
3 Bed | 2 Bath | 1,770 SF



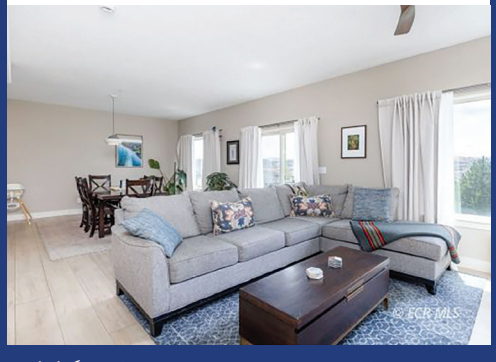
418 Cinnabar Ave • Elko
$225,000 | MLS#3627583
3 Bed | 2 Bath | 1,592 SF

NEW LISTING



2110 Sierra Cir • Elko
$530,000 | MLS#3628107
6 Bed | 3.5 Bath | 3,000 SF

NEW LISTING



2446 Khoury Lane • Elko
$410,000 | MLS#3628078
4 Bed | 3.5 Bath | 2,555 SF

UNDER CONTRACT



226 Willow St • Elko
$345,000 | MLS#3628041
3 Bed | 2 Bath | 2,073 SF

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RESIDENTIAL REAL ESTATE IN ELKO

NEW LISTING • UNDER CONTRACT



844 Lincoln Ave • Elko
$250,000 | MLS#3628100
2 Bed | 1 Bath | 895 SF

UNDER CONTRACT



3702 Valley Ridge Ave • Elko
$625,000 | MLS#3628200
5 Bed | 3 Bath | 3,318 SF

PLAN A



4002 Louise Lane • Elko
$530,000 | MLS#3628210
2 Bed | 2 Bath | 1,509 SF

PLAN B



4004 Louise Lane • Elko
$530,000 | MLS#3628209
3 Bed | 2 Bath | 1,500 SF

PLAN B



4006 Louise Lane • Elko
$530,000 | MLS#3628211
3 Bed | 2 Bath | 1,500 SF

PLAN B



4008 Louise Lane • Elko
$530,000 | MLS#3628212
3 Bed | 2 Bath | 1,500 SF

PLAN B



4018 Louise Lane • Elko
$530,000 | MLS#3628216
3 Bed | 2 Bath | 1,500 SF

PLAN B



4010 Louise Lane • Elko
$530,000 | MLS#3628213
3 Bed | 2 Bath | 1,500 SF

PLAN B



4020 Louise Lane • Elko
$530,000 | MLS#3628217
3 Bed | 2 Bath | 1,500 SF

COLDWELL BANKER EXCEL

RESIDENTIAL REAL ESTATE IN ELKO

PLAN B



4012 Louise Lane • Elko
$530,000 | MLS#3628214
3 Bed | 2 Bath | 1,500 SF

PLAN B



4021 Coco Court • Elko
$530,000 | MLS#3628218
3 Bed | 2 Bath | 1,500 SF

PLAN B



4016 Louise Lane • Elko
$530,000 | MLS#3628215
3 Bed | 2 Bath | 1,500 SF

PLAN A



4023 Coco Court • Elko
$530,000 | MLS#3628219
2 Bed | 2 Bath | 1,509 SF

PLAN A



4025 Coco Court • Elko
$530,000 | MLS#3628220
2 Bed | 2 Bath | 1,509 SF

PLAN A



4015 Louise Lane • Elko
$530,000 | MLS#3628221
2 Bed | 2 Bath | 1,509 SF

PLAN B



4005 Louise Lane • Elko
$530,000 | MLS#3628222
3 Bed | 2 Bath | 1,500 SF

PLAN B



4003 Louise Lane • Elko
$530,000 | MLS#3628223
3 Bed | 2 Bath | 1,500 SF

UNDER CONTRACT



1486 Daisy Dr • Elko
$420,000 | MLS#3628246
3 Bed | 2 Bath | 1,310 SF

COLDWELL BANKER EXCEL

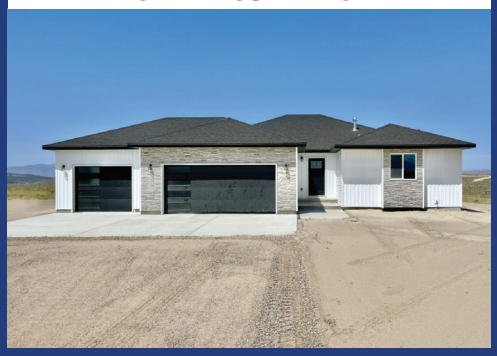
RESIDENTIAL REAL ESTATE IN ELKO

SOLD



2833 Wrangler Circle • Elko
$300,000 | MLS#3628098
3 Bed | 2 Bath | 1,638 SF

UNDER CONTRACT



4610 Bergeron Ave • Elko
$651,500 | MLS#3628125
3 Bed | 2 Bath | 3,540 SF



841 Pine St • Elko
$299,000 | MLS#3628361
2 Bed | 1 Bath | 1,859 SF

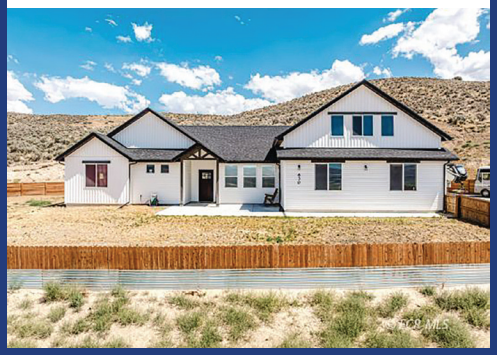


206 Aerie Lane • Elko
$535,000 | MLS#3628318
4 Bed | 3 Bath | 3,122 SF

UNDER CONTRACT



2219 Larkspur St • Elko
$315,000 | MLS#3628285
3 Bed | 2 Bath | 1,568 SF



630 Glenwild Dr • Elko
$850,000 | MLS#3628139
5 Bed | 2 Bath | 3,230 SF



2312 North Hollow Dr • Elko
$320,000 | MLS#3628406
3 Bed | 2 Bath | 1,446 SF



1933 Pheasant Dr • Elko
$570,000 | MLS#3628239
3 Bed | 2 Bath | 2,220 SF

COLDWELL BANKER EXCEL

COLDWELL BANKER EXCEL

RESIDENTIAL REAL ESTATE IN SPRING CREEK

NEW LISTING



Lot B6 Ridgeway Dr • SC
$697,500 | MLS#3621915
4 Bed | 2 Bath | 2,330 SF

NEW LISTING



298 Diamond Ridge Dr • SC
$648,950 | MLS#3625758
3 Bed | 2 Bath | 3,768 SF

UNDER CONTRACT



1019 Meadow View Dr • SC
$489,999 | MLS#3625676
4 Bed | 3 Bath | 2,280 SF



1510 W Lower South Fork Rd • SC
$1,295,000 | MLS#3626531
5 Bed | 3 Bath | 3,824 SF

NEW LISTING



Lot B13 Diamond Ridge Dr • SC
$605,500 | MLS#3627591
4 Bed | 2 Bath | 2,000 SF

NEW LISTING

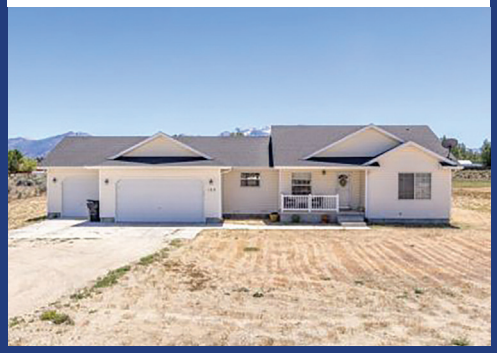


Lot A10 Sun Valley Cir • SC
$706,000 | MLS#3627490
4 Bed | 2.5 Bath | 2,104 SF



164 Martin Ave • SC
$449,000 | MLS#3627803
3 Bed | 2 Bath | 1,440 SF

UNDER CONTRACT



122 Spring Creek Pkwy • SC
$389,000 | MLS#3628008
3 Bed | 2 Bath | 1,577 SF

NEW LISTING



825 Aesop Dr • SC
$679,000 | MLS#3628073
4 Bed | 2.5 Bath | 2,492 SF

COLDWELL BANKER EXCEL

RESIDENTIAL REAL ESTATE IN SPRING CREEK

NEW LISTING • UNDER CONTRACT



358 Merino Dr • SC
$280,000 | MLS#3628097
3 Bed | 2 Bath | 1,152 SF

UNDER CONTRACT



326 Ashburn Place • SC
$450,000 | MLS#3628017
5 Bed | 3 Bath | 2,290 SF

SOLD



769 Wolcott Dr • SC
$315,000 | MLS#3628133
3 Bed | 1 Bath | 1,008 SF

SOLD



600 Palace Pkwy • SC
$305,000 | MLS#3628135
2 Bed | 1 Bath | 884 SF

REDUCED



873 Thistle Dr • SC
$729,000 | MLS#3628090
5 Bed | 3.5 Bath | 4,114 SF

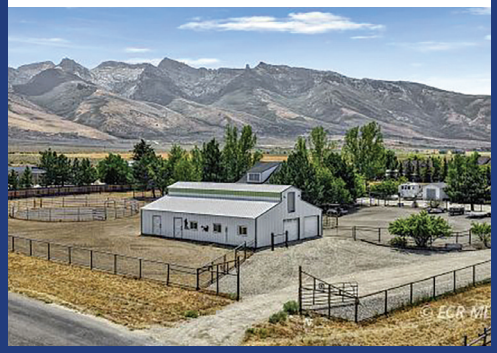
SOLD



939 Palace Pkwy • SC
$395,000 | MLS#3628129
3 Bed | 2.5 Bath | 1,793 SF

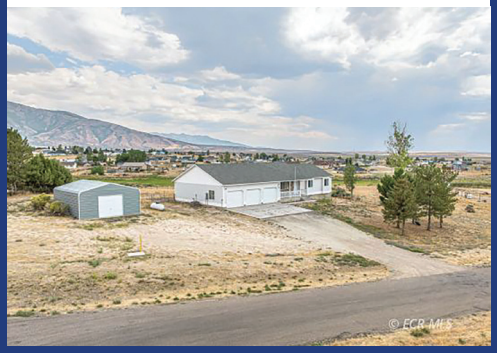


625 Sun Valley Rd • SC
$865,000 | MLS#3628136
4 Bed | 2 Bath | 3,582 SF



970 Pemberton Dr • SC
$749,000 | MLS#3628132
4 Bed | 3 Bath | 3,362 SF

UNDER CONTRACT



368 Oakmont Plaza • SC
$420,000 | MLS#3628280
3 Bed | 2 Bath | 3,638 SF

COLDWELL BANKER EXCEL

RESIDENTIAL REAL ESTATE IN SPRING CREEK

NEW LISTING



234 Northglen Dr • SC
$375,000 | MLS#3628378
3 Bed | 2 Bath | 1,858t SF



927 Bronco Dr • SC
$740,000 | MLS#3628370
4 Bed | 2.5 Bath | 3,089 SF



811 Hilltop Dr • SC
$675,000 | MLS#3628101
5 Bed | 4 Bath | 4,110 SF



592 Gilia Place • SC
$375,000 | MLS#3628317
3 Bed | 2 Bath | 1,716 SF

UNDER CONTRACT



865 Black Oak Dr • SC
$319,900 | MLS#3628290
3 Bed | 2 Bath | 1,420 SF

VISIT US ONLINE FOR MORE INFORMATION AND LISTINGS

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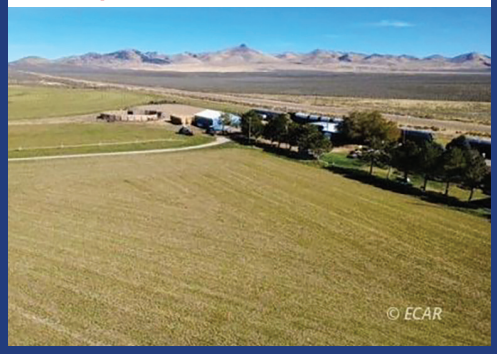
RESIDENTIAL REAL ESTATE IN OTHER AREAS

FARM/RANCH



1199 Fire Station Rd • Ely
$1,900,000 | MLS#3626889
3 Bed | 2 Bath | 2,133 SF

FARM/RANCH • UNDER CONTRACT



1725 US 93 Highway • Wells
$879,000 | MLS#3627055
3 Bed | 2.5 Bath | 2,280 SF

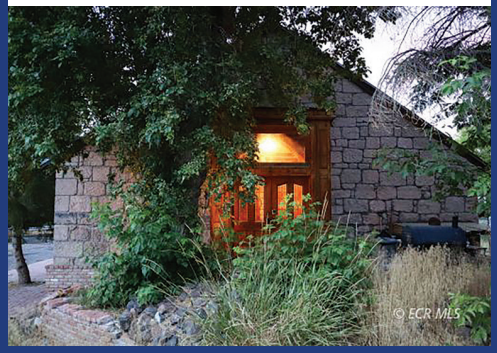
UNDER CONTRACT



451 Manley Ranch Rd • Round Mountain
$250,000 | MLS#3626439
3 Bed | 2 Bath | 1,728 SF



2574 Lamoille Hwy • Lamoille
$2,650,000 | MLS#3628178
4 Bed | 3.5 Bath | 4,317 SF



11 N Spring St • Eureka
$539,000 | MLS#3628199
2 Bed | 2 Bath | 1,634 SF

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COLDWELL BANKER EXCEL

COMMERCIAL AND INDUSTRIAL PROPERTIES



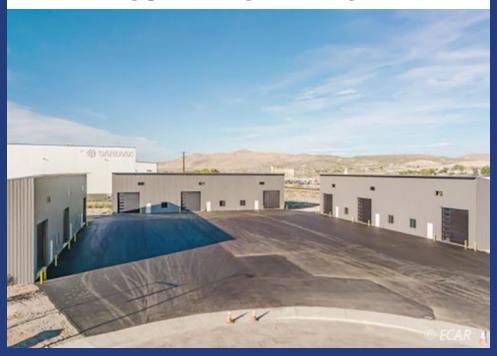
2003 Errecart Blvd • Elko
$900,000 | MLS#3622960
5,388 SF

COMMERCIAL LEASE



240 7th St • Elko
$1.15/SqFt/Mo| MLS#3626502
2 Bath | 3,408 SF

COMMERCIAL LEASE



177 Walters Court • Elko
$1.85/SqFt/Mo | MLS#3626272
1 Bath | 7,132 SF

COMMERCIAL



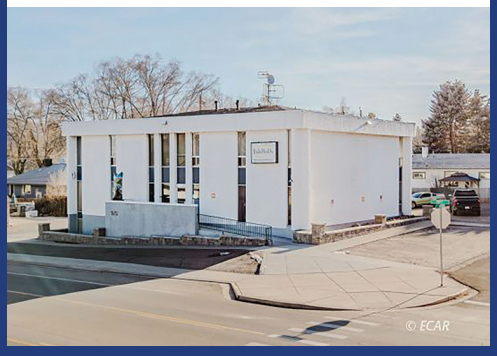
1655 D Ave • Ely
$900,000 | MLS#3625847
1.5 Bath | 2,736 SF

COMMERCIAL LEASE



1345 Water St • Elko
$1.45/SqFt/mo | MLS#3626947
3 Bath | 19,180 SF

COMMERCIAL LEASE



975 5th St • Elko
$5,000/mo | MLS#3627423
3,366 SF

COMMERCIAL BUILDING



647 Humboldt Ave • Wells
$1,400,000 | MLS#3628045
14,475 SF

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WWW.CBELKO.COM

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COLDWELL BANKER EXCEL

LAND LISTINGS

COMMERCIAL LAND

ADDRESS	MLS	ACRES	PRICE
TBD US Hwy 93	MLS#3627046	29.21	$438,150
TBD Lamoille Hwy	MLS#3622512	6.74	$225,000
3250 Ruby Vista Dr	MLS#3626959	5.74	$600,000
3221 Jennings Way	MLS#3625932	0.678	$499,000
2215 Ruby Vista Dr	MLS#3626586	1.141	$499,000
Washington Ave. Access	MLS#3626723	289.68	$4,300,000
1605 Puet Dr	MLS#3627711	2.19	$160,000
200 Water St	MLS#3627314	0.278	$100,000
220 Water St	MLS#3627315	0.278	$100,000
240 Water St	MLS#3627316	0.278	$100,000

ELKO

Sec 25 Twp 38n Rge 54e U/C	MLS#3625742	8.01	$56,000
2653 Mesquite Way	MLS#3627317	0.216	$138,000
2667 Mesquite Way	MLS#3627318	0.34	$145,000
2687 Mesquite Way	MLS#3627321	0.56	$150,000
Hamilton Creek Trail	MLS#3627391	1127.07	$3,000,000
TBD Hamilton Creek Trail	MLS#3627327	2.955	$29,000
2683 Mesquite Way	MLS#3627320	0.216	$140,000
Andy's Way, Elko, NV	MLS#3627799	10.687	$258,000
Sec 29 Twp 37n Rge 58e	MLS#3627273	160	$54,500
Midas Ave	MLS#3628245	2.27	$8,500
TWP 36N RGE 45E	MLS#3628164	640	$90,000
TWP 36N RGE 45E MDB&M	MLS#3628165	640	$90,000

SPRING CREEK

ADDRESS	MLS	ACRES	PRICE
TBD N US Hwy 93	MLS#3627044	4.437	$425,000
4 TBD Emigrant Court	MLS#3625408	10.12	$80,000
353 Parkchester Dr	MLS#3626116	0.35	$48,000
TBD Emigrant Court	MLS#3625408	10.12	$80,000
281 Country Club Parkway	MLS#3627925	0.67	$45,000
321 Spring Creek Parkway	MLS#3627935	0.56	$45,000
Lot B1 Crest Dr	MLS#3627965	51.476	$239,000

SURROUNDING AREAS

TBD E Haskell Street	MLS#3627049	1	$299,000
8th Street	MLS#3625330	1.13	$5,750
80 Acres Parcel # A 8th St	MLS#3626704	80.21	$800,000
008-31D-003	MLS#3627381	77.81	$235,900
Quinn River Boulevard	MLS#3627222	1.14	$9,000
Tbd Van Buren Avenue, Ryndon	MLS#3626837	2.27	$8,500
Jarbidge Charleston Road	MLS#3628044	41.32	$99,500
880 Tobar Road	MLS#3627932	0.17	$25,000
Sec 1 Twp 39n Rge 68e	MLS#3627405	10	$8,900
Sec 31 TWP 36N RGE 58E	MLS#3627802	40	$55,000
45 Desert View Dr	MLS#3627333	2.6	$25,000
103 Canyon Dr	MLS#3627335	2.4	$26,000
2811 Osprey Street N	MLS#3628204	2.07	$26,500
010-030-11 SEC25 T36N R47E	MLS#3628189	640	$100,000
010-010-17 SEC27 T36N RGE44E	MLS#3628195	640	$110,000
010-170-32 SEC31 T33N R46E	MLS#3628190	637.25	$110,000
010-010-28 SEC35 T36N RGE44E	MLS#3628192	640	$110,000
010-170-30 SEC27 T33N R46E	MLS#3628194	659.22	$110,000
05-0441-21 SEC19 TWN 35 RNG 35	MLS#3628173	547.76	$80,000
07-0201-14 SEC 33 TWN 37N RNG 44E	MLS#3628171	320	$75,000
010-030-03 SEC23 T36N R47E	MLS#3628191	320	$75,000
010-030-08 SEC29 TWN 36N R47E MDB&M	MLS#3628193	320	$75,000
07-0131-24 SEC 21 TWN 38 RGE 43	MLS#3628172	640	$100,000
SEC 29 TWP 37N RGE 58E REDUCED	MLS#3627273	160	$54,500
TBD Wood Ave	MLS#3627659	1.03	$29,500

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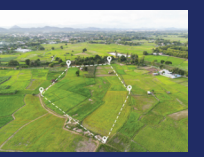





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ELKO SUMMIT ESTATES

Elko Summit Drive, Parcel #1, Elko, NV

41.47 Acres

$265,000

- Residential Land
- Amazing Ruby Mountain Views
- Gated Entrance Elko's Premier Residential Subdivision
- MLS# 3620547



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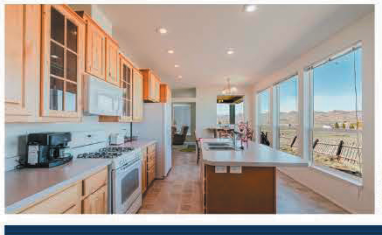
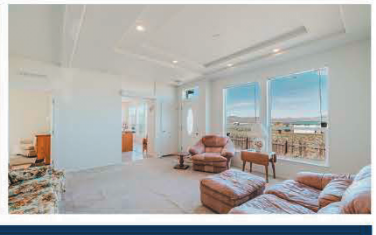
$250,000







418 CINNABAR AVENUE
WILD HORSE, NV 89831 | MLS# 3627583

3 BEDS | 2 BATHS | 1,592 SQFT

Don't miss out on this spacious 3 bedroom, 2 bathroom home situated on 1 acre in the desirable Wild Horse area near the lake. Enjoy peaceful country living with plenty of room to spread out, all while being just minutes from Wild Horse Reservoir for fishing, boating, camping, and outdoor recreation.

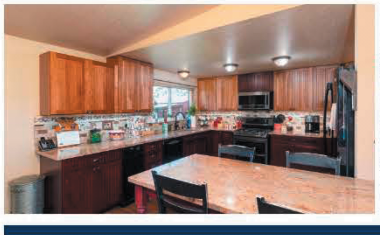
The property offers a comfortable layout, scenic surroundings, and endless possibilities for a full-time residence, vacation getaway, or weekend retreat. There is also a single wide mobile home on the property, providing extra sleeping space for overnight guests or extended family. A great opportunity to enjoy the beauty and recreation the Wild Horse area has to offer.

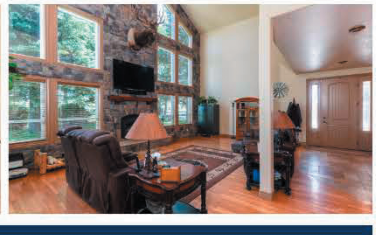


VERONICA ELDRIDGE
REALTOR®
(775) 934-4288
VERONICA@CBELKO.COM
NV LIC # S.0062587

$1,295,000







1510 W LOWER SOUTH FORK RD
SPRING CREEK, NV 89815 | MLS# 3626531

5 BEDS | 3 BATHS | 3,824 SQFT

This dream property features a spacious 3,824 sq ft home on 18.57 scenic acres with the South Fork River running through part of the land. The home offers 4 large bedrooms, 3 full bathrooms, a craft room or possible 5th bedroom, open living spaces, a large kitchen and dining area, an oversized butler's pantry, a cozy wood stove, and a loft space perfect for an office or additional seating.

Outside, you'll find a 40x60 shop, a separate 588 sq. ft. guest house, and a 30x40 saloon-style party barn ideal for entertaining. The property also includes storage sheds, a garden shed, mature trees, and beautifully maintained landscaping. With space, privacy, and endless possibilities, this one-of-a-kind property also offers 15 acre-feet of surface water rights available for purchase or lease.



SIERRA PETERSEN
REALTOR®
(775) 340-2393
SIERRA@CBELKO.COM
NV LIC # BS.0146660

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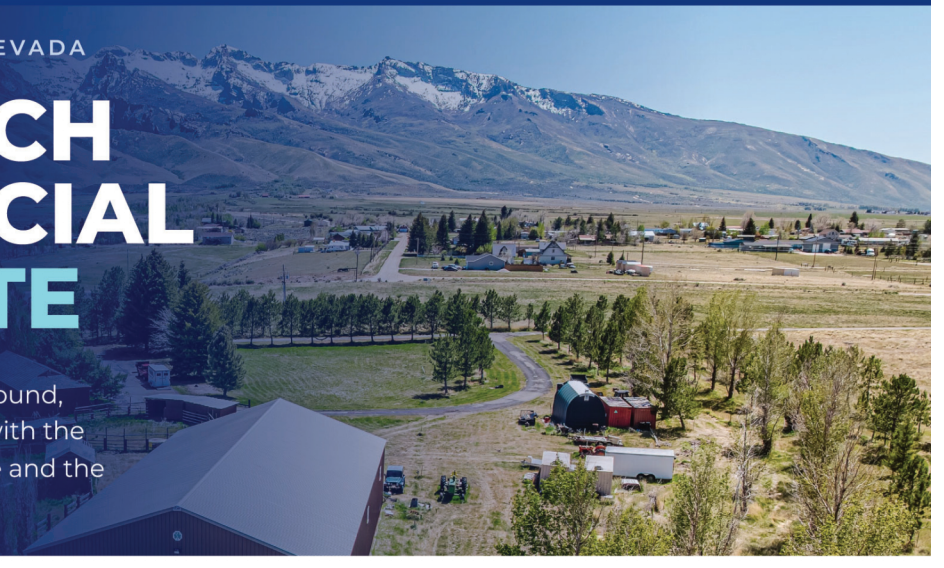

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I help clients buy and sell horse properties, ranch and farm, ag land, residential and commercial real estate. Every property type comes with its own questions — water, acreage, zoning, outbuildings, income potential — and I work through them with you before they become surprises at closing.

As an agent with Coldwell Banker Commercial Excel and the owner of Vision 27 Land Company, I bring commercial-grade analysis to properties that are too often listed like ordinary homes. Whether you are expanding an operation, buying your first place with room for horses, or selling ground that has been in the family for generations, you get straight answers and steady representation.

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- Vacant & Investment Land
- Agricultural Land
- Residential
- Commercial

FEATURED PROPERTIES



80 ACRES $850,000
LAMOILLE, NV



HOBBY FARM $439,000
ELY, NV



115 ACRE FARM $879,000
WELLS, NV



634 ACRES $585,000
WELLS, NV

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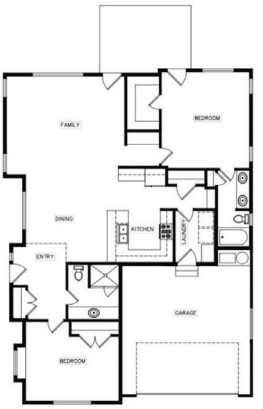
PLAN A

2 BED · 2 BATH · 1,509 SQ FT · 2-CAR GARAGE

$530,000





PLAN B

3 BED · 2 BATH · 1,500 SQ FT · 2-CAR GARAGE

$530,000





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SITE PLAN · LOTS 1–17 · ELKO, NEVADA

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Exterior elevations are artist's renderings. Square footage is approximate. Homes are under construction. Prices and specifications subject to change.



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58-acre House Parcel Only – $1,500,000



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Jarbidge – $350,000









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Listing Agent: Todd Renfrew, California/Nevada Outdoor Properties



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10 FENCED ACRES

(2) 5-acre Parcels, Fenced with Gate. Level Pad. Power. Easy I-80 access.

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2 acres – $175,000
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dea@775realty.com



Juli Austin
(208) 521-7560
S.017729
JuliLeeAustin@outlook.com



Teren Mitton
(775) 401-0639
S.194578
terenmitton@gmail.com



Jackie Taylor
(775) 385-7323
S.0188170
jackie707taylor@gmail.com



April Maes
(775) 299-8859
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Market Update

Change Mo/Mo: ↑ Increased, ↓ Decreased, ■ No Change

Sept 2026 Residential MLS Statistics

Northern NV	Avg Home $	Avg DOM	# Sold YTD
Battle Mountain	$ 300,781 ↑	164 ↑	53
Elko	$ 416,939 ↓	23 ↑	121
Reno / Sparks	$765,816 ↓	78 ↑	3298
Spring Creek	$ 454,366 ↓	25 ↑	143
Tahoe Area NV	$ 3,789,428 ↓	122 ↑	116
Winnemucca	$ 404,106 ↑	125 ↑	193

Arbor Financial Sept 2026 Rates Actuals

30-Year Fixed:	6.62% ↓	30-Year FHA:	6.25% ↑
3-2-1 Buy Down:	7.12% ↑	30-Year VA:	5.62% ↓

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3 Bath

½+ Acre Lot

**Computer rendering. Interior photos are of a previously finished home.*

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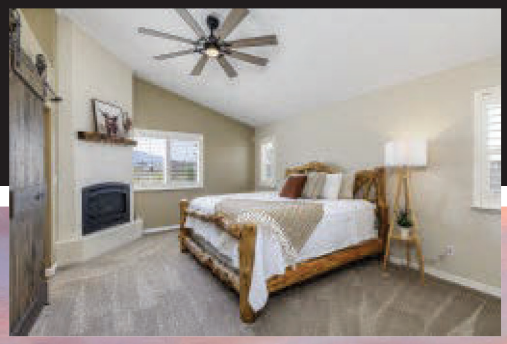



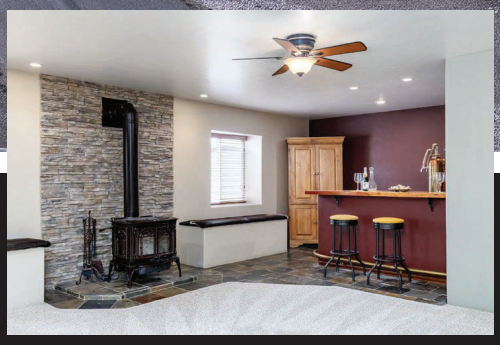





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3,006 sq.ft. | 21.050 acres
Summit Estates

1676 Anderson Creek Rd.
Round Mountain, NV



1 bed | 1.5 baths
2,220 sq.ft. | 37.35 acres
Farm & Ranch

607 S. 5th St.
Elko, NV



3 beds | 2 baths
2,192 sq.ft. | 0.207 acre
Multi-Family

2210 Clearwater Ct.
Elko, NV



3 bed | 2 baths
2,094 sq.ft. | 0.138 acre
Multi Level

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S.0183043

Tanner Southard
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THE HIDDEN ADVANTAGES OF Buying a Home in the Fall

Fewer competing buyers, motivated sellers and a clearer look at how a property performs can make autumn an unexpectedly smart time to make a move.

Spring may get most of the attention in real estate, but fall has its own rhythm—and for the right buyer, that rhythm can create opportunity. The market often becomes less crowded after the summer rush, sellers may be more open to a serious conversation, and cooler weather can reveal things about a home that are easy to miss on a perfect June afternoon.

Buying in the fall does not automatically guarantee a bargain, and every local market is different. Still, buyers who are financially prepared, flexible and willing to look beyond the traditional spring season may find that October offers a better balance of choice, negotiating room and useful information.

Less Competition Can Mean More Breathing Room

One of the biggest advantages of fall house hunting is simple: there may be fewer buyers competing for the same property. Families hoping to move before the school year have often completed their searches, and some casual shoppers pause as the holidays approach. That can leave more room for buyers who are ready to act.

In a highly competitive market, fewer buyers may reduce the chance of a bidding war or the pressure to make a rushed decision. A buyer may have more time to review disclosures, consider repair costs and talk through the numbers with a lender. Even when a seller receives multiple offers, a clean, well-prepared offer can stand out without relying only on the highest price.

> ***"A quieter market can give prepared buyers more room to think, inspect and negotiate."***

Some Sellers Have a Stronger Timeline

A home that remains on the market after the busy summer season may belong to a seller who is increasingly motivated to close. The reason could be a job change, a purchase already underway, an estate settlement or simply a desire to move before winter. Motivation does not mean a seller will accept an unrealistic offer, but it may make them more

willing to discuss terms.

Those terms can matter just as much as the sale price. Depending on the property and market conditions, buyers might negotiate help with closing costs, a home warranty, repairs, appliances or a preferred closing date. The best approach is to ask a local real estate professional which concessions are realistic and then build an offer around the buyer's priorities.

The Professionals You Need May Have More Availability

Real estate transactions depend on more than the buyer, seller and agents. Lenders, inspectors, appraisers, title professionals, contractors and movers all play a part. As the summer rush slows, scheduling may become a little easier. That can help a buyer complete due diligence promptly and keep the transaction moving.

Fall buyers should still plan ahead. Holidays, shorter daylight hours and the possibility of early winter weather can affect schedules. Confirm deadlines early, respond quickly to document requests and leave enough time for inspections or estimates. A calmer season is helpful only when the buyer stays organized.

Preparation Is Still the Real Advantage

The best fall opportunities usually go to buyers who are ready. Before touring homes, talk with a lender, understand the full monthly payment and decide how much cash must remain available after closing. Remember to account for property taxes, insurance, utilities, maintenance and any immediate winter preparation.

A good home in a desirable location can attract attention in any season, so buyers should not assume they can wait indefinitely or submit an extremely low offer. The goal is not to "win" against the seller. It is to reach terms that make sense for both sides while giving the buyer enough protection to make a confident decision.

Fall may not have the volume or excitement of the spring market, but that can be exactly its strength. With fewer distractions, motivated participants and a clearer look at how a property handles cooler conditions, buyers may discover that the quieter season is one of the smartest times to come home.

Fall Home Tour Checklist

- ✔ Test the heating system and ask about its age and service history.
- ✔ Check windows and exterior doors for drafts or damaged seals.
- ✔ Look for stains, moisture or drainage problems after recent weather.
- ✔ Ask about the roof, gutters, insulation and winter utility costs.
- ✔ Consider snow removal, road access and the winter commute.
- ✔ Visit the neighborhood after dark and during school or work traffic.
- ✔ Budget for any repairs or cold-weather maintenance needed immediately.



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Opening the Door to Homeownership in Rural Nevada

For many Nevada families, the dream of homeownership can feel just out of reach. Rising home prices, increasing living expenses, and the challenge of saving for a down payment often create barriers for otherwise qualified buyers. Fortunately, a program designed specifically for rural Nevada residents is helping turn that dream into reality.

The Rural Nevada Development Corporation (RNDC) Down Payment Assistance Program was created to help eligible homebuyers overcome one of the biggest hurdles to purchasing a home: the down payment. Through this program, qualifying buyers may receive up to $20,000 in assistance, providing a significant boost toward purchasing a home in rural Nevada.

Unlike traditional loans, this assistance comes in the form of a five-year forgivable grant funded by the Nevada Housing Division. That means participants are not required to make monthly payments and no interest accrues on the assistance received. For many families, this can make the difference between continuing to rent and finally becoming homeowners.

One of the most appealing aspects of the program is its accessibility. It is available to both first-time homebuyers and returning homeowners who meet the eligibility requirements. In addition, many working families are surprised to learn they qualify. Income limits vary by county, but a family of four may earn between approximately $154,000 and $175,000 annually and still be eligible for assistance.

The program is designed to support the individuals and families who contribute to the strength and vitality of rural communities. Whether you work in healthcare, education, public safety, skilled trades, agriculture, local government, or another one of our 50+ qualifying essential professions, the program may provide the additional support needed to achieve homeownership.

Eligible properties can have a purchase price of up to $500,000, offering buyers flexibility when searching for the right home. With housing costs remaining a challenge across much of the state, programs like this play an important role in strengthening communities and expanding opportunities for Nevada residents.

Homeownership offers benefits that extend beyond owning property. It can provide stability for families, opportunities to build equity, and a stronger connection to local communities. By helping reduce the upfront costs associated with purchasing a home, RNDC's Down Payment Assistance Program is helping rural Nevadans invest in their future while building stronger communities throughout the state.

For more information about eligibility and application requirements, contact RNDC at 775-289-8519 or email Angel@RNDCNV.org.

DOWN PAYMENT ASSISTANCE PROGRAM

- *Most working families qualify — a family of 4 can earn between $154,200 and $175,200 (varies by county) and still be eligible.*
- *Eligible on homes up to $500,000 across rural Nevada.*
- *Open to all qualifying buyers — first-time or returning.*
- *Up to $20,000 toward your down payment — no interest, no monthly payments.*

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775-934-0919
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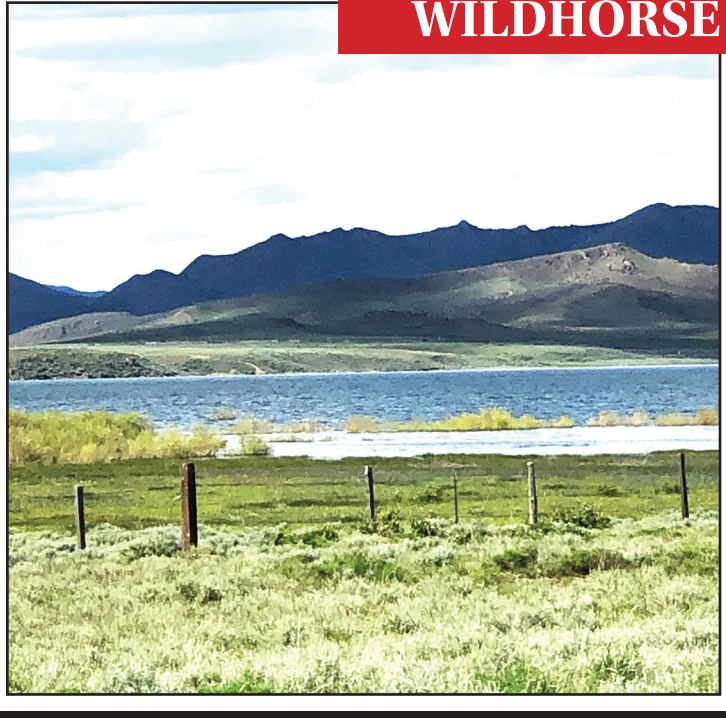

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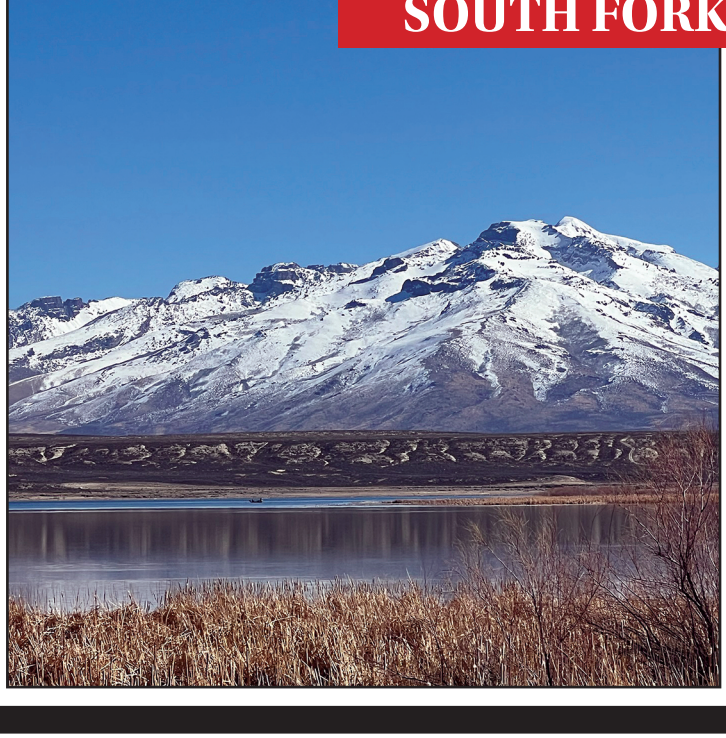

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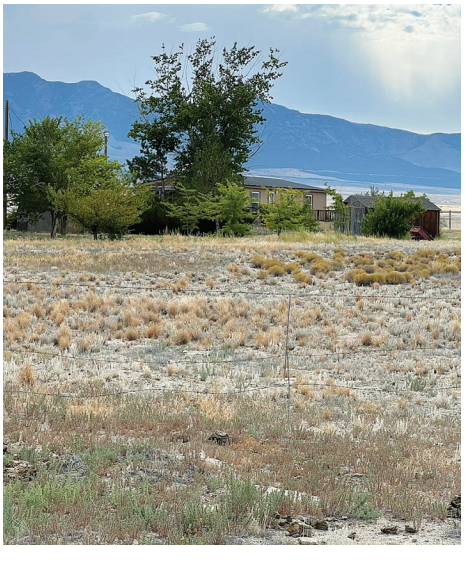





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chch2@frontiernet.net
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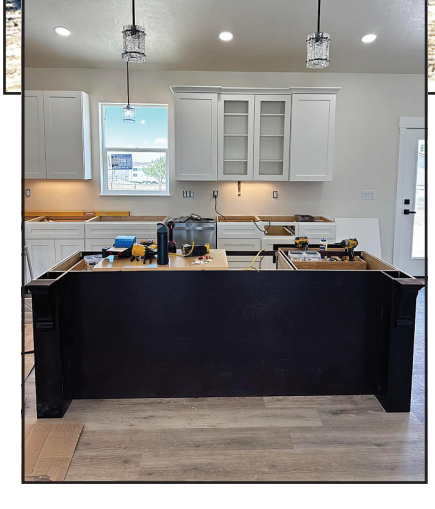





Spacious home has 2,028 finished square feet on one level with the open main living area. 3 bedrooms with room to spare and spilt layout is a plus with 2.5 bathrooms. Large laundry room, kitchen with a walk in pantry, island, master with tub and custom shower, 3 car garage both with automatic openers, rear patio and front covered entry porch. $539,000 - $5,000 PAID TOWARD BUYER'S CLOSING COSTS

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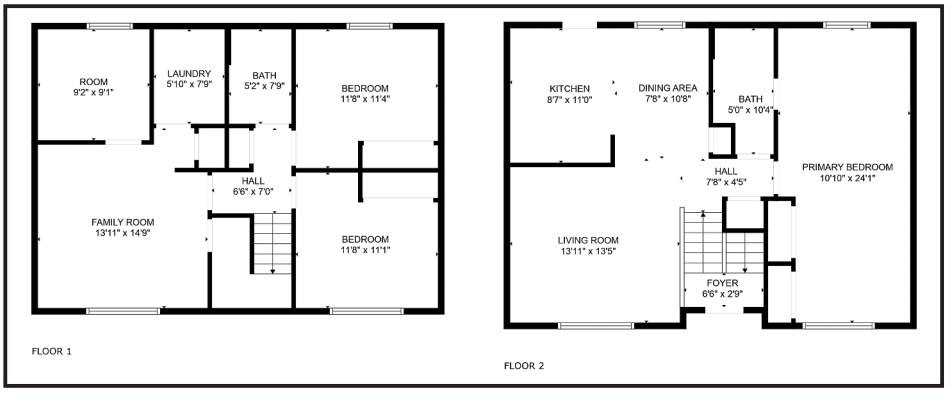

The upper level has living room, dining area, kitchen with entry to the rear trex deck, full bathroom and extra large bedroom. The lower level has 2 bedrooms, full bathroom, family room plus hobby or office. Room to expand the double car garage, 24 X 40 concrete with footings. $379,000

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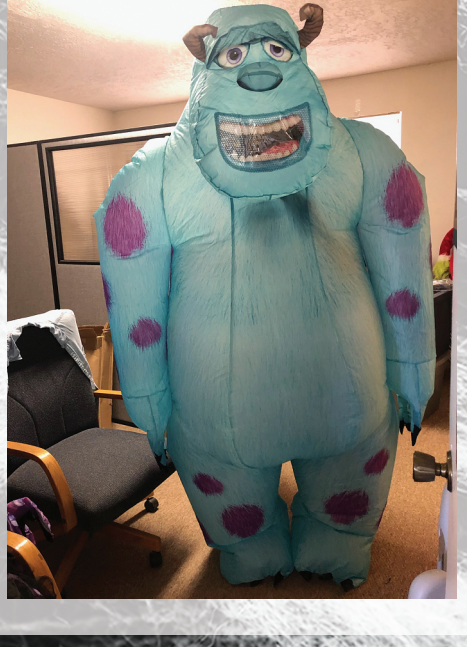



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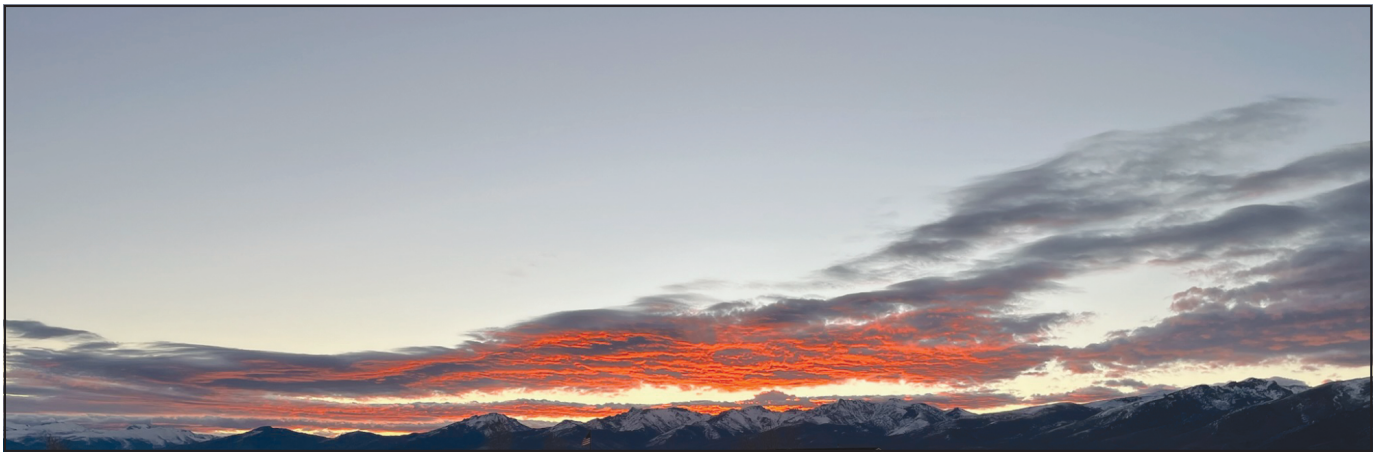



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41 N. Main St., Eureka, NV











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Prime Main Street opportunity in the heart of historic Eureka. This well-located property at 41 N. Main St offers excellent visibility, steady foot traffic, and flexible potential for retail, office, or mixed-use needs. Featuring a solid structure, classic storefront appeal, and close proximity to local businesses, museums, and tourism activity, it's an ideal choice for investors or owners looking to establish a presence in one of Nevada's most charming rural communities. Whether you're expanding a business or seeking a high-exposure commercial location, this Main Street property delivers convenience, character, and long-term value. The potential and charm of this building is endless. So much history in this building! The back of the building is a charming apartment. Zoning is commercial/residential per Eureka County Assessor.

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LORENA LISSOLO

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I'm Lorena Lissolo, a bilingual Mortgage Loan Officer with New American Funding, a lifelong Elko resident, and a local lender with 13 years of experience. I'm passionate about providing personalized, transparent guidance and making the mortgage process as smooth and stress-free as possible. Giving back to my community is very important to me. I volunteer as a Catechism teacher at St. Joseph's Catholic Church, serve on the board of the Elko Mexican Folkloric Ballet, and am an active member of the Elko Kiwanis Club. Whether you're purchasing, refinancing, or exploring your options, I would be honored to guide you through your homeownership journey.

Call or text me at (775) 777-6166. I look forward to serving you!



TINA MURRAY

Loan Officer | NMLS #1295421

tina.murray@nafinc.com

Hi, I'm Tina! As a lifelong Elko resident with 10 years of mortgage experience, I'm proud to help individuals and families in my community achieve their homeownership goals. Whether you're buying your first home, moving into your forever home, refinancing, or investing, I'm committed to providing honest guidance, clear communication, and personalized support.

Building lasting relationships is what I enjoy most about my work. I strive to be someone my clients can trust throughout the mortgage process and long after closing.

When I'm not helping clients, I enjoy spending time with my family, traveling, and experiencing new cultures. If you're considering buying or refinancing or simply have questions, I'd love to help make your mortgage experience smooth, straightforward, and stress-free.



MORGAN LOZANO

Sr. Loan Officer | NMLS #1445388

morgan.lozano@nafinc.com

Hi, I'm Morgan! I've proudly called Elko home since first grade and have spent the last 11 years helping families achieve their dream of homeownership. I especially enjoy working with first-time homebuyers and helping them create a plan long before they're ready to start house hunting. I believe that meeting with a lender early can help identify opportunities, overcome obstacles, and make the homebuying process much smoother. When I'm not helping clients, I enjoy traveling with my family and friends, trying new restaurants, and spending time with my children and grandbabies. I'm excited to be part of your homebuying team and help make your homeownership goals a reality.



AYDE ESPINOZA

Loan Officer | NMLS #2630435

ayde.espinoza@nafinc.com

Hi, I'm Aydee! As a hardworking mother of three, I understand the importance of building a strong and secure future for your family. I'm passionate about helping individuals and families achieve their financial goals and navigate the path to homeownership.

I bring dedication, dependability, and genuine care to every client relationship. Whether you're purchasing a home, refinancing, or exploring your mortgage options, I'm committed to guiding you through the process and helping you feel confident every step of the way.

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Tricks Treats and Red Flags

What to notice during a home tour, and how to separate harmless quirks from warning signs that deserve a closer look.

Every home has a personality. One may have an outdated kitchen but excellent bones. Another may look flawless at first glance while hiding repairs that deserve careful attention. The challenge for buyers is knowing which imperfections are simply cosmetic, which features are genuine treats and which warning signs call for more questions.

A showing is not a substitute for a professional home inspection, but it is a valuable first look. Buyers who slow down, pay attention and resist being distracted by beautiful staging can learn a great deal before deciding whether to make an offer.

The Treats Features With Lasting Value

Fresh paint and stylish furniture can make a strong first impression, but the best "treats" are often less glamorous. A well-maintained roof, updated electrical service, an efficient heating system, quality windows and good drainage may not photograph as well as new countertops, yet they can make a major difference in comfort and future expenses.

Look for signs that the property has been cared for consistently: clean utility areas, organized maintenance records, properly sealed windows and doors, and repairs that appear professional rather than improvised. In Northern Nevada, buyers should also value insulation, reliable heat, freeze-resistant plumbing practices and outdoor areas designed for wind, snow and dry conditions.

> *"The most valuable features in a home are not always the ones that photograph best."*

The Tricks Do Not Let Staging Do All the Talking

Staging is meant to help buyers imagine living in a space, and there is nothing wrong with that. The trick is remembering to look beyond it. Large rugs can cover damaged flooring. Carefully placed furniture may make an awkward room feel more functional. Strong air fresheners can make it difficult to notice smoke, pet or moisture odors.

Open closets and cabinets with permission. Look behind shower curtains, examine ceilings and check the walls near windows. Notice whether every light is turned on, whether

some doors are closed and whether boxes or furniture block access to parts of the home.

Red Flag Water Where It Should Not Be

Water is one of the most important issues to investigate because small signs can point to larger repairs. Watch for ceiling stains, bubbling paint, warped baseboards, swollen cabinet floors, musty odors or discoloration around windows. In basements and crawl spaces, look for dampness, mineral deposits or evidence that water has traveled across the floor.

Outside, check whether the ground slopes away from the foundation and whether gutters and downspouts direct water safely away from the house. Ask about roof leaks, plumbing repairs and drainage after heavy rain or snowmelt. A past leak that was repaired correctly may not be a dealbreaker; an unexplained stain or recurring moisture deserves professional evaluation.



Red Flag Systems Nearing the End of Their Useful Life

A home can be well cared for and still have expensive components approaching replacement. Ask about the age and service history of the roof, furnace, water heater, cooling equipment and major appliances. Look at the electrical panel and ask whether older wiring or plumbing materials are present.

Red Flag Repairs That Raise More Questions

Fresh repairs can be reassuring, but they should also make sense. A newly painted patch on one section of ceiling, mismatched flooring near a bathroom or new trim along only one wall may be perfectly innocent—or may point to a recent issue. Ask what was repaired, why it was needed and whether receipts, permits or warranties are available.

Turn Questions Into Confidence

Finding a concern does not automatically mean walking away. Many issues can be repaired, priced into an offer or addressed through negotiations. The important thing is to gather reliable information before the due-diligence period ends. Ask questions, review disclosures, hire qualified professionals and request additional evaluations when an inspector recommends them.

The smartest buyers are neither frightened by every imperfection nor charmed by every upgrade. They look carefully, stay curious and consider the whole property. When you know the difference between a trick, a treat and a true red flag, you can move forward with fewer surprises and much more confidence.

Six Things to Check at Every Showing

- ✓ **Look up:** Check ceilings, rooflines and areas around windows for stains or damage.
- ✓ **Look down:** Notice sloping floors, cracked tile, damaged flooring and soft spots.
- ✓ **Use your nose:** Strong fragrances may mask smoke, pets or moisture.
- ✓ **Test the basics:** With permission, try faucets, lights, doors and windows.
- ✓ **Check the age:** Ask about the roof, furnace, water heater and major appliances.
- ✓ **Study the setting:** Return at another time of day to check traffic, noise and lighting.

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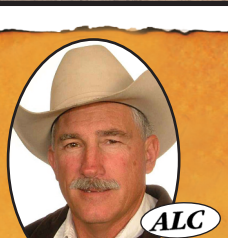


Paul Bottari Realtor®
B.0015476
775-752-0952
paul@bottarirealty.com
All Accredited Land Consultant (ALC)



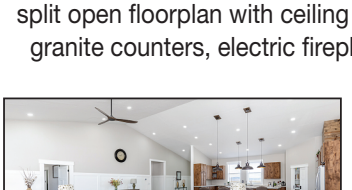
Hannah Roberts, Realtor®
NV License: # 172741
931-436-0711
hannahroberts0711@gmail.com



Lori Bottari Realtor®
S.0030783
775-752-0962
lori@bottarirealty.com

1013 3rd St in Pilot Valley on Ten Acres

If you'd like to live in the country w/ privacy and most of the benefits of living in town, check this one out. This home has a split open floorplan with ceiling from 10' to 18' high Great room is like a theater with 18' ceiling at the high point. Quartz and granite counters, electric fireplace on the South with southern exposure benefits and large windows of view to Pilot Peak. Primary bedroom hosts two walk-in closets and spa like bathrooms in the entire home, water filtration system, Central Vacuum, 2 on demand hot water heaters, 2 hookups for washers/dryers, security with cameras plus gated entry. Radiant heated floors and many more details making this a complete package!!! Mountain view to sit and spot Elk on the mountain with your spotting scope. An outdoor electric fireplace will also provide heat when you need it. Antelope are common to the area on a year around basis. This is truly an exceptional property! Picture perfect with nothing has been missed in all details of this superb home. Roper finished garage with 3 doors and shelving that leads to side door of home with floor to ceiling closets and the laundry room. 4094 square feet. Trex decking wrap around deck. And much more!





Priced at only $675,000

Scan the QR code for a visual tour.

Country Living North of Wells



If you're looking to live off grid without close neighbors this may be the one you're looking for. The Home is a 2022 Fleetwood home on a foundation of 1944 sq.ft. The power is Solar with battery backup and Propane to supply cooking, home heating, and water heating. The well has it's own Solar power supply. The property is fenced and adjoins public lands on two sides. A BLM easement has been obtained for a new road and a NDOT Right of way encroachment onto US Hwy 93 is permitted.

Price: $375,000.

Scan the QR code for a visual tour.

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Lamoille 40 a[illegible] with [illegible]ghts

PENDING

Great parcel on the E[illegible]oad. Has power to it and Thorpe V[illegible]ater rights out of Thorpe Creek. Son[illegible]ubirrigated with willows that need to be taken out to make room for more grass!

Priced to sell at $375,000

Wells Development parcel available





Developer needed for Wild Balance Subdivision in Eureka County

Over 250 acres make up 13 legal parcels from 9 to 46 acres in size. Additional water rights available if you want to divide the 4 larger parcels further. County Roads in and power to most the parcels. Two parcels with wells already in place.

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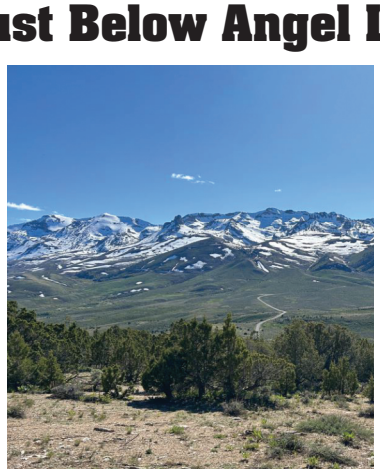
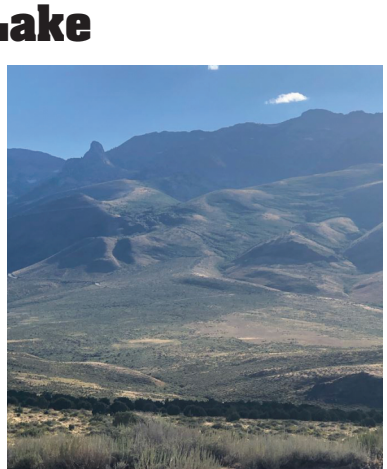
40 acre Parcel Just Below Angel Lake

Own a Recreational Retreat Property that should be in the family for generations! Located not far from the USFS lower Angel Lake campground on the North side of the Paved highway. Parcel rises up from the Highway giving wonderful view of Clover Valley to the South and clear to the Jarbidge Mountains on the Northern horizon. Partially fenced . Waiting for your RV, Tent or Cabin(s)

Price: $160,000

Go to BottariRealty.com and under Land for Sale you can pull up a nice video.

Rainbow Estates Clover Valley



Three parcels available. Two 10+ acre parcels priced at $47,000 and one 17-acre parcel with water paid, priced at $62,000.

Angel Lake Property



2 Acre Parcels now available on the Angel Lake Road in Wells! Good gravel road. City Water and you can put in septic. Views over Wells and the Wood Hills to the East and Chimney Rock and the East Humboldt's to the Southwest. Room for some livestock and Shops. Manufactured homes on foundation allowed. Like living in the Country but still in town? $40,000 WITH OWNER TERMS.

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599 Humboldt Ave Commercial

1.2 acres with 2100 sq.ft Office. Across street from the Post Office and Medical Center In Wells. Great location and opportunity to serve a Growing population in Wells

Price Reduced to $295,000.



PENDING

268 5th Street

…m 2 on main, 2 in basement w/family room 1 bath. …yl siding, New paint, fixtures and concrete patios in backyard. 1 small detached garage and backyard is fenced.

Cottage is priced at $230,000



Investor's we need Rentals in Wells. This 3rd St. Property once had 16 Mini Home pads on it.

The city would need to give a Special Use permit to replace them but there is a good chance it would be approved! Pads, utilities and driveways are in place.

Price: $275,000.



1112 Ruby Avenue

3 bedroom 2 bath brick home with tile roof. Corner fenced lot and large parking area for your needs. Back covered deck for privacy. Home has original hardwood and a few period features. Hardwood kitchen cabinets and all electric appliances, central air, propane heat plus a full unfinished basement for whatever you want! 1 block west of swimming pool and this home is proudly owned by same family since 1959!

Price to sell at $279,900.

Put this home on your list for a tour!

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4991 Starr Valley Road



If you like living close to nature you can't get much closer than living on this property. It borders the Forest on two sides and has a year around creek. Located approx.. 13 miles West of Wells and 35 miles East of Elko. Nice log home with shop and attached 3 car garage attached to home. Private road access off Starr Valley Road. Fenced for horses. Fruit trees include Apple, Apricot, Nectarine, plum and cherry. Sale includes the hot tub, washer and dryer, 50% interest in a snow blower with engine and 50% interest in a snow plow for front of truck, in addition to kitchen appliances and freezer. Power is with Wells Rural Electric Co. Truly an exceptional property! Be sure to look at the Virtual tour link QR code for additional photo's both inside and out of home

REDUCED PRICE $675,000

SCAN ME

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KIRSTEN MOYER
Escrow Officer
775.440.6329
KMOYER@WFGTITLE.COM



CHERYL ROSALES
Escrow Officer
702.777.8271
CROSALES@WFGTITLE.COM



JACKIE JENKINS
Escrow & Marketing Coordinator
775.440.6375
JJENKINS@WFGTITLE.COM



LAURIE DOUGLAS
Sales Representative
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30% **30% Military Rate**
Active Military or Veteran

30% **30% Investor Rate**
(Must transfer 5 or more properties per 12 month period)

TITLE RATE DISCOUNTS

30% **30% Investor Rate**
(Must transfer 5 or more properties per 12 month period)

Here to support your business, every step of the way!



Built Through Every Season

Nearly 26 years in real estate have taught me that success isn't about perfect balance—it's about building a life, a career, and relationships that matter.

Success rarely looks the way we imagine it will. It isn't a straight line filled only with big wins and milestones. More often, it's built quietly—in early mornings, late nights, difficult decisions, seasons of doubt, and the choice to keep showing up when life is asking you to be a hundred things at once.

As I approach 26 years in real estate, I find myself thinking less about the number and more about everything those years have held.

I built my career while building a life.

I've been a businesswoman, a mother, and now a grandmother to six incredible grandchildren. Along the way, I've raised a family, served clients, managed businesses, celebrated closings, navigated difficult markets, made mistakes, learned hard lessons, and started over more times than most people probably realize.

And through every season, I built a career I'm incredibly proud of.

Strength Looks Different Now

Being a woman in business has taught me that strength doesn't always mean having everything under control.

Sometimes strength is walking into a meeting with confidence after spending the drive there questioning yourself. Sometimes it's making the hard decision instead of the popular one. And sometimes it's caring for your family, answering the phone for a client, solving a problem at work, and somehow finding enough of yourself to do it all again tomorrow.

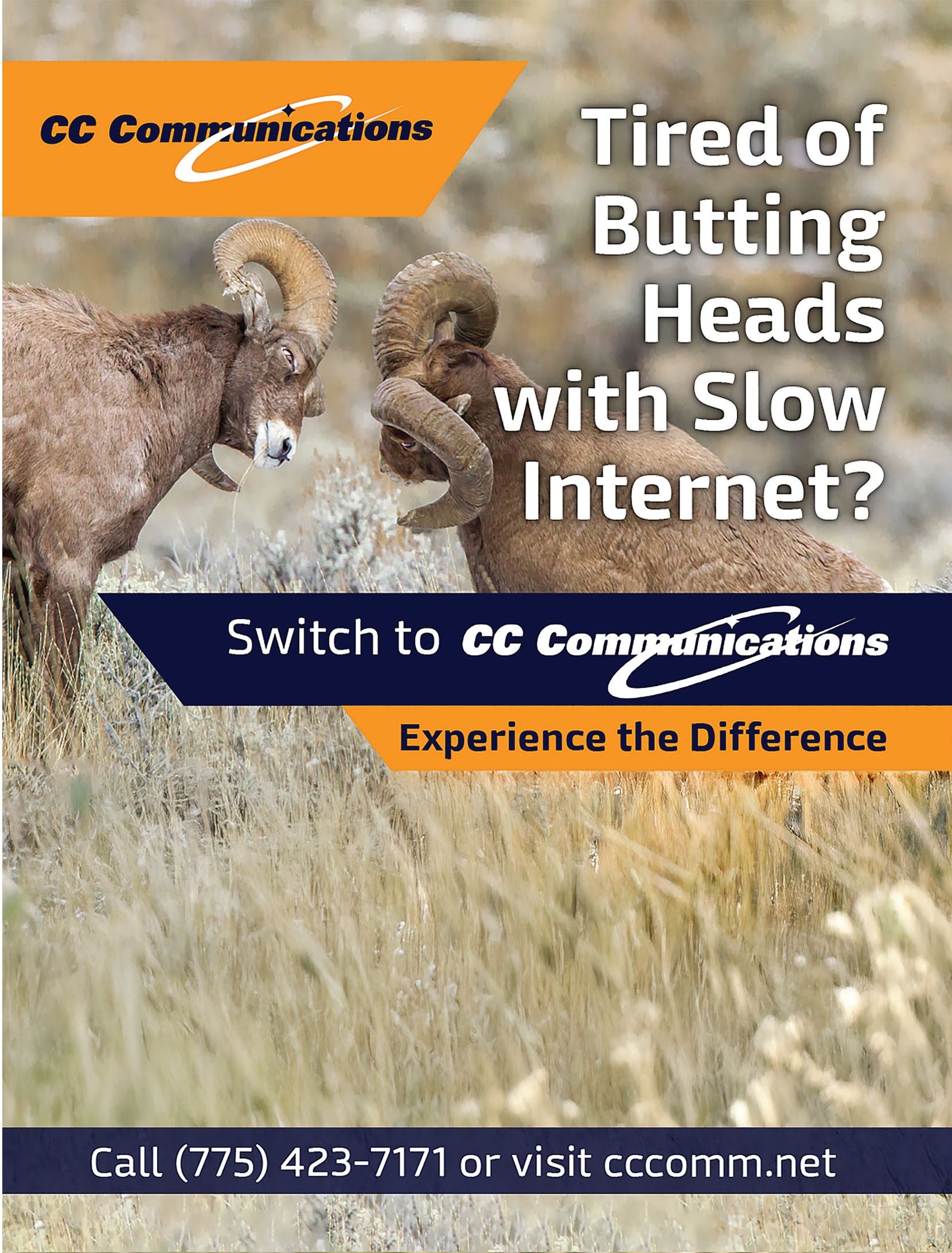
There have been booming markets and difficult ones. People who believed in me and others who underestimated me. Decisions I got right—and plenty I would make differently today.

Every one of those experiences shaped the woman and business owner I became.

"I didn't have to become harder to become stronger."

I didn't have to choose between caring deeply about people and being good at business. In fact, caring about people has been one of the greatest reasons for my success.


Jill Morgan & Renee Colby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775.753.HOME

jill morgan
REALTOR®
208.539.1163
NV LIC #S.0187983

jesse james
REALTOR®
775.777.5220
NV LIC #B.0017015

renee colby
REALTOR®
775.842.3620
NV LIC #S.0204613