

# SHORELINEMEDIA HOMESGUIDE

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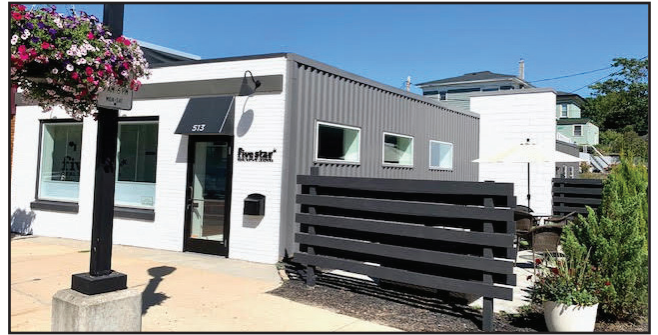
West Michigan Real Estate, Condos and Apartment Living

**OCTOBER 2020**



**CENTURY 21**  
Bayshore Real Estate

PG. **11**



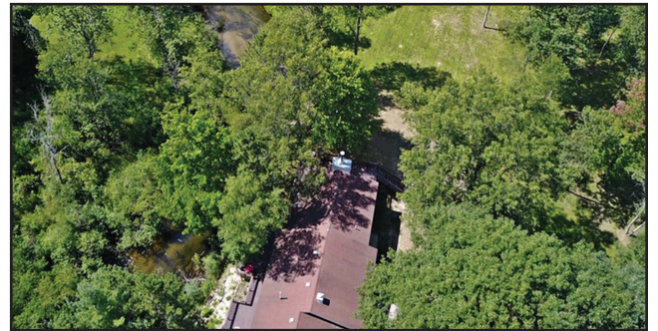
**five star\***  
REAL ESTATE LEADERS

PG. **6**



**GREENRIDGE**  
Realty, Inc.

PG. **8**



**coolman-anderson**  
realty inc. #1 in ludington

PG. **12**



**Lighthouse**  
Realty



PG. **15**



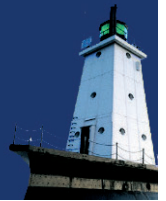
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# Lighthouse Realty

503 S. Rath Ave. • Ludington • 231-845-7500



## HOMES ARE OUR SAFE HAVEN



### 1747 Shoreview Ct. \$695,000

Stunning Lake Michigan Views!  
3 Bedroom, 2 Bath- Built in 2004  
Soaring Cathedral Ceilings  
Stone Fireplace - Elevated Deck  
Attached 2 Car Garage



### HAMLIN LAKE starting at \$199,400

3 Building Sites Available  
1 Acre lots with 100ft frontage  
Panoramic lake views, Easy water access  
Walkout building sites available  
Private setting



### 44 Magill, Manistee \$138,000

Updated 3 Bedroom, 1 1/2 Bath  
Beautiful woodwork-Hardwood Floors  
Stainless Steel Appliances  
Updated Electrical-Newer Roof & Furnace



### 3454 W. Madison \$359,000

Custom Built Country Charmer!  
3 Bedroom, 2 Bath - 4 Acre Setting  
Hickory Floors - Farmhouse Sink  
PLUS Garage, 2 Cabins & Sheds!  
A MUST SEE



### 405 N. Rowe \$164,000

Country Charm in the CITY!  
3 Bedrooms & 2 Full Baths  
Original Woodwork - Wood Floors  
Great Enclosed Porch & Garage



### 8822 Schoenherr Rd. \$329,000

Endless Possibilities!  
10 Acre Setting-Large Outbuildings  
5 Bedroom, 4 Bath Main Home  
PLUS 3 Bedroom, 1 Bath Apartment



### 6678 Dunecrest

Building Lots in a Great Location!  
1+ Acre - Close to Lake Michigan  
Paved Road - Underground Utilities  
Close to Shopping, Restaurants & More!



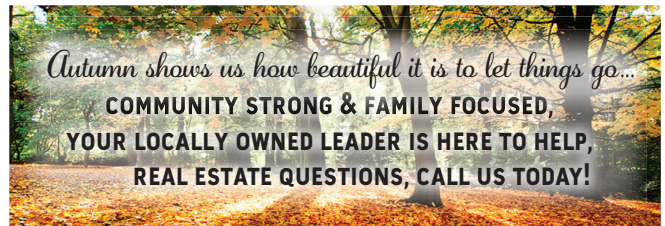
### v/l W. Pine Acres Trail \$44,900

Amazing "Up North" Building Site!  
6.77 Acres - Nicely wooded  
Walking trails throughout the property  
Buy Today & Build Your Dream Home!



### 5340 E Bennett \$49,900

Your Cabin in the Woods!  
Cute 2 Bedroom, 1 Bath  
1 Acres close to Lakes, Rivers  
Storage Sheds - Patio w/Fire pit



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5492 W. US 10, Ludington  
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**Diana Kovalcik**  
*Associate Broker*  
**231-690-5545**



### 5063 STELLA ROAD, CUSTER

61 Private, Sandy Bottom Pleiness Lake Frontage! This 4 bedroom, 4 bath quality home features a stunning kitchen with custom cabinetry, quartz countertops and high end appliances. Great room with gas fireplace, cork flooring and gorgeous waterfront views! Wonderful floorplan with main floor master bedroom suite and laundry room. Two amazing 3 season rooms and multiple decks overlooking the lake providing breathtaking views! The upstairs has 2 bedrooms, a full bath and a deck. The lower-level has a family room, large bedroom, full bath and second kitchen - great for entertaining. Attached 2 car finished garage and pole barn with workshop - perfect for all of your waterfront toys and storage needs. This is a rare find and a must see! Call for an appointment today!

**List Price \$579,000**



**OVER 20 YEARS EXPERIENCE!**

# Buying in different life stages

If you're committed to making 2020 the year to buy, consider your stage of life.

From starter homes to permanent residences, there are numerous factors you should contemplate before signing your closing papers.

## FIRST-TIME HOMEBUYERS

As a first-time homebuyer, your first step in the process is to be approved for pre-financing. Working with lenders to find the amount you can borrow will help you narrow down the homes you should consider.

Remember, once you're pre-approved, it doesn't mean the amount you are given should be what you pay. Instead, use it as a guideline in your search to find properties that you can comfort-

ably afford.

If you're buying a home after years of renting, you should also determine the area where you may be moving. Make sure it works for your current lifestyle and if it will remain ideal for the time you plan to spend in the home.

Owning a home and renting is different as you can't simply wait on a lease to end before you move on to a new location. You will be financially responsible for the property until a new buyer steps in, which can lead to paying double mortgages if you move before selling.

## A GROWING FAMILY

When your starter home gets too small for your growing family, you have a new set of strategies to employ when house hunting. If you have young

children, you must find a location with acclaimed schools and entertaining activities while remaining geographically close to your daily commitments.

You should also look at the layout of your home. Does it offer space to add an addition if your family continues to grow, or is its floorplan already suitable?

## RETIREMENT HOME

Once you retire and your children have moved on to start their own journey into homeownership, a forever home often becomes too difficult to manage. As you're approaching the golden years, you should consider if you want to live in a retirement community or if a smaller household in your favorite location makes better sense.



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**FEATURED HOME: 774 N Jackpine, Fountain, MI 49410**

"The Dream House" This Long Lake home has everything you could possibly want in a lake home with features many would not think of. This home boasts a wonderful main level master suite, a large kitchen with abundant cabinetry, open floor plan, wonderful 4 season room, fireplace and wrap around deck. The lower level is just as nice with heat ducts run through the concrete for efficient heating, an open bar and family room with fireplace, three additional bedrooms, two baths and ample storage. The walk out has a nice firepit area and great lake views with steps down to your waterfront oasis. The garage is an insulated 3 stall with an overhead bonus space for hobbies, office or storage. Call today for your personal tour.

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communication and commitment to the client!  
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**Marla Zatarga**  
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marla@cbalm.com

**Jim Foley**  
231-690-2830  
jim@cbalm.com



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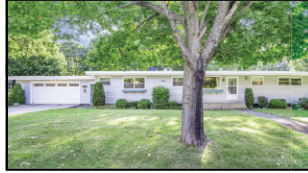
VISIT OUR DOWNTOWN OFFICE | 300 S R

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### PERE MARQUETTE TOWNSHIP

**1425 N Washington Ave, Ludington**  
6 Bed, 5.5 Bath Executive Style, 5 Acres,  
Finished Lower Level, 3 Car Attached  
Garage, 3 Stall Steel Outbuilding  
**\$700,000**



NEW

### CITY OF LUDINGTON

**1036 N William St, Ludington**  
3 Bed, 1 Full, 2 Half Baths, Spacious  
Floor Plan, Stone Patio, 2 Car Oversized  
Garage, Close to Downtown & Beach  
**\$192,500**



### HARBOR TERRACE CONDO

**105 W Danaher #204, Ludington**  
3 Bed, 2 Bath, Open Floor Plan,  
Large Deck, Rooftop Patio, Indoor Pool  
Listed By: Steve Winczewski  
**\$284,000**



### LAKE MICHIGAN

**1695 S Speer, Ludington**  
4 Bed, 2.5 Bath, Spacious Floor Plan,  
1.8 Acres, Lake Michigan Frontage,  
Pole Barn, Newly Remodeled/Updated  
Listed By: Steve Winczewski  
**\$539,900**



### LAKE MICHIGAN CONDO

**368 Harbor Dr #409, Ludington**  
1 Bed, 2.5 Bath Penthouse with  
Views, Parking Garage, Assoc.  
Beach, Tennis Courts & Club House  
**\$165,000**



### CITY OF LUDINGTON

**605 Fourth St, Ludington**  
3 Bed, 1.5 Bath, 2 Car Garage w/ Alley  
Access, Private Backyard Patio  
Listed By: Bob Budreau  
**\$162,500**



### RIVER RUN CANOE LIVERY

**600 S Main St, Scottville**  
Business Opportunity, Includes All  
Inventory & Equipment, Living  
Quarters & Office, 612 Sq Ft Building  
**\$169,000**



### MARINA

**1000 S Washington Ave, Ludington**  
Clubhouse/Marina w/ 27 Slips, Full  
Locker Rooms/Bathrooms, High  
Ceiling & Field Stone Fireplace  
**\$320,000**

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## CITY OF LUDINGTON

**809 E Ludington Ave, Ludington**  
5 Bed, 3 Bath, Private Upstairs  
Studio Apartment, 1 Car Garage &  
Paved Parking, Many Updates

**\$260,000**



## GOLDEN TOWNSHIP

**4481 N Pine Ave, Mears**  
Close to Pentwater, 4/5 Bed, 3 Bath,  
Finished Lower Level Walkout, All-season  
Sun Room, 2 Car Attached Garage,  
1 Mile to Lake Michigan Access

**\$310,000**



## LAKE MICHIGAN ESTATE

**1865 S Lakeshore, Ludington**  
4 Bed, 4 Bath, Executive Estate,  
Lake Michigan Frontage, 4+ Acres,  
Finished Walkout Basement  
Listed By: Steve Winczewski

**\$260,000**



**NEW**

## LAKE MICHIGAN

**833 Beech Ave, Ludington**  
190 Ft Lake Michigan, Low Bluff,  
2.3 Acres, Stunning Views,  
Build Your Dream Home!

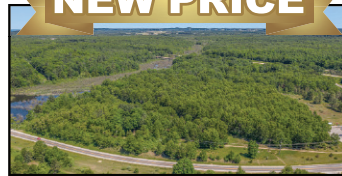
**\$1,350,000**



## DOWNTOWN LUDINGTON

**106 W Danaher St, Ludington**  
0.19 Acres, Zoned Maritime  
Commercial/Waterfront Maritime,  
Close to Marina & Park

**\$173,000**



**NEW PRICE**

## PENTWATER RIVER

**4516 W Monroe Rd, Pentwater**  
1,400 Ft Pentwater River, 26 Acres,  
16 Acres Highway Service Commercial,  
10 Acres Zoned Residential

**\$350,000**

**Lot 1 N Lincoln Rd, Ludington**  
Approximately 1.5 Acres, Rednalis  
Woods Estates, Wooded Lot  
**\$22,500**

**VACANT  
LAND**

**Lot 2 N Lincoln Rd, Ludington**  
Approximately 1.5 Acres, Rednalis  
Woods Estates, Wooded Lot  
**\$22,500**

**Thinking of buying or selling?**

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## YOUR PLACE TO PLAY IN THE *Sun, Sand, Water, or Woods...*



**4115 N Amber Rd, Scottville - \$749,900**  
4 Bedroom, 3 Bathroom  
Over 28 Acres w/ 3,000 ft of frontage on the Lincoln River  
40x60 Custom Built Shop  
Extremely well-maintained home



**495 N Spencer Rd, Mears - \$154,900**  
2 Bedroom, 1 Bathroom  
Move-in ready cottage in Silver Lake  
New 2-stall garage  
Close to public boat launch & Lake Michigan beach



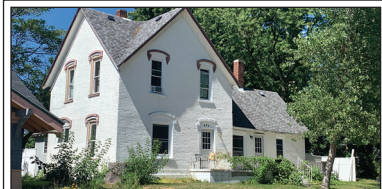
**30 E Georgia St, Pentwater - \$399,000**  
3+ Bedroom, 2 1/2 Bath Beautiful custom built home  
located within The Cottages at Lites Woods  
Open floor plan set up for entertaining, spacious  
Master Suite with bathroom featuring custom tile



**5306 W Longbridge Rd, Pentwater - \$685,000**  
Panoramic view from this Custom Crafted home  
5 Bedrooms, 2 Full & 2 Half Bathrooms  
145 feet of Pentwater Lake frontage  
Minutes to Lake Michigan via water or land



**18 S Ellery St, Pentwater - \$422,700**  
4 Bedroom, 3 Bathroom Home in the Village of Pentwater  
Quality built home is spacious and full of charm!  
Open kitchen and dining room area  
Charming front porch and the delightful screened in patio



**523 S State Street, Hart - \$119,000**  
4 Bedroom, 2 Full Baths  
Charming home, downtown Hart  
Large lot and fenced in backyard  
Many recent updates



**3526 E Taylor Rd, Hart**  
4 Bedroom, 2 Bathroom Historic Oceana County Farm  
Original character & full of charm  
Multiple Outbuildings  
36 acres of asparagus currently planted



**11327 Hemlock St, Holton - \$110,000**  
Big Blue Lake access steps away, Cozy little cottage.  
1 Bedroom, 1 Bathroom, features many updates  
Back yard is spacious with a fire pit, small shed and a  
carport to cover the pontoon that is available for sale



**152 Sessions Rd, Shelby - \$95,000**  
MOVE IN READY, unique home in the Village of Shelby  
2 Bedroom, 2 Bathroom  
Large yard and storage shed.  
All major components are new, so move in with no worries



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Michelle  
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- Fabulous 200 Ft. of Hamlin Lakefront
- Gorgeous Custom Home & Boathouse

**\$1,200,000****4372 N. Lincoln, Ludington**

- Beautiful Executive Home
- 5 BR, 4 BA, 8.4 Acres, 2 Garages

**\$599,900****6953 Windamere, Ludington**

- Custom Hamlin Lakefront Home
- 4BR/3BA, Walkout Bsmt, 2 Garages

**\$610,000****7267 Juanita, Ludington**

- Beautifully Remodeled 5 BR, 2 BA
- Lake Michigan View, Linlook Park

**\$444,000****701 E. Ludington, Ludington**

- Historic Victorian Inn
- 3 FP, 7 BR/BA, Owner Quarters

**\$368,500****1492 W. Anthony, Pentwater**

- All Sport North Oxbow Lakefront
- Lovely 2,265 Sq. Ft. Home, 2 Garages

**\$295,000****4049 W. Conrad, Ludington**

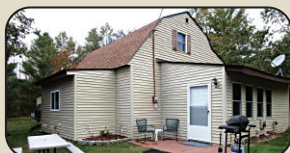
- 59 Acres, P.M. Riverfront
- Home, Pole Barn, 2 Storage Bldgs.

**\$279,900****205 Harbor, Ludington**

- 3 Bed, 3 Bath Crosswinds Condo
- Private Lake Michigan Beach

**\$226,500****300 S. Rath #41, Ludington**

- 1 Bedroom Harbor Front Condo
- Fabulous South Facing Marina View

**\$185,000****1773 S. Mac, Branch**

- Hunting Lodge on 40 Acres
- 3 Stall Garage

**\$175,000****5641 S. Pere Marquette, Ludington**

- 2 BR Home, 2 Garages, 8.8 Acres
- 1000+ Feet Creek Frontage, Ponds

**\$169,900****510 E. Tinkham, Ludington**

- 2-3 BR Home, FP, Central Air
- Zoning Would Allow Small Business

**\$125,000****VACANT LAND**

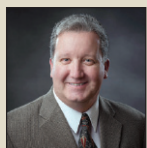
- S. Brye, Ludington - 24 Acres, Waterfront
- W. Kistler, Scottville - 52 Acres, Pole Barn
- N. Tuttle, Freesoil - 70 Acres, 2640 Ft. on Lincoln River
- 3240 W. US 10, Ludington - 33 Acres Zoned C-2
- 2780 W. US 10, Ludington - 15 Acres
- 6164 Loggers Ln, Lud. - .45 Acre, Hamlin Lakefront Lot
- 3700 W. US 10, Ludington - 13 Acres

- W. Woodrow, Shelby - 20 Acres
- 2071 N. Sherman, Ludington - 1 Acre, Pole Barn
- Townline, Fountain - 5 Acres, Overlooks Gun Lake
- Grace, Lud. - 1 Acre, Hamlin Lake Deeded Access
- N. Emily Kay Ct, Lud. - .5 Acre in Woodland Hills Sub.
- BR US 31, Pentwater - 3.6 Acres
- 4228 E. Wealthy, Fountain - 1.9 Acres, 2 Garages

- Breckenridge, Ludington - .69 Acre, Newer Sub.
- N. Lakeshore, Ludington - .5 Acre
- 1108 S. Madison, Ludington - 70x120 Lot
- BR US 31, Pentwater - .5 Acre
- White Pine Dr, Hart - 1 Acre
- Bradshaw, Scottville - 2 Acres
- W. Sassafras, Ludington - .37 Acre



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**3 Bed/2 1/2 Bath**

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**\$249,900**



105 W. DANAHER, UNIT 402

**3 Bed/2 1/2 Bath**

Prime 2 story condo with panoramic views of Lake Michigan and PM Lake.  
**\$535,000**



8199 MAIDENS RD., BEAR LAKE

**4 Bed/2 1/2 Bath**

Experience breathtaking views from this spacious chalet set upon 28 acres.  
**\$345,900**



6459 LONG VALLEY RD.

**2 Bed/1 Bath**

Furnished recreational or year round escape with a creative twist on over 2 acres. Enjoy all the Whiskey Creek amenities!  
**\$189,900**



7070 US-10

Perfect business opportunity for you to walk in and start serving you customers. Great location to serve travelers & residents alike  
**\$102,000**



6131 LONGBRIDGE RD.

**4 Bed/2 1/2 Bath**

Peaceful setting with access to Pentwater Lake.  
**\$249,000**



N. SHERMAN RD.

**(2) 10 Acre Wooded Parcels**

Perfect spot for your spacious home; or perhaps a new development!  
**\$79,900 separately or \$159,500 for both**



2716 W. HANSEN RD.

**3 Bed/1 Bath**

Over 78 acres await you and your dreams. This Farm home is a renovators project.  
**\$239,00**



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# How Much Can You Afford?

When you're in the market to purchase a home, it's a good practice to receive pre-approval for financing. Not only will this help narrow your search for properties to buy, but it also provides insight so you can plan a home budget.

While the monthly obligation will be the most significant expense, you must factor in costs for utilities, maintenance and insurance.

According to the Federal Deposit Insurance Corporation, every three months, 250,000 new families enter foreclosure. You can avoid the life-changing experience by purchasing a home that you can comfortably afford and create an emergency savings fund.

America's Debt Help Organization suggests that a savings account should include between three- and six-

months' worth of expenses. This will protect you if you lose your job or face a medical emergency that impacts your finances.

## THE 25 PERCENT RULE

To understand how much home you can afford, Consumer Reports recommends limiting the amount spent on housing to 25% of your monthly budget. With this practice, you are free to comfortably afford the mortgage while having money left over for savings and retirement.

Your monthly budget for housing should include the home's costs and an estimate for maintenance. Make sure you include HOA fees, landscaping expenses and the costs to renovate or repair significant appliances.

## SAVE FOR A DOWN PAYMENT

Typically, financial planners suggest that homeowners put down at least 20% of home's asking price as a down payment. Making a large payment upfront will significantly reduce the amount of your loan. You can expect more a smaller monthly obligation, lower interest expenses and a positive budgeting strategy.

## HOW TO DETERMINE WHAT YOU CAN AFFORD

To use the above rules to determine what you can afford, simply add up your household's monthly income and multiply it by 25%. The result will reveal the target amount of a house payment you can comfortably manage.

Check with various lenders to find the most competitive rates when using a 20% down payment.



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# Ways to invest in real estate

Buying a home is typically the most significant investment an American will make in their lifetime.

Have you considered using real estate to make a secondary income or even becoming your full-time job? With the right strategy and planning, you can join investing gurus who make their living playing the market.

Becoming a landlord isn't always the easiest path to pad your real estate portfolio. The position requires tedious screenings of tenants, resolving expensive repairs and overcoming a loss of income during a vacancy. If the idea of being a property manager isn't what you have in mind, check out these lucrative ways to make money within the industry.

## INVESTMENT PLATFORMS

If you already have a sizable savings account, connecting with real estate

developers is an efficient way to make a return on investment. Typically, you will pair with builders who work within the commercial real estate niche, or those who plan to add value through modifications.

Without extensive knowledge of the local real estate market, this investment opportunity may be risky. It's good practice to partner with someone who has experience in the industry as you get started. You can typically find these experts by researching their professional social media accounts and connecting with them from there.

## FLIP HOUSES

To enter the investment field without extensive capital, flipping homes can be a lucrative experience. Before attempting to purchase an affordable property and upgrade it for a profit, it's essential to understand the costs for renova-

tions.

Unless you plan to complete the repairs yourself, you should team up with a local contractor to receive an estimate before making an offer.

You should know the local market regarding how much homes sell for, how long they are listed and how much interest an area received from home buyers.

## RENT OUT A VACATION HOME

If you want to get a taste of real estate investing without making an additional purchase, consider using the property you already own. For instance, if you have a vacation home that is only used for a portion of the year, consider advertising it for rent on weekends or holidays that attract numerous tourists.

Many people even allow visitors to rent an extra room in their house, which can help you make extra money to pay off the mortgage.

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Variety of Hardwoods and Pines. Private, gated entrance. Abundance of deer, turkey and other wildlife. **\$40,000**



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**2 Acre lot on Oxbow Lake.**  
221 feet water frontage. Nicely wooded with a mixture of hardwood and pine. Close to Federal Land. **\$22,500**



**9067 E. Berger Lane, Branch**  
110ft River Frontage, Amazing natural setting, 3 Bedroom/2 Bath Custom Built Home, Knotty Pine Interior, Custom Tile Work, Stone Fireplace, Brick Fireplace in Master BR, Central Air, Garage with Sauna. **NOW \$275,000**



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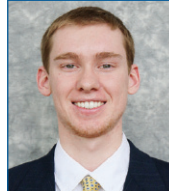
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