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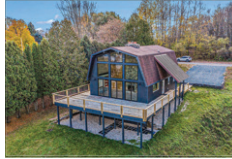
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LUDINGTON DAILY NEWS | OCEANA'S HERALD-JOURNAL | WHITE LAKE BEACON

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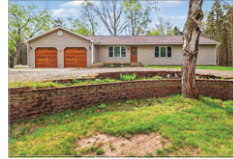
6774 Mears Rd, Ludington
5 bed, 4 bath on 5+ acres,
487 ft Hamlin Lake frontage
\$995,000



1550 W Chilberg Rd, Scottville
Remodeled 3 bed, 3 bath on
all-sports Crystal/Hackert Lake
\$749,000



6253 Loggers Lane, Ludington
3 bed, 1½ bath, 1365 SF ranch on
2.49 acres, 700+ ft Hamlin frontage
\$1,170,000



3175 W Hansen Rd, Ludington
3 bed, 2 bath ranch w/fin basement
on 5 acres. Many updates!
\$429,000



905 Gaylord, Ludington
Adorable 2 bed 1 bath home
3 blocks from Lake Michigan!
\$199,000



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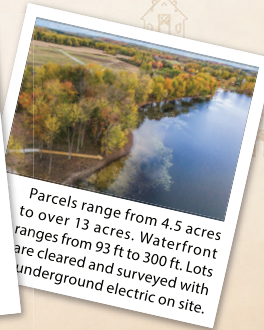
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Ludington, MI

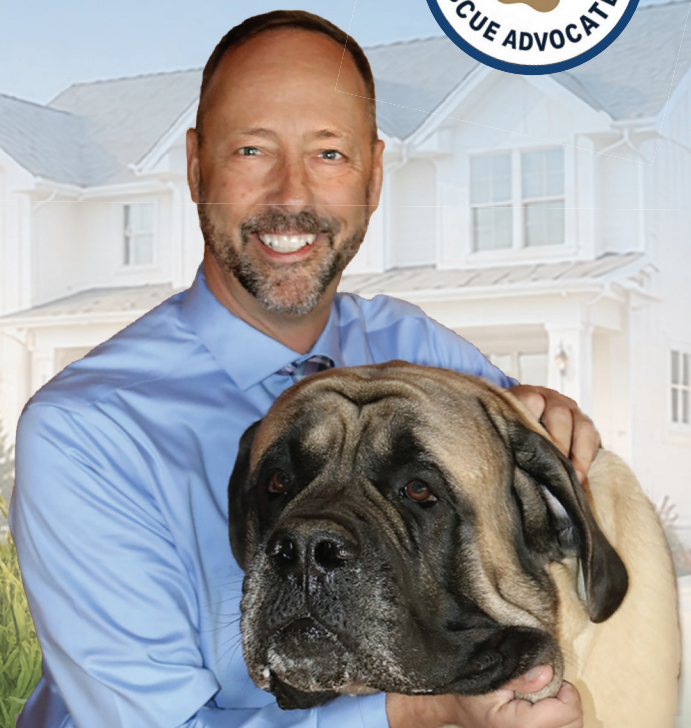
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9196 N. Ruth Drive, Branch, MI 49402

Prime location with easy access to the Manistee National Forest, Pere Marquette River, and extensive ORV & snowmobile trails. Imagine taking your ORV and snowmobile through some of the best trails in Michigan right from your front door. The well-maintained home's updates include new metal roof (2022), drywalled walls throughout, new subfloor, all interior and exterior doors replaced, new water heater (2021), furnace (2019), wood stove (2017), well (2019), and septic system (2021). Other features include central AC, heated deer blind, 200amp electrical service set up with a generator, heated work shop, walk-in cooler and so much more! If you are looking for a peaceful "UP North" home or hunting cottage, this is it!

\$175,000



3628 W. Forest Hill Circle Ludington, MI 49431

Pleasant 3 Bedroom 2 Full Bath home in Hidden Forest. Features include a spacious living room with slider to the deck, open kitchen/dining room combination, primary bedroom suite, main floor laundry room, central AC, shed and detached 2 car garage. This home offers a peaceful, serene setting with your deck overlooking the large pond and mature trees in the backyard Don't miss out on this amazing home, call for more details today!

\$120,000



98 Harbor Drive #12 Ludington, MI 49431

Spacious 40-foot boat slip (13'6" wide) in the protected basin of Crosswinds Marina on Pere Marquette Lake that directly accesses Lake Michigan. Explore local areas, go salmon fishing, or relax on the open water. Association Fee is \$105 paid monthly and includes water, electric, and wireless internet. Other amenities include private bathhouse with showers, fish cleaning station, small boat launch ramp, and paved parking for association members. Great location to park your watercraft and enjoy all that Lake Michigan/Ludington area has to offer.

\$35,000



9748 N. US 31, Free Soil, MI 49411

Pleasant, well-maintained 3-bedroom home on 25 acres offering the perfect blend of country living, hobby farming, or home-based business potential. The impressive 30' x 52' commercial-grade pole barn features 3-phase electrical, an ADA-compliant bathroom, its own septic system and drainfield, and was previously used as a machine shop. An additional garage with 3-phase electrical, plus a barn and chicken coop, provide exceptional versatility. Major updates in 2022 include a new roof, well, septic system and drainfield, and 220-amp electrical service. The home offers a bright kitchen, spacious dining and living rooms, a main-floor bedroom, maintenance-free vinyl siding, and replacement windows. Upstairs you'll find two additional bedrooms updated with new drywall and carpeting in 2023, plus a large attic for extra storage. A rare opportunity with endless possibilities! This home is located in the Mason County Central School District.

\$375,000



105 N. Mike Street Fountain, MI 49410

Comfortable and well-maintained 5-bedroom, 3-bath home with an attached 2 car garage and a spacious mudroom with an entrance ramp for accessibility, making daily living completely seamless. Designed for ultimate convenience, the main level boasts a true primary bedroom suite and main floor laundry room. The nicely updated kitchen is equipped with stainless steel appliances and a pantry, flowing effortlessly into the dining area with deck access. The large primary bedroom suite serves as a private retreat on the main floor with its own sliding door to the backyard. Recent improvements include a brand-new roof (2026). The massive 25' x 30' attached 2 car garage and the adjacent spacious mudroom with an entrance ramp for accessibility were added in 2020 to maximize functionality. Great location just moments from Long Lake public access and 20 minutes from Ludington.

\$299,000



603 S. George Street Ludington, MI 49431

Completely remodeled and move-in ready, this charming 2-bedroom home offers modern updates, an inviting open floor plan, and abundant natural light throughout. A flexible bonus room provides the perfect space for a family room, home office, or additional sleeping area. The beautifully updated kitchen and bath, main-floor laundry, replacement windows, vinyl siding, and full basement with high ceilings add comfort, convenience, and ample storage. Outside, enjoy the welcoming front porch, spacious back deck, large driveway, and storage shed, all with minimal exterior maintenance. Ideally situated just two blocks from downtown Ludington, you'll love being within walking distance of shopping, restaurants, brewpubs, and marinas, while Sterns Beach on Lake Michigan and Peter Copeyan Park on Pere Marquette Lake are just minutes away.

\$200,000

How to find the right *real estate professional*

Buying and selling a home are multifaceted processes that often are made much easier with the help of a qualified real estate professional. Indeed, the complexity of a housing transaction inspires the vast majority of buyers and sellers to seek expert assistance.

Data from the National Association of Realtors 2025 Profile of Home Buyers and Sellers indicates that 88 percent of buyers and 91 percent of sellers use a real estate agent to facilitate their transactions. However, one must first navigate the

vast landscape of licensed professionals, and selection of the right professional is crucial. Here's how to do just that.

Seek personal referrals

One of the first places to start is with friends, neighbors or family members. Housingwire says about 40 percent of people find their agents through a referral. A personal referral typically offers insight about real estate pros that can inform if the person is communicative and reliable. Superior



negotiation skills also might be best advertised by former clients than online profiles.

to narrow down prospects who seem like they will be the right fit.

Prioritize experience

A professional's level of experience is important. The market often is saturated with part-time or inexperienced intermediaries because the industry typically has low barriers to entry and relies on fixed commission structures. Although there are some anomalies, veteran real estate pros who have been active for many years tend to close sales more successfully than novices. HomeLight data suggests top-performing professionals can sell homes for up to 10 percent more than average.

Look through online platforms

Rely on platforms like Zillow, Realtor.com and others to review sales history, specialties and client feedback. Also read online biographies

Prepare questions

It's wise to interview a couple of professionals before settling on one. The NAR urges individuals to prioritize experience, honesty and trustworthiness in low inventory. Pay attention to details to determine if a pro has a handle on local market knowledge, including current trends.

Trust your instincts

Sometimes buyers and sellers ultimately go with what their gut is telling them. If a professional gives off the right vibes and seems to gel with your style and goals, then that may be the person for you.

Buying and selling a home is made more manageable with the guidance of a real estate professional who will be there every step of the way.

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The benefits of a fall roof replacement



A roof is a vital component of a home that protects the structure from the elements and ensures that sun, rain, wind, and snow do not compromise the integrity of interior spaces. Peak Performance Roofing says the average asphalt shingle roof found on many homes lasts between 15 and 30 years. Alternative roofing materials, such as metal or clay tiles, can last much longer.

Homeowners who stay in a home for many years will likely need to replace a roof at some point. Choosing when to replace the roof may come down to selecting the right season. Experts typically consider fall the prime time to upgrade a roof for a variety of reasons.

- Moderate temperatures: Fall weather tends to be comfortable in many regions of the country. Mag-

nolia Home Remodeling Group says fall temperatures are better suited for roofing and allow materials to work the best. When temperatures are too hot, shingles can become soft and prone to scuffing, while cold temperatures can make materials brittle and difficult to seal.

- Comfort for workers: The same moderate conditions can make it easier for roofing contractors to get the work done. It can be extremely hot on a roof during summer, necessitating frequent breaks for workers. Winter weather conditions are not ideal for working on a roof, with snow and ice making things slippery. Fall weather can help workers feel more comfortable.

- Avoid the rush: Earl W.

Johnston Roofing, LLC says spring and early summer are peak seasons for roofing contractors due to post-winter repairs. Homeowners may experience shorter wait times, better pricing and flexible scheduling if they opt for a fall roof replacement.

- Prepare for winter: Getting a roof in the fall means having a new and functional barrier against winter storms that can be hard on old roofs. It also means the roof will be ready for rainy, spring weather.

Fall is an ideal time to replace a roof for many reasons. Homeowners can use the summer to vet various roofing contractors and come up with a package that fits their schedules and budgets.



5293 W Monroe Rd, Pentwater

LAKESIDE LUXURY IN THE HEART OF PENTWATER

3,200 sq ft dual-suite estate with 60 ft of private Pentwater Lake water frontage and direct access to Lake Michigan. This property offers the rare flexibility of being a dual-suite vacation rental, income property, or spacious single-family home. Suite one offers a recently updated three story, 3 bed, 2½ bath home. Suite two features a three story, 2 bed, 1½ bath residence.

\$997,000



300 S Rath Ave #22, Ludington

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Exceptional waterfront living in the heart of Ludington in a ground floor, marina-front condominium offering breathtaking views of Ludington's iconic channel and lighthouse. This 1,871 sq ft residence combines elegance, comfort, and an unbeatable location. Enjoy front-row views of boats passing through the channel and stunning sunsets over Lake Michigan from your private waterfront patio.

\$799,000



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1245 W RIVER RIDGE DR. PENTWATER

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- Near the Pentwater River
- Hunters Dream!

MLS# 26040359 **\$89,000**



7211 NORTHERN DR. PENTWATER, MI

- 34+ acres consisting of two tax parcels
- 1st parcel is 5.42 acres - the last parcel in the Rod & Gun Acres with 2 bed, 1 bath cabin and barn
- 2nd parcel is 28 rolling, wooded acres with trails and 165 feet frontage on the Pentwater River with an older single wide
- Both properties being sold AS-IS

MLS# 26037519 **\$450,000**



4244 S PAYBOWME TRAIL SHELBY, MI

- Cozy 3 bed, 1 bath home in Cobmoosa Shores Subdivision sitting on 5 lots
- Lovely outdoor gardens with fruit trees, perennial flowers and greenhouse
- New roof in August 2026

MLS# 26033034 **\$375,000**



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5556 W LAKE DR. HART, MI

- Brand new build in 2025
- 3 bed, 2 full bath
- Huge outdoor deck
- Deeded access to "Golden Pond"
- Close to Silver Lake Sand Dunes, Pentwater and Hart

MLS# 26033493 **\$225,000**



15 VACANT ACRES S 32ND AVE. SHELBY, MI

- Just minutes from Stony Lake, Lake Michigan and Silver Lake Sand Dunes
- Quiet, low traffic seasonal road, but fully accessible

MLS# 26027628 **\$210,000**



382 E 3RD ST. PENTWATER, MI

- Charming village home with separate guest house
- Steps away from downtown Pentwater, Marina and beach
- 4 bedrooms and 2 full baths with modern updates throughout
- 3 season sunroom and covered front porch

MLS# 26029215 **\$525,000**



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6068 S 142ND AVE., ROTHBURY, MI

Extremely unique timber-framed home tucked into a quiet, private setting. This property has private frontage on Bear Creek, great fishing for browns and brooks, a designated trout stream. Truly a sportsman paradise with trails for snowmobiling down the road with thousands of acres of national forest for your enjoyment. This custom build has an open-concept layout with spectacular views of the property and wildlife. This 3-bed, 2.5-bath showcases cherry cabinets and trim, slate backsplash, and Australian cypress flooring, complemented by radiant heat for a warm and cozy feel. Outbuildings include a 32x40 detached garage/workshop and a 40x48 pole barn, with 28x48 enclosed and the remaining space covered for RV or equipment storage. MLS#26030914

**Priced at
\$810,000**



SARAH HARDY



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Did you know?

Many people are familiar with a traditional mortgage that is used to finance the purchase of a home. But individuals are not limited to only one mortgage. A second mortgage is an additional loan individuals can take out on a property that already has a primary mortgage, according to PNC Bank. A second mortgage enables homeowners to borrow against the equity they have built in their property, which equates to the difference between the home's current market value and the remaining balance on the first mortgage. Second mortgages are riskier for lenders because the second mortgage is in a "junior" position.

This means that, in the case of foreclosure or default, the first mortgage lender gets paid first, according to Bankrate. Lenders typically allow a person to borrow up to 80 percent of their available equity, depending on home value, income and credit standing. Second mortgages may come in two main forms: a home equity loan and a home equity line of credit. The HELOAN provides a one-time lump sum and a fixed interest rate and fixed payments. A HELOC acts like a credit card and offers a revolving credit line. The interest rate is typically variable and a person can draw funds as necessary during the draw period.





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WATERFRONT

4838 W Nurnberg Rd, Free Soil
3 bed, 2.5 bath, 124' water frontage,
Hamlin Lake, 1 car garage
\$1,300,000



109 N Franklin St, Ludington
4 bed, 1 bath, fully renovated kitchen,
Open floor plan, attached 1 car garage
\$279,000



WATERFRONT

1726 W Chilberg, Scottville
5 bed, 2.5 bath, 80' of waterfront,
Crystal / Hackert Lake, 2 car attached garage
\$525,000



WATERFRONT

4539 S Lakeshore Dr, Ludington
4 bed, 3 bath, 162' Lake MI frontage,
2.5 wooded bluff acres, attached 2 car garage
\$750,000



1384 Olson Rd, Manistee
2 bed, 2 bath, open floor plan,
Manistee River views, detached 2 car garage
\$450,000



WATERFRONT

1358 N Lakeshore Dr, Ludington
10' on Lincoln Lake, 3 bed, 2 bath,
1.5+ acres, 2 car attached garage
\$495,000



WATER ACCESS

212 Harbor Dr., Ludington
Crosswinds Condo, 2 bed, 2 bath,
Lake Michigan beach, association pool
\$369,900



319 N Rowe St, Ludington
2/3 bed, 3 bath, renovated home,
open living space, 1 car detached garage
\$350,000



WATER ACCESS

5407 W Sioux Rd, Pentwater
4 bed, 2.5 bath, deeded lake access,
custom crafted ranch, 4 car garage
\$755,000



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GROUP ★ ★ ★ ★ ★



719 Diana St, Ludington
2 bed, 1 bath, fenced yard w/deck,
downtown & beach, 1 car detached garage
\$229,000



WATERFRONT

6875 W Illinois St, Ludington
6 bed, 4 bath, 105' lake frontage,
private boathouse, 5 bay garage
\$949,900



9 New William St., Ludington
Close to beach, 5 bed, 2 bath,
double corner lot, detached garage
\$295,000



WATERFRONT

6302 E Interlochen Rd, Fountain
114' of waterfront, Thunder Lake,
2 bed, 2 bath, 2 car detached garage
\$330,000



302 S. James St, Ludington
Development opportunity,
0'x120' corner lot, Downtown Ludington
\$450,000



WATERFRONT

6218 N Loggers Ln, Ludington
3 bed, 3 bath, 223' private frontage,
Hamlin Lake, 2 garages w/loft
\$1,350,000



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6544 W. Forest Edge, Ludington

- 5BR, 3BA Ranch, Vaulted Ceilings
- Beautiful Outdoor Living Space

\$485,000



4890 W. Kinney, Ludington

- 3 Bed, 2 Bath Ranch on 1.5 Acres
- Attached Garage, 2 Pole Buildings

\$349,000



6301 S. Stiles, Pentwater

- 4BR, 2BA Farmhouse, Pole Barn
- 10 Acres, Fish Stocked Pond

\$415,000



1415 W First, Scottville

- 5BR, 5BA, 4,760 Sq. Ft. Living Space
- Pole Barn/Horse Barn, 6.7 Acres

\$649,900



368 Harbor Dr., #401, Ludington

- 2 Bed, 2 Bath, 2 Story Condo
- 1,000' Private Lake Michigan Beach

\$325,000



27 N. Campbell, Walhalla

- 3 BR Ranch, Pole Barn, Heated Shop
- Long Lake Boat Launch Nearby

\$215,000



206 E. Broadway, Scottville

- 4 Bed, 2 Bath, Close to Downtown
- Raised Garden Bed Area

\$234,900



10412 W. Woodrow, Shelby

- Lake Michigan Access
- 4BR/3BA Home Close to Silver Lake

\$427,900



2203 Larue, Muskegon

- Charming Lakeside District Bungalow
- .25 Mile from Pere Marquette Beach

\$159,900



4016 W. Conrad, Ludington

- Historic Schoolhouse on Half Acre
- Blank Canvas Ready for Your Vision

\$60,000



4354 N. US 31, Scottville

- 3 Bed, 1 Bath, 1350 Sq. Ft. Home
- 30x40 Pole Barn, 3 Acres

\$149,000



929 S. Washington, Ludington

- Upper 2BR/2BA, Oversized Garage
- Beautiful PM Lake/Lake MI View

\$310,000



3607 E. Hansen, Custer

- 200 Acres of Deer Country, Garage
- 2BR Home, 25 Acre Pond System

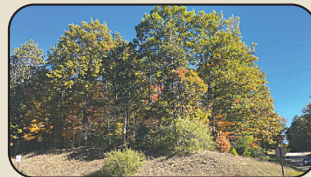
\$1,000,000



S. Lakeshore #26, Ludington

- 158 Ft. Lake Michigan Frontage
- 2.9 Acre Building Site

\$525,000



Oakridge Dr., Lot 1, Ludington

- 1 Acre Hamlin Building Site
- Underground Utilities, Natural Gas

\$34,500



S. Lakeshore, Ludington

- 200 Feet Lake Michigan Frontage
- Panoramic Views, 3.9 Acres

\$450,000



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Sandy Lovewell
Office Manager

A rundown on kitchen cabinet projects

Updated kitchens are in demand, and homeowners are not hesitating to open their wallets when renovating these popular spaces in their homes. According to a 2025 study from Houzz, the median spend on kitchen renovations rose to \$60,000 between 2024 and 2025.

Homeowners concerned about the high price tag of kitchen renovations should know they have some less expensive means to giving their kitchens a new look. Cabinet projects can dramatically alter how a kitchen looks and

feels. This rundown of cabinet projects can help homeowners answer any questions they have about this unique and budget-friendly way to revitalize their kitchens.

- Refacing and replacing each merit consideration. Homeowners unfamiliar with cabinet projects may not realize they have two very different options to consider. Refacing allows homeowners to transform the look and feel of a kitchen while keeping the existing cabinet structure in place. When refacing cabinets, new doors, drawer

fronts and typically hardware are installed to replace the existing ones. When replacing cabinets, the existing cabinet structure is torn out and completely new units are installed. Replacing might be done when the structural integrity of the existing cabinets is questionable or when homeowners are not fond of the existing cabinet layout and decide to change it completely.

- Cabinet refacing or replacing projects will not cost nearly as much as a complete kitchen overhaul. The cost of any home renovation project is unique to each home. No two homes are the same, and variables like layout and square footage will affect the price of most projects, including cabinet renovations. But homeowners should know that the average cost of cabinet refacing projects and replacement projects falls far short of the \$60,000 price tag of kitchen renovations noted by Houzz. According to Angi.

com, refacing cabinets costs between \$900 and \$6000 on average, while cabinet replacement projects can cost anywhere from \$2,000 to \$30,000. The wide ranges reflect the variables unique to each home. Homeowners are urged to contact a professional who specializes in cabinet refacing and replacement to get an accurate estimate of how much these projects will cost in their homes.

- Cabinets also can be repainted. If refacing or replacing cabinets also threatens to bust the budget, homeowners can consider repainting or re-staining existing cabinets. This is a particularly cost-effective project because it gives the kitchen a new look but does not require homeowners to purchase new doors, drawers or hardware. This is a potentially good option for homeowners whose existing cabinets are structurally sound and painted but started to fade in regard to their color.

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5 signs a washing machine needs repair (or replacement)

Washing machines may be the unsung heroes of many households. People rely on them on a daily basis and take for granted that they will keep laundry clean. Only when a washing machine is not operating properly might a homeowner devote more attention to this important appliance.

People should keep an eye out for signs that a washing machine is not operating optimally and may be in need of repair, even though, as Consumer Reports notes, broken washers are few and far between. According to their most recent member survey, only 14 percent of washers broke between the second and fifth years of ownership. The following are some common washing machine problems that can indicate a repair is on the horizon.

- **Leaking water:** If you find puddles or slow drips beneath or around the machine, a repair may be needed. Torn door seals, loose hose connections a cracked internal drum, or a failing drain pump all can contribute to leaking water, says Mr. Appliance.

- **Control panel failures:** A repair is necessary if the machine won't turn on or if the control panel is unresponsive.

- **Water doesn't drain:** Clothes that are soaking wet at the end of a cycle or a drum that still has water in it is cause for concern. It could be something simple like a coin trapped somewhere, but it also might be

something more troubling like a failing drain pump.

- **Vibrating or "walking":** Mr. Appliance says if the washing machine shakes violently or shifts position, it could mean the machine is unbalanced or the internal suspension rods and springs are broken or worn out.

- **Loud noises:** Any time the washing machine is making a noise that is out of the ordinary is a cause for concern and warrants an inspection.

Some homeowners may wonder if they should repair or replace a washer. Consumer Reports says an older washer with a lot of wear and tear may be better off replaced. However, if the machine is relatively young and expensive, a repair may be the better financial choice. Always check to see if the washing machine is still covered by the manufacturer's warranty before calling a repair person. Most washer warranties last one year, though Speed Queen brand offers warranties of up to seven years on some models.

Washing machines in disrepair can be challenging because laundry will quickly pile up if a breakdown occurs. Homeowners can learn to spot the signs a washing machine needs to be repaired or replaced.



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20 KENNETH STREET, PENTWATER, MI 49449

5 BED | 3.5 BATH | 3,300 SQ FT | LISTED AT \$849,000

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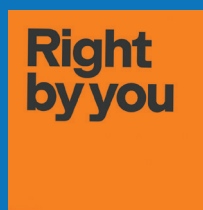


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Tips to winterize a home as cold weather approaches

It's not uncommon to spend a lot of time out of the house when the weather outside is warm. The popularity of outdoor living spaces has made it easier than ever to enjoy nature without leaving home, which can generally be done from late spring to mid-fall each year in many regions. But as fall creeps toward winter and temperatures drop, it's time to head back indoors.

As millions prepare to go back inside with winter approaching, it can be beneficial to winterize a home so interior spaces are more comfortable and exterior spaces are better able to withstand potentially harsh winter weather.

- Check your carbon monoxide detectors. Fall is a great season to open the windows in many regions that feature prototypical autumn air. But the crisp air of fall will eventually give way to much colder air, at which time the windows will be closed and likely remain shut for months to come. The Minnesota Department of Health notes that carbon monoxide (CO) is an odorless, colorless gas that cannot be detected by the senses. When windows remain closed for long periods of time, such as in winter, the buildup of CO, which can come from sources like water heaters, gas stoves, fireplaces, and clothes dryers, can poison residents over time. CO detectors are a safety net against such a fate, but they must be operating at peak ca-



capacity in order to be effective. As fall winds down, check all CO detectors to make sure they're working properly and replace any that are not.

- Check for drafts. Check around windows and doors throughout the home to see if there are any gaps that are allowing air from outside to enter the home. If daytime temperatures are mild well into the fall, then it can be difficult to see if there are any drafts before the sun goes down. Conduct this check in the evenings when temperatures are a little more chilly and leaks are easier to detect.

If drafts are detected, apply weather stripping around doors and windows that do not require replacement. If there's drafts around aging windows and doors, consider replacing them.

- Call a chimney sweeping service. Cozying up beside a fire can make anyone forget the cold weather outside. But fireplaces should be subjected to a thorough cleaning by a skilled professional before each winter. Animals might have nested in the chimney since the fireplace was last used, and you will want any nests cleared prior to lighting

your first fire of the season. In addition, the tar-like substance creosote, which forms when wood is burned in a fire place, can build up and harden over time. That's a dangerous prospect, as creosote is highly flammable, which can lead to chimney fires. Creosote also can block the flow of air through a chimney, and that can trap gasses, including CO, in a home.

- Reverse your fans. It's a simple step but one people may not even realize they can make. In homes with ceiling fans, residents can reverse the fans so the blades spin clockwise. This simple step pushes trapped warm air hovering around the ceiling into the living space below. This can make home interiors warmer without requiring residents to turn up the thermostat and increase their energy bill.

- Replace your HVAC air filter. Replacing the air filter on your HVAC prior to winter can make the unit operate more efficiently, which can help reduce your winter-time energy bill. Replacing the filter prior to winter also improves indoor air quality, which is a notable benefit during a time of year when the windows typically remain closed for months.

Winterizing a home is not a significant undertaking, but it can be very effective at making homes healthier and more comfortable once windows are closed for the season.

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