ONE EEKER



March 2024

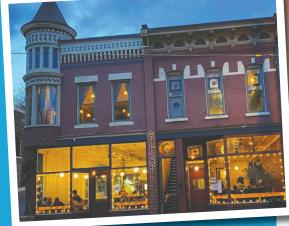
A landmark in the historical Ashtabula Harbor. Hil-Mak's have been serving fresh seafood and steaks for over 50+ years. Turn-Key Investment opportunity awaits you. Restaurant has been completely renovated in 2020. Attached Fish Market is included in this sale along with the concession trailer for extra income. Two-bedroom apartment above the restaurant PLUS a rental home next to the Market for added income. Call Jayne 440-812-0368

Family owned and operated, Lakeway Restaurant and Catering has been serving customers for 70 years. Property includes over 2900 sq. ft. of restaurant space, with seating for 120 people and ample parking. Includes all equipment and chattel, catering van and catering equipment. Beer license is transferable. No expense has been spared when it comes to the number of improvements made to this property.



Make your dream of owning your own Restaurant come true with this TURN-KEY business, complete with Real Estate... Call Today!! Call Stacy 440-228-9729

RARE Opportunity to own this Iconic Landmark in the Ashtabula Harbor Historical District. This Bridge Street beauty boasts 2 separate restaurant locations. This fully renovated historic icon has had many



important upgrades. Being situated in a revitalization district. This magnificent space provides a unique investment opportunity in a rapidly developing harbor district Whether you are looking for a solid real estate investment or a venue for your new restaurant look no further! All reasonable offers encouraged. Call Mickey 440-537-4556

440-576-SELL

38 S. Chestnut Street, Jefferson www.assuredrealestateoh.com info@assuredrealestateoh.com







RAEGAN HAGERDON BROKER/OWNER 440-812-8391

ssured REAL ESTATE



BY **APPOINTMENT**



North Kingsville Office Charlotte Baldwin & Co. 6280 South Main St. Unit #1 Ashtabula, OH 44004

New Listing! \$109,000 - 3131 Wilson Ave. Ashtabula

Twp. 2-bedroom, 1-bath ranch home with full partially finished basement. Eat-in kitchen. Kitchen and Laundry



appliances included. Catio can stay if new owner wants. Located in Buckeye Schools, with city water and sewer on .18-acre lot. **Charlotte Baldwin (440) 812-3834.**

New Price! \$289,000. 1321 Westminster Ave. Ashtabula.

Loads of living space in this 2,430 sq. ft brick ranch home. 3-4 bedrooms, 2-full baths. A brand new gorgeous white kitchen with quartz counter tops, dining room, family & living rooms. Updated electrical box, hot water heater, many light fixtures and more. City water/sewer. 2-car garage. Located on .50-acre lot 2-miles to Lake Erie amenities. Down the street from



KSU-Ashtabula Ashtabula Schools. **Charlotte Baldwin (440) 812-3834**

\$329,000 - 1970 Bridgeview Lane, Conneaut. 3-Bed, 2.5-bath heavily renovated home. New kitchen with granite counters. Updated bathrooms, interior doors, light fixtures, ceiling fans. New hickory wood floors and carpeting. New siding, windows, roof, garage doors, openers, shutters and rear deck and MORE.. City Water. Located on .40-acre



in quaint neighborhood off the beaten path. Conneaut Schools.**Call Drew Thomas at (440)-228-2138.**

New Listing! \$99,000. 3334 Ridgewood Ave. Ashtabula Twp. 2-bedroom, 1-bath fixer upper ranch. Kitchen features solid surface counters. Living room with laminate flooring. Large Master Bedroom. Sliders to the rear patio. Full basement. 1-car detached garage. City Water & Sewer. Located on .44-acre in



Buckeye Schools. Estate sale. Sold in AS-IS condition.

Charlotte Baldwin (440)

812-3834.

New Listing! \$229,000 - 3905 Carpenter Rd. Saybrook Twp. Main floor living in this 3-bedroom ,2-bath ranch home with covered front porch, rear patio and 2-car attached garage. Extra finished space with large living room and 2nd kitchen would make a great office, workshop, possible inlaw suite and more. Located on a corner .90-



acre wooded lot up on a knoll. City water and sewer. Ashtabula Schools. Charlotte Baldwin (440) 812-3834.

\$29,900 - SL 3 Brooke Lane, Ashtabula. Located in Mareddy Estates, this 1.33-acre corner building lot



would fit your perfect new home! Wooded with paved streets, all utilities available and 7-year tax abatement on your new construction! Deed Restrictions. Ashtabula Schools. **Charlotte Baldwin (440) 812-3834.**

New Listing! \$99,900 -1430 W. 10th St. Ashtabula Area Schools. 3-4 Bedroom 1 bath home on .15 acre lot close to Bridge Street and all the Harbor has to offer! Beaches, boat clubs, restaurants and shops! Updated flooring downstairs, all appliances



stay, newer hot water tank, detached 1 car garage, and nice deck overlooking the back yard. Call Tara 440-812-0508

New Price! \$899,000 - 2926 Amity Lane, North Kingsville. Outstanding construction on this 5-bdrm,5.5-bath 2-story custom built home in Kingsboro Allotment. 5,302 sq. ft plus finished basement. Top of the line products used throughout. Master suite, 2-ensuite bdrms. Open kitchen/great room. 2-story foyer/living rm, theatre rm, 3-car heated



garage, rear patio w/ grill, hot tub, fire pit and large playground. 2.14-acres. Buckeye Schools. **Call Tara 440-812-0508**

New Listing! 5037 Tuckaho Dr. Andover - \$165,000 Beautifully kept manufactured home with 3 bedrooms, 2 full bathrooms on 1.377 acres (3 lots). Upgraded flooring throughout. Electric fireplace in living room. Kitchen with plenty of cabinet and counter space. Master bedroom with attached full bath. Large closets in bedrooms for storage. Lots



of space to build a larger garage or plant a garden. About 1 mile to Pymatuning Lake. Pymatuning Schools. **Call Tara 440-812-0508**

Contact us to get your market analysis ready for your listing!

www.BaldwinSells.com

Ashtabula County Realtors® • 4310 Park Avenue • Ashtabula, Ohio 44004

REALTOR® COMPANY ROSTER

ALL POINTS REALTY 3483 SOUTH MAIN STREET ROCK CREEK, OH 44084 (440) 563-3760

Assured Real Estate 38 S. Chestnut Street Jefferson, Oh 44047 (440) 576-7355

BERKSHIRE HATHAWAY HOME SERVICES 3120 MARKET PLACE DRIVE ASHTABULA, OH 44004 (440) 998-4663

BERKSHIRE HATHAWAY HOME SERVICES 1 LAWYERS ROW JEFFERSON, OH 44047 (440) 576-6985

BERKSHIRE HATHAWAY HOMES SERVICES 1 MARINA DRIVE, SUITE 2 ROAMING SHORES, OH 44084 (440) 879-8350

BOX REAL ESTATE 2600 BROWN ROAD ASHTABULA, OH 44004 (440) 997-8520

CENTURY 21 ASA COX HOMES 2709 NORTH RIDGE ROAD PAINESVILLE, OH 44077 (440) 639-0002

CENTURY 21 HOMESTAR 2614 HUBBARD ROAD MADISON, OH 44057 (440) 428-0109

CENTURY 21 LAKESIDE REALTY 51 N. WICKLIFFE CIRCLE YOUNGSTOWN, OH 44515 (440) 793-4200

COLDWELL BANKER SCHMIDT REALTY 285 S. BROADWAY STREET GENEVA, OH 44041 (440) 466-9177

DIVERSIFIED HOMES REAL ESTATE 2744 STATE ROUTE 307, UNIT A AUSTINBURG, OH 44010 (440) 624-0056

EXP REALTY 159 CROCKER PARK BLVD., #400 WESTLAKE, OH 44145 (866) 212-4991

GILLESPIE REALTY 2719 WEST PROSPECT ROAD ASHTABULA, OH 44004 (440) 998-0488

HARBOR REALTY 1009 LAKE AVENUE ASHTABULA, OH 44004 (440) 964-7142

HOMESMART REAL ESTATE MOMENTUM 8518 MENTOR AVENUE, SUITE C MENTOR, OH 44060 (440) 578-8058 HOWARD HANNA BAINBRIDGE KAUFMAN REAL ESTATE 320 EAST MAIN STREET

320 EAST MAIN STREE P.O. BOX 445 ANDOVER, OH 44003 (440) 293-7799

Howard Hanna Smythe Cramer Real Estate 2757 Hubbard Road Madison, Oh 44057 (440) 428-1818

Keller Williams Greater Cleveland Northeast 2715 Hubbard Road Madison, Oh 44057 (440) 983-4988

MCCORMICK LEGACY ESTATES PROFESSIONAL REALTY 6980 SPINACH DRIVE

6980 SPINACH DRIVE MENTOR, OH 44060 (440) 313-4667

McDowell Homes Real Estate Services 7230 Mentor Avenue Mentor, Oh 44060 (440) 205-2000

MILLER REALTY COMPANY 196 SOUTH BROADWAY GENEVA, OH 44041 (440) 466-1191

MILLER REALTY COMPANY 33 NORTH CHESTNUT STREET JEFFERSON, OH 44047 (440) 576-2811 MILLER REALTY COMPANY 341 CENTER STREET ASHTABULA, OH 44004 (440) 997-4488

Nova Star Realty 241 MILL STREET CONNEAUT, OH 44030 (440) 593-4663

Novella Realty 18 E. Jefferson Street Jefferson, Oh 44047 (440) 624-4032

REALTYNET, INC. 10 PUBLIC SQUARE ANDOVER, OH 44003 (440) 293-5500

Re/Max Results 9954 Johnnycake Ridge Road Concord, Oh 44077 (440) 354-3334

Re/Max Results Charlotte Baldwin & Company 6280 South Main St. Unit #1 Ashtabula Oh 44004 (440) 812-3834

SPEITH REALTY 198 EAST MAIN STREET P.O. BOX 190 ANDOVER, OH 44003 (440) 293-6212

REALTOR® AFFILIATE COMPANY ROSTER

THE ANDOVER BANK 150 N. CHESTNUT STREET JEFFERSON, OH 44047 (440) 576-2665

CONNEAUT SAVING BANK RACHEL BURCH 305 MAIN STREET CONNEAUT, OH 44030 (440) 599-8121

CRAWFORD INSURANCE AGENCY, INC. MIKE GODDARD 55 S. FOREST STREET GENEVA, OH 44041 (440) 466-1144

Double Eyes Property Inspections Charles Herpy 5880 Schramling Road Pierpont, OH 44082 (440-858-7915

ENTERPRISE TITLE
SHAWN McMichael, Sales Executive
8 North State Street
Painesville, OH 44077
(440) 309-8425

FIRST FEDERAL LAKEWOOD
MARINA FIORELLO, MORTGAGE LOAN ORIGINATOR
3016 OAKVIEW ROAD
WILLOUGHBY HILLS, OH 44092
(440) 488-7178

FRANKLIN BLAIR TITLE AGENCY DEBRA BLAIR 4510 COLLINS BLVD., SUITE 3 ASHTABULA, OH 44004 (440) 998-0777

MICHAEL FRANKLIN, ESQ. 4510 COLLINS BLVD. ASHTABULA, OH 44004

GROWTH PARTNERSHIP 35 W. JEFFERSON STREET JEFFERSON, OH 44047 (440) 576-9126

THE HOME TEAM INSPECTION SERVICE HAROLD (PETE) BURNS, OWNER 6128 NEW LONDON ROAD ASHTABULA, OH 44004 (440) 969-7480 (440) 344-1723

KF PHOTOGRAPHY 821 SMITH ROAD JEFFERSON, OH 44047 (440) 855-7140

LIBERTY HOME MORTGAGE KHASH SAGHAFI 6225 OAK TREE BLVD. INDEPENDENCE, OH 44131 (216) 780-1103

Movement Mortgage
Christian Foote, Branch Leader
2814 Detroit Avenue, Suite 204
Cleveland, OH 44113
(440) 703-6266

MyLoanGuySkip Skip Weber, Independent Broker 26 S. Chestnut Street, Suite 3 P.O. Box 372 Jefferson, OH 44047 (440) 624-0170 (440-319-4415

OHIO REAL TITLE AGENCY TINA VALENTINE, BRANCH MANAGER 1213 PROSPECT AVE., SUITE 200 CLEVELAND, OH 44115 (440) 354-3300

PAUL MADAR & ASSOCIATES 510 W. 44TH STREET ASHTABULA, OH 44004 (440) 998-3706

PILLAR TO POST HOME INSPECTORS RYAN TABOR, OWNER/INSPECTOR 2580 NEWTON FALLS BAILEY ROAD WARREN, OH 44481 (330) 980-7373 OR (330) 980-3737

RUOFF MORTGAGE
PEGGY ALLEY, VP BRANCH MANAGER
7250 CENTER STREET, UNIT D
MENTOR, OH 44060
(440) 862-3668

RURAL 1ST
KRAIG SUTER, CONSUMER LOAN OFFICER
300 N. MAPLE STREET
ORWELL, OH 44076
(440) 563-5342

STAR BEACON4626 PARK AVENUE
ASHTABULA, OH 44004
(440) 998-2323

SERVPRO LYNZIE SMITH, MARKETING REP. 3600 YOUNGSTOWN ROAD, S.E. WARREN, OH 44484 (330) 393-9999

David Thomas, Ashtabula County Auditor (440) 576-3783

TITLE PROFESSIONALS GROUP, LTD JIM JANSON, OWNER 60 NORTH CHESTNUT STREET JEFFERSON, OH 44047 (440) 576-8045

TOP FLITE FINANCIAL, INC.
RYAN CUFFLE
1361 S. RACCOON ROAD, SUITE 1
AUSTINTOWN, OH 44515
(330) 758-7542

UNION HOME MORTGAGE
JOESEPH BURNETT
7575 FREDLE DRIVE, SUITE 201
CONCORD, OH 44077
(440) 287-7282

VENTURE LAND TITLE TIM LEEHAN, OWNER 34 S. CHESTNUT STREET JEFFERSON, OH 44047 (440) 576-0002 385 South Broadway Geneva, OH 44041

440.466.9177 Geneva office











SCHMIDT REALTY



Mac Chafer Manager 440-466-9177





Boaters Paradise! Imagine waking up in the morning and walking to your own private dock in your back yard. Spend the day on Lake Erie! A rare find right on the Mentor Lagoons. Newer home custom built in 2007. This gorgeous 3 bedroom, 2.5 bath features open concept living with beautiful views of the lagoons. Great room features wood floors and gas fireplace to keep you cozy on those cold winter days. Kitchen offers tall ceilings, granite counters and all appliances with deck access overlooking waterfront. Large owner's suite with wood floors, vaulted ceiling, large walk-in closet and private bath with walk-in shower. There are 2 additional bedrooms and a full bath on the main level. There is an additional room on the lower level which would be a great home office, craft room, den or TV room which leads out to the back yard. Lower level also includes a large mechanical, laundry room and half bath which can be directly accessed from the attached 2 car garage. Home has high efficiency geo-thermal heating system as well as 2year old gas back-up furnace. As a boater you have two T-slips and a wall dock. Easy access to Mentor Nature Preserve which has fantastic walking trail. Don't miss out on this opportunity! \$550,000 Debbie Lake and Mac Chafer 216-314-3335



730 W MAIN ST, GENEVA

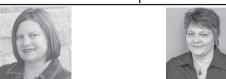
Relax and enjoy the charming front porch on this quaint home build in 1890 that offers 3 bedrooms and 3 full baths. Home has a 1st floor bedroom w/private bath. The bonus room on the first floor could be an additional bedroom, home office, family room, craft room, the possibilities are endless. There are two bedroom and a full bath on the second floor with a doorway in the 2nd bedroom leading to a partially finished area that would be a great play space, media room or storage area. All appliances stay. This home has so much potential. Walking distance to downtown Geneva and just a short drive to Geneva-on-the-Lake, Spire, shopping, Rt 90, wineries and more! \$124,900 Debbie Lake & Mac Chafer 216-314-3335



Debbie Lake 216-314-3335



Geoff Freeman 140-812-4134



RIHA 440-221-3470



POWELL 440-218-0475



VITALE 440-251-5012





VARCETTE JR



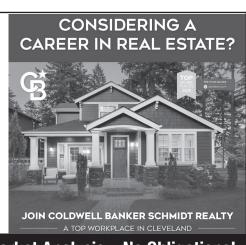
Associate

Star Beacon, Thursday, March 7, 2024

Search All Properties on our Website www.CBSchmidtOhio.com



COLDWELL BANKER SCHMIDT REALTY



FEB. 2023

TOP LISTING AGENT



Debbie Lake

TOP SELLING AGENT



Debbie Lake

TOP COMMERCIAL AGENT



Robin Brower

Want To Know What Your Home Is Worth? Contact Us For FREE Market Analysis • No Obligations!

TESTIMONIALS

Stephanie is the best, she took the time to help me through every aspect of the listing, selling and closing of my property. She works hard and is very honest. I recommend her to everyone. You will be extremely happy, like I was.



Debbie Lake was great! She went over and above to help us in the buying process. She didn't waste our time looking at properties that she knew wouldn't work for us. I would highly recommend her to anyone buying or selling their home.



Working with Stephanie was a pleasure. She was very professional, prompt, and courteous. I would rate Stephanie as an excellent realtor. Thank you again Stephanie!



Stephanie was excellent to work with. Very pleasant and made the transaction smooth and painless! Thank you for everything!!!



Debbie Lake was great to work with , I appreciated her expertise in this hard housing market , I would highly recommend her for first time home buyers! Thanks Debbie !!

I had a wonderful experience with Debbie Lake! She was friendly and very easy to get along with and easy going! She was very professional and knew her stuff about the housing market. She was kind and knowledgeable and able to help with my requests. She went above and beyond! I highly recommend Debbie Lake for your home buying needs.



Debbie Lake and Mac were very professional and hard working. Debbie was great at keeping me informed as to where we were in the selling process. They helped relieve the stress of selling my house that I had lived in for over 35 years. I would highly recommend them when selling your home. Thank you.



We had a short amount of time and a limited supply of homes to look at. Debbie & Mac screened properties and helped us achieve our goal of downsizing and finding the right property for our future. Great communication and advice throughout our experience!



We enjoyed our time searching for our home with Debbie Lake. She proved herself to be trustworthy, dedicated, and well informed. Debbie treated us like members of her family, not just clients. She was determined to find us the perfect home, not just a place to live. I will recommend Debbie to anyone who wants to find their dream home.



809 BAYRIDGE BLVD, WILLOWICK

Adorable brick Ranch with true RETRO vibe in excellent ccondition. Spacious living room with hardwood floors under carpet. Eat-in kitchen with original built-in ovens & cooktop, all appliances stay!

Three nice size bedrooms with hardwood floors. Main bath is a nostalgic 50's style in great condition. Large rec room in basement is perfect for entertaining. There is a second bath with stall shower in the basement along with large utility room and storage. Great 2.5 car detached garage. Conveniently located to freeway, shopping, schools and more! \$179,900 Debbie Lake & Mac Chafer 216-314-3335



270 GREENRIDGE DR, GENEVA

Welcome home to this inviting, updated colonial featuring fresh paint throughout, new carpeting (2/2024), gorgeous light oak hardwood floors, concrete countertops in the kitchen, indoor grill and a brand new roof (2/2024). If you like to

cook you will appreciate the indoor grill, separate stove area surrounded by cabinets, a space saving wall oven and ample counter space and cabinetry. There's a covered front porch and a back patio overlooking the back yard and neighboring meadow. The family room (den) features a beautiful stone fireplace, built-in shelves and color changing lights around the ceiling to set the mood. Situated in a desirable location just minutes from I-90, Grand River, Lake Erie, Grand River Valley Wine Region, Spire Institute and downtown Geneva. \$239,900 Deborah Powell 440-218-0475

2 LOCATIONS TO SERVE YOU

CENTURY 21.

2709 N. Ridge Rd. Painesville, OH 44077 440-479-3100

4640 N. Ridge Rd. Geneva, Oh, 44041 440-261-9585

Asa Cox Homes





www.asacoxhomes.com

©2017 CENTURY 21 Asa Cox Homes. CENTURY 21® is a registered service mark owned by Century 21 Real Estate LLC. Each office is independently owned and operated.



#1 Century 21 Team in the World 6 Years in a Row! units/2017-2022

> 121 PENDING/SOLD **TRANSACTIONS IN 2024**





SINGLE FAMILY IN RAVENNA For more information visit www.asacoxhomes.com

634 BEAVER ST CONNEAUT • \$109.900



SINGLE FAMILY IN CONNEAUT For more information visit www.asacoxhomes.com

806 UNION AVE ASHTABULA • \$179,000



SINGLE FAMILY HOME

For more information visit www.asacoxhomes.com

Need home financing assistance? You may be able to get up to 5% toward your down payment and closing costs.

The **COMMUNITIES FIRST** program at CrossCountry Mortgage, Inc. provides home financing assistance in the form of a nonrepayable grant of up to 5% of the total first mortage loan amount.

- You don't have to be a first-time homebuyer
- Loan types include Conventional, FHA, USDA, and VA
- For purchase or rate/term refinances
- You must meet certain additional eligibility criteria based on loan type

Call today to learn more and to get pre-qualified. • 440-289-3842



WENDY RUIZ, Branch Manager

CROSSCOUNTRY MORTGAGE, INC.

2709 North Ridge Road NMLS3029 • NMLS264542 • NMLS218548

acting on behalf of or at the direction of HUD/FHA or th Federal government. Certificate of Eligibility required f VA loans. NMLS3029 (www.nmlsconsumeraccess.org).



SUSAN CHAMBERLAIN-GARBUTT 440-228-9317 susan.asacoxhomes @g mail.com **MULTI-IVEGA** MILLION DOLLAR **PRODUCER TOP LISTING AGENT 2018,2019,2020,2022** 440-261-9585

CENTURY 21

Asa Cox Homes

Each office is independently Owned and Operated.

Real Estate

Professionals



NEW LISTING

Welcome to this beautiful Brick Colonial home on one of the most sought after streets in North Kingsville! This home has never been on the market before!! Home was well taken care of with love throughout the years and now is ready for a new family to continue to love it. Walk right in the front door to a spacious entryway with dual closets for coats or shoe storage. You will see the new plank wood flooring throughout most of the first floor including into the large living room and formal dining room. There is also a large

family room to gather with a floor to ceiling brick fireplace, including a nice wood mantle to decorate for any holiday. The large eat-in kitchen has just recently had some updates done, New quartz countertops, light fixtures, new sink, faucet, new dishwasher, garbage disposal in 2022 and a nice island. First floor laundry will be sure to please along with a 1/2 bath. The second level has all 4 bedrooms including 2 full bathrooms. The master bedroom features 2 walk-in closets, a sitting area, and full bathroom with a stand up shower. All the other bedrooms are spacious with plenty of closet space. Some carpet is newer along with new plank flooring in one full bathroom. Just in time for Spring/Summer this home features a nice 3 season room that you will spend all your time relaxing in. It overlooks the gorgeous fenced backyard, with In ground pool. Just jump right in the pool as the owner has just updated within the last few years, a new gas heater, pump, filter, new solar cover in 2022 with roller. A pool house is sure to please for easy maintenance. Other features of this home are: Full partially finished basement for more living space, Furnace new (2020), Hot water tank (2021), Deck off of sunroom (2022), All new light fixtures throughout home, Attached oversized 2 car garage, Wireless security system, and a beautiful vinyl privacy fence with a mix of a iron rod fence in backyard. This home has so much to offer and is waiting for you! Call Susan Today at 440-228-9317.



NEW LISTING

Welcome to this solid Brick Ranch Home. One floor living at its best. Step in the front door right into the nice living room with a gas fireplace. The kitchen is open to a large dining room area to gather for family dinners or the holidays. All 3 bedrooms are on the 1st floor and have plenty of closet space. Looking for more living space this home has that also.

Enjoy the breezeway that could be used for another living room/playroom for the kids or an office space to work from home. The full basement is partially finished with a kitchenette, half bath and a beautiful wood fireplace. Let your Hgtv ideas go wild in this home. Finally, an attached 2 car garage and a large backyard complete this great home. Call Susan Today at 440-228-9317.



NEW CONSTRUCTION - HARPERSFIELD

Location, Location, Location!! Prime area for a brand new condo! Close to 1-90, Spire, Wineries and so much more plus these condos are located in a very desirable neighborhood. You can choose a 2 bedroom 2 bath condo with an open concept floor plan. Large master bedroom with en suite bath, and spacious walk-in closet. Second bedroom boasts a large his/hers closet and direct access to the back patio for entertaining or just enjoying during the summer months. Extra storage above your 2 car attached garage. Just ask the listing agent for more info on the 3 bedroom 2 bath condos also available for a

different price point but are available. Act now and you can pick out your colors in your condo or look at additional finishing options available for the kitchen cabinetry. More condos being built. Contact Susan at 440-228-9317.



806 Union Ave Ashtabula \$179,000

Very well maintained split level home with an attached 1.5 car garage. This home is handicapped accessible with a ramp at the front door and stair lift to the lower level with a walk in shower. Out back you will find a 3 seasons room overlooking the fenced in backyard with shed. Theis home is conveniently located close to Kent State Ashtabula campus, Ashtabula Harbor, restaurants, shopping and much more!



WENDY RUIZ, Branch Manager ccmortgageruiz.com

CROSSCOUNTRY MORTGAGE, INC. 2709 North Ridge Road Painesville, OH 44077





without a **REALTOR®**

Just as you wouldn't safari without a guide, the key to a successful real estate transaction is your real estate Their knowledge and professional. expertise is essential in guiding you through the process. they can help you through the big decisions, set up financing, inspections, and point you to the professional legal help, when necessary. Look for the REALTOR® logo when selecting an agent It's a sign of commitment and service in real estate.





Your new home awaits.

Considering a move? Count on your local mortgage lender, Andover Bank, to make it happen. Our mortgage experts are here to guide you every step of the way.

We offer solutions for every lifestyle and budget:

- Purchase, construction, or refinance of any type home
- Fixed and variable rate loan options
- · Low down payment options available
- Competitive rates and payments
- · Fast, local decision-making, underwriting, and servicing
- Experienced, personalized guidance
- Free home purchase pregualification

Experience the difference when you work with a hometown bank.

Let Andover Bank bring you home!







Any Branch 📞 844-259-5473 🔲 www.Andover.bank







Paul Skerlong Vice President, Mortgage Leader-Producer NMLS# 260154 330.815.2299 Cell 330.572.4365 Office pskerlong@andover.bank



Todd Urmson Mortgage Loan Officer NMLS# 1209746 440.336.1713 turmson@andover.bank

23 Andover Bank



LOOKING FOR A MORTGAGE LOAN?

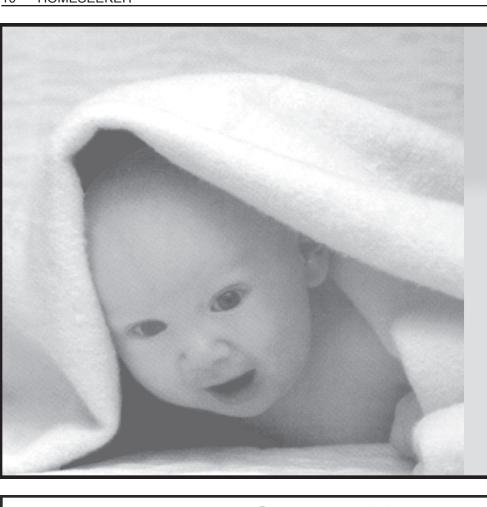
HOW TO IMPROVE YOUR CREDIT RATING BEFORE YOU APPLY



A good credit rating is essential if you want to takeout a mortgage loan. But what if your credit isn't so great? If you're planning to apply for a loan, there are ways you can improve your credit history:

☐ Open and use a savings account and a checking account.
☐ Pay bills by personal check
☐ Pay monthly obligations on time
Obtain a major credit card, or some other means of establishing an ongoing credit history.
☐ Be at the same place of employment for at least two years.
☐ Contact a loan officer to prequalify for the loan.
When you go to a lending institution to apply for the mortgage, you should be prepared to show the following documents:
☐ Pay stubs
■ Bank statements - two current monthly statements on all accounts generally are sufficient
☐ Earnest money - from a verifiable source
☐ Employment verification - a form must be filled out by your employer
☐ Tax returns
☐ Gift letter must accompany any monetary gift used to purchase the property, which should be given in the form of a check.

10 — HOMESEEKER Star Beacon, Thursday, March 7, 2024



Selling your home? Working with a Realtor® will give you peace of mind_

...and we know you have at least one good reason for wanting that.



Call your local Realtor today.

JEFFERSON, GENEVA & **ASHTABULA**

The Miller Realty Co.

WWW.THEMILLERREALTYCOMPANY.COM

116 YEARS OF SUCCESS

(440) 576-2811 (440) 466-1191 (440) 997-4488

Visit us on Facebook at Miller Realty



Ed Curie: (Broker): (440) 576-4507

Chris Dewey: (440) 812-0528

Jim Reuschling: (Broker): (440) 669-2262

Marjorie Bort: (440) 576-2811 Dan Saarela: (440) 993-0123

Donna Tropp: (440) 862-2886 **Wren Swinev**: (440) 813-9567

Tiffany Miller: (Broker): (440) 228-1182

James Miller IV: (440) 645-7811

James Miller III: (Broker)

MCDONALD - Welcome to 540 Utah Avenue! This beautiful 3 bedroom 1 and a half bath split level has been nicely updated with LVF throughout the first floor (2019), granite countertops in the kitchen (2019), along with a new backsplash, new stainless-steel appliances, a new garbage disposal (2024) and a new accent6 wall in the eat in area. There is fresh paint throughout, new light fixtures, and brand-new carpeting on stairs and hallway (2022). Upstairs you'll find 3 bedrooms with updated LVF flooring, new ceiling fans (2019), along with

a completely updated full bathroom with new flooring, a new toilet, faucet, and light fixture (2022), and a brand new delta tub and surround (2024). Downstairs there is a bonus/family room for entertaining, along with a ½ bath that also has new flooring, a new toilet, mirror, and light fixture (2022), along with a utility room and storage area. This home also has a new furnace (2017 w/ 10 year warranty), new air conditioning (2018 w/ 10 year warranty), and a newer hot water tank (2016). The garage has been updated with 200 amp electric with outlets (2023), and a new chamberlain garage door opener with battery backup, and a custom fence/gate (2022). This garage is also set up for all your hobbies with a gas heater (2021) and a wood burner. There is plenty of space outside to enjoy the comfort of the covered back deck and fenced in yard. This home is nestled comfortably in the village of McDonald and is close to schools and blocks from the park. Schedule your appoint to view this fantastic property and move right in. Call Wren today 813-9567!



CONNEAUT - Welcome Home to your newly remodeled oasis in Conneaut! Discover modern comfort and convenience in this beautifully remodeled 3-bedroom, 1-bath home, completed in 2023. Nestled in a great location in Conneaut, enjoy close proximity to multiple parks, the tranquil Conneaut Creek, Beach and Harbor, and the convenience of Downtown. Every inch of this home has been tastefully remodeled in 2023, offering a fresh and contemporary atmosphere. The first floor invites you into a spacious open floor plan, seamlessly blending the kitchen and living room areas for effortless entertaining and daily living. Two first floor and one second floor bedrooms provide comfortable retreats, while the well-

appointed bathroom ensures modern convenience. A dedicated laundry room adds an extra layer of functionality. The extensive remodel includes new roofs for both the house and garage, freshly painted interiors and exteriors, new drywall, vinyl plank flooring, siding for the garage plumbing electric furnace and central air Experience year-round comfort with the new high efficiency gas furnace and central air conditioning, designed to keep you cozy in every season. Don't miss the opportunity to make this stylish and upgraded residence your home. Scheule a showing with Jamie today 645-7811 and envision a lifestyle of modern comfort in a location that suits your every need!!



GENEVA – Welcome to this spacious 2001 double wide that offers 3 bedrooms, 2 full bathrooms, and many updates. There are nice hardwood floors throughout the main living space along with a newly remodeled master bath with a large

walk in shower and all the new fixtures. The large open kitchen has ample cabinet space and a breakfast/ bar setting that opens up into the dining space. The laundry/ utility room offers extra storage space as well. This is a great location close to the 'strip' at GOTL and the shores of Lake Erie. Call to schedule your showing with Wren today 813 9567!

Are you thinking of buying or selling? Let one of our experienced agents help you through the process!

Call 440-576-2811 440-466-1191

LAND LISTINGS • LAND LISTINGS • LAND LISTINGS • LAND LISTINGS • LAND LISTINGS

- Geneva- 18 lots for sale in Millwood Subdivision Phase 2. The lots have been cleared, are level and ready for construction. Seller will consider selling all or part. Call Jamie 645-7811
- Madison 11 47 acres on Rt 20 across from Walmart Call Jamie
- Geneva- Great corner lot in Millwood subdivision. Cleared and level lot, ready for building your new home. Enjoy close proximity to Historic Downtown Geneva, Lake Erie, The Grand River, Spire Institute, and Wine Country. The community of Geneva and surrounding areas have so much to offer and this home is in the heart of it all. Start planning your new home today. Builders and house plans available. Call Jamie 645-7811.
- . Madison- 15.54 acres of land (two parcels) with 968 feet of frontage or Green Rd. Cleared and leveled land Call Jamie 645 7811
- Ashtabula- Commercial corner lot located on US RT 20 and Schenley Ave. This lot with high traffic counts and great visibility is the key piece of redevelopment of this corner. Call Jamie 645-7811
- Ashtabula- 21.578 acres of land that is both close to town and close to the highway. There is a driveway cut in and a culvert in place. City water and gas are available at the street, Call Wren 813-9567
- Geneva- .334 acres on great building lot in Millwood Subdivision. Partially cleared and leveled to start building your new home. Call Jamie

Star Beacon, Thursday, March 7, 2024

We made the SMART move...











440-897-2184

440-228-1740

440-855-8679

Two parcels for the nature lover,/outdoor enthusiast or building to your hearts' desire on a total of 45.41 acres. Currently a mobile home, a shed, a wooden boardwalk/deck and a large outdoor deck with covering and partial walls are on the 5.25 acre parcel. Septic (2000), Well (2000), electric existing, 3 bedrooms and 2 full baths. There is a current CAUV and a forestry Stewardship Management Plan in place for the 25 plus wooded acres with two zones aka "stands". Seller just completed a survey and a select cut necessary timber. This wonderful opportunity in Denmark Township located in the Buckeye Schools district. Survey markers in photos. Internet is available. Survey markers are up and pins in place as well. The wooden shed "other structure" is solid and could be such a cool outdoor area/covered deck again. Property is being sold AS IS. Call Mandy for more details 440-655-3362



Hard to find 4BR. 2BATH ranch home in Buckeye Schools is move in ready! This Home has a cozy kitchen W/ Applicances included, leading to a formal D.R. with sliders to the large back deck-a perfect set up for your summer barbeques! There is a large LR with hardwood floors.. At the far end is a private master with an entire wall of closets! The basement is partially finished with a gas fireplace! There is plenty of storage in the adjacent room and the other full bath. The basement is waterproofed with a lifetime warranty. The attached one car garage has a nature stone floor and new electric garage door opener is 2021. The furnace and air conditioning were new in 2021, the sump pump in 2017. Call Lori for more details 440-228-1740



detached garage/outbuilding. The oversized,

2 car attached, heated, garage has a new shaft driven opener and plenty of storage. The magnificent detached garage has been significantly improved. A new, 14 foot insulated door and shaft driven opener, new 220 electric and water has been run to the building New furnace installed 2021. The workshop/storage wing roof was raised, literally, with new trusses and added 3 more feet to the ceiling height. Entire structure Metal roof (2020). Concrete Driveway massive expansion, new front walk and front patio (2021). The home features a grand sized living room, formal dining room with built ins AND open to the kitchen with all stainless steel appliances remaining and additional cabinetry/pantry addition. The back patio, just off the kitchen, is private and the hot tub offers relaxation. 2 full bathrooms! You can entertain in your basement rec room with your own custom built bar (2023) Plenty of storage and even a second (aka the original) laundry area plus space to create a guest or additional living space if you wish. Cold storage room. NEW central air, existing attic fan, NEW HE gas furnace, Generac generator (just serviced 2023). Call Mandy for the complete list of upgrades

and details 440-655-3362.All appliances stay! \$40's CALL Jenica for more details 440-855-8679.



Location, Location, and Relaxation! This 2 bedroom, 2 bath, well maintained ranch open concept, style mobile home is move in ready! Situated on a beautiful lot with views of the woods in a nice quiet park. Close to highway, the Jefferson Fairgrounds, shopping, and restaurants. Heated shed for storage included. Seller has done some improvements like fresh paint inside and out, newer roof and installed gutters and downspouts on the shed, and has applied two coats of rubber roofing to the home's roof. All appliances stay! \$40's CALL Jenica for more details 440-855-8679.



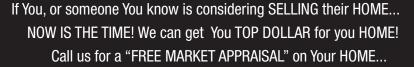
PIERPONT TWP. \$220,000

Home on 10 acre property!!! Inviting, enclosed front porch leading into a grand foyer and then OPEN CONCEPT, spacious dining room and kitchen. To your left is the ainormous living

newer vinyl windows. Plus a First floor bedroom or what a stellar office it might be with those original sconces. NEW first floor laundry added and full bathroom with brand new fixtures shower/tub combo. The wood work has been cared for and look at those historical details voi just don't see anymore.....craftsmanship! Three bedrooms on the second level, walk in closets in two rooms. And a HUGE hallway walk in closet...space for a second floor laundry and/or en suite bathroom if you wish to use the "bonus" room space that way. Outside 3 outbuildings. Deck off the dining room and new concrete sidewalks PLUS the enclosed back porch addition. Livestock permitted and fenced pasture. Plenty of space for you and yours to work or play. This property has it all, storage for all the OUTDOOR toys. And YES, Internet is available. All metal roof. BRAND new HWT, well pump/lines and many light fixtures. Ask your agent/contact the listing agent to come out & explore this grand home opportunity. All loan types welcome and rehabs also! CALL Mandy for showings 440-655-3362.

If you are in search of a HOME to Purchase... Let our 50+ Years of Combined Real Estate experience... go to Work for You...

and make your Transaction as smooth as possible!





Ashtabula County's Leading Real Estate Title Resource

We are Title Professionals Group. Proud to be here in the same building in Jefferson since 1985. Owned and staffed entirely by local northeast Ohioans who know we have to work hard to earn your trust, which we do by utilizing both the newest technology and timeless work ethic.

We provide:

- Full range of title & escrow services
- Unrivaled local knowledge
- Updates via email and secure portal
- Secure funds wiring

- Digital signing options
- Signing services anytime, anywhere.
- Mineral rights reports
- Title Quote app for 24/7 information.

Call or email us anytime for any title insurance, escrow service, or land transfer needs.



60 N Chestnut St, Jefferson, OH 44047 (800) 558-4315 or (440) 576-8045 www.titleprogroup.com

12 - HOMESEEKER





GINA PETROCHELLO





440-417-3412



overlooks the Lake.

CAROLE STORMER-VAUX 440-813-2788











440-576-SELL 38 S. Chestnut Street, Jellerson www.assuredrealestateoh.com



seasonal visitors.





STACIE RHOADES



APRIL HOWARD



440-228-7375



440-339-1532



BOB SCHULTZ 440-567-2325



HELLEY LIPPS 440-228-3952



LOIS BLANK 440-265-0820



IAYNE GERREN 440-812-0368



MICKEY IOHNSON 440-537-4556







3604 CALLENDAR RD, ROME \$650,000 CALL CAROLE - Private 70s contemporary lodge. Back wall of the Great Room is glass, looking out through the attached sunny 3 season room, over the 20x20 deck & on to the 1 acre stocked Lake. Kitchen has a large pantry, breakfast nook & built in pizza oven-Great Room offers a large DR area, the HUGE central WB fireplace & a clean, anthracite coal burning stove for those chilly evenings. Large ensuite bedroom on the first floor. 1st floor also offers a large laundry room, 1/2 bath, ramped breezeway connecting to the 2 car att'd garage, a full guest bath & a GIANT game room. 2nd floor features 3 bedrooms and a 3rd full bath. 70x56 shop is a collector's or mechanic's dream- 20x20 rustic cabin is adorable & also

1219 VAN WINKLE, ASHTABULA \$320,000 CALL LINDA PARK - Beau-

tiful split-level located in Sleepy Hollow Allotment! 2.22 Acres (4 parcels)

290 ft. of water-frontage. Many updates, New furnace, New hot water heat-

er, New ceramic tile in kitchen, New flooring in Master bedroom. All new

light fixtures and fans throughout this home. This home offers a 32 ft. oval

pool with Ig. deck. Recently replaced vinyl/wood windows. Hardwood floors

in the living room with a beautiful view looking a bay window. Winding

open stair case the leads up to the 3rd level with 3 charming bedrooms and

a full bath. Enjoy the back covered patio overlooking a gorgeous sparkling



318 ORANGE, CONNEAUT \$600,000 CALL APRIL - Top of the line, fully stocked and functional, 3 bay, AAA approved repair automotive shop. Current owners have been running the business for 20+ years with a large customer base. The garage comes turn key ready to operate with 3 lifts, Snap-on diagnostic center, Snap-on battery charger, pipe bender with dies, 10hp plumbed air compressor with hose reel, snap-on tire machine and balancer, oil caddies with oil tanks and pump system, alignment machine and rack. The building has 3 phase electric, mini splits with a/c in the office, and an alarm system. The current owners are willing to stay on for a time for an easy business transfer.



26 E CEDAR STREE, JEFFERSON \$319,900 CALL RAEGAN - 4 bedroom, 2.5 bath huge split level home that has been previously used for almost 30 years as a commercial museum. Whether you need a single family home or a home for maybe you and your parents or your adult children just starting out with their family .. you have the space here. Or maybe you have a business and need almost 2 commercial acres. As you head upstairs you have a full bath with a double sink and 3 bedrooms and then the huge master bedroom with full master bath. The downstairs has a family room with fireplace and laundry room and half bath and enclosed sunroom overlooking the wooded backyard. Don't miss out.. take a look today and see the potential for you family, extended family, business or dreams of a business.



380 E MAIN, ANDOVER \$475,000 CALL RAEGAN - Do you want to own a

piece of Ashtabula County history? Formerly Covered bridge pizza and the

bridge is a true covered bridge that was moved from Forman Road. This

property has been a one family owned restaurant. Beautiful dining area,

public restrooms, walk in coolers, full basement for tons of storage and fully

functional kitchen with pizza oven. Newer metal roof and furnace only 4

years old. Perfect location close to Pymatuning Lake for all the locals and

325 E MAIN, CONNEAUT \$275,000 CALL LOIS - This is a free standing 28 x 34 building that could be used as a multiple commercial uses. It would make a great convenient store small working garage, car sales, beauty shop, office or retail store. Use your imagination. There are 2 bathrooms inside and are approx. 6 x 4 each plus a utility room. There is an overhead door for easy access to the building. Prior use was a gas station and current owner just had all the gas tanks and all piping removed from the property with EPA full approval. The building has 200 amp 240 volt 3 phase service. It also has city water and sewer. There is a commercial security system installed. There are approx. 25 parking spots. Owner will build to suit.



1703 W 9TH, ASHTABULA \$139,000 CALL RAEGAN Cute as a botton .. move in ready 3 bedroom colonial!! Dont miss out on this 2 story home in the heart of the Ashtabula Harbor within walking distance to the lake and all the restaurants. New vinyl siding and newer windows and roof and brand new windows on front 25 x 10 enclosed front. Natural beautiful woodwork and pocket doors. 3 bedrooms and full bath on the second floor and nice clean basement with 2nd bath. Cute yard and 1 car detached garage.



3912 NORTH RIDGE WEST, ASHTABULA \$139,900 CALL RAEGAN- GREAT COMMERCIAL OPPORTUNITY !! Big wide open office area on the main floor that could be accounting office, lawyers office, so many possibilities with a blank slate waiting for new business. This floor also has an office and bathroom. The upstairs is a nice 2 bedroom apartment with big living room and dining area (big back porch area could be third bedroom). Full basement and big cement parking lot with lots of parking spaces for clients and tenants.



4561 ADDISON, GENEVA \$99,900 CALL RAEGAN LOCATION LOCATION LOCATION !! Fixer upper with tons of potential ... would be a great short term rental close to Lake Erie, Geneva on the Lake and Wine Country!! 2 bedroom ranch with big living room and cozy kitchen and dining room. 2 car attached garage and 16 x 24 detached garage with metal roof, cement floor and electric.



to a great 3 bedroom/1 full bath colonial with a large backvard for family and guests. This home features a large living room, formal dining room and eat-in kitchen with tons of cupboards. There is a first floor laundry and a first floor bedroom with a large closet. Upstairs features a full bath and 2 large bedrooms plus a 4 x 8 walk in closet/storage room. There is a tenant currently living there and pays \$525 per month so this could also be a great income producer. It's within a 5 minute drive to the boat ramps and Conneaut Township Park. There is also a storage shed at the back of the property.



USTIN RAMEY