

# HOME

REAL ESTATE SHOWCASE & FOOTHILL LIFESTYLES

MARCH 9, 2023



*For information on cover home, see page 5*



*Offered by*

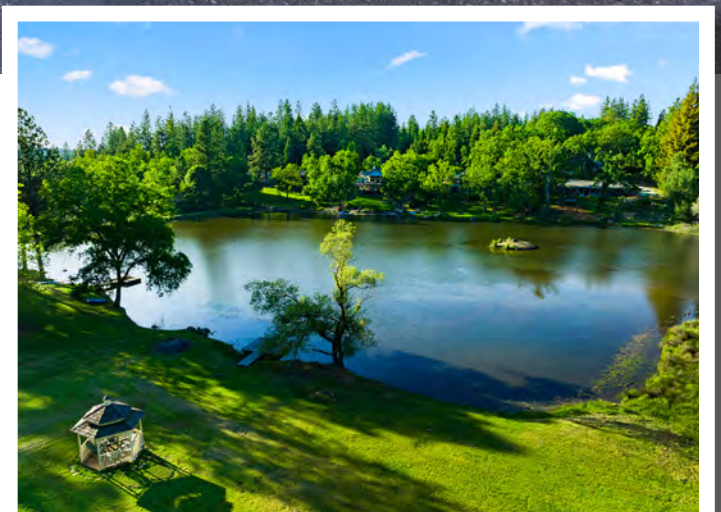
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NEVADA COUNTY'S FOREMOST REAL ESTATE TEAM



Wonderful Victorian Farmhouse on a level, private 4.16 acres. Meandering paved driveway leads you up to this stately setting with a circular driveway, 3 car garage and RV parking. Formal entry with hardwood floors and sweeping stairwell leads you into the formal living room with surrounding windows, formal dining room that can sit 12 and big open floor plan with the kitchen and family room which leads out to the large deck. Kitchen has been gently updated with granite countertops and oak cabinets, center island and nice pantry. Huge laundry and small office off the attached 3 car garage. Upstairs Master suite has a sitting room, nice master bath with tub and separate shower and huge walk in closet. It also enjoys exterior access to a fun wrap around exterior deck. Guest bedrooms and bath are spacious and sunny! Potential northerly views can be opened up! Large fenced garden and room for RV and boat parking or build a large shop! MLS # 222143579 \$945,000



Stately and elegant custom home on a breathtaking level 4.5 acres that will capture your heart! Designed by David Wright, this classy home boasts over 4200 s.f. of a fantastic floor plan that includes a formal entry with tiled floors and soaring ceiling; formal living room with fireplace, formal dining room that will seat 14 and the beautifully remodeled kitchen and family room with tiled floors and a ton of huge South facing picture windows to bring in the natural light from the landscaped back yard. Attached 2 car garage and detached 2 car garage with circular paved driveway that offers loads of opportunities for large gatherings! New paint and carpet accent the spacious bedrooms with vaulted ceilings including the romantic master suite with sitting area by the gas fireplace and a lovely walk in closet. Brand new spacious master bath has double sinks, separate soaking tub and walk in tiled shower. Comcast high speed internet for the work at home lovers! Radiant heat on the main level in addition to the HVAC system. Anderson windows, 20KW generator and a delightful back patio with trellis and gas hook up for the BBQ! Located minutes to historic downtown Nevada City and Scotts Flat Lake, so you get the best of both worlds! MLS #22300558 \$1,290,000



Stunning contemporary home on a breathtaking 10 private acres with fantastic usable land! Dramatic formal entry leads into the formal living room, dining room area with Extraordinaire, gas log fireplace with granite heath and Hickory floors. Spacious gourmet kitchen with stainless appliances, center island with prep sink and granite countertops. Breakfast nook leads out to the remarkable endless swimming pool, jetted hot tub and water slide into the second pool. Stucco siding and tile roof bring a quality feel to the exterior. Covered wrap-around porch with pillars to enjoy lazy sunset afternoons. Main stairwell leads to the bedroom floor including the master suite with private balcony, huge walk-in closet and beautiful Travertine bathroom with double head shower, jetted tub and walk-in closet. Generous guest bedrooms and upstairs laundry. Cherry wood double door entry. Lovely office and bath on the main level. Back staircase lead up to the theater room with 3/4 bath and is ideal for grandkids and has both interior and exterior accesses. A fantastic array of solar panels contributes almost no cost of utility bills. Land is all usable and brushed is ideal for livestock, toys and multiple building sites for guest house, huge shop or barn and arena. MLS # 223010065



Fantastic contemporary farm style home on a private, breathtaking 5 acre parcel minutes to Nevada City! Fully fenced and gated, this all useable, manicured property has Sierra Views, great solar exposure (21 solar panels owned) and a delightful two stall barn & tack room, plus a fully insulated room above. The main home has the warm, inviting feeling the moment you walk in from the 700 s.f. deck to a grand open floor plan with knotty pine, tongue & groove vaulted ceilings and lots of room for entertaining! Anderson Windows and sliding glass doors, high end laminate flooring and a wonderful cooks' kitchen with concrete countertops & custom hickory cabinets. Daily living on the main level, plus upstairs has a huge master bedroom & master bath, plus a lovely loft for working at home and 3rd bedroom! HIGH SPEED STARLINK INTERNET!!! Detached finished 3 car garage and finished 700 s.f. upstairs room for future ADU, office or craft room. New custom roof with skylights. Access off the property over church property to BLM land to ride horses, hike or enjoy the privacy! RV parking and hook ups, three 5000 gallon holding tanks, plus loads of parking for 10 cars and the land is all useable!! Briggs and Stratton 15KW generator and 2 owned propane tanks. So much value for the price! MLS 223005337 \$875,000





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NEVADA COUNTY'S FOREMOST REAL ESTATE TEAM



Wonderful one story home on a level, pretty corner lot and just a block away from the Golf Course! Lovingly owned and cared for by the same family over the last 20 years, this home boasts a great floor plan and many great features! Sunken formal living room and formal dining room with lots of windows and natural light, plus great open family room and kitchen. The family room has a surrounded brick hearth over the wood stove and great wet bar. 3 generous bedrooms include the master suite with walk in closet and opens out to one of the two private decks. Easy driveway to a two car garage plus RV or boat parking! Secondary deck is partially covered for year round use! Large laundry room has loads of storage! This is a great home to come in and make a few personal touches that will offer years of enjoyment and entertainment! MLS #223009557 \$579,000



Welcome to one of the most unique large parcels of land in the County. . .38 rolling acres with year round Shady Creek and a one of a kind, \$600,000 swimming pool with waterfalls and a gourmet outdoor kitchen. Built for business executives to get away from the big city, this private, gated parcel is completely park-like and all useable! Prior owners had concerts and weekend events with friends with RV's and chef's that were flown in! Use your imagination on what could be created here, since it is located on a public road! Strong well with holding tank, star-gazing tower and magical trails throughout this parcel. Gated and fenced for privacy and serenity! There is nothing on the market like this! Located minutes to Bullards Bar and the Yuba River and 20 minutes to downtown historic Nevada City and 30 minutes to Nevada County Airport! MLS # 222108345 \$869,000



Wonderful Lake Wildwood home with filtered lake views. Day to day living includes Formal entry leads into the living room with large windows, built in cabinets and wet bar, and large windows and glass doors which lead out to the stamped concrete patio. Formal dining room will seat 10 comfortably and the updated kitchen has granite counters and custom cabinets with stainless appliances and wonderful layout. Large family room enhances the great room feeling with vaulted ceilings and large windows and sliding glass door leading out to the deck. Master suite is lovely with vaulted ceilings and deck access. Large master bath has double sinks, separate tub and shower. Wonderful stamped concrete patio with great solar exposure. Two car garage on main level, plus lower golf cart garage. Lower level living has three more spacious bedrooms with access to lower deck and loads of storage under the house. A great value and ready to move in!!! Some photos are virtually staged. New Roof installed as of Jan 2023! Roof warranty to be registered with buyer! Two ingress and egresses! MLS #222148991 \$579,000



Spotless 3/2 that has been in the same family since 1975 and beautifully maintained over the years. Located on an oversize lot with a beautiful yard! Great open floor plan with formal living room, huge family room and separate master suite at one end of the home and guest bedroom and office or third bedroom on the other side. Corian Counters and upgraded cabinets with loads of pull outs and multiple lazy Susan's. Walk in closet in the master bedroom. Covered carport with two storage sheds, and a beautiful huge covered front deck overlooking the lovely front yard. MLS #222143594 \$149,000



# HOW TO DETERMINE IF IT'S TIME TO DOWNSIZE



Individuals work hard to save enough money to purchase their homes. And the hard work doesn't end there. Once homeowners settle into a new home, they may set their sights on renovations that suit their individual needs. And even when buyers find a home that needs no such work, maintenance requires homeowners' utmost attention.

All that hard work is perhaps one reason why seniors may be a little reluctant to downsize as they advance through their golden years. In addition to the sweat equity homeowners put into their homes, all the memories they've made within their walls can make it harder to put a home on the market.

Downsizing is a difficult decision that's unique to each homeowner. Seniors who aren't quite certain if downsizing is right for them can consider three key factors to make a decision that's in their best interests.

**Cost:** Perhaps no variable affects senior homeowners' decisions to downsize their homes as much as cost. No one wants to outlive their money, and downsizing to a smaller home can help seniors reduce their monthly expenses by a significant margin. Even homeowners who have long since paid off their mortgages can save substantial amounts of money by downsizing to a smaller home or even an apartment or condominium. Lower property taxes, reduced insurance premiums and the need

to pay for fewer repairs are just some of the ways downsizing can save seniors money.

**Space:** Many people love the extra space that single-family homes provide. But seniors can take a walk through their homes and see how many rooms they still use on a consistent basis. If much of the home is unused, seniors can probably downsize without adversely affecting their daily lives.

**Market:** The real estate market is another factor to consider when deciding if the time is right to downsize. A seller's market can help seniors get the biggest return on their real estate investment, potentially helping them make up for meager retirement savings. For example, home prices skyrocketed across the country during the COVID-19 pandemic, making that a great time for sellers to put their homes on the market. Seniors selling to downsize may capitalize on such spikes since they won't be looking to turn around and buy larger, equally expensive homes once they sell their current place. If the market is down and seniors can withstand the work and cost a little longer, it may be best to wait until things bounce back in sellers' favor.

Downsizing requires careful consideration of a host of variables. No two situations are the same, so seniors should exercise due diligence to determine if downsizing is right for them.



# HOME

## REAL ESTATE SHOWCASE & FOOTHILL LIFESTYLES

*HOME is a consumer-oriented publication focusing on real estate and foothill lifestyles. It is distributed on the 2nd and 4th Thursday in racks, and published with The Union's Prospector on the 2nd and 4th Thursday, by Nevada County Publishing Company.*

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## ON THE COVER



## STUNNING WATERFRONT PROPERTY!

This stunning, private waterfront property is just 10 minutes from downtown Grass Valley and 20 minutes from Auburn. The expansive 3400+/- home is nestled on 3+/- acres and showcases beautiful views of a large private pond. This home features fresh paint, and all day to day living is on the main floor including the master bedroom. The great room has ceiling to floor windows with views of the pond and scenic surroundings. A chef's kitchen gives you plenty of space to cook with granite countertops, lots of cabinets and a large island. The great room and kitchen access the large upper deck that was recently extensively remodeled. The deck overlooks the pond and the lower gazebo, private backyard and swimming pool. This home is an entertainer's dream as you head downstairs to the oversized game room with a wet bar and two additional bedrooms. There's a large two car garage downstairs as well and an attached two car garage on the main level with an office space and wood stove



in the back. Relax outside on the patio under the stars or host an event on the second gazebo with family and friends. Gardeners - bring your

green thumb and fill the greenhouse to your heart's desire. This home is a rare find and one not to be missed!  
4BD | 3BA | 3,437SF | 3+/- AC.



# 5 PATIO PROJECTS TO ENHANCE OUTDOOR LIVING

Warm weather paves the way to more opportunities to enjoy fresh air. For homeowners who have the luxury of outdoor spaces, including private patios, now is the time to start thinking about projects to enhance these gathering spots.

A patio can be considered a transitional area that links the outdoors to the inside of a home. According to the home and life-style resource The Spruce, a patio is often an oasis for lounging and entertaining. And depending on homeowners' budgets and preferences, a patio can be just as comfortable and stylish as interior spaces. The following are five patio projects that can transform these valuable spaces.

## 1. Pretty pergola

A pergola is an open-air (traditionally wood) structure that adds a measure of shade and privacy without completely blocking views of Mother Nature. Installing a pergola over the patio helps define the seating area. Hanging plants can add to the ambiance and string lights can make this a great spot to gather when the sun sets.

## 2. Patio fire pit

Build a fire pit right into the design with the same materials used to create the patio. For example, if the patio is brick or flagstone, build up to create an eye-catching fire pit. Fire pits not only look good, they also expand the time frame that the patio can be enjoyed, offering cozy spots to sit even when the weather chills.



## 3. Frame it in

Make the patio a true extension of the inside by putting up walls around three sides of the patio if it connects to the home. Leave the last open to the yard, or consider installing screens to mimic the look of popular lanais. The walls will offer more weather protection, meaning you can invest in high-quality patio furniture to make this a fully functioning outdoor living room. Hang a television that is rated for outdoor use for movie-watching under the sun or stars.

## 4. Ooh la la

Vintage bistro tables and chairs can turn a drab patio into one that calls to mind a Parisian courtyard. Whimsical lighting and accents that you would normally think to see indoors, like a gilded mirror, can add extra appeal. Soften wrought iron and other metals on the furniture by including plenty of flowers and greenery. Don't forget the candles and a place to stash a bottle of chilling wine.

## 5. Farmhouse chic

Transform a patio into an enter-

taining space that caters to guests. A large farmhouse style table flanked by benches and some upholstered chairs sets the scene for a dinner amid the fresh air. Watering cans filled with wildflowers and mismatched flatware, establish a casual feel for gatherings in the space. For those who plan to cook and serve outside with frequency, invest in outdoor appliances so you'll never have to miss a beat with guests.

The options for transforming patios into stylish gathering spots is only limited by the imagination.



# SIMPLE TIPS TO IMPROVE YOUR STATUS WITH MORTGAGE LENDERS

Owning a home is a dream shared by millions of people. Investing in property that can be owned within 15 to 30 years of closing on the home makes more financial sense to many than continuing to rent and having little to show for it over time.

The first step to take when planning to enter the real estate market is to ensure that your finances are in order. Various factors will influence individuals' ability to secure a mortgage, and these are some ways to make yourself more attractive to prospective lenders.

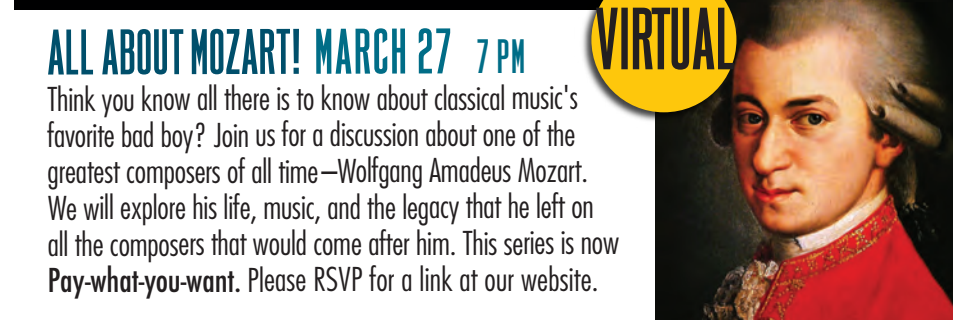
Check your credit report. Lenders will check your credit report before deciding if you are a risk or a safe bet for a mortgage. So it makes sense to check your credit report prior to speaking with a lender. The Federal Trade Commission says everyone can get one free credit report a year from each of the three credit reporting bureaus. If you split it up, you can get a credit report every four months so you are aware of anything that may adversely affect your ability to get a mortgage loan. A credit (FICO) score that's too low may disqualify you from a mortgage. Each lender sets its own thresholds when they price and approve loans, but the higher your credit score, the better.

Improve credit standing. One way to improve your status in the eyes of lenders is to pay down credit card balances to reduce your credit utilization ratio. A high utilization occurs when there is a high balance in relation to the credit limit, says Business Insider. Also, it may be wise to avoid any credit inquiries through new credit card applications for several months before applying for a loan, as these inquiries can affect your score.

Be realistic about what you can afford. Do your homework and determine your target interest rate and monthly payment as well as what down payment you can afford. It will help you research potential lenders and provide an idea of what may be offered to you.

Pay bills on time. Paying bills promptly not only helps you avoid late fees, but also positively affects your credit. The financial resource The Mortgage Reports urges diligence when paying rent, as late rent payments can bar you from getting a mortgage. Lenders look at rent history as the biggest indicator of whether you'll make mortgage payments on time.

These are some of the ways to make a prospective home buyer look better in the eyes of mortgage lenders. Individuals can speak with financial professionals about what else they can do to improve the possibility of securing mortgages at the best rates possible. MM22C515



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# 7 WHITE LIES THAT CAN DESTROY YOUR HOMEBUYING CHANCES

You've probably already told several white lies this week. Yes, really. When someone asks how you are, do you always mean it when you answer with, "Doing well"? Stretching the truth here and there is pretty standard.

But when it comes to applying for a mortgage, you're required to be 100% truthful about the nitty-gritty details of your personal finances, work history, credit score, and more. And if you stretch the truth, even by a little, you could land in hot water.

The consequences of telling seemingly harmless lies during the mortgage application process are serious. Worst-case scenario: You'll be charged with mortgage fraud, and the penalty can include a maximum sentence of 30 years and a \$1 million fine.

Shockingly, though, plenty of people do it. Last year, an estimated 1 in 131 applications contained some form of fraud, according to the 2022 Mortgage Fraud Report from Core Logic.

So which fibs are most commonly floated during the mortgage-application process? Some of the fictions below may seem innocuous, but the consequences of getting caught aren't worth it.

If you're buying a house to use as a short- or long-term rental, you need to spill the beans.

"A white lie I see a lot is when buyers aren't honest about how they plan to use the property," says Jessica Lane, president of Greenwich Luxe LTD in Greenwich, CT. "You cannot buy a home as an end user and rent it out as an income property. This is a little white lie that can amount to mortgage fraud and can be a felonious crime, punishable by jail time and/or major fines."

## 2. Insisting you pay your bills on time, despite those late fees

If you've missed a credit card payment or mailed in a few loan bills late, you need to share that information. Same goes for a less-than-ideal credit score. And yes, these two issues often go hand in hand.

"One of the most common and often overlooked things I see with buyers is when they omit their history of late payments and credit score," says Josh Wilson, a licensed real estate agent and co-founder of That Florida Life. "Mortgage lenders generally require buyers to provide a history of their credit scores. Omitting this information can immediately disqualify buyers from getting a loan, especially if their credit score is lower than the benchmark minimum."

Wilson says that explaining the situation honestly won't necessarily disqualify you from getting a mortgage—but getting caught in a lie definitely will.

## 3. Fudging the source of funds for a down payment

A lot of homebuyers—especially younger ones—receive help from family to foot the bill. And chances are, that will be fine, as long as you're

honest about where the money is coming from.

"You can't skip over that," says Matthew Roberts, chief operating officer of My Choice Financial. "Whether it's a gift or you borrowed it and plan to pay it back, the source must be disclosed."

## 4. Omitting debts, even the small ones

It can be tempting to gloss over car loans or student-loan debt on a mortgage application. But don't give into temptation!

"Total debt load does affect the size of the loan you get," says Bridget Blonde, a licensed real estate agent for Nest Realty. "But trying to hide some of your debt will affect getting the mortgage in the end—and when the cover-up is discovered, you'll be in a whole bunch of other trouble."

## 5. Describing your puppy as a medium-sized dog

If you're buying a condo or an apartment, or moving into a housing community with rules around pets, don't try to slide your oversized Rover in under the radar.

"If you have multiple pets or large pets, you need to be upfront about this," says Gerard Splendore, a broker at Coldwell Banker Warburg in New York City.

Chances are, the board will find out eventually. Then you'll have to choose between yourself or the pet. Or you might just be kicked out for the fib in the first place.

## 6. Mischaracterizing your financial past

If you have a spotty financial history—even if it's a decade or more in the past—you need to 'fess up.

"I once had a buyer not disclose a bankruptcy from years ago," says Splendore. "That lie turned into a big issue, even though their partner had a great credit score, they had no problems with debt, and had an income of more than \$500,000."

## 7. Fibbing about employment history and job prospects

Claiming to be employed when you're not is an obvious no-go, but even seriously interviewing for another job must be discussed.

"If a buyer switches employers at any point in the buying process, they may lose their loan," says Kristen Jurevich, a broker associate at Intero Real Estate Services in Hollister, CA. "Human resources will be contacted, and if they say that the person is no longer with the company, they'll lose the loan."

The most important part of a mortgage lender's job is investigating every fact you share and assessing whether there are any reasons to doubt you or your assets.

<https://www.realtor.com/advice/buy/7-white-lies-that-can-destroy-your-homebuying-chances/>



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# THE STRANGE GAME OF CHICKEN HAPPENING BETWEEN HOMEBUYERS AND SELLERS: WHO WILL BLINK FIRST?

*By Margaret Heidenry*

The real estate game is at a stalemate that shows no signs of budging anytime soon, with neither buyers nor sellers willing to make the first move.

Buyers have little incentive to lead the way. According to Freddie Mac, they're battling high home prices and climbing mortgage rates, which rose to 6.32% for a 30-year fixed-rate mortgage in the week ending Feb. 16.

Meanwhile, home sellers—who, a mere year earlier, enjoyed packed open houses and bidding wars—are now battling to stand out from hordes of other sellers, as the pool of available homes soared 70% higher for the week ending Feb. 11 compared with the same period last year.

“The market's abrupt adjustments over the last year have made it harder for all participants to determine their own boundaries, let alone figure out how to meet in the middle so that a transaction can take place,” says Realtor.com® Chief Economist Danielle Hale in her analysis of housing data for the week ending Feb. 11.

But amid the backdrop of soaring inventory and still-high home prices, another data point suggests some sellers might be finally willing to change up their strategy.

“January data shows that the share of home sellers making a price reduction was more than twice as large as one year ago,” notes Hale. Indeed, 15.3% of sellers in January slashed their prices compared with 6% a year earlier.

We will analyze the latest real estate statistics and explain what it means for homebuyers and sellers in this latest installment of “How's the Housing Market This Week?”

Why price cuts don't necessarily mean bargains

Despite these price cuts, listing prices are still high. In January, they clocked in at a median of \$400,000, and they increased by 7.9% for the week ending Feb. 11 compared with that same week a year earlier.

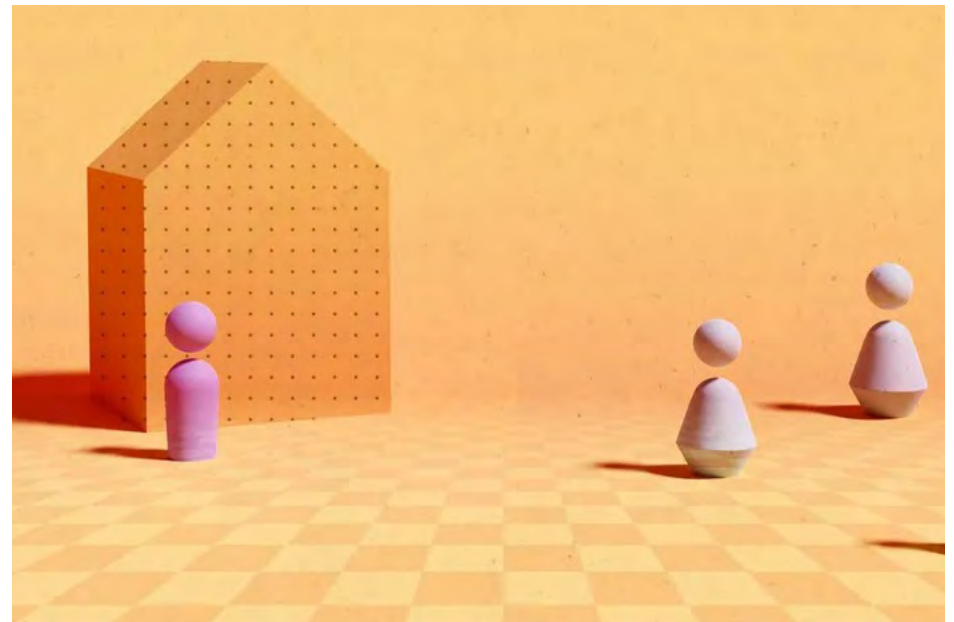
Plus, mortgage rates remain roughly 2.5 percentage points higher than last year.

This one-two punch of high home prices and mortgage rates has sapped buyer motivation, adding to the current real estate standstill.

“High home prices and mortgage rates have required budget contortions from buyers,” explains Hale.

Some house hunters have just given up, letting listings grow stale. For the week ending Feb. 11, homes lingered on the market 23 days longer than they did this same week a year earlier. That's the 29th week in a row that sales have grown more sluggish.

Indeed, Hale notes the days a typical property spent on the market in 2023 compared with 2022 has “grown sharply in recent weeks.”



Meanwhile, the dearth of sellers listing new homes continued its 32-week run, with 13% fewer homeowners listing their homes for the week ending Feb. 11 compared with this week last year.

How buyers and sellers should change their strategies

So how do both buyers and sellers work together to get the market moving again?

“Both groups will need to adjust their expectations and be aware of the slower market pace,” says Hale.

Cash-strapped buyers do have an abundance of one thing in the real estate game: negotiating power. Those who seize this advantage could, rather than simply ignoring the market, leverage this dynamic to snag a lower home price to offset high mortgage rates.

Meanwhile, home sellers should size up the glut of homes on the market and, rather than price high and trim that number later, price their homes affordably right as they hit the multiple listing service—and catch a buyer's eye from the get-go when their listing is fresh and in demand.

Hale also notes that today's near comatose, tamped-down market isn't necessarily a bad thing.

“This slower market pace is a return to what was normal before the [COVID-19] pandemic,” Hale says. “And buyers and sellers will need to keep this in mind when entering the housing market this spring.”

<https://www.realtor.com/news/trends/the-strange-game-of-chicken-happening-between-homebuyers-and-sellers-who-will-blink-first/>



# MINOR EXTERIOR UPGRADES THAT CAN HELP SELL A HOME



The home improvement industry has been booming for years, but forecasters are projecting a deceleration in 2023 and perhaps beyond. Estimates from the Home Improvement Research Institute, which is the leading market research resource for the home and building products industry, indicate that growth in the home improvement products market is expected to decelerate from 7.2 percent in 2022 to 1.5 percent in 2023. Inflation continues to affect consumer spending, and homeowners may be looking to spend less on renovations in the year ahead.

Minor upgrades that aren't as costly as larger projects can still make a big difference, especially among prospective buyers. When looking for minor upgrades that can help sell a home, homeowners can rely on Remodeling magazine's annual Cost vs. Value Report. That report analyzes costs for an assortment of remodeling projects and determines the value of those projects at resale. Though resale value depends on a host of variables, including location, the following are some relatively minor exterior upgrades that impress buyers and provide a strong return for homeowners.

**Garage door replacement:** Garage doors matter more than sellers may recognize, as various real estate professionals note that buyers appreciate homes with updated garage doors. That's good news for homeowners, as the 2022 Cost vs. Value Report indicated homeowners recoup roughly 93 percent of their garage door replacement investment at resale. The average

cost of such a job is right around \$4,000, making this a budget-friendly remodeling project.

**Window replacement:** The cost of new windows will depend on just how many windows must be replaced. But there is no denying buyers like the idea of low emissivity (low-E) windows, which can cut energy bills by a significant amount over time. The Office of Energy Efficiency & Renewable Energy estimates that heat gain and heat loss through windows is responsible for between 25 and 30 percent of residential heating and cooling energy use, so sellers who can tell buyers they have new low-E windows can emphasize those savings in home listings. The 2022 Cost vs. Value Report indicates that homeowners recoup roughly two-thirds of their investment in new windows at resale.

**Landscaping:** Well-maintained landscaping is another home exterior component that can make a strong first impression on buyers. A recent survey of nearly 7,000 realtors conducted by the National Association of Realtors found that upgrading a landscape recouped roughly 83 percent of homeowners' initial investment at resale. In addition, 11 percent of realtors surveyed indicated that an upgraded landscape was the decisive factor that closed the deal for the house.

Updating a home's exterior doesn't have to bust homeowners' budgets. Many affordable projects also provide a substantial return at resale.



# DIY LUXURY: 6 FANCY HOUSEHOLD ITEMS YOU'LL SAVE ON BY MAKING YOURSELF

*By Larissa Runkle*

Let's face it: We've all got at least one guilty pleasure when it comes to splurging on household comforts.

Maybe it's a never-ending pricey candle addiction, or the urge to buy even more of those cute throw pillows that have you bordering on crazy pillow mania. Or you might just be like me and have a weakness for the most expensive cleaning spray and bath products in the store.

It turns out, these household items can be had without spending the big bucks—it just takes a bit of elbow grease. We spoke to the DIY experts to get the lowdown on six luxe household items you can save on by making yourself.

## 1. All-natural candles

Save money and avoid exposing your household to harsh chemicals commonly found in store-bought candles.

A Jo Malone candle can set you back \$520! But you can have all the candle varieties you want at a fraction of the cost by making them yourself.

And here's some more good news: Some store-bought candles might not exactly be something you want in your home anyway.

"The wick core of many store-bought candles contains lead," says Vicki Liston of On the Fly DIY. "While this practice was banned for U.S. candle manufacturers in 2003, candles imported from outside the U.S. can still contain lead. And typical candle wax contains other harmful chemicals like VOCs."

So save money and avoid exposing your household to harsh chemicals by following this simple candle tutorial that uses all-natural ingredients.

## 2. Eco-friendly cleaning spray

It's simple and cheap to make your own nontoxic cleaning products for your home.

Another expensive item you'll be ready to ditch once you learn how easy it is to make? Cleaning sprays.

"With kids and pets in the house, it's important to me to clean with non-toxic yet effective products, and I go through a lot so it's cheaper to make myself," says Liston. "I mix a solution of half-vinegar and half-water. Then I add a few drops of my favorite essential oil to cut the vinegar smell."

Note that vinegar isn't ideal for disinfecting. For that, you'll want to make a spray that also has alcohol or bleach.

## 3. Stylish storage solutions

There are so many fun and easy ways to save money and get creative with home storage solutions.

If you can't walk into a home goods store without coming back out with random containers or mini shelves that drained your wallet—then this one's for you.

"A few cheap, easy DIY storage suggestions are to use wooden pallets or

crates to make rustic-looking storage or shelving," says Aaron Green, owner of Essential Home & Garden.

Another easy storage solution that can be had on the cheap? Make your own stackable decorative hatboxes, which are perfect for storing mementos and all the knickknacks you can't part with in the prettiest possible way.

## 4. Pillow covers

Sewing your own pillow covers is a fun way to add a pop of personality to any room.

Sick of the way your living room looks? Learn how to sew and make pillow covers at a fraction of the cost of buying them in the store.

"Sewing your own throw pillow covers is another great DIY project," says home and lifestyle blogger Judi Kutner, of Apartment Notes. "You pick out your fabric to match your decor and save money compared to buying pre-made covers. Plus, it's a fun way to add a pop of personality to any room."

## 5. Crocheted throw blanket

Crocheted blankets are among the most loved DIY projects.

Cold weather always makes us want to curl up under a luxe throw. And it turns out, you can make that blanket yourself if you're willing to learn how to knit or crochet.

"Crocheted blankets are among the most loved DIY projects because they are easy to make and can be customized with different stitches, yarn thickness, and colors," says crochet designer Maggie Haskell, of Zamiguz.

Another bonus of a DIY blanket is that it can be as expensive or as affordable as you wish. You can choose "yarn ranging from the fancy and more expensive fibers like wool, to simpler and more affordable synthetic ones like acrylic," adds Haskell.

Check out Haskell's free crochet blanket pattern or this chunky hand-knit throw pattern to get started.

## 6. Bathroom essentials

Making your skincare at home means you'll also have full control over what goes in the products—and on your skin.

We love fancy bath products as much as the next person. And as it turns out, all of these high-ticket items are relatively easy to make yourself.

"I love making a honey-yogurt face mask in the winter as it nourishes and moisturizes my skin," says Liston. "It also doesn't have all of the extra chemicals that companies have to add to keep their products shelf-stable and with extended expiration dates."

Other things you can easily save on by making yourself? Shampoo bars, hand balm, and even deodorant.

<https://www.realtor.com/advice/home-improvement/diy-luxury-fancy-household-items-youll-save-on-by-making-yourself/>



# REAL ESTATE TRANSACTIONS

Recent transactions as reported by the Nevada County Multiple Listing Service, neither the Nevada County Association of REALTORS® nor its MLS guarantees or is any way responsible for its accuracy.

AREA	ADDRESS	BED/BATH	SQ. FT.	SOLD PRICE	TYPE	DOM	CLOSING DATE	AREA	ADDRESS	BED/BATH	SQ. FT.	SOLD PRICE	TYPE	DOM	CLOSING DATE
Grass Valley	14669 Stinson Dr	4 2 (2 0)	2143	\$600,000.00	Residence	105	1/20/2023	Grass Valley	20230 Post Chaise Cir	2 (3) 2 (2 0)	896	\$435,000.00	Residence	33	1/30/2023
Grass Valley	12709 Francis Dr	3 3 (2 1)	1715	\$399,000.00	Residence	133	1/27/2023	Nevada City	510 Main St	4 2 (2 0)	1554	\$470,000.00	Residence	3	1/27/2023
Penn Valley	11382 Cottontail Way	2 2 (2 0)	2332	\$544,037.00	Residence	87	1/3/2023	Grass Valley	17652 Cindy Ln	3 2 (2 0)	1516	\$497,000.00	Residence	5	1/25/2023
Grass Valley	11726 Upper Circle	3 2 (2 0)	1248	\$400,000.00	Residence	54	1/25/2023	Nevada City	22255 State Highway 20	3 2 (2 0)	1900	\$465,000.00	Residence	6	1/27/2023
Rough and Ready	11592 Rough And Ready Rd	2 2 (1 1)	2095	\$458,000.00	Residence	78	1/9/2023	Grass Valley	12337 Red Quartz Ln	3 2 (2 0)	1878	\$612,000.00	Residence	107	1/27/2023
Auburn	23075 Hidden Ranch Rd	4 4 (4 0)	3334	\$1,375,000.00	Residence	58	1/11/2023	Grass Valley	11946 Colfax Hwy	3 2 (2 0)	2057	\$465,000.00	Residence	43	1/26/2023
Nevada City	15586 Ridge Estates Rd	2 2 (2 0)	1236	\$482,000.00	Residence	48	1/5/2023	Grass Valley	12606 Towle Ct	3 (5) 3 (3 0)	2803	\$680,000.00	Residence	96	1/17/2023
Nevada City	10966 Bandler Way	4 3 (3 0)	4742	\$1,248,000.00	Residence	21	1/4/2023	Grass Valley	516 Packard Dr	2 1 (1 0)	956	\$375,000.00	Residence	123	1/27/2023
Grass Valley	10145 Omega Way	3 (4) 3 (2 1)	2597	\$906,000.00	Residence	14	1/20/2023	Nevada City	10660 Valencia Rd	3 2 (2 0)	2036	\$520,000.00	Residence	109	1/25/2023
Nevada City	14203 Beidler Rd	4 3 (3 0)	2476	\$765,000.00	Residence	60	1/31/2023	Auburn	23794 Lakeview Ct	4 (5) 6 (5 1)	4600	\$2,100,000.00	Residence	91	1/31/2023
Grass Valley	14794 Towle Ln	2 2 (2 0)	924	\$175,000.00	Residence	57	1/17/2023	Nevada City	21500 MAIDU RIDGE	2 1 (1 0)	1200	\$375,000.00	Residence	99	1/13/2023
Nevada City	16844 Pasquale Rd	3 3 (3 0)	2293	\$496,000.00	Residence	55	1/24/2023	Grass Valley	120 Carriage Ln	2 2 (2 0)	1169	\$394,000.00	Residence	130	1/18/2023
Auburn	12963 Austin Forest Cir	3 3 (2 1)	3596	\$1,050,000.00	Residence	155	1/30/2023	Grass Valley	19731 Ocelot Dr	4 (5) 4 (3 1)	4227	\$940,000.00	Residence	96	1/10/2023
Grass Valley	17130 Alexandra Way	3 2 (2 0)	1300	\$340,000.00	Residence	38	1/26/2023	Penn Valley	15346 Big Dog Rd	4 2 (2 0)	1720	\$364,000.00	Residence	161	1/31/2023
Grass Valley	14013 Garden Bar Rd	3 2 (2 0)	1595	\$385,000.00	Residence	42	1/27/2023	Grass Valley	15479 You Bet Rd	3 2 (2 0)	1886	\$679,500.00	Residence	30	1/13/2023
Grass Valley	10048 Pineapple Ct	2 2 (2 0)	1153	\$450,000.00	Residence	42	1/5/2023	North San Juan	121 Pike City Rd	1 2 (2 0)	700	\$150,000.00	Residence	297	1/10/2023
Penn Valley	19744 Wildwood West Dr	3 2 (2 0)	1813	\$399,000.00	Residence	30	1/10/2023	Grass Valley	123 Carriage Ln	2 2 (2 0)	1256	\$416,000.00	Residence	44	1/9/2023
Nevada City	13288 Banner Lava Cap Rd	4 3 (3 0)	2592	\$571,000.00	Residence	9	1/27/2023	Grass Valley	160 McNab Cir	2 2 (2 0)	1386	\$379,000.00	Residence	17	1/9/2023
Grass Valley	172 Ryans Ln	3 2 (2 0)	1947	\$689,000.00	Residence	36	1/6/2023	Grass Valley	15094 Storms Ln	3 (4) 4 (3 1)	2727	\$760,000.00	Residence	30	1/23/2023
Grass Valley	10760 Bartlett Dr	2 1 (1 0)	774	\$366,000.00	Residence	55	1/20/2023	Grass Valley	13762 Meadow Dr	3 2 (2 0)	1744	\$445,000.00	Residence	15	1/3/2023
Auburn	23485 Saint Andrews Ct	3 2 (2 0)	2380	\$705,000.00	Residence	99	1/31/2023	Penn Valley	19315 Chaparral Cir	3 (4) 3 (3 0)	1796	\$355,000.00	Residence	31	1/25/2023
Rough and Ready	14419-14407 Rough & Ready Hwy	2 1 (1 0)	797	\$218,000.00	Residence	48	1/18/2023	Auburn	11208 Sunset Hills Ct	3 2 (2 0)	1983	\$619,000.00	Residence	16	1/6/2023
Grass Valley	17449 Troy Ct	3 3 (2 1)	2433	\$550,000.00	Residence	60	1/19/2023	Grass Valley	10271 Evergreen Ranch Ct	4 3 (3 0)	3390	\$1,200,000.00	Residence	16	1/26/2023
Penn Valley	11268 Spenceville Rd	3 2 (2 0)	1611	\$490,000.00	Residence	22	1/17/2023	Nevada City	22348 Purdon Rd	2 1 (1 0)	1018	\$375,000.00	Residence	7	1/9/2023
Auburn	23461 Shadow Dr	3 4 (3 1)	2536	\$455,000.00	Residence	76	1/25/2023	Auburn	12787 Masters Ct	3 4 (3 1)	4375	\$1,650,000.00	Residence	2	1/6/2023
Penn Valley	19356 Wildflower Dr	3 3 (2 1)	2160	\$572,000.00	Residence	16	1/6/2023								
Penn Valley	19335 Chaparral Cir	3 (4) 2 (2 0)	2036	\$440,000.00	Residence	70	1/31/2023								
Grass Valley	125 Saint Johns Dr	2 (3) 2 (2 0)	1502	\$460,000.00	Residence	1	1/6/2023								
Penn Valley	14023 Lodgepole Ct	3 (4) 2 (2 0)	1888	\$405,000.00	Residence	82	1/4/2023								
Nevada City	11786 Deer Park Dr	3 2 (2 0)	1808	\$475,000.00	Residence	4	1/5/2023								
Nevada City	414 Spring St	2 2 (2 0)	1092	\$363,600.00	Residence	5	1/19/2023								
Penn Valley	18314 Piper Ln	3 2 (2 0)	1620	\$549,000.00	Residence	58	1/30/2023								
Grass Valley	14335 Galilee Ct	2 2 (2 0)	1036	\$395,000.00	Residence	108	1/19/2023								
Grass Valley	123 Wood St	2 1 (1 0)	735	\$340,000.00	Residence	2	1/6/2023								
Penn Valley	19118 Swallow Way	3 3 (3 0)	2180	\$420,300.00	Residence	6	1/10/2023								
Grass Valley	10648 Alta Sierra Dr	3 2 (2 0)	1334	\$410,000.00	Residence	4	1/9/2023								
Grass Valley	18119 Alexandra Way	3 3 (2 1)	2311	\$520,000.00	Residence	9	1/26/2023								

LEGEND: NEVADA COUNTY REAL ESTATE TRANSACTIONS - JANUARY 2023 (Solds include all single family residences in Western Nevada County) Furnished by the Nevada County Association of REALTORS®

LISTING COUNT:	TOTAL		HIGH		LOW		AVG	
	62	DAYS ON MARKET:	279	1				
LIST PRICE: SOLD PRICE:	HIGH	LOW	AVG	MEDIAN	TOTAL PRICE			
	\$2,399,000	\$159,000	\$596,197	\$594,340	\$35,586,437			
	\$2,100,000	\$150,000	\$571,573	\$573,975				

Data as reported from MetroList, Inc. 2/7/2023



# SHOWCASE

OF  
HOMES



**OPEN 4-BEDROOM, 3.5-BATH, 3,602 SQ FT HOME** on 7.8 acres in Grass Valley's Alta Sierra. Main living on upper level with 4th bedroom and additional bath on lower level with a 2-car garage and golf-cart bay. Move-in ready! **MLS# 223013474 \$875,000**

**Gordon Baker • DRE#01377575 • Century 21 Cornerstone Realty**



**STATELY AND ELEGANT CUSTOM HOME ON A BREATHTAKING LEVEL 4.5 ACRES THAT WILL CAPTURE YOUR HEART!** Designed by David Wright, this classy home boasts over 4200 s.f. of a fantastic floor plan that includes a formal entry with tiled floors and soaring ceiling; formal living room with fireplace, formal dining room that will seat 14 and the beautifully remodeled kitchen and family room with tiled floors and a ton of huge South facing picture windows to bring in the natural light from the landscaped back yard. Attached 2 car garage and detached 2 car garage with circular paved driveway that offers loads of opportunities for large gatherings! New paint and carpet accent the spacious bedrooms with vaulted ceilings including the romantic master suite with sitting area by the gas fireplace and a lovely walk in closet. Brand new spacious master bath has double sinks, separate soaking tub and walk in tiled shower. Comcast high speed internet for the work at home lovers! Radiant heat on the main level in addition to the HVAC system. Anderson windows, 20KW generator and a delightful back patio with trellis and gas hook up for the BBQ! Located minutes to historic downtown Nevada City and Scotts Flat Lake, so you get the best of both worlds! **MLS#223005583 \$1,290,000**

**Mimi Simmons • DRE#00871435 • Century 21 Cornerstone Realty**



**PREMIUM QUALITY-BUILT CUSTOM HOME AT THE END OF A CUL-DE-SAC IN A NEWER SMALL CUSTOM HOME COMMUNITY IN A CLOSE-IN LOCATION.** The splendid floor plan with two master suites on the same level, one with a private office area lends itself to extended family living. Expertly planned kitchen designed for the gourmet cook! Large center island and stainless appliances and granite counters. Spacious and comfortable with 9 foot doors, high ceilings, floor to ceiling windows bringing in natural light throughout, focused on a center courtyard. French doors from most rooms, three fireplaces for warmth and ambience. Great outdoor living on the back patio. Oversized 3 car garage. Pristine condition and ready for your buyer(s) to move right in! **MLS#222109080 \$849,000**

**Cheryl Rellstab • DRE#01162108 • 530-277-0368 • RE/MAX GOLD**



THE UNION'S 37<sup>th</sup> ANNUAL  
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& Lifestyle  
SHOW**

## The "COVID Come-Out" Show of 2023

*The Union's Home, Garden, Lifestyle Show is at the Nevada County Fairgrounds on April 22 & 23! This is a chance for vendors/businesses who survived COVID challenges, giving our community a chance to come together and support each other. This is a show you don't want to miss!*



**Vendor applications**

[homegarden.theunion.com](http://homegarden.theunion.com)

**Send applications to**

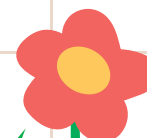
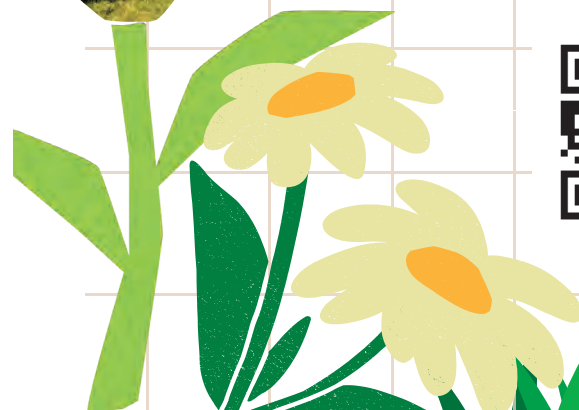
[MLane@theunion.com](mailto:MLane@theunion.com)



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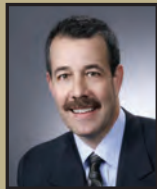


DRE #01011224

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## JANUARY TOP LISTING



JD Miller  
DRE #01264335



Diane Helms  
DRE #00713462



Joan Lehman  
DRE #00868074



Team Simmons  
DRE #00871435



Sarah Stone-Francisco  
DRE #02133990



Kristine Turner  
DRE# 0207286



Tony Gosalvez  
DRE# 00811939



Chuck Kastenholz  
DRE# 01460639



Eric Hatch  
DRE #01180864



\$1,290,000

Stately 4-bedroom, 4-bath, 4,209 sq ft home on 4.59 level acres in Nevada City. The fantastic floorplan includes a beautifully remodeled kitchen and family room with large south facing picture windows and a landscaped back yard. MLS#223005583



\$747,000

Quiet 3-bdroom, 2-bath, 1,869 sq ft, sitting on 1.84 acres in Lake of the Pines, Auburn. The exterior has freshly painted concrete siding and the home has been freshly redone. MLS#223010982



\$425,000

Magical 22.73 acre property in Grass Valley on top of the mountain 20 minutes from Grass Valley and Nevada City. Two building sites, permitted septic and leach field to accommodate a 3-bed, 3-bath home. MLS#22307610



\$875,000

Open 4-bedroom, 3.5-bath, 3,602 sq ft home on 7.8 acres in Grass Valley's Alta Sierra. Main living on upper level with 4th bedroom and additional bath on lower level with a 2-car garage and golf-cart bay. Move-in ready! MLS#223013474



\$678,721

Private 3-bedroom, 2-bath, 1,732 sq ft home on 8.79 acres in Grass Valley with a wrap around deck and small fenced garden. There is a large 2-car garage, carport, eat in kitchen, and bedroom access to deck. MLS#223011663



\$459,000

Clean, newer, 3-bedroom, 2-bath, 1,456 sq ft home on just over 6 acres in Penn Valley. Private setting with open floor plan and detached, oversized garage and 2-story barn. MLS#223003070



\$579,000

Single-story, 3-bedroom, 2-bath, 2,386 sq ft home on 0.24 acres in Grass Valley's Alta Sierra on a corner lot just a block away from the golf course. Generously sized bedrooms, large laundry room, and walk in closet in the main bedroom. MLS#223009557



\$549,000

Classic 3-bedroom, 2-bath, 1,733 sq ft home on 0.38 acres in Nevada City with mature landscaping, enclosed summer porch, fenced and gated backyard skylights, formal dining area, and greenhouse. MLS#223011517



\$579,000

Price improvement! Wonderful 4-bedroom, 2.5-bath, 2,820 sq ft Lake Wildwood home. Large family room has vaulted ceilings and large windows with sliding glass doors that lead out to the deck. MLS#222148991



\$140,000

Newer 3-bedroom, 2-bath, 1,248 sq ft manufactured home in one of the most desirable mobile home parks close to downtown Grass Valley. Carport for 2 cars and a detached shed for storage, spacious rooms, light and bright. MLS#223012979



\$68,500

Wonderful Lake Wildwood building site with all utilities available. Level building site. MLS#223012194



\$339,000

Gorgeous 2-bedroom, 2-bath home in the most sought-after 55+ community in Grass Valley. With 1,334 sq ft, this home has a spacious and flowing layout with upgraded finishes and huge walk-in closet in the primary bedroom. MLS#22145060



\$945,000

Price improvement! Wonderful 4-bedroom, 4.5-bath, 2,922 sq ft Victorian farmhouse on a level 4.16 acres in Nevada City. There is a meandering paved driveway, 3-car garage, RV parking, and a wrap-around exterior deck! MLS#22143579



\$529,000

Wonderful views of the 11th Fairway included in this roomy 2-bedroom, 2-bath, 1,837 sq ft home which sits on 0.34 acres in Lake of the Pines. The home is walking distance to park 4 and has a second outdoor entertainment area. MLS#222145183



\$879,000

Custom one owner 3-bedroom, 3-bath, 2,475 sq ft home on 5 acres in Grass Valley. Built by Vogue Homes, the single story with stucco and tile roof comes with an open floor plan, fireplaces, private office, and beautiful kitchen. MLS#222145224

LAND	0.40 acres	221100029.....	\$385,000	4.35 acres	221144127.....	\$85,000	16.50 acres	221143294.....	\$169,000	8.52 acres	221140047.....	\$349,000
	2.93 acres	221127141.....	\$115,000	7.49 acres	221144921.....	\$119,490	8.64 acres	221142770.....	\$249,000	0.95 acres	221130423.....	\$35,000
	10.02 acres	221084759.....	\$265,000	9.78 acres	221086638.....	\$159,000	1.59 acres	221129573.....	\$125,000	21.24 acres	221113098.....	\$199,000
	2.06 acres	221072083.....	\$35,000	1.78 acres	221147731.....	\$159,000	3.69 acres	221142233.....	\$159,000	40.87 acres	221125318.....	\$149,000
	0.62 acres	221142230.....	\$47,000	1.80 acres	221124020.....	\$165,000	5.11 acres	221102768.....	\$275,000	8.90 acres	221120026.....	\$74,999

5 LOCATIONS TO SERVE YOU!

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133 Brunswick  
Grass Valley  
(530) 273-5330

901 La Barr Meadows Rd, Ste A  
Grass Valley  
(530) 273-1336

101 Boulder St  
Nevada City  
(530) 265-5885

10063 Combie Rd  
Auburn  
(530) 268-2250

**#1 REAL ESTATE  
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