

THE MORNING JOURNAL

HOMES ALMANAC

AUGUST 2018



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AUTO & HOME

Lorain
2063 North Ridge Rd E.
Lorain, OH 44055

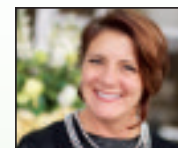
Elyria
1091 East Broad St.
Elyria, Ohio 44035



Gary R. Dodson
Mobile Phone:
(440) 320-6464

Natalie Iafolla

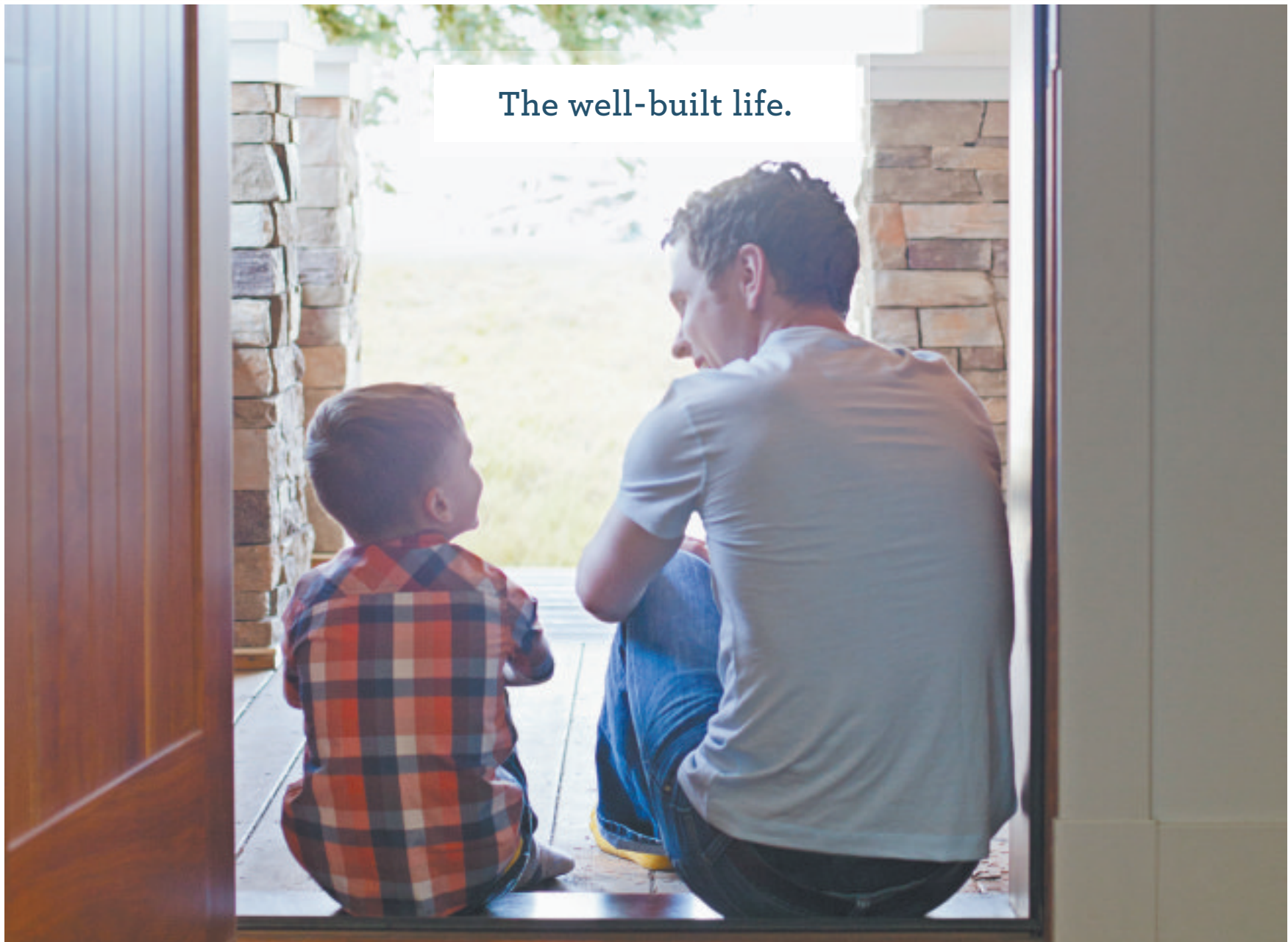
Mobile Phone:
(440) 308-7336



Michael Cobb
Mobile Phone:
(440) 463-6975

2016-2017
SOLD
UNITS 195 #
\$23,958,124
IS OUR
TOTAL VOLUME
TO DATE....

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The Appleton • \$248,630*

937 Longitude Lane • 4 bedrooms | 2 ½ Baths | 2 Car Garage | 2,359 sq. ft.

- Morning room with breakfast bar
- Kitchen with island and GE® appliances
- Fireplace with flush stone hearth and stained mantle
- 1st floor Laundry with laundry tub
- Angled tray ceiling (Owner's Suite)
- Owner's Suite includes 2 walk-in closets
- Elevation B includes Owner's Suite sitting area
- Owner's Spa Bath with 5' shower and dual bowl vanity
- Upgraded exterior door hardware
- Lots of storage

Find your new home at khov.com/Northpointe

*Prices, terms, features and incentives are subject to change without notice. Price reflects options and incentives that may have been added to the home. All prices are subject to change and subject to availability. Any photographs used are for illustrative purposes only. Stated dimensions, square footage and acreage are approximate and should not be used as a representation of any home's or homesite's precise or actual size, location or orientation. There is no guarantee that any particular homesite or home will be available. Not all features and options are available in all homes. Unless otherwise expressly stated, homes do not come with hardscape, landscape, or other decorator items.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

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\$139,900



8000 North Oak Tree Dr., Lorain

\$249,900



5653 Pleasant St., North Ridgeville

\$79,900



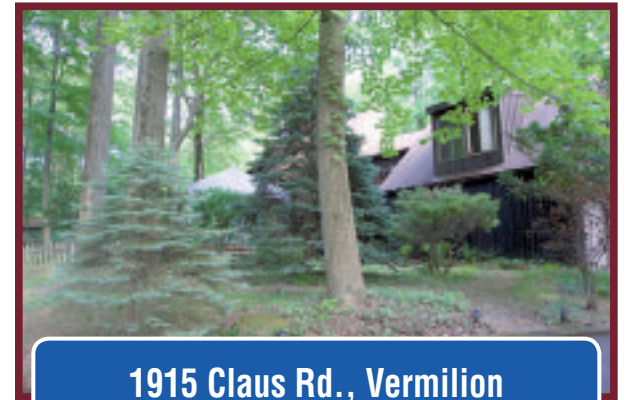
305 Falling Water Cir, Amherst

\$224,900



215 Annis Rd., South Amherst

\$276,900



1915 Claus Rd., Vermilion

\$325,900



Andrea Neal - 440-315-0686



Jeff Neal - 440-785-6063



Tori Neal - 440-714-2521

WOODED LOT RANCH 600 SUNNYSIDE ROAD-VERMILION



1857 sq foot ranch model under construction on a 2 + acre wooded lot. This model home features large vaulted ceiling great room, which opens to a country kitchen with center island, walk-in pantry, 3 bedrooms, 12 ft master bath, walk-in closet and much more. Full Basement w a 4 ft Scapewell window which is ideal for a future rec room and other family uses. Oversized two car garage and much more.

Call Mr Cassell for details 440-320-8941

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SOME LOTS HAVE ACCESS TO A 200 ACRE METRO PARK

Only (2) Lots Left on Elizabeth Drive

Only 4 lots left on Parkside Lane

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Breezewood Lane Condos Vermilion Call for details



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Bruce Laminates LLC

Elyria, OH 44035



Steven Bruce

7862 West River Road South

Ph. 440.328.3205



Julia Ecker,
Broker
440-320-5660

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Karlene Liserio,
Agent
440-371-0835

3940 Reid Ave, Lorain



\$99,900
MLS#3998374

3 bedroom Ranch 2 baths, finished basement plus large deck overlooking wooded area and in the city with city conveniences all for \$99,900

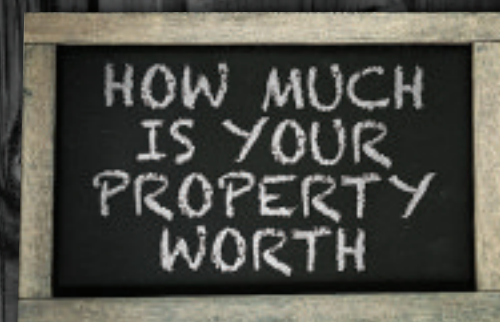
5780 W. Erie Ave. Unit 29



\$11,000
MLS#3964384

Mobile Home for sale
1997 Radco near
Lake Erie

Listings Needed...
Call Julie or Karlene





BARCK Auction & Realty

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fred@barck.com



1330 Lakeview Ave, Lorain



- Recently Updated • Full Basement
 - Extra Lot • Two Bedrooms
- Priced to sell at **\$44,000**

166 Berkley Rd, Elyria



- 3 Acres • 3500 sq ft • 3 beds
 - Beautifully Landscaped
- \$285,000**

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This first mortgage is a seven-year adjustable rate loan for single-family, owner occupied properties. The index is the 1 Year CMT. The maximum rate adjustment each time is 2.0% with a lifetime adjustment of not more than 6% above the original rate. The interest rate floor on these loans is the original interest rate and PMI parameters apply where applicable. The first adjustment will occur after seven years and then every year thereafter. Annual Percentage Rate based on \$100,000 loan amount; 15% down; 0 points; \$1,000 construction loan fee + 3 months interest. Payment example: \$100,000 loan amount; 3.750% rate; 360 monthly payments of \$463.12, which includes principal and interest only. Other rates and programs are available. **RATES AND OFFER SUBJECT TO CHANGE WITHOUT NOTICE. Rates Effective 08/06/2018.**

**At this rate,
you'll be done
in no time.**

**Handle your to-do list with
our home equity line of credit.**



**6-month
Introductory Period**




2.24%
APR*

**After Introductory Period
Prime -.50%, currently**

4.50%
Variable
APR*

During 6-month introductory period, \$184.11/month minimum payment. Then, after introductory period, \$369.86/month interest-only payment for \$100,000 minimum line of credit over 10-year draw period.

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time the way
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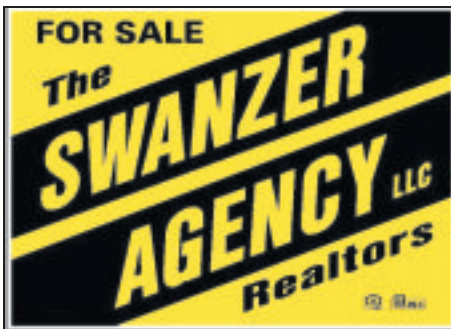


**20 offices to
serve you in
Northeastern
Ohio**

*Rates and payment examples are based on loans secured by properties located in PA or OH only. Rates are .25% higher for properties located in the state of NY. Variable Annual Percentage Rate (APR) 2.240% introductory APR for six (6) months followed by Wall Street Journal Prime Rate minus 0.50%, currently 4.500% as of 6/14/2018. Fixed term line of at least \$100,000 in new borrowings with at least \$50,000 in new money being disbursed at closing required to obtain advertised rates. Advertised rates are available during 10 year draw period that is an open-ended variable rate followed by a 15 year repayment term with principal and interest payments at a fixed rate then in effect for 15 year fixed-rate equity loans. (Currently 5.875% as of 6/14/2018). Minimum monthly payment quoted is for interest-only payments. Maximum APR is 18.00%, minimum APR is 2.50%. Offer allows for an 85% maximum loan-to-value ratio, a minimum 740 FICO® score and automatic transfer service from a Northwest checking account. One- or two-unit owner-occupied properties only. Not for home purchase. Valuation fee typically ranges from \$60 to \$525. Individual properties may vary. A \$25 annual fee will be charged. Minimum monthly payment requirement is interest only based on outstanding balance with a minimum payment of \$50. If you cancel the line-of-credit before three (3) years, you will be required to reimburse Northwest for all third-party origination fees, less valuation fee, which typically range from \$0 to \$600. Refinance of existing Choiceline will include early termination fees, if applicable. Refinance of new borrowing requirement based off existing Choiceline available limit. Customer may opt to lock-in balance at any time, up to three advances, at rates then in effect for fixed-rate home equity loans from one (1) to fifteen (15) years during the initial ten (10) year draw period. A \$75 fee applies to each lock-in. Maximum loan amount is \$500,000. Other rates and terms are available. A title search is required on loans greater than \$250,000. Property insurance is required and flood insurance may be required. Offer may be changed or withdrawn at any time. Consult a tax advisor regarding deductibility of interest and charges. Payments do not include amounts for taxes and insurance premiums, actual obligation will be greater. Debt protection not available. Subject to credit approval. See bank for details. Northwest Bank is Member FDIC.



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Billy Swanzer
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billy@swanzer.com



Cory Swanzer
Realtor
Cory@Swanzer.com
(440) 574-0297



6804 Hidden Valley Dr, Amherst

Fantastic 4 bed, 2.5 bath home in Amherst Twp. Spacious living room, formal dining room, updated kitchen, Florida room, deck, full basement. **\$190,000**



51713 Bates Road, Wakeman

Beautiful brick colonial on 7+ acres. 4 beds, 4.5 baths, custom cabinets, granite countertops, 3 car garage, finished basement, Firelands Schools. **\$525,000**



461 W Lorain St, Oberlin

One of Oberlin's Historical Landmarks built in 1881. This home features 3 out-buildings, possible 6 bedrooms, 2 kitchens, beautiful landscaping. **\$352,900**



682 Cherry Valley Dr, Amherst

Beautiful, well maintained colonial w/ 4 beds, 2.5 baths, finished basement, marble and ceramic floors, vaulted ceilings, Jacuzzi tub, & skylights. **\$271,000**



1060 North Ridge Rd W, Lorain

Great private lot in Clearview Schools! This cape cod features updated kitchen and baths, fireplace, 3 beds, 2 baths, and beautiful deck! Call Bill! **\$125,000**



Coming Soon in Vermilion

4 bedroom, 2 bath home on 1 3/4 acres in Vermilion. Country living, city amenities. Large outbuilding, partially wooded lot. Call Steve Allor today!



257 N Woodhill, Amherst

Charming colonial close to schools and downtown area. Open concept kitchen, 4 bedrooms, wood burning fireplace, hardwood floors. Call Gregg! **\$197,500**



2557 Jackie Lane, Westlake

Beautiful 2 bed, 2 bath condo! Brick wood-burning fireplace, updated windows, furnace & a/c, granite counters, and patio. Call Billy today! **\$119,900**



39280 Colorado Avenue, Avon

3 parcel property totaling 2.78 acres commercially zoned C-4 general business. Nice 3 bedroom home on property w/ hardwood floors. **\$475,000**



9031 Leavitt Road, Elyria

1.37 acres commercially zoned. Some uses may require more frontage. Additional land available. House is in need of some repair. **\$115,000**



1326 Lake Avenue, Elyria

Excellent location and facilities. Currently used for car sales. Suitable for many uses. Call Gregg Fior for more information. **\$285,000**

Thinking of selling your house?

Inventory is low and Buyers are looking for houses to buy! Houses are selling too fast!! If you're thinking of making a move call The Swanzer Agency today!

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****Building sites 1—2acre building sites as low as \$35,000 in Firelands, Amherst, and Oberlin School Districts!**

****S R 60, Vermilion 16 acres commercial. 420 foot frontage. Requires 100 ft. to build. 4 commercial lots possible \$285,000**

****Amherst 1.15 acres commercial near 58 Turnpike. \$65,000 **Oberlin Rd, Elyria 48 acres Amherst Township \$190,000**

The Preferred Real Estate Team

Our Clients are #1!

2016-2017 Sold Units 195

\$23,958,124 is our volume to date



Gary R. Dodson

Mobile Phone:

(440) 320-6464

Natalie Iafolla

Mobile Phone:

(440) 308-7336

Michael Cobb

Mobile Phone:

(440) 463-6975



LAND AVAILABLE

- Mallard Creek Run, Lorain \$35,000
- 2 (lots) V/L Lake Rd, Vermilion \$39,900
- 2 (lots) Reserve Ave, in Oberlin \$39,900
- 3 (lots) Reserve Ave in Oberlin \$39,900
- Jerusalem Rd, Vermilion 1.5 Acres, Firelands Schools



\$162,500

1013 TERRA LN, AMHERST, OH 44001



\$148,500

269 COVE BEACH, SL



\$219,900

45754 US HIGHWAY 20, OBERLIN



\$344,000

312 HALSTEAD LN #312, WESTLAKE



\$239,900

945 RED TAILED LN, AMHERST



\$229,500

859 TIMBERVIEW DR, AMHERST, OH 44001



NEW!

\$77,500

6220 HIDDEN CREEK DR #108, LORAIN, OH 44053



NEW!

\$239,900

785 BLOSSOM DR, AMHERST, OH 44001



\$59,900

6225 HIDDEN CREEK, AMHERST

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 FOLD DOWN LEFT SIDE TABLE
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 **MINIMUM PAYMENTS REQUIRED

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