November 2021 FREE

TN alleyHomeFinder Shoals Edition .com



Custom built home on 111' of beautiful waterfront located in a quite private cul-de-sac and cove. Cozy double sided fireplace looking into kitchen and great room. Formal dining and living room or study. Hardwoods throughout main living area. Tons of closet space and storage on all levels. Concrete seawall and sidewalk for easy access to the pier with boat slip. Three car garage on main level and an additional garage on basement level for storage or workshop. \$789,900 Call CRC Realty Inc 256-718-0111.

Looking *for* Your Dream Home *or* Land *in the* Shoals Area?

Lauderdale, Colbert, Franklin & Lawrence Counties



Visit Shoals Area Listings at: TNValleyHomeFinder.com







Turn to the experts

Cooling and heating is our only business

That's why we're the experts!



COOLING & HEATING, INC

chcooling.com

Service • Maintain • Replace

256-248-4886

AL #06222 AL Certification #50045



All real estate advertised in this publication is sub-ject to the Federal Fair Housing Act of 1968, as amended, which makes it illegal to advertise "any amended, which makes it illegal to advertise "any amended, which makes it illegal to advertise and race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such prefer-ence, limitation or discrimination." This publication will not knowingly accept any advertising for real estate which is in violation of this law.

INDEX

Bank Independent13	Neese Realty
	Shirley Neese8, 9
Bridgewater Holdings15	
	ReMax TriState
<u>CB&S Bank</u> 16	Luticia Johnson4
Coldwell Banker Pinnacle Properties	Renaissance Realty10
Ted Wylie2, 3	Babs Moody11
	Kay Martin12
Eaton Builders14	
	Window World7
Grigsby Properties	
Jeremy Grigsby6	
<u>Listerhill Credit Union</u> 5	

2021 Shoals Area Association of REALTORS® Board of Directors



Carolyn Abston **PRÉSIDENT** Local Board & State Director



Christopher Fowler PRESIDÊNT-ELECT Local Board & State Director



Michael Roberts TREASURER/SECRETARY Local Board & State Director



Bonnie Martinez PAST PRESIDENT Local Board & State Director



Babs Moody Three Years Local Board Director



Courtney Embry Two Years Local Board Director



Brandy Gargis Two Years Local Board Director



Beth Darby One Year Local Board Director



Pamela Holt Butler One Year Local Board Director



COLDWELL BANKER 9

PINNACLE PROPERTIES

Ted Wylie

Broker Associate Multi-Million Dollar Producer 256-415-5151





1839 W. Tannehill Morningdale Complete Update! New roof, large corner lot w/shed, 3/2 full baths, small office in garage, garage w/door opener



1901 Berry Hickory Hills area, 3BD/2BA home w/mother-in-law suite. Home has formal living and dining, den w/FP. New flooring, 2 car garage.



111 Wedgewood Dr. Creekwood w/basement. Large home w/unfinished basement, concrete drive around the home. New carpet, new central unit, kitchen w/bar & much more! One owner.



1211 Glendora New construction in Tuscumbial 4 BR/2BA, 9 ft ceilings, large, open kitchen, sprinkler system & much more!



88.41 Acres in Killen area. Owner will divide. Ponds, fencing, barn and cross fencing. Could be great subdivision or farm!



710 Old Hwy. 20 24 acres, 2 barns, 2 BR/1 bath rental home



13, 14, 15, 16 Ricky Drive 4 separate lots w/view of Wilson Lake. close to Robert Trent Jones Golf Course



120 Cardinal Lane St. Florian area! Beautiful 5BR/4BA. 2 acres, formal dining, Primary BR on main level w/fireplace, open floor plan



14050 HWY 20 Free standing building on Hwy 20, was a restaurant, plumbing is still ready to go, large dining & kitchen area, separate garage on property w/3 bays



401 River Bluff Dr. 3 BR/ 2 full baths, updated kitchen w/island, mother-in law suite/ apartment



County Road 91 Lot has interest in common lot on Wheeler Lake w/pier



1203 Glendora Ave. New construction just off Hwy 72. level lot w/many upgrades, large living room, 9 ft. ceilings w/fireplace. Pick colors & flooring now!



145 Button Ave. North Florence, close to the college, 3BR/1BA, fenced yard, corner lot, well maintained



1242 Florence Blvd. 10,000 sq.ft. on Florence Blvd., One of the highest traffic counts in the Shoals, open floor plan w/many uses



126 Norwood Court Just off Wood Ave. Total update. workshop, hardwoods, RV parking pad w/drain



31 CR 420 Killen area, 3 bedroom home completely updated. New flooring, tile & paint. Large living room. Eat-in-kitchen, large laundry room



COLDWELL BANKER 9

PINNACLE PROPERTIES

Ted Wylie

Broker Associate Multi-Million Dollar Producer 256-415-5151

tedwylie.com



125 Williams St.

4BR/2BA home w/bonus room. large outbuilding, hardwood flooring, updated kitchen, fenced yard, new roof, central unit & covered patio



120 Lakeshore Dr.

Waterfront Muscle Shoals, best priced lake lot on Wilson Lake. 100 feet on the water with some trees. Property prepared to build. Water navigable year round.



75 Lime Kiln Cove Rd.

Lot on Wilson Lake w/pier & boat house. Year round water, concrete seawall, 2 slip boathouse & 2 boat lifts w/pier. Private lot.



153 S. Forest

Killen area, updated 3 BR, large den, eat in kitchen, large detached garage w/3 roll up doors, new roof, corner lot,



3475 County Rd. 259

New Modern home or Hunting lodge w/lots of extras! 12 ft wide porches front & back. 3 or 4 BR or office, 3 BA & more!



106 Linda Lane

Cedars, updated, large rooms, over 4,000 sq. ft. w/large rec room, 2 kitchens, pool & hot tub - Lots of extra's!



1200 Glendora

New construction in Tuscumbia! Open floor plan, kitchen w/island, granite, 9 ft. ceilings, walk in closets & much more!



16135 Hwy 14

30 acres. 4BD/2BA farmhouse w/ 2 workshops, covered patio, front porch w/gazebo, large bonus room upstairs. Tons of extras!



8601 Hwy 20

25 acres with a pond. Very level w/lots of potential. Build your dreamhome or great for development.



175 Kilburn Cove

Wilson Lake home w/2 livina areas. 2 kitchens, 2 dens, 3 fireplaces and wrap around covered porch. Level lot, easy walk to water.



11081 County Rd. 14

3 BR, 2 1/2 baths, 1.5 acres, workshop, large open kitchen w/bar



Lake Lot CR 639

lake property, large tract w/505 ft of water front. Camp, fish & swim on your own lake lot! Owner will consider selling lots as 1 or 2 tracts.



189 Cascade

Under construction. Completion Dec. 2021. Large 3/2 home w/large greatroom, large kitchen w/eat-in area, formal dining



1501 Moyer Sutton St.

Richmond Hills area, updated. 4BR/2BA, large den w/fireplace, granite, hardwood, appliances, patio, fenced vard, so much more!



675 County Rd. 9

Under Construction. Completion Sept. 2021. Newly updated 3/2 home, new roof, siding, carport. lots of extras.



Go to tedwylie.com



Luticia Johnson, (256) 627-8314





1661 S. Wilson Dam Rd, Muscle Shoals, AL 35661 www.luticiajohnsonhomes.com



125 Rivermont Rd - Florence

3 Bedroom, 2 Bath, Workshop/ Garage 1620 Sq. Ft. +/-, MLS # 501089





121 Rivermont Rd - Florence 3 Bedrooms, 2 Bath, Offers space for

Motor Home/Boat, 1921 sq. ft +/-, MLS #501278





0 W Mobile St - Florence

Great Deal: 5 parcels of land for sale Lot Size: 51' X 297' • Lot Size: 50' X 270' • Lot Size: 50' X 297' Lot Size: 80' X 104' • Lot Size: 31' X 104.8' • MLS # 501120



0 Blair St - Florence

Lot size: 60' X 75' MLS # 500704



606 Plum St - Florence

3 Bedrooms, 1.5 Bath, 1344 sq.ft +/-, MLS #167548





0 Hightower - Florence Approx. 1.04 Acres MLS# 167848



2 Bedrooms, 1 Bath, MLS #167624

204 Spurr St S - Florence Cute Cottage on a corner lot. 2 BR, 1 BA, Living Room, Eat-In-Kitchen, and Storage Area. MLS #166811

LISTERHILL IS WHERE...

financing works for you



We live in the same community, so let's work together. Take advantage of local decision making and no closing costs on home equity lines of credit and short-term, fixed rate loans. All from your local, not-for-profit cooperative.

- + Short and long term fixed rate loans
- + Conventional
- + FHA
- + USDA
- + VA
- + Low-rate adjustable loans
- + Construction loans
- + First-time homebuyer programs



Morgan Prestage

Mortgage Loan Officer

NMLS# 1872232 256.383.9204, ext. 1348 mprestage@listerhill.com







RESIDENTIAL | LAND | COMMERCIAL 256-757-1008



JASON GRIGSBY

WWW.GRIGSBYPROPERTIES.COM



Commercial Building - Rogersville Excellent business opportunity in booming Rogersville, AL just one block off of Hwy 72. This commercial building, situated on a corner lot, offers over 7,000 sq. ft. currently set up as a restaurant. With approx. 58 parking spaces. the property could easily be retrofitted for any need. An additional stand alone building with approx, 1,500 sq. ft, is included and shares the parking lot. 1700 Lee Street, \$599,000

4731 Chisholm Rd - Florence

Charming 2072 square foot, 5 bedroom, 1 bath house. This approx. 100 year old home, situated on a beautiful 1 acre wooded lot, is conveniently located on Chisholm Road. The property could possibly be suitable for commercial use, \$149,900



Amazing 2.4+/-Ac, 700'+ Waterfront - Florence

Opulent views, tranguil sunsets, and serenity abound at this outstanding Wilson Lake tract in Pierrefont Estates. This rare 2.4+/- acre paradise with over 700' of waterfrontage provides the ideal setting for your dream home or family compound. No expense has been spared in getting this property ready to build. An approx. 300' man-made seawall with a sidewalk runs along the western property line while an approx. 400' natural seawall fronts the main lake. An expansive 35' x 45' mostly-covered pier with boat and jet ski lifts is waiting to come to life and a wonderfully-placed, oversized gazebo with a fire pit provides breathtaking views. The entire length of Wilson Lake from Wheeler

to Wilson Dams can be seen from this property. Impressive retaining walls, concrete steps, a storage building, exquisite landscaping, and a sprinkler system have been put in place. Come see some of mother nature's beauty at her best. 706 Ridgecliff Dr., \$1,500,000



BEAUTIFUL 40+/- AC., 680 CR 300 - FLORENCE Wonderful 40+/- acre tract located just north of St. Florian. This rolling, mostly wooded property contains beautiful homesite possibilities, serene open pastures, and tranquil surroundings. This land is perfect for your home, weekend getaway, or recreational retreat. \$199,900



420+/- AC GAME RANCH LAUDERDALE CO.

420+/-Unique high-fenced game ranch located in northern Lauderdale County. With over 4 miles of fencing, whitetail deer breeding operation is the

perfect setup for the hunting aficionado and/or business opportunist. Call for more information. \$1,650,000.



2.26+/-Ac, CR 643, St. Florian

Nice 2.26+/-ac level lot in the desirable St. Florian area. This hard to find property, just minutes from Cox Creek Pkwy, offers a beautiful country setting to build your dream home. \$199,900



20+acres Waterfront - Killen 860' of navigable waterfront on the river! \$1,085,000.



1.5+/- Ac Commercial Lot, Hwy 72 - Killen Great 1.5+/- acre commercial lot in Killen. With road frontage on Hwy 72 and Alabama St, this corner tract offers tremendous potential for many business ventures. \$150,000



Commercial Lot, 0.69+/- Ac. Hwy 72 - Killen Great location on Hwy 72 in the Killen city limits. This lot offers excellent commercial potential with frontage on Hwy 72 and Old Lexington Road. \$165,000



1.74+/-ac Restricted Lot, 3098 CR63 · Killen Beautiful 1.74+/restricted

tract perfect for building your dream home! This is country living at its best. Great location in Killen within a few minutes drive to Florence. \$44,900



Waterfront Lot, 1033 CR 404 - Killen
This large 1.81+/- acre lot offers the perfect
opportunity to build the lake house of your dreams. With 101 25' of water front on Shoal Creek, this spacious, gently rolling property makes for great views and quick access to the water. \$137,000



The Grove - St. Florian Come be a part of this exciting new 40-lot development just outside of the Florence City limits in the St. Florian area! Luxury and elegance abound in this gated community with estate-sized, 1 to 2 acre lots priced from



Hwy 72 - Killen 9.26+/- Acres Great development Potential! \$249,900



Window World is the nation's leader in replacement windows, siding, and exterior doors. Our energy efficient products are the perfect enhancement for any home and are backed by the industry's strongest warranty. Contact us today to schedule your free in-home estimate!

Request a Free Estimate: 1-800 Get Windows

717 Michigan Ave., Muscle Shoals • (256) 383-8894 • WindowWorldMuscleShoals.com



#1 AGENT

"CONSISTENTLY" **Shoals Area!**



SHIRLEY NEESE

BROKER, CRS, GRI, SRES Cell: 256-335-6789 Office: 256-767-7000 Email: shirley@neesere.com



RANDALL MATTHEWS 256-762-7423



CAMBY SMITH REALTOR 256-702-9568



GARRETT BLAKE REALTOR 256-394-8349



Patti Thomas REALTOR 256-710-3783

SHIRLEY NEESE

"EXPERIENCE HAS IT'S REWARDS"

www.shirleyneese.com

SOLD OUR LISTINGS - HAVE BUYERS!!!

RESIDENTIAL

701 W. Mobile St, Florence3BR/1BA home on corner lot, downtown Florence, Needs TLCNEW LISTING\$22,000
2037 Huntsville Rd, FlorenceSmall home with 1 large room & 1 half baths and kitchenused as a meeting space
2415 Huntsville Rd, Florence2BR/1BA home sits on 3 lots (2 addls lots included), presently rentedSOLD\$74,000
434 Robinhood Dr, Florence 4BR/2BA home in Sherwood Forest
374 Rolling Brook, Rogersville 3BR/2BA home
411 N. Walnut St
722 Saddleridge Way, Florence4BR/3.1BA home in Hunters Ridge
12201 Hwy 20, Florence 5BR/3.1BA home with pool on 2.41 Acres+/ plus separate storage unit or separate office/craft room
105 Hunters Lane, Florence7BR/5.1BA home with 3 acres in Robbins Ridge\$647,000
WATERFRONT RESIDENTIAL
1362 Barnett Rd, Rogersville Great fish camp or build Pier 1.55 Acres+/ NEW PRICE \$299,000
126 Clear View Dr, Sheffield 5BR/5.2BA home in Ridge Point 159'WF+/ Boat Dock! Beautiful sunsets!!!
Lot 8 Under construction on Shoals Creek Beautiful sunsets!!!
100 Terrapin Close, Killen6BR/3BA with over 7000sf+/- of awesome waterfront property\$1,650,000
COMMERCIAL
Highland Ave, Florence Two lots, zoned multi-family, near new hospital, partially cleared
Florence Corner of Park & Elmzoned light commercial, off Veterans near hospital5 LOTS \$37,000
917-925 Rickwood Rd, FlorencePrime Location, deep level lot 210x405One Acre great medical location\$450,000
COMMERCIAL - ACREAGE
George Wallace Blvd, TuscumbiaCleared and ready to use, great location for storage buildings10 LOTS \$125,000 Attn: Shoals Community College great location for parking lot
2.0 Acres, KillenCorner Lot with 300' on J.C. Mauldin Hwylocated downtown Killen\$159,000 NOTE: KILLEN JUST WENT WET! GREAT LOCATION FOR MINI STORE + FOOD!
Huntsville Rd, Florence in county, no restrictions Two Tracts (to be surveyed),
Corner Huntsville Rd/Middle Rd4.3 Acres
Huntsville Rd, Florence zoned - ready to buildGreat location corner of Cox Creek Pky/Huntsville Rd



WE CAN PUT A "SOLD" SIGN IN YOUR YARD CALL TODAY AND LET'S **GET YOUR HOME LISTED!**

HISTORIC DOWNTOWN • 101 S. COURT STREET, Florence, Alabama 35630

......Two tracts (3.30 Acres+/-) and (.46 Acres+/-)...will divide

FOR ALL SHOALS LISTINGS CALL: 256-335-5678 SHIRLEY NEESE



Lime Kiln Hollow 0 107+/- WF

LOTS - ACREAGE

(Dir: Hwy 43, left on CR 344 @funeral home)

Highland Ave. Florence...Two lots, zoned multi-family, near new hospital, partially cleared....\$26,000

George Wallace Blvd, Tuscumbia ... Foxbrook Landing, 10 COMMERCIAL lots

Twin Pines Cr, Russellville...Lot #50, level lotPENDING.....\$25,000

601 S Commons Rd, Tuscumbia ... Lot 32, Spencer Place, 104.86 x 125.16, Corner Lot ...\$35,000

ATTN: Builders - great location and price.... corner of Hook & S. Commons...

.....one of the few good lots left in this sub-division

Florence - Corner of Park and Elm 5 Lots ... zoned light industrial ... 5 LOTS \$37,000

Veterans Drive 5 Lots (corner of Veterans Dr and S. Blair St) New Hospital Location..........\$59,500



Donegal Ct, Peytonia Points- Lot 50

13.0 Acres+/-, Decatur

Subject

Pawnee Ct, Florence Corner Lot Indian Springs III... Great Location\$119,000

Mauldin Hwy, Killen Lots of road frontage...Corner Lot (formerly Killen Diner)...

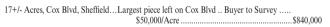
great location for "package store" ...307'x100'\$159,000 Huntsville Rd, Florence...Two Tracts, corner Huntsville Rd/Middle Rd.....

Huntsville Rd, Florence Great location .. corner of Cox Creek Pky/Huntsville Rd...

Zoned Commercial ...3.17 Acres..... Ready to build .. rental units planned\$250,000 13.46 Acres - 20th St. E, Sheffield...2 tracts...industrial property .. access to RR tracks ..\$280,000

3.76 Acres ... Wilson Dam Rd, Muscle Shoals great medical office location\$979,000

17+/- Acres, Cox Blvd, Sheffield...Largest piece left on Cox Blvd .. Buyer to Survey



...... Two tracts (3.30 Acres+/-) and (.46 Acres+/-)



CR 33 - 1.3 Acres 108.9'+/- Waterfront



Killen - Corner Lot





Huntsville Rd - 43 Acres+/-



16.8 Acres

Veterans Dr - 6 Lots

WATERFRONT-WATERVIEW-LOTS

266 Finley, Decatur...13.0 Acres +/- plus 4 other lots...Downtown Decatur.. PENDING .. \$149,000

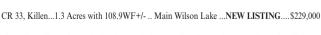
Clear View Dr, Sheffield waterfront lot with sunsetsPENDING ...\$150,000

Donegal Ct, Muscle Shoals ... 228.5'WF+/1_ lot in Peytona Points ... Seller is Sav-a-Life Wooded and Private Waterfront Lot!!....Great Location!... with Seawall \$195,000

855 Turtle Cove, Killen...Main Wilson Lake and cove.. beautiful views front & back... SOLD. \$218,000



Highland Ave - Lots 16 & 17 Zoned Multi-family



Lime Kiln Hollow Rd, Muscle Shoals Lake lot on Main Wilson Lake ...107.48'WF+/-.... \$267,000

Veterans Dr, Florence...close to new hospital and Marriott Hotel .. 150' road frontage





Park & Elm St - 5 Lots



ANNE BERNAUER REALTOR®



SHERRY GRESHAM REALTOR® 256-263-0847



MELISSA BLACK REALTOR® 256-483-2559



ALLISON GARRETT REALTOR® 256-702-3262



VANCE GRAY REALTOR® 256-443-6066



GENA KILLEN REALTOR® 256-648-2784



QUINT LANGSTAFF ASSOCIATE BROKER 256-710-8857



KRISTIN LONG REALTOR® 256-710-3418



LAUREN MANSELL REALTOR® 256-366-5590



KAY MARTIN ASSOCIATE BROKER 256-710-9745



LINDA MITCHELL ASSOCIATE BROKER 256-710-7394



BABS MOODY REALTOR® 256-366-3090



VICKY PHILLIPS ASSOCIATE BROKER 256-335-9999



REGINA THOMPSON REALTOR® 256-762-2106



LADONNA MANSELL OWNER/BROKER 256-810-7252



WWW.WELCOMEHOMESHOALS.COM



Choose a professional who is consistently at the top of the profession.

- 31 YEARS FULL TIME EXPERIENCE
 - REALTORS ASSOCIATION BOARD OF DIRECTORS (9 YEARS)
- ALABAMA ASSOCIATION OF REALTORS STATE BOARD OF DIRECTORS (4 YEARS)
- MLS BOARD OF DIRECTORS (2 YEARS)
 - ARPAC MAJOR INVESTOR
 - PLATINUM ACHIEVEMENT AWARD
 - MULTI-MILLION DOLLAR PRODUCER
 - REALTORS ASSOCIATION 2003 REALTOR OF THE YEAR
 - REALTORS ASSOCIATION 2003 SPIRIT AWARD
- PAST PRESIDENT (2003) REALTORS ASSOCIATION OF MUSCLE SHOALS AREA





BabsMoodyRealtor@gmail.com www.welcomehomeshoals.com



HICKORY HILLS - FLORENCE

- LOCATION LLOCATION L
- Remodeled & Move In Ready
- · 4 Bedroom/ 3 Bath, Brick
- Formal LR/ DR/ + Den/FP
- Fabulous Kitchen! / Open
- Extensive Cabinets/ Builtins Hardwoods/Quartz/Ceramic
- Rec Room/ Office/ Sunroom
- · Circular Drivewav+ Drivewav
- Nice Deck/Large Fenced Yard
- Security System/ MLS # 500833





CEDAR PARK - FLORENCE

- · Gourmet Kitchen/ Stainless
- · Lovely Cabinetry/ Built-ins
- Hardwoods/ Ceramic/ Granite
- Grand Island/ Kitchen Bar
- · Screened Porch. Covered Patio
- Side Entry Garage • 12 x 26 POOL
- MLS # 501283





4 Bedroom/ 3 Bath

FABULOUS updated Patio Home

· Luxury Master Bath/ Dressing Rm . Office or Sitting Room off Master

• 3 Bedroom 2 Bath/Split plan

- One Level Brick
- Lovely Corner Lot
- Formal Living and Dining Tons of UPDATES!
- Kitchen/Granite Covered Porch/ Patio

• Den/ FP/ Open to

- HEATED POOL! Security System New Roof/New Windows
 - MLS #500999



CEDARS TOWNHOMES - FLORENCE

- Brick PATIO HOME!
- Lovely REMODEL!
- Fabulous Large Kitchen
- Granite/Stainless/Island
- Extensive Cabinetry/ Breakfast
- Large Vaulted Great Room
- Tray Ceiling Formal Dining
- · Large Master/ New Bath
- · Screened Porch and more
- Level CORNER LOT
- Security Sys/ MLS #501088







LOT IN HEATHERHURST

• 1/2 Acre - Lovely Setting

- STONEY CREEK DRIVE
- Heatherhurst Add 1
- Lot size 121' x 175'
- BASEMENT LOT!

Great Location!

- Call today!
- MLS 433752
- MAKE OFFER!



KAY MARTIN

REALTOR®

Associate Broker

256-710-9745

www.FlorenceALhomes.com

I MLS @

SHBA





SKYPARK









Phase IV water view lots available now! Boat slips available too!

Phase IV lots left!



From RELOCATION to the PERFECT LOCATION

Research • Plan • Re-establish

North Alabama consistently ranks as an excellent place to live based on affordability, job opportunities and overall quality of life. If you're moving to the area, there are lots of different choices when it comes to finding a home. Whether you're looking to build, buy or borrow, our local mortgage lenders, processors and closing agents work as a team to help you finance your dream.



Ben Alexander
NMLS#: 1283525

call me
o. 256.386.5091
c. 256.710.6479

email me
balexander2@bibank.com

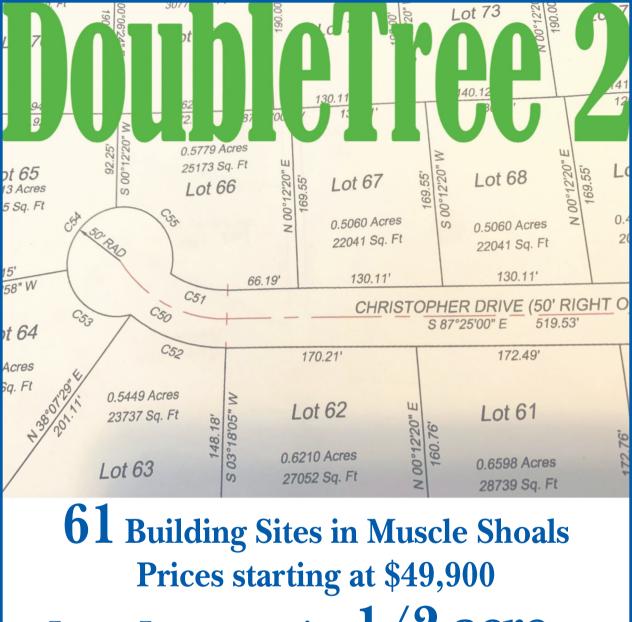


Roxanne Benefield NMLS#: 594944 call me o. 256.216.3801 c. 256.468.5867 email me rbenefield@bibank.com

Welcome to North Alabama. Welcome home to Bank Independent.



BIBANK.COM | MEMBER FDIC | 企 EQUAL HOUSING LENDER | 877.865.5050



Large Lots averaging 1/2 acre +, 120' - 130' - 140' fronts

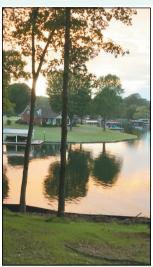
Eaton Development 256-381-4663

BRIDGEWATER









A unique waterfront development on the Florence side of Shoal Creek Bridge. Waterfront and offshore lots.

- New Lake Home for Sale -

For more information: www.bridgewatershoalcreek.com
Tyndal Davis 256-335-5714 • Joseph White 256-335-7512
Bridgewater Holdings LLC





Apply Online >> Today | Ask About Our Special Rates

Just like that... the house is now your home.

Conventional Fixed Rate and Adjustable Rate Mortgages FHA, VA and USDA-RD Mortgages | Construction Lending Second Home Mortgages | Refinancing | Investment Financing

With experience in all types of loan programs, Blake Bendall will guide you through the loan process while providing excellent service.

Cell: 256-668-6089 Office: 256-331-8689 email: Blake.Bendall@cbsbank.net NMLS # 2050216









WE ARE AN INDEPENDENT COMMUNITY BANK WITH LEADING EDGE TECHNOLOGY, BUT DELIVER IT WITH A LOCAL FLAIR. OUR EMPLOYEES TAKE PRIDE IN DOING WHAT IS BEST FOR OUR CUSTOMERS AND THE BANK.

BANKING SERVICES Personal • Commercial • Digital • Mortgage Banking • Home Equity Lines



Brenda Crittenden NMLS#503788 Vice President/ Residential Mortgage Manager First Southern Bank, NMLS#478257 303 N. Pine St., Florence, AL 35630

Office: **(256) 718-4241**

Debbie Poole NMLS#498430 Assit. Vice President/ Residential Mortgage Lender First Southern Bank, NMLS#478257 303 N. Pine St., Florence, AL 35630

Office: (256) 718-4227



WWW.FIRSTSOUTHERN.COM







Ted Wylie

Broker Associate
Multi-Million Dollar Producer
256-415-5151
tedwylie.com

AUTUMN RIDGE SUB DIVISION PHASE 1

New construction underway! Will build to suit. Come choose your lot today. Bring your plans and interior color and flooring ideas OR work with ours!

The Best Kept Secret in Tuscumbia!

These will be homes that a new home owner can take pride in and will be minutes from hwy 72, down town shopping, parks, restaurants and golf course. Floor plan options available. Billy A Page, LLC



Homes priced between \$260,000 - \$320,000











Directions to Autumn Ridge: Hwy 72W to Vaughn LP, right on Glendora