

JUNE 2023

THE MORNING JOURNAL

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The information provided assumes the purpose of the loan is to purchase a property, with a loan amount of \$150,000 and an estimated property value of \$187,500. The property is located in Ohio. The property is an existing single family home and will be used as a primary residence. An escrow (impound) is required. For a well-qualified borrower; subject to certain underwriting guidelines. At a 6.500% interest rate, the annual percentage rate for this loan type is 6.656%. The payment schedule would be 359 payments of \$948.10 at an interest rate of 6.500% and 1 payment of \$950.11 at an interest rate of 6.500%. Because an escrow account is required, the actual monthly payment will also include amounts for real estate taxes and homeowner's insurance premiums.

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Gary R. Dodson

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(440) 320-6464

Natalie Iafolla

Mobile Phone:
(440) 308-7336



\$695,000

11103 State Route 113,
 Berlin Heights



\$299,000

15 Acres, V/L Middle Ridge, Amherst



\$235,000

116 Forest Hill, Amherst
 4 Bedrooms



\$189,000

153 Park, Amherst
 Amherst Downtown
 Business District Building



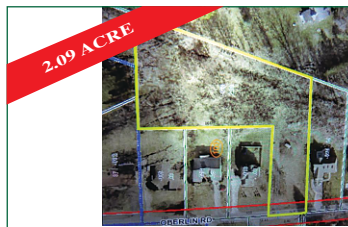
\$150,000

3982 Palm Ave, Lorain



\$119,900,000

607 Cedar Point Rd, Sandusky



\$89,900

6551 Oberlin Rd, Amherst



\$89,900

317 West Ave Elyria
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V/L 301 Church St Amherst
 Amherst Downtown Commercial lots
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\$79,900

2740 Reid Ave, Lorain



\$50,000

408 Delaware Ave Lorain



\$40,000

V/L Forest Hill Drive
 Amherst City building lot,
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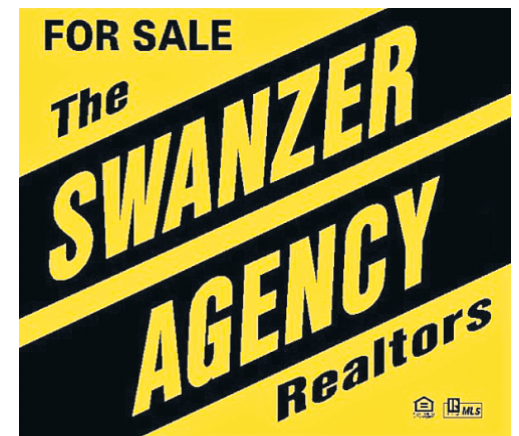
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Featured Listing

3847 Amherst Ave, Lorain

\$234,900

Extremely well maintained 3 bed, 3 bath home located on a quiet cul de sac. Beautiful yard surrounded by trees, perfect for outdoor parties. The inside is laid out perfectly for entertaining with the eat in kitchen located between the living room and family room, both with working fireplaces. This is a great home with a lovely yard, ready for you to move in!



1309 Madison Ave, Lorain

\$85,000



Land North Ridge Rd, Amherst

\$59,900



1321 Madison Ave, Lorain

\$85,000



1303 Madison Ave, Lorain

\$115,000 - Duplex



Land West River Rd, Elyria

\$174,900



1320 West 7th St, Lorain

\$75,000 - Duplex

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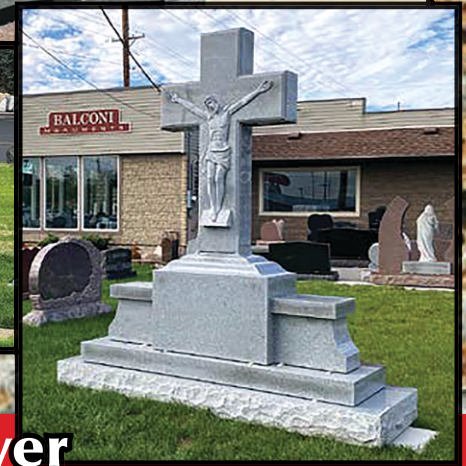
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Safety considerations when pressure washing

Water is essential to cleaning, but it can be an even more powerful asset when there is great force behind it. This is the concept behind pressure washers, which are tools that spray water at high pressure in order to clean an assortment of surfaces.

Pressure washers are typically used to clean siding, farm equipment, industrial machinery, concrete patios, and much more. The power behind pressure washers can cause injury. In fact, the Centers for Disease Control and Prevention says pressure washers can cause of a host of injuries, including:

- The strong spray can cause serious wounds. High-pressured water can cut through flesh.
- The fast, strong spray can strike objects and toss them powerfully into others who are close by.
- Electric shock may occur if the pressure washer is not used properly.
- The force from the washer can

knock a person off balance, whether operating the tool on the ground or while on a ladder.

In most cases, injuries due to pressure washer usage are entirely preventable. Those who plan to use pressure washers should always do so with safety in mind. Here are some precautions to take.

- Identify potential hazards. Identify potential hazards with each different surface before beginning the job. Weather, personal fatigue, slippery surfaces and nearby electrical hazards can increase injury risk.

- Read the manual so you fully understand how to operate the washer. Read the instruction manual and practice using the tool before you put it to use on the task at hand. Learn how to operate the machine and all accessories. Figure out how to shut it off in a hurry. Determine if it is safe to use an extension cord on an electric model.

- Wear protective gear. Closed-toe shoes are a must because the water spray can cause lacerations. Be sure the shoes are non-slip or work boots. Full-

length pants and a long-sleeved shirt can protect users from flying debris. Wear eye protection whenever operating the washer. OSHA guidelines recommend a full face shield for water pressure higher than 2,000 psi to avoid eye or head injury. Waterproof gloves also are wise to provide better grip. Ear protection for a gas-powered pressure washer can protect against hearing loss.

- Start off with the widest spray. Pressure washers often include various nozzles or nozzle settings that may range from a 65-degree mist to a zero-degree pinpoint jet. Most people never need to use the most intense jet sprays. Begin washing with the widest angle spray tip, from around two feet away, to test cleaning capabilities, and adjust nozzle and distance as necessary, according to PressureWasher.com

Pressure washers help clean any number of surfaces. Safety must always be the top priority when using these potentially dangerous machines

Last Remaining Lots!

The Woodlands
Woodland Dr Vermilion, 44089
\$600,000

This 45 acre wooded property is ideal for a builder and developer. All utilities are at the property and zoning has been completed. There is mixed use zoning on the property. 23 acres are zoned R-6 for multi-family use. 10 acres are zoned for duplex use. 12 acres are zoned for single family use. This property is at the entrance of The Woodlands subdivision with fine single family and condo homes.

Multiple parcels (19) selling as a complete unit.

3791 Parkside Reserve
St Vermilion, 44089
\$39,900

This is the last lot available in this subdivision! This subdivision abuts the 200 acre

Lorain County Metro Park. The Metro Park land is scheduled to be a Nature's Preserve and will not be developed.

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