

December 2023

FREE

TN Valley Home Finder .com

Shoals Edition



DELANEY TRACE - CR 111 KILLEN - Charming Country Living at its Best. Come be a part of this exciting new development on the east end of Killen in the Center Star community. With beautiful skies and peaceful scenery, Delaney Trace welcomes you home. For more info, call Jeremy and Jason Grigsby at Grigsby Properties, 256-757-1008.

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

Lauderdale, Colbert, Franklin & Lawrence Counties



Call Your Local **REALTOR®** Today!

Visit Shoals Area Listings at:
TNValleyHomeFinder.com

**TIMES
DAILY**



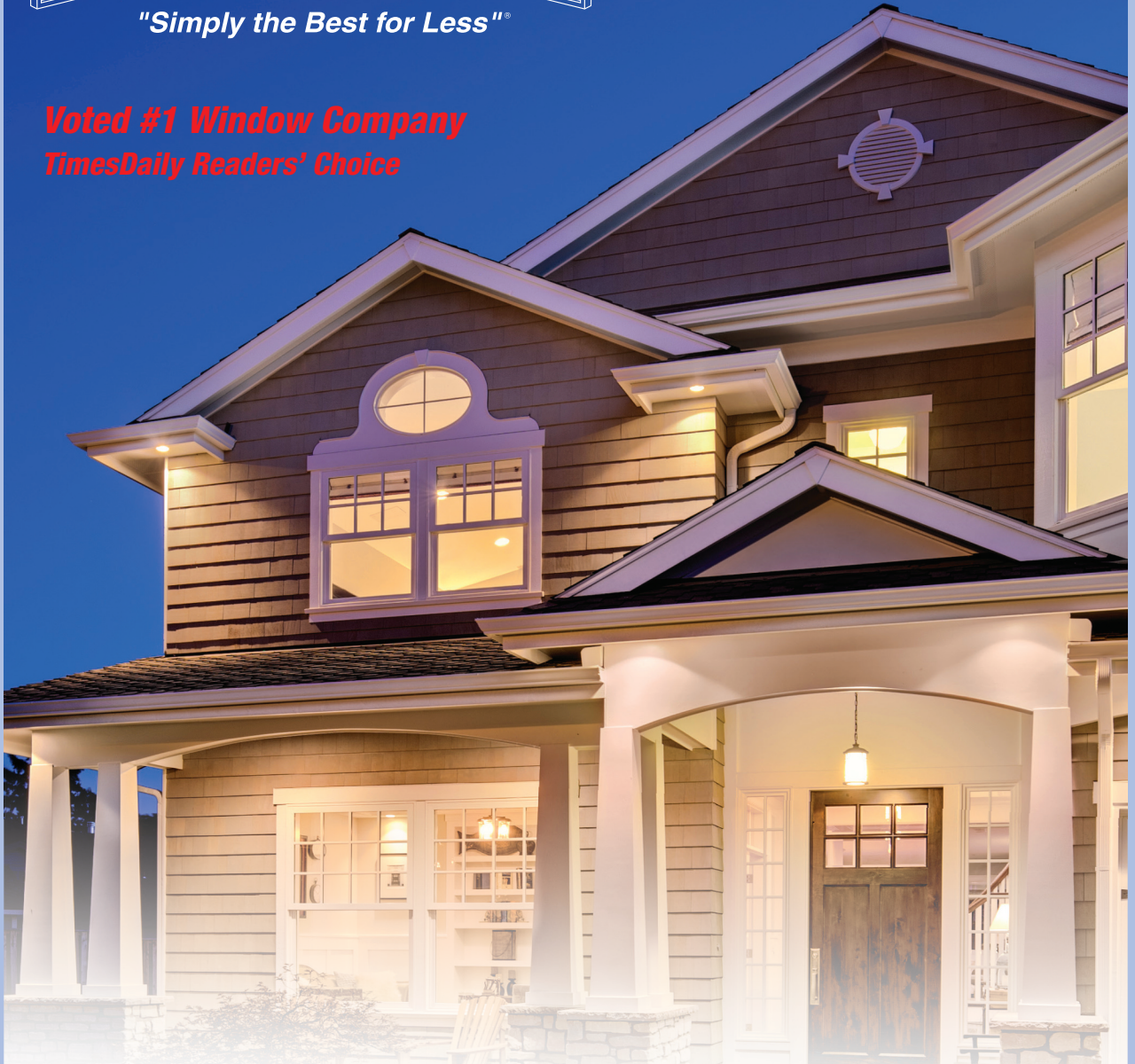
Window World®

"Simply the Best for Less"™



WINDOWS • DOORS • SIDING

Voted #1 Window Company
TimesDaily Readers' Choice



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

INDEX

<u>Alabama Awnings, Inc.</u>	15	<u>Neese Realty</u>	
<u>Coldwell Banker</u>		Patti Thomas	6
Mike Randall	7	Shirley Neese	4, 5
Shane Terry	8	<u>ReMax TriState</u>	
<u>Crye-Leike Realtors</u>		Luticia Johnson.....	12
Michael S. Roberts.....	2, 3	<u>Retherford Custom Homes & Renovations</u>	
<u>Eagle Pro Heating & Cooling</u>	9	Joel & Tonya Retherford.....	11
<u>Grigsby Properties</u>		<u>Southern Pride Pest Control</u>	16
Jeremy Grigsby	10	<u>Wood Floor Store</u>	14
<u>Listerhill Credit Union</u>	13		

2023 Shoals Area Association of REALTORS® Board of Directors



Michael Roberts
PRESIDENT
Local Board &
State Director



Courtney Embry
PRESIDENT-ELECT
Local Board &
State Director



Sue Young
SECRETARY
Local Board



Gary Kelley
TREASURER
Local Board



Christopher Fowler
PAST PRESIDENT
Local Board



Susan Beckett
Affiliate Member
Local Board



Renee Parnell
Three Years
Local Board
Director



Matt Golley
Three Years
Local Board
Director



Misty Waide
Two Years
Local Board
Director



Pamela Holt Butler
Two Years
Local Board
Director



Judy Young
One Year
Local Board
Director



Babs Moody
One Year
Local Board
Director

ATTENTION REAL ESTATE AGENTS

Why worry about your retirement?

We have a *FREE* plan.

With **CRYE-LEIKE**®'s Agent Wealth Building program, you can live the retirement life you have always dreamed of.

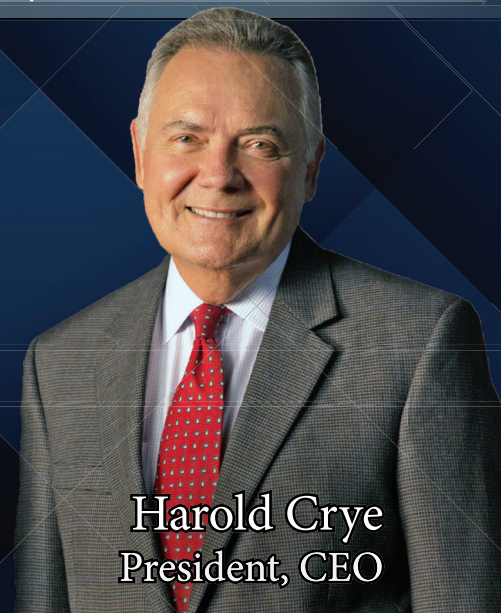
CRYE-LEIKE AGENTS RECEIVE THE FOLLOWING BENEFITS AT NO COST:

- A Monthly Retirement Check
- 25% of Their Highest 3 Years Average 1099 Earnings Received Annually
- Checks Received for 180 Months (15 Years)
- \$25,000 Burial Benefit
- Lump Sum \$100K Death Benefit
- Monthly Payments to You or Your Beneficiaries Upon Death

Example:

Assuming the agent's highest three year average commission income is \$200,000, the agent will receive \$50,000 per year (25% of \$200,000) paid in monthly installments of \$4,167 for 180 months (15 years) for a total of \$750,000.

Making a smart career move in real estate is vital to the success of your business and your financial future.



Harold Crye
President, CEO



Michael S. Roberts
Broker Manager
C: 256-762-7793
O: 256-766-1553
micsrob@gmail.com

CRYE-LEIKE®
REAL ESTATE SERVICES

2087 Florence Blvd
Florence, AL 35630



CRYE-LEIKE,[®] REALTORS[®]

2087 Florence Blvd, Florence, AL 35630

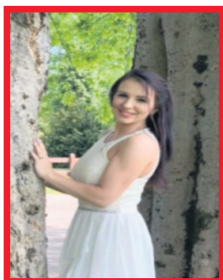
Office: 256-766-1553...Cell: 256-762-7793

www.crye-leike.com

Meet The New
Managing
Broker



Michael S. Roberts
Managing Broker
(256) 762-7793



Kelli McDaniel
Office Administrator
(256) 762-5507



Laila Vilinska-Jager
Associate Broker
(256) 436-0336



Karen Inman
REALTOR[®]
(256) 335-3791



Barbara Washington
REALTOR[®]
(256) 648-0509



Minnie Woodson
REALTOR[®]
(256) 750-0225



Laura Clemmons
REALTOR[®]
(256) 762-4208



Chanda Akin
REALTOR[®]
(256) 710-7014



Samantha Malohn
REALTOR[®]
(224) 508-4409

Day 1 after you have placed your license with **CRYE-LEIKE**, you will immediately enter my "AMP" Program

Agents' Mentoring Program

10 Modules to Prepare you for your Real Estate Practice:

- Contracts
- Dotloop
- Entering Listings
- Locating SAAR
- Governing Documents
- CRYE-LEIKE Intranet**
- RPR as a Resource

JUST TO NAME A FEW MODULES!

- 1st Mondays Sales Meeting & All Other Mondays **CRYE-LEIKE Intranet** Webinars & Trainings!

The Preamble of the Code of Ethics calls REALTORS[®] "Knowledgeable Professionals!"

CRYE-LEIKE, agents pride themselves in going the Extra Mile for their clients!

#1 in the Midsouth

Please contact one of our agents, who will provide you with **UNSURPASSED SERVICE!**

Contact the Broker, Michael S. Roberts about **CRYE-LEIKE[®]** Agents' "Game Changing Retirement" Program!



Council of
Residential Specialists
The Proved Path to Success

SHIRLEY NEESE

“EXPERIENCE HAS IT’S REWARDS”

SOLD OUR LISTINGS - HAVE BUYERS!!!

WEBSITE: www.shirleyneese.com

RESIDENTIAL

- 11358 CR 14, Waterloo...3BR/2BA one level brick home on 2 Acres+/-, stocked pond on property.. **PENDING** \$219,000
- 3752 CR 92, Rogersville4BR/2BA one level home, granite, custom cabinets, 10x10 outside deck..NEW CONSTRUCTION...\$298,900
- 340 Kingston Dr, Florence .3BR/2BA one level brick home in Heathrow #4, all appliances, open floor plan\$307,500
- 1150 Riverton Rose Tr, Cherokee...3BR/2.1BA home, recently painted, needs total update, sits on 72Acres+/-.....NEW PRICE.....\$350,000
- 304 Timberwood Dr, Florence...3BR/2BA brick home in Cedar Park, complete renovation\$355,000
- 571 CR 28, Florence4BR/2BA, one level, custom cabinets, quartz countertops... NEW CONSTRUCTION... \$359,900
- 115 Chestnut Oak Dr, Florence ... 3BR/2BA one level home in Ryan’s Place, 1900sf+/-, ...NEW CONSTRUCTION ... \$369,000
- 211 Chestnut Oak Dr, Florence ... 4BR/3BA one level home in Ryan’s Place, 2440sf+/-, .. NEW CONSTRUCTION... \$479,900
- 200 Chestnut Oak Dr, Florence.....3BR/2BA one level brick home in Ryan’s Place.....NEW CONSTRUCTION ..\$482,000
- 258 Cypress Creek Dr 3BR/3BA one level brick home, Cypress Creek Manor**SOLD**.....\$495,000
- 328 Wheaton Dr, Florence4BR/3.1BA one level home with 3,300sf+/-, Cypress Creek Manor.....\$635,000
- 9157 Turtle Point Dr, Killen...5BR/3.2BA home in Turtle Point Village, extra vacant lot with this property...NEW LISTING ...\$675,000
- 105 E. Meadowhill Dr, Florence5BR/4.1BA “Turn Key” home in Robbins Ridge, 3.1 Acres+/-, finished basement, large heated outside kitchen/surround sound, pool, pool house, hot tub NEW LISTING \$879,000

WATERFRONT/WATER VIEW RESIDENTIAL

- 129 Wildwood Trail, Florence...3BR/3.1BA one level home, with a view of Cypress Creek \$495,000
- 85 Lake View Dr, Muscle Shoals ...3BR/2BA, 117’WF+/-, gentle slope to water, boat lift, new outside kitchen..... \$995,000
- 171 CR 29, Killen Main home 3BR/2BA,Guest Home 2BR/1BA, log cabin (office), workshop and greenhouse all on 2.34 Acres with 436’WF+/-NEW PRICE... \$1,790,000
- 100 Terrapin Close, Killen ... 4BR/5.3BA with 7448sf+/- of awesome WF living..... \$2,475,000

COMMERCIAL PROPERTIES/ACREAGE

- FlorenceCorner of Park & Elmzoned light commercial, near new hospital5 LOTS.\$25,000
Dir: Off Veterans Dr, turn right on Terrace, turn right on Park .. Sign up
- Highland Ave, Florence.....Two lots, zoned “multi-family”, **NEAR NEW HOSPITAL**, partially cleared
Turn in front of Jack’s on Florence Blvd, Glendale St., runs into lots!.....SIGN UP.....\$26,000
- 11257 Hwy 101, LexingtonCommercial one level brick building, 4700sq+/-, front area for retail, plenty of warehouse storage in back of building with an outside bayNEW LISTING ...\$395,000
... located next to Metro Bank & across from Bank Independent ...

#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
REALTOR

256-762-7423



CAMBY SMITH
REALTOR

256-702-9568



GARRETT BLAKE
REALTOR

256-394-8349



PATTI THOMAS
REALTOR

256-710-3783



**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



Highland Ave - Two Lots
Zoned for multi-family duplexes
ONLY \$26,000!!



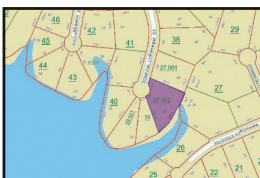
Waterloo Landing - Lot 21
3.0 Acres+/- ... Water View
Water access available



Waterloo Landing - Lot 24
3.0 Acres+/- ... Water View
Water access available



Waterloo Landing - Lot 25
3.11 Acres+/- ... Water View
Water access available



Donegal Ct, Peytonia Points- Lot 50
Seawall-Private-Flat Lot
Only \$175,000



Eagle View Drive -
107.48'WF+/-
Near RTJ Golf Course

LOTS - ACREAGE

Veterans Dr, Florence ... Downtown Florence location, corner of S. Poplar & Veterans Dr..... NEW PRICE..... \$19,000

Riverton Rose Tr, Cherokee ...flat lot at bottom – wooded at top. It's a bargain Waterloo Landing.....APPRAISED.5 ACRES\$25,000

Florence – Corner of Park and Elm5 Lots... zoned light industrial. Off Veterans Dr, right on Terrace, right on Park... Sign up\$25,000

Highland Ave, Florence...Two lots, zoned multi-family, near new hospital, Turn at Jack's on Florence Blvd by the Pawn Shop, Glendale St. ... street runs into lots\$26,000

315 Lee Dr, Rogersville Great location – no restrictions – could build 2 homes 1 ACRE\$54,500

Veterans Drive Near new hospital & Marriott Hotel . (corner of Veterans Dr/S. Blair St) 5 Lots \$59,500

Bridgewater Dr, FlorenceOff Skypark Rd, new Sub-Division, 4 wooded lots available\$110,000-\$115,000

Riverton Rose Trail35 Acres+/-**PENDING**... \$175,000



Veterans Dr & Poplar - Corner Lot
Downtown Florence



Park & Elm St - 5 Lots
Great Location for Warehouse



Londondary Rd. Acreage
\$820,000

WATERFRONT-WATERVIEW-LOTS

Spyglass Loop, Cherokee ... Lot 24, gated community of Waterloo Landing, Water View3.0 ACRES+/- \$79,999

Spyglass Loop, Cherokee ... Lot 25, gated community of Waterloo Landing, Water View3.11 ACRES+/-..... \$110,000

Spyglass Loop, Cherokee ... Lot 21, gated community of Waterloo Landing, Water View 3.0 Acres+/- \$119,000

Donegal Ct, Muscle Shoals ... 228.5'WF+/-.....flat, wooded lot in Peytona Points.....Seawall.....**MAKE AN OFFER!!**\$175,000

Eagle View Dr, Muscle Shoals Lake lot on Main Wilson Lake ...107.48'WF+/-, right side of yellow home.....**NEW PRICE**... ..\$225,000

Bridgewater Dr, FlorenceOff Skypark Rd, new Sub-Division, 4 WF lots available101.3'WF - 246'WF+/-\$350,000-\$395,000

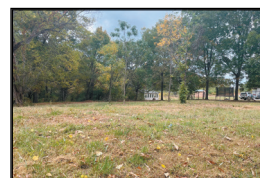
619 Londondary Rd, Florence ... Cypress Creek Acreage 82 Acres+/-, **SOLD** ...\$820,000



Riverton Rose Trail - 5 Acres+/-
Waterloo Landing - Water View



Bridgewater - 4 WF Lots
4 Off water Lots
Ready for Offers!!



315 Lee Drive, Rogersville
Seller wants an offer!!

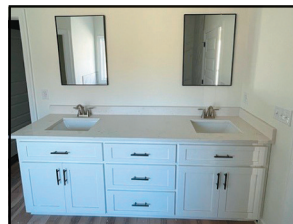
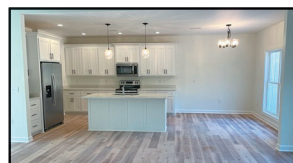
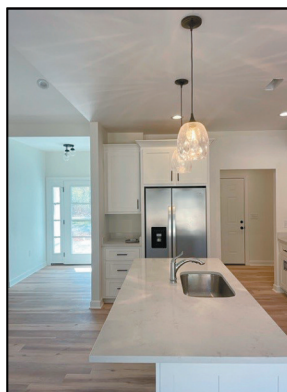


Patti Thomas
(256) 710-3783
patti@neesere.com



3752 CR 92, ROGERSVILLE

NEW CONSTRUCTION \$298,900 - BUILDER WILL PAY \$3500 TOWARDS CLOSING COST - LESS THAN 5 MINUTES TO WHEELER LAKE PUBLIC BOAT RAMP - Vaulted ceiling, granite, custom cabinetry & beautiful luxury vinyl plank flooring. 4 bedroom, 2 bath home includes a large master bath with double sinks, a separate walk in shower and bath, and walk-in closet. Beautiful custom kitchen cabinets with granite counter tops and stainless steel appliances. 10 x 10 exterior deck. 1911 sq ft. The builder will pay \$3,500 towards Closing Costs. May be additional builder incentives. Call today!



571 CR 28, FLORENCE

NEW CONSTRUCTION \$359,900 - 4 bedroom, 2 bath home includes a den with vaulted ceiling, beautiful luxury vinyl plank flooring, custom kitchen cabinets with quartz counter tops and stainless steel appliances. A large master bath with double vanity, a separate tiled walk in shower, soaking tub and walk-in closet. 2nd bath - Shower/tub combo. 12 x 10 back patio. 2020 sq ft. Completion date: November 3, 2023.



307 STANWOOD CT. FLORENCE

4 bedroom + bonus room, 2 1/2 bath, two-story brick home. Hardwood floors, granite counter tops, den with vaulted ceiling, formal dining room, formal living room, and an amazing covered back deck! Two-car garage, ample storage and more! **\$419,900**



468 DARTMOOR DR. KILLEN

New construction by Mark Reid! 3 bedrooms, 2 baths, high ceilings, walk-in closets, great room with gas log fireplace, formal dining, large kitchen and breakfast area with an open and airy floor plan, beautiful covered back patio with fenced back yard. **\$374,500**



1195 SPOUT SPRINGS RD. MUSCLE SHOALS

Home on 10 +/- private acres! 4 bedrooms, 2 full baths, 2 half baths. Features a full unfinished basement with attached oversized two-car garage and a large detached garage. Relax in the screened-in porch or on the back deck overlooking the woods! **\$529,900**



2303 MARIETTA AVE. MUSCLE SHOALS

Looking for space without the price tag? Look no further than this beautiful home in Jackson Heights with 4 large bedrooms, 4 baths, an in-ground swimming pool, large fenced back yard and detached garage. Lots of room for entertaining! **\$384,900**



318 LOUISE ST. FLORENCE

3 bedroom, 2 bath brick home in Alexander Heights! Built in 2018 with an open floor plan, high ceilings, gas log fireplace, granite countertops, walk-in tile shower, whirlpool tub, double sinks, walk-in closets, two car garage and privacy fenced back yard! **\$319,900**



WILLOWBROOK-SUBDIVISION

Looking for an estate sized lot to build your dream home? THIS IS IT! There are only 2 interior lots (**\$110,000**) and 1 lot on the creek left. (**\$139,000**) Excellent location on Mars Hill Road!



**COLDWELL
BANKER**
PINNACLE
PROPERTIES



MIKE RANDALL TEAM
256-366-9779



MIKERANDALLTEAM.COM



COLDWELL BANKER
PINNACLE
PROPERTIES

Shane Terry • 256-627-4786



125 HARBOR CLOSE, KILLEN

Fantastic home in Turtle Cove on a wooded lot with so much to offer. 5 bedrooms 4.5 baths. Main level features 3 bedrooms including large primary suite. Large family room with gas log fireplace, formal dining room, eat in breakfast area open to kitchen. Large screened in porch. Large laundry /utility room. Beautiful hardwood floors. Upstairs has 2 large bedrooms with a full bath. Basement is finished with gas log fireplace, kitchen, full bath, 2 large rooms with closets and garage with workshop. Basement has separate driveway. Other features include 3 car garage with extra large bay that could fit a boat or have a workshop area or home gym. Cedar lined closets. Gas line stubbed out on patio for grill. Fenced in backyard with fire pit. \$499,900.



201 WOODFIELD CT., FLORENCE

Great opportunity for a move-in ready patio home in the highly sought after Cedar Park subdivision. Located on a flat corner lot, this home is all on one level with only a half a step to enter and exit. Inside you will find a large living room with a fireplace, large dedicated office and sunroom. You'll love the open floor plan with a beautiful kitchen open to an eat-in breakfast and sitting area. 3 bedrooms with 2 baths including a large master suite with a master bathroom and walk in closet. Dining room is open to the foyer and kitchen. Large laundry room. Beautiful hardwoods throughout the main living area. New paint throughout, new tile floors in bathrooms. Nice patio in a fenced backyard. Two car garage with closets for storage. Lawn maintained by HOA. Sprinkler system. \$374,900.

572528-1



EAGLE PRO
HEATING AND COOLING
A Division of Eagle Pro, LLC.
256-767-5154

THE LAST HVAC COMPANY YOU WILL EVER NEED!

MAINTAIN BEFORE IT'S TOO LATE

Our professional technicians provide comprehensive heating, ventilation, and air conditioning services for a comfortable indoor environment. It is vital for the life of your HVAC system to receive regular maintenance every 6 months. Like an oil change for your car, your HVAC system needs to be evaluated, cleaned, and regulated for optimal efficiency. Our company takes pride in taking care of our clients HVAC systems by giving a thorough system evaluation and cleaning for your HVAC system at every maintenance visit! Check out what our customers have to say on Google with over 300 5 star ratings.



WINTER TIPS

- Turn your heat on to make sure it is working efficiently before freezing temperatures begin!
- Check secondary heat (gas logs, wall heaters, and emergency heat).
- Make sure your filter is clean.
- Cover your water spigot and seal windows.

FREE FURNACE

WITH THE PURCHASE OF AN AC SYSTEM

12
Months

NO
PAYMENT



SCAN HERE FOR A
FREE QUOTE





REAL ESTATE THE REAL WAY

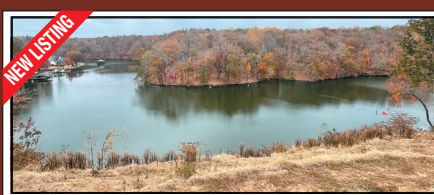
RESIDENTIAL | LAND | COMMERCIAL

256-757-1008

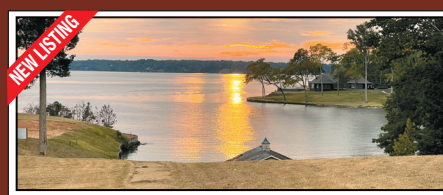


JEREMY GRIGSBY &
JASON GRIGSBY

WWW.GRIGSBYPROPERTIES.COM



855 Turtle Cove WF Lot - Killen
Beautiful Waterfront Lot with a Breathtaking View! This unique 1.38+/- acre property is perfectly located in Killen, just off of Hwy 72, in Turtle Cove. The 147 feet of waterfront offers year-round water on Six Mile Creek, just around the bend from Wilson Lake. Must see to appreciate. \$329,900



1910 Lingerlost WF Lot - Killen
Lot 4 in Lingerlost Landing. This awesome 1.91+/- acre tract with 146 feet of waterfront offers an amazing opportunity to build your dream lake house. The lot includes a pier with good bones, but needs some work and a new roof. Come be a part of this exciting new development in the heart of Killen with inviting river frontage and beautiful views. \$624,900



68+/-Ac on Six Mile Creek - Killen
If you're looking for stunning land for recreation or to build the estate of your dreams, this rare property is for you. Perfectly located in Killen, this 68+/- acre tract offers just about everything you could ask for. Beautiful pastures and mature hardwoods abound on the level to rolling terrain. With over 1,000 feet of frontage on Six Mile Creek, peaceful country living is a given. You must see this outstanding gem to appreciate its potential. Co Rd 25 Killen, \$724,900



Lakefront, 3 Units - Killen
One-of-a-kind lake house retreat or commercial investment opportunity on Shoal Creek just off of Wilson Lake in Killen, AL. Located on Hwy 72 just across the bridge from Florence, one hour from Hartsville, and two hours from Nashville and Birmingham, this unique property with 252' of waterfrontage currently offers three condo units, ample parking, and spacious outdoor areas with exceptional views. The expansive pier and docks provide easy access to the river. Finding a property with both highway and river frontage in this area is extremely rare giving it unrivaled potential. \$1,575,000



Lingerlost Landing Killen
Waterfront Lots in Lingerlost Landing. Come be a part of this exciting new development in the heart of Killen with relaxing river frontage, beautiful views and enchanting wooded acreage. Call for more info. **ONLY 5 WATERFRONT LOTS LEFT!**



Delaney Trace - CR 111 Killen
Charming Country Living at its Best. Come be a part of this exciting new development on the east end of Killen in the Center Star community. With beautiful skies and peaceful scenery, Delaney Trace welcomes you home. Call for more info.



455 Woodfern Dr - Killen
Exquisite custom home near Brooks High. This outstanding 3,488 sq. ft. estate with a spacious floorplan sits on just over 3 manicured acres in Brookwood subdivision. The 4 bd, 2.5 ba house offers amenities such as a 3-car garage, safe room, family-friendly rec room with a mini-bar, heated primary bath floors, granite countertops, and a Generac generator. This one is a must see. \$649,900



Amazing 2.4+/-Ac, 700'+ Waterfront - Florence
Opulent views, tranquil sunsets, and serenity abound at this outstanding Wilson Lake tract in Pierrefort 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



2.19+/- Ac - Kendale Gardens
Large 2.19+/-ac tract in popular Kendale Gardens. This beautiful property consists of two lots on Dr Kennedy Drive with 350' of road frontage. The land is level to gently rolling with some scattered trees making it a perfect setting for your dream home. \$104,900



Waterfront 4.39+/-Ac. - Killen
Outstanding views of Shoal Creek in a private wooded setting make this 4.39+/- ac. a must see. The property offers multiple building site options and is conveniently located. CR 402, \$249,900



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



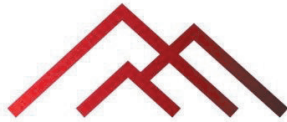
The Grove - St. Florian
Come be a part of this exciting new 40-lot development just outside of the Florence City limits in the St. Florian area! Luxury and elegance abound in this gated community with estate-sized, 1 to 2 acre lots available. Call for more info.



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



Commercial Potential - 675 Cox Creek Pkwy
Excellent Commercial Potential! This 2,199 sq. ft. brick house on approx. 0.46+/-ac., is perfectly located on Cox Creek Pkwy. Subject to rezoning, the property could serve many uses. \$324,900



RETFERFORD

CUSTOM HOMES
& RENOVATIONS

BORN, BRED & BUILT IN THE SHOALS



Retherford Custom Homes is a third generation homebuilder that's proud to call The Shoals home. From custom homes to large-scale renovations, we strive to deliver homes that reflect the vibrant and creative community in which we live.

New builds provide the opportunity for customization, lower maintenance and lower energy costs, to name a few. If you've never built before, are building again, or are thinking of renovating, we are here to walk you through the process from beginning to end.

256-366-5799

WWW.RETFERFORDCUSTOMHOMES.COM





**Luticia
Johnson,**
Associate Broker
(256) 627-8314



RE/MAX[®]
TRI-STATE



Each Office Independently Owned and Operated



1661 S. Wilson Dam Rd, Muscle Shoals, AL 35661

www.luticiajohnsonhomes.com

Merry Christmas
PEACE • LOVE • JOY



Offered at \$192,500

3005 Cole Avenue, Florence

Corner Lot, 150' X 150'

4 Bedrooms 2 Bath • MLS #511134



\$149,500

**001 Veterans Dr.,
Florence**
Lot Size 125' X 120'
MLS#152274



\$225,000

0 Hightower, Florence
Approx. 1.04 Acres
MLS# 167848

MAKE OFFER



\$9,500

**0 Campbell Circle
Florence**
Lot size: 50' X 100'
On Campbell Circle
List Price: \$9,500
MLS# 508286

ASKING PRICE

\$7,500

0 Blair St - Florence
Lot size: 60' X 75' MLS # 509017

Your Hassle-Free 
**Home Search
Starts Here**



*Call one of these REALTOR[®]
professionals today to find
the home of your dreams!*



TN Valley Home Finder
.com

Home Finder
.com

**TIMES
DAILY**

572732-1

LISTERHILL IS WHERE...

we invest in 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 loans
- + FHA, USDA, or VA loans
- + Low-rate adjustable loans
- + Construction loans
- + First-time homebuyer programs
- + Great rates on no cash out and cash out refinances

Make an appointment with Ashley today!

Ashley Robinson

Mortgage Loan Officer

NMLS# 1816083
256.383.9204, ext. 2941
arobinson@listerhill.com





*Design starts from the floor up.
Come see us today for your
**Flooring, Tile and
Backsplash Needs***

380 Seville St., Florence
(next to Kohl's)

256-767-6389 • www.woodfloorstore.net
Open Monday - Saturday 8 am - 5 pm

"North Alabama's #1 Full Service Flooring Store"



ALABAMA AWNINGS CO., INC.

Since 1986



- Awnings
- Screened Rooms
- Patio Cushions
- Sun Rooms
- Patio Covers

*We Help You Love
Your Backyard...
More!*

**Free
Estimates**

256-767-1900

4617 Huntsville Road, Florence
www.alabamaawning.com





SOUTHERN PRIDE PEST CONTROL

We Serve:

- *Homes • Apartments*
- *Restaurants • Hospitals*
- *Businesses*

**We are a Sentricon
Authorized Firm**

256-383-1890

**Certified • Licensed
Bonded • Insured**

PESTS • TERMITES • BED BUGS



FirstSouthern
B A N K

Member
FDIC

SERVING THE
FAMILIES OF
THE SHOALS
FOR 88 YEARS
& COUNTING!



Here at **First Southern Bank**, we are committed to helping *you* achieve your financial goals! From buying your first home to creating your dream home,

We Want to Help You Thrive!

From FHA Mortgages to Home Equity Lines of Credit, our team is well equipt to assist you!

Call one of our lenders now to get started!



Brenda Crittenden

NMLS#503788
Vice President /
Residential
Mortgage Manager
First Southern Bank
NMLS#478257
303 North Pine St
Florence, AL 35630
Office: **256-718-4241**

Debbie Poole

NMLS#498430
Assist. Vice President/
Residential
Mortgage Lender
First Southern Bank
NMLS#478257
303 North Pine St
Florence, AL 35630
Office: **256-718-4227**



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

*Let us help get you into
your dream home!*



CB&S Bank
Since 1906



[cbsbank.com](https://www.cbsbank.com) | 877-332-1710

All loans subject to credit approval.

Member
FDIC
EQUAL HOUSING
LENDER