

TO ADVERTISE IN THE HOMES ALMANAC CALL 440-954-7134

# Homes Almanac

WEDNESDAY, NOVEMBER 9, 2016



## SENIOR REAL ESTATE SPECIALIST



# Sharon Flyter



Please call so I can feature your home on TV.  
We have buyers waiting to buy.

(440)477-2676

sharonflyter@howardhanna.com • estateshar@aol.com.

## Why hire a SERS?

- Knowledge, experience & compassion in dealing with senior issues.
- Tailors the marketing of a home to the needs of an older client.
- No-pressure approach to the transaction.
- I have a wide network of other senior-focused professionals.
- Can interact easily with seniors, adult children & caregivers.

1202 PINECREST PL 5-F



Willoughby, OH - \$119,900

Great end unit with three floors of carefree living. Open floor plan with convenient kitchen bar over looking spacious living room. A patio door walks out to a balcony looking at a private view of the creek and woods. The lower level is a super walkout basement to enjoy all the seasons. The family room features a brick gas fireplace and plenty of room for entertaining or creating another bedroom.

1769 N ASHWOOD LN



Painesville, OH - \$239,900

Why build when you can have a gorgeous open floor plan home with a spectacular backyard overlooking a pond and additional green space. Stunning open foyer with newer (2015) hardwood floors, beautiful office or sitting room has a bay window and french doors. Charming formal dining. The spacious kitchen has ceramic tile, an island, all appliances are negotiable.

20601 NICHOLAS AVE



Euclid, OH - \$49,900

Charming Brick cape cod with tons of storage. Newer beautifully professionally remodeled bathroom. Hardwood floors under carpet. All appliances stay. Large master bedroom with many built-ins and plumbing for a second full bathroom. Home will be violation free.

30971 WILLOWICK DR



Willowick, OH - \$104,500

Just move in and enjoy. Exterior and interior has been beautifully remodeled. Kitchen features new cabinets, countertops, sink, lighting, flooring plus all appliances. Living room and the two first floor bedrooms have stunning hardwood floors, newer lighting, newer throughout. The spacious two bedrooms and staircase have super plush newer neutral carpet.

### DEEPWOOD CONDO

RANCH



8200 Deepwood Blvd  
#12-11 Mentor, OH **\$65,000**

### SANCTUARY

RANCH



8790 Fox Hollow Lane  
Kirtland Hills, OH **\$650,000**

### 3 BEDROOM

FAMILY ROOM



2356 Buena Vista Drive  
Wickliffe, OH **\$100,900**

## CALL MIMI FOR A TOUR OF THESE FINE HOMES

216-559-MIMI (6464)  
mimiosborne@HowardHanna.com



Mimi Osborne  
216-559-MIMI



Dawna Smith-Miheli  
216-347-9994



Lori Pecjak  
440-667-4877

Barb Saba  
216-215-2100



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Expectations Since 1978

**"I WILL SELL YOUR HOME  
AT A PRICE ACCEPTABLE  
TO YOU OR I'LL BUY IT!"**

**South  
Willoughby**

**\$528,900 OR TRADE**

4 bedroom, 3.5 bath stunning home located in Hartshire Woods Subdivision. Huge eat-in kitchen. 2 story great room. 1st floor master wing. Walk-out lower level. 4 car attached garage. 440-667-4427 www.JohnDeSantisSold.com

**Willoughby  
Hills Retreat**

**\$479,000 OR TRADE**

4 bed, 4.5 bath home on secluded 2 acres. 1st floor master suite. Great room w/ majestic views. Den. Gourmet kitchen. Walkout lower level. 3 tiered deck. 3 car garage. One of a kind! 440-667-4427 www.JohnDeSantisSold.com

**5 Acre  
Park**

**\$429,500 OR TRADE**

4000 sq. ft. South Willoughby home on 5 acre park like setting with 4 bedrooms & 2.5 baths. Kirtland Schools. Updated kitchen & master bath. Walk out lower level. 2 tier deck, porch, patio. 440-667-4427 www.JohnDeSantisSold.com

**Chesterland  
Colonial**

**\$414,900 OR TRADE**

4 bedroom, 3.5 bath colonial on a secluded cul-de-sac wooded lot. Large eat-in kitchen that opens to family room w/fireplace. Finished lower level. 440-667-4427 www.JohnDeSantisSold.com

**Chesterland  
Colonial**

**\$414,900 OR TRADE**

4 bedroom, 4 bathroom large colonial situated on more than 6 acres! Gourmet kitchen with all appliances & granite countertops. Finished lower level with rec room & wet bar! Ton of updates! 440-667-4427 www.JohnDeSantisSold.com

**Bruno and Stella:**  
"What a miracle -  
John DeSantis personally  
bought our home for cash  
as a direct result of his  
Guaranteed Sale Program  
so that we could move up to  
our dream home!"

**Concord  
- 7.5 Acres**

**\$289,900 OR TRADE**

Awesome super sharp 4/5 bedroom, 3 bath one of a kind custom built home on secluded 7.5 acres. Updated kitchen with quartz counters, 1st floor laundry, full basement. 3 car garage! 440-667-4427 www.JohnDeSantisSold.com

**Willoughby  
Hills**

**\$289,900 OR TRADE**

4 bedroom, 2.5 bath colonial w/open foyer, 2 story great room w/fireplace, enormous eat in kitchen with center island, family room, full basement and more. 440-667-4427 www.JohnDeSantisSold.com

**South  
Willoughby**

**\$279,900 OR TRADE**

4 bedroom, 3.5 bath cape cod loaded with updates! Kitchen with vaulted ceilings, skylites, granite counters & more! Finished bsmt. Deck. 2.5 car garage. Walk to Downtown Willoughby! 440-667-4427 www.JohnDeSantisSold.com

**Willoughby  
Hills Ranch**

**\$239,900 OR TRADE**

5 bedroom, 3.5 bathroom ranch with finished walk out basement and fireplace! Great location on over an acre! Large kitchen with loads of cabinets and counterspace! 440-667-4427 www.JohnDeSantisSold.com

**5 Acres-  
Cul-de-sac**

**\$205,000 OR TRADE**

Kirtland Hills - The Sanctuary. Awesome 5 acre wooded homesite located near the cul de sac. All our Homes Offer 100% MONEY BACK GUARANTEE! 440-667-4427 www.JohnDeSantisSold.com

**4 Level  
Split**

**\$162,500 OR TRADE**

3 bedroom, 2 bath split situated on cul-de-sac. Updated kitchen & baths. Finished basement with family rm. 2 car attached garage. Large deck overlooks a fenced in yard. 440-667-4427 www.JohnDeSantisSold.com

**Grand  
Tudor**

**\$144,900 OR TRADE**

3 bedroom, 1.5 bath home on quiet convenient street. Gourmet granite eat-in kitchen. Formal dining room. Finished bsmt with rec room. 2 car garage. Private wooded backyard. 440-667-4427 www.JohnDeSantisSold.com

**Ranch  
Condo**

**\$139,900 OR TRADE**

3 bedroom, 2 full bath ranch. Large eat-in kitchen. Spacious living room. Master suite. 2 car attached garage. Convenient location. One year home warranty. 440-667-4427 www.JohnDeSantisSold.com

**Awesome  
Mentor Condo**

**\$139,900 OR TRADE**

Awesome super sharp condo with water view. Updated inside. Eat-in kitchen with new hardwood floors. 2 story great room. Finished walk-out lower level. 2 car attached garage. 440-667-4427 www.JohnDeSantisSold.com

**Cute  
Ranch**

**\$124,900 OR TRADE**

Charming ranch on park like wood lot! Living room with fireplace. Updated kitchen with newer cabinets, countertops & floors! Master bdrm w/ dual closets. Nothing to do but move in! 440-667-4427 www.JohnDeSantisSold.com

**Awesome  
Willowick**

**\$119,900 OR TRADE**

Super sharp 4 bedroom, 2 full bath bungalow. Updated eat-in kitchen. Replacement windows & doors. Full finished bsmt. 2.5 car garage. Fenced yard. Convenient location! 440-667-4427 www.JohnDeSantisSold.com

**Awesome  
Mentor Ranch**

**\$116,900 OR TRADE**

3 bedroom ranch located on a park like wooded lot. Large living room with fireplace. Eat-in kitchen. Front Porch. Rear deck. 2.5 car garage with storage. Convenient location! 440-667-4427 www.JohnDeSantisSold.com

**FIRST TIME BUYERS**  
Why Rent  
When You can own?  
Free list with pictures of  
homes available with  
**NO MONEY DOWN!**  
searchgreaterclevelandhomes.com

**Awesome  
Triplex**

**\$109,900 OR TRADE**

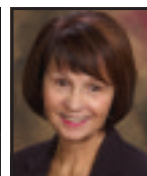
Investor ready! Beautiful hardwood floors. 3 rentable units! Large detached 2.5 car garage. Point of sale compliant. Minutes from University Circle, hospitals and colleges! 440-667-4427 www.JohnDeSantisSold.com



Real Estate Services



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www.SearchGreaterClevelandHomes.com**

**Waite  
Hill Colonial**



**\$399,900 OR TRADE**

3 bed, 3.5 bath colonial in Waite Hill. Park like setting w/ almost 4 acres. Zoned for horses. Lg. eat-in kitchen with granite and all appliances. Award winning Kirtland Schools.  
440-667-4427 www.JohnDeSantisSold.com

**Willby  
Hills Perfection**



**\$364,900 OR TRADE**

4 bed, 2.5 bath colonial loaded with updates! Kitchen updated incl. granite counters, 4 season room addition 1st floor family room & laundry room, full basement, cul-de-sac, acre lot!  
440-667-4427 www.JohnDeSantisSold.com

**Willoughby  
Colonial**



**\$339,900 OR TRADE**

4 bedroom, 2.5 bath colonial with 1st floor master. Gleaming hardwood floors on 1st floor. Open floor plan. Finished bsmt with office. Beautiful patio that overlooks golf course!  
440-667-4427 www.JohnDeSantisSold.com

**Awesome  
Crestedland**



**\$329,000 OR TRADE**

5 bedroom, 4.5 bath cape cod on park like 1.5 acres. Great room. Huge eat-in kitchen. 3 fireplaces. Finished lower level with 2nd kitchen, family room, & office. 3.5 car garage.  
440-667-4427 www.JohnDeSantisSold.com

**Quote from  
Mark & Kathy:**  
"John DeSantis sold our home as a direct result of his 'Guaranteed Sold' Program by offering to buy our buyers home for cash."

**Super  
Sharp**



**\$234,900 OR TRADE**

4 bedroom, 2.5 bath colonial in newer development. 1 block from Lake Erie. Great rm with fireplace, 1st floor laundry, full bsmt, incredible backyard w/stone patio, firepit, & deck!  
440-667-4427 www.JohnDeSantisSold.com

**TOP 5 SALES  
TEAM IN OHIO!  
2013-2015**

**Wonderful  
Raised Ranch**



**\$224,900 OR TRADE**

3 bedroom, 2.5 bath updated ranch on one acre private lot. Eat-in kitchen with stainless steel appliances & granite. Redone walk-out lower level. Newer deck, shed, air, & septic!  
440-667-4427 www.JohnDeSantisSold.com

**Master 4  
Level Split**



**\$219,900 OR TRADE**

4 bedroom, 2.5 bath 4 level split on quiet tree lined street. Eat-in kitchen with all appliances. Vaulted ceilings. Sun room. New flooring throughout. 2 car garage. Home warranty!  
440-667-4427 www.JohnDeSantisSold.com

**Lovely  
Colonial**



**\$134,900 OR TRADE**

5 bedroom, 1.5 bathroom charming home with 2 fireplaces. Tons of storage between the large walk-in closet & closets with built in dressers! Relax in the screened sunroom and much more!  
440-667-4427 www.JohnDeSantisSold.com

**Awesome  
Colonial**



**\$129,900 OR TRADE**

3 bedroom, 2 bath colonial loaded with updates! 1st floor family room w/ vaulted & beamed ceiling! Hardwood floors! Rec room. 2.5 car garage. Fenced yard. Convenient location!  
440-667-4427 www.JohnDeSantisSold.com

**Concord  
Cape Condo**



**\$129,900 OR TRADE**

Private cul-de-sac location. Attached garage. 1st floor laundry. Living room. Dining room. 1st floor family room or 1st floor master. Storage garage. Convenient location.  
440-667-4427 www.JohnDeSantisSold.com

**Beautiful  
Colonial**



**\$129,900 OR TRADE**

3 bedroom, 2 bath home with loads of character! Updated eat-in kitchen. Living room & dining room with hardwood floors & built-ins. Full basement. Screened in front porch. 2 car garage.  
440-667-4427 www.JohnDeSantisSold.com

**Concord  
Condo**



**\$124,900 OR TRADE**

3 bedroom, 2 full bath free standing condo! Eat-in kitchen. Family room with fireplace. Walk-out lower level. Deck. Very private. End of cul-de-sac location. 2 car attached garage.  
440-667-4427 www.JohnDeSantisSold.com

**FIND OUT WHAT YOUR  
HOME IS WORTH!**

**FREE QUICK**

**OVER-THE-INTERNET**

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Evaluation Visit**

**searchgreaterclevelandhomes.com**

**Updated  
Bungalow**



**\$108,995 OR TRADE**

3 bedroom, 1.5 bath all updated bungalow with new kitchen granite countertops & stainless steel appliances. Hardwood floors. Newer windows, HW tank, carpet, bathroom, roof & siding.  
440-667-4427 www.JohnDeSantisSold.com

**Awesome  
Brick Ranch**



**\$89,900 OR TRADE**

3 bedroom, 2 bath updated brick ranch. Updated kitchen with new stainless steel appliances, backsplash, flooring & island. New flooring throughout. Attached garage. Enclosed porch.  
440-667-4427 www.JohnDeSantisSold.com

**Wonderful  
Willowick**



**\$79,900 OR TRADE**

2 bedroom well maintained bungalow located in the heart of Willowick. Close to shopping & freeway access. Nice sunroom for relaxing in the summer & yard for summer cookouts!  
440-667-4427 www.JohnDeSantisSold.com

**Updated  
Condo**



**\$49,900 OR TRADE**

Immaculate 2 bedroom one bath condo. Updated eat-in kitchen with all appliances staying. Newer windows, HVAC, H/W tank & flooring. Close to shopping & freeway access!  
440-667-4427 www.JohnDeSantisSold.com

**John DeSantis and Associates Listed  
and Sold Over 500 Homes in 2015!**  
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Real Estate Services



## Home improvements that increase home value

When granite countertops or shiny, stainless steel appliances beckon homeowners from the display areas of home improvement stores, it's tempting to gear remodeling thoughts toward the items that will add flair and decorative appeal to a home. Even though most improvements add some measure of value, deciding which are the best investments can be difficult.

Return on investment, often referred to as "ROI," varies depending on the project. Frequently, the projects that seem like the best investments don't bring the greatest rate of return, while those that seem like smaller projects bring substantial returns. Real estate professionals routinely weigh in with their expert advice, and homeowners can couple that advice with Remodeling magazine's annual "Cost vs. Value Index" to reap the greatest financial impact from their renovations.

The following were some of the projects that garnered the greatest ROI in 2015.

- Open the door to improvement. Re-

gion by region across the United States, installation of a new steel door on the front of a home can have a large impact on the resale value of a property. The ROI ranges from 123 percent at the highest, to 86 percent at the lowest — which is still a considerable investment return for such a simple project. Match the door's style with the style of the house for the best value.

- Turn up the kitchen heat. An attractive kitchen can encourage buyers to overlook some of a home's less attractive components. In the kitchen, replacement countertops, wall color changes, new cabinetry and flooring offer the biggest ROI.

- Dreaming of a new bedroom. Remodeling magazine also points to creating an attic bedroom to increase home value. The ROI of an attic remodel that adheres to code can garner an 83 percent ROI.

- Home maintenance projects. There's little good to improving the aesthetic appeal and functionality of a home if there are existing structural or maintenance issues, warn experts. Siding replace-



ment, HVAC system repair or replacement, a new roof, and basement dampness prevention solutions can be smarter investments before other flashy remodels. Many buyers have a strict budget for a house, and those buyers may be more likely to buy a house with little or no maintenance issues. Such buyers will then upgrade the kitchen or baths themselves, according to Harvard's Joint Cen-

ter for Housing Studies.

- Worthy window replacement. Angie's List, a home services review and referral resource, has found that the average ROI of new windows is 77 percent. The cost of installation and energy savings tend to offset at around the 10-year point.

If remodeling is on the horizon, homeowners should give strong consideration to ROI before choosing a project.



**Mary Sams,  
Realtor**

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**THE SAMS TEAM - "DEDICATED TO RESULTS"**



**Michael Sams,  
Realtor**

**216-244-7335**

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**Why guess  
what your  
home is  
worth?**

**Call us  
for a  
Market  
Analysis  
today.**

**440-897-HOME**



**RANCH  
CONDO**

Lake County ranch condo. 2 bedrooms, 2 baths, vaulted ceiling, large eat in kitchen, fireplace, attached garage, New carpet and freshly painted.

Priced in the

**\$120's**

**NEW PRICE**



**GOLF COURSE  
VIEW**

Lovingly maintained with first floor master, laundry, and large eat in kitchen. Expansive deck with view of pond and tee. Two story foyer and full basement.

Priced in the

**\$284,500**

**Get New  
home  
updates  
first!**

**Customized,  
your search.**

**Call**

**440-897-HOME**



**Wishing  
you a  
Happy  
Autumn**

**NEW PRICE**



**LARGER THAN  
IT LOOKS**

3 bedroom with 1.5 baths, large family room and Heated sun room. Over 1900 sq. ft. of updated living space.

Priced in the

**\$165,500**

**NEW PRICE**



**RANCH WITH  
BASEMENT**

3 bedroom 2 full bath ranch style home with hardwood flooring, attached 2 car garage and basement.

Priced in the

**\$140's**

Great Value.



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**SherryLor@aol.com**

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**CONCORD \$269,800**  
WOW \* Here Today-Gone Tomorrow \* Concord's Prestige Auburn Hills, Cape Cod Condo Offers '3' Floors W/1st Flr Master Suite \* 3 1/2 baths \* 2 Huge Bdrms w/Loft Upstairs Overlooking Great Room Below \* Full Finished, Walk-Out, Lower Level w/2 Family Rooms, 4th Bdrm, Storage Rm, Glass Doors to Concrete Patio \* Vaulted Ceiling & FRPL in Great Room & door to Deck Overlooking Woods & Pond \* HW Floors in Foyer, Dining Room & Kitchen \* Granite Counters & Appl in Kit \* 1st Fl Laundry Rm \* 2 Car Att Garage \* If You're Looking For Privacy, Serenity w/No Maintenance, this Complex Is Hidden Among Acres of Woods \* So Much Home For So Little Money \* ONE YEAR HOME WARRANTY



**SOUTH MENTOR \$274,400**  
Almost 2 ACRES surround this gorgeous, 3 Bdrm Ranch; 2 Full Baths; Living Rm/Dining Rm has FRPL & Beautiful Hardwood floors; Rustic, Vaulted, Great Rm w/Wd burning stove, wd beams, bay window and loft; Full Bsmt w/FRPL; Huge screened in porch; Large Deck; 2 Cat Att garage & 2 Car Det Garage. Totally renovated with NEW Kitchen, Bathroom, etc. Located in the Mentor Ridge Farms-Perkins Estate near Wildwood Park & Cultural Center. This is an UNBELIEVABLE Area, Price and Home.



**PAINESVILLE \$65,900**

Cute, cozy, move in condition. Ideal for first time buyers, down sizers or investors.

**PAINESVILLE \$151,995**  
Vacant Lot, 2.13 Acres for Apartment or Condo Complex. This property is great for senior citizen condominium complex. Currently zoned R-2. Many possibilities are listed in the city ordinances for this property. Check with the community development office for particular uses of this property.

**MENTOR \$244,800**  
Almost 2,500 SF Colo w/FULL finished Bsmt But You Don't Have To Shovel Snow Or Cut The Grass \* 1st Fl Laundry Rm \* L-Shaped Great Rm W/FRPL, Crown Molding \* 4 Season Sun Rm W/ Vaulted Ceiling & Skylights \* Cupboards Galore In Kit W/10 Ft Snack Bar & Separate Sunny Dining Area \* Formal Dining Rm \* Mstr Bd W/Crown Molding, walk-in closet & 12x10 Bathroom \* All Appliances \* Wd Deck Overlooks Woods For Privacy \* 2 Car Att Garage W/extra Storage Area \* Waterford Condo Complex \* ONE Year Home Warranty #3734243



**SOLD**  
**KIRTLAND \$299,900**  
Spacious contemporary Ranch home with privacy abounding. Located on 8+beautiful wooded acres, a nature lovers paradise.



**PERRY \$245,900**

Great opportunity to be your own boss. Great location in Perry Twp on the Painesville Twp border. The building is ideal for auto body repair shop or other light industrial use. 3 acres with great income potential.



**HARTSGROVE \$63,000**

Multi-family or commercial property; 2 units complete, bring your ideas for the rest of the building. Great opportunity for a small coffee shop or dry goods store with plenty of traffic, possible short sale.

**USDA/VA/FHA FINANCING AVAILABLE**



**GORGEOUS HAMB DEN COLONIAL!**  
**\$474,000**

2013 built, 4BR + office, 4.1BA, over 4,000sf finished, w/ upgrades galore, 1st flr master, att 3 car gar, exercise rm, fin workout bsmt all on over 3+ acres! CHARDON Schools!



**SPACIOUS FAIRPORT HBR COLONIAL!**  
**\$150,000**

3-4BR, 1-1/2 BA, 1,748sf Col. w/many updates! 2-1/2 car gar, window seat, porch, rear deck, granite counters in kit, formal DR w/French doors, family room w/gas FP & more!



**METICULOUS FAIRPORT COLONIAL!**  
**\$105,000**

3BR updated throughout w/newer: driveway, 2-1/2 car gar, roof, siding, furnace, a/c, windows, gutters, H2O tank, electric panel, HDWD flr, carpet, kitchen & so much more!



**SECLUDED FAIRPORT HARBOR BUNGALOW**  
**\$79,900**

2BR updated & neutral Bungalow features newer flooring, roof, most windows, furnace & hot water tank! Breakfast bar, built-ins, window seat, appliances, large deck & more!



**SPRAWLING MENTOR RANCH!**  
**\$185,000**

**SOLD IN 5 DAYS OVER LIST PRICE!** Secluded 3BR, 2 full BA Ranch w/master ste, HDWD flrs, eat-in kit w/island, sun rm, 2 car gar & more! **CAN I HELP YOU SELL YOURS?**



**LAKE ERIE FRONTAGE COLONIAL**  
**\$479,900**

**MY BUYER PURCHASED THIS!** Private, secluded & updated 3BR, 2.1BA Eastlake home w/sun rm, gas FP, deck, balcony, appliances, generator & more! **WANT TO SELL YOURS?**



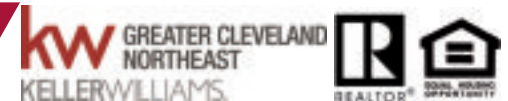
**BRIGHT FAIRPORT HARBOR CONDO**  
**\$145,000**

**MY BUYERS PURCHASED THIS!** Spacious 2BR, 2 full BA Ranch condo w/open floorplan, master ste w/walk-in closet, gas FP, sunroom & more! **LOOKING FOR A CONDO? CALL ME!**

**COMING SOON**  
**1-FAIRPORT DUPLEX & 1-PAINESVILLE TWP RANCH!**  
**CALL STEPHANIE FOR A FREE MARKET ANALYSIS TODAY**  
**(440) 413-6212!**

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**KELLER WILLIAMS REALTY GCNE**

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#1 TEAM IN THE STATE OF OHIO IN 2015!

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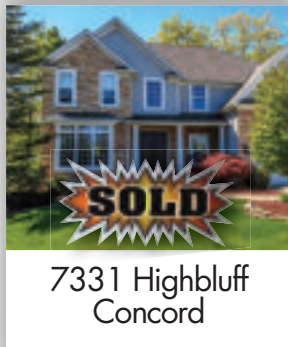
David Crockett  
440-336-0662



1131 Tioga Trail  
Willoughby



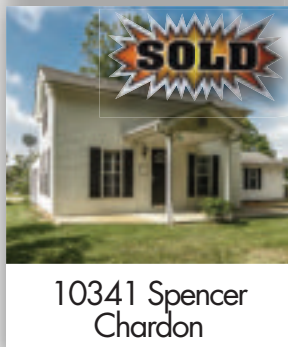
Judie Crockett  
440-336-0663



7331 Highbluff  
Concord



Todd Crockett  
440-336-0665



10341 Spencer  
Chardon



Sylvia Luck  
440-221-3342



13630 Clover Lake Dr. Newbury



10297 Pinecrest Rd. Concord



10571 Girdled Rd. Concord



409 St. Lawrence Blvd. Eastlake



6296 Magnolia Dr. Mentor



11496 Parkway Rd. Munson



2900 Rockefeller Rd. Willoughby Hills



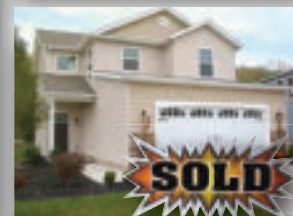
4307 Orchard Ave. Willoughby



24583 Chardon Rd.  
Richmond Hts.



17848 Brian Ave.  
Cleveland



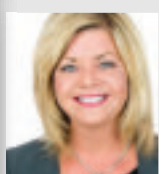
1009 Spring Run  
Painesville Twp.



4615 Broadview Rd.  
Cleveland



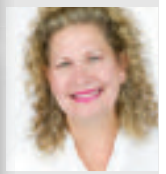
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Kathy Tunquist  
440-478-3656



Easton Lemons  
440-567-0750



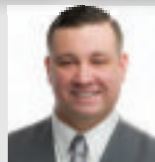
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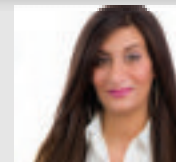
Carlyn Goudas  
216-544-6783



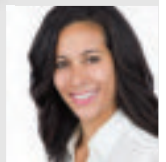
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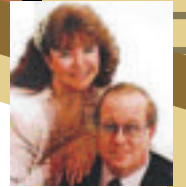


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**Madison - \$110,000**

Here Batter Batter Batter! Come take a swing at this recently updated home with a view of the ball fields! Home is an old style farm house with a large addition that'll fit the whole team. Kick off your cleats & warm up by the FP in the LR or cool off on the shaded deck, gather round the kitchen for pizza, or play some catch in the back. Whatever you are in the mood for this home will be a hit! #3856435



**Geneva - \$53,200**

Located near the heart of this thriving community sits this 3 bedrooms, 2 baths ranch style home. Country style kitchen makes this house into a home and little repairs needed here and there will make this home your own. #3852550



**Madison - \$89,900**

It's a little late in the season to have that pool party you have been wanting to host but just think of all the time you will have to plan that big bash next year. This spacious 3 bedroom 2 bath Ranch is situated on 2 parcels. Open floor plan with new carpet and freshly painted, you can't go wrong with this one! Schedule a showing today! #3837010



**Ashtabula - \$39,900**

On the east side of Ashtabula sits this large 2 bedroom home with over 1200 square feet of living space. Large front porch and fenced in yard makes for cozy, comfortable entertaining. A 2 car garage and a car port should be able to host all of your play toys. A little sprucing up & TLC will make this one your's. #3850901



**Geneva - \$89,900**

Are you looking for a move in ready home? Well, look no further! 3 bdrm 2 bth home is completely remodeled. All you need do is bring your personals. New flooring, cabinets, counters, windows, roof, porch decking & more. This home is beautiful inside & out. #3835321



**Ashtabula - \$15,300**

Come on down to downtown Ashtabula for this 3 bedroom 1½ bath property. Home is 1440 Sq feet has a full basement, covered front porch and deck. Inside the home is in need of some TLC, but a little love will go a long way! Where else can you get a home for less than rent? #3835545



**Willoughby - \$39,900**

This cozy home comes with a spacious living room with a nice brick fireplace to sit around. The kitchen is equipped with a beautiful porcelain sink with a window seat overlooking the backyard. Home also includes a formal dining room with additional cabinet space, an enclosed patio, & 3 bdrms tucked away upstairs. Comfy, cozy home great for a family. #3844180



**Madison - \$44,900**

Located in the middle of Madison Village near locally owned shops, restaurants, grocery store & gas station, this home is also just about 1 mile from I-90. Walk out basement, large deck, bowed window and new roof are just a few of its attractions. Across the street from the brand new elementary school, perfect for young families that want to be close while their children are in school. #3838208



**Willoughby - \$58,500**

Condo Living at it's best! This Cape Cod Condo located in Indian Point is ready for an uplift. Large Living Room, kitchen, dining room, master bedroom and full bath on the first floor. Take the steps up for 2 more bedrooms and an additional full bath. Sliding door in the living room takes you out to the private fenced in patio. Condo complex is 55+ only. #3842998



**Painesville Twp - \$49,500**

A large, private, wooded back yard is the main attraction for this home located in Painesville Twp. Built in 1890 this home is in need of some updating and TLC has 3 bedrooms, 1 full bath, and first floor laundry. Schedule a showing today! #3835529



**Saybrook Township - \$34,900**

Walk on down to this cozy 2 bedroom, 1 bath bungalow situated on 2 parcels just under ½ acre. Interior of property needs some updating and a little TLC but, the nice sized, partially fenced back yard makes up for it. To round it off, the home also has a full basement and 1 car attached garage. Schedule a showing today! #3840419



**Jefferson - \$92,900**

Tick Tock, sweet Susan awaits her new owner! This adorable brick accented ranch is located in the heart of Jefferson. It offers 3 bedrooms, and 2 baths. It has full basement, and attached garage on just over a 1/2 acre of land! Don't waste your time looking at other homes, call now! #3829885



**Madison - \$63,900**

Ahoy Matey's, sail on over and check out this ranch style home on over 3/4 of an acre, you can have your own private retreat. Home features 4 bedrooms, 1-1/2 baths, fireplace and hardwood floors. Detached garage. Bring the crew this 1940's home needs a bit of work. Schedule a showing today! #3828953



**Saybrook - \$25,000**

Built in 1857 the home in Saybrook Township features 2 bedrooms and 1 bath, and is located on 3.45 acres. There is a lot of Old World style charm in the home, but she is a little blue and under the weather. She just needs some TLC to make her feel better. #3847930



**Saybrook - \$59,900**

Welcome home! Rural ranch style home offers 3 bdrm, 2 baths and full walk out basement situated on nearly 1 acre. 3 bdrms and full bath on main floor and lower level offers another full bath and small kitchen for a teen or in-law suite or summer canning. #3838191



**Leroy - \$100,000**

Spacious yard, spacious house! This home sits on 8 beautiful acres & is equipped with a cooks kitchen what includes a range on a tiled island & a built in oven & and a back entrance right into the mud room. 3 Bdrms are tucked away on the 2nd floor with gorgeous views. Great for an outdoors man with a love for his garage with a 2 car heated garage. Bonus 24x48 pole bldg & 3 sided 16x24 farm shed. #3844481

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a Blessed  
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## Lenny Vaccaro

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## Joe Vaccaro

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LAKEFRONT

**EASTLAKE - \$355,000**

Stunning 4 BR, 2.5 Baths contemporary split level, over 3,000 SF on Lake Erie. Beautiful panoramic views and sunsets from almost every room. Open and sprawling layout. Private 1.5 acre lot. Breakwall.

440-951-4445



6 YRS OLD!

**WICKLIFFE - \$216,500**

Wonderful 3 BR 2.5 bath colonial is located on quiet street. Living room with gas fireplace leads to dining room with sliding door to rear patio. First floor owners suite with bathroom. First floor laundry.

440-951-4445



CUSTOM BUILT

**WILLOUGHBY - \$448,500**

Custom built in Hartshire Woods, 4 BR, 4.1 Baths. Great rm w/cathedral ceiling. Grand kitchen, 2nd flr owners suite w/glamour bath. Multi level deck with hot tub. Finished walk out lower level. Home warranty.

440-951-4445

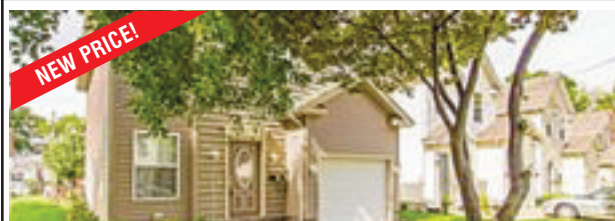


NEW PRICE!

**WICKLIFFE - \$159,900**

Wonderful 3 BR, 2 BA Brick with many updates on beautiful large lot. Formal dining rm. Large eat in kitchen. Great backyard and rear deck is great space for entertaining. 2 car detached garage with storage loft.

440-951-4445

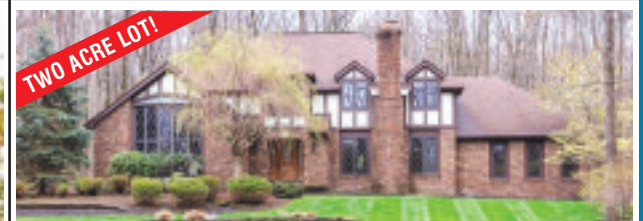


NEW PRICE!

**WILLOUGHBY - \$144,900**

3 BR, 1.5 BA colonial on quiet tree lined street. Just a few houses from Lake Erie! Formal dining room. Spacious kitchen with granite counter and appliances. Slider door leads to rear patio and fully fenced yard.

440-951-4445

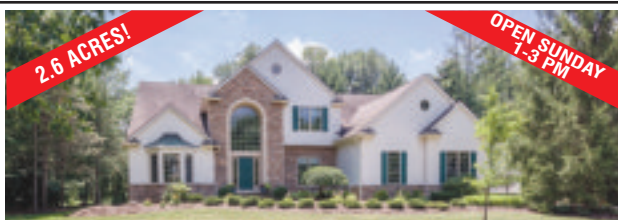


TWO ACRE LOT!

**KIRTLAND - \$435,000**

Exceptional 4 BR home with remarkable quality! Great rm w/vaulted ceiling & fireplace, Formal Dining rm leads to rear deck, Remarkable kitchen w/morning rm, pantry, center isle, stainless appls, granite counters. 2nd flr owners suite with glamour bath. 3 car garage.

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2.6 ACRES!

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**MUNSON TWP - \$689,900**

11725 Regent Park, Munson Sensational 5 BRs, 4.5 Baths in Walden Oaks. Just under 8,000 Sq Ft. Professional decorations and many architectural features. Attached 3 car garage. Sep 2 car garage w/heated flrs, hot/cold water work rm & storage. Adjacent lot also available.

440-951-4445



VACANT LOT!

**MUNSON TWP - \$115,000**

Build your dream home here on this corner lot nestled on 3+ gorgeous acres on a cul-de-sac street. Munson Twp with Chardon school district. Beautiful, newer development with upscale homes. Bring your own builder!

440-951-4445



HOME WARRANTY INCL

**WILLOUGHBY HILLS - \$530,000**

Over 3,000 Sq Ft! 4 Bedrooms, 3 full, 1 half baths. Pine Valley area on over an acre! Open floor plan. Great rm with beautiful stone FP. Kitchen with granite counters, center isle and morning rm. 1st flr owners suite and glamour bath. Three car garage. Home warranty included.

440-951-4445



2 FAMILY

**PAINESVILLE - \$144,900**

Two family century home full of character. Nearly 2,500 sq ft. Would make great investment property. 1-2BR unit and 1-3 BR unit. Many recent updates.

440-951-4445



NEW PRICE!

**WILLOUGHBY HILLS - \$164,900**

Spacious open floor plan, 3 BR, 2 full, 1 half bath condo. Eat in kitchen w/bay window. Vaulted ceiling and skylights in Living rm. Great loft area.

440-951-4445



CUSTOM BUILT!

**HIGHLAND HEIGHTS - \$399,900**

Distinctive and Custom designed! 4 BR, 3 full baths, over 5,000 Sq Ft. in Aberdeen community. Great rm w/cathedral ceiling. Exceptional kitchen!

440-951-4445



# 34601 Ridge Rd, Willoughby Ohio





**ANDOVER, OHIO** SL #6 on US Route 6 **\$15,900**

Country living on this buildable, wooded 3.6 acres located in Andover Township, west of route 7.

**WICKLIFFE** 2129 Buena Vista Drive **\$102,000**

There's great potential for this 4 bedroom, 2 bath, aluminum sided colonial with a first floor master bedroom with bath. There is a heated, four season room between the home and the garage. A fireplace in the living room will keep you toasty warm. The basement has a newer hot water heater. This is a great family home with good value.

**WICKLIFFE** 1811 Eldon Drive **\$108,500**

See this great, move in ready, vinyl sided ranch with 3 bedrooms and 1 bath. There is a cozy eat-in kitchen and the stove, dishwasher, washer and dryer remain. The finished basement offers a great place to chill out or entertain and a bar is included. Enjoy the outdoors this summer in the fenced in yard with the patio, fire pit and the bocce ball court. The electrical has been updated, windows are newer and the whole house has been waterproofed. Don't miss this nice home offering great value.

**EASTLAKE** 211 Heather Lane #20 **\$169,900**

A great, brick front, cape cod style, townhouse with 3 bedrooms and 2 1/2 baths awaits you in the Brookside community. You're welcomed by the covered front porch. The open floor plan is spacious with laminate flooring throughout. All the kitchen appliances remain and there is an abundance of cabinets for storage. Enjoy cool evenings with the gas fireplace in the vaulted living room. The sun room provides additional get away space. A first floor master bedroom provides convenience, with more than ample closet storage and an on suite bathroom. Upstairs bedrooms are carpeted and there is a full bath upstairs. A back yard patio provides a place to enjoy the outdoors. The home is wired for a security system and there is a two car attached garage. Don't miss this great, pet friendly condominium.

**WICKLIFFE** 29490 Valley View Drive **\$189,900**

This move in condition, brick/vinyl sided ranch with 4 bedrooms and 2 1/2 baths offers a private, quiet retreat. The kitchen ceramic floor has been recently installed and all appliances remain. New hardwood floors have been installed throughout the first floor. Home has lots of storage. The basement is finished and a gas/wood burning fireplace will add a cozy feel to the room. There is a two car attached. Enjoy the summer on the back patio. A recently installed storage shed with a loft offers additional storage. Don't miss this turnkey home close to schools, freeway and shopping.

**WILLOWICK** 304 Blissfield Drive **\$137,900**

Move in ready, 3 bedroom, 2 bath home has been beautifully renovated. The eat in kitchen completely updated with new stainless steel appliances, granite counter tops and tile backsplash, also new recessed lighting. Spacious living room has new dark wood flooring throughout the first floor, and wired for an electrical insert in the fireplace. New carpet installed in the first floor bedrooms & second story dormer. Both bathrooms renovated with new tile and flooring. The partially finished basement has linoleum flooring. A home warranty is offered, the electrical box replaced, a new water heater, and new furnace installed. The sewer lines from the home to the street have been completely replaced. The back yard has a spacious patio and the two car detached garage with attached work area for the handyman. Point of sale has been completed. See this home quickly as it will not last.

**WICKLIFFE** 29256 Beechwood Drive **\$107,000**

Great south Wickliffe ranch offers a lovely 3 bedroom, 2 full bath, move in condition home. Eat-in kitchen has a newer floor and all appliances both up and downstairs will remain. Newer carpet enhances the living and dining rooms and beautiful hard floors shine in the bedrooms. The basement is finished and ready for your touches to make it a retreat. The electrical breaker box is newly installed. A home warranty is provided. A covered patio with a stamped concrete pad offers a place to enjoy the nice weather. There is two car detached garage.

**CONCORD** 7129 Village Drive **\$92,000**

Location, location, location! See this lovely maintenance free, move in ready, freshly painted first floor ranch condo within a short distance to the heart of shopping. This end unit has two bedrooms, two full baths with an eat in kitchen. All appliances including washer and dryer will remain. There is a spacious living room, master suite with private bath and walk in closet. The dishwasher, furnace, air conditioner and hot water tank are newer. This unit offers lots of storage and has a one car attached garage. Just move right in! VERY MOTIVATED SELLER! BRING OFFERS!

**PAINESVILLE** 98 PALMER AVENUE **\$102,900**

Don't miss this cozy 3 bedroom, 1 bath ranch. A generous sized living room and a large great room with a fireplace provides the family with several places to gather. Electrical has been updated. Seller will entertain all offers. Home is close to shopping, freeways and downtown Painesville.

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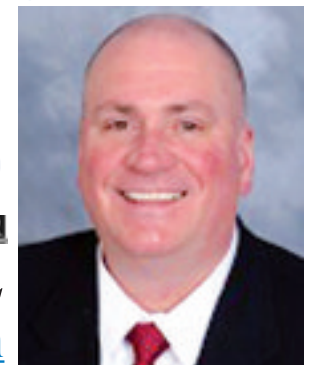
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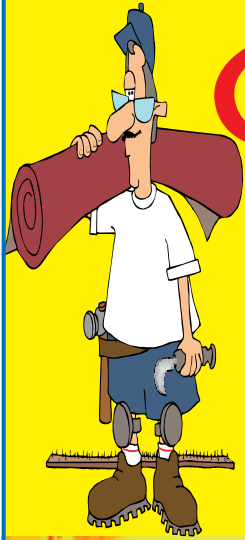
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Up to 12x12

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**COUPON \$3.59** /sq.ft. Expires 12/15/16

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AREA RUGS!**

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### GLUE DOWN LVT TILE & WOOD LOOK

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**COUPON 99¢** /sq.ft. Expires 12/15/16

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**CARPET PADDING INSTALLATION  
2 ROOM SPECIAL  
\$449**

**COUPON** Plush carpeting. 5 to choose from. Valid for 2 rooms up to 144 sq. ft. each Expires 12/15/16

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**KIRTLAND HILLS \$699,900**  
**OVER 6,000 SQFT!**  
  
Welcome to this Quality Built Over 6,000 Sq Ft Custom Colonial. Take a ride down the scenic driveway through the beautiful and private rolling wooded 10 acre estate! Bordering the Hidden Acreage on two sides this architectural masterpiece designed by Charles Bacon Rowley. Features 5 bedrooms, 4 full and 2 half baths and lots of amazing history! Family room with large crown molding, butternut walnut, built-in bookshelves, detailed workmanship around hearth, beautiful walnut mantle above log burning fireplace. Morning room with fireplace and library with gorgeous hardwood flooring, bookshelves and decorative crown molding. Elegant formal dining room with built-in china cabinet and wonderful views of nature. Spacious kitchen with butlers pantry, breakfast room, plus attached chefs kitchen. Master suite with 16x15 glamor bath plus attached 20x16 relaxing owners lounge with fireplace and 12x10 dressing room. All bedrooms have attached baths. Many closets including 2 walk-in linen closets. Office with built-in maple cabinetry and desk. Main quarters. 2nd floor wash sink. Solid wood doors. Recreational room. Newer windows. New heating system, central-air and hot water tank 2013. 4 car garage plus 4 stall stable. Much natural light enters into this beautiful home. Great Horse Property or Nature Retreat. Additional adjacent 10 acres available if buyer is interested. Ad#706

**WILLOWICK \$498,900**  
**COMMERCIAL!**  
  
Excellent Brick Auto Garage! 10 Bays! 5 Doors! 23' High and 20' Wide! 7,600sf! Upgraded Lifts for Safety and 25,000lb Capacity for Fire trucks/ Box Trucks/Mobile Homes, etc! 6" thick Concrete Flooring with Special Concrete Mix! roof 4yrs Old! Parking has Sewer Drainage! 2 Parcels! Scanner and Diagnostic Machine 2014! On/Off Tire Machine with State of the Art Balance Machine! Alignment Machine with 34' Front to Rear! Gas Heat Plus Waste Oil Furnace! Huge Second Floor Office Space! Ad#656

**WILLOUGHBY HILLS \$435,000**  
**HIGH END UPGRADES!**  
  
Fabulous Custom All Brick Colonial! Quality throughout! High End Upgrades! 4 Bedrooms, 4 Full Baths! Spacious Bedrooms including Master Suite with Glamour Bath with Jetted Tub and 2 Walk-in Closets! Beautiful Hardwood Flooring! 2 Story Foyer with Spiral Staircase! Large Family Room with Brick Fireplace! Gourmet Kitchen with Dinette with Beautiful Wood Cabinetry, Large Island and Desk Area! Imported Ceramic Tiles! Formal Dining Room with Double Crown Molding! 9' Ceilings! Newer Timberline Roof! Huge Lower Level Rec Room with Kitchen and Wine Cellar! 3.5 Car Attached Garage! Across from Metro Parks! This may be the Nicest home on the Market! Ad#826

**WILLOUGHBY HILLS \$409,900**  
**BRICK COLONIAL!**  
  
Stunning Brick Colonial! High End Upgrades Throughout! 4 Bedrooms 4 Full Baths! Fabulous Gourmet Kitchen with Granite Countertops, Island, Beautiful Cherrywood Cabinets, Crown Molding, Imported Backsplash, Pantry, Desk Area and New Stainless Steel Appliances! Pella Windows! Large Sun Room with Vaulted Ceiling! Formal Dining Room with Double Crown Molding! Gorgeous Hardwood Flooring! Family Room with Bay Window and Brick Fireplace! French Doors Lead to Formal Living Room! Spacious Master Suite with Newer Glamour Bath, Heated Floors, Walk-in Ceramic Shower, Double Sink with Beautiful Vanity and Granite Counters! All Bedrooms with Walk-in Closets! Window Seat, Built-in Shelving! Newer High End Furnace! Newer Roof! Large Laundry Room with Cabinetry and Folding Counter! Gorgeous Hardwood in Foyer! 36x26 Rec Room! 3.5 Car Attached Garage! Ad#790

**CLARIDON \$379,900**  
**15 ACRES!**  
  
Spectacular Property on 15 Acres with 5 Ponds and an Exquisitely Maintained Home! Remodeled Kitchen with Granite Counters and Lots of Cabinet Space! Remodeled Views from Every Room in the House in Addition to the 3 Season Sun Porch and Incredible Stone Patio w/a Pond. Huge Great Room Features Over Sized Wood Burning Fireplace, Chestnut Paneling and a Walk Out to the Rear Deck that Over Looks Several of the Stocked Ponds! Second Kitchen has Been Converted into an Amazing Walk in Pantry That Would Be Any Cooks Dream! 4 Bedrooms Upstairs including the Master w/ En Suite Bathroom, Walk-in Closet and a Walk Out Second Tier Deck! Another Bedroom on the First Floor is Currently Being Used as an Office Complete with Built In's! 3 Full Baths Have Recently Been Redone! 2nd Floor Laundry! Brand New Boiler's Water Softener! Newer Septic. Second Garage Offers an Additional 2.5 Cars of Space! Don't Miss Out on this One Of A Kind Property! Ad#672

**WILLOUGHBY HILLS \$369,900**  
**GOURMET KITCHEN!**  
  
Fabulous 4 Bedroom 3.5 Bath Contemporary Colonial! Prime Willoughby Hills Location! Beautiful Hardwood Flooring! Gourmet Kitchen with Many Beautiful Wood Cabinets, Granite Counters, Large Island and Bay Eating Area! Elegant Formal Dining Room with Crown Molding! Dramatic 2 Story Foyer! 1st Floor Office/Study! Large Family Room with Vaulted Ceiling and Stone Fireplace! Spacious Master Suite with Large Walk-in Closet, Walk-in Shower with Imported Ceramic Tiles and Jetted Tub! Newer Bath with Granite Counter and Wood Vanity! Timberline Roof! Huge Deck with Gazebo and Bar for Entertaining! Brick Patio! Private Yard! Finished Rec Room/Media Room! Second Kitchen! 3.5 Car Attached Garage! Ad#845

**HIGHLAND HEIGHTS \$359,900**  
**FABULOUS COURTYARD!**  
  
Stunning 4 Bedroom, 2 1/2 Bath Colonial! High End Upgrades! Newer Custom Kitchen/Dinette w/ Beautiful Cherry Wood Cabinetry, Granite Counters and Pantry, Newer Baths w/ Granite Counter Tops and Wood Vanity, Imported Ceramic Tiled Shower! Newer Timberline Roof. Large Master Suite w/ Large Walk-in Closet, Makeup Mirror & Desk, Full Bath and Granite Counters. Formal Dining w/ Wood Flooring, Custom Crown Moldings. Newer Lighting Fixtures. Relaxing Family Room w/ Brick Fireplace, Built in Cabinets, Waines Coating and Bar! Finished Lower Level w/ Game Room and Large Recreational Room. Fabulous Courtyard Stone Patio w/ Gardens for Receptions and Entertaining. This Home Has It All! Ad#866

**CONCORD \$349,900**  
**SPRAWLING RANCH!**  
  
Sprawling Ranch! 2.965sf! 4 Bedrooms 3.5 Baths! Beautiful 3+ Acre Lot! 2 Master Suites with Full Bath, Large Walk-in Closet, Ceramic Tile Shower! Formal Dining Room with Tray Ceiling! Bedrooms with Jack and Jill Bath with Own Sinks! Primary Master Suite with Glamour Bath, Large Walk-in Closet, Ceramic Shower, Large Jetted Tub, Wood Vanity and Double Sinks! Spacious Family Room with Fireplace and Decorative Mantle! Huge Kitchen/Dinette with High top Counter, Bar Stools and Many Beautiful Cabinets! Sun Room! Solid Wood Doors! Split Bedroom Design! 36" Wide Doors! 1st Floor Laundry! Large Trex Deck Plus Patio! 3 Car Attached Garage! Full Unfinished Basement, Plumbed for Kitchen and Bath! Ad#611

**CONCORD \$348,000**  
**STUNNING COLONIAL!**  
  
Stunning 4 Bedroom 3.5 Bath Colonial with High End Upgrades! Beautiful Hardwood Flooring! Gourmet Kitchen/Dinette with Many Cabinets and Counter Space, Granite Counters, Island, Desk Area, Bar with Sink and Wine Rack! Great Room with Fireplace and Beautiful Wood Mantle! Formal Dining Room with Large Crown Molding! Spacious 1st Floor Master Suite with Tray Ceiling, Glamour Bath with Double Sink, Soaking Tub, Granite Counters and Walk-in Closet! Solid Wood Doors! French Doors to Office with Wainscoting and Crown Molding! Fabulous Rec Room with Bar and Sink! Game Room! Wine Room! Private Wooded 1.74 Acre Lot! Two Tier Deck! 3.5 Car Attached Garage! Shows Beautifully! Ad#711

**WILLOUGHBY HILLS \$335,900**  
**NEW CONSTRUCTION!**  
  
Stunning Ranch Style Home! New Construction! On Cul-de-Sac in Prime Willoughby Hills Location! Open Layout! Split-Bedroom Design! Beautiful Hardwood Flooring! Gourmet Kitchen with Granite Countertops, Pantry and Office/Desk Area! Formal Dining Room! Great Room with Stone Fireplace! Spacious Master Suite with Walk-in Closet and Glamour Bath w/Granite Countertop and Walk-in Shower! Fabulous 70x30 Lower Level Walk-out Plumbed for Full Bath! Be the first to live in the beautiful New Home on Private 1.2 Acre Lot! Ad# 832

**WILLOUGHBY \$324,900**  
**COMMERCIAL!**  
  
Excellent Brick Office Building! 12 Offices on 4+ Acres! Possible Future Development! Great Willoughby Location! Fully Occupied! Move your business in and collect established Rents! Ad# 651

**HIGHLAND HTS \$315,900**  
**NEW LISTING!**  
  
Classic 4 Bedroom 2.5 Bath Colonial! Large Family Room with Gourmet Kitchen/Dinette with Island and Built-in Desk! Spacious Master with Full Bath and Walk-in Closet! Newer Furnace! Central-Air! Timberline Roof! Lower Level Recreational Room with Bar and Sink! Lower Level Also Offers an Office and Guest Suite! 1st Floor Laundry! 2.5 Car Attached Garage! Large Deck with Bench Seating! Parklike Lot! Ad#704

**CONCORD \$295,900**  
**NEW LISTING!**  
  
Awesome Ranch Home! 3/4 Bedrooms 3 Full Baths! Open Layout, Beautiful Brazilian Hardwood Flooring! Spacious Kitchen/Dinette w/ Island and Granite Counter Tops. Formal Dining. Newer Timberline Roof. Large Master Suite w/ Glamour Bath and Walk-In Closet! Great Room w/ Fireplace. Sun/Morning Room! Large Deck. Guest Suite or Office w/ Full Bath! 2 1/2 Car Attached Garage. 36x36 Lower Level Recreational Room! Nicely Landscaped yard. Carriage Hill Subdivision. Ad#883

**CHARDON \$297,900**  
**ALL BRICK RANCH!**  
  
Spectacular Custom All Brick Ranch! 3/4 Bedrooms, 3.5 Baths! Lower Level Guest Suite with Full Bath! Office! Open Layout! Family Room with Brick Fireplace! Large Kitchen/Dinette! Formal Dining Room! Bay Window! Spacious Master Suite with Tray Ceiling, Full Bath, Walk-in Closet Plus Additional Closet! Much Closet Space! 2.5 Car Attached Garage Plus 1 Car Detached Garage! Covered Patio! 3 Tiered Deck! Custom Built Home, Insulated for Low Utility Bills! Finished Lower Level with Recreational Room/ Game Room/Media Room/Guest Suite and Bath! Beautifully Landscaped on 2.75 Acre Lot! Ad#702

**NOVELTY \$289,900**  
**NEW LISTING!**  
  
Beautiful Center Hall Colonial! Nearly 3,000 Square Feet, 4 Bedrooms and 3 Full Baths! Gorgeous Hardwood Flooring Throughout! Formal Dining Room! Family Room w/ Brick Fireplace! Built-In Shelving. Large Kitchen/Dinette w/ Pantry. French Doors Lead to 1st Floor Office! Central Air. Private Sewer System. Huge 26x18 3 Season Room! Private Wooded Lot. Courtyard Patio. 2 1/2 Car Attached Garage. Shows Well! Priced Right! Ad#882

**CONCORD \$269,900**  
**NEW LISTING!**  
  
Fantastic 4 Bedroom 3.5 Bath Colonial! Open Layout! Spacious Kitchen/Dinette with Pantry! Formal Dining Room with Double Crown Molding and Rope Lighting! Large Open Great Room with Beautiful Hardwood Flooring, Bay Window and Fireplace! Fabulous Family Room with Fireplace, Bar with Sink and Wine Rack! Spacious 1st Floor Master with Glamour Bath and Large Jetted Tub! Walk-out Lower Level to Courtyard Patio, Trex Decking, Overlooking Private Wooded Lot! 2.5 Car Attached Garage! Just Move In! Ad#710

**CONCORD \$229,900**  
**1ST FLOOR MASTER!**  
  
Spacious 4 Bedroom 2 1/2 Bath Cape! 1st Floor Master w/ Double Sinks, Double Closets and Full Bath. Living Room w/ Brick Fireplace! Large Kitchen/Dinette w/ Wood Cabinetry. Tons of Closet Space. 1st Floor Laundry. Second Floor 4th Bedroom or Family Room. Newer Furnace. Central Air. Beautiful Nearly 1 Acre Lot! Fenced Yard. Large Deck. Full Basement. Over-sized 2 1/2 Car Attached Garage. Wooded Views! Ad#867

**CONCORD \$219,900**  
**CUL-DE-SAC STREET!**  
  
Fabulous South Hampton Hills Colonial on Cul-de-Sac! Well maintained 4 Bedrooms, 2.5 Baths. Warm family room with wood burning brick fireplace and beautiful wood mantle, Spacious kitchen/dinette, Formal dining room with gorgeous hardwood flooring, Convenient first floor laundry area. Basement offers finished recreation room and office, workshop and storage area. Newer Timberline roof! Large deck overlooking private 1+ acre wooded lot! Charming custom shed provides additional storage, 2.5 Car attached garage, Mentor Schools. Ad#817

**KIRTLAND \$187,900**  
**KIRTLAND RANCH!**  
  
Kirtland Ranch! Spacious 3 Bedroom 1.5 Bath Home! Newer Windows! Large Kitchen/Dinette with Walk-in Pantry, Wood Cabinets and Ceramic Tiled Backsplash! Family Room! Two Sided Brick Fireplace! Central-Air! Master Bedroom with Private Half Bath! 1st Floor Utility Room! Circular Driveway! Raised Patio! Garden Area! Blueberries, Raspberries and Strawberries! 2.5 Car Attached Garage! 1.7 Acre Lot! Ad#847

**WILLOUGHBY \$185,000**  
**NEW UPGRADES!**  
  
Every room in this split level home has had an upgrade within the past year! Some updates are: New vinyl windows and siding, New doors, gutters, covers and outdoor fixtures, New stainless steel appliances and sink, New granite counter, new toilets and faucets, New flooring and carpet and newly painted walls. Other features include: Hardwood flooring, A pull down ladder for access to 400 cubic feet of attic storage and there is rather storage in the garage (which also has a 30 sq. ft. workbench). The mower and freezer remain. Just moments from the freeway, people on this dead end road describe their properties as "a little bit of country" within the city. Ad#716

**MENTOR \$169,900**  
**MENTOR DUPLEX!**  
  
Mentor Duplex! Side by Side Two Family! Newer Baths on Both Sides! Beautiful Newer Kitchen on One Side with Maple Cabinets! Formal Dining Room! Full Basement on Each Side! Separate Utilities! Separate Driveways! Newer Timberline Roof! Newer Windows! Updated Electrical and Plumbing! Long term owner 30+ years, retiring. Excellent for Owner Occupied or Investment! Ad#828

**EASTLAKE \$169,900**  
**OPEN LAYOUT!**  
  
Awesome Colonial! 3 Spacious Bedrooms! 1.5 Baths! Family Room - Open Layout! Newer Kitchen with Beautiful Wood Cabinets and Granite Counter tops! Appliances Stay! Bay Window! Newer Windows! Newer Timberline Roof! Solid Oak Doors! Upgraded Lighting! Newer Water Tank! Lower Level Rec Room! Central-Air! Fabulous Deck with Bench Seating! Fenced Back Yard! Large Shed 15x30 Turn Around! 2.5 Car Attached Garage! Ad# 841

**TIMBERLAKE \$159,900**  
**NEW LISTING!**  
  
Sharp Modern Ranch in Timberlake! Updated Kitchen w/ Cherry Cabinetry, Granite Counter Tops, Stainless Steel Appliances and an Island! Newer Pella Windows! Central Air! Beautiful Tiled Full Bath w/ Walk-in Shower! Master Bedroom Features Sliding Doors Out to Patio! Large Fenced in Yard. Private, Residents Only Lake Erie Beach Access, Timberlake Community Clubhouse, Playground, Bocce Courts and More! Ad#885

**GRAND RIVER \$159,900**  
**AWESOME CONDO!**  
  
Awesome 3 Bedroom 2.5 Baths Condominium! Open Layout! Spacious Colonial! Large Kitchen/Dinette with Beautiful Wood Cabinetry! Central-Air! Master Suite with Full Walk-in Closet! 24x20 Lower Level Family Room! 2.5 Car Attached Garage! Shows Well! Ad# 824

**WILLOWICK \$138,900**  
**BEAUTIFUL COLONIAL!**  
  
Beautiful Updated Colonial Located on a Private Cul-De-Sac Street! Kitchen Redone 6 Years Ago Including New Cabinets, Floors, Counters and Tile Back Splash! Formal Dining Area Also Has Newer Pergo Flooring! The Large Bay Window Brings Lots of Natural Light in the Large Living Room Area! Huge 22x16 Family Room Addition Features a Fireplace, Newer Carpet, and Walks Out to the Stamped Concrete Patio, 3 Bedrooms Upstairs with a Recently Redone Full Bath! Finished Lower Level Recreational Room Makes Entertaining Easy! Enjoy Summers in the Private Backyard with an Above Ground Pool! Newer Furnace & A/C. Newer Electrical. Roof Just 7 Years Young! Come See Today! Ad#868

**WILLOWICK \$99,900**  
**CHARMING RANCH!**  
  
Beautifully well maintained Willowick ranch! Charming layout with an eat in kitchen/dinette area with new flooring and paint! Open living room with large front window, and lots of natural light. 3 first floor bedrooms and an updated full bath! Full basement could be finished into a spacious rec room, and has a second full bath! Gorgeous back yard is fenced in and features a covered patio perfect for entertaining! New furnace and A/C in 2013! Newer Windows! New Timberline roof in 04! Basement has been waterproofed! Come see today! Ad#861

**CLEVELAND HEIGHTS \$1,600**  
**RENTAL!**  
  
Shows Well! Close to University Circle, Case Western and Cleveland Clinic! Spacious Living Room w/ Bay Windows. Quiet Street of Traditional Homes. Newer Kitchen. Newer Bath. No Pets. Parquet and Wood Flooring!

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Jan's Cell: 440-567-5866

Amy's Cell: 440-415-5047

Website: [michaelwarren.howardhanna.com](http://michaelwarren.howardhanna.com)



### SAYBROOK - \$349,900



Lake Erie Lifestyle \* A Family Compound, Bed & Breakfast, Owner Occupy, or Vacation Rental.  
\* 3 BR, 2 BA. 2000 Sq.Ft. \* Great Rm w/Woodstove  
\* Large Eat-in Kit \* Mstr BR w/Private Bath \* Large Multi Purpose Barn w/Flexibility & incredible Views  
Must see to appreciate!

### MADISON - \$234,900



3 BR, & 2.5 BA Ranch \* Vaulted Living Rm  
\* Dining & Kitchen Combo, w/Breakfast Bar & Appliances \* Master BR w/Master BA \* 1st Flr Utility Rm w/Half BA \* Full Basement  
\* 2 Car Attached Garage \* Larger Backyard with Deck, Gardens & 16x12 Shed

### MADISON - \$109,900



3 BR & BA Ranch w/Lake Erie View  
\* Many Updates \* Full Bsmt w/workshop, laundry & possible full BA

### MADISON - \$89,900



Remodeled 2BR, 1BA Ranch \* Kit w/ Newer Counters, Backsplash & Flrs  
\* 2 Car Gar w/concrete Drive.  
Expanded Rear Deck \* Trex on Frt Deck  
\* Many Updates- call for Details!

### MADISON - \$74,900



AFFORDABLE OWNERSHIP!  
Updated 3BR, 1BA Ranch \* Newer roof, Vinyl Siding, Windows, Flooring, Paint. Kitchen w/newer Cabinets & Countertops \* Remodeled Bath

### BUILD YOUR NEW DREAM HOME!

**NEW LISTING!**  
**VACANT LAND - MADISON - \$49,900**  
Lake Erie View Double Lot w/Private Beach Association Access Improvements- Electric, Gas, Paved Streets. Call for details!

**VACANT LAND - MADISON - \$54,900**  
7+ Acres Lot of level ground w/additional land available. Gas, Electric & Water available at street. Close to Family Outdoor YMCA. Split will be done before closing.

### MADISON - \$700 A MO.



Commercial building for lease. 7 Rooms, 2 Half-baths, full Bsmt for storage. Great location! Many updates in 1999. Large covered rear Porch. Convenient Off-Street parking available for customers/clients.

### MADISON - \$65,000



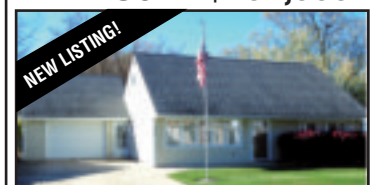
2BR & 1BA Home with 150ft of frontage, close to an Acre \* Liv Rm  
\* Kit-Din combo \* Fam Rm w/ woodburner \* Oversized Garage  
\* Vinyl windows

### GENEVA - \$99,400



2 BR, 1 Bath Condo \* Liv Rm w/Vaulted Ceiling \* Galley Kit w/Appliances  
\* Din Area leads to Fenced in Covered Patio \* 2 Car Gar \* A Must See!

### MADISON - \$104,900



4BR, 1 BA Bungalow \* Liv Rm & Din Rm \* Eat-in Kit \* 1+Garage  
\* Fenced in Yard \* Deck  
\* Newer Furnace

### MADISON - \$121,900



3 BR, & 2.5 BA Colonial Condo \* Vaulted Liv Rm w/Gas FP \* Formal Din Rm \* Eat in Kit w/Appl. \* 2 Car Att Gar  
\* Covered Patio w/view of Lake Erie  
\* Walk to Stanton Park & Lake Erie

### MADISON - \$124,900



Updated 3BR, 1BA Ranch \* Newer flooring in Liv Rm, Din Rm, Kit Kit w/ Hickory Cabinets & Appl. Newer Roof, Paint inside & out, Most Int. & Out Doors  
\* Br's w/Newer Carpet \* Call for Details!

### BENNETT - \$129,900



4 BR, 2 Story Home on 1 Acre \* 2 1st Flr BR's with one w/half Bath \* Office off Liv Rm  
\* Dining Rm w/FP \* Remodeled Kit \* 1st Flr Laundry \* Wrap-around Deck \* Porch \* 2 Car Garage \* Shed

### MADISON - \$162,500



INVESTMENT OPPORTUNITY!  
Vinyl Sided Duplex w/ 2 Ranch Styles w/ Cathedral Ceilings/Each unit w/ private patio & garage w/door opener/ Casual great room lifestyle!

### MADISON - \$177,500



INVESTMENT OPPORTUNITY!  
Vinyl Sided Duplex w/ a Bi Level & Ranch/ Each floor plan offers - Mstr BR's w/walk-in closets and also includes a Garage & Patio.  
Call for Details!

### MADISON - \$177,500



INVESTMENT OPPORTUNITY!  
Newly vinyl sided Duplex Features a 3BR, 1BA Ranch w/Cathedral Ceilings and a Colonial w/ 3 BR & 1.5 Bath w/Mstr BR w/2 walk-in closets/ Both Units have Private Patios & attached Garages/ Live in one & Rent the other!

### MADISON - \$214,900



Open Flr Plan 3BR, 2BA Ranch on Cul-de-Sac & Adjacent to Golf Course \* Vaulted Great Room w/Gas FP \* Eat in Kit w/Granite Countertops & Breakfast Bar \* Formal Dining Rm \* Office w/Built-ins \* Master Suite w/Bath & Walk-in Closet \* Whole House Generator \* Paver Patio

### MADISON - \$219,900



Contemporary Ranch w/Open Floor Plan \* Liv Rm w/ Gas FP, Built-in Bookshelves opens to a well Equipped Gourmet Kit & opens to Dining Area w/3 walls of windows \* Enclosed Porch \* Master Ste w/a WOW Master Bth \* 2 more BR's & Bath Front Porch & 2+Car Garage \* Handicapped Accessible

### UNIONVILLE - \$219,900



Century Home w/6 BR's, possible 7 on 3.58 Liv Rm, Fam Rm w/FP, Formal Din Rm Kitchen w/Appliance. 1st Flr BR & Bath, Bank Barn w/Workshop, Brick Patio & Deck Call for Details!

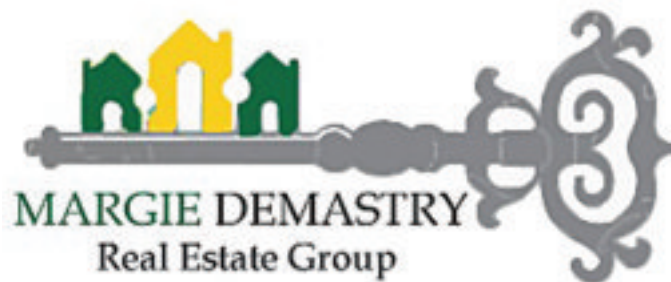
### MADISON - \$299,900



LAKE ERIE FRONT RANCH w/4BR, 3BA on 3.1 Acres \*Kit, Din, & Fam Rm combo  
\* Vaulted Indoor Pool Rm \* Patio \* 30x50 Det. Garage \* Maintained Mechanicals  
\* Beach Access



Real Estate Services



**SELLS A HOUSE A WEEK\***

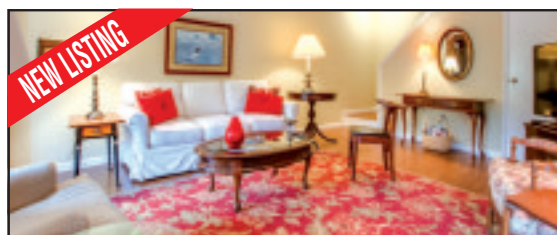


**Margie DeMastry**  
Realtor®  
216-695-5276

**Beth DeMastry Barker**  
Realtor®  
440-487-6462

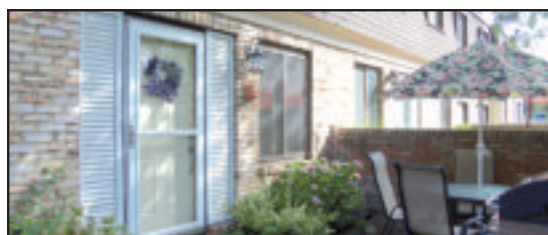
- Our listings sell within the first 64 days on the market, the industry average is 150 days.
- Our listings sell closer to their list price than the industry average.

\*on average



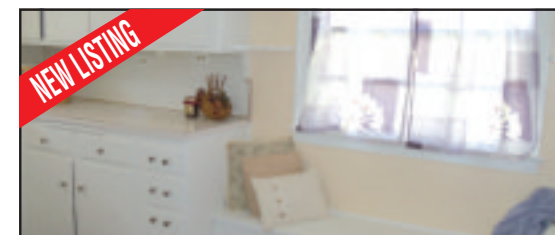
### LUXURY CONCORD/MENTOR CONDO

A CHANCE LIKE THIS DOES NOT COME BY OFTEN. ENJOY BEAUTIFUL SCENIC VIEWS, A CUSTOM KITCHEN WITH GRANITE COUNTERTOPS AND EN-SUITE LAUNDRY AS WELL AS A SPACIOUS OWNER'S SUITE WITH A PRIVATE FULL BATH.



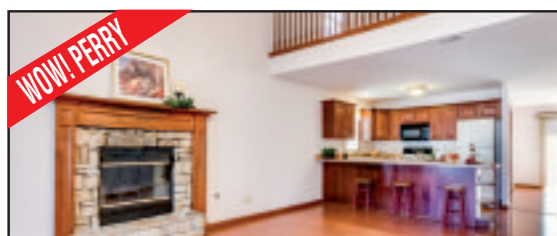
### COMING SOON

THIS 3 BEDROOM CONDO WITH ATTACHED GARAGE HAS BEEN UPDATED WITH NEWER KITCHEN AND BATHROOMS. MOVE IN READY. STAY NICE AND DRY WITH ATTACHED GARAGE. DINE ALFRESCO ON THE SERENE PATIO. DON'T LET THE PRICE OF \$56,900 FOOL YOU.



### MOVE-IN READY!

LOOKING FOR MOVE-IN READY? THIS CHARMING 3 BEDROOM HOME IS READY FOR YOU! FRESHLY PAINTED WALLS, NEW CARPET, NEUTRAL DÉCOR AND BEAUTIFUL HARDWOOD FLOORS. GARAGE WITH SIDE COVERED PATIO. ALL FOR \$74,900!!

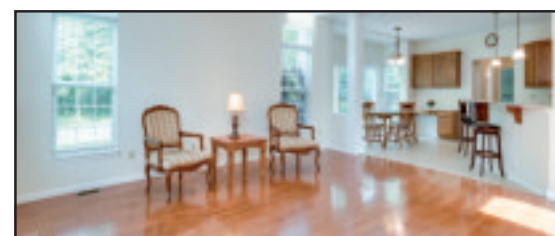


### 1<sup>ST</sup> YEAR PAID MAINTENANCE!

SOME GREAT FEATURES INCLUDE OPEN FLOOR PLAN, 1<sup>ST</sup> FLOOR OWNER'S SUITE, ATTACHED 2 CAR GARAGE. ENJOY THE NEIGHBORHOOD WALKING TRAIL & PERRY ATHLETIC CENTER ON THE PERRY SCHOOL CAMPUS WHICH OFFERS AFFORDABLE RATES FOR RESIDENTS BOTH JUST STEPS FROM YOUR DOOR.



OUR EXPERIENCE IS PLENTIFUL. THANK YOU FOR THINKING OF US WHEN YOU OR SOMEONE YOU KNOW HAS REAL ESTATE NEEDS. WE WISH YOU AND YOUR LOVED ONES A PEACE FILLED THANKSGIVING.



### MENTOR 5 BDRM BUILT 2005

ENJOY THE MATURE TREE WOODED LOT FROM THE BACK PATIO OF THIS 5 BDRM HOME IN MENTOR. THE 2 STORY FOYER GREET'S FAMILY AND FRIENDS TO THIS LIKE NEW HOME. THERE IS A FIRST FLOOR DEN AND UTILITY ROOM. ACT NOW!



THINKING ABOUT SELLING? THIS COULD BE YOU.

**THE MARGIE DEMASTRY REAL ESTATE GROUP** KNOWS WHAT TO DO TO GET YOUR PROPERTY SOLD. GIVE US A CALL AND START PACKING.



### BUILDERS DREAM

A SCENIC LOCATION TO BUILD YOUR DREAM HOME. NO NEED TO WAIT. VIEWS AND PRIVACY MAKES FOR AN IDEAL HOME SITE. LOCATED IN NEWBURY TWP. AND PRICED AT \$39,900. CALL TODAY!!



MARGIE DEMASTRY AND BETH DEMASTRY BARKER ARE READY TO HELP YOU SELL YOUR HOME. WE HAVE 36 YEARS OF EXCELLENT CUSTOMER SERVICE, AND KNOW HOW TO STAGE AND SELL YOUR PROPERTY. WE ARE READY WHEN YOU ARE!



36315 Sandy Knoll Dr, Eastlake **\$289,900**

Very well built, clean home has a lot to offer! Freshly painted. Newer carpet through out. Master bedroom is 15x19 with walkin closet and master bath. Anderson Windows pull in for easy cleaning. Formal living room with bay window. Familyroom has a sandstone fireplace, that leads to deck and private fenced backyard. Large kitchen features center island with granite countertops and breakfast nook, lots of cabinet space and all stainless steel appliances will remain.

**Julie Crowley (216) 905-0628**



35451 Hanna Dr, Willoughby Hills **\$299,000**

This 3680 square foot single family home has 5 bedrooms and 3.0 bathrooms. It is located at 35451 Hanna Rd Willoughby Hills, Ohio. This home is in the Willoughby-Eastlake School District.

**Julie Crowley (216) 905-0628**



10112 Hobart Rd, Kirtland **\$399,000**

Custom built with sleek angles and lots of windows for natural light! Set back with over an acre lot this home is an architectural gem! When you enter the foyer you'll be amazed at the open floor plan which allows a vista of the entire first floor Great Room! Hardwood floors, a designer kitchen with expansive granite counters, cherry cabinetry, high end appliances, and hardwoods everywhere including a masterpiece of mixed hardwoods in the Formal Dining Room

**Julie Crowley (216) 905-0628**



38481 Eagle Nest Ln, Willoughby Hills **\$479,900**

An idyllic setting awaits you! Picture yourself enjoying our scenic Chagrin River on a daily basis! Watching eagles fish and the soothing flow of this beautiful riverfront setting is a must for your non work hours! Located on a Private Lane in Willoughby Hills just a few minutes to nearby highways, and all the shopping, dining and entertainment venues that downtown Willoughby has to offer!

**Julie Crowley (216) 905-0628**



8966 Red Tail Ln, Kirtland **\$799,000**

Gorgeous Colonial nestled on a tranquil cull de sac lot in The Sanctuary of Kirtland. Upon entering the front door you'll be amazed at the fine attention to detail and the expanse of the homes open floor plan! Stately pillars, finely detailed crown moldings, wainscoting and hand scraped rich, dark, hardwood floors throughout most of the home!

**Julie Crowley (216) 905-0628**



38222 Wilson Ave Willoughby **\$107,000**

Cute Cape Cod 2 blocks walking to downtown Willoughby. 3 beds/1bath, 2 car garage. Large lot, hardwood under carpet! All appliances stay.. Selling "AS IS"

**Tish Hummer 734-904-6903**



10544 Wilson Mills, Chardon **\$299,900**

PRICE REDUCED...Beautiful colonial on 2.4 acres. 4 Bed/3.5 bath, 2 car garage and shed. Sits far from road. Master with FP. Lower level finished with walk out... motivated sellers!

**Tish Hummer 734-904-6903**



6635 Fay Rd, Painesville **\$259,900**

Amazing quality built home nestled among almost 1.5 acres. The private wooded lot with creek running through is sure to impress your discriminating buyers. This beauty has it all. The flowing floor plan with huge kitchen and family room make it a great home for entertaining. Kitchen with oak cabinets comes with all appliances. Family room with French doors open to living room/great room. You'll also enjoy the huge finished basement. Awesome!!

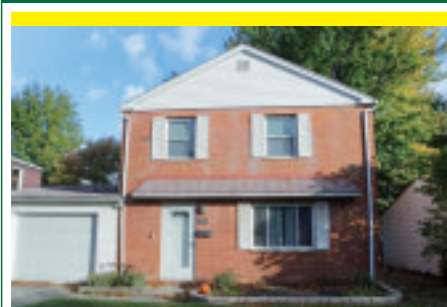
**Rick Bocchieri 440-227-1857**



6433 S Ridge Rd, Geneva **\$174,900**

Welcome home to a piece of History! This late 1800's Colonial is sure to please the historian and renovator in all of us! The house and windows are vinyl clad so the exterior can now be minimally maintained along with being more energy efficient. Enter the spacious Living Room with a fireplace feature wall! Original hardwood floors as well. The good sized dine in kitchen will be a step saver in preparing and serving meals. There are 2 bedrooms and a full bath on the first level along with a huge sun porch off the kitchen.

**Julie Crowley (216) 905-0628**



21561 Bruce Ave, Euclid **\$64,900**

1,200 square foot house with 3 beds and 1 bath that has been on Estatefly for 8 days. This house is in the attendance area of Euclid High School, Arbor Elementary School, and Euclid Central Middle School.

**Julie Crowley (216) 905-0628**



1199E 332nd St, Eastlake **\$115,000**

Three bedroom split level on irregular lot. Eat in kitchen, with stove, fridge, and dishwasher. Nice size living room. 3 bedrooms up, full bath. Lower level has a 20x11 room that could be a bedroom or family room. Half bath on the lower level. Furnace and central air are newer. Updated electric. Washer and dryer included. Enclosed patio off the eat in kitchen. Two car garage.

**Dawna Smith-Miheli (216) 347-9994**



10382 Hillsover Dr, Kirtland **\$170,000**

Tucked away on a no outlet street this 3 bedroom ranch is situated on a .83 acre wooded lot. Walk in the front door vestibule that opens to a dining and living room area, with a sunny kitchen close by. Stove, fridge and dishwasher included. Cozy wood burning fireplace too. A full bath and nice size bedrooms with hardwood floors complete the 1st floor. The basement has plenty of space. One large 15x15 room would be able for a bedroom or recreation room.

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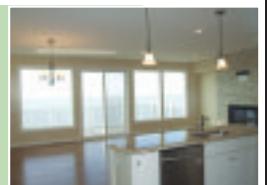
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## How to save enough for a down payment on a house



A home is the most costly thing many people will ever buy. The process of buying a home can be both exciting and nerve-racking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other items, only on a far grander scale. Many financial planners and real estate professionals recommend prospective home buyers put down no less than 20 percent of the total cost of the home they're buying. Down payments short of 20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally between 0.3 and 1.5 percent of the original loan amount. While plenty of homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so.

Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward making a down payment on their next home.

- Decide when you want to buy. The

first step to buying a home begins when buyers save their first dollar for a down payment. Deciding when to buy can help buyers develop a saving strategy. If buyers decide they want to buy in five years away, they will have more time to build their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.

- Prequalify for a mortgage. Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they will qualify for. Prequalifying for a mortgage can make the home buying process a lot easier, and it also can give first-time buyers an idea of how much they can spend. Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, preapproval for a \$300,000 loan means buyers will have to put down \$60,000 to meet the 20 percent down payment threshold. In that example, buyers can put down less than \$60,000, but they will then have to pay PMI. It's important for buyers to understand that a down pay-

ment is not the only costs they will have to come up with when buying a home. Closing costs and other fees will also need to be paid by the buyers.

- Examine monthly expenses. Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.

- Avoid risky investments. Some times it's great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts can ensure the money buyers are saving for their homes is protected and not subject to market fluctuations.

Saving enough to make a down payment on a home can be accomplished if buyers stay disciplined with regard to saving and make sound financial decisions.

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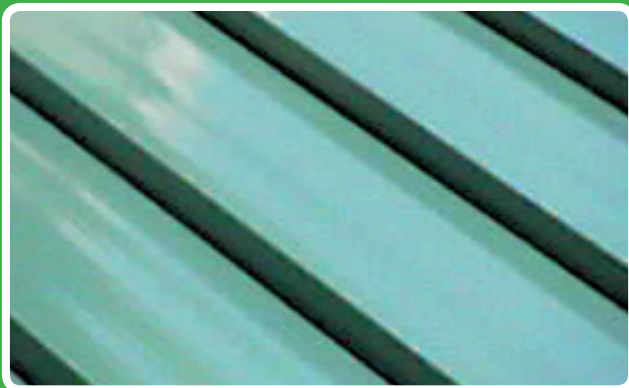
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