

# LAKE RIDGE REALTY, L.L.C.



Gorgeous setting in serene Holiday Hills neighborhood with perennial gardens, covered front porch, underground sprinklers and new brick patio and walkway in the very private back yard. On a quiet cul-de-sac this home features 4 large bedrooms, 2½ bath, 9' ceiling with cathedral in entry, living room and master bath. Newly finished lower level with 5th non-conforming bedroom, gym, 27 x 14 rec room, first floor laundry/mud room and master suite. **\$349,900.** MLS 1630800.



Barb Cooper



This base of the peninsula beauty is a contemporary cedar shake home located on a quiet tree lined street. This delightful home features cathedral ceiling in the entry, living, dining and kitchen nook. Floor to ceiling windows to enhance your views in the living & dining areas, four large bedrooms, 2½ baths, main floor master suite with spa and a laundry/mud room, furniture grade oak flooring & a private patio. **\$459,900.** MLS 1631643.



Located on the shores of picturesque Boardman Lake. Condominiums now available from \$229,900. Panoramic lake views, walk to downtown Traverse City, Short drive to malls and shopping, close to hospital and airport, underground parking with elevator, secure, keyless entry system. Immediate occupancy!

Contact Barb Cooper at  
Lake Ridge Realty L.L.C.  
(231) 218-5467

Lake Ridge Dr. • Traverse City  
lakeridgerealty@ameritech.net



5-10.hd.744351

WELLS  
FARGO

HOME  
MORTGAGE

## The Nation's Leading Retail Mortgage Lender\*

### We offer:

- The Wells Fargo SmartPay Home Financing<sup>SM</sup> product line with a variable interest-only line of credit from \$200,000 to \$3 million.\*\*
- APR as low as **3.24%**
- Relationship ARMs/LIBOR ARMs
- Jumbo and conventional loans — flexible down payment options
- New construction programs
- Extended night and weekend hours to help you take advantage of today's low rates.

Mary Blue

13919 S. West Bay Shore Dr.  
Traverse City, MI 49684  
231-932-4706  
Cell: 231-642-7504  
Fax: 231-933-4239  
mary.j.blue@wellsfargo.com



\*Based on 2002 yearend statistics from Inside Mortgage Finance 2/14/03

\*\*Wells Fargo SmartPay Home Financing and Wells Fargo SmartPay Home Financing Plus are available through our affiliate Wells Fargo Equity Direct, a division of Wells Fargo Bank, N.A. The Wells Fargo SmartPay Home Financing product is available on properties located in the state of Texas subject to a maximum 50% FMV or 80% CLTV, whichever is less. The Wells Fargo SmartPay Home Financing Plus product is not available on properties located in the state of Texas. Line amounts for the SmartPay Home Financing product range from \$200,000 to \$500,000, and from \$500,001 to \$3,000,000 for the SmartPay Home Financing Plus product, depending on Wells Fargo Equity Direct's standard underwriting, including an evaluation of borrower credit rating, property type and combined Loan-to-Value. Start rates are available as of the date of printing, and are subject to change without notice. The Annual Percentage Rate (APR) varies monthly during the ten-year term, and margins vary by market. The Index is the highest Prime Rate published in The Wall Street Journal Money Rate Table. The Index as of January 1, 2004 was 4.00%; margins for the SmartPay Home Financing product currently range from -0.25% to -0.50%, resulting in APRs ranging from 3.50% to 3.75%, subject to a floor rate of 3.24%. Current margins for the SmartPay Home Financing Plus product range from -0.50% to -0.76%, resulting in APRs ranging from 3.24% to 3.50%, subject to a floor rate of 3.24%. The APR shall not exceed 12%. Interest only payments due monthly during the term. Opening fees and costs for the Wells Fargo SmartPay Home Financing product line range between \$750 and \$13,000 and vary depending on the state in which the property is located as well as the amount of the credit extended. These fees may be paid to Wells Fargo, its affiliates or third parties as necessary to obtain secured credit. No annual fee. During the term your account balance will not fully-amortize and a balloon payment will be due at maturity; homestead properties in the state of Texas will have repayment terms rather than a balloon payment, in accordance with Texas law. Property insurance and flood insurance (if applicable) is required.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2004 Wells Fargo Bank, N.A. All rights reserved #13460



5/10-744871-HD