

KINGSVILLE

6 acres of peace and quiet just minutes from 1-90. 2012 Stainless steel appliances surrounded with loads of oak cabinetry in the kitchen which is open to dinette area and family room. Family room has fireplace and sliders opening to a 2-tiered deck. Laundry room and half bath close by garage and kitchen. Perfect walking pattern! From the foyer area go to formal living room, kitchen, bedroom wing, or lower level. More than half the lower level is completely finished with wet bar, family room with fireplace, bedroom and sliders to a patio with hot tub. Materials to put in a full bath are in boxes for the new owner to install. \$5,000

worth. Two newer utility buildings. One with electric, C/A, and loft. About 1/2 acre is fenced in with fence 18" into ground. Fully landscaped yard including dozens of perennials. Beautiful! Move-in-Ready For Sure! \$245,500

R





CONNEAUT

Lake Erie views. Close to Marina. Complete and beautiful rebuild of 11 rooms.
Master bedroom and bath on main floor along with 1/2 bath to service guests.
3 bedroom, full bath, and sitting room on 2nd floor. All baths have tile flooring
2013. 3rd floor is semi-finished with sewing room and plenty of area for a



5th bedroom. Laundry room on 1st floor as the basement is used as a utility area only, for furnace, HWH, electrical panel, and etc. 2 car garage, utility building, 2 decks, patio, RV boat pad, privacy fence, and more.Definitely move in condition! \$174,900

CALL E. JAY HYBERT AT 440-224-0564 ON ANY OF THE ABOVE LISTINGS.



View all of our listings at www.howardhanna.com

4609 Main Ave., Ashtabula Office: 440-998-5591 Home: 440-224-0564



E. Jay Hybert

A GUIDE TO HOMES, CONDOMINIUMS, ACREAGE AND OTHER PROPERTIES

ASHTABULA COUNTY BOARD OF REALTORS® • 4310 PARK AVENUE • ASHTABULA, OHIO 44004

REALTOR[®] COMPANY ROSTER

ALL POINTS REALTY 3484 South Main Street Rock Creek OH 44084 Phone (440) 563-3760

Asa Cox Homes 5813 N. Ridge Rd. Madison, OH 44057 Phone (440) 428-0002

BOX REAL ESTATE 2600 Broan Road Ashtabula OH 44004 Phone (440) 997-8520

CENTURY 21 HOMESTAR 2614 Hubbard Road Madison OH 44057 Phone (440) 428-0109

COLDWELL BANKER HUNTER 385 South Broadway Geneva OH 44041 Phone (440) 466-9177

EXIT NOW REALTY 3043 East Water Street Rock Creek OH 44084 Phone (440) 563-3948

GILLESPIE REALTY 2719 West Prospect Ashtabula OH 44004 PHONE (440) 998-0488 Phone(440) 964-7142HOWARD HANNA PRICE REAL ESTATE
320 East Main Street
Andover OH 44003
Phone(440) 293-7799

HARBOR REALTY

1009 Lake Avenue

Ashtabula OH 44004

HOWARD HANNA SMYTHE CRAMER 2757 Hubbard Road Madison OH 44057 Phone (440) 428-1818

HOWARD HANNATUCKER SELECT PROPERTIES 4609 Main Avenue Ashtabula OH 44004 Phone (440) 998-5591

LAKE ERIE REAL ESTATE 9088 Music Street Novelty OH 44072 Phone (440) 964-7813

LAKESIDE REALTY, LLC 1749 South Racoon Road Youngstown OH 44515 Phone (440) 793-4200

MILLER REALTY COMPANY 196 South Broadway Geneva OH 44041 Phone (440) 466-1191 MILLER REALTY COMPANY 113 North Chestnut Street Jefferson OH 44047 Phone (440) 576-2811

NEXT GENERATION REALTY, LLC 4730 North Ridge Road Geneva OH 44041 Phone (440) 221-9659

NOVA STAR REAL ESTATE 241 Mill Street Conneaut OH 44030 Phone (440) 593-4663

OLD RESERVE REALTY 1 LAWYERS ROW Jefferson OH 44047 Phone (440) 576-6985

PRUDENTIAL SELECT PROPERTIES 3120 Market Place Drive Ashtabula OH 44004 Phone (440) 998-4663

PRUDENTIAL SELECT PROPERTIES 2712 Hubbard Road Madison OH 44057 Phone (440) 428-2101

REALTY REVIEW 4839 East Maple Avenue Geneva OH 44041 Phone (440) 466-8980 REALTYNET, INC. 29 East Main Street Orwell OH 44076 Phone (440) 437-5500

RE/MAX INNOVATIONS 38 South Chestnut Street Jefferson OH 44047 Phone (440) 576-4663

RE/MAX INNOVATIONS 82 West Main Street Madison OH 44057 Phone (440) 428-8803

RE/MAX RESULTS 9954 Johnnycake Ridge Road Concord Twp OH 44077 Phone (440) 354-3334

RODGERS REAL ESTATE 40 Public Square Andover OH 44003 Phone (440) 293-4664

RUSSELL REAL ESTATE SERVICES 9107 Chillicothe Rd, #204 Kirtland OH 44094 Phone (440) 526-9400

SPIETH REALTY 198 East Main Street Andover OH 44003 Phone (440) 293-6212

REALTOR[®] AFFILIATE COMPANY ROSTER

ALL REAL ESTATE SOLUTION 781 Beta Drive, Suite 1 Mayfield Village OH 44143 Phone	NS, INC. (440) 484-2290	FARM CREDIT SERVICES 300 North Maple Street Orwell OH 44076 Phone	(440) 437-5800	PAUL E. MADAR & ASSOCIAT 5347 Main Avenue Ashtabula OH 44004 Phone	ES, INC. (440) 998-3706
ANDOVER BANK 1853 State Route 45 Austinburg OH 44010 Phone	(440) 275-3333	FIRST MERIT MORTGAGE 4455 Hills & Dales Road NW Canton OH 44708 Phone	(440) 223-2310	SIEBENECK APPRAISAL SERVICE 5400 Old Orchard Drive Geneva OH 44041	
BUCKEYE TITLE 28 West Jefferson Street Jefferson OH 44047 Phone	(440) 576-3916	FRANKLIN BLAIR TITLE AGEN 4510 Collins Boulevard, Suite Ashtabula OH 44004 Phone		Phone (440) 466-7767 STAR BEACON 4626 Park Avenue	
CHICAGO TITLE 60 North Chestnut Street Jefferson OH 44047 Phone	(440) 576-8045	THE HOME MORTAGE COMP 821 Kentwood Drive, Suite C Youngstown OH 44512 Phone	ANY, INC. (330) 758-7541	VENTURE LAND TITLE AGENCY 60 North Chestnut Street, Ste 200 Jefferson OH 44047	(440) 998-2323 Y
CONNEAUT SAVINGS BANK 305 Main Street Conneaut OH 44030 Phone	(440) 599-8121	HOME LENDING SOURCE 7972 Tyler Boulevard Mentor OH 44060 Phone	(440) 205-8500		
ENGLISH EVALUATIONS 505 Jo Ann Drive Conneaut OH 44030 Phone	(440) 593-3476	THE HOMETEAM INSPECTION 6128 New London Road Ashtabula OH 44004 Phone	I SERVICE (440) 969-7480		

HOMESEEKER – 3





<u>So... You're buying a House!</u>

Call Buckeye Title For All Your Title Work!

Owning a home continues to be one of the most important parts of the American dream. BUT, having the deed to a piece of land does not necessarily mean that the property is yours free and clear. Other people may have certain prior rights or claims that your deed will not erase.

Protection for you: "Owner's Title Insurance" An owner's title insurance policy describes the property and defines your ownership "Limitations"-if any. The limitations could be in the form of existing liens or items disclosed to you before you agreed to the purchase. In other words, limitations you have accepted in buying the house. The Mortgage Company may have a loan policy to protect its interest in the money it lent to you. To protect your own interest in your new property, consider owner's title insurance. Most people have fire, car and life insurance. You pay premiums every year to continue your protection. When you purchase an Owner's Title Insurance Policy, you pay your premium only once for coverage that will protect your initial investment for as long as you own your home. • Unpaid taxes

What Owner's Title Insurance covers:

It is likely there are no hidden risks connected to your new property. However, such risks do exist, often as a result of errors made during past title transfers. Many different people may have owned the land and buildings over the years and there was a chance of error each time the title was transferred. If an error occurred but is not discovered until you buy the property, you may face a hidden risk.

Owner's Title insurance protects you from such errors. Some of the more common examples of "Hidden Risks" covered under Owner's Title Insurance are:

- Confusion caused by similar names
- Errors in recording legal documents
- Fraud/Forgery
- · Forged Deeds and other documents · Clerical errors in public records • Unpaid child support lien
- Incorrect legal descriptions
- · Conveyance by a minor

Questions?

Call Buckeye Title Corporation at (440) 576-3916. A title insurance expert will assist you.

Announcing a New Affiliation with ranklin blair title agency

hristoph

Kesha Christoph, Attorney at Law 4510 Collins Boulevard, Suite 3, Ashtabula, Ohio 44004 Office (440) 998-0062 · Cell (440) 339-3045 Email: Kesha@ChristophLawLtd.com

franklin blair title agency

Michael Franklin, Esq, and Debra Blair, Co-owners 4510 Collins Boulevard, Suite 3 Ashtabula, Ohio 44004 - Next to the Spring Street Bridge

Phone (440) 998-0777 * Fax (440) 998-0770 Email: franklinblairescrow@windstream.net



ACREAGE-CHECK OUT **THESE TWO PROPERTIES!** lefferson- Newer Kingsville- Contempo-

bedroom home with

open floor plan, smaller

3 bedroom farm house

used as rental, and 8

bay garage. All on over



11 acres of land. Locations allows choice of schools- PV or Jefferson. Owner downsizing and ready for offers. Asking \$349,900. Call Barb today to view this property. 1-440-812-3434



Conneaut-move in ready pristine property with flowing room arrangement and decor. 2 possible 3 bedrooms. Stone fireplace and attached garage. Great for first time buyers, summer home or retirees Short walk to the lake(you can see it from the driveway! Asking \$89,000 call Ed at 440-813-8787



privileges. Kitchen with cathedral ceiling. All on a double lot. Asking \$99,000 call barb at 440-812-3434

Ashtabula Commercial - Plaza- 20,000 Sq Ft Commercial Building, 1927 sq ft House and 3200 so ft Warehouse on over 11 acres. All rented with a positive cash flow. This property would be a better investment than money in the bank! Owner ust reduces to \$545,000! Call the Dragon Team for more information





rary 4-5 bedroom 3 bath

raised ranch on 37 acres.

One Acre pond and also

backs up to Ashtabula

River. Large outbuilding

肁

Ashtabula - Plenty of room inside and out! 3 bedroom cape cod style home on double corner lot in Buckeve schools. Attached garage. Owner wants sold and newly reduced to \$59,900!! Call Ed to see this affordable property. 440-813-8787

ATT A DESCRIPTION OF

PUT YOUR MORTGAGE **OR HOME EQUITY NEEDS IN OUR HANDS**



Port Conneaut Federal Credit Union Membership is open to all of Ashtabula County. If you live, work or worship in Ashtabula County, you are eligible to open an account with Port Conneaut Federal Credit Union. Initial \$5.00 share deposit required.

SEE US FOR ALL YOUR OTHER BANKING NEEDS

Deposit Products

Regular Share Accounts Share Draft Accounts Money Markets Share Certificates IRA Savings and Share Certificates

Other Services Home Banking Bill Pay Mobile Banking CU Talk Audio Response Night Deposit Drop Available Surcharge Free ATM Network - Alliance One Xtend CU Shared Branching

Loans

First Mortgages **Home Equities** New and Used Vehicles **Recreational Vehicles** Motorcycles Share Secured Signature Visa Credit Cards

Port Conneaut Federal Credit Union

Notary Service

1002 Broad Street Conneaut, OH 44030 (440) 593-7350

Inside the Ashtabula Municipal Building 4717 Main Ave. (Lower Level) Ashtabula, OH 44004 (440) 992-7181

LENDE NCU/

www.portconnfcu.com

Asking \$289,900. Call Barb at 440-812-3434 or Ed at

for all his toys. gas royalties and possibility of free gas.

entui

HomeStar



www.OldReserveRealty.com

JIM CASE REALTY INC. 1 LAWYERS ROW, JEFFERSON, OH 44047 **OFFICE 440-576-6985**

Email: info@OldReserveRealty.com



HARTSGROVE. Almost 10 Acres With 650' Frontage. 3-Bedroom, 2-Bath Ranch With Pond and Awesome Wooded Setting. Huge Garage With Office, Electric, Cement Floors and More. Some of Home Needs Finished. \$114,900. Carol Fulwiler (440) 576 - 9812



SHEFFIELD TWP. Enjoy Country Living in this 4 Bedroom Ranch Setting on 3.34 Acres. Open Kitchen and Dining Room, 2 Barns and Horse Pasture. \$113.200. Gwen Skytta (440) 563-8820



SAYBROOK TWP. Colonial setting on Century Home Situated on 5 Park 53 Acres With Several Outbuildings, Like Acres. Large Rooms, Lots of Bank Barn and 6-Car Garage!! Truly Storage. First Floor Bedroom, Unique With Endless Possibilities, Laundry Room, Covered Porch FREE GAS. \$187,500. Carol Fulwiler and Large Rear Deck. \$160,000 (440 576-9812.



JEFFERSON. Beautiful Registered Sean Kennedy (440) 415-4090



IEFFERSON VLG. Meticulous 3 or 4 Bedroom, 2 Bath, 2 Story Home. Barn/Garage, 2 Sunrooms, Gazebo. This Home Truly Makes You Feel Like The Sun is Shining on a Cloudy Day Spacious Rooms, Beautifully Kep With Park-Like Yard. \$150,000. Carol Fulwiler (440) 576-9812



ASHTABULA TWP. Charming Home. Main Floor Features Sizable Living and Dining Room With Hardwood Floors. 2 Bedrooms, Third Bedroom Up is Unfinished. Full Basement With Loads of Room. Newer Roof -Fall 2009. Close To Shopping and Amenities. \$71,900. Gwen Skytta (440) 563-8820



JEFFERSON. 5 Bedroom, 2 Bath Home With Large Front Porch, Garden Walk, 1-Car Attached and 4-Car Detached Garages. Beautiful Older Home With Conveniences of Newer One. Home Has Character From The Woodwork to the Cozy Breakfast



PIERPONT. 73 Acre Paradise LENOX TWP. 39 Acre Farmette With Lake W/Island, Indoor Riding Arena, Numerous Large Buildings. You Can Certainly Live Your Dream-It's All Here!! \$335,000 Carol Fulwiler (440) 576-9812



Complete W/2 Homes, Stocked Lovely Ranch Home, Hip Barn, indoor JEFFERSON. Look Off Your Back Deck Riding Arena and More! Ready To and It's All Nature-Trees, Fields, Huge Move In. Enjoy Your Morning Coffee Pond, 4 Bedrooms, 2 Bath Home With or Your "Anytime" Refreshment on 40'x 32' Pole Barn on 18 Acres In Jef-Patio Overlooking Fields, Meadows, ferson Twp. \$180,000. Carol Fulwiler Woods and Wildlife. Free Gas. (440) 576-9812



ASHTABULA. 2 Story, 3 Bedroom Home, Kitchen, Dining Area and Large Living Room, 2 Car Attached Garage With Concrete Drive. Ready To Move In. \$69,900 Gary Heaven



ASHTABULA. Fabulous Home on Treed Lot and Close To Lake Erie, 4 Bedrooms, 1.5 Baths, Hardwood Floors and Loads of Beautiful Oak Cabinets. Must See!! \$110,000 Tara Dean (440) 812-0508



ROAMING SHORES. Move-In 3 Bedroom, 2 Bath Home Most of Which Has Been Redone. Attractive Ranch With Charming Enclosed Patio Area. \$99,900 Carol Fulwiler (440) 576-9812



MORGAN TWP. Nice Older Farmhouse With Garage, Barn and Outbuildings on Approx. 10 Acres. Needs some Care. **Great Location with Nice Grand River** Frontage. \$140,000. Carol Fulwiler (440) 576-9812



ASHTABULA. Ashtabula Harbor 2 **Bedroom Home. Finished Attic Could** Be Third Bedroom. Full Basement and Large Back Yard. Close to Lake Erie. \$57,900. Gary Heaven (440)

JEFFERSON. Spacious 3 Bedroom

Ranch in Jefferson Village. 2 Large

Living Areas; Laundry Room; Newer

Roof; Cement Drive. Larger Than it

Appears. \$69,900 Carol Fulwiler

(440) 576-9812.



Home on 3 Lots. This 3 Bedroom Cape Cod is a Doll House With Character Galore: Gorgeous Woodland Yard, Cottage-Style Windows, Stone Fireplace, Awesome Corner Cupboards and More. \$89,000 Carol Fulwiler (440) 576-9812



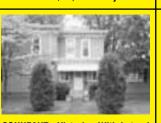
ASHTABULA. Nice Victorian With **Fireplace in Living Room. Modern** Kitchen with Dishwasher, Stove, Fridge and Microwave, New Carpeting. 2 Car Garage. \$59,900. Gary Heaven (440) 477-7778



JEFFERSON. Adorable 2-3 Bedroom Cape Cod setting on 1.58 Acres. **Close To Town and Ready To Move** In. Newer Vinyl Siding, Windows and Roof. 2+ Car Garage W/ Electric. \$57,900 Sean Kennedy (440) 415-4090



JEFFERSON. Rare Find- First Floor Condo. 2 Bedrooms, 2 Full Baths, Gas Fireplace in Living Room, Dining Room. Central Air. Lots of Storage. Very Nice. \$80,000. Carol Fulwiler (440) 576-9812.



CONNEAUT. Victorian With Lots of Space! 5 Bedrooms, 2 Kitchens, 2 Laundry Areas. Master Bedroom With Built-In Dressers and Private Bath. 3-Car Garage. Must See!! \$68,000. Sean Kennedy (440) 415-4090



SAYBROOK. 4 Bed, 2 Bath Ranch on a Double Corner Lot. Living Room W/Fireplace, Family Room Surrounded By Windows Looking Out To Fenced Yard with Inground Pool. Updated and Handicap Ac-



JEFFERSON. -SOLD-AS-IS- 5-6 Bedrooms, 2 Car Garage And Workshop. Large Kitchen With Nice Cabinets And Lots of Storage. Some Updates Have Been Done. Wood Burner Heat.



ASHTABULA. Nice 3 Bedroom, 1 Bath Home on a Dead End Street. Full Basement. List Agent is Related to Seller. Motivated Seller! \$32,000. Sean Kennedy (440) 415-4090.







Search all available real estate listings through our website: www.OldReserveRealty.com



JEFFERSON VLG. 3 Bedroom, 2 Bath Cape Cod, Absolutely Adorable and Well Maintained. 1-Acre Lot. Tons of Storage and Basement. \$125,000

COMMERCIAL PROPERTIES

JEFFERSON. A Truly Fun Ice Cream Business That You Can Step Into and Enjoy. Many Other Food Items. \$87,900. Carol Fulwiler (440) 576-9812

JEFFERSON. Delightful Restaurant Business. Table for Sit-Down Customers, Some Catering and a Great To-Go Business. Includes Equipment. \$70,000. Carol Fulwiler (440) 576-9812.

DELI IN THE RYE BUILDING

JEFFERSON VLG. Great Investment Opportunity. Downstairs Currently Restaurant; Upstairs Could Be Offices or Apartment. \$94,000. Carol Fulwiler (440) 576-9812.

ASHTABULA TWP. 7 Buildings Plus Tons of Open Parking!! 2.88 Acres W/855' Frontage. Use As Is, Renovate, or Use Land For New Building Site. \$1,198,000. Carol Fulwiler (440) 576-9812

JEFFERSON. Well Maintained Industrial Building on Corner Lot on 1.27 Acres. Has 2 Offices, 3 Restrooms; Very Adaptable to a Variety of Uses. Loading Dock Has Lift and Two Newer Overhead Doors. \$325,000. Available for Lease, Too. Carol Fulwiler (440) 576-9812.



JIM CASE REALTY INC. 1 LAWYERS ROW JEFFERSON, OH 44047 OFFICE 440-576-6985

Email: info@OldReserveRealty.com

FEATURED HOME

On The Square 1 Layers Row • Jefferson, OH 44047 Office: (440) 576-6985 Give Denny a call at (440) 812-5245 Or E-Mail me at: dennyruck@hotmail.com Looking to Sell? I have the buyers....

SHEFFIELD TWP. Country Living on 22.25 Acres with Lots of Road Frontage. Home is 4 Bdrms., 1.5 Ba., Just Needs Some TLC. Large 60x40 Barn and Above Ground Pool. \$95,000

JEFFERSON. Older Home on 31 Acres, Garage, Home In Poor Condition. Great Area For Building With Pond, Woods and Free Gas. \$99,900.



VACANT LAND

AUSTINBURG TWP. Rare Find; 5+ Wooded Acres in an Area of Newer Homes. Build Your New Home. \$39,000. Tara Dean (440) 812-0508

CHERRY VALLEY. Lots Of Possibilities. Build or Use For Recreation; 5 Wooded Acres on a Country Road. \$20,000. Tara Dean (440) 812-0508

LENOX TWP. Wooded 22.62 Lot is A Hunters Dream! Nice Place To Build and Close To Jefferson and Pymatuning. \$65,000. Denny Ruck (440) 812-5245

MORGAN TWP. Nice 11.64 Acre Lot In The Country. Open in Front and Wooded to Back With Small Pond. \$39,900. Sean Kennedy (440) 415-4090.

ROME. Nice Wooded 7.55 Acre Lot On Country Road. Great Location. \$29,900. Carol Fulwiler (440) 576-9812.

AUSTINBURG. 27.64 Acres Perfect For Commercial Development. All Utilities Available. Cleared and Ready for Construction. \$1,600,000. Carol Fulwiler (440) 576-9812.

DORSET. Large 4 Acre Lot With Numerous Outbuilding. Drive Leads Back Into Property. \$20,000 Tara Dean (440) 812-0508

JEFFERSON. Beautifully Treed 0.54 Acre Lot. Easy Access to All Amenities. Charming Setting. \$18,000. Carol Fulwiler (440) 576-9812

ROCK CREEK. Very Nice Buildable 2.96 Acre Lot in a Country Setting. Close To I-90. \$40,000. Sean Kennedy (440) 415-4090

ASHTABULA. City Lot With 340' Frontage. 2.42 Acres. \$7,500. Denny Ruck (440) 812-5245

CHERRY VALLEY. Nice Cleared Lot with Motor Home and Utility Barn. 4.5 Acres with Gravel Drive. \$22,900 Gary Heaven (440) 477-7778

CROSSCOUNTRY MORTGAGE, INC.



Now THREE Locations... MENTOR 9179 Mentor Ave. PAINESVILLE TWP 1505 Madison Ave. MADISON 5513 N. Ridge Rd.

440.639.002 asacoxhomes.com



Wendy Ruiz 1505 Madison Ave. Painsesville OH 440.354.5206

CO. ID3029 MB #803095.002 NMLS ID 218548 BRANCH ID 264542

Where Real Experience Meets True Compassion



GENEVA \$138,000 Welcome to this beautiful 4 bedroom 2 and a half bath Colonial. This home features 3/4' oak hard wood floors throughout kitchen, dining room and living room. The kitchen features a brick indoor grill. The family room is cozy with a wonderful wood buring fireplace. A wrap around driveway that leads to a two car garage. Full basement with lots of potential. This home is located in a great neighborhood, quiet subdivision.



SAYBROOK \$149,000.What a setting here in Saybrook. Set way back of the road, this 4 bedroom 2 bath bi-level has a lot to offer. The lower level family room has a gas fireplace with a full stone wall. An office and the 4th BR is also on the lower level with a full BA. The main level features a living room that is open to the dining room and kitchen. Three more BRs and the second full BA is also on the main level. Parties are perfect here with the covered and enclosed patio overlooking the park like yard & deck. There is an attached 2 car gar. and a det. 2 car garage to keep all your tovs under cover. This is a must see.



JEFFERSON \$249,900- Well established turn key business for sale. Current owner has a successful business but runs itself only part time w/full time income Feb thru June. Can also be used as a Bed & Breakfast. Plenty of room for expansion. Great investment opp. 4 heated 110x32 gothic arch green houses w/irrigation & fertilization systems in place. 1 cold frame 100x16 that it filled with organic soil to grow our own vegetables year round. 40x60 insulated & heated shop building w/concrete floors. 32x16 two story garden/gift shop. Rental upstairs generates 400 a month in rent. 30x40 barn. Beautiful home to live in w/2 car garage. Over 8 acres of buildings, green houses and gardens.



GENEVA \$199,900 -This ranch home located at 2074 Mini Ranch Trail has all the space you will ever need. Built in 1999 this 2435 sq. ft. beauty has 3 BRs and 3 full baths! This home is perfect for entertaining with the huge vaulted great room & separate living room. The eat-in kitchen is open to the massive vaulted dining room for those formal occasions. Everything is all on one floor! To top it all off you have a full basement that can be finished to double the size of the home if needed. You will enjoy the outdoors with the 2.57 acre lot and the 2 rear patios. The property is graced with a pond and a detached 4 car garage! This is a must see!



仓

MONTVILLE Welcome to this beautiful home on almost 5 acres. Featuring a First floor master bdrm and glamour bath. Lots of storage and space for toys and cars. Second large garage. Plenty of space to have fun camping, fishing or hiking. Great location and very private. Home also has a full basement ready to be finished. Lots of storage and play space. Enjoy the summers in the Gazebo and watch the wild life go by. Great home and price ready to move in.

THERESA-BERRIER POPE BROKER/Active Buyer & Seller Agent thepope@windstream.net 440-897-2184



GENEVA \$84,900 Move right into this newer, efficient 3 BR. 2 BA. Ranch with fenced in backyard and 12x10 deck. This stick built home has honey oak cabinets in Kit. and all appliances stay! Home is located within walking distance to Lake Erie and just 2.1 miles from Geneva-On-the-Lake. Call Theresa Pope for more details...440-897-2184



SAYBROOK TOWNSHIP REDUCED \$159,900 Move right into this spacious, wellmaintained 3Br., 2BA. Brick Ranch with large family room; eat in Kit.; finished basement with additional Kit. + Family room in lower level; 2 Car Att. Garage...all situated on a 3 acre lot. Call Theresa 440-897-2184.



ASHTABULA TWP. RE-DUCED \$119,900 Large 3BR., 2.5BA. Ranch located on a large, nicely landscaped 1/2 acre lot with parklike setting. Must see to appreciate this one...has Sun Room with hot tub and sliders to 21x11 deck; newer Kit. and Family room ...much larger than it looks...not a driveby! Call Theresa for more details 440-897-2184



NEW LISTING – ASHTABULA HARBOR \$99,000 Spacious 4 bedroom Cape Cod...much larger than it looks! Many extras...newer roof, windows, H.W. Tank, garage roof, sump pump, deck, concrete patio,carpeting and flooring...also has updated bathrooms, doors and basement waterproofing. Central Air. All you have to do is move right in!!! Call 440-897-2184.



ASHTABULA Redcued \$52,500 Great family home or excellent rental property! This 4 possible 5 bedroom Colonial has been updated with newer furnace, roof, HW tank, plumbing and electrical. Home is newly painted and has newer carpet throughout. Nice wood deck off back. Call Theresa for more details 440-897-2184.

SAYBROOK TWP. BUILDING LOTS \$34,500-39,900

Great location! Close to Lake Erie...walk to Park and Marina. Single family lots in a subdivision with all utilities at road. City water and sewer. Fabulous opportunity to build your dream house! Builders available with plans or build custom home. Can also build with zero down....call Theresa for details 440-897-2184.





VACANT LAND

Bulah Road, 25 Acres, creek, woods, Call Ed 440-223-1410 Andover, corner lots Tuckahoe Drive, 2 lots \$5,900 each Call Bob 855-1876 Saybrook, 20 Acres, City ammenities, \$84,000 Call Bob 855-1876 Jefferson, 18 Acres, Rt 46 Call Bob 855-1876 New Lyme, 30 Acres, Thompkins Road Call Bob 855-1876





100 YEARS OF SUCCESSJEFFERSON440-576-2811VISIT US ON THE WEB AT WWW.MILLERREALTYCO.COM
OR NORTHEASTERNOHIOPROPERTY.COM





ROAMING SHORES, well maintained 3 bedroom raised ranch on a double lot, open great room, family room in lower level, newer flooring, 2 large decks surrounded by pines \$129,900 call Donna 862-2886



Brick 3 bedroom ranch on .65 acres on Knollwood , full basement, attached garage \$124,900 Call Ed 576-4507



4 bedroom century home in village of Jefferson, grand foyer, 3 gas fireplaces, formal dining room, gazebo, koi pond, storage sheds, outdoor lighting \$124,000 call Vickie 858-5125



3 bedroom, 1420 Sq ft home on 50th Street \$22,000 Call Ed 576-4507



4.5 Acres, 2 bedroom home, Rt 193, Buckeye school system. \$40,000 Call Vickie 858-5125



51st Street, 3 bedroom, 1 bath, 1 car garage \$23,900 Call Ed Curie 576-4507



GENEVA, 4 bdrm home, 20 acre farm, perfect for horses, barn, many out buildings, pasture & woods. Zoned residential/commercial \$199.900 Call Vickie 858-5125



3 bedroom ranch, stone fireplace, detached garage/workshop. 2 drilled wells, on 5 wooded acres with trails and stream \$74,900 Call Bob 855-1876



Conneaut, 2 bedrooms, huge bath, formal dining room, newer kitchen cabinets, spacious yard. \$22,900 Call Bob 855-1876



West 13th Street, Century home with 3 bdrms, 1 % baths, large yard, 1 car detached garage, shared drive \$35,900 Call Bob 855-1876



Ashtabula, 3 bedroom, cape cod, 2 full baths Excellent condition, Move In Ready. Call Ed 223-1410



75 Ac, 50+ tillable 4 bedroom home with in law suite, full basement with fireplace. Barn, storage shed \$399,000 Call Vickie 858-5125



Andover, Rt 7, 2 Bedroom trailer, sliding glass doors, master garden tub, 7 acres \$67,900 call Vickie 858-5125



Conneaut, Well maintained 3 bdrm, 1 1/2 bath, partial basement, detached garage, spacious back yard \$65,900. Call Bob 588-1876



Jefferson,\$159,000 4 bedroom, 2 full bath, 3 car garage, 2 decks and patio, handicap lift, fenced yard. Great Value! Call Bob 855-1876



Charming 4 bdrm 2 bath with vinyl siding. Formal dining, fireplace, fenced yard, detached garage. \$39,900 Call Bob 855-1876



ANDOVER, Vinyl sided ranch on quiet village street w/picturesque lot. 3 bdrm, dining, spacious living room with wood burner, 2 full baths, full bsmnt. YOU will love this home. Just \$114,900 call Bob 855-1876



Lake front ranch ROAMING SHORES 2 bedroom, stunning custom bathrooms, vaulted ceilings, private cove, new boat dock, 3 lots, \$237,500 call Ed 223-1410

STATING T

3 Bedroom ranch, 2 1/2 car attached garage, above ground pool, storage. Corner lot. Country living at its best! A MUST see! \$92,500 Call Vickie 858-5125



Kingsville, charming 3 bdrm ranch has been updated, AC, garden tub & shower in a huge master bdrm, spacious walk in closet, huge front and rear deck. Unfinished walk out basement on 3.25 acres of gorgeous woods. \$114,900 Call Bob 855-1876



5005/440-466-8831

440-812-4134

SHERRI JASTRZEMBSKI 440-415-2026

window treatments. \$109,900 mickey johnson havel 440-537-4556

STAR BEACON, Thursday, September 5, 2013

HOMESEEKER -13

Search <u>ALL</u> Properties at www.cbhunter.com

Real Estate is right... NOW CALL COLDWELL BANKER www.cbhunter.com Your Real Estate Connection For Most Homes Listed in Northeast Ohio "Would you like to be a Real Estate

Agent? Call 440-466-9177 or stop in at our office."

385 S. Broadway, Geneva 440-466-9177 • 800-535-1908

sold as-is \$20,000 for details and photos, text cbh4 o 85377. Geoff Freeman 440-812-4134

Photos, Text Cbh455 To 85377. Geoff Freeman 440

812-4134



4780 S Pine Ln, Perry- Builders Personal Custom Colonial In South Perry. Spacious Open Floor Plan Boats 2 Story Great Room With Stone Fireplace And Open Staircase. Honey Oak Kitchen With Island, Breakfast Bar And Dining Area. Huge Master Retreat. 2/3 Bedroom Up With Jack And Jill Bath. 2 Loft Areas. 13 Course Insulated Poured And Drywalled Basement, 3+ Car Side Entry Garage. 9 Ceiling On Main Floor, 2nd Floor Laundry. Loads And Loads Of Upgrades And Goodies!! Perry Schools!! 1 Car Garage Out Building. \$325,000 Mickey Johnson Havel 440-537-4556



3137 N Main State Rd 45 St, Rock Creek-Large 5 Bedroom Country Home In The Village Of Historic Rock Creek. Open Floor Plan With Honey Oak Eat In Kitchen, Island, Spacious Great Room, French Doors To Patio, Master Suite On Main Level. Exposed Barn Beams And Wood Floors All Situated On .76 Acre Country Lot. Originally Set Up As Mirror Image Duplex And Now A Single Family Home. Investors Could Return To Duplex. \$107,000 Mickey Johnson Havel 440-537-4556



2941 Corries Way - North Kingsville - Spectacular 3.774 Sq. Ft. Walk Out Basement Ranch In Kingsboro Estates. 6 Bdrms., 3 Bath, Open Plan. Cherry/Granite Kitchen W/Island, Morning Room, Formal Dining, 4 Heat Zones, Huge Master Suite, 2 Fireplaces, On 1.7 Acre Rolling Wooded Lot, Close To Lake Erie. Gorgeous! \$329,900 Mickey Johnson Haval 440-537-4556

VACANT LAND

4641 North Ridge East - Geneva - Vacant Land Available On Route 20 In Geneva Township East Of City Of Geneva. Former School Building Location. More Than 8 Acres With City Water And Natural Gas Available. If Sanitary Sewer Needed, Site Will Need Septic System Installed. Septic And Utilities Were Disconnected With School Building Demolition. For Details And Photos, Text Cbh466 To 85377. \$49,900 Geoff Freeman 440-812-4134.

V/L Francis - Geneva on the Lake - Vacant lot in walking distance to the strip in Geneva on the Lake. Close to Lake Erie, the Lodge and wineries. \$22,000 SHERRI JASTRZEMBSKI 440-415-2026

V/L Harpersfield – Geneva- 5 acres, level parcel at corner of Harpersfield Road and Bishop Road just off of State Route 534. Currently zoned commercial and available for development. Excellent location just a short distance south of interstate 90 Geneva exit interchange and Spire Institute. City water, sewer and gas available. This is an opportunity to take advantage of growth and development in the Geneva area and around the I-90 interchange! \$350.000 Geoff Freeman 440-812-4134

14 – HOMESEEKER



CHICAGO TITLE AGENCY of Northeast Ohio, Inc. 60 North Chestnut Street, Jefferson OH 44047 Phone: (800) 558-4315 or (440) 576-8045

We are Ashtabula County's leading title insurance agency- your best source for real estate information, escrow closing services, and title insurance. Ask us for one of our free Property Profile reports, or a For Sale By Owner information packet.

www.chicagotitleagencyneo.com



16 – HOMESEEKER



TO VIEW THESE AND THOUSANDS OF OTHER PROPERTIES.



PRUDENTIAL REAL ESTATE CLAIMS THE TRIPLE CROWN



Prudential Real Estate Ranks "Highest Overall Satisfaction for First-Time and Repeat Home Buyers and First-Time Home Sellers among National Full Service Real Estate Firms."

rando Ned 1006, eccent for spline's statistic access enough from the state for the horizon access and need based and the two policy of the original of the splite of the s

COMMERCIAL AND VACANT LAND

ASHTABULA \$71,000 Duplex both units are rented. Seller will consider all offers. #3395324 Jennifer Bartone 1-877-467-2100 ASHTABULA \$15,900 3BR, 1BA Colonial with full basement. Being sold as is. #3401495 Cyndi Humar 1-877- 457-2100 ASHTABULA \$25,000 Investment Opportunity! 2 Story 4BR, 2BA, bsmt. #3430105 Rick Furmage Team 1-877- 467-2100 ASHTABULA \$33,000 2 story home, 3BRs, bsmt, front porch needs TLC! #3430116 Rick Furmage Team 1-877- 467-2100 ASHTABULA \$37,000 2 or 3BR, updated kit 1st flr bath, office & det gar. #3394176 Rick Furmage Team 1-877- 467-2100 ASHTABULA \$57,000 Nice inside & out 3BR home, currently a rental, call to see it. #3395334 Jennifer Bartone 1-877- 467-2100 ASHTABULA \$67,400 Recently updated Col 3BR, 1.5BAs, newer windows, kit & baths! #3407326 Debbie Powell 1-877- 457-2100 ASHTABULA \$74,000 Updated 2 Unit Duplex overlooking Marina, rented. #3395351 Jennifer Bartone 1-877- 467-2100 CONNEAUT \$13,900 Investment property 3BRs w/good flr plan, would make a good rental.#3424692 Darla Zawacki 1-877- 467-2100 CONNEAUT \$14,900 Great rental, newer roof, windows, vinyl siding, 3BRs, near Lake Erie,#3416982 Darla Zawacki 1-877- 467-2100 GENEVA \$24,900 3 BR Col, needs work, but priced to sell. Great investment opportunity. #3434759 Darla Zawacki 1-877- 467-2100 KINGSVILLE \$159,900 Turn-Key! Country store & Pizza Business. All newly updated.#3401997 Robin Gallagher 1-877- 986-1110 ROME \$45,000 20+ acres w/approximately 18 acres wooded & balance open.#3317952 Robin Gallagher 1-877- 986-1110 ROME \$49,900 6 acres,well is dug & aeration type septic system + 100 ft of drive. #3426051 Michael Bolden 1-877- 986-1110 SAYBROOK TWP \$14,900 3 structures on 2 Lots 225X540, in need of rehab. #3410313 Jeannine Yenyo 1-877-457-2100



NEW CAREER! If you have above average people skills, an entrepreneurial drive and enjoy using technology to help people, I want to talk to you about a career in residential real estate sales. Call Bruce Schlosser, Ashtabula & Madison 440-645-6852 For a private consultation.

BEAUTIFULLY UPDATED!



ASHTABULA \$129,900

Ranch on approx. 2 acres. New chimney & flashing in Fall of 2012, seamless gutters, vinyl sided, newer windows, carpeting & wood flooring. All plumbing & electrical have been updated. A wonderful French inspired kitchen w/red brick accent wall, A bonus room off of the dining room. Property boasts apple trees, mulberry trees, cherries and red & black raspberries. #3427442 Jennifer Bartone 1-877- 467-2100

OLD WORLD CHARM!



ASHTABULA \$169,000 Unique hard to find Century Brick Home on .81 acres minutes to Lake Erie & freeway. 3523 sq ft, 5 Bdrms, 3 bath w/country kit, updated cabinetry & knotty pine updated electrical & plumbing. 2 Fps, lots of storage. Large family home or possible group home or B & B. History of home available on site.. #3436681 Darla Zawacki 1-877-467-2100

LAKE FRONT!



GENEVA ON THE LAKE \$595,000

Lakefront restaurant/ bar and cottage for sale featuring a deck & covered pavilion overlooking beautiful Lake Erie. Unique opportunity to live & work on the Geneva on the lake Summer Resort strip! D-7 liquor license, all equipment & established clientele plus a 2 bedroom lakefront cottage with stairway to the lake! Call Today! #3421485 Sal Jackson 1-877-467-2100

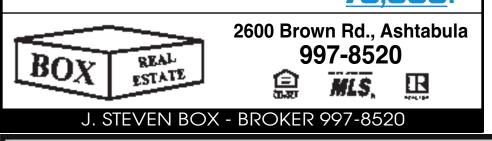
PrudentialSelectOhio.com

A Home Shopper's Dream!

 $\ensuremath{\textcircled{}^\circ}$ First Home $\ensuremath{\textcircled{}^\circ}$ Retirement Home $\ensuremath{\textcircled{}^\circ}$ Investment Home



5828 KNOLLWOOD, ASHTABULA • Excellent Condition • Well Maintained • So clean you can eat off of the floor • This Cape Cod Boasts 4 bedrooms, 2 baths and a full basement! • All window treatments & all appliances included • Beautifully landscaped secluded backyard \$78,900





EALTO

 Selling your home?

 Working with a Realtor® will

 give you peace of mind...

 Image: Selling your peace of mind...

 Image: Seling your peace of mind....

Call your local Realtor today.

REALTOR

Just as you wouldn't safari without a guide, the key to a successful real estate transaction is your real estate professional. Their knowledge and expertise is essential in guiding you through the process. they can help you through the big decisions, set up financing, inspections, and point you to the professional legal help, when necessary. Look for the **REALTOR**[®] logo when selecting an agent It's a sign of commitment and service in real estate.





ASHTABULA 4 BR, 1.5 BA home, newer carpeting and laminate flooring in living room and dining room. All BRs are ample size and have newer carpeting. Walk-up attic is floored and insulated. Partially finished basement. Furnace and HWH -2009, Roof - 2008. Move-in condition. **\$66,900**



CONNEAUT COMMERCIAL! Owners want sold! Great locationin downtown area close to the new Dollar General store to be built in 2013. Two stories with full basement. Over 2210 sq. ft. Shelving, display racks, phone, fax, credit card machine and American Alert System and more going with sale. **\$59,900**



CONNEAUT - Great Brick ranch in a desireable location comfortable TV/Family room with gas fireplace, built-in bookshelves, picture windows and French pocket doors. Eat-in kitchen or breezeway. Kitchen has ample cabinetry and all appliances go with sale. 3 bedrooms and 1 bath complete the main floor. GFA Furnace has 2011 firebox. Roof-2011. Large front and back yard. Walk to Lake Erie and Conneaut Park. **\$95,000**.



JEFFERSON - 4 bedrooms - 2 up and 1 down . 2 baths 1 up and 1 in lower level. Beautiful hardwood floors in kitchen, dining room, and living room. Other rooms have carpeting over hardwood floors. Kitchen has ample Kraftmaid cabinetry and all appliances go with sale. Windows are newer. Gas hot water boiler - 2010. Vinyl siding -2008. Roof - 2012. Newer Wiring. What's there to do? Sit on front or back covered porch or work in your 2 1/2 car garage with electric, water, and heat. **\$89,900**



CONNEAUT Nice 3 bedroom ranch on quiet dead-end street, but close to town and all amenities. Two-car garage and full basement add to space available for storage and play. Newer carpeting in living room, formal dining room, and bedrooms. Roof-2010. Sewer-2009. 16x12 deck with railings. **\$75,000**



SAYBROOK! 2,056 sq. ft. of retail space. All chattels are going with sale. Shelving, beer coolers, front desk with cash registers, and other office eqipment, meat slicers, refrigerators. Bathrooms, office room, meeting room, huge display area. More than 50 parking spaces.**\$122,000**



CONNEAUT 3 BR ranch with large LR and good sized kitchen open to dining area. Full, high basement with bil-co door to outside. House rests on 1.21 acres, has covered front porch & back, concrete patio. Your mechanical and artistic ambitions can be fulfilled on the expanse of land or in the 48'x32' steel pole barn with concrete flooring, 5/8 thick roof, paint booth, furnace, attic, 10' ceilings, and more.**\$132,500**







KINGSVILLE 4 BR, 2 1/2 bath on 6 acres just minutes from I-90. 2012 stainless steel appliances surrounded by oak cabinetry in kitchen which is open to dinette and family room w/fireplace. Sliders open onto a 2-tiered deck. 1st floor laundry, of lower level is completely finished w/wet bar, familyroom w/2nd fireplae, bedroom and liders to patio w/hot tub. Not enough room to explain all! **\$245,500.**



CONNEAUT - Step back in time in this three bedroom, two full bath, completely renovated Victorian. Complete with original double front doors, tile foyer with grand cherry winding staircase, rounded-top old glass windows, bay window in large diding room with built-ins, downstairs bath, eait-in kitchen, plus extra room on first floor, plenty of closet space, screened-in back porch, two car detached garage. Take a look at this beautifully decorated showpiece and see for yourself. **\$98,900**



ASHTABULA - 3 or 4 bedrooms, 2 full baths - 1 up and 1 on main floor. First floor bedroom could be a family room. First floor laundry. The kitchen is updated with loads of cabinetry and new wood flooring. There's a formal dining room, too. Newer, vinyl windows on 2nd floor. Furnace and central air - 2002. Roof - 2007. Put your rocking chair on the covered, front porch and your chaise on the back patio. Enjoy Walnut Beach, Bridge Street, and great harbor restaurants are within walking distance. **\$59,900**



CONNEAUT Lake Erie views. Close to Marina. Complete & beautifully rebuilt of 11 rooms. Master BDRM., & BA. on main floor along w 1/2 BA. to service guests. 3 BR & full bath & sitting room on 2nd floor. All baths have tile flooring - 2013. 3rd floor is semi-finished w/sewing room & plent of area for a 5th BR. Laundry room on 1st floor as the basement is used as a utility area only, for furnace, HWH, electrical panel, etc. 2 car garage, utility blg. 2 decks, patio, RV/Boat pad, privacy fence & more. **\$174,900**



ASHTABULA TWP. New roomy ranch w/fireplace in living room and built-ins in formal dining room. Eat-in kitchen has sliders to a sunroom that could be finished into an all seasons room. Furnace 2009, roof 2008. Attic is heavily insulated. Garage has 220, concrete floor & door opener. Good-sized backyard. Close to, but far enough away from Walmart and Mall. **\$37,000.**



SHEFFIELD Welcome to country living in this 2003 build 3 bedrooms, 2 full bath home. Inviting concept with kitchen, family and living room open to one another. The large master bath has 2 sinks, commode, soaking tub, shower, linen closet and skylight. Sliders open from family room to deck, large backyard and pond. Full, high basement. Nearly 5.5 acres. **\$111,000**



Equipped Restaurant For Rent

SAYBROOK Fully furnished El Grande Restaurant (could rent) and two occupied rentals on one strip. Two occupied rentalson the other strip. ALL for \$875,000. El Grande strip offered separately at \$635,000. Other strip w/Two rentals offered for sale at \$240,000. Rental fees could pay your mortgage.



AUSTINBURG - 2 Bedroom plant home plus a planck barn on over 4 acres directly across from the Grand River and 100 yards from the Covered Bridge & Grand River Manor Restaurant - Value is in the land & nature, trees, and of course, Location - **\$41,000.**



COMMERCIAL. 2,056 sq. ft. building and lot for various commercial enterprises. **\$139,000**

LOOKING FOR A MORTGAGE LOAN?

HOW TO IMPROVE YOUR CREDIT RATING BEFORE YOU APPLY



A good credit rating is essential if you want to takeout a mortgage loan. But what if your credit isn't so great? If you're planning to apply for a loan, there are ways you can improve your credit history:

- \Box Open and use a savings account and a checking account.
- Pay bills by personal check
- Pay monthly obligations on time
- Obtain a major credit card, or some other means of establishing an ongoing credit history.
- Be at the same place of employment for at least two years.
- □ Contact a loan officer to prequalify for the loan.

When you go to a lending institution to apply for the mortgage, you should be prepared to show the following documents:

- Pay stubs
- Bank statements two current monthly statements on all accounts generally are sufficient
- Earnest money from a verifiable source
- Employment verification a form must be filled out by your employer
- Tax returns
- Gift letter must accompany any monetary gift used to purchase the property, which should be given in the form of a check.

STAR BEACON, Thursday, September 5, 2013

HOMESEEKER – 21





HOMESEEKER -23



dated Kitchen (eat-in) w/ceramic title. The nice size living glamour bath. Hardwood throughout 1st flr bdrm or office plus 3 bdrms up. Master w/glamour bath. #3400713 Mike Stroup 440-466room is open to eat in Kitchen w/bar Nice size hdrms w/bright colors. Updated Bath #3396972 Mary Pawlak 440-

415-6281

room. The family room has slider doors that open to the patio & above ground pool with a fenced in yard.

#3398401 Mary Pawlak 440-415-6281

bdrm design! One Car Att Gar w/200 amp. Practical, private & affordable. You truly say: I'm glad I'm Home! #3432383 Robin Tilburg 440-823-0277

fireplace. Master suite includes walk in closet and glamour bath with skylight. Bonus living space in lower level

#3418376 Call Priscilla Mikolsky 440-478-5456



nicest Beaches around, Also, close to Geneva on the Lake tourist area, Boat Marina & wineries. Great restaurants and much more. #3383031 Mike Stroup 440-466-8987

24 — HOMESEEKER

STAR BEACON, Thursday, September 5, 2013

