

Outstanding craftsmanship in this 2,840+ sq. ft. bungalow. 4-bedrooms, 4.5-

baths. 2- living areas, formal dining room. Lots of closet space, all bedrooms good sized. 2-fireplaces, patio and 2-car attached garage. 1-acre lot with wooded view in Ashtabula School District.





#### 7398 FIELDSTONE AVE. NORTH KINGSVILLE \$183,900

Everything you need on one level. 2,511 sq. ft. of main floor living space. 3-bedrooms, 2-baths. Vaulted

Kitchen, living room and dining room. Good sized family room w/ pool table and hot tub. Tons of storage, 3-car attached garage. Rear deck. Located on .91-acre lot in Buckeye Schools.



### 7223 REGAL DR. NORTH KINGSVILLE \$169,000

Nice sized 2,400 + sq. ft., 2story home with 4-bedrooms, 2.5-baths, 2- living areas and lower level rec room. Main

floor laundry. 2-car detached garage, deck overlooking Village Green golf course. Located at the end of a cul de sac. 1.17-acre wooded lot in Buckeye Schools.





R

7389 FIELDSTONE AVE. NORTH KINGSVILLE. \$232,500

Over 3,000 sq. ft. of living space. Ranch home on the front, 2-story on the back. 4bedrooms, 2.5-baths. Master suite. Vaulted kitchen w/ granite island. Living room, sunroom and dining area. Lower level family room. Pet fenced yard. Deck, 2-car garage, .94-acre in Buckeye Schools.



## Multi-Million Dollar Producer **Charlotte Baldwin** (440) 812-3834 Email: chi22@windstream.net

Servicing Ashtabula County and Eastern Lake County www.BaldwinSells.com



Outstanding Agents. Outstanding Results.

A GUIDE TO HOMES, CONDOMINIUMS, ACREAGE AND OTHER PROPERTIES

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

#### **REALTOR<sup>®</sup> 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 Ashtabula OH 44004 Phone (440) 964-7142 HOWARD HANNA PRICE REAL ESTATE 320 East Main Street Andover OH 44003 Phone (440) 293-7799

HARBOR REALTY

1009 Lake Avenue

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

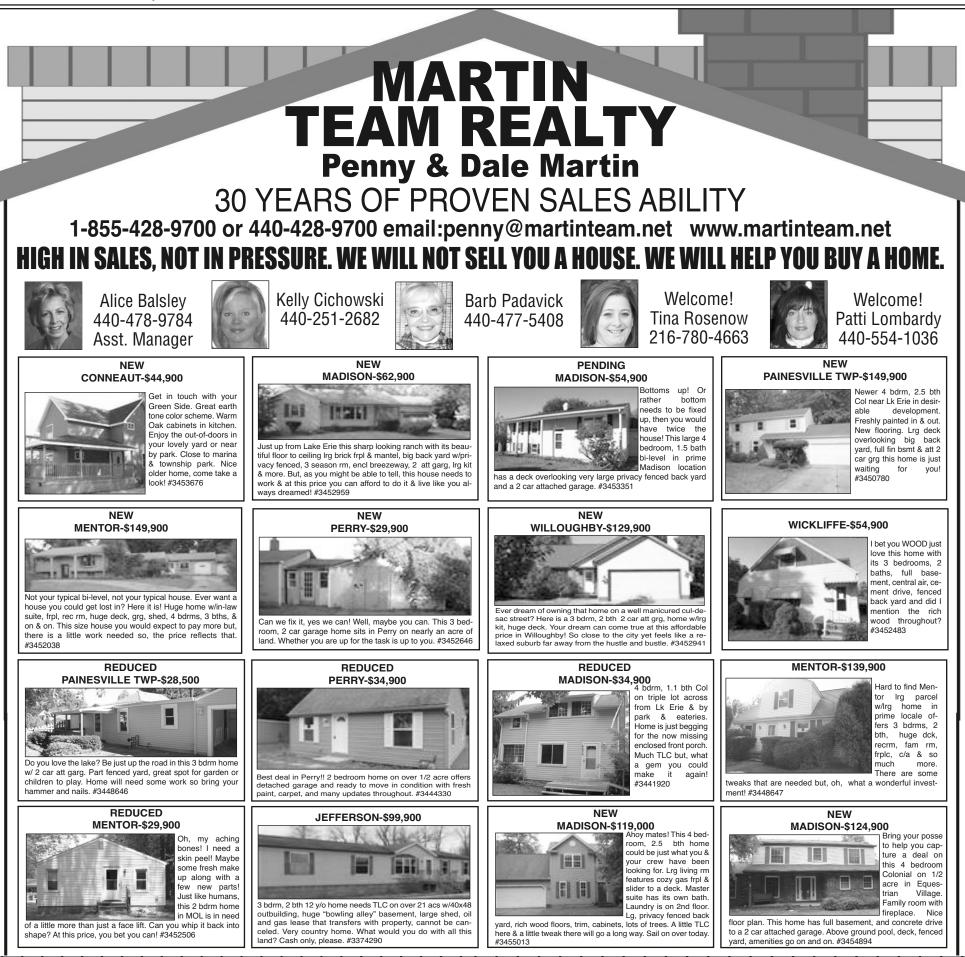
RODGERS REAL ESTATE 40 Public Square Andover OH 44003 Phone (440) 293-4664

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 & ASSOCIA 5347 Main Avenue Ashtabula OH 44004 Phone	res, 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 Phone (440) 466-7767 STAR BEACON 4626 Park Avenue	
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			
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	Ashtabula OH 44004 Phone (440) 998-2323 VENTURE LAND TITLE AGENCY	
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	60 North Chestnut Street, Ste 200 Jefferson OH 44047 Phone (440) 576-0002	200
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		





28 West Jefferson St. Jefferson, OH (440) 576-3916 (800) 752-3975



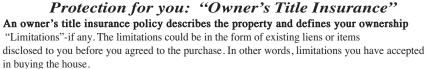


56 Liberty St., Ste 309 Painesville, OH (440) 357-5519 (800) 752-3975

## So... You're buying a House!

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.



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.

#### 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 <u>protects you from such errors</u>. 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
- Unpaid taxes
- Incorrect legal descriptions
- Forged Deeds and other documents
- Clerical errors in public records
- Unpaid child support lien
- Conveyance by a minor

Questions?

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





Pond, Scenic Meandering Creek, 16'x24' Pole Barn, CAUV- Surround Yourself With Tranquility. \$189,000. Carol Fulwiler (440) 576-9812



AUSTINBURG TWP. Well Kept 4 Bedroom, 2 Bath Home on 3.40 Acres. So Much to Offer with Barn, Workshop, 3 Car Garage, Enclosed Gazebo and 2 Decks. Agent Owned But Not List Agent. \$169,900 Tara Dean (440) 812-0508

## **VACANT LAND**

DORSET. Beautiful 5 Acre Lot. Build Your Dream Home. \$16,900. Gwen Skytta (440) 563-8820

**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

ASHTABULA TWP. 0.58 City Acres. 3 Adjacent Building Lots. \$12,000. Carol Fulwiler (440) 576-9812

ROME. Nice Wooded 7.55 Acre Lot On Country Road. Great Location. \$24,900. 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

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

AUSTINBURG. Nice 2.30 Building Lot. Close To I-90 Within an Exclusive Alltoment. \$13,900 Denny Ruck (440) 812-5245

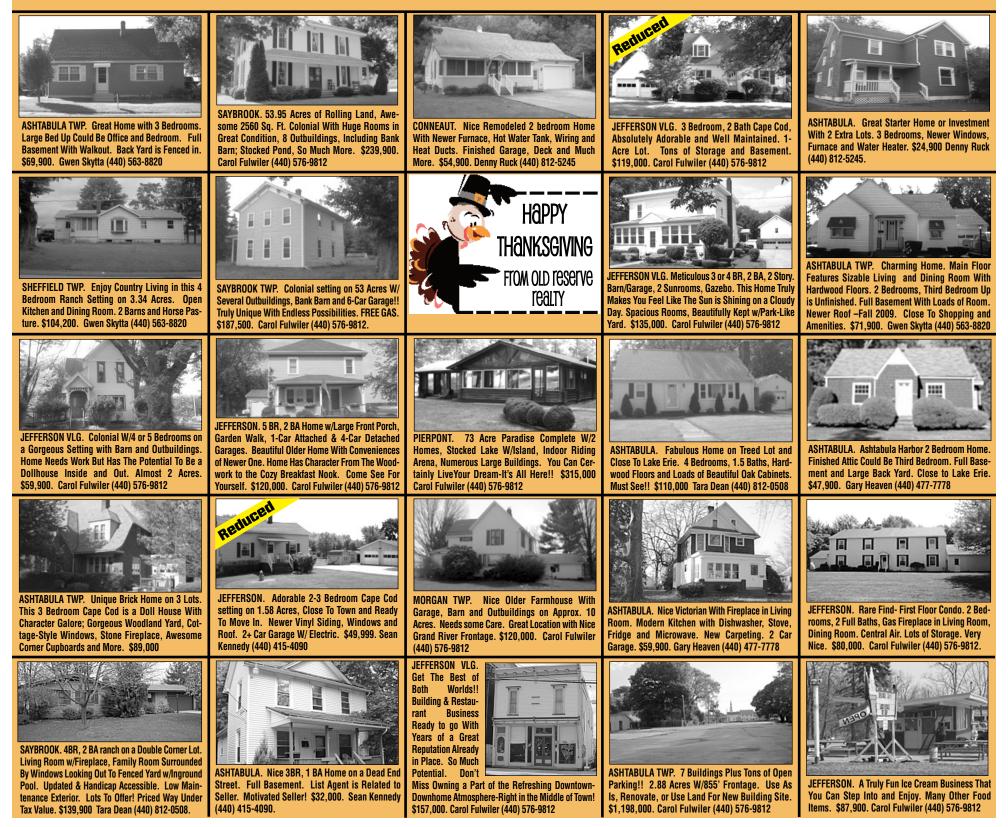
**DENMARK TWP.** Hunters Dream! 81 Acres with 72 Acres Wooded, 3 Ponds and a Pole Barn. \$160,000. Denny Ruck (440) 812-5245



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

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

Email: info@OldReserveRealty.com





NOSSE

# Let Us Show You Our List of Full Services.

## madison.howardhanna.com











TIPTON



SHARON WRIGHT

CAROLYN

ENSELL



KARA CALHOON







SWEARINGEN

ROBIN

If your rent or house payment is \$850 - \$1100, check out these houses up to \$110K - \$150K

MARETTA

LIPPS



basement. The outbuilding has its own 200 amp. service. Large eat-in kitchen & 1st floor laundry. There is a creek running through the property which is what first attracted the owners to buy and later build here. #3420723 Kara Calhoor 440-812-0725





large family room with fireplace, play space, laundry room, mechanicals room/workshop and storage. Has it all: Condition, Value and Location



ate what it has to offer #3442499 Sue Smith 440-413-1359



and & view of the woods, and shaded by a massive weeping willow tree #3449894 Mary Pawlak 440-415-6281



large kitchen w/granite counters & oak cabinets, wide open to the dining room or one side and the family room on the other, featuring a fireplace and cathedral ceil-ings. Perfect for family or large gatherings. Granite bathroom counters with master glamour bath. Hardwood throughout 1st flr bdrm or office plus 3 bdrms up. Maste

Garage, Built in 07. To top it all off this house is not in the flood zone. #3328538 Call Mary Pawlak 440-415-6281.

foyer, large eat-inkitchen, full basewith workshop area and nossible 5th bed-

walls of windows and a fireplace. Heated Sun Room. The family room has a fantastic view of the 2nd story A framed windows and it features a private sitting pit with a cozy wood burning fireplace. Dining room is opened to the large kitchen The master bedroom is on the first floor and has sliding glass doors to private second patio. All this sits on .53 acres with a 3 car garage. This is truly a one of a kind. Loretta Simmons 440-344-5073



**HOMESEEKER** – 9

SV 🗆









**10 – 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

could be again.

**HOMESEEKER** – 11

and 1 car garage.



Priced to sell.



STAR BEACON, Thursday, November 7, 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



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. \$299,900 Mickey Johnson Havel 440-537-4556



948 GRANGER - SAYBROOK- Beau y redone home. There is an extra lo cluded. This great home features many odates including carpet, windows, hotater tank, kitchen cabinets, countertops st to name a few. The walk up attic is ored and could easily be converted to a third bedroom. The extra deep one car detached garage has a new roof lothina to do but move in this well naintained home! \$69,900 SHERRI ASTRZEMBSKI 440-415-2026



627 W 6TH - ASHTABULA - Beautiful 2 ssibly 3 bedroom home. This home is uly turn key ready. Nothing to do but ove in. Very well maintained and upated home. Tastefully decorated and reone. Living room with gas fireplace. Extra oom on first floor is currently a playroom t can be converted into a 3rd first floor edroom. Nice size kitchen with all applinces. Full basement, enclosed front borch. This home is a must see! \$55,000 ORA ARKKELIN/SHERRI JASTRZEMB-SKI 440-415-2026



This 1.5 story 3 bedroom, 2.5 bath Colonial is nestled discreetly at the end of a cul-de-sac. Sitting inside of Harpersfield Township with easy access to State Route 534 and I-90. The property is located to partake in a multitude of seasonal festivities (golf winery hopping, restaurants, covered bridges, fishing, hunting, etc.). 2 car attached garage with a full basement This acreage (4.7) also boasts a vari ety of fir trees and sits with a pond \$185,000 RON VARCKETTE 440-415 4329

## **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

## **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 Monev Markets Share Certificates IRA Savings and Share Certificates

#### **Other Services**

Home Banking Bill Pay Mobile Banking CU Talk Audio Response Night Deposit Drop Available Recreational Vehicles Surcharge Free ATM Network - Alliance One Xtend CU Shared Branching Notary Service

#### Loans

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

#### Port Conneaut Federal Credit Union 1002 Broad Street 4220 Main Avenue Conneaut, OH 44030 Ashtabula, OH 44004

(440) 593-7350

(440) 992-7181



NCUA

## **Selling your home? Working with a Realtor® will** give you peace of mind\_



## ...and we know you have at least one good reason for wanting that.



**REALTOR**<sup>®</sup>

www.portconnfcu.com

## Call your local Realtor today.



**Real Estate Professionals** Now THREE Locations... MENTOR 9179 Mentor Ave. PAINESVILLE TWP 1505 Madison Ave. MADISON 5813 N. Ridge Rd.

asacoxhomes.com Where Real Experience Meets True Compassion REALTOR®



MONTVILLE \$219,800 - 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. Great

ocation and very private. Home also has a full basement ready to be finished. Great home and price ready to move in. Call Asa Cox Homes 440-639-0002



ASHTABULA TWP \$129,500 - Don't miss the opportunity to own this charming home. There are a total of 3 bedrooms and 1.5 baths. The home also has a full bsmt, multi-level deck, pool, shed, fenced in yard and a 2 car attached garage. Call Asa Cox homes 440-639-0002



SAYBROOK This home in Sav brook has lots of charm and character. The huge wrap around deck is the perfect place to enjoy the outdoors. Step in from the deck into a spacious formal dining room with a bay window. The large country kitchen has lots of storage. There is also a first floor bedroom and newly added half bath on the main level. The home also has a full basement and a 16 X 24 shed. \$85.000

GENEVA \$107,000 A beautiful remodeled home is waiting for you in Geneva. The living rm has plenty of space and natural lighting with all the windows. Upstairs has a master bedroom with double closets. Crown molding is throughout. Relax on the front porch or enjoy the large lot with a patio. Call Asa Cox Homes 440-639-0002



GENEVA \$109.900 - A true move in ready home is waiting for you in Geneva on over a .5 acre lot. You will love the beautiful wood work trough out with solid wood doors. The 1.5 car garage has storage above and a car port. This one will not last long.Asa Cox Homes 440-639-0002

LEROY \$549,900 This great opportunity at 13145 Carter Rd. in Leroy is the best brick home and 19 acre horse farm on the market! You will love the layout that includes a one bedroom in-law suite with a fireplace in the living rm and separate attached garage. The main home has 5 bedrooms and 3 1/2 baths with a first floor master suite. The property is breathtaking with an indoor and outdoor arena. several barns and outbuildings. The indoor arena has a living area for a care taker. 13 stalls and lush pasture areas.

### THERESA-BERRIER POPE Asa Cox Homes BROKER/Active Buyer & Seller Agent 440-897-2184 thepope@windstream.net Real Estate Professionals EW LISTING: SAYBROOK TW



SAYBROOK TOWNSHIP REDUCED \$149,900 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.



ovely, spacious ranch with newer addition which includes a arge master suite. Beautiful hardwood floors throughout. arge living room with built-in out bookshelves and wood urning fireplace with blower to help heat the house. Great thehen for cooking...pienty of storage and counter space. forus sumoom used as exercise room. Large basement with workshon area and additional storage in comprete creater and enco vorkshop area and additional storage in concrete crawl space inder the addition. This home is much larger than it looks and beautifully landscaped with newer deck in back, storage oldg. and garden area. You must see this one to appreciate ts space, character and charm!!! Call 440-897-2184.



3BD. Colonial. Great family home situated on 7 Acres. A little bit of country, yet close to town! \$10k worth of recent updates on this home...Newer root carpeting, flooring and security system. Kitchen and baths have been updated also. Owners will conside aying buyers closing costs and looking at offers Call Theresa for more details...440-897-2184.



ASHTABULA TWP. RF 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



ASHTABULA HARBOR \$97,500 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 vou have to do is move right in!!! Call 440-897-2184.



**ASHTABULA** Reduced \$49,900 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.



ASHTABULA \$80's... Move right into this spacious 3-4 bedroom Ranch with updated kitchen and baths. Finished lower level has family room with bar, 4th bedroom and full bath. Deck off kitchen dining area with above ground pool. Must see the inside of this one to appreciate! Call Theresa for more details 440-897-2184.

**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."

nuterial Real Estate received the highest numerial score among hill service real estate firms for first-time and repeat home buyers and first-time home selfers in the proprietary D. Power 2013 Home BuyersSelfer Study<sup>19</sup> Study based on 4,371 total evaluations measuring 5 firms and measures opinions of individuals into bought and solid a home in the pas Tonths. Proprietary study results are based on experiences and perceptions of consumers surveyed April-Line 2013. Your experiences may vary Vasi phone-com

## COMMERCIAL AND VACANT LAND

ASHTABULA \$36,600 Great corner bldg lot w/all utilities. Lake access & next to Park. #3410307 David Fortney 1-877- 467-2100 ASHTABULA \$22,000 Commercially zoned 2 Unit w/separate lot, it's current a duplex. #3379077 Rick Furmage Team 1-877- 467-2100 ASHTABULA \$32,500 Economical vinyl sided 2BR Ranch in convenient location. #3444532 Darla Zawacki 1-877- 467-2100 ASHTABULA \$39,900 Harbor 2BR with att gar, Central air, new roof & furnace 2011. #3353306 Chriss Gerhardt 1-877- 467-2100 ASHTABULA \$39,900 4BR- Brick Cape Cod, some updates still needed. Fenced backyard #3446028 Rick Furmage Team 1-877- 467-2100 ASHTABULA \$57,500 2BR Squeaky clean Ranch w/updates. 1.5 car gar, double lot. #3411946 Rick Furmage Team 1-877- 467-2100 ASHTABULA \$71,000 Duplex both units are rented. Seller will consider all offers. #3395324 Jennifer Bartone 1-877-467-2100 AUSTINBURG \$29,900 Four acres not far from Grand River, Wooded lot. #3406186 Kathleen McMillan 1-877- 467-2100 CONNEAUT \$39,900 2BR features wd flrs, FP, oak kit, deck & storage shed. . #3432056 Rick Furmage Team 1-877-467-2100 CONNEAUT \$35,000 Gorgeous manufactured 3BR, 2BA Ranch on 3+acres. 2 car gar, pole barn #3413458 Cyndi Humar1-877-467-2100 GENEVA \$35,500 Fabulous opportunity to build your dream home! Perfect location. #3328274 Linda Dube 1-877- 467-2100 HAMBDEN \$54,900 Beautiful 2+ acre wooded property to build your dream home #3324405 Tina Frabotta 1-877- 986-1110 JEFFERSON \$225,000 10 Acre farm with 2 homes. More land available. #3451159 Cyndi Humar 1-877- 457-2100 MADISON \$69,900 3 Buildable Country Lots being sold together- 1 acre Pond #3424320 Robin Gallagher 1-877- 986-1110 ROME \$49,900 6 acres, front half cleared, well is dug & aeration type septic system. #3426051 Michael Bolden 1-877- 986-1110



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.

## NICELY UPDATED!



#### ASHTABULA \$120,000

Nicely updated home- kit has granite counters & stainless steel appls, ceramic tile flr, bdrm & bath on first flr, 2 bdrms & updated full bath on second. Convenient flr plan, living rm overlooks private rear yard & access to lovely deck & above ground pool.1st flr laundry, pull- down stair to access attic & bonus rm over garage. Nice landscaping, Bunker Hill location. #3449944 Chriss Gerhardt 1-877-467-2100

## TASTEFULLY UPDATED



All Brick, Buckeye Schools, 2 car garage, partially fin full bsmt. 3 bdrms with a 9x15 nursery or media room attached; all tastefully updated elegance & design. All newer windows, custom kitchen cabinets & more essentials to create a comfortable home to live & raise a family. A beautiful home in move-in condition. #3445514 David Fortney 1-877-467-2100



WHEN OUALITY COUNTS!

ASHTABULA \$189,900

Sprawling & spacious 4 bdrm, 4 bath Ranch style home set on 4.4 acres of private wooded beauty.. The 2600 sq ft single story offers a 20x16 liv rm, 15x14 formal din rm, open kit complete w/appliances, 14x13 family rm that boasts wd ceilings & a fireplace, 1st flr laundry, office/game rm + a rec rm in bsmt w/kitchenette. High efficiency furnace & central air, 2 car att gar.#3453853 Rick Furmage Team 1-877-467-2100

PrudentialSelectOhio.com

#### **18 – HOMESEEKER**



cathedral ceiling. The full bath features a tub and shower with 2 seats. The 5' x 16' and 4' x 16' FR and BK porch respectively are perfect for those nice summer breeze evenings. All for the REDUCED price of \$79,900



in ready, priced to sell! \$68,000



CONNEAUT INVESTMENT! this home has been rented to the same tenant for 15 yrs. Take over this home or maintain present tenant for the Investmet. Yours for \$33.500



CONNEAUT This 3 BR home is a perfect starter home or for someone down sizing. Extra lot on Mill St.ajoins this home and is negotiable with full price offer. Back deck and well landscaped, Priced at \$47,000



\$115,000 CONNEAUT COMMERCIAL \$115,000





CONNEAUT this 3 bedroom home is close to downtown. 1st floor fea-

tures a LR, DR, kitchen, Master bed-

CONNEAUT Country living on paved road and South of Conneaut. 1.5 acres. Extra wide conc driveway. Two car attached garage as well as 24'x32' detached garage. Large enclosed "all season" room .Perfect for the starter home. Priced at \$99,900



TWO MULTI-FAMILY UNITS EA. \$47,900





100% MONEY BACK GUARANTEE! Move in ready! Updated throughout. This BR home has a new furnace & water heater replaced within the last 5 yrs. Master bedroom/bath on main level, and 3 bedrooms upstairs. Home is larger than it looks .Large updated kitchen. Move in ready, priced to sell! \$68,000



HANDYMAN SPECIALS \$32.500



CONNEAUT Check out this 3 BB home on 7.95 acres scenic view. La kitchen and dining room. Large living room with wood burner. Main and Master bath. New carpet, range and refrigerator 9/13. Full base., detached garage All for \$159,000



CONNEAUT Country 3.25 acres, 3 bedrooms, 1.5 baths, living room. Kitchen featuring oak cabinetry, stove and refrigerator. 12x24 family room (bedroom) Main bath off the hallway, and the half bath between the 2 bedrooms. And a 24x32 out building with a 24x16 workshop, 16x24 balcony, and a 32x24 garage. Come take a look. \$119,900

COMMERCIAL PR	OPERTIES			
283 Buffalo	\$750,000			
2733 NRE(Ash.)	\$350,000			
E. Main Rt. 20 2.52 ac.	\$124,500			
Kingsboro (lot double)	\$39,500			
Amboy Road (School)	\$95,000			
227 Broad St.	\$49,000			
Kingsboro (double lot)	\$39,500			
70 East Main Geneva	\$75,000			
E. 26th St. (VL) .85 ac.	\$20,000			
346 Buffalo St.	\$59,000			
Corner Rt. 7 and				
Gateway Ave. 7+ ac.	\$1,300,000			
Under Ridge &				
Rt. 7 (VL) 7.8 ac.	\$460,000			
3 – one bedroom apartments				

#### STAR BEACON, Thursday, November 7, 2013



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.



Announcing a New Affiliation with Franklin blair



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

STAR BEACON, Thursday, November 7, 2013

AKSGIVING **i**APPV

ANKSGIVING HAPPY

IANKSGIVIN

ANKSGI

electric. Ashtabula Schools.

HAPPY

Paved Rd. City Water. Buckeye Schools.



deck, porch, fenced for dogs. Buckeye Schools.

great buy. .39-acre. Ashtabula Schools.

# 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:

- 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.



**SAYBROOK TWP.** - Marvelous 4 bedroom, 3 1/2 bath home in a desirable location. Super walking pattern. Walk into first floor laundry room from garage. The kitchen and dinette come next. Wow! Numerous and beautiful cabinetry, garages, corian counter tops, island, chandelier, and bay windows with bench. Then to the family room with deco electric fireplace. Coming in the front door the foyer leads you to formal living room and formal dining room or to 1/2 bath and to master bedroom with master bath and WIC or upstairs to a large sitting room, 3 bedrooms, and a full bath. Dormers are in the bedrooms and sitting room. Personality - plus! Full basement has full bath, is unfinished but is high enough to finish. Furnace and C/A - 2011. Deck. Beach access and privileges! **\$249,000.** 



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 bldg. 2 decks, patio, RV/Boat pad, privacy fence & more. **\$167,500** 



**CONNEAUT** - Clean - clean! Large, Three story home turned into a tri-plex for investment. Owner could live on one floor and let the other two floor rental fees pay your mortgage. Situated close to all amenities - medical services, grocery store, beauty shop, ball fields, and more. 3rd floor is completely furnished. Each rental has their own entrance. Carpeting in all rooms exept 1 bath. Parking for 4-5 cars. Loads of closets. Full basement for 1st floor use. Newer water line from street. Newer 65 gallon hot water heater. **\$65,900.** 



**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** 



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



CONNEAUT - Three bedrooms, one and a half baths in this home with carpeting on most floors that cover beautiful hardwood. Eat in kitchen and also a formal dining room. Wood burning fireplace in living room, and on wither side of it are glass enclosed bookshelves. Charming, small room off living room for reading, computer area-or whatever. Plenty of storage areas throughout the house, plus a full, high basement. One car detached has an attached room for wood working, etc. Full covered front porch. .65 acres. House freshly painted in 2012. \$39,900



SAYBROOK - Nice location, quiet dead end road. Beautiful home on a double lot of almost 1.5 acres. Huge deck, living room, family room, and central vacuum system. Basement ceiling is high, having 10.5 coursers and could easily be finished. Newer roof and furnace. Very well taken care of move in condition. **\$145,500** 



ASHTABULA - 3 bedroom (1 a walk thru) & 1 bath ranch resting on adouble lot of .62 acres. Full bath and one bedroom on first flow. Good sized eat in kitchen, with ample cabinetry is furnished w/oven, stove, refrigerator and microwave. Nice sun room between kitchen and oversized 2-car garage. Plenty of room to add on if needed. New roof in 2010. \$59,500



## Equipped Restaurant or Other Use For Rent

SAYBROOK Fully furnished El Grande Restaurant (could rent) and two rentals on one strip. Two occupied rentals on 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.





**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**.



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** 



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. **\$89,500**.



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 Kraft-maid 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. **\$86,500** 



MONROE TWP. 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

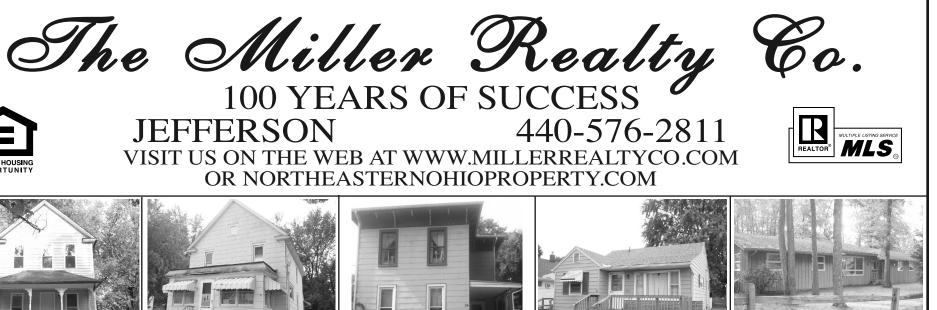


ASHTABULA TWP. New roomy ranch w/fireplace in living room and built-ins in formal dining room. Eat-in kitchen has silders to a sunroom that could be finished into an all seasons room. Furnace 2009, roof 2008. Attic is heavily insulated. Garage has 220, concrete floor & door opener. Good-sized backyard. Close to, but far enough away from Walmart and Mall. \$34,000.



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** 

AUSTINBURG - 2 Bedroom plank home plus a plank 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.** 



cozy brick fireplace, Stunning custom built cabinets. Come relax on Lake Roaming Rock. \$225.000 call Ed 223-1410



3 Bdrm West 9th ST, \$27,500 partially remodeled

2 story home. Call Ed 576-2811

Beautifully remodled by master craftsman. This country home features modern convenience aith rustic charm. Solid oak wood work and cabinetry plank flooring, open spacious living and dining, heated sun room. MUST SEE!! Call Bob 855-1876



3 spacious bedrooms. 2 full baths. full basement enclosed front and rear porchs, fenced yard \$49,000 Call Bob 855-1876



GENEVA, 4 Bedroom, large city lot spacious rooms, full basement \$59,000 call Bob 855-1876



45TH St. super value, 3 bdrm bungalow needs work, full basement, detached garage, spacious backyard. \$37,900 Call Bob 855-1876

LAKE FRONT ranch. 3 lots. 90 lineal foot dock



1 Bedroom fixer upper on Jefferson, Avenue \$9,900 Call Bob 855-1876



ROAMING SHORES 5 bedroom, 2 bath Bi-Level with 2 tier deck. Newly renovated on a corner lot \$135.000 Call Vickie 858-5125



Kingsville, 3.25 acres.3 bedroom, 2 full bath, huge deck ,full walkout basement, central air, lovely woods. Call Bob 855-1876



Ashtabula, 3 bedroom, cape cod, 2 full baths Excellent condition, furniture included. Move In Ready.\$74, 900 Call Ed 223-1410



Andover, 2 bedroom trailer in Andover Country Medows park, \$20,000, community room, and fittness room, snow plowing included in your lot rent.. call Vickie 858-5125



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



Charming 4 bdrm 2 bath with vinyl sidding. Formal dining, firepalce, fenced yard, detached garage. Call Bob 855-1876



partial basement, detached garage, spacious back vard \$65,900. Call Bob 588-1876



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



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



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



51ST Street, 3 bedroom, 1 bath, 1 car garage \$23.900 Call Ed Curie 576-4507

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

GENEVA, 4 bedroom home, 20 Acre farm, perfect for horses, barn many out buildings, pasture and woods. Zoned residential/commercial \$199,900 Call Vickie 858-5125





25 Acres on Bulah Road, \$89,900 with all mineral rights. \$69,900 without mineral, rights transferring. Call Ed 223-1410

Over 18 Acres of high meadow with 306 ft paved road frontage to assure your prime building site, Ideal for your dream farmsite Just \$39,900 call Bob 855-1876

1/2 Acre on Clay St., Geneva, city water & sewer, wooded \$32,000 Call Ed Curie 576-4507

Beautiful 3 acre building lot in North Kingsville, \$8,900 Buckeye schools, electric, gas, water available call Bob 855-1876

Clay Road, 6.59 Acres, 1 mile from RT 11, wooded with small creek, over 350 feet frontage. Just \$29,900 Call Bob 855-1876

#### **24 — HOMESEEKER**

STAR BEACON, Thursday, November 7, 2013

