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serve many purposes. Drive thrus still in place. Plenty of parking. MLS#167174



Nice 4BR/2BA,one-story home, 2-car att. garage, off-street parking, double lot, & finished bsmt. MLS#168706



This home to be built. Pick out your finishings for this 1.5 story home. **MLS#167622**



Historic St. James 2 BR/2BA elegant condo offers views/luxuri ous amenities. **MLS#165249**



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0 Waverly Road \$9,900 Land, 0.11 AC



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1674 Wiltshire Blvd. 4 BR. 2 Bath \$87,900 **Newly Remodeled** 1.256 Sa. Ft. Close to Downtown



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Very well maintained home. New furnace & windows throughout. 3BR & 2 BA. Enjoy the large fenced yard & nice deck. A 2-car detached garage w/Apartment offers extra income or mother-in-law gtrs. #168627 \$145,000 Call Matt



car attch. garage. Home needs TLC. Situated on 4+ acres. Great location. #167681 \$110,000 Call Darik



Commercial office space located btwn Wayne & Lavalette on Rt 152. Currently occupied & being used as a chiropractic office & formerly a dentist office. 1400 sq. ft. includes offices, exam rooms, lobby and 2 bathrooms. #168695 \$125,000 Call Matt



68+/- acres with cleared house seat, utilities on site. Suitable for hunting or 4 wheeling. Close to Cabwaylingo State Park, #168666 \$70's Call John

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Crum 4 acres \$10,000

Wayne 3 acres \$14,700

Lavalette 1 acre lot \$5,000

East Lvnn - 1.38 acres 3 wells, city wtr. septic & garage \$83,900

Huntington Prime Commercial development opportunity w/ frontage on major artery

1034 Nashmont Drive, Ona, WV

This beautiful home offers five bedrooms, three full bathrooms and 3,307 square feet of finished living space! This all brick home has a finished basement, first floor guest bedroom, first floor full bathroom, and an incredible outdoor space! The rear yard is secluded and has a deck, patio and an above ground pool. The bathrooms all have new vanity tops and the second floor bathroom has a new tile shower! Schedule your private tour today!

MLS: 168522 • \$375,000



Listed by Nathan Nibert 304.360.7692







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235 Green Oak Drive

MLS#168295 • 3BR/3.5BA

There is a lot of living packed into this comfy house! Main floor living with large ensuite bath / walk in closet off the master bedroom and spacious laundry room. Separate building at the rear of the property has 22'x 14' workshop, 10' ceiling w/power, water, heat and air as well as pull down storage. Would make great home school area, office, or shop area!

\$129,000



332 W 12th Avenue

MLS#163059 • 3BR/2BA

Beautiful tree lined brick avenue, one block from Ritter Park walking path. Spacious living and dining rooms, kitchen, breakfast room and full bath on the main floor. Original hardwood floors. Private fenced backyard. Off street parking with driveway and detached garage.

\$138.500



1300 12th Street

MLS#162253 • 5BR/4BA This Mediterranean inspired home overlooks Ritter Park. The house includes a guest

quarters and 3 car garage. \$845,000



417 W 11th Avenue

MLS#167395 • 4BR/1.5BA

2260 SF, Charming 4 Bedroom Southside brick home located near Ritter Park Arch area. Beautiful hard wood floors! Windows, Roof, and furnace all replaced within the last 10yr. Flat yard, off street parking w/detached garage.

\$157.500



2005 Wiltshire Blvd

MLS#166648 • 4BR/4BA/1HALF

New Construction!, 4 BR, 4 Full 1 Half Bath, 4,500 SF Incredible attention to detail was taken curing construction and renovation. Care to honor and repurpose original elements in the home. Cathedral ceilings and main floor master w/ensuite. Awesome outdoor living areas.

\$649,000



11 Prospect Drive

MLS#165963 • 4BR/3BA

What?! A south side home, by the park, that's only 8 years old? Yes! 4 BR, 3 Full Baths, beautiful hardwood floors, 3 finished floors, backyard deck with fire pit, 2 car garage.

\$389,000



1203 South Park Drive

MLS#164175 • 4BR/3BA

One floor plan with a one step entry! Extend your living space through the den to the screened deck among the tree tops! Wood floors throughout much of the main floor. Large lower level, 1,542SF, has large family room w/fireplace, bedroom, full bath and access to lower deck. Attached 2 car garage.

\$250,000



110 Oak Lane

MLS #168620 • 5BR/4.5BA

Beautiful custom build in 2007. 4,356 SF. Spacious and open main floor features covered patio deck across the width of the house. Soaring 2 story fover welcomes you to an open floor plan living space. Family room features gas fireplace and beautiful wooded views. Main floor master bedroom w/ensuite bath, 2 walk in closets, heated tile floors.

\$675,000



508 Foster Road

MLS#164756 • 4BR/2BA

This charming 4 bedroom 2 bath home located on a corner lot in the hills above Ritter Park features both privacy and convenience. The home is overflowing with unique features including outstanding woodwork, amazing built-ins, and a beautiful sunroom.

\$245,000



821 7th Street

MLS#159815 • 3BR/2BA

This ideal starter home is located in the south side just minutes away from Ritter Park.

\$66,900



1832 Enslow Avenue

MLS#168143 • 2BR/1BA

Move-in ready 2 bedroom, 1 bath home This home features an updated kitchen and bathroom, newly refinished original hardwood flooring, fresh paint throughout, new exterior doors, new side porch, newer roof, HVAC, appliances and windows. The home is conveniently located close to Cabell Huntington Hospital, Ritter Park, Marshall University and all the amenities of downtown Huntington.

\$67.500





Blaine Crabtree, Agent • 304.638.7236 Seth Crabtree, Agent · 304.634.5361 Parker Ward, Agent • 304.633.3811 Will Holland, Agent • 304.615.4424 Arvin Thompson, Agent • 304.544.4870 Gene Minor, Agent • 304.654.5421 Beckett Ward, Agent · 304.208.5597 Amy Ward, Broker • 304.733.9601



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Hank Wright 304-208-4402



Jill Nelson 304-633-2873



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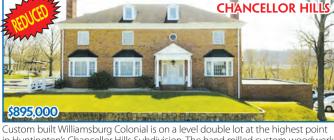




REMAX HUNTINGTON CHARLESTON TEAYS VALLEY



This truly spacious 6,000 SF home custom built in the 70's has been meticulously maintained, features hardwood & tile floors, vaulted beamed ceilings w/ floor to ceiling windows, 2 Gathering rooms w/ fireplaces & a all-season room, Kitchen w/ high end appliances & a center island. 3 dining areas formal, informal & alfresco on the deck! Massive main bedroom suite w/ beamed cathedral ceiling, Brazilian hardwood floors, a sitting area, outdoor spa porch, 2 walk-in closets & a spa like bath. A raised panelled library office w bookshelves & more. 5 or 6 BR's & most have huge walk-in closets. 4 totally renovated baths! And much more! Call Jim 304-654-6444



in Huntington's Chancellor Hills Subdivision. The hand milled custom woodwork features 9" crown molding raised panelled fireplaces & wide planked hardwood flooring. Other features include 8,000 SF. 5 fireplaces 3 BR suites w/ 5 total. The main level includes a private study, kitchen - family rm that walks out to a 23 x 15 porch & double terrace overlooking the private yard w/ a gazebo & studio. There's also Media rm, Game rm, Work shop/ He Cave & She Cave w/ a private bath! 3 car garage, Generator & more! Call Jim 304-654-6444



Historic Huntington office building build for the Prichard family in 1890. 2 floors of office space, security system for each floor, separate utilities, new roof 2016, HVAC replaced on main floor 2017, second floor 2014. Beautiful woodwork and hardwood floors. Ample tenant parking, Call Ken 304-360-3000



Wonderful 5BR/3BTH Southside brick home with high ceiling, spacious rooms and storage galore. Tremendous living area with huge living room w/ fireplace, dining room, & great room on the main floor. Large private yard with detached garage. Roomy front porch is very inviting. Call for a showing today. Call Jill Nelson at 304-633-2873.



Very nice 2-story Vinyl, 4 bedrooms, 2 full baths, first floor bedroom and bath. Hardwoods under carpet, nice kitchen with granite countertops, breakfast room, newer windows. HVAC 2017. Private backyard leads to an oversized 2-car garage. Vinyl fencing. Call Ken 304-360-3000



Timberlake, 4 bedroom 2 story, 2 1/2 baths, LR, DR & 2 family rooms, WB fireplace, screened porch, 2-car garage on private cul-de-sac, community pool and tennis courts! Roof will be replaced or cash allowance at closing with accepted offer. Call Ken 304-360-3000



This beautiful Southeast 5B/1.5 Bath home is situated on 3 lots - Huge front porch for outside entertainment - large 26'4" x 22'9" living room/ great room combination is an open layout with a partial dividing wall. All bedrooms are spacious. Wood floors throughout the home - Call for showing today. Call Jill Nelson at 304-633-2873.



Southside brick beauty perfect for looking for rancher style living - ki - kitchen w/ granite countertops - spacious enough for eating area. Beautiful hardwood floors which have been refinished. Owners suite w/ private updated bath. 3 bedrooms, 2 1/2 baths on first floor. Huge bedroom / great room w/ bath upstairs. Two car garage with covered breezeway to the house - Den - Sunroom - basement for storage - Don't miss this one. Call Jill Nelson at 304-633-2873.



Great S. E. Hills neighborhood. This home is much larger than it appears and offers 4 BR (2 on first floor) and 3 full baths. Nice hardwood flooring

throughout. Call today for an appointment to view this one-of-a-kind property.

Call Hank 304-208-4402



This stately south side house is waiting for you and yours to make it your home. This house offers 4 bedrooms (could be 5 bedrooms if you use the walkup attic which offers a full bath also). 3 full baths, a remodled kitchen and hardwood floors throughout. Call for your appointment today. Call Hank

304-208-4402



Location, location, Come see this one fast. Not very many 1-story homes in a neighborhood this nice. Home features 2 large

bedrooms & 2 full baths, large living room with fireplace & large level lot. Call Hank 304-208-4402



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Large & Spacious; 4 BR, 2BA, approx. 1 acre, newer kitchen w/solid surface counter tops, updated baths, newer windows on lower level, newer gutters & downspouts, workshop area w/electric. Call Dawn 304-638-8131



Blocks to Ritter Park, I-64, Downtown Pullman Plaza, and Banking...4 BR, 3 BA, fenced yard & corner lot. Gorgeous woodwork & trim, lots of outdoor living including front porch and backyard with fire pit. Den could be a bedroom plus full bath on main level, if needed. Call Dawn 304-638-8131



Custom built; One Owner-3 BR, 2 BA, FR w/fireplace, .23 acres, off street parking, outbuilding w/electric. Cute & Move in Ready! Call Dawn 304-638-8131



This is an amazing piece of property. Very Well Maintained with approx. 39 acres to call your own. Huge Barn/Garage Beautiful home. Call Tammy to tour 304-638-9865



Huge Office Building in heart of Lavalette. Large Parking lot for your employees or customers. Rent out part of this building to make your payment. A great investment. Call Tammy 304-638-9865



A fabulous condo at Whitaker. These units are few & far between. Seller ready to Sell. Bring Offer. So Many fabulous amenities. Call Tammy for info 304-638-9865



Beautiful view of the Ohio River sets off the one floor plan brick. Nice hardwoods parquet floors. Large rooms, fireplace, 1 1/2 baths, nice eat-in kitchen, covered porch and 2-car detached garage. High efficiency furnace and more. Call Ken 304-360-3000



Must see 2.2 acre lot. Build your dream home on this picturesque property. Coveted upscale and gated neighborhood only minutes to the Huntington Mall and I-64. Call Judy Foster for more details. 304-654-2444



Ritter Park Area Saltbox Colonial has all the charm of yesteryear with the updates that today's homeowner expects! Over 4,000 SF with 5 BR, 3.5 Bath's 3 gathering rooms & 5 fireplaces. Originally built in 1947 with a meticulous restoration & addition. This home features a wonderful kitchen with custom cabinetry, coffered ceiling, fireplace, high end appliances and just steps from a private patio to dine alfresco! A 800 SF main bedroom suite is like none other with a sitting area, spa like bath, dual walk in closets and 28 x 20 private patio that over looks the pool. There are formal dining & living areas. The sun room features bookshelved fireplace, wet bar/beverage center, cozy den, 3rd level kids space. Outdoor living features a Pool with 35 foot cabana" a private oasis". 3 car garage & Much Morel Call Jim 304-654-6444



it all for you to enjoy. 4 BR's, 3 full & 2 half baths with newly finished game/media room. The main level features a newly applianced kitchen with granite counters & breakfast room overlooking a 3 tiered park like backyard with fireplaced patio & play set area! The natural light floods the main floors formal dining and sunken living rooms with adjacent sun room & cozy den with a barrell shaped fireplace. There's also a quaint BR suite. The second floor with 3BR & 2 Baths. Large laundry room, 2 car garage, whole house generator, you will not be disappointed! Call Jim 304-654-6444



Office Condo For Sale of Lease in the East Hills Professional Center Office. Conveniently located just off the I-64 & the 29th St. exit. @ Rt. 60! Approximately 2964 sf that's currently a turn key set up for a medical office. Large spacious waiting or reception area with 8 exam rooms. 2-3 physician offices, break room, offices for general billing and more! Located steps from the entrance for easy access with plenty of parking! Call Jim 304-654-6444



Olswade park colonial that features 3,780 sf w/5 br's/4.5 Ba's. Center foyer home has many updates starting with the new kitchen with granite counters and stainless appliances, hw floors throughout, lots of built in cabinets & bookshelves. Double wbfp in living room & den. A relaxing sun room off the kitchen and dining rooms plus a private courtyard. The 2nd level featrurfes 2 br suites. Finished 3rd fl w/2 br's & a full bath. Lower level has finished man cave/media room. Like to entertain? Home warranty in place! There's more! Call Jim 304-654-6444



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Page 10 Home Buyer's Guide

Real Estate TODA

profile

McGuire Realty Company

Kevin McGuire is a Realtor at McGuire Realty Company located in Huntington, WV where he serves his clients in West Virginia, Ohio, and Kentucky.

Throughout Kevin's career and as a member of the Huntington Board of Realtors, Kevin has selflessly volunteered and chaired numerous committees and served as a director on the Board of Directors. He was also the 2013 President of our board. His commitment and dedication to the community, his clients, and the Board of Realtors is outstanding as he goes above and beyond the call of duty.



Kevin McGuire McGuire Realty Company



Flipping Out About Houses

by Patrick Lucas, C-21 Homes and Land

You've seen it on television shows. You've heard it on radio commercials. You've read about it in the newspaper. It's even in those annoying online ads that pop up before you can watch a YouTube video. Flipping houses! They tell you how easy it is. They tell you that you can even do it with someone else's money. So, what's the truth about flipping houses?

Before we can look very deeply into flipping houses, we first have to know what that term means. Flipping houses is the term widely used to describe the process of purchasing a house, fixing it up, and selling it for a profit. Sounds simple. But is it? It depends.

We have quite a few individuals and groups in the Tri-State area that flip houses for a living. They have been doing it for many years, and know exactly what to look for. They will tell you that there are several important aspects in the process that will determine whether a profit can be made on each property. First, you must find a home that is in disrepair or in serious need of updating. Second, the home must be located in an area where

houses sell at a reasonable price and in a reasonable amount of time. Thirdly, you must be able to perform most of the work yourself. Lastly, don't forget to figure in the costs associated with taxes and permits.

Let's take a look at the first aspect. Finding a house that needs work is one thing, but finding a house in that condition that can be purchased at a price where you can make a profit after fixing it up is another thing. Most houses that are purchased for this purpose are owned by a bank or the government. If a bank forecloses on a house it holds the mortgage on, then that bank will have to sell the house after the foreclosure process is completed. If a house that was purchased with a government loan, like FHA, VA, or USDA, is foreclosed on, then the Federal Department of Housing and Urban Development is most likely the entity that must sell the house. Every now and then, you can stumble onto a privately-owned house that can be purchased at the right price, but it is rare.

The second aspect is marketability. If you purchase

the house at the right price, and put a lot of money and time into fixing it up, will it sell quickly and for a price that turns an acceptable profit for you? This is where you need to do some research. You need to examine the neighborhood. Do most of the houses in the neighborhood appreciate in value? Which houses close by have sold lately and at what price did they sell? What was the size and condition of the houses that sold? How do those houses compare to the one you are considering to purchase? The third aspect is the work involved to make the property marketable. You shouldn't get into flipping houses if you cannot perform any of the work yourself. The labor costs of hiring other people to perform the work for you will almost always make this process unprofitable. On the other hand, the more work you can perform yourself, the more profitable your venture should be. Saving all of those labor costs can make all of the difference.

The last aspect can make or break your transaction. When you are planning to perform construction work on a property located within the limits of a

city or municipality, you will most likely be required to obtain a permit before beginning the work. Contact the proper city office before swinging the first hammer. The fines for not obtaining a permit are usually much more than the permit itself. Plus, if you do not display a permit, one of the neighbors will usually report you. Furthermore, taxes must be considered before making such a purchase. You must pay capital gains tax on the profit you make on each house you flip. Always consult your accountant regarding tax matters.

As you can see, there is much more to the process of flipping houses than first meets the eye. That is why I highly recommend using a licensed realtor to help guide you through the process. A realtor will help you find the house, research the marketability for you, properly make offers for you, remind you of possible tax implications, and have your back the entire way.

So, if you are interested in flipping houses, contact a realtor, and don't flip out.



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HOMEWISE Real Estate Tips and Advice

Counter Culture: Beyond Granite

Granite has long been the gold standard in kitchen countertops. But as homeowners look for options with less maintenance and more sustainability, granite's reputation is cracking

If you're looking for a new countertop, here are some options other than granite to consider.

QUARTZ

OK, get the visions of shiny rocks out of your head. Unlike granite, most quartz countertops are actually engineered out of lots of things and not a solid piece of stone. So, yes, it can look like a rock. But it can also look like wood or come in a variety of stunningly modern and chic colors. There's also no resealing and it may have a smaller environmental impact than your solid chunk of

granite, depending on your fabricator and location.

BUTCHER BLOCK

While wooden countertops take hits on sustainability and low maintenance, they get lots of points for style. And, once you know the proper maintenance for your wood, it may be easier than you think. If you're still a little scared of caring for it, consider making just one section of countertop butcher block and choosing another, more low-maintenance, material for the rest.

METAL

Metallics have been big for a while now, and their durable, nonporous nature makes them a good choice for countertops. Think: restaurants. Stainless steel is the traditional choice here, but you can

also go for a warm copper or even bronze. You'll need to polish these countertops regularly, as all of them but stainless steel will eventually develop a patina. You'll also need to be OK with scratches and scuffs. All of these things build beautiful character, but if it's perfection you're looking for, maybe go another route.

CONCRETE

You read that correctly. Your favorite driveway substrate is coming to a countertop near you. While it's heavy (so is granite), it can be customized in a variety of colors and textures to look like natural stone or be embossed with a pattern of your choosing. And, of course, it's right at home if you're going for an industrial look.



Consider, though, that it may crack as your home settles and may also require some maintenance, depending on your finishes. The good news is that imperfections, nicks and cracks are generally pretty easy to fix.

TILE

Tried and true tile is also avail-

able in a variety of options and, if you have bad memories of replacing cracked tiles past, today's materials are harder than ever before. Some considerations to take into account are grout, which is porous and may harbor kitchen bacteria, and sealants. And, yeah, keep a few back for replacements, if needed.

HOMEWISE Real Estate Tips and Advice

Be Payment Conscious

By ANNA CHANG-YEN | Green Shoot Media

Government loan backer Fannie Mae is taking a closer look at potential borrowers' habits when it comes to paying their credit card bills.

Using so-called "trended credit data," Fannie Mae will analyze the amounts of payments borrowers make, compared to the balance on a particular account. Consumers who pay only the minimum amount due each month will be seen as a higher risk than consumers who pay more.

HEALTHY HABITS

Traditionally creditors have evaluated only current and past balances, as well as information about whether or not consumers made timely payments. Using trended credit data, according to Fannie Mae, "allows a smarter, more thorough analysis of the borrower's credit history" and will "benefit borrowers who regularly pay off their revolving debt.'

Paying more than the minimum payment due is a healthy financial habit that has many benefits for borrowers. Mortgage lenders have long considered a borrower's balances compared to their credit lines, preferring to see balances of less than 30 percent of limits. The use of trended credit data will allow Fannie Mae to consider even greater detail and reward responsible borrowers.

Paying more than the mini-



mum payment due also can help borrowers save considerable amounts of money in the long term. Consider this example from Bank of America: With an initial minimum payment of \$37 per month, it will take 159 months to pay off \$1,500 debt, with a total interest charge during the payback period of \$1,760. With a set monthly payment of \$47 (the initial \$37 due plus just \$10 extra), it'll take 44

months to pay off your debt, with a total interest charge of \$557.59 during the payback period."

WHAT IT MEANS FOR YOU

This change, which could end up being adopted by individual lenders, gives consumers even more incentive to use credit responsibly. Maxed out credit cards can be a warning sign of financial irresponsibility; it's always a good idea to cultivate good financial habits. If your credit card balances tend to hover near the limits, work on a plan to pay them down, particularly if you're preparing to buy a home.

Using a credit card for regular monthly expenses, such as groceries and gas, can be a good way to analyze your spending at the end of the month and demonstrate finan-

REAL ESTATE 101

Get Credit Help

The National Foundation for Credit Counseling can help consumers get a handle on their credit challenges, including:

- Advising on money management;
- Offering solutions to financial problems; and
- Developing a personalized plan to help prevent future difficulties.

Schedule an Appointment with an NFCC Certified Credit Counselor at www. nfcc.org/locator/.

cial responsibility by paying off the balances. Be sure to take note of the grace periods on your credit cards, and be sure to pay in a timely fashion to avoid interest charges. Also be conscious of the 30 percent guideline when it comes to utilizing your credit limits.

The change will not affect borrowers' credit scores, according to the New York Times, and it's too early to tell if Freddie Mac and other individual lenders will follow suit. It is, however, an opportunity for consumers to take note that, when they apply for a mortgage, their financial habits are being examined closely, and to respond accordingly.

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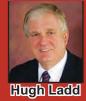
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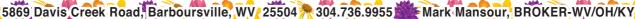


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