

RIVER CITIES

HOME BUYERS

August 9 - August 22, 2020

Guide



Details for this listing on page 5

Homes & Land Real Estate

A Real Estate Advertising Supplement to
The Herald-Dispatch
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A History of Making *Connections*

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541 N Inwood Drive

MLS#165235 • 5BR/4.5BA
Pool. Main floor living, 5,400 SF, 1.74 Acre
Full lower level offers 2nd living area, perfect for
extended family or guest. Located at the end of a
private cul-de-sac.

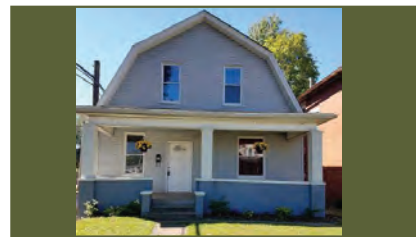
\$425,000



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



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



440 W 8th Avenue

MLS#168047
Loads of potential for this local neighbor-
hood gathering place. Formerly known as
"The Paddock" this corner property has a
large bar/restaurant area and full kitchen.

\$150,000



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!

\$119,500



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



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 across 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



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



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



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.

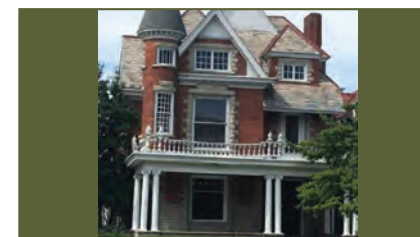
\$625,000



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 foyer 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



1102 5th Avenue

MLS#162641
Located on a high profile, high traffic corner in
Downtown Huntington, your business is sure to
be visible, 4400 SF, office & conference room
space w/parking

\$339,000



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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
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Homes & Land Real Estate



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Richard Leach
304-544-1495 |
Steve Fetty
304-633-2878 |
Eric Frazier
304-544-0501 |
Marty Beckett
304-633-1344 |
Judy Randolph
304-541-3209 |
Amanda Moore
304-710-7799 |
Faith Early
304-617-7198 |
Christa Vance
304-941-3440 |
Peter Tu
908-672-3184 |
Michelle Mattox
304-993-4627 |
Kimberly Sheppard
304-590-0662 |
Bob Alexander
304-544-7690 |
Danielle Mullins
304-552-4801 |
|-----------------------------------|-----------------------------------|---------------------------------|----------------------------------|-----------------------------------|-----------------------------------|----------------------------------|---------------------------------|-----------------------------------|------------------------------|-------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|

FRAZIER'S BOTTOM
 MLS#167741
 \$699,000
 3 BRs, 3.5 BAs
 Call Bob
 304-544-7690

MILTON
 MLS#167826
 \$515,000
 4 BRs, 4.5 BAs
 Call Patrick
 304-634-6275

LESAGE
 MLS#167055 \$475,000
 Land - 9 Acres
 Call Brody 304-208-6190

CULLODEN
 MLS#168808 \$399,900
 4 BRs, 3.5 BAs
 Call Patrick 304-634-6275

ONA
 MLS#168560 \$374,900
 4 BRs, 3.5 BAs
 Call Faith 304-617-7198

HUNTINGTON
 MLS#166878
 \$379,900
 6 BRs, 4.5 BAs
 Call Jacki
 304-638-7687

BAROURSVILLE
 MLS#168795 \$369,900
 6 BRs, 4 BAs
 Call Patrick 304-634-6275

MILTON
 MLS#168605 \$329,900
 3 BRs, 2.5 BAs
 Call Brody 304-208-6190

BARBOURSVILLE
 MLS#166518
 \$299,900
 5 BRs, 3.5 BAs
 Call Brody
 304-208-6190

MILTON
 MLS#168174 \$249,900
 5 BRs, 2.5 BAs
 Call Kelli 304-417-0869

HUNTINGTON
 MLS#168732 \$215,000
 4 BRs, 2.5 BA
 Call Mary 304-638-9681

IRONTON
 MLS#168792
 \$210,000
 5 BRs, 2.5 BAs
 Call Patrick
 304-634-6275

FT. GAY
 MLS#168741 \$202,000
 4 BRs, 2.5 BAs
 Call Faith 304-617-7198

HUNTINGTON
 MLS#168470
 \$184,900
 3 BRs, 2.5 BAs
 Call Melissa
 304-638-9676

HUNTINGTON
 MLS#168790
 \$150,000
 4 BRs,
 2 BAs
 Call Summer
 304-634-8743

BARBOURSVILLE
 MLS#168616
 \$149,900
 4 BRs, 2.5 BAs
 Call Christa
 304-941-3440

DUNBAR
 MLS#167258
 \$139,900
 3 BRs, 2 BAs
 Call Faith
 304-617-7198

HUNTINGTON
 MLS#168303
 \$135,000
 3 BRs, 1.5 BAs
 Call Brody
 304-208-6190

WAYNE
 MLS#168645 \$117,900
 3 BRs, 2 BAs
 Call Alvin 304-208-4650

WEST HAMLIN
 MLS#168700
 \$105,000
 3 BR, 2 BA
 Call
 Alvin 304-208-4650
 Donna 304-417-1765

PROCTORVILLE
 MLS#168486 \$100,000
 Commercial Land - 1.7 Acres
 Call Patrick 304-634-6275

SALT ROCK
 MLS#167473 \$59,900
 Residential Lot
 Call Faith 304-617-7198

HUNTINGTON
 MLS#168501
 \$55,000
 Duplex
 Call Mary
 304-638-9681

BARBOURSVILLE
 MLS#168336
 \$45,000
 Residential Lot
 Call Melissa
 304-638-9676

Agent Spotlight

Featured Agent: **Kelli Sobonya**

I have been a REALTOR for over 20 years. I love working with clients finding the perfect match for their home, investment, or commercial property. I leave no stone unturned! I am a member of both the Huntington and Kanawha Board of REALTORS.

I have been recognized by my peers and selected for several statewide and local awards such as REALTOR of the Year and the Legislative Award. I serve on the Board of Directors for the WV Association of REALTORS and Huntington Board of REALTORS. Please allow me to put my experience and leadership to work for you!

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\$385,000



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\$375,000



CULLODEN
This home to be built. Pick out your finishings for this 1.5 story home. **MLS#167624**

\$350,000



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

\$325,000



HUNTINGTON
Oil Change bldg, located one block from MU Campus, ready for a new owner. **MLS#165427**

\$225,000



HUNTINGTON
Comm. bldg on busy corner lot, could serve many purposes. Drive thru still in place. Plenty of parking. **MLS#167174**

\$175,000



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

\$150,000



HUNTINGTON
5 acres of beautiful land across street from Spring Valley HS. Water and sewer are available. **MLS#165572**

\$75,000



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

\$52,500



CULLODEN
Level & cleared building lot in Phase 2 of Cornerstone at James River. All utilities are on site. **MLS#160509**

Huntington

NEW LISTING



Spacious 4BR, 2.5 bath Ranch located in Stamford Park. Formal DR, lg eat-in kitchen w/cabinets galore, formal LR & den w/FP. Main BR has an attached bath w/dbl sinks & walk-in closet. Also a central vacuum, screened in porch, two car att. garage, full unfinished bsmt & roof replaced in 2015. Call Mary for more details. **\$215,000 • MLS#168732**

Huntington



Duplex for Sale. 2BR, 1 bath unit w/Central H/A & a washer/dryer on lower level and 1BR 1 bath unit on upper level. Also has a garage space for extra storage. One-year warranty is being offered as well. Call Mary for more details. **\$55,000 • MLS#168501**

East Pea Ridge



3 BRs, 2 1/2 Bath home, HW & tile throughout, granite counter tops, 1st floor master w/tile shower, vaulted ceilings & more. Large gathering rm has gas logs FP and dining area, while the kitchen boasts a center island. Call Melissa for more details. **\$184,900 • MLS#168470**

Milton

NEW PRICE



Residential Lot – in desirable Rock Camp Ridge subdivision. Convenient location close to amenities and the interstate. Lot is .045 acres. Call Mary for details. **\$43,000 • MLS#168326**

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Homes & Land Real Estate, Inc.

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River Place Plaza, Barboursville, WV
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Melissa Lane, GRI, ABR
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MLS: 168589

130 Westwood Lane
\$189,900
3 BR, 2 Bath



MLS: 167449

3440 US Rt 60 E
\$699,000
6 Stall Car Wash



Featured Listing
MLS: 168788

1727 Crestmont Dr. 5 BR, 1.5 Bath
\$124,900
2,268 Sq. Ft.
New Road & Gutters
Close to Downtown



MLS: 167863

1547 7th Ave.
\$325,000
3 parcels, Mixed use



MLS: 167450

137 W 8th Avenue
\$399,900
Mixed use office space



MLS: 168281

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



MLS: 167132

68 Holley Avenue
\$399,000
25,357 Sq. Ft.



Featured Listing
MLS: 168522

1034 Nashmont Dr. 5 BR, 3 Bath
\$375,000
3,307 Sq. Ft.
Rear Deck
Above-ground pool



Valerie
Leggett
REALTOR®
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CULLODEN



Culloden Commercial
MLS#168032 \$134,900

ONA



Ona 3 BR/2 BA
MLS#168664 \$153,500

MILTON



Milton 4 BR/2.5 BA
MLS#168653 \$229,000



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Hurricane, WV 25526



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ABOUT the COVER



Barboursville ~ Beautiful home on 3/4 acre lot has 6 bedrooms, 4 full bathrooms, full finished basement with huge family room, 1st floor owner's suite, large living room, handsome kitchen with stainless steel appliances, private rear deck, fenced yard, and 2-car attached garage. 3700 finished square feet, completely fenced yard, covered front porch, partially-covered rear deck.

MLS#168795
\$369,900

Agent: Patrick Lucas
304-634-6275



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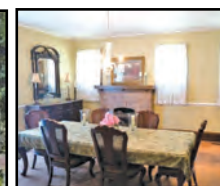


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5767 Ohio River Road Huntington
MLS #168337 • 4BR/3BA/2HBA
Historic home - 5800 square feet. Meticulously restored from top to bottom.
\$375,000

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Attention Investors!
ONLINE Real Estate AUCTION

Bid NOW until Tuesday August 18th at 6:00 pm

556 Washington Ave, Huntington, WV 25701 (GPS Searchable)



ONLINE BIDDING ONLY AT FOUSSAUCTION.HIBID.COM

Talk about potential. This property was recently donated to a Non-Profit Organization in Parkersburg WV. While grateful for the donation, the Organization is not in a position to manage rental real estate in Huntington. This property includes a leased 4000 SF Building on an 8,750 SF site with a large parking area. Currently this property is generating over \$10,000 per year in rental income and was appraised in January of 2020 for \$110,000. Interior of building is currently set up as office and storage space. This is a great opportunity and Real Estate investors will not want to miss this auction. **Follow & Like us on FACEBOOK for Updates**

Real Estate Open House & Inspection Time: Tuesday August 4th from 11-2pm

Real Estate Terms: 10% nonrefundable down payment due within 48 hours of the close of the auction in the form of a cashier's check or wired funds with balance at closing within 30 days. Successful bidder will be emailed a contract and other documents to be executed and returned to Fouss Real Estate Auctions LLC within 48 hours of the close of the auction. If funds and contracts are not received prior to the 48 hour deadline it will constitute a default by the bidder. Wire transfer fees to be paid by the bidder. No financing or other contingencies. Any required inspections must be completed prior to bidding. All information contained herein is derived from sources believed to be reliable but is not guaranteed or warranted. Property sold as is with no warranty written or implied. 10% Buyers Premium added to final bid to determine final contract price. All square footage, advertising details and other measurements are approximate. Ending time is a soft close, meaning the system will extend the time and accept bids until there are no bids in the previous 5 minutes. All auctions are with reserve unless otherwise stated. Announcements made at auction take precedence over all advertisements & statements previously made. Not Responsible for Accidents or Loss. EVERYTHING SELLS AS IS WHERE IS. Licensed & Bonded by WVDA. Real Estate Auction by Fouss Real Estate Auctions LLC, 3501 Emerson Ave, Parkersburg WV, 26104

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Terry Wooten
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Matt Stickler
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Ryan Abshear
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Amanda Hayes
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Lora Vance
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Michael Cremeans
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Natalie Chapman
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Elizabeth Martin
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Vineta Maynard
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Tiffany Hall
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Jeremy Sutphin
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Colleen Cole
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James Hensley
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Gavin Mills
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Debi Reynolds
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Amy Weaver
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Ellie Lambert
304-942-3541



Max Lewis
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Jody Mayo
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Pamela Wells
606-578-1679



Lainie Darnell
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Cole Bowers
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(166977) \$759,900
4BR/4.5BA
Call Shane 304-634-5993



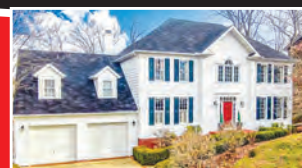
(166298) \$650,000
4BR/3.5BA
Call Melanie 304-751-7367



(168714) \$610,000
6BR/4.5BA
Call Andy 304-416-0310



(168199) \$475,000
3BR/2BA
Call Debi 304-417-2332



(165019) \$409,000
5BR/6.5BA
Call Holly 304-617-1728



(168740) \$390,000
3BR/2.5BA
Call Mary M 304-633-5161



(168825) \$295,500
5BR/3BA
Call Keith 304-638-1351



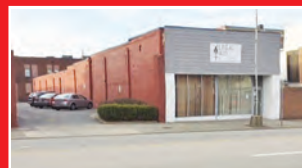
(168850) \$275,000
3BR/2BA/1HBA
Call Tracey 304-633-2415



(168672) \$260,000
3BR/2BA
Call W.G. 304-633-3950



(168687) \$245,000
3BR/3BA
Call Elysa 304-634-4118



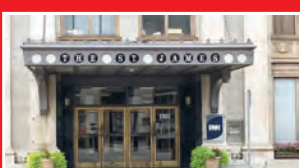
(164569) \$185,000
COMMERCIAL
Call Bill 304-654-0175



(168221) \$150,000
3BR/1BA
Call Vineta 304-972-3668



(164496) \$140,000
COMMERCIAL
Call Sam 304-617-6058



(168583) \$139,900
2BR/2BA
Call Mary W 304-634-5299



(168490) \$119,875
4BR/2BA
Call Eddie 304-654-6045



(163504) \$112,000
DUPLEX
Call Teresa 304-634-2923



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4BR/1BA
Call Lora 304-412-4819



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Broker
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Ken Gainer
304-360-3000



Dawn
Aldridge-Green
304-638-8131



Alex Bourgeois
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Hank Wright
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Jill Nelson
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Judy Burton
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Judy Foster
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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



Custom built Williamsburg Colonial is on a level double lot at the highest point 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



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



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.



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 someone looking for rancher style living - 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 remodeled kitchen and hardwood floors throughout. Call for your appointment today. Call Hank 304-208-4402



Location, 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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SOUTH SIDE

\$119,900

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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



WALNUT HILLS

\$57,500

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SALE PENDING

\$169,500

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



MELODY T FARMS

\$169,999

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



PARKSIDE

NEW LISTING

\$529,800

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 More! Call Jim 304-654-6444



RITTER PARK

SOLD

\$439,000

Rare & Restored Park Side Tudor! This Whitaker Blvd. home has 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 appliance 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 barrel 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



EAST PEA RIDGE

\$444,000

Office Condo For Sale or 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



HOLSWADE PARK

NEW LISTING

\$296,000

Holswade 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 wbf in living room & den. A relaxing sun room off the kitchen and dining rooms plus a private courtyard. The 2nd level featurer 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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ACRE



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OVER 9.5 ACRES



Want a retreat from living in the city but still close to town? This beautiful 2 BR 2-1/2 BA log home sits on almost 10 acres of land and huge gathering room could be divided to create additional bedroom. Watch the deer and wildlife from the front porch. Make this yours today! **Call Brenda!**
\$219,000

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HOMESWISE

Real Estate Tips and Advice

By ANNA CHANG-YEN | Green Shoot Media

The home-buying process is multi-faceted and can be confusing and intimidating, especially for first-time buyers. Take steps to prepare and educate yourself as long as a year before you sign on the dotted line.

Depending on your situation, you may not have time to prepare as much as you'd like, but making every effort to understand and be ready for whatever curve balls might come your way can help ensure the transaction goes smoothly. Here are some suggestions for steps to take in the year before you start shopping for a home.

ONE YEAR BEFORE

Know your credit. For first-time homeowners, knowing and addressing any credit issues is absolutely key to the ability to buy a new home. You'll need some history with using credit, such as responsible use of a credit card, a history of student loan payments or a car loan. If you don't know what shape your credit is in, getting copies of your credit reports from the three major credit bureaus is essential. Starting early on addressing any potential credit issues will give you enough time to get through the process, which can be lengthy.

For example, if you find a late credit card payment listed on your credit report, but you have records showing the payment was on time, you'll have to dispute the status of the account with the credit bureau. The credit bureau will review your documentation and get in touch with the creditor to resolve the discrepancy. This process takes time, and if you need to address multiple credit issues, it could be months before your credit file is back in tip-top shape.

Now is also a great time to invest in a credit monitoring service. This will help you keep tabs on your credit reports from month to month, so that if any problems come up, you can take action



and avoid surprises.

SIX MONTHS BEFORE

Take a class. Educating yourself about the home-buying process is essential, so that you can be sure you understand the legal and financial ramifications of anything to which you agree. Homebuyer education courses are offered by many organizations, including community colleges, non-profits, banks and credit monitoring providers. Some federally insured mortgage programs require buyers to complete an education course, and some courses will meet Fannie Mae's HomePath buyer education requirements, making you eligible for 3 percent in closing costs assistance to help with your purchase.

Good courses will cover topics such as deciding whether to purchase a home, the steps involved in the process, personal finance and credit basics, types of mortgages and how to qualify, shop for and choose a mortgage, the basics of real estate and finding a home, as well as closing and issues that may arise after closing.

With the proper education, you will know the proper questions to ask when navigating a purchase, as well as the

roles of all the people involved in the transaction.

Know the market. If you've chosen an area or neighborhood where you plan to purchase a home, now is a good time to read up on the local real estate market. Go to open houses and talk with agents (being sure to be honest about your intentions to hold off on a purchase for several months). Peruse the local newspaper and the web for homes for sale in the area, so that you will have a good idea of the size and type of homes available in your price range. Keeping your finger on the pulse of the local market also could provide an advantage when it comes time to purchase. For example, if you've had your eye on a house but it's been languishing on the market for months while other nearby homes are snapped up, you'll probably want to ask questions about any potentially hidden problems with the house. You also will get a feel for how quickly homes are being sold, so you'll know if you should act quickly on a new listing or wait out a price drop.

THREE MONTHS BEFORE

Find an agent. If your credit is in

good shape and you've done your homework on the buying process, now is a good time to find an agent. The best way to choose an agent is with the referral of a trusted friend or family member. If you don't have personal recommendations to lean on, make some phone calls and set up meetings with at least three agents in your area. Tell the agents you are a first-time buyer and ask about their experience with buyers in your situation. Be honest about any credit challenges you may be facing, and tell the agent about the type of home and area in which you're interested. An agent with experience in situations similar to yours will be best equipped to help you pull off a smooth purchase. Also note your personal connection with the agent, as you will be spending a lot of time with your real estate pro while you attend showings and open houses, and during the negotiation process. You want to be sure you've chosen a personality that won't clash with your own and create friction.

ONE MONTH BEFORE

Get pre-approved. You can work with a loan officer at your bank or credit union or use the services of a qualified mortgage broker. No matter how you go about financing your home, pre-approval is a must-have before you go shopping. Pre-approval requires a detailed analysis of your credit reports, income and debts, so unless a major unforeseen issue arises, a pre-approval is the best indication you will be fully approved for a mortgage. Some sellers won't consider an offer from a buyer who isn't pre-approved for a loan, because they worry that the offer might fall through due to credit issues.

With the hard work done, the next step is the fun part — shopping for a home where you can envision living your life for decades to come. Knowing your future will unfold in a house just waiting to be discovered can be exhilarating. Get out there and find it.

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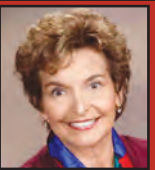


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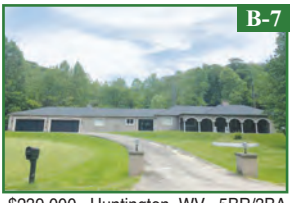
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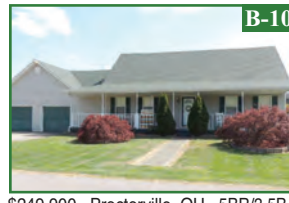
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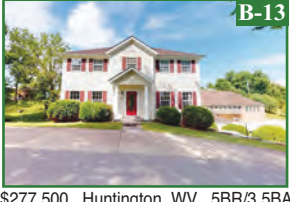
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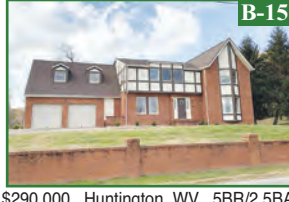
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Large brick 1.5 story with full finished basement. 20x40 in-ground pool with patio & gazebo. White privacy fence. Lots of parking space with additional driveway to back patio. Two large decks across back of house with wooded views.



\$122,500
oldcolony.com/mls=168839

This updated and well maintained home offers a wooded view from the large screened porch. The kitchen is fully equipped with all appliances. Attached garage with front porch. Three bedrooms and one bath are on the main level. The walk-out lower level has a large gathering room, bedroom, full bath, garage and patio.

PENDING!

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