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# Rightsizing Move: Couple buy two homes for price of one



AT HOME WITH  
**Marni Jameson**

“I never thought I would want to leave my lake house,” Katie Seymour told me when I stopped by the Lake Mary, Florida, home she and her husband, Thad, had lived in for 31 years.

Katie had asked me to come by to offer some staging tips to help the house sell. As she showed me around the lovely, 3,000-square-foot lakefront pool home, where their three children had grown up, I couldn’t help but pry.

“Why?” I asked.

I’m always curious to learn what motivates those long settled in a family home to voluntarily roll up their rugs, empty their closets and drawers, unpack their attics, and move. It takes courage, vision, faith, and fortitude, qualities you don’t see often enough. While more retirees — Katie’s 65 and Thad’s 67 — should move once their kids are launched, many stay tethered like root-bound oaks to homes that no longer serve them.

“We knew we would eventually sell the family house and move to something more fitting for empty nesters,” Katie told me, adding that Thad embraced the idea first.

“Though I loved the house,” he said, “I didn’t have the same emotional attachment to it as Katie. I was ready to let go and move on to the next chapter. The amount of work involved in keeping it up felt like more every year.”

I could relate. Anyone who has



THAD SEYMOUR | Courtesy photo

**Moving on — Empty nesters Thad and Katie Seymour are selling their Lakefront, Florida, home and using the proceeds to buy two, smaller “lock and go” homes. They plan to summer in Wisconsin near family and winter in Florida.**

owned a big home knows it can turn into a microeconomy.

Katie hit her tipping point last fall when she learned their first grandbaby was on the way.

“The baby changed everything,” she said, and literally started packing with her eye on Milwaukee, where her daughter, son-in-law, and soon Grandbaby live.

Their son lives just an hour and a half away in Chicago, and five of Katie’s siblings also live nearby. While a Wisconsin home made sense, they didn’t want to abandon Florida.

Soon the answer was clear: They would buy two smaller, lower-maintenance homes for the price of the one they were selling. And that’s the plan.

“We’ll spend more time with family, less time taking care of our home, and still have people to Florida to have all the fun that is here,” Katie said.

They bought a smaller home in

Lake Nona, a planned community about 25 miles south of their current home. The house has almost no yard. The weekly fee to maintain the small strip of grass out front is \$15, which sounds great after years of paying several hundred dollars a month on pool and yard maintenance. The home still has four bedrooms, so the kids and, ultimately, grandkids can visit.

And they’ll want to. The property has access to three pools, a ropes course, and hiking and biking trails. It is walking distance to restaurants, just six miles from the airport and 20 minutes from Orlando’s major theme parks.

Next, the Seymours will hunt for a small, single-family home in Wisconsin “after we sell this,” Katie said, which reminds me that I am supposed to be helping her stage. I apply the advice I’ve doled out in this column and followed myself many times: deep clean, declutter, de-pet, depersonalize,

de-politicize, de-religize, and sell a lifestyle — margarita pitchers and glasses on the patio table.

As Katie and Thad explained what lay behind their life-changing move, I kept thinking, these guys are getting it right. They thought through what they want their lifestyle to be in retirement and what matters. They figured out where they want to live, how much house they need and want to maintain, and how they want to spend their time and money. They’re living with intention, and I’m impressed.

Rightsizing in your later years doesn’t always mean downsizing; it can mean resizing. As we talked, I gathered several pieces of good advice for others contemplating such a move:

### Don’t wait

Maintaining a large home doesn’t get easier as you get older. Nor does moving. Katie and Thad have seen what happens when people wait too long to move. They know a couple in their 80s

SEE **MARNI, 3H**

*Ashley Mann*

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# MARNI

FROM PAGE 2H

who couldn't keep up with their home's necessary maintenance, and now it needs so much work they will have a hard time selling it for anywhere near what they could if they had maintained it. "We didn't want that to be us," she said.

### Try before you buy

I've heard this advice from many trying to "home in" on where they want to retire. The Seymours spent the last two summers in Milwaukee, so they know the area, and, more important, know they'd like to live there.

### Get a pre-inspection

To head off any issues that could surface during a buyer's home inspection, Katie and Thad had their home inspected before they listed it. (Another smart move.) That's when they learned they had to replumb their home, because its water pipes were made of polybutylene, a resin material common in homes built in the '80s and early '90s. In 1995, builders stopped installing polybutylene pipes, because some failed and insurers stopped insuring

homes that had them. "If a buyer can't get insurance, that would be a deal breaker," Thad said. "Better we found out beforehand."

### Focus on the upside

Clearing out a home you've lived in for years, let alone decades, and getting it ready to sell is overwhelming. The task is often so daunting many hit the default button and stay put. Not the Seymours: "We're looking forward to spending less time on a home, yard, and pool, and to spending carefree summers in Wisconsin and winters in Florida."

### Don't listen to the kids

"The kids wanted us to keep the house," Katie said. "Don't ever sell it," they said. "We want to bring the grandchildren back." Easy for them to say. They don't have to maintain it.

Fortunately, parents don't always do what their kids want them to do. Sometimes they do what's best.

Marni Jameson is the author of six home and lifestyle books, including "What to Do With Everything You Own to Leave the Legacy You Want," "Downsizing the Family Home — What to Save, What to Let Go," and "Downsizing the Blended Home — When Two Households Become One." She can be contacted at [www.marnijameson.com](http://www.marnijameson.com).

# Perennial plants make good investment

Though plants might not seem like the first thing individuals think of when they ponder long-term investments, perennials can be just that.

The home and garden experts at HGTV note that some perennials can live for a very long time.

For example, according to HGTV, the colorful flowering plant peony, despite a blooming season that usually lasts just seven to 10 days, has been known to survive

for 70 to 100 years.

Hostas are another popular perennial because they require little maintenance, and that extra free time can add up over the course of the hosta's life, which can exceed 15 years.

Long-living perennials are not necessarily unusual, but gardeners should know that many perennials, and particularly those characterized as "short-lived," tend to live around three years

Check out the Gazette-Mail Real Estate guide for Marni Jameson, House of the Week and more every Sunday.

# Open Houses Sunday, February 19, 2023



**1109 Skytop Cir, Charleston**  
**\$314,900**  
**2:00-4:00 PM**

Spacious home on a cul-de-sac street. Four bedrooms, potential for a fifth on the lower level. 3.5 baths. Great decking overlooking fire pit and patio. Granite countertops and stainless steel appliances. Tons of storage. This one won't last long, come see it today!

DIRECTIONS: Corridor G to light at Ashton Place, go up hill on Emerald Road, Right on Shamrock, Left on Londonderry, Left on Skytop Circle, home on right in cul-de-sac.

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# What mortgage company changes mean for your home loan

By **BARBARA MARQUAND**  
*NerdWallet*

It's been a bumpy ride for mortgage companies lately. Some lenders have gone out of business, merged with other companies or narrowed their focus. And more changes are likely in 2023.

What does all this mean for borrowers?

Here are answers to common questions, whether you're shopping for a mortgage or paying off a home loan.

## What's behind the shakeout?

A key factor: higher mortgage rates. Demand for home loans plummeted last year as the Federal Reserve raised a key interest rate to control inflation and mortgage rates spiked in turn. The average for a 30-

year fixed-rate mortgage doubled from near-historic lows in early January 2022 to almost 6.4% at year's end, according to Freddie Mac, an enterprise created by Congress in 1970 to support the U.S. housing finance system.

Higher mortgage rates shrink buying power, so elevated rates shut out some prospective homebuyers, already squeezed by eye-popping home prices.

And for homeowners who had locked in historically low rates in prior years, the spike removed money-saving incentives to refinance their mortgages. Unless your primary aim is to cash out some home equity, it doesn't make sense to refinance to a higher rate.

As a result, fewer people applied for mortgages. Mortgage applications to buy homes dropped almost

40% year over year in the last few months of 2022, and refinance applications were down almost 90%, according to a December Mortgage Bankers Association forecast report.

Higher rates also increased risk for banks and mortgage companies that buy mortgage loans from lenders.

## What if my lender goes bust?

Here's what would happen:

- If the lender that issued your loan goes out of business or goes bankrupt after the mortgage has closed, you'll be unaffected. The loan terms will stay the same. If the mortgage company that services your loan changes, you'll be informed of where to send your monthly payments.

- If your lender runs into trouble and can't fund the loan when you're

a week or two away from closing, the company will likely work with you to find another lender, says Mark Indelicato, a bankruptcy attorney and partner with Thompson Coburn Hahn & Hessen in New York. "What I've seen so far in the industry is the players work together to make sure that the borrowers themselves are not hurt," he adds.

Some mortgage companies have filed for bankruptcy or gone out of business in the past year. First Guaranty Mortgage Corp. announced June 30 that it filed for Chapter 11 bankruptcy, for example. And some smaller lenders have simply gone out of business recently. Reali, a real estate company with an online lending arm, said in August that it was shutting down, and LenderFi said in an email in the fall that it was leaving

the mortgage business.

Indelicato, whose firm is the lead counsel for unsecured creditors in the First Guaranty Mortgage Corp. case, does not expect to see a big wave of mortgage company bankruptcies. "It's not so bad that you're going to see the wholesale bankruptcies like you saw of mortgage originators in 2007 and 2008," he says.

## What if my lender merges with another company?

A merge will have little direct impact on you. Your loan terms will stay the same if your lender merges with or is acquired by another company.

Meanwhile, don't be surprised to hear more about mortgage company mergers. Stratmor Group, a

SEE **MORTGAGE, 5H**

# RENTALS

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# MORTGAGE

FROM PAGE 4H

mortgage advisory company based in Greenwood Village, Colorado, projected in an October report that almost 50 mergers and acquisitions would be announced or closed by the end of 2022, a 50% jump from 2018, the year with the next-highest number in the past 30 years. And the consolidation trend will likely continue this year.

## What happen if my mortgage service changes?

You'll be notified of where to send your mortgage payments. Your mortgage servicer is the company that processes payments and manages the loan. If the servicing rights are transferred to a different company, generally the old and new servicers should notify you, according to the Consumer Financial Protection Bureau. The notices will tell you when the old servicer will stop accepting payments, when the new servicer will start accepting payments and the new servicer's contact information. Read the notices and send payments to the new servicer after the transfer.

## Will other mortgage business changes affect me?

You'll still have options if you're seeking a mortgage. Some lenders may change the types of loans they offer or focus on different segments of consumers. Wells Fargo, for instance, said in January that it would create a "smaller, less complex" home lending business focused on bank customers, as well as people in underserved minority communities.

The advice for shopping to get a mortgage remains the same. Look for lenders that offer the types of mortgages you're interested in and apply with multiple lenders to compare rates and fees.

## Will mortgage company layoffs compromise customer service?

Not necessarily. Layoffs generally correspond to lower loan volume; there's less work to go around, so fewer employees are needed.

Regardless of what's happening in the industry, customer service is a key feature to consider when shopping for lenders. Many lenders offer

a streamlined online application process. But even with robust digital tools available, you should be able to reach a human to help you through the process.

Check customer service ratings

online and from companies such as J.D. Power, a global data and analytics company. And when shopping for lenders, compare how quickly and helpfully they respond the first time you contact them with questions.

## SECURED PARTY REAL ESTATE AUCTION

**Thursday, March 2nd 11:00AM**  
**Registration & Inspection begin at 10:00AM**  
**4501 MacCorkle Ave SW**  
**South Charleston, WV**



## SPACIOUS OFFICE BUILDING IN SOUTH CHARLESTON – INCOME GENERATING

5-Stories, 27,700+/- sqft Medical Office Building  
 Adjacent to Thomas Memorial Hospital  
 Currently configured for 14 leasable units  
 Reported current monthly income of \$21,900 for 5 rented units  
 86 parking spaces  
 Built in 1993  
 1.07+/- total acres (as assessed)  
 High traffic area

*RE Terms: 10% down payment made day of auction w/balance due at 30 days to close. No BP. Additional Terms on Website.*

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HD-488440

## COMMERCIAL REAL ESTATE AUCTION

**Thursday, March 9th at Noon**  
**Registration and Inspection Begin at 11:00AM**  
**3677 US Route 60 East**  
**Barboursville, WV**



## Shopping Center on US-60 in Barboursville with Outstanding Revenue Stream

Joe R Pyle Auction Company is selling a 16-Commercial Unit Plaza & 4 Unit Apartment Building on 2 Acres in the one of the biggest business clusters in the Tri-State. Located Just off I-64 Barboursville Mall Exit, this plaza has visibility from the Interstate and is located right on US-Route 60 with a daily traffic count of 22,000!

**16 Commercial Units + 1 Commercial Unit Building**  
**4 Residential Apartments**  
 Separate Utilities for Each Unit in Large Plaza  
 2+/- Acre Lot as Assessed

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**CHECK OUT THESE UPCOMING AUCTIONS**



**Two 2-Bedroom Homes in Dunbar**

**TUESDAY, FEBRUARY 21ST @ 4PM**  
**1010 & 1010 1/2 WEST VIRGINIA AVE, DUNBAR**  
 0.10+/- Acres (as assessed)  
 Front House. 2 Bedroom, 1 Bath, 1,000 sqft,  
 Rear House 2 Bedroom, 1 Bath, 900+/- sqft  
 Call Keith Hare (304) 741-9135



**2 Bedroom in a Convenient Location**

**THURSDAY, FEBRUARY 23RD @ 6PM**  
**1858 ROXALANA ROAD, DUNBAR**  
**ONLINE REAL ESTATE AUCTION**  
 2 Bedroom, 1 Bath, 1,000+/- sqft  
 0.25+/- Acres (as assessed). Carport. Storage Building  
 Call Keith Hare (304) 741-9135



**18 Acres with 3-Stall Barn in Poca**

**MONDAY, FEBRUARY 27TH @ 6PM**  
**972 DAIRY ROAD, POCA,**  
**ONLINE REAL ESTATE AUCTION**  
 3-Stall, 30x40 Barn. 18+/- Acres  
 2 Access Points. City Water & Sewer Available  
 Call Todd Short (681) 205-3044



**3 Bedroom Project Home Selling to the Highest Bidder**

**TUESDAY, FEBRUARY 28TH @ 6PM**  
**BROWNS CREEK ROAD, ST. ALBANS**  
**ONLINE ABSOLUTE REAL ESTATE AUCTION**  
 1 Bedroom, 1 Bath, 1,300+/- sqft. 0.81+/- Acres  
 (as assessed). City Water & Sewer Available  
 Call Todd Short (681) 205-3044



**2 Bedroom in Charleston Selling to the Highest Bidder**

**WEDNESDAY, MARCH 1ST @ 6PM**  
**1610 CHANDLER DRIVE, CHARLESTON**  
**ONLINE ABSOLUTE REAL ESTATE AUCTION**  
 2 Bedroom, 1 Bath. Carport for One Vehicle  
 Basement for Storage  
 Currently Rented Month to Month for \$500  
 Call Blake Shamblin (304) 476-7118



**Move-in Ready 5 Bedroom in St. Albans**

**THURSDAY, MARCH 2ND @ 4PM**  
**814 STRAWBERRY RD., SAINT ALBANS**  
 5 Bedroom, 1 Bath, 3,379+/- sqft  
 Like-New Central Air & Gas Furnace  
 Two Detached Garages: 30x47 and 24x50  
 Next to Hays Middle School. 0.81+/- Acres (as assessed)  
 Call Todd Short (681) 205-3044



**Two Kanawha County Properties**

**THURSDAY, MARCH 2ND @ NOON**  
**AUCTION HELD AT THE KANAWHA CO. COURTHOUSE**

**SUBJECT 1: 419 VINE ST., SOUTH CHARLESTON**  
 2 Bedroom, 1 Bath Home  
 881+/- sqft  
**SUBJECT 2: 238 OAKWOOD RD., CHARLESTON**  
 3 Bedroom, 1 Bath Home  
 1,470+/- sqft

Call Debbie Flanigan  
 (304) 841-6010



**3 Bedroom Project Home Selling to the Highest Bidder**

**WEDNESDAY, MARCH 8TH @ 6PM**  
**110 5TH AVE., GLASGOW**  
**ABSOLUTE ONLINE REAL ESTATE AUCTION**  
 3 Bedroom, 1 Bath, 972+/- sqft.  
 Covered Front Porch. Off Street Parking in Rear  
 0.1+/- Acres (as assessed)  
 Call Todd Short (681) 205-3044



**Turn-Key Commercial Building in Charleston Selling to the Highest Bidder**

**TUESDAY, MARCH 14TH @ 5PM**

**2385 SISSONVILLE DRIVE, CHARLESTON**  
**ABSOLUTE REAL ESTATE AUCTION**

5,400+/- sqft  
 1.38+/- Acres (as assessed)  
 Commercial Zoning  
 3 HVAC Units  
 25+ Parking Spaces  
 Call Blake Shamblin  
 (304) 476-7118

**ONLINE ONLY**

- \*Tue. February 21st – Dunbar – Two 2-Bedroom Homes in Dunbar
- \*Tue. February 21st – Jane Lew – Income Producing Building on US-19
- \*Thu. February 23rd – Charleston – 3 Bedroom in Great Location with Flexible Zoning
- \*Thu. February 23rd – Barboursville – 11+ Prime Acres in Barboursville
- \*Sat. February 25th – Jane Lew – Winter Guns & Ammo Auction – Day 1 of 2
- \*Thu. March 2nd – Saint Albans – Move-in Ready 5 Bedroom in Saint Albans
- \*Thu. March 2nd – Kanawha Co. – Two Kanawha County Properties
- \*Thu. March 2nd – South Charleston – 5-Story Professional Building in South Charleston
- \*Tue. March 7th – Charleston – Remodeled Commercial Building on Elk River Near Coonskin Park
- \*Thu. March 9th – Barboursville – Shopping Center on US-60 with Outstanding Revenue Stream
- \*Tue. March 14th – Charleston – Move-in Ready 3 Bedroom Selling to the Highest Bidder
- \*Wed. March 15th – Hurricane – Move-in Ready Hurricane Home with Additional Lot
- \*Thu. March 16th – Danville – Multi-Use Commercial Building on Main Thruway in Danville
- \*Wed. March 22nd – Dunbar – Remodeled 3 Bedroom in Dunbar Selling to the Highest Bidder
- \*Tue. March 28th – Huntington – Turn-Key Professional Building on US-60
- \*Wed. March 29th – Washington – 4 Bedroom Home off Blennerhassett Heights Road
- \*Tue. April 4th – Elkview – Spacious 3 Bedroom on Nearly 2 Acres
- \*Thu. April 6th – Culloden – 7,000 sqft. Home on Nearly 80 Acres
- \*Tue. February 21st – Elkview – Furniture, Glassware, China, Prints & Art, and More!
- \*Tue. February 21st – Saint Albans – 2 Bedroom in Saint Albans Selling to the Highest Bidder
- \*Tue. February 21st – Shinnston – 1973 Chevrolet Camaro 454 CI Automatic
- \*Wed. February 22nd – Charleston – Move-in Ready 3 Bedroom Selling to the Highest Bidder
- \*Wed. February 22nd – Elkins – Robinson Estate Auction: Antique & Modern Furniture, Pottery, Glassware, Collectible Electronics, and more!
- \*Thu. February 23rd – Huntington – 3 Bedroom Huntington Home
- \*Thu. February 23rd – Dunbar – 2 Bedroom in a Convenient Location
- \*Mon. February 27th – Poca – 18 Acres with 3-Stall Barn in Poca
- \*Mon. February 27th – Summersville – Home Near Summersville Lake Selling to the Highest Bidder
- \*Mon. February 27th – Jane Lew – Winter Guns & Ammo Auction – Day 2 of 2
- \*Tue. February 28th – Saint Albans – 3 Bedroom Project Home Selling to the Highest Bidder
- \*Wed. March 1st – Huntington – Three Income Producing Homes in Cabell County
- \*Wed. March 1st – Charleston – 2 Bedroom in Charleston Selling to the Highest Bidder
- \*Wed. March 1st – Charleston – Van, Alignment Rack, Office Equipment, and More!
- \*Thu. March 2nd – Eleanor – 3 Bedroom in a Great Neighborhood Selling to the Highest Bidder
- \*Thu. March 2nd – Gassaway – 11 Acres Selling to the Highest Bidder
- \*Mon. March 6th – Charleston – 4 Bedroom in Charleston Selling to the Highest Bidder
- \*Tue. March 7th – Charleston – Two Bedroom Charleston Home
- \*Tue. March 7th – Saint Albans – Coins, Jewelry, Art Glass, Collectible Barbies!
- \*Wed. March 8th – Glasgow – 3 Bedroom Project Home Selling to the Highest Bidder
- \*Thu. March 9th – Hurricane – Stone Ranch on Nearly 1 Acre Selling to the Highest Bidder
- \*Tue. March 14th – Hamlin – Home, Barn & Pond on Nearly 90 Acres with Minerals
- \*Wed. March 15th – Hamlin – Farm Equipment, Trucks, Tools, and More!
- \*Wed. March 15th – Jane Lew – Small Engine Repair Shop Auction: Lawn & Garden Equipment, Shop Tools, Hand Tools, and More!
- \*Mon. March 20th – Kenova – 3 Bedroom Selling to the Highest Bidder
- \*Tue. March 21st – Saint Albans – 3 Bedroom on 4 Acres Selling to the Highest Bidder
- \*Tue. March 21st – Van – Multi-Use Story Commercial Building
- \*Thu. March 23rd – Mill Creek – Move-in Ready 3 Bedroom on 1.2 Acres
- \*Wed. March 29th – Huntington – Complete Business Liquidation: The Brace Shoppe: Tools, Appliances, Equipment, and more!



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# HOUSE OF THE WEEK

## THE GRAYSON

- FLEX / OFFICE SPACE
- LARGE OWNER'S SUITE WALK-IN CLOSET
- SITTING AREA ON THE UPPER-LEVEL
- 4 BEDROOMS
- 2.5 BATHROOMS
- 2450 SQ.FT.
- SINGLE FAMILY HOME

### THE GRAYSON

The Grayson (2450 sq. ft.) features 4 bedrooms, 2.5 baths, and 2-car garage. This gem holds 4 bedrooms with the primary suite on the first floor. Boasting an amazing open floor plan with generous number of windows in the main living area. This plan allows plenty of room to entertain guests along with the covered front! The kitchen and dining area is open area with easy access to the back porch. The primary suite holds a large walk-in closet, water closet, and double vanities. The powder room, mudroom & utility room finish off the first floor. The open staircase leading to the second floor carries 3 additional, generous bedrooms, full bath, and a sitting area.



*For more info scan here*



HD-489418

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- Winfield School District Area

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