

YOUR SOURCE FOR RESIDENTIAL, RENTAL AND COMMERCIAL PROPERTIES

# REAL ESTATE *Weekly*



**DAWSON'S PARK**  
Luxury patio homes  
PG 6



**COPPERFIELD APARTMENTS:**  
Luxury apartments located conveniently  
PG 10

*Happy Holidays*

[RussellandJeffcoat.com](http://RussellandJeffcoat.com)

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REALTORS® INCORPORATED

## Luxury apartment living in a supremely convenient location

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Copperfield Apartments offers contemporary garden and townhouse apartments in an attractive setting. Apartments feature spacious, fully equipped kitchens with modern color-coordinated appliances that include a large split compartment refrigerator/freezer, a deluxe electric range with hood, and a dishwasher. Other apartment features include wall-to-wall carpeting and window covering, walk-in closets, and ample amounts of cabinet space.

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**Interested? Call the leasing office at (803) 798-1444.**

**Directions: Located off of I-26. Take the Greystone Boulevard exit. Turn left at Broad River Road. Make a left on Brevard Road and bear left onto Saluda River Road.**



*This apartment community is located in an attractive setting in St. Andrews providing the ideal living environment.*



*Residents can enjoy the many community amenities as well as relax by the swimming pool.*



*The Copperfield community offers parking areas for residents and guests.*

# FIND AN APARTMENT

Your source for Rental Properties

AREA AND CONTACT INFO	LEASE OPTIONS	TYPE	BEDROOM	BATH	FURNISHED	PRICE RANGE	WASHER / DRYER CONNECTION	POOL	PETS	FITNESS CENTER	FIREPLACE	TENNIS COURTS	SPECIALS
IRMO/ST. ANDREWS	<b>WILLOW CREEK</b> 803-772-9337	6-12 Months	Apts	1, 2, and 3	1 to 2	No	\$470-\$670	✓ Some	✓ Conditional	✓			CALL FOR MOVE-IN SPECIALS!
	<b>CRICKET HILL</b> 803-798-3863	6-12 Months	Garden	2	2	No	\$640	✓	✓	✓		✓	CALL ABOUT OUR FREE RENT SPECIAL!!
NORTHEAST	<b>\$199 VALUE PLACE</b> 803-699-1413	No Lease	Studios	1	1	Yes	\$199/Weekly						NO CREDIT CHECK NO APPLICATION FEE FREE UTILITIES
	<b>Sage Pointe</b> 803-699-8385	6-12 Months	Garden	2 and 3	2	Available	From \$625	✓	✓	✓ Conditional	✓	✓	CALL FOR SUMMER SPECIAL!
LEXINGTON	<b>\$199 VALUE PLACE</b> 803-356-1303	No Lease	Studios	1	1	Yes	\$199/Weekly						NO CREDIT CHECK NO APPLICATION FEE FREE UTILITIES

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- Build Up Good Credit
- Lower Monthly Expenses
- Flexibility To Move
- No Yard Maintenance
- Less Responsibility
- No Worries When On Vacation
- Convenience, Freedom & Flexibility

# REAL ESTATE MAILBAG

Continued from page 5

And if the investor-owners pursue the amendment anyway, have a lawyer review the process to determine if it was done legally.

## 1031 exchange; you have to exchange one investment property for another of like kind

**DEAR BENNY:** I am very worried about my cousins. They completed a 1031 exchange four years ago. They exchanged a single-family property, which was rented from the day it was bought to the day they exchanged it. The exchange property is also a single-family property in a vacation community. They have been working on it on weekends, bringing family and friends to help. They rented it for a total of only three weeks during the last four years of ownership. Will the IRS accept the fact of this Starker-exchanged property still being improved and not fit to rent, or are they in trouble? --Elizabeth

**DEAR ELIZABETH.** In order to have a successful 1031 exchange (also known as a "like-kind" or "Starker exchange"), you have to exchange one investment

property for another of like kind. The definition of "like kind" is very broad. You should use the proper terminology. The one you currently own is known as the "relinquished" property, and the one that you will obtain through the exchange process is known as the "replacement" property.

While both must be real estate, they don't have to be exactly the same. For example, you can exchange a condominium unit for an office building, a single-family house for farmland, or even a shopping center for raw land. The rules are complex and legal and tax counsel must be consulted before you go down this path.

But, both properties must be held for investment. While there is no definitive rule on how long you have to hold the replacement property before you can move into it, most tax experts recommend a minimum of two years. According to these experts, the IRS considers such property "old and cold" and will not challenge by claiming that it was not really investment.

You do not actually have to rent out the property, but must make reasonable efforts to do so. The best proof would be to show that you listed the property with a real estate agent.

However, your relatives never rented it out. I seriously doubt that the IRS would accept the fact that it took so

long to get the property ready for occupancy. I also suspect that, in reality, the property was used as a second home or vacation home on weekends.

Your relatives may have to pay the capital gains tax that they deferred when they did the exchange, plus penalties and interest. They should consult a tax attorney to see how they can mitigate their exposure.

## Original owners still own on a house entered into a contract

**DEAR BENNY:** I entered into a contract to buy a house built in 1908 that was refurbished by a local company that had partnered with a city redevelopment group to restore an old neighborhood. Shortly before closing, a title search showed that the house was still owned by the estate of the family that purchased the house back in 1908. We cannot buy the home.

After paying for an inspection fee and an appraisal to get the loan, I am now out of pocket and feel the developer should reimburse me. Had they researched the title they would have found what I did and not done the reno-

vation and put the house on the market. I have asked for reimbursement of the money I paid out, but am getting the runaround. Is this a reasonable request? --Brit

**DEAR BRIT:** It is more than reasonable. Have you discussed this with a lawyer? Is there any way that the purchase can be salvaged? Perhaps the estate will be happy to sell the house to you -- although they should get the sales proceeds and not the developer.

Assuming that you have a valid contract, you have the right to sue the "seller" for breach of that contract. Depending on the laws in your state, you may be entitled not only to be reimbursed for your out-of-pocket expenses, but for the loss of that house. For example, if you subsequently buy another house, which costs more than the other house -- or if you have to pay a higher rate of interest for your new mortgage -- these are damages that a court may give you in a lawsuit.

**Benny L. Kass is a practicing attorney in Washington, D.C., and Maryland. No legal relationship is created by this column. Questions for this column can be submitted to [benny@inman.com](mailto:benny@inman.com).**

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**Found a home with a personal spa**

Wading through listings at [thestate.com](http://thestate.com)

**The State.com Real Estate**

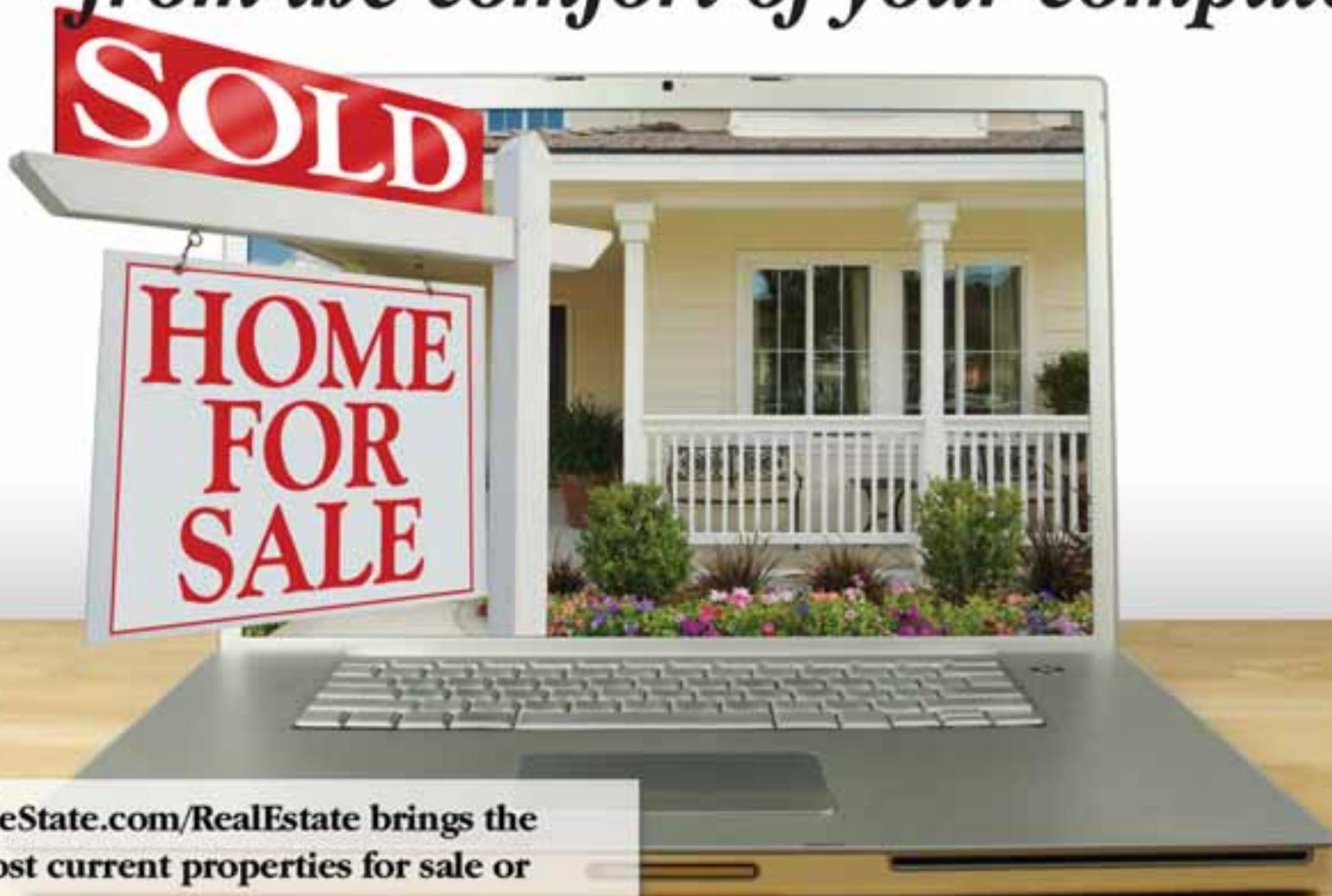
**Find A Home** at [thestate.com](http://thestate.com) brings the most current properties from the Columbia Multiple Listings Service (CMLS) to your personal computer within seconds. It's a customized search with useful tools to help you find a home that invites you to kick back.

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- > Click on Find A Home
- > Enter your criteria -- area, price range, bedrooms, baths and other specifics.
- > Sit back and preview photos, detailed information and decision making tools, including a school locator and mortgage calculator.

**thestate.com**  
South Carolina's Home Page

# Tour a new home... *from the comfort of your computer.*

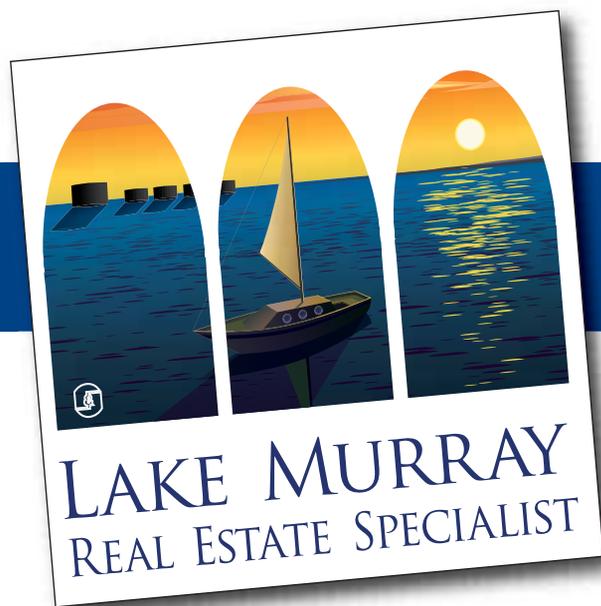


TheState.com/RealEstate brings the most current properties for sale or rent to your computer within seconds. Now, TheState.com is launching Home Tour, a virtual tour of homes for sale in the Midlands area. Available 24 hours a day, 7 days a week on TheState.com's real estate page, you can visit homes for sale from the comfort of your computer.

Realtors: Take your real estate listing to the next level with a video Home Tour from The State! To learn more about video Home Tours, please contact Dargan Lumpkin at (803) 771-8494 or by email [dlumpkin@thestate.com](mailto:dlumpkin@thestate.com).



## Russell & Jeffcoat Academy launches Lake Murray Real Estate Specialist designation



On December 10, Russell & Jeffcoat Academy held its first Lake Murray Real Estate Specialist course. The course is one of the prerequisites for obtaining the Academy's Lake Murray Real Estate Specialist designation. Designees are also required to have participated in a number of transactions involving Lake Murray waterfront property. Pictured are company agents who have earned the designation.



**Bryan Amick**  
Chapin



**Donna Arvay**  
Irmo



**Rita Bowles**  
Chapin



**Jim Bull**  
Chapin



**Judge Clisby**  
Irmo



**Jason Compton**  
Lexington



**Benny Counts**  
Chapin



**Glen Curtiss**  
Lexington



**Frances Dantzler**  
Lexington



**Irmo**  
Caryl Gayle



**Phil Gibson**  
St. Andrews



**Karen Grafton**  
Chapin



**Jenny Hanahan**  
Irmo



**Jay Harmon**  
St. Andrews



**Bryant Herring**  
St. Andrews



**Roger Hinson**  
St. Andrews



**Tim Hubbard**  
Irmo



**Phillip Jenkins**  
Irmo



**Chad Jones**  
Lexington



**Pam Lawson**  
Irmo



**Susan Logan**  
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**Tommy Marshall**  
Chapin



**Doug Martin**  
Irmo



**Randy Martin**  
Lexington



**Ann Milligan**  
Lexington



**Lisa Moore**  
Lexington



**Sally Newell**  
Lexington



**Jeff Riley**  
Irmo



**Joan Reedy**  
St. Andrews



**Barbara Seward**  
Irmo



**Shelly Sims**  
Chapin



**Tiffany Smith**  
Chapin



**Ray Stoudemire**  
Lexington



**P.J. Tompkins**  
Irmo



**Woody Wagers**  
Chapin



**Rhonda Walsh**  
Chapin



**Jennifer Waszazak**  
Irmo

### This Week's Top Listing & Selling Agents



**Corporate**  
Buddy Lewis



**Pontiac**  
Bev Ryan



**Irmo**  
Lori Carnes



**Jan Epps**  
Sumter



**Blythwood**  
Patrick Downing



**Lexington**  
Glen Curtiss



**Camden**  
Jan Marsh



**Columbia East**  
Frank Joye



**Northeast**  
Kristen Pope



**Chapin**  
Benny Counts



**St. Andrews**  
Denny Gibbons



**Metro**  
Vicki Corley



**Top Team**  
Ashley Dooley Team



**Forest Acres**  
Virginia Beale



**West Lexington**  
Patti Dieterly

**Corporate** 803-779-6000   **Blythwood** 803-754-8222   **Camden** 803-432-0505   **Chapin** 803-345-8300   **Columbia East** 803-252-2525   **Forest Acres** 803-782-9171   **Irmo-Lake Murray** 803-781-0088

**Lexington East** 803-957-5566   **Lexington West** 803-957-2424   **Metro** 803-252-6332   **Northeast** 803-788-1450   **Pontiac/Elgin** 803-699-2212   **St. Andrews** 803-798-1250   **Sumter** 803-469-6350

**RussellandJeffcoat.com**

# REAL ESTATE

Weekly

At The State newspaper, we recognize that readers want comprehensive, accurate information about buying, selling and renting property in a timely manner. Real Estate Weekly was designed to meet this need in a user-friendly format. It is the area's premiere source for residential, rental and commercial properties. Advertisers: With a weekly distribution that exceeds 115,000 copies in South Carolina, our reach and readership is unmatched. The section is also available on [www.thestate.com](http://www.thestate.com), serving more than 650,000 unique visitors every month.

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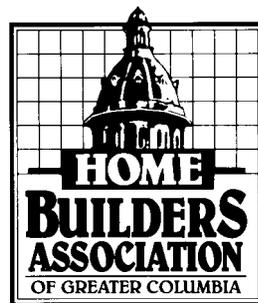
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# NEWSWORTHY

Your source for real estate news



## Is homeownership right for you?

During this unprecedented buyer's market many people are trying to decide whether or not it is the right time for them to buy a home. There are many limited-time incentives driving a renewed interest in home buying, but becoming a homeowner is a big decision that should be carefully considered from the short- and long-term perspectives.

How can you determine whether or not homeownership is right for you? Here are some answers that might help you make that decision.

### What makes now a good time to buy a home?

There are a multitude of reasons that now, more than ever, it is a good time to buy a home. Interest rates are at record lows; home prices are competitive, which allows you to get more home for your dollar; there is a wide selection of homes on the market to choose from; and there are new federal tax incentives available to certain home buyers for a limited time.

### What are the tax incentives?

There are home buyer tax credits of up to \$8,000 for first-time home buyers and \$6,500 for some repeat buyers for homes under contract before May 1, 2010 and purchased before July 1, 2010. More specific information on both credits can be found at [www.federalhousingtax-credit.com](http://www.federalhousingtax-credit.com).

Many home owners will also see savings on their federal income taxes for years to come. Deductions are often available for the mortgage interest and real estate taxes you pay each year on your home. These savings can add up significantly over the years. For example, a borrower with a \$60,000 annual income with a \$180,000 mortgage at a

5.5 percent interest rate would see a savings of \$5,939 over the first five years.

Also, when you eventually sell your house, there is a capital gains tax exclusion on the money you make from the sale of your primary home, under a certain dollar amount. Check with your tax advisor to see which of the many tax benefits of homeownership you qualify for.

### With rents often cheaper than mortgage payments, why is it better to buy?

Owning a home builds equity and helps grow your personal wealth over time. When you own a home, you will realize a return on your investment when you sell since housing historically appreciates over the long term. You will not get this return on your investment when renting.

Also, with a fixed-rate loan, your monthly mortgage payment will remain the same. This does not hold true for rent, which can increase each year. If you continue to rent long term, you may find that your rent will eventually be higher than a mortgage payment would have been if you had purchased earlier.

### Are there other benefits to homeownership?

Homeownership typically represents the largest source of net worth for most families. Beyond often being a good investment, it also provides a place to raise your family and create lifelong memories. Additionally, there's ample research demonstrating that homeownership produces significant individual and community benefits as well.

More examples of the financial savings and other advantages of homeownership can be found in the free "Opportunity Knocks" brochure available from the National Association of Home Builders at [www.nahb.org/homebuyerbrochure](http://www.nahb.org/homebuyerbrochure). You can also contact the Home Builders Association at (803) 256-6238 for additional information.

## Monteith joins Saluda River Club's executive team

South Carolina real estate executive Edmund H. Monteith, Jr. has joined

Saluda River Club as vice president, sales and marketing. SRC principals Walter Taylor, Bill Theus and Andy White announced the appointment.

Monteith, a South Carolina native, began his real estate career in 1997 with



Edmund H. Monteith

The Mungo Companies in Irmo, where he served as vice president of sales and marketing for more than a decade. In 2007 he became senior vice president of Coldwell Banker United, Realtors. A past president of the Home Builders Association of Greater Columbia and its sales and marketing council, Monteith will serve as president of the Central Carolina Realtors Association in 2010. He is an active Rotarian, past president of the Irmo Chamber of Commerce and a current member of the Lexington Chamber and The Committee of 100.

Monteith is a graduate of Clemson University and the University of South Carolina School of Law. He is active in a variety of community and civic organizations, including South Carolina Habitat for Humanity and the Greater Columbia Community Relations Council.

"Edmund is a talented and experienced real estate and marketing professional who understands the industry from the inside out," said SRC principal Walter Taylor. "Saluda River Club is one of the most exciting residential developments in the Southeast and Edmund's dynamic personality and market insight are an ideal fit. Andy, Bill and I look forward to his leadership as we see the community through completion and sell-out."

## Russell and Jeffcoat Realtors help with Meals on Wheels

Russell & Jeffcoat Realtors Lexington East branch participated in the Season of Suppers™ Pets in Need Campaign benefiting pets of Senior Resources' Meals On Wheels clients. Many of the homebound seniors who receive the Meals on Wheels service have pets in their homes.

(news continued on page 3)

# NEWSWORTHY

Continued from page 2

(Russell news continued)

In more instances than you might imagine, these pets are the only family the senior has. The donated pet food will be carried by the Meals on Wheels volunteers to their senior clients who have a need for their furry friends.

"It was wonderful to see the generosity of the Russell and Jeffcoat agents," said Melissa Sprouse Browne, co-owner of the Real Estate School of SC and member of the Senior Resources board of directors. "I barely had enough room to fit into the driver's seat, with all the bags of dog and cat food the agents donated. I'm so excited to deliver these donations to the Meals on Wheels clients."

## Coldwell Banker United, Realtors® welcomes Sandra Nader Abouibrahim

Coldwell Banker United, Realtors® is pleased to announce that Sandra Nader



Sandra Nader Abouibrahim

Abouibrahim has joined its Midtown office. This geography honor graduate from the University of South Carolina was born in Lebanon and is interested in city planning and urban living issues. She's an active member of the local, state and National Association of Realtors®, as well as an active USC Alumni Association member.

## Brent Downing earns prestigious designation

Brent Downing of ReMax Real Estate Consultants has earned the prestigious Certified Distressed Property Expert (CDPE) designation, having completed extensive training in foreclosure avoidance and short sales. This is invaluable expertise to offer at a time when the area is ravaged by "distressed" homes in the

foreclosure process.

Short sales allow the cash-strapped seller to repay the mortgage at the price that the home sells for, even though it is lower than what is owed on the property. With plummeting property values, this can save many people from foreclosure and even bankruptcy. More and more lenders are willing to consider short sales because they are much less costly than foreclosures.

In the Columbia, SC area, thousands of homeowners are in danger of foreclosure. It is happening in all price ranges. Local experts say that even high-priced homes are not immune.

"This CDPE designation has been invaluable as I work with sellers and lenders on complicated short sales," said Downing. "It is so rewarding to be able to help sellers save their homes from foreclosure."

## Russell & Jeffcoat Realtors welcomes sales associates

Russell and Jeffcoat Realtors is proud to welcome new sales associates to several of their 14 branch locations. Each of these professionals joins Russell & Jeffcoat Realtors with prior real estate experience. Deborah Stratton joins the Columbia East branch, Mark Wright joins the Blythewood branch, Charles Jefferson and Julia Easterlin join the Chapin branch, Patrick Godwin joins the St. Andrews branch, Carolyn Russell joins the Lexington East branch and Sandra Hughes joins the DuRant Team at the corporate office. Ron Roe, CEO of Russell & Jeffcoat Realtors said, "We are very pleased to have these experienced professionals join our team. They will be an asset to our company as well as to their branch offices."



Carolyn Russell



## Building a Better Community

Brought to you by the Home Builders Association of Greater Columbia



### Plan of the Week

As featured in the 2009

## TOUR of HOMES

### The Laurel



**Shumaker Homes, 787-HOME**  
**Sales by Shumaker Realty, 754-0674**  
**JASMINE PLACE**  
**131 Jasmine Place Drive**  
**Columbia, SC 29223**

**SPECIAL FEATURES:**

- Two-story open floor plan
- Covered front porch
- Large kitchen with dining room
- Large breakfast bar
- Sliding glass door in dining room to back porch
- Spacious master bedroom
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- Great closet space
- Walk-in closet in master bedroom
- One-car garage

**Price: Under \$125,000**  
**3 bedrooms**  
**2.5 bathrooms**  
**Below 1,500 square feet**  
**School District: Richland 1**

**DIRECTIONS:** From I-77 North, take Exit 19 (Farrow Road). Turn left onto Farrow Road then take a left onto Hardscabble Road. Community entrance is located on right.

You can receive an elevation and floor plan of this home and fifty-seven homes from the 2009 Tour of Homes by sending a check for \$6.00, payable to the Home Builders Association of Greater Columbia, P.O. Box 725, Columbia, SC 29202.



Visit the Home Builders Association of Greater Columbia at:  
**www.columbiabuilders.com**  
**All builders in this section are equal opportunity employers.**

# NEW DEVELOPMENTS

Your source for finding new home communities

## Luxury patio homes located in Lexington

### Dawson's Park, Lexington

Located close to downtown Lexington, Dawson's Park offers luxury two and three bedroom patio homes. Built by Executive Constructions, homes feature stacked stone fronts, recessed porches, privacy fencing, and sprinkler systems. Inside features include upgraded carpet, raised flat ceilings, energy efficient windows (five star energy efficiency rating), stained raised panel cabinets, granite countertops throughout, and more. Front yard and common area maintenance is included. Home prices range from \$99,900 to \$144,900. Visit the model home daily from 1 p.m. to 6 p.m.

**Interested? Call Donna Reed of Midlands Realtors, LLC at (803) 422-4700.**

**Directions: Take I-77 south to I-26 west toward Spartanburg. Merge onto US-378 west. Take Exit 110 toward Lexington. Make a slight right onto Columbia Avenue/US-378. Stay on US-378 it becomes US-1/Augusta Highway. Community will be on the right before Lexington High.**



Dawson's Park offers six different floor plans to choose from. Homes range in size from 975 to 1,620 square feet.



Homes feature luxury packages with upgraded carpeting and Faux wood blinds.



Other features include granite countertops throughout, vaulted ceilings, and more.

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# REAL ESTATE MAILBAG

## Double the escrow, double the pain

## Large hike in monthly payment could be RESPA violation

**DEAR BENNY:** I own a house worth approximately \$400,000. The current mortgage is \$25,000. A company in Florida took over the mortgage about six months ago. The mortgage company handles the tax and insurance payments through an escrow account. Given the current schedule of payments, the account will have a positive balance all next year. The mortgage company now wants to double the escrow payments. What, short of paying off the mortgage, are my options? Can the mortgage company legally demand such payments? I have owned a number of homes, vacation homes and rental homes over the years and never experienced anything this outrageous. --John

**DEAR JOHN:** Lenders throughout this country usually demand that their borrowers pay money monthly into escrow so that the lender will pay the annual (or semi-annual) real estate tax and the

home insurance. Most lenders are conscientious about making timely payments out of the escrow funds. But over the years, many of my clients have encountered such problems as nonpayment or late payment.

I have never liked the concept of escrow for taxes and insurance. As far as I am concerned, it is basically a means of giving the lender some extra dollars. Many years ago, when Congress learned of the many abuses involved with real estate, it enacted the Real Estate Settlement Procedures Act commonly known as RESPA.

One aspect of RESPA deals with these escrow accounts. Under the law unless local law requires otherwise a lender has the right to require a borrower to deposit into an escrow account for property taxes and insurance, a sum not to exceed the amount of these actual charges, plus one-sixth of the estimated total amount of these taxes or insurance premiums. In other words, the lender cannot require more than approximately two months of escrow payments.

Do your calculations. If the required escrow exceeds the limits described above, contact the lender to complain. If that does not work, you should file a formal complaint with your state's attorney general or banking commission. You should also file a complaint with the Federal Trade Commission, the Department

of Housing and Urban Development (HUD), and if the financial institution is a national bank, with the Office of the Comptroller of the Currency.

## Can bylaws be changed?

**DEAR BENNY:** My six-unit condominium (with three owners renting their units) is attempting to change our bylaws to prevent any other owners from renting. It has something to do with FHA not approving loans for condo buildings with more than 50 percent rental units. This gives these owners (one of whom plans to sell) a virtual monopoly!

My question: Can bylaws be changed to affect owners who have purchased units under the current bylaws - ergo; we would never be able to rent our units?

I am 81 years old and would like to rent out my home if I should need to go to a nursing home or assisted living. With no income from my home, this would be impossible. Or, on my death, I wish my daughter to have the option of renting out the unit if she cannot move here. Do I understand correctly that the bylaws cannot be changed to affect current owners of the units? --Lois

**DEAR LOIS:** Unfortunately, bylaws can

be changed. You are correct that the legal documents in a condominium (declaration and bylaws) are carved in stone. This means that the board of directors (or a small minority of owners) cannot suddenly decide to change them.

It takes a supermajority of all owners (usually based on their percentage ownership interest) to amend the legal documents. You (or your attorney) should read your bylaws carefully. Near the end of that document, you will find a section entitled "Amendments." (Sometimes the rules for amending documents will be found only in the declaration).

The law is very clear. A condominium unit owner is legally bound by the existing documents when he or she first bought into the complex, and as those documents are legally amended from time to time.

You are correct that FHA (as well as VA, Fannie Mae and Freddie Mac) have lender requirements that no more than 50 percent of the owners can be investors (the percentage varies slightly between these various secondary mortgage organizations).

However, your three investor-owners on their own will not be able to amend your bylaws. You should talk to the other two owners who live in your complex and try to convince them not to vote for the amendment.

(mailbag continued on page 12)

## Beautiful Southland log home

**181 Saluda Bluff Rd.,  
Batesburg**

This scenic, two-bedroom home offers spectacular views from the wrap around porch. Inside, the home features Knotty pine interior walls, Cathedral ceilings, French doors, hardwood flooring, a gourmet kitchen with a tile counter and island, and a free standing range. The master suite has a cozy two-sided fireplace, a walk-in closet, a separate Roman shower, and more. In addition, the guest room has it's own private bathroom. This home is located minutes from the Ruby Riser Pubic Landing. Residents will also have access to the shared dock. With 1,652 square feet, this home is currently listed for \$335,000.

**Interested? Call Jane Fenech of Coldwell Banker United, Realtor at (803) 979-0924.**

**Directions: Take I-77 south to I-26 west toward Spartanburg. Merge onto US-378 west, Exit 110 toward Lexington. Make a slight right onto Columbia Ave. At traffic circle, take the first exit onto Prosperity/SC-391. Make a left onto Mt. Willing Road. Then, turn right onto Collum Landing Road and make a slight right onto Saluda Bluff Road.**



*This beautiful home offers mountain living on Lake Murray. The home features two bedrooms and two and a half baths.*



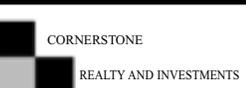
*Residents can enjoy the awesome sights from the 700 feet wrap around porch.*



*This spacious home features Cathedral ceilings, hardwood floors, and more.*

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	<p><b>Kris Deaton</b> REALTOR®, ASP</p> <p>I SELL VACANT HOMES STAGING SPECIALIST 803-518-0109 kdeaton1@sc.rr.com www.dreamhomesincolumbia.com krisdeaton.com</p> 		<p><b>Penny Broach</b> REALTOR®</p> <p>www.PennyBroach.com "All the Listings, All the Time!" CALL: (803) 513-6642 EMAIL: penny@pennybroach.com</p>  <p>117 Creech Rd., Blythewood, SC 29016</p>
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	<p><b>Ken C. Queen</b> CRS</p> <p>OFFICE: (803) 736-7870 CELL: (803) 600-3361 FAX: (803) 736-7876 EXECUTIVE BROKER MULTI-MILLION DOLLAR PRODUCER kencqueen@yahoo.com</p>  <p>1129 Sparkleberry Lane Ext Columbia, SC 29223</p>		<p><b>Heather Fanguy</b></p> <p>Cell: (803) 379-1252 Office: (803) 781-0088 hfanguy@russellandjeffcoat.com</p>  <p>1061 Lake Murray Blvd Irmo SC 29063</p>
	<p><b>Linda A. Brener</b> REALTOR®</p> <p>YIP PREMIER REAL ESTATE MARKETING TEAM "CUSTOM CRAFTED MARKETING SOLUTIONS" RE/MAX Real Estate Services CELL: (803) 201-9040 lindabrenerhomes@yahoo.com</p> 		<p><b>Stephanie Mitchell</b></p> <p>CELL: (803) 466-0118 OFFICE: (803) 359-9571 FAX: (803) 359-7025 stephanie@iselllakemurray.com www.svrealty.com</p>  <p>SOUTHERN VISIONS REALTY, INC. 955 Old Cherokee Rd. Lexington, SC 29072</p>
	<p><b>Billy Coracy</b> REALTOR®</p> <p>CELL: (803) 600.3929 OFFICE: (803) 345.8300 FAX: (803) 345.8790 bcoracy@russellandjeffcoat.com</p>  <p>539 Columbia Ave. Chapin, SC 29036</p>		<p><b>Beth Hite</b></p> <p>CELL: (803) 960-5380 OFFICE: (803) 359-9571 FAX: (803) 359-7025 bhite@svrealty.com www.svrealty.com</p>  <p>SOUTHERN VISIONS REALTY, INC. 955 Old Cherokee Rd. Lexington, SC 29072</p>
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	<p><b>Thomas Osman</b> BROKER IN CHARGE</p> <p>Office: 803-798-4302 ext 215 Fax: 803-798-7153 Cell: 803-429-9305 www.cornerstoneofcolumbia.com</p>  <p>121 Executive Center Dr., Suite 102 Columbia, SC 29210</p>	<p><b>Promote Yourself!</b></p> <p>AS LITTLE AS \$30 PER WEEK Call Toni Huggins at 771-8478 or Ann Winters at 771-8433 for details.</p> 	

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# OPEN HOUSES

YOUR SOURCE FOR OPEN HOUSE LISTINGS

ADDRESS	DEVELOPMENT	BED/BATHS	PRICE	OPEN	AGENT	REAL ESTATE COMPANY	PHONE
<b>NORTHEAST</b>							
<b>100 Lake Carolina Blvd</b>	<b>Lake Carolina</b>	<b>Info Center</b>		<b>Mon-Sat 10-6, Sun 1-6</b>	<b>Agent-on-duty</b>	<b>Lake Carolina Properties</b>	<b>736-5253</b>
Longtown Estates	Longcreek Plantation	3-5 BR	\$300k-\$400k	Daily	Randy Sharpe	ERA Wilder Realty	665-4418
106 Peach Grove Cir	Peach Grove Villas	2-4BR/2-3BA	\$195k-\$275k	Sat & Sun 11-6	Agent on Duty	Epcon Columbia	223-9545
264 Blythecreek Dr	Blythecreek	3BR/2BA	\$146,400	Sat & Sun 1-5	Paul Keating	Coldwell Banker United, Realtors	730-9595
<b>201 White Stage Cir</b>	<b>Deer Creek</b>	<b>3-6 BR/2-3.5 BA</b>	<b>\$190s-\$280s</b>	<b>Daily 1-5</b>	<b>April Hiscock</b>	<b>Russell &amp; Jeffcoat</b>	<b>803-518-3638</b>
<b>201 Longcreek Plantation</b>	<b>Heritage Forest</b>	<b>4-6 BR/2.3.5 BA</b>	<b>\$250s-\$400s</b>	<b>Daily 1-5</b>	<b>April Hiscock</b>	<b>Russell &amp; Jeffcoat</b>	<b>803-518-3638</b>
<b>356 Peppercorn</b>	<b>Allan's Mill</b>	<b>3-6 BRs</b>	<b>Low \$100s</b>	<b>Daily 1-5</b>	<b>Kristen Pope</b>	<b>Russell &amp; Jeffcoat</b>	<b>803-665-9136</b>
<b>109 Grandview</b>	<b>Palmetto Pl</b>	<b>3-6 BRs</b>	<b>Low \$200s</b>	<b>Daily 1-5</b>	<b>Kristen Pope</b>	<b>Russell &amp; Jeffcoat</b>	<b>803-665-9136</b>
439 Golden Eagle Dr #42	Lincrest	4BR/3BA	\$250-\$300	Daily 1-5	Tom Canterbury	Russell & Jeffcoat	803-261-1055
280 Birchfield Dr	Farrow Pointe	4BR/2.5BA	\$156,900	Daily 11-6	John Nicols	Russell & Jeffcoat	397-5148
2987 Bowen St	Sandy Creek	4BR/2.5BA	\$172,900	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1084 Buttercup Cir	Willow Lake	4BR/2.5BA	\$168,999	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1080 Buttercup Cir	Willow Lake	4BR/2.5BA	\$185,000	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1076 Buttercup Cir	Willow Lake	4BR/2.5BA	\$168,999	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1081 Buttercup Cir	Willow Lake	4BR/2.5BA	\$185,000	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1085 Buttercup Cir	Willow Lake	4BR/2.5BA	\$177,999	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1089 Buttercup Cir	Willow Lake	4BR/2.5BA	\$197,990	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
1097 Buttercup Cir	Willow Lake	4BR/2.5BA	\$187,500	Daily 11-6	Kimberly Wilson	Russell & Jeffcoat	491-7455
175 Big Game Loop	Rivers Station	4BR/2.5BA	\$279,000	Sat & Sun 2-6	Penny Broach	Russell & Jeffcoat	513-6642
182 Big Game Loop	Rivers Station	4BR/3BA	\$285,000	Sat & Sun 2-6	Penny Broach	Russell & Jeffcoat	513-6642
186 Big Game Loop	Rivers Station	4BR/3.5BA	\$295,000	Sat & Sun 2-6	Penny Broach	Russell & Jeffcoat	513-6642
183 Big Game Loop	Rivers Station	5BR/3BA	\$305,000	Sat & Sun 2-6	Penny Broach	Russell & Jeffcoat	513-6642
313 Fallen Timber Trl	Wren Creek	3BR/3.5 BA	\$349,900	Sat & Sun 2-5	Penny Broach	Russell & Jeffcoat	513-6642
847 Killian Station Dr	Killian Station	3BR/2BA	\$134,900	Fri, Sat & Sun 1-5	Terry Tanghe	Russell & Jeffcoat	260-7400
854 Killian Station Dr	Killian Station	3BR/2BA	\$128,900	Fri, Sat & Sun 1-5	Terry Tanghe	Russell & Jeffcoat	260-7400
44 E Killian Station	Killian Station	2BR/2BA	\$119,500	Fri, Sat & Sun 1-5	Terry Tanghe	Russell & Jeffcoat	260-7400
12 Brookmist	Hunters Pond	5BR/3BR	\$299,900	Sun 2-5	Ron Bouknight	Russell & Jeffcoat	261-6785
Wren Creek Subdivision	Wren Creek			Sat 11-5, Sun 2-5	Penny Broach	Russell & Jeffcoat	513-6642
112 Allans Mill	Allan Mills	3BR/2BA	\$127,796	Sat-Sun 1-5	Charles Jefferson	Russell & Jeffcoat	457-3506
211 Alexander Pointe	Alexander Pointe	4BR/2BA	\$154,000	Sun 1-5	Mary Kerlagon	Russell & Jeffcoat	238-3344
7 Saughtree Lane	Kelshey Ridge	4BR/2.5BA	\$172,900	Sat 12-5, Sun 1-5	Andy Brumbaugh	ERA Wilder Realty	360-2926
11 Kimpton Dr	Wedgwood	4BR/2.5BA	\$157,900	Sat 12-5, Sun 1-5	Cynthia Robbins	ERA Wilder Realty	351-7605
<b>FOREST ACRES/ARCADIA LAKES</b>							
141 Eagle Park Dr	Eagle Park	2BR/2.5BA	\$118,950	Sat & Sun 11-6	Kinzie Bryant	Coldwell Banker United, Realtors	608-0969
<b>INTOWN</b>							
<b>1807 Pulaski St</b>	<b>Battery at Arsenal Hill</b>	<b>2BR/2.5BA</b>	<b>\$147,900</b>	<b>Sat 11-6, Sun 1-5</b>	<b>Mary Beth Jones</b>	<b>Inspired Communities</b>	<b>803-318-8682</b>
113 Burton Heights Cir	Burton Heights	3BR/2BA	\$147,900	Sat 1-5, Sun 2-5	Rana Davis	Coldwell Banker United, Realtors	467-5699
<b>SOUTHEAST</b>							
<b>55 Braiden Rd</b>	<b>Pennington Square</b>	<b>3 BR/2.5 BA</b>	<b>From \$140s</b>	<b>Sat 11-6, Sun 1-5</b>	<b>Gope Jones</b>	<b>Inspired Communities</b>	<b>803-331-6214</b>
<b>501 Hampton Forest Dr</b>	<b>Hampton Forest</b>	<b>2BR/2.5BA</b>	<b>\$137,900</b>	<b>Sat 11-6, Sun 1-5</b>	<b>Frances Limehouse</b>	<b>Inspired Communities</b>	<b>803-319-3987</b>
227 Blue Savannah St	Colonial Commons	2BR/2BA	\$89,900	Sun 2-4	Avril Brown	Russell & Jeffcoat	920-1608
100 Moores Creek Dr	Moores Creek	4BR/2.5BA	\$166,500	Daily 11-6	Chris Detreville	Russell & Jeffcoat	309-4228
172 Nestle Ct	Moores Creek	3BR/2.5BA	\$158,499	Daily 11-6	Chris Detreville	Russell & Jeffcoat	309-4228
1029 Congaree Pointe Dr	Congaree Pointe		\$126,900	Daily 11-6	Debra Lloyd	Russell & Jeffcoat	348-0728
1025 Congaree Pointe Dr	Congaree Pointe	3BR/2BA	\$132,500	Daily 11-6	Melita Heyward	Russell & Jeffcoat	767-8960
1030 Congaree Pointe Dr	Congaree Pointe	3BR/2BA	\$134,500	Daily 11-6	Debra Lloyd	Russell & Jeffcoat	348-0728
1010 Congaree Pointe Dr	Congaree Pointe	3BR/2.5BA	\$149,900	Daily 11-6	Melita Heyward	Russell & Jeffcoat	767-8960
1006 Congaree Pointe Dr	Congaree Pointe	3BR/2.5BA	\$149,900	Daily 11-6	Debra Lloyd	Russell & Jeffcoat	348-0728
1033 Congaree Pointe Dr	Congaree Pointe	3BR/2.5BA	\$166,500	Daily 11-6	Melita Heyward	Russell & Jeffcoat	767-8960
<b>WEST COLUMBIA/CAYCE</b>							
<b>179 Courtside Dr</b>	<b>Courtside Commons</b>	<b>2BR/2BA</b>	<b>\$104,900</b>	<b>Daily 1-5</b>	<b>Deborah Hall</b>	<b>US Properties-SC, Ltd</b>	<b>803-234-7810</b>
314 Ashburton Ln	Lake Frances	4BR/2.5BA	\$185,000	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
322 Conner Park Ln	Parkstone	4BR/2.5BA	\$156,790	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
318 Conner Park Ln	Parkstone	4BR/2.5BA	\$149,990	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
<b>LEXINGTON</b>							
2500 Laryn Ln	Lexington Villas	2-4BR/2-3BA	\$195k-\$275k	Sat & Sun 11-6	Agent on Duty	Epcon	223-9545
116 Berrybrooke Ln	Orchard Pointe	4BR/4BA	\$348,800	Sat & Sun 1-5	Jean Reed	Coldwell Banker United, Realtors	351-0553
115 Whitton Ct	Foxmoor	3BR/2.5BA	\$144,900	Daily 11-6	Michael Cordoni	Russell & Jeffcoat	730-8252
109 Southbrook Ct	Southbrook	4BR/2.5BA	\$162,900	Daily 11-6	Michael Cordoni	Russell & Jeffcoat	730-8252
105 White Cedar Way	Southbrook	4BR/2.5BA	\$160,990	Daily 11-6	Michael Cordoni	Russell & Jeffcoat	730-8252
257 Starling Way	Southbrook	3BR/2.5BA	\$162,900	Daily 11-6	Michael Cordoni	Russell & Jeffcoat	730-8252
109 White Cedar Way	Southbrook	4BR/2.5BA	\$160,990	Daily 11-6	Michael Cordoni	Russell & Jeffcoat	730-8252
303 Riglaw Cir	Spring Knoll	3BR/2.5BA	\$141,622	Sat & Sun 1-5	Linda Gentry	Russell & Jeffcoat	920-0780
201 Potano Dr	Cherokee Crossing	3BR/2BA	\$179,900	Sat, Mon, Tues & Thurs 1-5	Charles Still	Russell & Jeffcoat	240-3320
201 Potano Dr	Cherokee Crossing	3BR/2BA	\$179,900	Sun & Wed 1-5	Peter Spradley	Russell & Jeffcoat	269-4522
203 Glenforest Ct	Pleasant Hills	4BR/3.5BA	\$192,318	Sat & Sun 1-5	Nick Huard	Russell & Jeffcoat	466-9616
203 Glenforest Ct	Pleasant Hills	4BR/3.5BA	\$192,318	Mon-Thurs 1-5	Ashley Dooley	Russell & Jeffcoat	201-1496
211 Glenforest Ct	Pleasant Hills	3BR/2BA	\$136,385	Mon-Thurs 1-5	Ashley Dooley	Russell & Jeffcoat	201-1496
211 Glenforest Ct	Pleasant Hills	3BR/2BA	\$136,385	Sat & Sun 1-5	Nick Huard	Russell & Jeffcoat	466-9616
154 Honey Hill Ct	Richmond Farms	3BR/2BA	\$169,500	Sun 1-4	Don Horton	Russell & Jeffcoat	606-1514
201 Caley Ct	Wellesley	3BR/2.5BA	\$153,490	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
217 Caley Ct	Wellesley	3BR/2.5BA	\$153,490	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
120 Caley Ct	Wellesley	3BR/2.5BA	\$154,990	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
116 Caley Ct	Wellesley	3BR/2.5BA	\$154,990	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759

# OPEN HOUSES

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ADDRESS	DEVELOPMENT	BED/BATHS	PRICE	OPEN	AGENT	REAL ESTATE COMPANY	PHONE
<b>LEXINGTON CONT'D</b>							
112 Caley Ct	Wellesley	3BR/2.5BA	\$154,990	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
156 Herrick Ct	Wellesley	4BR/2.5BA	\$174,990	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
404 Chamfort Dr	Wellesley	4BR/2.5BA	\$179,999	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
309 Beckenham St	Wellesley	4BR/2.5 BA	\$179,999	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
305 Beckenham St	Wellesley	4BR/2.5BA	\$172,990	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
209 Beckenham St	Wellesley	3BR/2.5BA	\$154,900	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
201 Beckenham St	Wellesley	3BR/2.5BA	\$154,900	Daily 11-6	Michael Scott	Russell & Jeffcoat	429-0759
211 Black Pine Ct	Timberland Place	4BR/2.5BA	\$159,000	Sat & Sun 1-3	Christina Scott	Columbia Builders Realty	600-2200
258 Black Pine Ct	Timberland Place	3BR/2.5BA	\$149,500	Sat & Sun 1-3	Christina Scott	Columbia Builders Realty	600-2200
<b>IRMO/ST. ANDREWS</b>							
104 West Passage	Wexford on the Lake	4BR/4BA	\$414,900	Sun 2-5	Brian Ahern	Coldwell Banker United, Realtors	394-5817
248 Regency Dr	Murray Landing	2BR/1.5BA	\$139,185	Sun 1-5	Ashley Dooley	Russell & Jeffcoat	201-1496
248 Regency Dr	Murray Landing	2BR/1.5BA	\$139,185	Sat & Mon-Wed 1-5	Craig Connelly	Russell & Jeffcoat	600-7073
Rocky Pointe	The Palms at Rocky Pointe	4BR/3BR	\$300,000	Sun 2-5	Rhonda Jacobs	Russell & Jeffcoat	600-3621
<b>CHAPIN</b>							
507 Verona Way	Paradise Cove	3BR/2.5BA	\$358,000	Sat 10-6, Sun 1-5	Todd Beckstrom	ERA Wilder Realty	719-2090
205 Massey Cir	Westcott Ridge	3BR/2.5BA	\$383,900	Sat & Sun 1-6	Sharee Hairston	Russell & Jeffcoat	422-6392
528 Everton Dr	Westcott Ridge	3BR/2.5BA	\$329,900	Sat & Sun 1-6	Sharee Hairston	Russell & Jeffcoat	422-6392
217 Massey Cir	Westcott Ridge	4BR/3.5BA	\$359,900	Sat & Sun 1-6	Sharee Hairston	Russell & Jeffcoat	422-6392
525 Everton Dr	Westcott Ridge	3BR/3BA	\$329,900	Sat & Sun 1-6	Sharee Hairston	Russell & Jeffcoat	422-6392
545 Everton	Westcott Ridge	3BR/2.5BA	\$409,600	Sat & Sun 1-6	Sharee Hairston	Russell & Jeffcoat	422-6392
608 Clover View	Westcott Ridge	3BR/2BA	\$232,400	Sat & Sun 1-6	Craig Winesett	Russell & Jeffcoat	238-0029
612 Clover View	Westcott Ridge	3BR/2BA	\$188,346	Sat & Sun 1-6	Craig Winesett	Russell & Jeffcoat	238-0029
<b>LAKE MURRAY</b>							
152 Azur Ave	Paradise Cove	4BR/3.5BA	\$679,000	Sat 10-6, Sun 1-5	Todd Beckstrom	ERA Wilder Realty	719-2090
5 Lily Pad Ct	Summer Pointe	4BR/2.5BA	\$298,400	Sun 2-5	Tiffany Smith	Russell & Jeffcoat	479-6800
136 Palm St	The Palms	4BR/2BA	\$349,900	Sun 2-5	Tiffany Smith	Russell & Jeffcoat	479-6800
114 Waters Edge Drive	Turners Pointe	3BR/2.5BA	\$579,999	Sat & Sun 1-5	John Martin	Russell & Jeffcoat	803-467-8259
<b>CAMDEN/ELGIN/PONTIAC/LUGOFF</b>							
18 Genesis	Eve's Garden	4BR/2.5BA	\$299,500	Sat 1-5, Sun 2-5	Novella Taylor	Coldwell Banker United, Realtors	730-3738
2516 Jack Pine Ct	Pine Valley S	3BR/2BA	\$118,000	Sun 2-4	Tana Simmons	Russell & Jeffcoat	331-5421
27 Chillingham Dr	Rutledge Place	3BR/2BA	\$199,900	Sat & Sun 1-5	Ann Gruendler	Russell & Jeffcoat	429-8220
7 Saughtree Ln	Kelsney Ridge	4BR/2.5BA	\$172,900	Sat 12-5, Sun 1-5	Andy Brumbaugh	ERA Wilder Realty	360-2926
19 Kimpton Dr	Wedgwood	4BR/2.5BA	\$159,900	Sat 12-5, Sun 1-5	Cynthia Robbins	ERA Wilder Realty	351-7605

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