

YOUR SOURCE FOR RESIDENTIAL, RENTAL AND COMMERCIAL PROPERTIES

REAL ESTATE

Weekly

INSIDE

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Custom built neighborhood PG 4



FOX CROSSING ROAD:

Spacious home located in established neighborhood PG 6



MAGNOLIA MANOR:

Apartment community offers convenience PG 8

REAL ESTATE MAILBAG



Fireproof key real estate documents

DEAR BENNY: I recently purchased a "firesafe" box to store my family's important papers (birth certificates, etc.). I thought I should also include the important house papers as well, but that's when I got confused.

We purchased our home when first married in 1988. Since then we've refinanced twice (1998 and 2002) and at some point our original mortgage was transferred to another two lenders. In any case, we carefully saved all the papers for each transaction.

My firesafe box is relatively small and I now find I don't know which papers I should save. I've got two deeds of trust -- one from the original and the other from the 1998 refinancing. Our 2002 refinancing was with the current lender at the time, so I'm not sure if they didn't need to provide another deed of trust (as they already had one) or if I've lost it. I've also got the original 1988 sales agreement and the 1988 and 1998 settlement agreements -- lots of other papers but not sure how important they are. Finally, I also have papers from the opening of an equity line of credit with our primary bank. I'm hoping you can tell me, if our house were to burn down, what papers do we need to keep? --Nancy

DEAR NANCY: If your house burns down, you will not need any of the loan documents. The important ones -- deed of trust (the mortgage documents) and the deed to your property -- are all recorded among the land records in the state (or county) where your house is located. You might want to keep a copy of your last promissory note, just in case there is a question about its terms and conditions. You should also keep a copy of your home insurance policy, since there may be issues as to coverage and the policy controls.

But, more importantly, there are many documents that you will need for taxation purposes. Currently, homeowners who sell their house can take advantage of the up-to-\$250,000 exclusion of gain (or if you are married and file a joint tax return, up to \$500,000.)

If your profit is less than the maximum gain exclusion and if you are audited by the IRS, your original settlement statement showing the purchase price will be good evidence of what you paid for the house.

But if your profit is over that maximum, you want to increase your tax basis so that your prof-

it will be smaller. How do you do this? First, if you have made major improvements to the house -- such as remodeling your kitchen or bathroom, or an addition to the house -- you will be able to increase your basis. But you will need proof, such as your construction contracts. Also, your settlement statements over the years may contain other items that can increase basis -- such as attorney fees and many closing costs. You should discuss your specific situation with your own tax advisers.

Perhaps it would be a good idea to get a larger firebox, or better yet, get a safe deposit box in a local bank. According to the IRS, "You can deduct safe deposit box rent if you use the box to store taxable income-producing stocks, bonds, or investment-related papers and documents. You cannot deduct the rent if you use the box only for jewelry, other personal items, or tax-exempt securities."

What's the purpose of a board of directors?

DEAR BENNY: What can be done about dogs that bark all the time? I live in a gated development in a homeowners association. The board says they cannot do anything about it, but I don't see how that is possible. What is the board for? --Bill

DEAR BILL: Good question about what the purpose of a board of directors is. Legally, they are the equivalent of the executive branch of any government. Their function is to manage, operate and enforce the legal documents of your association. Unfortunately, there are some board members who are serving only so they can be called "Mr. (Madam) President." It's an ego trip for them.

Now, before I get hundreds of nasty e-mails complaining about that last statement, I have to say that from my experience the vast majority of board members are honest, hard working and dedicated to preserving the quality of life in their community.

But community associations can be big business; often, the budget of a condo or an HOA is larger than many commercial establishments. So board members often find themselves not capable of handling the affairs of their association.

I am confident that your legal documents prohibit excessive noise and nuisances. How do you prove that the barking dogs are violating the

noise and nuisance requirements of your association? That's not easy. But if you have a number of owners who are prepared to complain that will send a message to the board that the owners who elected them to office want them to enforce the operational documents.

In many states, however, the judges in a lawsuit will not interfere with the actions (or inactions) of a board, even if they are making a mistake. This is known as the "business judgment rule." The court decisions say that judges will not second-guess what a volunteer board is doing, unless of course there are criminal violations -- such as stealing from the association or not disclosing that a board member has an interest in a company doing business with the association.

Some states have rejected the business judgment rule. In the District of Columbia where I practice, the courts have adopted a "reasonableness" test to determine whether the actions of the board are reasonable.

So, if your state has the business judgment rule in place, the board may take the position that we just don't want to get involved.

If that's the case, what should you do? Have you talked with the owners of those barking dogs? If they don't seem to care, I believe you have only three alternatives: (1) file a lawsuit against those owners claiming they are creating a private nuisance; (2) put up with the noise; or (3) move out of the community.

On the other hand, if your state has adopted the reasonableness test, you may also have a cause of action against the board for not enforcing the rules. But in either case, the burden will be on you to prove that there is a nuisance and a noise.

Extra mortgage payments

DEAR BENNY: I was reading your article regarding adding money to the monthly mortgage payments. How does this affect taxes if the money paid comes from someone other than the owner of the home? --Annette

DEAR ANNETTE: To assist readers who may not have seen my earlier column, here's the situation: If you make one additional month's payment annually on your mortgage, you will reduce a 30-year loan down to 22 years.

Why? Because mortgage interest is calculated monthly on the then-outstanding balance. Obviously, the lower that balance, the less interest you have to pay. So, more of your monthly

payment goes to pay down principal.

The best approach is to pay one full extra month at the beginning of each year. However, if this is financially difficult, divide your monthly payment by 12, and add that amount to your payment. But -- and this is important -- write on your check and on the coupon you send in to your lender that you are making an extra principal payment of XX dollars. Otherwise, your lender's computer will get confused and those extra funds may just end up somewhere with the lender but not credited to you.

Once the loan has been approved and in place, the lender should not care where the funds are coming from. So if a relative or friend wants to give you additional funds to use to pay down your mortgage, that's OK.

But keep in mind that there are tax complications for the giver of the gift if the amount is more than \$13,000 each year. However, if you and your spouse own the property, the gift giver can give you each \$13,000 without any tax issues.

Reverse mortgage companies

DEAR BENNY: Someone in my church may need to go the reverse mortgage route in order to stay in her home due to a divorce. Can you point me to any printed overview of reverse mortgage companies? --Pete

DEAR PETE: Thanks for writing. I make it a practice not to make any recommendations of any private companies. However, I do recommend that you contact AARP, since they have done a lot of work -- and research -- into reverse mortgages. You can locate them on the Internet: aarp.org, and type in "Reverse Mortgage."

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.

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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, serving more than 650,000 unique visitors every month.

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Plan of the Week

As featured in the



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Jessica Gaines, (803) 466-5560
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Columbia, SC 29209

SPECIAL FEATURES:

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DIRECTIONS TO KINGSTON RIDGE: From downtown take I-77 south to Exit 9B/Leesburg Road. Make a right onto Fairmont Drive. Fairmont Drive becomes Caughman Road. Kingston Ridge is on the right.

This information may be out of date.
Please contact the builder or sales agent for accurate information.

You can receive an elevation and floor plan of this home and fifty-seven homes from the 2010 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.

Midlands Realtors, LLC congratulates Torrey Rush and Preston M. Young

Torrey and Preston successfully completed the introduction course for the Certified Commercial Investment Member



Torrey Rush



Preston M. Young

Designation (CCIM). A certified commercial investment member is a recognized expert in the disciplines of commercial and investment real estate. The CCIM curriculum represents the core knowledge expected of commercial practitioners, regardless of the diversity of specializations within the industry. To date, four midlands realtors have embarked on this educational journey to increase their knowledge and ability offering expert service in all aspects of real estate, commercial as well as residential.

March of Dimes honors Jeffrey B. Wheeler with 2010 Real Estate Award

The March of Dimes South Carolina Chapter is pleased to announce that



Jeffrey B. Wheeler

Jeffrey B. Wheeler will receive this year's Real Estate Award, which highlights the outstanding contributions of an individual in the real estate industry.

Wheeler is the president and chief operating officer of Coldwell Banker United, Realtors® in the

(news continued on page 3)

SATURDAY, OCTOBER 30, 2010

Carolinas. The Carolinas Region is part of the largest independently owned Coldwell Banker franchise in the country, which is currently ranked as the seventh largest real estate firm in the country by RIS Media and Real Trends magazine. The Real Estate Award breakfast will be held on Thursday, December 9, 2010 at the Clarion Hotel. Coffee and networking will begin at 7 a.m. with the program beginning at 7:30 a.m. This year's event is chaired by Frank Cason of Colliers International.

"It is an honor to present this award to Jeff Wheeler, to recognize his numerous contributions to the Midlands community," Cason said. "His dedication to the community and the March of Dimes is both encouraging and energizing."

Wheeler began his career in 1976 with Tom Jenkins Realty in Columbia, South Carolina. In 1983, he joined US Capital Corporation, holding several positions including president of their Mortgage Services Division. In 1988, he returned to Coldwell Banker Tom Jenkins Realty as president and CEO, leading the company's growth from 80 million to over 400 million in sales volume. He served as president of the Greater Columbia Association of Realtors and Consolidated Multiple Listing Service, was Treasurer of the South Carolina Association of Realtors and was Realtor of the Year. In 1998, he received the Thomas Spence Griffin Memorial award from Coldwell Banker Real Estate, LLC.

In 1998, he sold his interest in the company and served for five years as the Minister of Education at Shandon Baptist Church, one of the largest Baptist churches in South Carolina. During that time, he led the educational ministries at Shandon as well as the business office. While at Shandon, he introduced several new ministries, including Shandon University, SBC Today and worked with the Pastor leading God's Purpose On Purpose, a major capital campaign.

Responding to an opportunity from Coldwell Banker Real Estate Corporation President, Jim Gillespie, he served as Chief Operating Office of the company headquartered in New Jersey, with over 2000 franchised locations around the world. In October of 2007, he accepted his current position as President and COO with Coldwell Banker United, Realtors and returned to Columbia.

Wheeler attended the University of South Carolina and has served on numerous

civic and community boards, including (Palmetto Health) Baptist Hospital, The Greater Columbia Chamber of Commerce, Leadership Columbia, Columbia International University and Oliver Gospel Mission. He is an accomplished speaker and author of "The Best of Both, Practical Lessons on Life and Leadership." He is married to Linda and has two children, a married daughter, Jessica Wheeler Saum and a son, Zachary.

NAI Avant announces recent sales

NAI Avant is pleased to announce that Cam Kreps recently brokered the sale of 1507 Hampton Street and 2912 Devine Street in Columbia, SC. The properties sold for \$1,050,000 and \$850,000 respectively. Rob Lapin and Nick Stomski recently brokered the sale of 1634 Pineview Road located in Columbia, SC to an undisclosed purchaser. The property consisted of approxi-



Cam Kreps



Rob Lapin



Nick Stomski



Joe Walker

mately 50 acres and contained multiple buildings. The transaction was valued at approximately \$2,877,500.

NAI Avant is also pleased to announce that Joe Walker recently brokered the sale of a restaurant site located on Forest Drive in Columbia, SC. The 0.94 AC site will be home to the first Cook-out Restaurant in Columbia. The transaction was valued at approximately \$780,000.

(news continued on page 9)

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Blythewood	559 Water Willow Way	\$182,990	Sun 1-5	Kimberly Wilson	803-491-7455
Chapin	205 Massey Circle	\$383,900	Sat/Sun 1-6	Brenda Berry	513-8210
	123 Whispering Glen	Low \$100's	Sun 1-5	Nick Huard	466-9616
	123 Whispering Glen	Low \$100's	M-Sat 12-5	Nick Huard	466-9616
	6 Set Point Court	\$1,275,000	Sun 1-5	Bill Ammermann	237-8600
East Columbia	2848 Forest Dr	\$309,900	Sun 2-4	Peter Spradley	269-4522
In-Town	329 St James Street	\$575,000	Sun 2-4	Eunice Beard	603-4672
	517 S Bull St	\$164,900	Sun 1-5	Gladys Harris	240-5334
Irmo	1733 Omarest Drive	\$110,000	Sun 2-5	Petie Bradley	315-8857
	213 Amberwood Circle	\$219,000	Sun 2-4	PJ Tompkins	414-5789
	210 Waltham Abby Road	\$139,500	Sat 2-5	Bette Commander	223-4006
	105 Walnut Court	\$225,000	Sun 2-5	Bette Commander	223-4006
	219 Wychwood Road	\$109,900	Sun 2-5	Ray Commander	223-1609
	1016 Kingston Village Loop	\$144,900	Sat 1:30-6	Roger Hinson	312-1125
Irmo St. Andrews	248 Regency Dr	\$121,900	M-Sun 1-5	Debi Paglia	728-7963
	309 Wexwood Road	\$279,900	Sun 2-4	Donna Zeigler	318-7068
Kershaw	335 Haigs Creek North	349,500	Sun 2-5	Shelba Mattox	600-0527
	295 Haigs Creek North	287-750	Sun 2-6	Ellen Branham	513-5929
Lake Murray	118 Point Dr	\$699,900	Sun 2-4	Frances Dantzler	331-5185
	114 Waters Edge	\$549,500	Sun 1-5	John Martin	467-8259
Lexington	100 Emerald oak	\$289,950	Sun 2-4	Ann Myhill	803-447-3577
	113 Shoal Ct	\$259,900	Sun 2-5	Gene Smith	309-2626
	143 Governors Grant Blvd	\$239,900	Sun 2-4	Nina McKaughan	413-4829
	108 Potano Dr	\$179,900	M-Sun 1-5	Linda Gentry	920-0780
	295 Ashmore Lane	\$149,900	Sun 1-5	Chris Detreville	309-4228
	226 Woodmill Circle	\$199,990	Sat 11-6	Bill Sinnett	518-6789
Northeast	114 Larkspur Lane	\$102,000	Sun 1-4	Kim Morrissey	727-6155
	2080 Dobson Road	\$199,000	Sun. 2-4	Penny Broach	513-6642
	104 Stockport Road	\$129,500	Sun 1-4	Carlos Skinner	477-6697
	357 Summer Bend Road	\$137,999	Sun 2-4	Barbara Robinson	319-6215
	111 Indigo Chase	378,000	Sun 2-5	Anna Paige DuRant	803-331-2000
	421 Calabash Lane	\$159,999	Sat 11-6	Brenda Grant	803-243-5563
	507 Mansfield Lane	\$168,849	Sun 1-5	John Nichols	397-5148
	509 Aiken Hunt Circle	\$428,900	Sun 1-5	Taralee Weaver	467-7866
	208 Glenn Knoll Drive	\$114,500	Sat 2-4	Nikkia Nesbitt	360-7643
	4 Chalfont Court	284,500	Sun 2-5	Chad McKay	546-7210
	304 Park Shore E Drive	250,000	Sun 2-4	Mike Wyka	261-6414
Shandon	2715 Duncan Street	\$354,900	Sun 2-4	Christy Cole	530-3903
Southeast	15 Braiden Manor Drive	\$147,900	Sun 2-4	Frank Joye	920-4528
West Columbia	155 Emanuel Creek	\$176,990	Sun 1-5	Bridget Biviano	479-8349

www.SundayOpenHouses.info

NEW DEVELOPMENTS

Your source for finding new home communities

New upscale gated community in Forest Acres

Olde Park, Columbia

Built by ECM Beach Corporation, Olde Park offers only 37 single-family lots. Lots range from 6,000 to 10,000 square feet with mandatory ten foot ceilings on the first floors and nine foot ceilings on the second floors. The model home features four bedrooms and four and a half bathrooms with the large master suite on the main level. Other model home features include hardwoods throughout, a large formal dining room, a fireplace in the den, built-ins, an eat-in kitchen, stainless steel Bosch appliances, an office, and separate laundry. This model home covers 3,271 square feet and is priced at \$484,500.

Residents will have access to the community's pool, clubhouse, common areas, sidewalks, and walking trails. Visit the model home Sundays from 2 p.m. to 4 p.m.

Interested? Call Terri Irvin of Coldwell Banker United, Realtors at (803) 600-3511.

Directions: Take Trenholm Road to Forest Drive. Make a right onto Willingham Drive (across from Old Columbia Athletic Club).



This spacious home has hardwoods throughout with tiled bathrooms.



With a cozy fireplace, this family room has built-ins, and a fireplace.



Other home features include two walk-in closets and a large covered porch.

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THE COMPLETE COLUMBIA ONLINE

New construction in established neighborhood

128 Fox Crossing Rd., West Columbia

Convenient to I-20, I-26, downtown Columbia and Lexington, this traditional home sits on a corner lot. With 2,718 square feet, the home features three bay window areas, a spacious kitchen with a bar and breakfast nook, stainless steel appliances, solid surface countertops, and more. Additional features include a main level master suite with a private bathroom, and his/her closets. This five-bedroom home is currently available for \$249,900.

Interested? Call Ray Stoudemire of Russell and Jeffcoat Realtors at (803) 960-3083.

Directions: Take US 1 toward Lexington. Make a left onto Kitti Wake Drive. Then turn left onto Fox Crossing Road, the home will be on the corner.

Right Photo: This eat-in kitchen has lots of cabinet space, stainless steel appliances, a dishwasher, breakfast nook, and more.



Hardwood floors are in the kitchen, great room, and foyer.



Exterior features include a two-car garage and huge deck.

OPEN HOUSES

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ADDRESS	DEVELOPMENT	BED/BATHS	PRICE	OPEN	AGENT	REAL ESTATE COMPANY	PHONE
NORTHEAST							
106 Peach Grove Cir	Peach Grove Villas	2-4BR/2-3BA	\$195k-\$275k	Sat & Sun 11-6	Agent on Duty	Epcon Columbia	223-9545
246 Southlake Dr	Spring Valley	5BR/4.5BA	\$749,000	Sun 2-4:30	Earl Pierce	Coldwell Banker United, Realtors	331-4696
105 Silver Crest Dr	Silver Lake in Wildewood	4BR/2.5BA	\$259,900	Sun 2-4	Janet Feimster	Coldwell Banker United, Realtors	260-2324
33 Heather Laurel Ct	Heather Springs	3BR/2BA	\$169,900	Sun 2-5	Cyndee Fraley	Coldwell Banker United, Realtors	318-4964
108 Laurel Bay Ln	Woodlake	6BR/4.5BA	\$549,900	Sun 2-4	Pat Blake	RE/MAX Midlands Realty	803-730-3036
327 Flora Dr	Winderberry Place	3BR/2BA	\$97,800	Sun 2-5	Ron Bouknight	Russell & Jeffcoat	261-6785
FOREST ACRES/ARCADIA LAKES							
6129 Poplar Ridge Rd	Forest Lake	4BR/2.5BA	\$215,000	Sun 2-5	Lauren Gilstrap	Coldwell Banker United, Realtors	409-9667
3605 Greenleaf		4BR/3BA	\$289,900	Sun 2-4	Bunni Crawford	Coldwell Banker United, Realtors	758-1654
3235 Quitman St		3BR/2BA	\$218,000	Sun 2-5	Mindy Taylor	Home Advantage Realty	803-239-8844
SHANDON							
3609 Wheat St	Shandon	4BR/2.5BA	\$249,900	Sun 2-5	Alex Hopkins	ERA Wilder Realty	528-8161
SOUTHEAST							
505 Hampton Forest Dr	Hampton Forest	2BR/2.5BA	\$139,900	Sun 2-4	Charlie Smith	Coldwell Banker United, Realtors	360-8101
554 Burnside Dr	The Pines	3BR/2BA	\$119,900	Sun 2-4	Pam Elliott	Elliott Co. Realty	429-3076
WEST COLUMBIA/CAYCE							
214 Courtside Dr	Courtside Commons	2BR/2BA	\$99,900	Daily 1-5	Deborah Hall	US Properties-SC, Ltd	803-234-7810
LEXINGTON							
2500 Laryn Ln	Lexington Villas	2-4BR/2-3BA	\$195k-\$275k	Sat & Sun 11-6	Agent on Duty	Epcon	223-9545
258 Black Pine Ct	Timberland Place	3BR/2.5BA	\$149,500	Sat & Sun 1-5	Christina Scott	Columbia Builders Realty	600-2200
211 Black Pine Ct	Timberland Place	4BR/2.5BA	\$159,000	Sat & Sun 1-5	Christina Scott	Columbia Builders Realty	600-2200
159 Harvest Moon Dr	Harbour Watch	3BR/2.5BA	\$298,000	Sun 1-4	Joe Katzenberger	Coldwell Banker United, Realtors	315-0143
IRMO/ST. ANDREWS							
2516 Kennerly Rd		4BR/4.5BA	\$975,000	Sun 2-5	Paul Scott	Coldwell Banker United, Realtors	331-6286
701 Gleneagle Cir	Ashford Park	5BR/2.5BA	\$233,000	Sun 2-4	Julie Buchleitner	Coldwell Banker United, Realtors	917-1832
105 Beckworth Ln	Ashford	4BR/2.5BA	\$175,000	Sun 2-4	Verdie Sherer	Coldwell Banker United, Realtors	413-1479
214 W Ashford Way	Ashford Hall	5BR/2.5BA	\$255,000	Sun 2-4	Phil Sherer	Coldwell Banker United, Realtors	413-4476
129 Kenwood Ct	Kenwood	4BR/3.5BA	\$419,900	Sun 1-3	Brent Downing	RE/MAX Real Estate Consultants	803-381-8950
100 Wandering Brook Rd		2BR/2BA		Sun 2-4	JT Livingston	Prudential Midlands	803-348-6289
CAMDEN/ELGIN/PONTIAC/LUGOFF							
17 Rapid Run	Black River Place	3BR/2.5BA	\$156,650	Sat 11-5, Sun 1-5	Greg Nettles	Coldwell Banker United, Realtors	699-0111

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Thestate.com brings the most current properties from the Columbia Multiple Listings Service (CMLS) to you within seconds. It's a customized search with detailed information, including photos and decision-making tools like a school locator and mortgage calculator.

RENTAL PROPERTIES

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Small, close knit community with a friendly staff

Magnolia Manor, Sumter

This apartment community is located in Sumter, South Carolina minutes from the Shaw Air Force Base, schools, downtown, and Swan Lake Park. Apartment homes have been renovated and feature gallery kitchens with lots of cabinet space, tiled entries, large walk-in closets, and washer/dryer connections. Community features include a refreshing pool, fitness center, open courtyards, a playground, dog run, and more. Apartment homes range in size from 689 to 1,108 square feet and range in price from \$550 to \$720 a month.

Interested? Call Terri Rodriguez of Frye Properties at (803) 778-1318.

Directions: From Columbia, take Highway 378 toward Sumter. Pass Shaw Air Force and continue to town bearing left. Take Exit 401 (Oswego Road). Magnolia Manor will be on the right.



Magnolia Manor offers one, two, and three bedroom apartment homes minutes from Shaw Air Force Base, downtown, and Swan Lake Park.



Home features include tiled entries, lots of cabinet space in the kitchens, large walk-in closets, and more.

Residents can enjoy the community pool, open courtyards, a fitness center, and playground.

Be aware of lead-safe practices in home remodeling

Provided by the Home Builders Association of Greater Columbia

When you are ready to remodel or renovate your pre-1978 home, it's important to hire a Lead-Safe-Certified professional, recommends the National Association of Home Builders. Before being banned in 1978, lead was a common ingredient in exterior and interior house paint, and is still present in many older homes. Lead ingestion has been shown to cause developmental delays and disabilities in young children.

In April 2010 the U.S. Environmental Protection Agency enacted the Lead: Renovation, Repair, and Painting rule that requires training in lead-safe work practices for all remodelers working in pre-1978 homes. EPA Lead-Safe Certified Renovators are equipped to use lead test kits, educate consumers about the dangers of lead and use prescribed lead-safe

work practices.

"Lead-Safe Certified Renovators are trained to help keep your family safe from lead exposure during your remodeling project," said NAHB Remodelers Chairman Donna Shirey, CGR, CAPS, CGP, and remodeler from Issaquah, Wash. "It always pays to get the job done right," said Shirey. "Remodeling professionals have expertise in design solutions, managing product choices and completing beautiful projects. Plus lead-safe certification means the remodeler will understand and apply practices to minimize dust and lead exposure and protect the safety of your family."

When planning your home remodel, read the EPA's Renovate Right pamphlet to better understand the dangers of lead exposure and how to conduct a safe home remodel. Consider hiring a certified risk assessor or lead inspector to determine if your home contains lead paint. After completing the renovation, be sure to maintain records of the work that's been done.

To find an EPA Lead-Safe Certified Renovator near you, contact the HBA of Greater Columbia Remodelers on-line

at www.columbiaremodelers.com.

For sound advice on lead safety, visit <http://www.nahb.org/leadsafe>.



Annual HBA Golf Classic raises funds for scholarship program

The Home Builders Association of Greater Columbia (HBA) presented the 25th annual HBA Golf Classic earlier this month. Nearly 200 HBA members and their guests played golf in the tournament and more sponsored the event. Thanks to all of the golfers and sponsors, the annual event raised over \$33,000 for the HBA Charitable Foundation and the HBA Scholarship Program. Over the past ten

years the HBA Charitable Foundation has awarded \$230,750 in scholarships to children of HBA members who meet criteria set for the program. This June, the HBA Charitable Foundation awarded \$33,750 to 33 students.

Special thanks to the sponsors of the 25th annual HBA Golf Classic.

The HBA of Greater Columbia Charitable Foundation, Inc. was incorporated under S.C. law in 1993 under bequest from the HBA of Greater Columbia, which provided the initial funding. The foundation was established for the purpose of providing assistance to those less fortunate, or otherwise deserving, for the betterment of the community. The Foundation accomplishes its purpose by assisting individuals, programs and organizations in need.

The work of the HBAGC Charitable Foundation provides assistance to programs benefiting young and old alike. The foundation, in its work, highlights the commitment and generosity of the building industry to a better quality of life for all residents of the Midlands of South Carolina.

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