

FREE

VOL. 1 JAN. 2011

Watertown Daily Times



SHOWCASE OF HOMES

HUNT REAL ESTATE PRESENTS:

FOUR BEDROOM HOME ON BEAUTIFUL WOODED LOT



MLS# S244890: This gorgeous, two-story contemporary-style home sits on a one-plus acre, wooded yard. It has four bedrooms and two baths. The home's 2,400 square feet does not include the unfinished basement which adds another 1,000 square feet of living space. You'll find beautiful custom-made cabinetry and stainless steel appliances in kitchen. There is also a super-sized great room and full bathrooms on each floor. The expansive master suite features a sitting area and a viewing deck. Other features of this finely crafted home include gleaming hardwood floors and woodwork throughout, large front and side porches, and a two-stall garage. The lot is nicely landscaped too. This is an absolute "must see" home! For more details, call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726.

31022 PERCY CHICKS DRIVE, RUTLAND • \$285,000

HEART HOMES REAL ESTATE PRESENTS:



BLACK LAKE

MLS #S239394/#24702: This affordable waterfront ranch style home brings world class fishing to your doorstep. This home also has many features to dazzle you with including:

- Spacious 1,789 square feet
- Two bedrooms and two and a-half baths
- 57 feet of level lakefront (no steep embankments)
- Two-car garage
- Paved driveway
- Large master suite with whirlpool tub and separate shower
- Double waterfront living room
- Formal dining room
- Loads of storage space
- Landscaped lot
- Easy year-round access

For a private showing, call Janet Handschuh Lic. R.E. Broker, at Heart Homes Real Estate, (315) 324-LAKE (5253). Or visit online at <http://www.hearthomesny.com/>. Text or call (315)783-0142.

3676 COUNTY ROUTE 6, HAMMOND • \$169,000

Showcase of Homes

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- ♥ Roads and trails provide great access throughout
- ♥ Natural spring - pond development potential
- ♥ Within couple hundred feet of Hickory Lake
- ♥ Close to 603 acres of state land

#S245803/#25376 **\$75,000**

BLACK LAKE CAMP



- ♥ 46' lakefront
- ♥ Furnished 2 bedroom - 1 bath cabin
- ♥ 50' dock
- ♥ Newer septic ♥ Drilled well

#S245280/#25307 **\$59,900**

BLACK LAKE CAMP



Gorgeous, secluded waterfront home with spectacular sunset views.

- ♥ 3 bedroom, 2 bath ♥ 24x36 garage
- ♥ Gazebo ♥ Deck ♥ Dock ♥ 3 season porch
- ♥ Full basement ♥ Workshop

#S237823/#24555 **\$259,900**

214 PRIME HUNTING ACRES



- ♥ 4916' frontage on 2 roads
- ♥ Beaver pond on property
- ♥ Trophy whitetail deer and turkey

#S244057/#25174 **\$155,000**

MORRISTOWN



- ♥ 3-5 bedrooms
- ♥ New furnace
- ♥ Spacious kitchen and bath
- ♥ Newer roof
- ♥ Convenient to school and marina

#S243337/#25104 **\$72,000**

SOUTH HAMMOND



Stick built country ranch home on 1.32 acres.

- Includes:
- ♥ Attached 2 car garage
 - ♥ New roof ♥ 2 sheds
 - ♥ Partially finished basement

#S243971/#25167 **\$75,000**

NEAR PLEASANT LAKE



- ♥ Stick built 2002
- ♥ 4 bedroom, 1.5 bath ranch
- ♥ 10 acres - more land negotiable
- ♥ Finished basement
- ♥ Also rental trailer w/\$400mo. income
- ♥ Town of Macomb

#S238961/#24669 **\$149,000**

RIVER HOME



- ♥ 3 bedroom, 1 bath
- ♥ 1.50 acres ♥ Channel view-watch the ships
- ♥ 82 feet of protected water frontage
- ♥ Docks ♥ Garage ♥ Outbuildings ♥ Workshop

#S221324/#22852 **\$235,000**

JANET HANDSCHUH
 RSPS•GRI•CBR•ABR
 Lic. R.E. Broker/Owner
 email: janet@hearthomesny.com
 Text or Call (315)783-0142

RIKKI DUBUQUE
 Lic. R.E.
 Salesperson
 (315) 286-3893

315 324-LAKE

1119 Cty Rt. 6, Chippewa Bay
www.HeartHomesNY.com

WATERFRONT ACREAGE



- ♥ 53.9 acres ♥ Travel trailer
- ♥ 181' waterfront on Black Lake
- ♥ Outstanding Panoramic Views!
- ♥ Boat launch access & dock

#S229670/#23874 **\$128,500**

BLACK LAKE



- ♥ 2 bedroom, 1 bath
- ♥ 80' shoreline
- ♥ Deck & retaining wall
- ♥ Shed

#S237930/#24567 **\$59,900**

WATERFRONT LOT



- ♥ Black Lake
- ♥ 2.13 acres ♥ Newly surveyed
- ♥ 111' waterfront
- ♥ Magnificent views

#S241853/#24952 **\$40,000**

LAKE VIEW RESTAURANT



- ♥ Fully equipped restaurant and bar
- ♥ Stunning lake views
- ♥ 2nd floor apartment
- ♥ New septic and heating system

#S242555/#25026 **\$300,000**

ROSSIE



- ♥ 3 bedroom, 1 bath
- ♥ Detached Garage
- ♥ Only 1 mile from Black Lake
- ♥ Ideal camp near 1000+ acres state land

#S237994/#24579 **\$65,000**

SOUTH HAMMOND



- ♥ 1994 Mobile with addition
- ♥ 3 bedroom, 2 bath
- ♥ Central air ♥ Garage ♥ New Furnace
- ♥ Automatic generator back up

#S235036/#24292 **\$65,000**

THERESA



- ♥ 3 bedroom/2 bath mobile home
- ♥ 240' waterfront on Indian River
- ♥ 1.18 acres ♥ Insulated thermopane windows
- ♥ New roof ♥ Newer appliances

#S241576/#24919 **\$39,000**

BLACK LAKE



- ♥ 190' clean, deep waterfront
- ♥ .95 acres
- ♥ New drilled well, electric service, 12x40 pad
- ♥ Ideal RV or park model site

#S229188/#23830 **\$59,500**

MACOMB



- ♥ Picturesque 5 acre building lot
- ♥ Electricity & telephone available
- ♥ 15 min to Gouverneur

#S239892/#24752 **\$15,500**

BLACK LAKE



- ♥ Level access to waterfront
- ♥ 2 bedroom, 1 bath cottage
- ♥ Year round access
- ♥ Dock ♥ Laundry ♥ Well

#S221321/#22885 **\$69,900**

Bullish in any market.



SANDRA GRIMMER
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(S243819) BROWNVILLE
Large Country Home W/barn
And 7.82 Acres Ten Minutes From City
• Large kitchen fully appliances • 5 bedrooms • 5 bedrooms • Formal dining room • Screened in side porch off kitchen • Large living room w/fireplace • Barn for horses or other animals • 2 full baths/laundry room 1st floor • Nicely landscaped • Local wildlife all around
\$194,900 Sandra Grimmer, Lic. R.E.Salesperson, 783-4449



(S244991) WATERTOWN CITY
Lovely Colonial That Has Been Refurbished
Close to hospital and shopping
• Eat-in kitchen w/ island/custom • 3 bedrooms/possible fourth or office • Formal dining room • 2 full baths • Large living room w/fireplace • Fenced yard/in ground pool/stamped concrete • Hardwood floors throughout • 1 car detached garage
\$194,000 Sandra Grimmer, Lic. R.E.Salesperson, 783-4449



(S244200) WILNA
New Construction To Be Completed By January 2011!
• Custom kitchen/fully appliances • Open floor plan • Dining area • Living room w/fireplace • Home protection plan included • 4 bedrooms/ 2.5 baths • Ceramic tile, hardwood & Berber carpet • 2.235 Acres/ landscaped • 2 stall attached garage • Finished garage & heated • Just a few minutes from Carthage
\$249,000 Sandra Grimmer, Lic. R.E.Salesperson, 783-4449



(S237270) CROGHAN
LOG HOME IN COUNTRY
• Kitchen fully appliances • Master on first floor • Dining area • Full basement heated • Living room (open floor plan) • State land near-by • 2 bedrooms/1 bath • Great hunting/fishing/snowsledding & four wheeling
\$128,900 Sandra Grimmer, Lic. R.E. Salesperson 783-4449



Lisa Watson
Lic. R.E. Salesperson
Military Market Specialist
Cell: (315) 286-9682
FULL TIME REALTOR



(S221137) WATERTOWN/RODMAN
5 Acres/3 Bedroom 2 Bath Home
Great home that sits on breathtaking 5 acres, 2 trout ponds, some cleared land, mostly wooded, vaulted ceilings, 1 bath up, 1 bath down, 2 stall garage w/ workshop area & lots of storage.
\$189,000 Lisa Watson, Lic. R.E. Salesperson, 286-9682



(S239977) EVANS MILLS
Minutes From Fort Drum
Nice 3 bedroom home sits on a huge lot. 98 ft. road frontage and goes back 305 ft. U shaped kitchen. 1st floor laundry, bathroom, upstairs has double sinks and a jetted tub. Master suite is huge w/his & her closets.
\$118,900 Lisa Watson, Lic. R.E. Salesperson, 286-9682



(S245651) WATERTOWN
Wow! Lots Of Room
• 3+ bedrooms, 2 baths • Great front porch • Large open kitchen • Lots & lots of upgrades • Huge master bedroom • Above ground pool • Master bath • 2 car attached garage
\$249,900 Lisa Watson, Lic. R.E. Salesperson, 286-9682



(S238183) CHAMPION
Minutes From Ft. Drum
Lots of improvements to this great house that's so convenient to Ft. Drum. You can also have assistance w/ your mortgage pmt. 2 stall garage also has an attached 1 bedroom apt. that is currently generating income. Brand new washer & dryer (never used) also included.
\$154,900 Lisa Watson, Lic. R.E. Salesperson, 286-9682



(S238760) ALEXANDRIA
Quick & Easy Commute To Ft. Drum
4 bedroom/2 bath house has a uniquely designed and built by the Amish kitchen! Newer appliances, oversized 1 car garage w/work area. There's also an in-ground pool which is fully fenced for safety.
\$179,000 Lisa Watson, Lic. R.E. Salesperson, 286-9682



(S243211) WATERTOWN
Commercial Property W/lots & Lots Of Potential.
4 separate parcels - all zoned neighborhood business. Look at that price - Great Investment!
\$169,000 Lisa Watson, Lic. R.E. Salesperson, 286-9682



(S245110) GREAT RENTAL PROPERTY
Attention investors. Property has been rented w/good income over the past couple of years. 2 bedroom, 1 bath house with a nice lot.
\$49,000 Lisa Watson, Lic. R.E. Salesperson 286-9682



Julie S. Hughes
Lic. R.E.
Associate Broker
558-7980
Experienced Full Time Realtor
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(S243366) ALEXANDRIA
Bring Your Suitcase
Immaculately kept 3 bedroom, 2 bath home located within walking distance of Alex Bay. Beautiful kitchen featuring all stainless steel appliances, oak cupboards and plenty of counter space. The master suite offers a large walk-in closet and master bath with garden tub. Large garage with workshop and plenty of room for toys. Back deck is handicap accessible.
\$119,000 Julie Hughes, Lic. R.E. Assoc. Broker 558-7980



(S230792) SACKETS HARBOR VILLAGE
Pristine Ranch Close To Harbor
• 3 bedroom • Enclosed Breeze way • 1.5 bath • Many updates • 2 car garage • Large Fenced yard • Nicely landscaped • Low taxes
\$129,900 Julie S. Hughes, Lic. R.E. Associate Broker, 558-7980



(S244688) BROWNVILLE
Absolutely Beautiful Shoreline And Sunsets
2 bedroom, 1 bath seasonal cottage located in Guffins Bay. Great family vacation area for fishing swimming and boating.
\$99,900 Julie S. Hughes, Lic. R.E. Associate Broker, 558-7980



SANDRA MACY
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(S244563) PARISH
Calling All Outdoor Enthusiasts
• 4bedroom, 2 full baths • Located along snowmobile trails • Fireplace, wet bar, mud room, master suite • Built in 2007, fresh carpeting • Hunt & fish your own property • 34 private acres
\$119,000 Sandra Macy, Lic. R.E. Salesperson 315-778-5482



(S243999) PAMELIA
Custom Log Home
• 2/3 Bedrooms, 2 baths • Cedar 10" logs • Country setting on 3 acres • 5 min to Watn & Fort Drum • In-floor heat, Heated basement ready to finish • 2 car garage, shop, shed • Custom Kitchen
\$335,000 Kathy Woolf, Lic. R.E. Salesperson 783-2484

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**DORIS OLIN, Lic. R.E. Associate Broker
782-2355 or 783-0241
Online at: dolin@gisco.net**

(S242968)
CARTHAGE: SUPER NICE HOME. Move in condition. Three bedroom, 1.5 bath townhome, formal dining room, living room, & full basement that is partially finished. Could add a 4th bedroom, etc. Great alternative to paying rent!! \$89,800. Doris Olin 782-2355, 783-0241 dolin@gisco.net Lic. Assoc. Broker realestatedorisolin.com

(99999)
WATERTOWN!! PRICE REDUCTION!! UPDATED DUPLEX WITH NEWER ROOF, SIDING, ELECTRICAL ENTRANCES, WINDOWS, FURNACES, HOT WATER HEATERS, BATHROOMS & MORE!! NICE LANDSCAPED CORNER LOT. Three bedrooms in each unit! Full basement. Garage & shed. Blacktop driveway. Private entrance to both units. Remodeled baths. Some hardwood floors. Separate utilities. Super investment property or live in one unit & let the other help with your mortgage. \$120,000. Doris Olin, Lic. R.E. Assoc. Broker, dolin@gisco.net 315-783-0241, 782-2355.

(S235242)
Dexter- 3 bedroom older home w/hot water baseboard heat, new roof, updated plumbing & more, eat-in kitchen, formal dining room, living room, bedroom & bath on 1st floor. 2 bedrooms up and attic which is partially finished. Home sits on 5.4 acre lot w/includes frontage on Black River. Brownville School. \$74,800. Doris Olin, Lic. R.E. Assoc. Broker 783-0241 dolin@gisco.net realestatedorisolin.com

(S242029)
Watertown: Great alternative to paying rent!! Two bedroom home with new drywall, windows, custom oak appliances kitchen. Living room with gas fireplace. New bathroom. Two bedrooms. Super nice!! Must see to appreciate all this home has to offer!! \$86,000. Doris Olin, Lic. R.E. Assoc. Broker, dolin@gisco.net 315-783-0241, 782-2355. Realestatedorisolin.com

(244741)
Watertown: 4 Br. Cape Cod, very nice area, close to everything + school, shopping, etc. There will be 2 new bathrooms, beautiful hardwood floors, gas fireplace, built in China cabinets, spacious partially fenced yard. \$189,800.00. Doris Olin, Lic. R.E. Associate Broker, 315-783-0241, 782-2355 Dolin@Gisco.net Nnyrealestate.com

(S227514)
Watertown: Three bedroom one bath home that is investment property to the seller. There are a total of four homes! (S227332) another 3 bedroom single family home. (S227333) Three bedroom one bath single family room. (S227334) Three bedroom one bath home. All four are investment properties to the seller. There are new furnace, plumbing & electrical in three of the homes. One has a garage & fenced yard. Another has a good size yard. One has 1 1/2 bath. All are tenant occupied. Price is \$39,800. Doris Olin, Lic. R.E. Assoc. Broker 783-02441, 782-2355. nnyrealestate.com/fortdrumwatertown.com

(S242361)
Watertown: ACREAGE IN THE Town of Watertown that has many roads already in place. Several ponds with fish. Beautiful rock formations. Different levels from hills to flat land!! Incredible development property for custom single family homes!! Currently is a shale gravel pit! Great hunting!! Could be a super private one of a kind spot to build a custom home or retreat. 83.9 acres!! \$400,000. Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

Northland Park: 2 Bd., 1 Ba. doublewide eat in kitchen, formal dining, living room, on deep lot w/ storage sheds. Florida sheds. \$22,800.00 Doris Olin, Lic. R.E. Assoc. Broker 783-0241, 782-2355 dolin@gisco.net nnyrealestate.com, dolin@gisco.net

(S245499)
Pamelia: General Brown School, 4 Bedroom, 3 Bath Ranch Style Home, Oak Kitchen, Dining Area, Living Room, Addition Has 4th Bedroom And 1 Bath On Second Floor! Attached Garage! Original Home Was A Doublewide! New Windows, Siding, Remodeled Baths & More. Set On An 8+ Acre Lot! \$176,800! Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. Dolin@Gisco.net Realestatedorisolin.com

(S237657)
Brownville: Three bedroom, 2 bath home, oak appliances kitchen with eating bar, formal dining rm, living room, bonus room, laundry + full bath down. 3 bedroom, full bath up. Double lot. \$164,800. Doris Olin, Lic. R.E. Associate Broker, 315-783-0241, 782-2355 Dolin@Gisco.net Nnyrealestate.com

(S243918)
Carthage: Commercial building, it used to be an appliance store with parts. The large house that goes with the property could be a three unit. Lot is 214.76 x 109.87 on Bender St. & Lot is 48' x 206' on West End Avenue side. Doris Olin, Lic. R.E. Associate Broker, 315-783-0241, 782-2355 Dolin@Gisco.net Nnyrealestate.com

(S243178)
Copenhagen: Three bedroom two bath home with super size eat-in appliances oak kitchen, abundance of cupboards, spacious living room with gas fireplace/stove. Newer furnace, roof, hot water heater & more. Spacious deck & set on a 20 acre lot!! Garage is oversized & heated. Generator hookup. Pool. Home is an upgraded doublewide with higher ceilings, etc. \$162,800.00. Doris Olin 315-783-0241, 782-2355. dolin@gisco.net Lic. Real Estate Assoc. Broker, realestatedorisolin.com

(S244519)
Watertown: New listing! Three bedroom home with newer windows, siding, roof, kitchen cabinets, appliances, carpet & more! Why would anyone pay rent when they could have this for \$69,800. Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

(S999999)
Black River: New office exclusive listing!! Ranch style building set on a super nice lot. Currently is a beauty shop. Equipment & most items will be included in the sale. Great spot for any type office or keep it as is. \$113,800. Doris Olin, Lic. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net, realestatedorisolin.com

(S232344)
Watertown: Great retail location in downtown Watertown. Well cared for building with 3 apartments that currently generate income of \$1745 with an additional \$800 from the retail space. Updates include carpet, paint and some appliances. Brick front adds charm. There is a full basement that has awesome storage. Great spot for any type business. \$169,900. Doris Olin, Lic. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net, realestatedorisolin.com

(S227269)
Watertown: Great Building Lot In The Town Of Watertown, Close To City Limits. Low Town Taxes. \$10,000. Doris Olin, Associate Broker, 783-0241, 782-2355. Dolin@Gisco.net Nnyrealestate.com Realestatedorisolin.com

(S226520)
LeRay: This is a great buy for someone who wants to live in one unit & rent the other two & have a business also. Lot has 14.02 acres. There is a large two family unit & a mobile home with 3 bedrooms & 2 baths. Large almost new metal commercial building. Needs updating in rental units. \$139,800. Doris Olin, Associate Broker, 783-0241, 782-2355. Dolin@Gisco.net Nnyrealestate.com Realestatedorisolin.com

(S227209)
Watertown: Town Of Pamelia: No Town Tax. Land For Any Type Of Commercial Venture. 2.43 Acres With The Sewer Line Bordering This Great Lot. Also Faces I-81. Great For Storage Or Visibility. Lot Could Be Expanded If More Space Was Needed. Price Would Adjust For Amount Of Land Needed. \$84,800.00. This Lot Is Across From (S227216) Doris Olin, Associate Broker. Dolin@Gisco.net Nnyrealestate.com Realestatedorisolin.com

(S241487)
Carthage: Twin with one unit that has two bedrooms, kitchen, living room & bath. Other unit has three bedrooms upstairs, downstairs has living room, dining room, kitchen & bath. Also enclosed porch. Other unit has an open porch. \$109,990. Doris Olin, Lic. R.E. Assoc. Broker 783-0241, 782-2355 dolin@gisco.net realestatedorisolin.com

(S227479)
Watertown: Many updates to include: Complete house generator, all new windows, spacious kitchen that opens to family room w/ fireplace, formal dining, hardwood floors, foyer entry, finished lower level, set on awesome 5 acre lot, 3 car attached garage, central air, security system. South Jefferson School. \$369,800. Doris Olin, Lic. R.E. Assoc. Broker 783-0241, 782-2355. Nnyrealestate.com

(S242241)
Sackets Harbor: Incredible views from this one owner custom home!! Spacious eat-in kitchen with custom cherry cabinets, hardwood flooring, stainless appliances, corian countertops & more!! Dining area opens to patio with hot tub & fire pit!! Spacious living room with views of Lake Ontario & Battlefield. There is a super Master Bedroom suite with sitting room & separate walk in closets as well as private bath with double sinks, tub & seat shower. A "Halo" media room that could be a bedroom. Another good size bedroom, turret room, plus a sitting room that opens to a spacious deck with awesome views. Another full bath. Attached 2 stall garage. Concrete driveway!! Covered front porch. Must see!! Curb appeal is awesome!! \$378,800. Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

(S227267)
Watertown: OWNER WILL CONSIDER A LEASE OR POSSIBLE OWNER FINANCING WITH A GOOD DOWN PAYMENT. COMMERCIAL PROPERTY WITH TWO LOTS. Was an ice cream store!! Some equipment may be included. Busy Main Road!! \$129,000.00. Doris Olin, Lic. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net, realestatedorisolin.com

(S227216)
Watertown: Town Of Pamelia: No Town Tax, Land For Any Type Of Commercial Venture. 15 Acres With Lots Of Road Frontage. Close To I-81 With Visibility From I-81. Currently There Are Some Commercial Properties On The Road Near This Parcel Of Land. Property Could Be Sub-divided. \$249,800.00. Doris Olin, Lic. R.E. Associate Broker Dolin@Gisco.net 783-0241, 782-2355 Nnyrealestate.com Realestatedorisolin.com

(S244401)
Watertown: Good Size Rooms! Many Updates! 3 Bdrm., 2 Bath Home, Oak Appliances Kitchen, 1st Floor Laundry Room, Liv. Rm., Formal Dining Room, Updated Bath On 1st Floor. \$109,800. Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

(S241446)
Dexter: Newer four bedroom custom built home with deeded right of way to the water. Awesome water views. Home has 2.5 baths. Appliance eat-in kitchen including an eating bar, formal dining area, spacious living room on main level. Dining room opens to a deck and a private back yard. Second floor has private master bedroom & bath. Three more bedrooms & another full bath. Home has a stand up crawl space with permanent stairs. Attached two stall garage. \$299,800.00 Doris Olin, Assoc. Broker 783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

(S227329)
Brownville: One of a kind custom built log home with spacious appliances, marble floors & granite countertops & custom crafted cabinets. Hardwood floors also! The chandeliers are custom made, furnishings are all custom made. Same furnishings will stay! Both bathrooms have jet tubs, glass custom shower enclosure, marble walls & floors. Living room has vaulted ceiling, awesome views of the waterfront, huge windowseat. Fireplace is all hand done with stone outside & inside. Large family room! There is a wrap around porch! There is over 2,000 ft. of waterfront! Excellent fishing & deer hunting on the 74 acre parcel. Very private setting!! Will consider owner financing. Qualified buyers only !! \$998,800. Doris Olin, Lic. R.E. Assoc. Broker 783-0241, 782-2355. nnyrealestate.com

(S243920)
Deferiet: 3 bedroom, 1 bath, spacious living room, eat-in kitchen, formal dining room, investment to seller. \$84,800. Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

(S243784)
Carthage: 3 bedroom, 2 bath Victorian, original woodwork, hardwood floors, large living room, formal dining room, updated kitchen, fenced yard, office, full walk up attic \$209,800. Doris Olin, Lic. R.E. Assoc. Broker, 315-783-0241, 782-2355. dolin@gisco.net realestatedorisolin.com

(S246215)
Watertown: Immaculate Victorian with alarm system; 9 inviting rooms including 4 bed, 2 living, dining and bonus room featuring French doors, ornate woodwork, built-ins, decorative fireplace and hardwood floors; elegant original staircase and front doors; 2 full baths including one spa like w/marble, jetted tub, separate shower and vessel sinks; new marble kitchen counters and backsplashes; all appliances stay including washer/dryer in basement; deep front porch; back brick patio; full basement w/work bench; attic; central heat/air and storage shed. 1 year warranty included. \$198,000. Doris Olin, Lic. R.E. Assoc. Broker 783-0241, 782-2355. nnyrealestate.com

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JACKIE LADUE
Lic. R.E.
Associate Broker
778-6970
Dedicated, experienced, full time realtor
jackieladue@yahoo.com



(S243541) CLAYTON
Lovely Custom Built Cape Cod On 6.71 Acres
• 3 bedrooms, 3 full baths • Loft area w/office space or nice sitting area • Custom kitchen w/breakfast bar • Large family room w/deck area • Formal dining room • Gorgeous master suite w/large master bath • Living room w/stone fireplace • Oversized garage w/kitchen area • In-floor radiant heat • Over 3,000 sq ft • Too many amenities to list
\$419,000 Jackie Ladue, Lic. R.E. Assoc. Broker 778-6970



(S235204) WATERTOWN
Pristine Ranch Home
Situated on Beautifully Landscaped Lot
• 3 bedrooms, 2 baths • Finished basement w/gas fireplace and large family room • Lovely kitchen w/ stainless steel appliances, breakfast bar & solid surface counters • Open floor plan w/large living room & dining area • 2 acres, minutes from Fort Drum • Above ground pool w/wrap around deck
\$239,900 Jackie Ladue, Lic. R.E. Assoc. Broker 778-6970



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(S242082) REDUCED PRICE
774 SALISBURY ST., WATERTOWN
• Spacious eat in kitchen • Updated kitchen w/ peregore floor • 3 bdrm, 1.5 ba, attic storage • Lg lr w/gas fireplace stove • 2 stall garage • Newer wiring, furnace & insulation • Large corner lot 100'x200' • Quiet dead end street
\$134,500 June O'Brien Lic. R.E. Salesperson 315-778-2508



(S245451) A TRULY OUTSTANDING HOME
5204 HILLCREST CIRCLE, LOWVILLE
• 5 Br, 2.5 baths • Large living room/gas fireplace
• 1st floor master Br/Bath • Vaulted ceiling
• Large eat-in kitchen • Family room 23x20 w/gas stove
• Ceramic, wood & carpet flooring
• 2 stall, insulated, attached garage
\$268,000 June O'Brien, Lic. R.E. Salesperson 315-778-2508



Enjoy The Peace & Quiet
ML#S245789. This 2 bedroom, 2 full bath log sided home was built in 2008. Eat-in kitchen, hardwood floors & w/w carpeting, sitting room upstairs that overlooks the pond from the balcony, garage space attached, 2 storage buildings, near ATV/snowmobile trails.
\$175,000 Barbara Loomis, Lic. R.E. Salesperson 315-523-1047



(S245424) WATERTOWN
Beautiful Country Setting
• Custom log home • 2.5 baths
• Minutes from Watertown • First floor master
• 3 acre parcel • Beautiful views
• 4 bedrooms • Two stall garage
\$329,900 Cindy Widrick, Lic. R.E. Salesperson 315-771-0889



(S244803) RODMAN
Privacy Personified
• Post & beam construction • Attached 2 car & detached 3 car garages
• 4 bedrooms • 20+ acres • 2 full baths
• Potting house with dog kennel • Extra unit 3b/r rental
• Other great amenities
\$289,900 Ed Prevost Lic. R.E. Salesperson 778-1116 or 788-1628

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Evans Mills, NY 13637**
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Virtual Tours available for each property on nnymls.com

“The time you spend with us will change where you live.....”



28335 Bartlett Dr., Theresa
• New home on private road in wooded setting. 4 bedrooms/2 baths
\$262,000 MLS#S237861



35029 Elmridge Rd., Philadelphia
• 8 bedrooms - 2 baths stagecoach home on 175 acres of land with formal dining room that seats 20
\$425,000 MLS#S238405



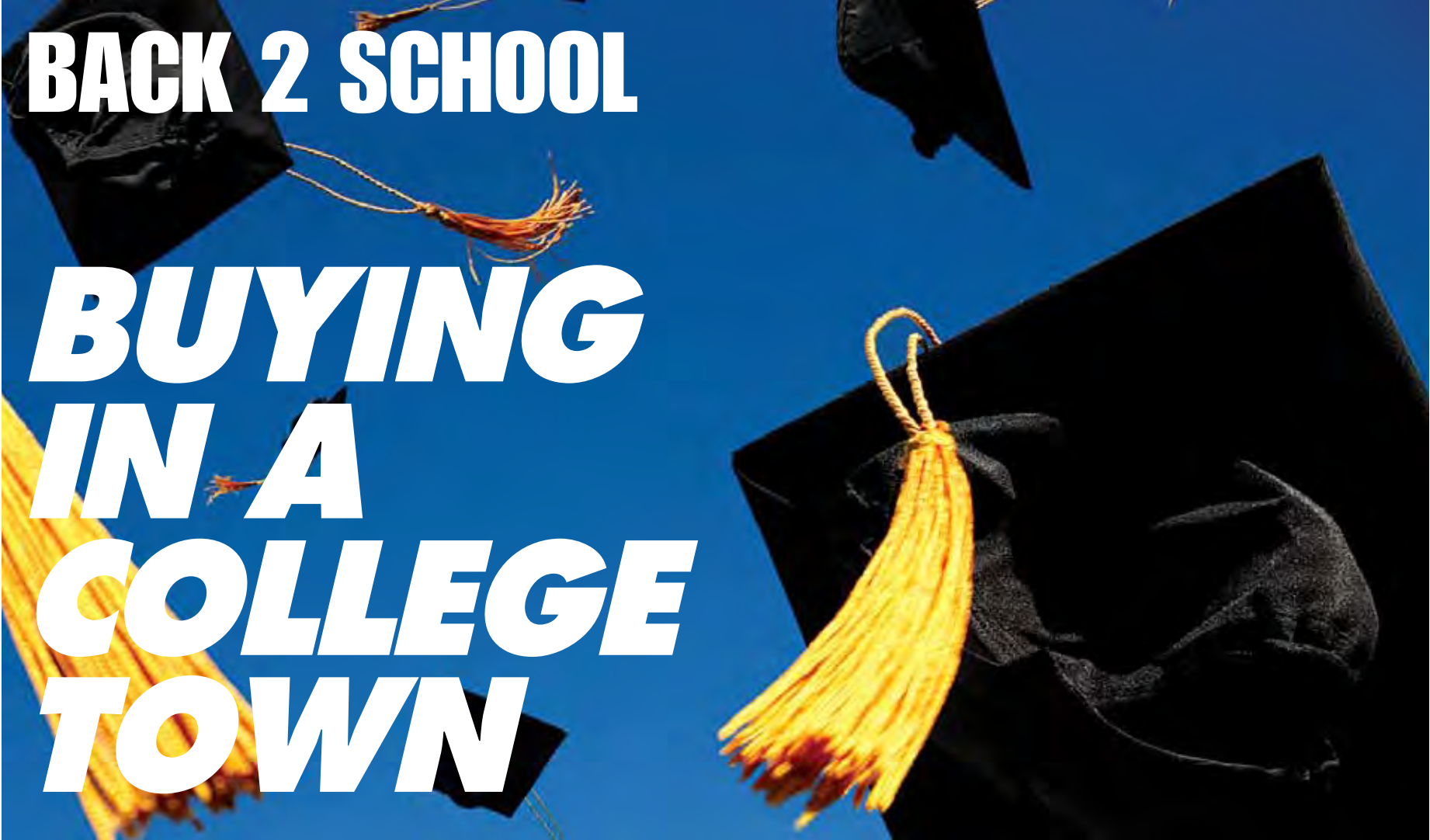
29588 County Rt. 46, Evans Mills
• 13 rooms, full basement, radiant heat • 10 acres with creek frontage.
\$449,900 MLS#S242752



36765 Co. Rt. 136, Theresa
• 5 bedrooms, 2.5 baths • Spacious kitchen with custom cabinets • Basement finished with walk out
\$379,000 MLS#S238875



35969 Bald Rock Rd., Clayton
• Raised Ranch • 3 bedrooms • 2 baths • breakfast bar • formal dining • full basement • detached garage on 1.75 acre lot
\$175,000 MLS#S244405



BACK 2 SCHOOL BUYING IN A COLLEGE TOWN

WHETHER IT'S A HOME FOR JUNIOR OR THE STEADY STREAM OF ANNUAL RENTERS, BUYERS CAN USE THIS NICHE TO THEIR INVESTMENT ADVANTAGE

By Barbara Ballinger
CTW FEATURES

Most parents of college-age students know the tuition package is just part of their sticker shock. Dorms and meal plans represent another steep rite of passage.

But there's also the option to invest in a residence within close proximity if their student lives off campus. In fact, even folks without college kids can see the value in this type of investment.

EDUCATION-BASED REAL ESTATE

With the rising costs of housing and meal plans, the investment offers a way to match – or beat – expenses while hopefully enjoying appreciation.

If a multi-room property is bought, it can provide housing for other students, which helps offset mortgage payments and other ownership costs. If the condo or house is nice enough, it might appeal to faculty, local renters or summer vacationers when students and staff are away.

Some parents have found the investment so worthwhile that they hang onto it after their child graduates. Lynn and Tim Cattrysse did so with the one-

bedroom condo they bought in Cocoa Beach, Fla., in 2001. Their daughter, Jill, then a student at Iowa State University, spent time at Florida's Kennedy Space Center as part of a cooperative school-work program. After Jill graduated, her parents kept the property, since its oceanfront locale proved appealing to vacationers.

Because they live a plane-ride away, the couple purchased in a location that has on-site property management. For finding renters, they rely on HomeAway.com, an online vacation rental market based in Austin, Texas. The company charges an average annual fee of \$300; others place newspaper ads or use Craigslist or similar services. The Cattrysse break even, Lynn says, and believe their initial \$89,000 purchase has appreciated to about \$175,000.

With most fall classes on the horizon, here are some things to know if weighing this option:

KNOW YOUR POTENTIAL POOL

"Every college campus works differently. At some, professors and students live on campus, so be sure there's a market," says Steven J. Thayer, a Chicago real estate attorney.

Know your child's ability – or others' – to manage the investment. Author Tom Kelly rented a house near the Loyola Marymount University in Los Angeles for his second son, which worked fine until he studied in New Zealand. "Others in charge didn't take the same care. We should have rented it to faculty," says Kelly, author of "How a Second Home Can Be Your Best Investment" (McGraw-Hill, 2005).

BUY FOR THE LONG TERM

"You have to pay, on the front end, the purchase price, plus attorney and closing fees, and on the back end, the sales commission," Thayer says. "So the longer you own it, the better."

BUY A LARGER PLACE, IF POSSIBLE

It makes sense to buy bigger, so it appeals to a family or several students, which adds income, says Christine Karpinski, director of the Owner Community for HomeAway.com. Jim Leonard, who purchased a condo near downtown Austin for his son, agrees. "A one-bedroom isn't as rentable for those coming in summer," says Leonard, who runs a video production company.

GET A YEAR'S LEASE RATHER THAN SCHOOL-YEAR LEASE

An exception is if you know you can attract summer visitors, who may pay more daily, weekly or monthly basis, says Karpinski. Charge students rent comparable to the dorms, says Kelly.

TAKE A HEALTHY SECURITY DEPOSIT, GET REFERENCES, HAVE PARENTS GUARANTEE THE LEASE

Lou and Claudia Ramondetta take a month's rent for the deposit on their cottage by Scarborough Beach in Narragansett, near the University of Rhode Island.

HAVE TENANTS PAY INCIDENTALS

These include everything from cable to heat and electricity. Remember adequate liability coverage. "You're ultimately responsible, even if you insist that no 'Animal House' parties are held," Thayer says. He recommends excess liability.

© CTW Features

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OFFERING CERTIFIED BUYER AND SELLER REPRESENTATION

24 MAPLE AVE., EDWARDS
MLS#24867 \$48,500



WHY PAY RENT?

- Spacious kitchen with lots of cabinets
- Living room and formal dining room have original woodwork
- 4 nice sized bedrooms, 2 full baths
- Detached garage, tiered flower beds

246 TRACY RD, LISBON
MLS#25005 \$159,500



HORSE FRIENDLY PROPERTY

- 3 BR, 1.5 bath renovated farm style house
- Situated on 47 acres in the Canton school district
- 3 outbuildings included barn with horse stalls
- Formal living room with glass fireplace

79 JUDSON STREET, CANTON
MLS#23979 \$163,000



HERE YOU CAN HAVE IT ALL

- Formal living room with fireplace, family room, formal dining room
- 3 bedrooms, 1.5 baths
- Attached carport, detached 2 car garage, paved drive
- Deep lot with plenty of area for garden and play

33 PLEASANT STREET, NORFOLK
MLS#23903 \$172,000



ROOM FOR THE ENTIRE FAMILY

- Eat-in kitchen, formal dining room, family room
- 4 spacious bedrooms, 2 full baths
- 2 car detached garage, paved driveway
- Situated on 1.4 acres with above ground pool

1418 MIDDLE ROAD, OSWEGATCHIE
MLS#25054 \$189,000



LOOKING FOR A FAMILY

- Constructed in 1995 with 2640 square feet
- Fully equipped kitchen open to dining room
- 5 bedrooms, 2.5 baths
- Above ground pool, paved driveway

379 HATCH ROAD, POTSDAM
MLS#24825 \$330,000



THE BEST OF COUNTRY LIVING

- Completely renovated from top to bottom
- Kitchen w/state of the art appliances, formal living room, dining room, family room, den
- 5 bedrooms, 3 baths
- Detached 3 car garage with overhead storage

1037 STATE ST & 218 W. SOUTH ST., OGDENSBURG
MLS#19297 \$49,900



OFFERED BELOW ASSESSED VALUE

- 1037 State St., 3 bedrooms, 1.5 baths, eat-in kitchen w/state of the art appliances, living room
- 218 West South St., 2 income producing apartments
- Additional unit with 476 sq. ft. ready to renovate
- Oversized 2 bay garage

24 STATE STREET, CANTON
MLS#23461 \$136,000



NEW PRICE

INCOME PRODUCING PROPERTY

- Currently a single family home w/apt
- Could easily be converted into a 3 family home
- Short walk to schools, county buildings & colleges
- 2 enclosed porches for separate entrances

220 HILL ROAD, RUSSELL
MLS#24512 \$345,000



COUNTRY CONTEMPORARY ON 26.3 ACRES

- Custom cherry kitchen equipped with stainless steel appliances
- Open living and dining area have cherry hardwood floors
- Master suite on main level, 2 additional bedrooms
- 2 car attached garage

56 MINER STREET, CANTON
MLS#24999 \$89,500



COMFORTABLE AND ECONOMICAL

- Updated oak kitchen, formal dining room
- Double living room with original tin ceiling and hardwood floors
- 3 bedrooms, 2 baths
- Detached garage, covered porch on front, deck on back

24 JUDSON STREET, CANTON
MLS#24073 \$122,000



CHARMING UPDATED VILLAGE VICTORIAN

- 3 bedrooms, 2.5 bath home w/original woodwork & maple floors throughout
- Newer kitchen, new 1st floor half bath
- Living room w/gas stove formal dining room & den
- Detached one car garage & nice yard

11 PEARL STREET, CANTON
MLS#24200 \$119,000



NEW PRICE

CHARMING VILLAGE HOME

- Large eat-in kitchen with lots of cabinets
- Formal dining room with Vermont Casting wood stove
- 3 large bedrooms with plank flooring
- Spacious back yard

7 HARRISON STREET, CANTON
MLS#22335 \$90,000



TONS OF CHARACTER

- Newer windows, 2 enclosed porches
- 3 bedrooms, 1.5 baths
- French doors lead to formal living room w/hardwood floors
- Beautiful original woodwork w/wrap around railing to upstairs landing

1851 COUNTY ROUTE #19, HERMON
MLS#25037 \$330,000



PLENTY OF ROOM TO ROAM

- 3 bedrooms, 1.5 bath country ranch style home
- Situated on 237.4 acres
- Fully insulated garage and paved driveway
- 1900's dairy barn, detached garage with workshop and potting shed

804 COUNTY ROUTE #17, RUSSELL
MLS#25331 \$95,000



NEW LISTING

MULTITUDE OF POSSIBILITIES

- 5 bedroom, 1890's farmhouse
- Gallery style kitchen, living room, formal dining room
- Detached garage and 1.5 story barn
- Situated on 47 acres bordering Plumb Brook

5908 CR 27, CANTON
MLS#24205 \$128,500



NEW PRICE

FOR SALE OR RENT

- Updated oak kitchen, open to dining area
- Living room has wood burning fireplace
- 3 bedrooms, 2 full baths
- 24x40 metal storage barn with woodstove

3260 COUNTY ROUTE 24, RUSSELL
MLS#24810 \$49,000



WONDERFUL BUSINESS OPPORTUNITY

- Turnkey diner located in the foothills of the Adirondacks
- All equipment & furnishings convey
- Great place for a hunting, snowmobiling & 4-wheeling camp
- Bordered by state land

366 JUDSON ST. RD., CANTON
MLS#25114 \$154,500



LOVELY 1.1 ACRE COUNTRY SETTING

- 3 bedrooms, 2.5 baths w/detached 2 car garage
- Fully equipped kitchen w/granite countertops & ceramic tile flooring
- Sunroom featuring lights, full length windows, polynesian spa hot tub & woodstove
- Master suite balcony over looking spacious yard and meadows

10 JUDSON STREET, CANTON
MLS#17983 \$139,500



TASTEFULLY RENOVATED

- Gorgeous, spacious kitchen with all the amenities
- 3 nice sized bedrooms, 1.5 baths
- Formal dining & living room, office/den
- Completely renovated inside & out

47 RIVERSIDE DRIVE, CANTON
MLS# 19062 \$85,000



FRONTAGE ON THE GRASSE RIVER

- Zoned for many uses
- 3 bedrooms, 1.5 baths
- Oversized 1 car detached garage, paved drive
- Great yard leading to 101.5' of waterfront

LORI GERVERA

REAL ESTATE



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HISTORIC STARBUCK HOUSE!

This premier Historic property of Northern New York is now available for sale. Being offered at \$659,000 for the home or only \$350,000 completely furnished. Completely refurbished inside and out, not a stone has gone unturned in this timeless classic. From mechanics to cosmetics this is truly a one of kind home. Ornate decor, huge formal dining and custom kitchen perfect for entertaining, and incredible original woodwork. Most of the bedrooms have their own baths and closets. The shining gem of course is the gorgeous in ground pool constructed in 2005, fully enclosed for privacy and surrounded by stamped concrete. So much more, you need to see it to believe it. Call Tara Marzano, NYS Lic. Real Estate Assoc. Broker @ 778-9164.

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S22999



SO MUCH BIGGER THAN IT LOOKS!!

This 4-5 Bdrm 3 full bath house was constructed in 2006. The property sits on 2 acres of land with a 3 stall attached garage, detached pole barn with overhead bay doors, in-ground pool and a basketball court. Interior boasts large eat-in kitchen and family room with gas fireplace. Much, much more! Call Tara Marzano, NYS Lic. R.E. Assoc. Broker @ 778-9164 or

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S221867



PRIVATE LAKE ESTATE

New year, new adventures! If you have ever dreamed of your own private retreat, this is it! This 119.5 acres includes your very own spring fed lake offering unbelievable fishing all to yourself. Wooded terrain and scenic views, great for hiking, camping or just being outdoors. Wonderful investment for your state of mind. Call today to schedule your private showing. Call Tara Marzano, NYS Lic. R.E. Assoc. Broker at 778-9164 or

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www.LoriGervera.com • S234036



100 FEET OF BLACK RIVER WATERFRONT! • \$354,900

With gorgeous views and a "one-of-a-kind" location, this beautiful four-plus bedroom home features a complete lower level "mother-in-law" suite! There are two kitchens, three and a-half baths, three separate family rooms, a beautiful formal dining room, two decks, an attached two-car garage, and much more! Just imagine having the opportunity to go canoeing out your very own back door - yet be only minutes to Fort Drum! Don't wait. Call today for an appointment to see this beautiful home!

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S233025



UNIQUE OPPORTUNITY TO OWN NEW TOWNHOUSE PROPERTY IN THE VILLAGE OF SACKETS HARBOR.

Newly constructed in 2005, now offering a choice of two different homes or two vacant lots on the water with incredible views and access to dockage on Lake Ontario. Townhouses feature hardwood floors, large eat in fully appointed kitchens with granite countertops. Half bath on the first floor and master bedroom suites with large closet, gorgeous master bath and laundry. All appliances included. Call Tara Marzano, NYS Lic. R.E. Assoc. Broker at 315-778-9164.

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S241075 & S241089



NEW PRICE
Now only \$149,900 - Zoned Neighborhood Business This 3300+ Sq. Ft. Bldg. located @ 812 State St., Watertown, offers you numerous Business Opportunities - Office space or Multifamily! Ample parking. Large lot and well cared for. This property may just be the fit you've been searching for! Don't wait! Call

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S224256



ST. LAWRENCE WATERFRONT

LOCATION, LOCATION, LOCATION. Wonderful year round waterfront home on the St. Lawrence River with 100 ft. of waterfront, dock and within walking distance to restaurants & shopping. This home features a fully appointed kitchen, dining area, large living room and (2) porches overlooking the beautiful St. Lawrence River, 2 car garage, public water & sewer and more for only \$216,900. Don't delay, call today for more information on this wonderful waterfront property call Patty Calhoun, NYS Lic. RE Assoc. Broker @ 783-8689 or

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S227806



POPULAR BAR AND RESTAURANT

Located within the footprint of "Tug Hill", this Oswego County snowmobile and motorcycle trail stop may just be the opportunity you've been waiting for! This "turn key" business includes the bar and restaurant, plus an attached 2 bedroom apartment! 6+ acres/seating capacity of 96/and an abundance of parking! Don't wait...the "snow flakes" are soon to be falling and your opportunities are awaiting! \$149,900.

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S242621



SPACIOUS CITY RANCH

Wonderful ranch located close to schools, shopping, hospital, Thompson Park and Fort Drum. This home features a nice open floor plan, fully appointed kitchen with breakfast bar, dining area with hardwood floor leading to a large deck and a very spacious back yard, large bright living room with wood burning fireplace, 3 good size bedrooms with hardwood floors, 2 full baths, full basement with 1/2 bath that could easily be finished off for additional living space, attached garage and more for only \$187,900. Don't delay, call Patty Calhoun, NYS Lic. R.E. Assoc. Broker @ 783-8689 to view this wonderful home or

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S243798



LOVELY SPLIT LEVEL 3 BEDROOM HOME

Double lot, but one of the best parts about this property is the garage! The 2004 32x60 detached building has plenty of room for cars, toys and just about anything else you might have! Fully heated with separate electric, this is perfect for a contractor, outdoor enthusiast or workshop. The house features a fully finished basement. With laundry and kitchen renovated in 2002. Sliding doors access the back patio area and pool. Additional lot in the back offer and additional 150x175 completes this package of living, work and still close to the city! For appointments call Tara Marzano. NYS Lic. R.E. Assoc. Broker @ 778-9164.

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S241467



TOWN OF WATERTOWN-NO CITY TAXES

Nice ranch home just outside the city and close to Fort Drum. This home features a large 15x25 living room with sliding door to back deck and 3 season sun porch, fully appointed kitchen, formal dining room with hardwood floor, full heated basement with work shop area, large storage shed, fenced in back yard, newer roof & furnace and more only \$114,900. Call Patty Calhoun, NYS Lic. R.E. Assoc. Broker @ 783-8689 for more information on this wonderful home that shows true pride of ownership.

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S242358



LOVELY HOME

3 bedroom 2 bath home with many extras! Large and lovely family room with wood burning fireplace, beautiful oak kitchen with center island, all tastefully decorated! Beautiful 4 acre parcel, two car garage and more. Close to Ft. Drum Call Vicki Bulger, NYS Licensed Associate Broker at 767-1420 or LGRE at 786-1900

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S242409



GREAT BUSINESS OPPORTUNITY

Start the New Year with this turn key Hair and Tanning Salon in a great location close to Watertown & Fort Drum. This property features (5) Tanning Rooms, (2) Hair styling stations, 1/2 bath w/washer & dryer, kitchen, reception & waiting area, massage room, lots of parking, public water & more for only \$107,000. Don't delay! Call Patty Calhoun, NYS Licensed R.E. Assoc. Broker at 783-8689 to schedule an appointment to see this wonderful property or call

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S223549



\$109,900

More in condition, 4 bedrooms, 2 story home with a detached party/play house! New flooring, new windows, new sheetrock, new bath fixtures, nice wood work, eat-in kitchen and 1st floor laundry! Great front porch, large lot and more! Fast closing possible - don't wait call today for an appointment to see!

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S240585



\$152,900

Exceptionally well cared for 4 bedroom 2 full bath 2 story home that's situated on over a half acre lot and located up near Thompson Park! Fully appointed updated kitchen, a formal dining area, a first floor bedroom, a first floor bath, a first floor laundry and a large first floor family room overlooking your very own park like yard! A huge walk-in closet a 2nd full bath plus 3 more bedrooms were added in 1986 as a complete new 2nd story addition! Great property at a great price! Don't wait call today for an appt to see!

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S222643



NEW LISTING \$99,000 SWEET AND ADORABLE

This home is sure to please. 1.75 acres of land 3 bedrooms, 2 baths, Great price!!! Call Vicki Bulger NYS Lic. R.E. Assoc. Broker at 767-1420 or

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S244370



\$79,900

4 Bedrooms, formal dining, wonderful enclosed front porch, eat-in kitchen, garage, large lot, new roof and new furnace. Immediate occupancy! Don't wait, call today for your appointment to see!

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S241177



\$59,900

Great starter home! 2 bedrooms, 1 full bath, large living room, 1st floor laundry, new carpet upstairs and more! Call NYS Lic. R.E. Assoc. Broker Tara Marzano @ 778-9164

Lori Gervera Real Estate 786-1900
www.LoriGervera.com • S225058



ONLY \$69,900

Great corner location with commercial possibilities and 2 driveways, a garage, a front porch, 4 bedrooms, 1.5 baths, natural woodwork, formal dining, and new windows, throughout! Easily converted to a 2 family if desired. Anxious owner willing to look at offers - Don't wait call today for an appt. to see!

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 RTE. 12 ALEX BAY RD.
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\$295,000. (MLS# S225672)
46865 LOG HILL ROAD, ALEXANDRIA BAY
 • Log home with 5 bedrooms, 3.5 baths
 • Brick fireplace, cathedral ceilings
 • Open stairway
 • Full basement, 30 x 40 steel pole barn, 10 acres
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$230,000. (MLS# S225565)
346 JAMES ST., CAPE VINCENT
 • Originally known as "Twin Gables"
 • Great village location - built in 1860
 • Four bedrooms two and half baths
 • Much original woodwork, pool, landscaped
 Lic. R.E. Assoc. Broker **JAMES L. WILEY 778-1360**



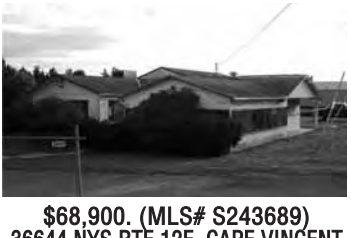
\$229,500. (MLS# S226184)
6383 FAILING SHORES LN., PT. PENINSULA
 • Very nice 2 bdrm summer residence w/front deck
 • **255' waterfront on Chaumont Bay**
 • **Cement boat ramp & 100' dock**
 • **Located on 1.36 acres at end of road**
 • **Privacy is superior**
 Lic. R.E. Assoc. Broker **JAMES L. WILEY 778-1360**



\$179,000. (MLS# S239990)
3203 NYS RT 13, PULASKI
 • Immaculate log home w/det. 2 car garage
 • 3 bedrooms, Pergo floors, loft, cathedral ceiling
 • Sunroom with view of pond, cherry and apple trees
 • Soapstone woodstove, electric BB silicone heat
 • 30 min to Watertown, Syracuse, Oswego & Rome
 Lic. R.E. Salesperson **JEANIE POWELL 771-8114**



\$108,500. (MLS# S225711)
16899 HILL TOP LANE, CLAYTON
 • Riverview home and 2 detached garages
 • Large deck with awning plus family room
 • 2 to 3 bedrooms, 2 baths, well maintained
 • Completely furnished double wide
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$68,900. (MLS# S243689)
36644 NYS RTE 12E, CAPE VINCENT
 • Single story 3 bedroom
 • Large attached garage
 • Public water
 • Former business now used as rental property
 • Motivated Seller
 Lic. R.E. Salesperson **KIETH LAWRENCE 767-2373**



\$118,000. (MLS# S225111)
43790 SECOND ST., REDWOOD
 • Lovely 3 bedroom, 2 bath home w/open stairway
 • Hardwood floors, Berber carpet, propane fireplace
 • Glass enclosed front and back porches
 • All new windows, vinyl siding, separate laundry room
 • Chain link fenced area for pets, garage
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$89,000. (MLS# S240282)
46 CLINTON ST., GOUVERNEUR
 • 4 bedroom village home, 2 baths
 • Open stairway, formal dining room
 • Glass enclosed porch
 • Large carriage barn with workshop
 Lic. R.E. Salesperson **ALLEN WALKER 771-8189**



\$190,000. (MLS# S240650)
16718 CTY RT. 181, CLAYTON
 • Just 1.5 miles from Clayton on Rt. 181
 • 3 bedroom ranch with 2 baths
 • State of the art kitchen, formal dining
 • Propane fireplace, cable
 • 2 car garage on 5 acres wooded parcel
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$149,500. (MLS# S233710)
28341 STONY POINT RD., CAPE VINCENT
 • Grand old stone home in need of complete TLC
 • Property owns R.O.W. to the bay - 10 acres wood lot
 • Potential for good country living
 • Total 76+ acre w/1100 ft. of roadfront
 Lic. R.E. Broker **JAMES L. WILEY 778-1360**



\$14,000. (MLS #S239694)
COUNTY ROUTE 181, CLAYTON
 • 2 acre cleared building lot
 • 1.5 mile from Clayton
 • Surveyed and ready to build on
 • Utilities along road
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$119,500. (MLS# S234809)
2672 PONDS SHORE - CAPE VINCENT
 • 199 Two Bedroom Mobile Home & Garage
 • 50' Tailored Waterfront - 200' deep parcel
 • Cement Waterfront deck & boat launch
 • Well maintained - good location
 Lic. R.E. Broker **JAMES L. WILEY 778-1360**



\$295,000. (MLS# S226239)
17365 RIDGE RD., LAFARGEVILLE
 • Gentlemen's Farm - 317 acres
 • Morton Pole Barn, Large horse barn, stone tool shed
 • Spring fed pond plus 2 beaver ponds
 • Doublewide ranch home, 2 bdrm, 2 bath, lg. deck
 • 80,000 white pine trees, 12x18 hunting camp
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$249,500. (MLS# S246145)
117/121 COMMERCIAL ST., THERESA
 • Attractive diner, furnished & equipped, seats 60 people
 • Three remodeled apartments upstairs
 • Room for two more apartments
 • Includes stocked grocery store
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$112,500. (MLS# S243633)
226 E. MAIN ST., BROWNVILLE
 • Lovely two bedroom village home
 • Detached two car garage
 • Nice large yard
 • Short drive to Watertown
 Lic. R.E. Salesperson **ALLEN WALKER 771-8189**



\$120,000. (MLS# S241799)
41160 BREEZY PINES RD., CLAYTON
 • 2-car garage with unfinished home above
 • Great shipping channel views - 2 marinas close by
 • 4 acres rolling land - 293' road frontage
 • Use as guest home & build your home close by or sell off some acreage
 Lic. R.E. Salesperson **Chuck Burlingame 771-3421**



\$36,000. (MLS# S239698)
COUNTY ROUTE 13, EAST RIDGE RD., LAFARGEVILLE
 • 40 wooded acres-close to village
 • Mixed tree types
 • Utilities by front of property
 • Good for hunting, residential or vacation site
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$12,000. (MLS#S240257)
Lot#4 HUFF ROAD - CAPE VINCENT
 • 100x 405' Lakeview Building Parcel
 • Municipal Water Available

\$15,000. (MLS#277133)
COUNTY ROUTE 57 - PT. PENINSULA
 • Parcel 200x220 -
 • Two miles from Long Point State Park - Boat Launch
 Lic. R.E. Broker **JAMES L. WILEY 778-1360**



EACH \$20,000 (MLS# S226453 & S226467)
SAND BAY RD., CO. RT.9, CLAYTON
 • BUILD HERE, two surveyed 5+ acres
 • Only stick built homes allowed
 • Short drive to Watertown, Ft. Drum & Clayton
 • Cleared land with some trees
 • Electric & telephone lines by front of property
 Lic. R.E. Broker **GEORGE BOWES 771-6543**



\$110,000. (MLS# S226471)
DABLON POINT RD, CAPE VINCENT
 • At the mouth of the St. Lawrence River
 • 107' of waterfront x 343 deep
 • Electric, telephone available
 • Year around road
 Lic. R.E. Salesperson **ALLEN WALKER 771-6543**



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MARCELL
—D4133—

© DESIGN BASICS, Inc.

This very traditional home of brick and stucco has a great classic look. The Marcell (D4133) has numerous windows; all shaped different which adds uniqueness to the façade. There are the triple arched windows on right, the door with windows on each side and a slight arch over, the square windows to the left of the door with a basement window down below. These are very eye-catching from the street making the home extremely attractive.

A covered porch with large pillars surrounds the door. Entering inside a closet

with a large planter shelf over is directly in front of the door. On the right side is the great room, open and spacious with 10' foot ceilings, and on the right is the staircase upstairs and the optional basement.

The family room has large windows in the front as well as in the rear. This provides a great amount of sunlight for this large room. A fireplace is on the right wall, bringing warmth to the room in the winter.

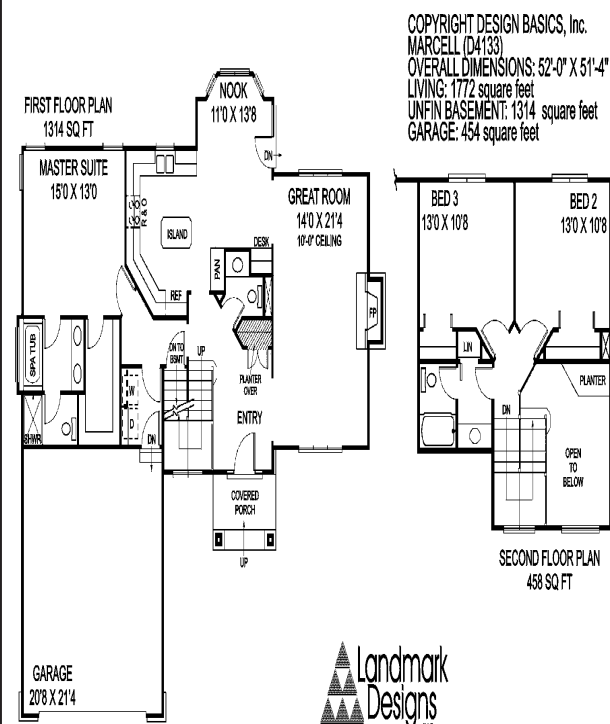
Behind the closet in the entry are a half bath and the pantry and a built-in desk adjacent to the kitchen. The angular

kitchen runs around the wall in a "C" shape, open to the nook and great room. There is a window over the dual sink in the rear, plenty of counterspace and an island in the center. The nook has bay windows and a door that opens onto the deck or patio in the back.

The master suite is a nice size and has many amenities that help relieve the stress of the day. There is a large spa tub, great for soaking away the cares, an oversized shower, as well as two sinks. The large walk-in closet makes finding something to wear easier. Between the staircase and the master suite is the utility room, which also opens into the two-car garage.

Upstairs are two large bedrooms, each with a wall closet and windows that overlook the backyard. The bathroom has a single sink and a linen closet in outside area while the stool and tub are in a secondary private area.

For a study plan of the MARCELL (D4133), send \$25.00, to Landmark Designs, PO Box 5625, Eugene, OR 97405 or call 1-800-562-1151. Be sure to specify plan name and number. Compact disks, with search functions are free of charge, to help you search our portfolio for your dream home (\$5.00 shipping and handling will apply). Or you may order or search online at www.ldpians.com. Save 30% on construction plans using the code (LLM30) online, mailing, or calling 1-800-562-1151.



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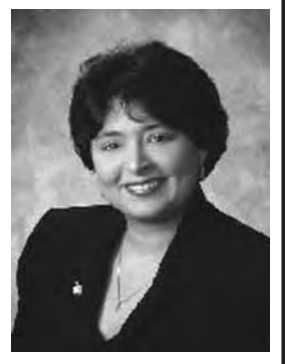
LISA A. L'HUILLIER,
BROKER/OWNER GRI, CBR

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333 NORTH HAMILTON STREET
 Nice 3 br., 1 bath city home with some hardwood floors. Affordably priced at \$59,500. Call NYS Lic. R.E. Assoc. Broker Ken Scott at 782-6172 before it's gone! S235990



934 GOTHAM ST., WATERTOWN
 Charming 3 bedroom home on a corner lot with a fenced back yard. Parquet flooring in the living and dining rooms, tile in kitchen and very large bathroom. Covered front porch, metal roof, newer bath and kitchen plus detached garage. Call now for your private viewing! \$109,900. Call NYS Lic. Associate Broker Betty Henderson at 783-6737. S241978



320 CENTRAL ST, WATERTOWN
 Bright easy living with many updates! Features 3 br, 2 full baths; Upstairs family room with a full bath and another room set up for an extra kitchen if you wish to finish and rent it out. Renovations include energy efficient furnace, water heater, metal roof, siding, windows, electric, plumbing, walls and insulation and flooring. Easy access to Fort Drum. \$79,900. Call NYS Lic. Assoc. Broker Betty Henderson at 783-6737. S228559



120 N. RUTLAND ST., WATERTOWN
 Great income potential with 3 unit apt. building. There are 2 three br units and a one br unit. Many new improvements including water heater, furnace, electrical to include new circuit breaker boxes for each unit and kitchen upgrades. \$115,000. Call NYS Lic. R.E. Assoc. Broker Ken Scott at 782-6172. S237139



114 RAY STREET, SACKETS HARBOR
 Great opportunity to snap up this cute 2 bedroom home with many improvements such as new paint throughout and with the exterior recently stained plus new garage roof. One bedroom and full bath down and bedroom on the second floor. Back deck off of eat-in kitchen. Great view of harbor from living room and just one block from gazebo and downtown. \$149,500. Call NYS Lic. Broker Lisa L'Huillier at 782-4100 or 783-2188. S239855



Sackets Building Lot
 This lot on Theriault Road is perfect to build your dream home on. You can choose your own builder for this rare lot in Blue Heron Development. Public water available. Just outside village limits so no village tax. Only stick-built houses are allowed - no modulars. \$69,000. Call NYS Lic Broker Lisa L'Huillier at 786-9999 or 783-2188.



CROGHAN ACREAGE
 Great 23.4 acre parcel on Ure Road that is approximately 3 miles from Carthage Area Hospital...use it for recreation, hunting, building, camping. Wooded area with mature timber; land has not been logged within the past 25 years. Enjoy wildlife and privacy \$45,500. Call NYS Lic. Assoc Broker Betty Henderson at 783-6737.



608-610 DAVIDSON ST., WATERTOWN
 Great investment potential could be yours with this 2 family located in Watertown. Long term tenants in both units. \$48,500. Call NYS Lic. Broker Lisa L'Huillier at 783-2188 for more information. S245733



120 E. BRONSON ST., DEXTER
 Spacious village 2 bedroom ranch with many great features! There's a bright eat-in kitchen with appliances, living room and huge master bedroom. The separate laundry area includes the washer and dryer plus there is an attached garage with generator hook-up. You will find plenty of storage with the Amish-built storage barn with electricity. Large yard too! \$89,900. Call NYS Lic. Broker Lisa L'Huillier at 783-2188 or 782-4100. S246046

Hefferon Real Estate has been bringing buyers and sellers together since 1986. The agency is comprised of 11 Realtors® who provide full time, full service experience in all aspects of real estate transactions. Whether you are buying or selling, Hefferon Real Estate is ready to assist you from start to finish - whether it be residential, season, commercial, investment, or waterfront. Several of Hefferon Realtors® are Certified Buyer Representatives and experts at buyer agency. Their sales team is dedicated to providing the utmost in professional services in a friendly environment. They specialize in military relocations and offer bilingual (Spanish/English speaking) associates. Hefferon Real Estate has several Graduates of the Realtor Institute (GRI), Accredited Buyer Representatives (ABR) and The National Association of Realtor's newest designation, The Green Designation. Broker/owner Lisa L'Huillier has earned the GRI, CBR, ABR and Green designations as well as the HOMES (Housing Our Military with Excellent Service) certification.

Lisa L'Huillier, who is a graduate of Ithaca College, has been a New York State Licensed Realtor® since 1990 and the sole owner of Hefferon Real Estate since 2000. She is a member of the Jefferson-Lewis Board of Realtors, Watertown Rotary Club, past member of the Grievance Committee, current member of the Multiple Listing Service Committee, and Board President from 1998-2000. In 1997, Lisa's peers selected her as Realtor® of the Year. She is also a member of the Smithville Fire Department, serving as a Fire Police officer, and currently serves on the Watertown Housing Authority Board of Directors and on the Family Counseling Service of Northern New York Board of Directors. Lisa is also a member and officer of the Women's Council of Realtors (WCR) currently serving as President-Elect. Hefferon Real Estate agents are very involved in the community and the agency is a member of the Greater Watertown Chamber of Commerce.



Lisa A. L'Huillier
 Lic. R.E. Broker/Owner



Betty Henderson
 Lic. R.E. Assoc. Broker



Chuck Ruggiero
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Kathryn Holloway
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 Lic. R.E. Salesperson

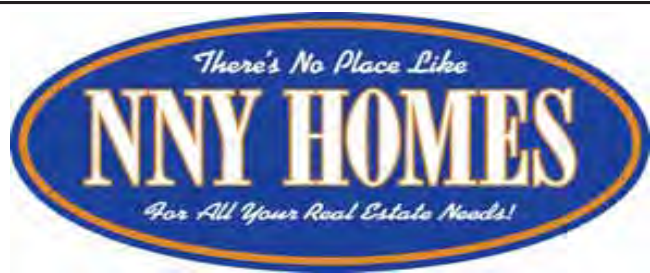


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- Patricia Scott
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LIST WITH US! 315-782-4476 Joan Gerni, Broker/Owner



MLS S245690 ~ \$329,000

Beautiful Ranch style home featuring 7 bedrooms, 4 1/2 bath, bright living room w/cathedral ceilings and open floor plan, two master bedrooms, gleaming hardwood floors, game/family room, and a 4 car garage. Call Kelly Harrienger, Lic. R.E. Salesperson, 408-3362.



ML S235891 ~ \$125,000

3BR Ranch home features newer siding, windows and roof, public water, spacious home and two car attached garage on a spacious treed lot. Call Joan Gerni, Lic R.E. Broker/Owner, 315-778-7653



MLS S245525 ~ \$105,000

Grand Victorian home features high ceilings, spacious rooms, endless storage, army improvements include the roof, insulation, kitchen remodel, cabinets/floors, electric update, new furnace, HW heater, paint inside and out, bathroom toilets/sink. Call William Leepy, Lic. R.E. Assoc. Broker, 315-408-6851



MLS S245283 ~ \$32,000

16 Acres of tillable farm land located on a dead end road in the Sackets Harbor school district. Land is suitable for subdivision or new home construction. Call Joan Gerni, Broker/Owner, 315-778-7653



ML S241651 ~ \$179,900.

Breathtaking Victorian features large rooms and high ceilings, spacious kitchen, private back patio/porch, gleaming hardwood floors, dual high efficiency furnaces and central air! Call William Leepy, Lic R.E. Assoc. Broker, 315-408-6851



MLS S223253 ~ \$147,000

3BR home features a large modern kitchen, formal dining room, office/den., spacious floored attic. Updates to home include a new sheetrock, wiring, plumbing, heating, flooring and kitchen & baths, siding and roof. Call William Leepy, Lic. R.E. Assoc. Broker, 315-408-6851



MLS S245102 ~ \$149,900

Country living just minutes from Watertown/Ft. Drum! Home features an extremely spacious kitchen w/island and breakfast bar, formal dining w/fireplace, endless storage in the huge garage/workshop, a new roof, siding, paved drive all nestled on almost 4 acres of woodland! Call William Leepy, Lic. R.E. Assoc. Broker, 315-408-6851



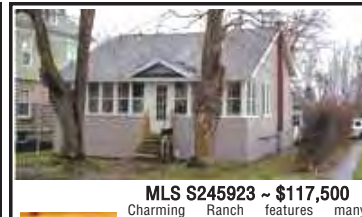
ML S243626 ~ \$190,000

Fantastic location next door to General Brown High School. 3BR Raised Ranch features a kitchen/dining area that opens to a spacious deck with private view of treed yard. The basement is partially finished and with a few minor touches it would create a large family room. Call Joan Gerni, Lic. R.E. Broker/Owner, 315-778-7653



MLS S245785 ~ \$205,000

Fantastic 4BR, 2 1/2 bath home features new hardwood floors, original moldings, archways, plenty of built-ins for storage, full attic and basement, and 2 stall garage. Call Kelly Harrienger, Lic. R.E. Salesperson, 408-3362.



MLS S245923 ~ \$117,500

Charming Ranch features many improvements including the roof, windows, insulation, paint, landscaping, flooring, fixtures, bathroom 100% new 1 yr. ago and huge sun porch. The house is nestled on a huge lot half fenced in, with mature trees and tall privacy hedges on the border of Thompson Park. Call William Leepy, Lic. R.E. Assoc. Broker, 315-408-6851



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\$117,900

WATERTOWN, MLS#S245028

Multi-level 3 bdr/2 full bath home that has been completely recarpeted throughout including new kitchen flooring. Spacious kitchen equipped with all appliances and a formal dining room. Three large bedrooms upstairs and a 2nd full bath. The deck is attached to back corner of the house overlooking huge back yard. There is a one stall garage with large driveway. The home has a very large basement for storage with washer and dryer. There is an extra lot that goes with property next door (35x109). Lots of upgrades to home include roof, exterior recently painted, chimney and a back porch.
CALL TETHANNI M. JOHNSON LIC. RE AGENT. 315-767-8401



\$128,900

WATERTOWN, MLS#S240628

Pictures just can't do this home justice, this is a must see in person. You won't be disappointed. This home is MOVE-IN condition. When you walk into this home you will find a living area that offers a fireplace and beautiful hardwood floors. Next you will find an open area that can be used for a formal dining area or family room also boasting hardwood floors. The kitchen has all newer appliances that were added in 2009. Refrigerator, dishwasher, disposal, oven range. Just off the kitchen is a breakfast/Dining area that offers a window sitting view.
CALL (TEAM ZIPPY) JAMES & TINA LACOMBE 523-3935 OR OUR OFFICE 786-7276



\$149,900

DEXTER, MLS#S239851

This is a multi-use building featuring over 7,000 sq.ft. (Nearly 3,000 sq.ft. finished office or retail space with the balance being storage/warehouse) on a 2.9 acre lot. Upgrades have been made to the office space. You could use part of the building for your business and rent out the garage bays for an auto shop or use as vehicle or boat storage. Building could be used for office space, retail business. There are two large parking lots.
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner



\$89,900

WATERTOWN, MLS#S226826

Great location, motivated seller. Very clean 2-unit on a corner lot that could open back up as a single family. Currently both units are rented with a nice monthly income. Both apartments have been painted since 2006. Each apartment has a washer and dryer hook up. The owner has updated the kitchen and bathroom, and carpet in the upstairs unit.
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner



\$139,900

PHILADELPHIA, MLS#S226774

ENDLESS OPPORTUNITIES! Good sound commercial building that once was a retail food store. This building is completely steel and was built in 1990. It has and office in front with approximately 7800 feet of retail space. Large basement for storage, two walk in coolers, large loading dock and storage area. Paved parking lot for approximately 50 cars. Also has a two stall garage in rear for more storage. Great spot for convenience store, quick stop, gas station, or any other business. All this and just minutes from Drum
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner



\$134,900

PAMELIA, MLS#S243016

This home features large kitchen formal dining, large open living room with a fireplace. There are four large bedrooms. Master bedroom features its own bathroom with garden tub and stand alone shower. Large laundry room. It sits on a very large basement for lots of storage or workshop. So if you have been looking for a home with a very large open floor plan on just over 10 acres all within minutes to Fort Drum or Watertown, you just found it.
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner



\$34,900

WATERTOWN, MLS#S225731

Here is a great property at one story retail building with tow large store front windows and large parking lot in a high traffic area.
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner



\$85,000

ANTWERP, MLS#S226660

This home is totally re-done. Already has a new roof and siding, new paint new carpets being put down. The kitchen has a lot of cabinets and they've all been made by hand. So many improvements, just too many to list. There is also a good sized yard. The home is a 3 bedroom and located in the village of Antwerp. The work on this home is done all but the lat touches of paint. This is a must see...so make your appointments today! The owner will look at all reasonable offers.
CALL (TEAM ZIPPY) JAMES & TINA LACOMBE 523-3935 OR OUR OFFICE 786-7276



\$49,900

WATERTOWN, MLS#S239827

HANDY PERSONS SPECIAL
 Home features on the first floor a very large kitchen, dining & living room, 1/2 bath. Second floor features three large bedrooms and a full bath. There is a full attic with a finish room that could be a fourth bedroom. Full basement, and a detached curb side garage in the back. Home does needs work. This home fixed up could be your dream home for a very cheap price. DON'T PASS THIS ONE UP!!!!
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner



\$165,000

PHILADELPHIA, MLS#S224961

Was used as a residence and a retail store. Set up to be used as a single residence, a duplex or a commercial business. All walls are not load bearing so they can be moved at will to whatever configuration you would need. The portion that was commercial has a brand new kitchen and there a total of 6 bedrooms. Two separate furnaces and a/c units. New 1200 gallon septic system and one electrical service and water heater for both portions. 1/2 basement under one side. Zoned commercial and residential. Wonderful landscaping. Paved parking area for 28 cars. Central air through out building.
CALL RANDY T. RASO 783-3350 Lic. RE Broker/Owner

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1000 ISLANDS RIVERFRONT
New Price \$369,000. Located only minutes from Alexandria Bay. Newer, beautiful single story custom year-round waterfront home. Panoramic westerly views of the ships, islands & sunsets, lg. concrete dock, open wraparound cedar porches, expansive perennial gardens, cherry & walnut cabinetry, granite countertops, birch & fir floors, master BR/BA, laundry room & more! All is in impeccable condition and ready for your inspection. Please call Matt at 771-6001. #S224333



RIVER LIVING AT IT'S BEST!
Pristine and private, fully-furnished 2 BR/1 BA year-round cottage in beautiful setting. Million dollar views of the river, ships & sunsets. Deep water dock with 75 ft. WF. Completely new 16'x45' custom steel frame dock w/open floor plan and full-height windows along the river side of home. Wraparound deck to enjoy the views. New well, heat, flooring and ceiling fans. Poured concrete foundation w/concrete floor in basement. \$289,000. Call Jennifer Hebert 396-2065. #S240253



JUST LISTED
Gorgeous restored and solid built 4 BR/2 full BA historical home located near Butterfield Lake. Public water & sewer, hardwood floors, curved stairwell, bead board porches, renovated kitchen, formal dining room, restored walls & woodwork, 3 separate entries, newer 50 yr. roof, exterior completely wrapped & insulated & cedar looking siding. Also, French doors & glass was insets, att. 2-car garage w/opener, newer landscaping w/perennials & trees. Orig. features have been preserved to maintain the integrity of the home. Possible B&B, close to Ft. Drum and the beautiful Indian River lakes. Offered at \$194,000. Ask for Matt 771-6001 #S245456



CLAYTON RIVERFRONT
Main channel view, year-round riverfront residence (3BR/2BA) with dock slip. Views of the ships and bay. Located between Clayton and the TI Bridge, level lawn, lots of glass and southern exposure. Central A/C and heating, lg. sunken living room, skylights, vaulted ceilings, glass enclosed heated sunroom/porch/dining area, window walk and numerous decks and patios, widows watch/ship viewing tower, and finished basement set up for private guest quarters. A real nice home in a great location along the 1000 Islands and the St. Lawrence River. \$329,000. Call Matt Garlock 771-6001. #S224342



COUNTRY HOME NESTLED ON 35 ACRES
Lovely 3 BR/2 BA custom 2005 home situated on 35 acres with pond, mature trees, wonderful scenery and wildlife. This property features formal dining, custom kitchen & island, built-in cabinetry around stone fireplace, 2-stall garage, paved driveway and much more. This property is only 20 min to Ft. Drum, & only 15 min to the St. Lawrence River. Neighboring inland lakes. All this in one private location. Call now for details & appointment. \$188,900. Call Cathy Garlock 486-4944. #232358



ALEX BAY RESIDENCE
Lovely 3 BR village home within walking distance to the St. Lawrence River, school, restaurants, shops & more. Situated on private lot w/plenty of room to entertain and a view of the river from the backyard. This property is located only 25 min to Fort Drum. Don't miss out! Call now for showing. \$89,000. Call Cathy Garlock 486-4944 #S243148



MAGNIFICENT CHIPPEWA POINT
Waterfront property on deep water but sheltered area close to the freighters. Newer year around ranch sits on 240' of shoreline in a wooded setting. Master suite has vaulted ceilings, private bath, walk-in closet, fireplace, and large glass walled River Room/Office. Three other BRs enjoy privacy and bathroom with whirlpool tub. Open kitchen, DR, LR area share great River views and a carpeted screen porch. Has laundry room/pantry, attached over sized insulated garage, and crib dock w/electric. Two outbuildings include high rise barn with 2 lofts and river view workshop. \$434,500. Call Matt Garlock 771-6001. #S227827



CRYSTAL LAKE
The season never ends, purchase this cottage and enjoy great ice fishing this winter, then be ready for the fabulous summer season.. Boating, skiing, fishing or just enjoying the views, you won't find a nicer spot than this. Priced to sell \$84,900. Call Jennifer Hebert 396-2064. #S238421



WELLESLEY ISLAND WATERFRONT RESIDENCE
Year-round residence offering awesome ship views & deep water sheltered dockage. This high quality 3 BR/2 BA river home has been totally renovated including a new addition (05), electrical service, furnace, septic & well. Features include oak floors, granite countertops, hickory kitchen, integrity windows, laundry room, central heat, AC, insulated basement w/walkout, etc. Nice lg. picture windows w/lots of river views, spacious front deck & 35 ft. WF. This property consists of 2 separate parcels which afford a panoramic view, dockage for up to 3 boats along a covered 32' dock. Located in the American Narrows offering the advantages of a safe, protected bay. The small association shares a swim platform, boat ramp & waterfront. Taxes are under \$3,000! Call for additional details. Impeccable condition! \$295,000. Call Matt Garlock 771-6001. #S233744



CALLING ALL HOBBY FARMERS
What more could you ask for? 3 BR ranch, 2 car garage, and barn/stable, whatever you fancy. Attractively priced at \$99,999 Call Jennifer Hebert 396-2065. #S242798



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Gouverneur, NY 13642

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aWebsite: atkinsonrealestate.net

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MLS #25383 - HOBBY FARM with 10 acres & barn. Several large garden spots. There is a downstairs bedroom with a large closet, kitchen, enclosed porch & new bathroom. Two bedrooms upstairs plus walk in close. Wood and oil FWA furnace in the basement along with 1-car garage. There is a separate work shop with room for two vehicles appliances are included. More acreage may be purchased. **\$89,000**

12.22.2010 10:00



MLS #23876 - 249+/- acres with 100 acres of meadows & small ponds. Main house with 3 bedrooms, 1 bath, full basement, attached 1 car garage. Second smaller house is 1 bedroom, 1 bath and rented at \$350 month. Over 8300 feet of road frontage with electric along it. Large creek runs through the land. There is a nice 40x75 barn with a side addition of 30x60. **\$319,000**

08.18.2009 18.58



MLS #25018 - Rustic NY camp on 85+/- acres with propane lights, propane refrigerator, telephone and well. Unique opportunity to own your own wildlife preserve. It includes timber, open fields, wetlands, ponds and NY State designated trout stream. Easy year round access. **\$95,000**



MLS #19357 - 100+ acres of woods, creeks, ponds with fish, 2 waterfalls and lots of wildlife. Large timber, rock outcrops, logging roads and rugged trails for hunting, fishing, hiking, 4 wheeling. OWNER MAY ASSIST WITH FINANCING. Make and offer! **\$110,000**



MLS #24353 - Victorian with natural woodwork, hardwood floors, huge living room with bi-folding French doors. Beautiful natural wood staircase. 13x12 sun room off the living room used all year round. Upstairs are three large bedrooms w/closets. Stair access to the floored attic for extra space. Back yard is fenced in. **\$84,900**



MLS #25378 - 20 acres located on a paved town road with over 1,000 feet of road frontage, power, a large creek and several smaller ponds. Great hunting. Broker has an interest in property. Owners will finance. More acreage is available. **\$29,000**

12.30.2010 16.55



RE/MAX Empire Realty

608 Pearl Street, Watertown • 315-755-2095 • Fax: 315-755-2091 • Email: markcon80@yahoo.com



Buy all three buildings as one package price or buy separately. One building is currently being used as an antique shop but could be converted back into a church or great for storage. Another building is being used as a storage unit, which is great bc its heated with propane and has two 16 foot doors. The other rent out the rooms or use your imagination, so many possibilities. Call Stephanie Converse Lic. R.E. Associate Broker at 778-7317. Priced at \$374,900 and located in Depauville. **MLS# S241175**



4 bedroom, 2 bath home has had many updates to include, new flooring, windows, paint, and many more!!! I wouldn't want to spoil the surprise...this home has so much to offer and waiting its new owners. Leave as a single family home or turn back into a two family in which you could live downstairs, rent the upstairs and have that pay your mortgage. Call Stephanie Converse Lic. R.E. Associate Broker at 778-7317. Priced Reduced to \$139,900 and located off Gotham St in Watertown. **MLS#S242341**



This 3 bedroom 1.5 bath home sits on 3.3 acres of beautifully landscaped property. The interior of the home features two large livingrooms, one of which has a pellet stove and cathedral ceilings. The kitchen has plenty of cupboard space and opens up to the large dining room. The full bath is brand new with a large garden tub and a beautiful marble stand up shower. The new boiler allows for inexpensive utility bills and large two car attached. Call Virginia Frattali Lic. R.E. Salesperson at 405-5224 for an appointment. Priced at \$269,000 and located in Town of Watertown off Ct. Rte 63. **MLS#S234681**



This is a nice clean 2 story house with many new updates. New roof and brand new windows & beautiful hardwood flooring through out the whole house. Also the Brand New Kitchen offers plenty of cabinets & counter space & new appliances. Would be a perfect starter home. Call Virginia Frattali Lic. R.E. Sales Associate @ 315-405-5224. Priced at \$107,500 and located in Watertown. **MLS#S230766**



Large St. Lawrence Riverfront home with great sunset and channel views! This 5-6 bedroom home overlooks the River. Kitchen is great for entertaining with its dining area and island with breakfast bar. Attached storage shed with an attic. Property has a very large front yard and nice private backyard. Call Stephen Docteur LIC. R.E. Salesperson at 767-5174. Priced at \$325,000 and located off route 12 in Cape Vincent. **MLS#S239981**



2144 sq ft of living space work has been all done, come and enjoy, 2 stall garage, 16 X 24 pool, concrete septic, roof 3 months old, updated electrical, new windows, blacktop, tile floor and new rugs, new addition family room & 4th bedroom, gas fireplace, insulation attic, concrete patio 16 X 18. Call Diana Ramirez LIC. R.E. Salesperson at 222-4962. Priced at \$175,800 and located in Champion. **MLS#S237031**



This 5200 hundred square foot building is ready for its next owner once a church this building is in immaculate shape and the uses are endless. Call Jeff Powell at 777-7836 Lic. R.E. Salesperson. Priced at \$105,900. **MLS#S243009**



A True Outdoorsman's Dream!! The 66 acres of land. With 709' of waterfront in Mud Bay on Lake Ontario with swimming, fishing and boating. Spring and fall offers great big and small game hunting and winter offers the best ice fishing and snowmobiling around. The 3000 sq ft home with 6 bedrooms and 2 baths offers plenty of room for all your friends and family. Exterior buildings consist of a 54x80 workshop a 45x50 steel equipment building and a 22x23 garage. Call Mark Converse Lic. R.E. Broker/Owner at 783-9113. Priced at \$645,000. **MLS#S242642**



Large 5 bedroom, 2 full bath Victorian home located in Copenhagen on 1.3 acres. Call Duane Hoffman at 717-6356. Priced at \$159,900. **MLS#S228588**



This 2 year old Mud Bay year round home offers almost 1600 sq ft of living space and a very large 40x40 ft garage for all of your summer toys. The home features 3 bedrooms and two full baths along with central air to help you stay cool in the summer. The property is 2.8 acres that offers 272 ft of waterfrontage for swimming, fishing and boating. Call Mark Converse Lic. R.E. Broker/Owner at 783-9113. Priced at \$245,000. **MLS#S238521**



HOME INSPECTIONS HELP YOU SELL

When you're ready to sell your home in the current market, you need to take every step you can to ensure a timely sale at the price you want. A surplus of homes for sale means that yours needs to stand out in style, amenities and quality to make an impression on potential buyers. The more steps you take to make your

house sale-ready, the better results you'll get.

Currently, home sales are at a historic low -- so what do you need to do to buck that trend? Updated decor and proper staging certainly help present your home well, but don't think that cosmetic fixes are all you need. Buyers want to know the home they're considering is safe and sound, and the best way to establish that is to hire a home inspector.

Twenty years ago, it seemed extravagant to hire a home inspector, but today it's standard practice. Buyers will often bring their own

inspectors to the table, so you need to start by hiring one yourself. Hiring a professional will give you a realistic perspective on what's going on in the bones of your home.

"In a down market, a pre-sale inspection can make a home stand out," says David Tamny, president of the American Society of Home Inspectors. "More and more, sellers are obtaining pre-sale inspections to help uncover and address potential issues before the first prospective buyer walks through the door. This simple step allows for better planning and lowers repair costs, adds value to the home, and it could increase the likelihood of an offer."

Even if someone in your family is handy, a professional home inspector will be able to point out issues that might go unnoticed by someone who doesn't know the ins and outs of inspecting. Today's buyers are quick to point out flaws uncovered by the home inspectors they bring with them, particularly if the flaws could compromise health or safety.

Buyers can use problems as bargaining chips, causing previously agreed upon prices to be lowered or even the cancellation of a deal. Inspections help uncover imperfections that often can be fixed

easily and inexpensively, so it's worth it to get your home inspected before you list it.

In addition, a good inspection can raise the likelihood of an offer being placed on your home. Buyers are looking for security. If you can show them your home has been inspected, they'll feel more comfortable with it. That confidence often equates to more dollars in your pocket when you agree to the sale.

The areas covered in home inspections are: the major systems and components such as the foundation, exterior siding, flashing and trim, the roof, plumbing, electrical and heating and cooling units. In addition, some home inspectors offer additional services including radon testing, energy assessments and pool and spa inspections.

The current housing market requires a proactive approach to selling, and to get the result you want, you have to think about every aspect of your home. Having a home inspection can add value to the property, speed up the negotiation process, increase the likelihood of an offer and, most importantly, help sell your home.

Courtesy of ARAcontent



ROME RSA REALTY 315-493-2134

11006 State Rte 26, Carthage

NANCY ROME
Broker/Owner

nrome@twcny.rr.com
www.romersarealty.com



COUNTRY SETTING

S236614. Ranch home, 3 bedrooms, 2 full baths, large living room, kitchen, dining area, laundry room, storage bldg., fireplace. Looking to be all on one floor the this is the home you'll want to see. Don't miss this home not far from Fort Drum, Carthage or Watertown. Large lot, ready for your family so call **Rome RSA Realty LLC 315-493-2134.**



ROUTE 126 CARTHAGE

S241195. 3 bedrooms, 2 full baths, formal dining room, den/office, living room, room off kitchen all glassed in, to eat and watch the deer in back yard, large kitchen with lots of cupboards, pantry and appliances, mud room coming in from garage with closet, 2.7 acres, attached 2 stall garage, square footage not counted in basement which has a large family room. Utility room, storage room and a large storage closet in the lower level this is a move in condition home ready for your family. A must to see you won't believe all the space this home has to offer. Call **Rome RSA Realty LLC 315-493-2134** or visit our website romersarealty.com



WELLESLEY ISLAND

S241182. 3 bedrooms, 2 full baths, formal dining room, den/office, living room, room off kitchen all glassed in, to eat and watch the deer in back yard, large kitchen with lots of cupboards, pantry and appliances, mud room coming in from garage with closet, 2.7 acres, attached 2 stall garage, square footage not counted in basement which has a large family room. Utility room, storage room and a large storage closet in the lower level this is a move in condition home ready for your family. A must to see you won't believe all the space this home has to offer. Call **Rome RSA Realty LLC 315-493-2134** or visit our website romersarealty.com



CARTHAGE

S241455. What a deal, owner is leaving many items including snow blower, freezer, dining room table and chairs, porch furniture, appliances plus stereo, home is ready for you to move right in. Call today. MANY updates including roof, vinyl siding, windows, electrical, sheet rock (walls and ceiling) down, painted interior, deck off the back, bath up remodeled, plus much more. Owners state they will leave all the appliances including the freezer, snow blower, dining room table, front porch furniture, stereo plus more. What a deal and price to sell Call **Rome RSA Realty LLC 315-493-2134** this home is ready for you to move into.



CARTHAGE

S244751. New listing, raised ranch, 2 to 3 bedrooms, 1.5 baths, formal dining room, living room, kitchen, deck off kitchen, waterfront, attach 4 stall garage, fenced in back yard, priced to sell, lots of potential in this home. Call **Rome RSA Realty LLC 315-493-2134.**



REDWOOD

S242105. WOW! Where can you buy a home for only \$18,900. Cheaper than a mortgage payment, cheaper than buying a car. Yes it does need work but at this price (being sold as is) you can put money into it and own your home. Call! Don't wait **Rome RSA Realty LLC 315-493-2134** at this price it won't last long.



WATERTOWN

S239167. Looking for that large home with lots of room, this home has 3 floors of living space with beautiful hardwood floors; stain glass windows, large lot, raspberry bushes, plus so much more. 5 to 6 bedrooms, 4 baths, large formal dining room, double living room, den/office, eat-in kitchen, 3 floors of living space hardwood floors, prism glass, natural wood work, 2 fireplaces, laundry room, 2 porches, 2 story carriage garage, large lot, home has so much to offer. It's a must to see. Move in condition. Very easy to show just call **Rome RSA Realty LLC 315-493-2134.** Start the New Year right by buying this lovely home for your family.

EVERYONE AT
ROME RSA REALTY LLC

wishes to thank you for making 2010 yet another successful year. We appreciate the opportunity to assist you in your REAL ESTATE NEEDS. We want to thank also our clients, customers, lends, attorneys and fellow Realtors for your friendship and your business we couldn't have done it without you.

HAVE A HAPPY NEW YEAR.

If you are thinking of selling or buying just give us a Call 315-493-2134.



215 Washington St suite 008
Watertown, NY 13601



Scott Gerni,
Lic. R.E. Broker
sgerni@cchsold.com
www.cchsold.com
315-592-2323

Wonderful Home in the Village of Sackets Harbor \$242,000

3 Bedrooms 2.5 baths 2 Fireplaces, Large family room, Spacious Kitchen. There is 2366 sq feet of home on the first floor, plus a large Full Basement. Call Me, this home will go Fast. 315-778-7355



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We can show you all the homes in this book. Call 788-7171 or 783-1388

ABOUT NANCY D. (STORINO)

Nancy has over 30 years of experience in selling Real Estate in the area. She has taken numerous courses at Ithaca College including GRI I, GRI II & GRI III. During the 1st 10 years of her career she was top producer at 2 local National Real Estate Franchises. Since 1987 she has continually sold between 6-8 million dollars worth of property annually. This equates to 1000's of sales in the Jefferson County area. She has owned Nancy D. (Storino) Real Estate over 20 years. Nancy's office believes in good old fashioned personal service. Your satisfaction is our top priority. Think Pink.

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NEW PRICE

20830 CAGWIN ROAD
4 BEDROOM TRADITIONAL COLONIAL
 S237466 Watertown just outside; Custom, quality, solid PAUL Foyer construction. Loaded with privacy galore:
 • Spacious open bright interior with convenient kitchen/family room combination w/2.5 updated baths
 • New appliances, counter tops & breakfast island added
 • Formal dining room w/new laminate flooring & chair rails
 • Slider doors to full wrap around private sundeck
 • Brick wood burning fireplace center hall staircase, pocket doors, custom colors & 1st floor laundry
 • Private large carpeted master bedroom
 • Full basement, 2 car garage, playset, ung. dog fence/kennel
 • Gorgeous views, gardens, abundant w/roaming deer.
 • Lovely 5 wooded acres. South Jefferson School District
\$284,500 Nancy D. Storino, Lic. R.E. Broker 783-1388 or 788-7171



GORGEOUS KITCHEN

VICTORIAN W/3-4 BEDROOMS & 2 FULL BATHS
 S242316 Watertown: 513 Holcomb St. Just listed. Loaded w/ lots of original charm this lovely home is ready for quick occupancy. Features:
 • Awesome entry foyer w/original banister staircase & pocket doors.
 • Gleaming wide plank refinished honey pine flooring.
 • Box beamed ceilings, colored glass window, claw foot tub.
 • Lg bright sparkling white updated modern eat-in kit w/ breakfast bar.
 • Formal dining room w/custom chandelier
 • 1st floor 4th bedroom or office or tv room, playroom w/ french doors, laundry room & separate bath
 • Upstairs with modern updated bath with 3 spacious bedrooms
 • Deck , fenced lot
\$161,000 Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



NEW PRICE

CHARMING BRICK CAPE WITH LARGE ADDITION
 S233350. 1392 Cosgrove St. Watertown
 Much larger than it looks. With an addition thats has been added on the back of the home making it perfect for today's living space.
 Features:
 • Formal living room with open staircases
 • Large family room with cozy woodstove and access to private sundeck
 • Large appliances kitchen with new appliances/laundry room-sun room near by and adjoining dining room
 • 1st floor master bedroom & bath with 2 more bedrooms upstairs
 • Gas heat, nice lot with roaming deer.
\$139,900 Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



CUTE COZY CAPE COD
 S240617 Watertown-Pamela (Brownville Schools) 23743 State Rt. 37. Just listed, ideal starter or retirement w/very deep 373 ft country of: 2-3 Brms 1st floor bath and counter
 • New cabinets, laminate flooring, interior paint, doors, some windows, plus elec & plumbing updates
 • Large formal living room
 • Formal dining room w/corner china cabinet
 • 1st floor bedroom or study
 • Vinyl siding
 • Low taxes & close to city and Ft. Drum
\$114,900 Nancy D. Storino, Lic. R.E. Broker 783-1388 or 788-7171



HORSE OR HOBBY FARM W/16.73 ACRES
 S245000. Evans Mills. New listing, 28545 Steinhibler Rd. Just listed & better than new Ranch w/3 bedrooms, 2.5 baths & 1904 finished sq. ft. plus a full dry basement ready to finish. Features:
 • Open "Great Room Style" bright interior
 • Maple kitchen cabinetry w/ss appliances & tiered breakfast bar w/comfortable dining area
 • Living room w/massive stone wood burning fireplace
 • Unique arched doorways & center hall foyer
 • Cozy TV Room or office plus master suite w/awesome bath & jet tub
 • 1st floor laundry, natural gas heat, 2 car 30x30 garage
 • 70x30' horse barn w/box stalls & tack room & riding paddock
\$267,900. Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



VERY PRIVATE

UNIQUE "PARK-LIKE SETTING"
 Watertown- Edge. 24610 Crane Lane. MLS S244498. 3 bedroom, 2 1/2 bath, charming custom Contemporary next door to Thompson Park w/floor to ceiling glass. Features:
 • Gorgeous new oak kitchen w/quality appl. and breakfast bar
 • Open great room style interior w/loft above
 • Vaulted gleaming solid pine ceilings, and private sun deck
 • Custom Tiffany lighting and new laminated flooring
 • Private 1st floor master bedroom suite
 • Attached garage/detached garage and newer 2 vehicle car port.
 • Woodsy setting w/awesome views of roaming deer
 • Natural gas heat but no city taxes
\$194,500. Nancy D. Storino, Lic. R.E. Broker 783-1388 or 788-7171



NEW PRICE

LAKESIDE 3-4 BEDROOM TRI-LEVEL
 #238476 11320 Ray's Bay Rd - Just Listed, solid construction + great curb appeal in this spacious bright 3-4 bedroom, 1 1/2 bath, lg sunny eat-in kitchen + fully applianced w/oak cabinetry + ceramic countertops
 • Generous eating area w/patio doors overlooking 1.38 treed lot
 • Spacious living rm w/ with new paint, + gleaming laminated flooring
 • Some new interior walls, ceilings plus new zoned boiler heat system
 • Updated electric + plumbing
 • Lovely new inclosed sunporch w/2 car attached garage
 • Views of Lake Ontario, just across the street. Marina nearby
\$119,500. Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



NEW PRICE

NEARLY NEW 3 BR, 2.5 BATH COLONIAL
 S244156. Watertown: Just outside 20504 Hadcock Road Why Build? Save all the hassles & extra expense as all the finishing extras are already done. Charm throughout this comfortable 2009 two story. Special features incl:
 • Formal entry w/gleaming laminated flooring
 • Large kitchen w/Maple cabinetry, "stainless steel" appliances & center island
 • Formal dining room w/French doors to private sundeck
 • Custom arched doorways, tasteful, popular interior colors plus full bath on 1st floor
 • Spacious master bedroom suite w/large bath & deep soak tub plus 1/2 bath & laundry on 2nd floor
 • Low taxes, Watertown Schools, very low heat costs, large wooded lot.
Only \$209,000. Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



NEW PRICE

3 STORY BRICK TUDOR W/5 BEDROOMS, 2.5 BATHS
 S243438 Watertown: 623 Holcomb St.
 Well located and is an Exceptional Find, near golf course, hospitals & schools. Features:
 • Brand new Gourmet galley kitchen w/Hickory cabinetry, stainless steel appliances & ceramic tile flooring
 • Formal dining room w/original corner china cabinet
 • Gleaming refinished slate flooring throughout
 • Fireplaced living room w/access to charming sunroom w/ original French windows & wainscoted ceiling
 • Gorgeous entry foyer staircase plus 2nd back stairway & updated baths
 • 2 car attached garage, solid concrete walled construction
 • Very private landscaped lot
\$249,900. Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



IRRISISTIBLE 4-5 BRMS, 3 1/2 BA WITH QUALITY CONSTRUCTION
Watertown- 22195 Swan Road (off Dry Hill Rd.).
 MLS#S244431: This home has it all w/ss, footage nearly double in 2008.
 • Gourmet stainless steel applianced eat-in kitchen w/cr. Isle, Shrock cabinetry & granite ctrs., opens to lg. bright fireplaced & family room w/media loft area.
 • Awesome lg. private master suite with fireplace & jet tub bath
 • Living & dining rm w/gleaming hardwood floors w/cozy woodstove
 • Ideal 1st floor teen or mother-in law suite
 • Lower level w/movie theater & hobby room @ grade walk out level
 • Deck, patio, 4 car garage, gardens, awesome views & 2.75 acres
\$399,999 Nancy D. Storino, Lic. R.E. Broker 783-1388 or 788-7171



INDIAN RIVER COLONIAL W/4BR, 2.5 BATHS
 MLS S245395. Theresa. 36901 Cty Rte 136(Douglas Crossing Rd).
 Don't delay - The one just down the road sold in less than 30 days. Features inc:
 • Golden oak kitchen with "stainless" appliances & breakfast isle
 • Bright open interior w/unique double archways, gleaming laminate flooring and open spindled staircase
 • Dining room opens to full wrap-around deck
 • First floor playroom plus tv/office room with cozy gas fireplace (one could possibly be 5th guest bedroom)
 • Large awesome master bedroom suite and large jacuzzi bath
 • Fun finished carpeted basement done in man cave Pittsburgh Steelers theme with cozy wood stove at grade walk-out level
 • 2 car attached heated garage, covered porch, 3.02 acres
\$264,900. Nancy D. Storino, Lic. R.E. Broker 783-1388 or 788-7171



FAMILY FRIENDLY 3 STORY
 MLS S245357. 656 Lansing Street, Watertown
 Just listed. Attractive and well maintained inside & out with bright interior and lots of originality remaining to incl:
 • Oak hardwood flooring, interior pillars, crown moldings, banistered staircase & welcoming foyer room with original picture book framed moldings.
 • Fully applianced large kitchen w/new countertops
 • Formal dining room, freshly painted w/custom chandeliers & built-ins
 • 2nd floor w/3-4 bedrooms, updated bath
 • 3rd floor awesome lg. private carpeted master bedroom
 • New roof 2009, fenced yd, 2 car detached garage
\$137,500. Nancy D. Storino, Lic. R.E. Broker 783-1388 or 788-7171



QUICK OCCUPANCY

ATTRACTIVE 5 BEDROOM W/4 FULL BATHS
 S242043 25 Birchwood Dr, Gouverneur Newly listed.
 • Spacious split level w/gorgeous, large, applianced eat-in cherry kitchen
 • Gleaming oak hardwood floors
 • Sunken living room w/fireplace
 • Glassed sun room w/cozy wood stove
 • Large master bedroom suite
 • Family room w/2nd fireplace
 • 2 car garage. Stg bldg, private lot
 • Elem school nearby next door.
\$187,000 Nancy D. Storino, Lic. R.E. Broker, 788-7171 or 783-1388



MLS S245815 . 14 Paddock St., Watertown
 Just listed. Circa 1860. Historical 4-5 bedroom, 2.5 bath Victorian. Features large bright Woodmode kitchen w/separate breakfast area, perfect mudroom & laundry area. Elegant formal dining & living rooms, w/wood stove fireplace, hardwood floors, French doors and charming staircase foyer. First floor library plus family/tv room. Two large full baths, full attic, gas heat, deep lot with patio, two car garage. Close to hospital, schools, downtown.
Only \$259,900 Nancy D Storino Lic. R. E. Broker 783-1388 or 788-7171



NEW PRICE

3-4 BEDROOM VICTORIAN
 S241660. Watertown. Just listed, top of the hill, 242 St. Mary St., with an extra lot around the corner on Addison St., for second driveway. This 3-4 bedroom has had lots of recent improvements to include formal dining room with new walls, ceiling, floors & access to scenic private sundeck. Large living room originally two small parlors. 1st floor study & 1/2 bath added + an entry foyer.
 • Master bedroom was 2 bedrooms originally
 • New jacuzzi style tub with updated bath & semi finished 3rd story
 • New paint, insulation, siding, crown moldings, recent heat & central air.
Only \$94,900 Nancy D Storino Lic. R. E. Broker 783-1388 or 788-7171



COLONIAL W/4 BEDROOM, 2.5 BATH, 7.5 ACRES W/CREEK
 S246159. Just Listed. Beautiful, awesome country setting w/very below
 • Large country kitchen/dining or family room combination with recent appliances & new countertops
 • French doors open to private 2 tiered sundeck w/above ground pool
 • Home/office study w/cozy new pellet stove
 • Spacious living room with arched doorways open to entrance foyer
 • Convenient 1st. floor laundry room
 • Very large master suite w/jet tub & walk-in closet
 • Full basement possible to finish. Ideal for playroom & workshop
 • 4 car garage. Barn, 4 box stalls, tac room w/electric
 • Ideal for hobby farm, snowmobiles & ATV's
\$249,900. Nancy D. Storino, Lic., R.E. Broker 783-1388



VERY COMFORTABLE

VICTORIAN BEAUTY W/4 BEDROOMS & 2 BATHS
 S233441, 623 Gotham St., Watertown
 Move in - mint condition, this home has it all!
 • Spacious 1st floor, office and guest bedroom
 • Exceptionally large living room w/fireplace & plush w/w carpeting
 • Charming entry foyer with new laminate flooring
 • Formal dining room with original built in corner china cabinet
 • Large convenient breakfast bar, lots of cabinetry w/ granite look countertops - new appliances
 • Florida room plus screened hot tub room off kitchen
 • Recent roof, windows, siding, storage building w/deep fenced yard
 • Dry basement, deep lot, 2 driveways. Knickerbocker schools
\$159,900. Nancy D. Storino, Lic. R.E. Broker., 783-1388/788-7171



NEAT, TIDY & READY TO MOVE IN
 S245604 Watertown- 726 Hancock St., Vacant & ready w/all the work done located on quiet dead end st. Features:
 • 4 bedrooms could be large 3 w/a walk in closet room
 • Modern oak eat in kit w/appliances
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85

Percentage of U.S. home sellers who used a real estate agent to assist with the sale of home

Source: National Association of Realtors 2009 "Profile of Home Buyers and Sellers" survey

THE EQUITY SITUATION

BE SMART ABOUT BORROWING AGAINST YOUR HOME VALUE

by **Marilyn Kennedy Melia**
CTW FEATURES

It's unsettling when health news challenges old thinking: You're told to cut caffeine, for instance, only to hear that a daily dose of java may help prevent some diseases.

Now, you may feel the same confusion regarding money management.

Used to be home equity debt was touted as the tax-smart, economical way to find money for a new car or tuition, amongst a host of other needs.

Then, home loans were declared "toxic," downright hazardous to your financial health.

Experts say, however, that the mortgage-related distress impacting some owners doesn't change the fundamental advantages – and pitfalls – of borrowing against your home. In fact, home-based borrowing is safer now, since rules are more conservative. Here, experts clear some of the confusion on whether home equity can be

considered as good as cash:

Getting Back to Basics

Equity is defined as the portion of your home's value that you own outright.

If your home is appraised at \$300,000, and you have a \$150,000 mortgage balance, your equity is \$150,000 – 50 percent of value.

During the housing boom, owners could often borrow all of their equity, leaving them open to owing more than their home was worth if prices dropped.

Now, however, "You won't be able to leverage more than 90 percent of the value of your home, and not more than 80 percent in many areas where prices are challenged," says Keith Gumbinger of mortgage tracking firm HSH.com.

You'll also need a good credit score and can't have lots of other debts, he says, adding that lenders may be more willing to provide equity lines, which allow owners to draw amounts over time, rather than

an equity loan lump sum.

Comparing Costs

For those who can be approved, taking on equity debt might be a better choice than other types of loans.

Compare the interest rate and other charges amongst loan options. Couples filing jointly can borrow up to \$100,000 in equity debt and deduct the interest when the proceeds are not used to buy, build or improve the home (see IRS publication 936). Given the deductibility, equity debt might be the best choice, but not necessarily, if you can find a low-cost loan elsewhere, says Carol Friedhoff, a Dublin, Ohio financial planner.

Another consideration is whether or not you can get a fixed rate loan, adds Providence, R.I., financial planner Rebecca Preston. Most equity lines have a variable rate, pegged at movements in the prime rate plus a percentage point or two. Securing a low-cost, fixed-rate equity loan or other type of loan may be the wise choice for you – especially if a variable rate loan could prove too expensive if rates rise.

Finally, for those who have ample savings – you should keep liquid emergency savings worth at least three months' salary, say planners – you should calculate whether the rate you're earning on savings is so low you should pay outright instead of taking on debt, say planners

Borrowing Smart

Although home prices have been depressed, over the long run homeowners should expect to gradually build wealth by paying off their mortgage balance and seeing their home price rise, notes Cleveland financial planner Ken Robinson.

"You should only borrow against your valuable equity for a purpose

that will also have some investment value," Robinson counsels. "Borrowing against equity for a car that will take you to work or to pay tuition for a degree that helps put you or your child on a career can be fine, but not for things that don't last like a vacation."

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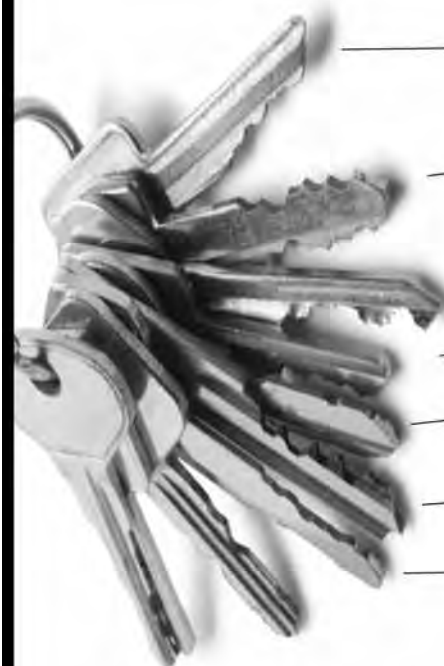


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ALL THE SINGLE BUYERS

NEW DWELLERS MAY BE LIVING SOLO, BUT THERE CAN BE A FEW PEOPLE PLAYING A PART OF EACH PURCHASE

By Marilyn Kennedy Melia
CTW FEATURES

Let's hear it for single homebuyers. While decades ago most buyers were married, today singles make up about one-third of the market, driving the recovery. But they're not doing it single-handedly.

A Coldwell Banker survey finds that 13 percent of singles own their home jointly with another person, with half of that segment owning with their parents, reports Diann Patton, Coldwell Banker consumer specialist. Many more singles are relying on some sort of help from friends or family to afford their purchase.

"It's the new normal," observes Dawn Cordiner, of ZipRealty, Portland.

The result: There's no standard template for how to afford and legally hold title to a home.

With more creative transactions comes a need for "honest and open communications" between the parties, so that all are clear about the many financial issues, notes Charlotte

McConnell, a broker with Re/Max Destiny, Elk Grove, Ill.

Here, some talking points for singles taking a multiple approach to buying:

Finessing Financing

Parents and an adult child, friends, partners buying for investment, siblings – no matter who's teaming up, a lender will step back and ask, "What is the property being used for?" explains Jim Linnane of Wells Fargo Home Mortgage.

If, for instance, the parties are buying a home both plan to live in, then the incomes

of both are counted when calculating how much mortgage is affordable. But unless borrowers are seeking an FHA mortgage, only the income of the borrower who will be living in the home is usually considered, says Linnane.

However, he adds that

parents or other parties often help a buyer "strengthen" their loan application by acting as a co-borrower, also known as "co-signer." By signing on, the co-borrower agrees to make payments if the borrower defaults.

Providing money for a down payment is another way to help. Lenders will want to ensure that the funds are a bona fide gift, and not a loan to be repaid, notes Linnane.

Looking At Legalities

Years ago, the majority of buyers were married, and practices for holding title and other legalities grew around this group. That doesn't mean, though, that contracts can't be crafted for individual circumstances.

Indeed, partners can have lots of unique concerns, from what would happen if they don't want to continue owning the home together to who should pay the utility bills.

How they hold title will depend on these concerns and the intricacies of laws in their state, so singles buying together should consult an attorney, notes John Trott, a Los Angeles lawyer. It also may be necessary to craft a contract, spelling out specifics like who pays the bills and what happens if the partners don't want to live together anymore.

Absent such formal agreements, partners may not be able to work out contingencies amicably and end up in court.

Jim Gramata, a Chicago agent with @Properties, suggested a formal contract to two sisters who bought a condo a couple of years ago. "They said, 'We'll just sell if anything happens. Now, one is getting married, and they can't sell at a profit. Fortunately, the one getting married is buying her sister out and living in the condo. But it could have been nasty.'"

Minding The Money

Most singles buying together have a good relationship, real estate agents report. But money has a way of disrupting even rock-solid rapport.

Keeping a good accounting of expenses, and following your pre-arranged agreement smoothes the way. It also may help at tax time. In its Publication 17, the IRS lays out instructions for multiple homeowners to each claim part of the mortgage interest deduction.

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JUST OUTSIDE VILLAGE

Is this custom built 4 bdrm 2.5 bath home on 4.6 acres. Formal dining room. 1st fl family room with pellet stove. Large eat in kitchen with island. Attractive sunroom off kitchen and family room. Many extra touches (like moldings) make this home stand out. Master bedroom suite. Finished and non finished areas in basement. Deck, pool and fabulous yard. Great choice! 117 SH 310, Canton. \$280's. #25168.



GREAT SPACE!

4 bdrms, 2 baths, 2 fireplaces, huge mudroom, attached 2 car garage are all here at 11 Woods Dr. in area near schools. Super opportunity to make this your new home! \$190's. #25334.



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Oak kitchen with loads of cabinets, eating area AND island. Separate dining room, living room with gas fireplace (beautiful mantle), 3 (+) bedrooms and a basement with extra bedroom. recreation/hobby area with room leftover for exercise equipment, storage. Fenced in pasture area currently used for horses. Barn is as well thought out and equipped as the house! Wonderful choice here at 2376 CR 49, Winthrop. #25178

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 ...CANTON. Skyes Rd. 2 acre lot. \$20's. #18049.
 ...COLTON. Scovil Rd. 10 acres. \$20's. #17380.



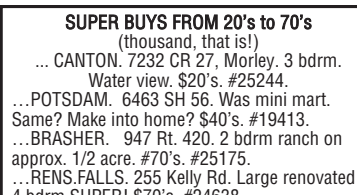
METICULOUS!

Delightful 3 (5) bdrm in popular neighborhood near schools has had so much updating, you are well set for about 20 years or more! New kitchen, appliances, roof, furnace, deck. Fabulous finished basement makes it two houses in one! Hustle to 8 Woods Dr. It's an easy choice! \$160's. #25150.



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Spacious 5 bdrm 3.5 bath home with new hardwood floors, lovely moldings, three floors of living space with walkout basement and fantastic Norwood Pond views. Wonderful family home with space for guests and entertaining. 1101 River Rd., Norwood. #23257.



SUPER BUYS FROM 20's to 70's (thousand, that is!)

...CANTON. 7232 CR 27, Morley. 3 bdrm. Water view. \$20's. #25244.
 ...POTSDAM. 6463 SH 56. Was mini mart. Same? Make into home? \$40's. #19413.
 ...BRASHER. 947 Rt. 420. 2 bdrm ranch on approx. 1/2 acre. #70's. #25175.
 ...RENS.FALLS. 255 Kelly Rd. Large renovated 4 bdrm SUPER! \$70's. #24638.
 ...POTSDAM. 762 S. Canton Rd. 2 bdrm with garage. \$70's. #24985.
 ...CANTON. 21 Buck St. 3 bdrm. Walk everywhere. \$70's. #21342.
 ...RUSSELL. 2193 CR 27. Renovated 4 bdrm. Lovely! \$70's. #23569.
 ...RENS.FALLS. Beautiful church, keep same use or make into art studio/community center/home. \$45,000. #21081.



26 ACRES, POND, SMALL BARN

4 bdrms, 2.5 baths, finished basement with dry bar, family room and glass doors to patio & inground pool. Newly installed Brazilian redwood floors. New roof. 2 story barn all set for horses with horse stalls and tack room. What a terrific choice! 76 Post rd. \$180's.. #25170.



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91 Main Street, Canton, in the heart of downtown offers inordinate space in fine condition. 1st floor could house more than one business. 2nd floor would make great apartments (one kitchen already there). Even basement has useable space. Special opportunity is calling you with or without partners! \$340's. #24616.



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SUPER BUY ON COLONIAL!

3 bdrm 2.5 bath colonial with large eat in kitchen, formal dining room, office/playroom, den or 2nd family room, decks, 1.9 acre yard and Little River views. Finished basement for add'l hobby/rec area. Needs updating which is reflected in price. Location, location, location! 120 Pike Rd., Canton. \$175,000. #25426



CR 28, LISBON

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CANTON. 131 Pike Rd. 3 bdrms. Huge garage. Great spot. \$80's. #22589.
 CANTON. 23 Crescent St. 4 bdrms. Great lot. Wood floors. \$80's. #24388.
 OGDENSBURG. 84 Tuck Rd. 3 bdrm 2 bath mfg. home. 2.5 acres. \$90's. #24670.
 CANTON. 6 Fisher St. 4 bdrms, 2 baths, wood floors, large yard, deck, above ground pool, 2 story garage. Near schools. \$90's. #24296



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37 CHESTNUT STREET, POTSDAM

Walk to SUNY Potsdam as well as Potsdam Central School and be in a popular neighborhood of Victorian style homes. Wood floors. Eat in kitchen. Family room. Extra room off dining room could be playroom/computer room/office. Snap this up! \$80's. #25228.



ALMOST NEW!

Only because owners are leaving area is this spacious 3 bdrm 2 bath ranch being offered to you! Vaulted living room ceiling, maple kitchen cabinets, huge laundry area with built in cabinets, Master Bedroom Suite with his & her closets and walkout basement. OVERSIZED garage will hold 4 cars! Situated on 11 acres handy to Potsdam, Massena 527 Lacombe Rd., Norfolk may be your dream home already built! \$250's. #25071.



GRASSE RIVER FRONTAGE

3 bdrm 2bath ranch sits on 2+ acres just outside Canton's village. MANY windows focus on back of home and water views. Art Deco look. So many terrific features. Plenty of room in basement for workshop/recreation area. Nice windows there as well. Make 6185 CR 27 your own! \$140's. #24374.



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Three floors of living space so there's plenty of room for family, guests! Many custom features make this a one of a kind 5 bdrm 3.1 bath on large lot with heated inground swimming pool a very special place. Double faced fireplace. Formal dining room. Crown molding, custom window treatments are some of its special features. Well maintained and updated, this is a fabulous choice! \$325,000. #24519.



HORSE LOVERS, COME!

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GREAT 3 UNIT INVESTMENT PROPERTY!

Each unit has 2 bdrms, 1 bath and laundry hookups. Its location (handy to Potsdam, Massena) and its price in the \$80's make this MUCH better than putting your money in the stock market! Whether owner occupied or not, this is truly a super buy! 3098 CR 47. #23975.



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MLS# S237942 Come take a look for yourself! Enter through lovely front porch to this 4 br 2.5 ba traditional home. 9 ft ceilings 1st flr w/formal dining rm, lrg grt rm w/pellet stove, den or could be 4th br w/pocket drs & sep. ent frm foyer. Kit updated, oak cabinets, ceramic tile, 2nd staircase, butlers pantry, mud rm w/ w/d, baths updated with oak cabinets, tile, some natural woodwork, some hardwood, laminate and some carpet. Recently painted, Home is vinyl sided, newer windows, newer roof over porch, det 2 car gar w/2nd story storage, lrg fenced bk yard! Home is light and bright ready for you to move right in! \$174,500. Call or text Suzanne Krouse, Lic. R.E. Salesperson, at (315) 286-6684 for more details.



MLS# S238689 Beautiful, 3 bedroom, 2 bathroom ranch style home on a to-die-for lot on golf course. Large, open floor plan. Nice living room w/ FP. Bright kitchen w/ breakfast bar. Very big bedrooms. Laundry room. Huge, unfinished basement that could be finished and double the living space. Attached, 2-car garage. \$239,900. Call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726 for more details.



MLS# S238797 Gorgeous, 3-4 bedroom, 2.5 bath home on 3 acres. This home has room to roam w/ nearly 2100 SF on the main floor, which could be doubled by finishing the walk-out basement. Large, family room w/ vaulted ceilings. Very nice kitchen w/ locally crafted cabinetry, SS appliances & breakfast bar. Formal dining room. Breakfast nook. Expansive master suite. Two, good size bedrooms, & a 3rd that is currently used as a craft room. Hardwood floors & custom moldings throughout. Two, 2-car garages. Two covered porches. Swimming pool w/ deck. Two heat sources - gas furnace & outdoor wood boiler. STUNNING!!! \$275,000. Call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726 for more details.



MLS# S239471 Nice 4 bedroom village home with spacious living room and kitchen. This property also has a partial fenced in yard with a garage. Newer roof and windows. Call for your appt today! \$139,500. Call or text Mary Kjersem, Lic. R.E. Salesperson, at (315) 408-7192 for more details.



MLS# S241065 ***SELLER IS OFFERING A 7-DAY VACATION TO ORLANDO TO INCLUDE AIRFARE & LODGING WITH THE PURCHASE OF THIS HOME.*** Completely new in the past 5 years. This wonderful, 3 BD/1.5 BA, 2-story home is ready for you to move right in. There is nothing left to do, new roof, windows, siding, insulation, mechanicals, drywall, floors, kitchen, and bathrooms. Cozy, cabin like feel with good size rooms. Great, fenced yard, Storage shed. Conveniently located close to park, shopping & restaurants. An absolute must see. \$150,000. Call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726 for more details.



MLS# S226137 Two Story home located in Watertown on Coffeen Street. Well maintained 2br, 1Bath home with some updates. Great starter home, with improvements still needing to be made. New bathroom downstairs and fresh paint in dining and living room, and hallway. New carpeting in April 2010 in the living and dining room, computer room, hallway and stairs. Large mudroom w/ storage area and huge enclosed porch perfect for relaxing on. Large fenced in yard and a 2 stall detached garage. New furnace 12/2009. Great location close to shopping, restaurants & Fort Drum. Home is being sold "AS IS" \$83,000. Call or text Erin Meyer, Lic. R.E. Assoc. Broker, at (315) 323-1293 for more details.



MLS# S241708 Gorgeous, 3 bd/2.5 ba home. The main floor consists of a formal living rm, family rm w/ vaulted ceilings & tp, eat-in kitchen w/ oak cabinetry, beautiful corian counters, & island, formal dining rm w/ European crystal chandelier and 1/2 bath w/ laundry. The upstairs is composed of two bds, a full bath, & the large master suite w/ its own bathroom and walk-in closet. The basement is completely finished excluding the utility room, adding approximately 700 Sq.Ft. of living space. Great village lot w/ fenced backyard and deck. \$255,000. Call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726 for more details.



MLS# S231435 3 bedroom 2 bath home with eat in kitchen, master bedroom with large master bath with garden tub. Large living room with carpet. black top drive and 2 storage sheds. \$80,000. Call or text Hardy Hoppenworth, Lic. R.E. Assoc. Broker, at (315) 771-6612 for more details.



LS# S240703 320 acre farm with 2 separate parcels, 2 hobby farms!! 207 acres with 190 tillable 2300 sf stone farmhouse, barn, 3 stall garage, storage building across road. 2nd farmhouse is on 113 acre parcel with 95 tillable, located County Rt 2 Barnes Settlement Rd, Redwood, 3 bedrooms, old barn, woodshed, and new deck, both have new roofs and hot water heaters. This property has loads of potential. Equipment being sold separately, 3 silos. More information with listing agent. Call today to see this just listed farm. Centrally located and minutes to village of Alexandria Bay. Milked 70 cows when in operation. \$480,000. Call or text Martha Ciulla, Lic. R.E. Salesperson, at (315) 408-1229 for more details.



MLS# S226344 This year round 3 bedroom log home with 107 feet of waterfront that has a panoramic view of Lake Bonaparte is just a beautiful property. It has knotty pine throughout the house. The floors consist of laminate, linoleum and carpet. There is a full bathroom upstairs and half bath down in the basement. If you lose power, don't worry there is a 10,000 watt generator that will start up automatically. On those beautiful days you can enjoy the view of the lake from the large deck. There is plenty of storage with the large basement and the oversized one stall garage. \$270,000. Call or text Kent Burto, Lic. R.E. Assoc. Broker, at (315) 408-1839 for more details.



MLS# S238837 In the heart of Champion--mins to Fort Drum, Carthage, & Watertown, 3-4 bedrms, 2.5 Baths, New sunroom, 2 car garage, gardens, ponds, statues, gagebo, scenic view, appliances plus privacy with a scenic view. \$329,000. Call or text Charlene Johnston, Lic. R.E. Assoc. Broker, at (315) 771-1940 for more details.



MLS# S245313 THIS WONDERFUL CAPE IS READY FOR A LOVING FAMILY! FOUR BEDROOMS, OFFICE EAT-IN KITCHEN, DINING, LIVING ROOM, MASTER BEDROOM WITH BATH, TWO CAR DETACHED GARAGE, LARGE CORNER LOT, UPSTAIRS HAS BEEN FINISHED WITH A CHILDREN SUITE! TWO BEDROOMS, FULL BATH AND CENTER PLAY AREA OR BONUS ROOM! 4 CEILING FANS, STAINLESS STEEL APPLIANCES, LOTS OF STORAGE AND CLOSET SPACE. CALL NOW WON'T LAST! \$264,500. Call or text Deb Manning, Lic. R.E. Assoc. Broker at (315) 415-4428 or Shirley Litz, Lic. R.E. Assoc. Broker at (315) 395-0432.



MLS# S244640 REMODELED VICTORIAN IN LAFARGEVILLE WITH OVER \$100K IN UPGRADES - ROOF MAIN HOUSE 09; UPDATED BATHS; UPDATED ELECTRICAL; GOURMET KITCHEN; HEATED 6 CAR GARAGE; OVER 1 ACRE; 2 BEDROOMS COMPLETELY REMODELED WITH AUSTRALIAN CYPRESS HARDWOODS, SHEETROCKED AND PAINTED THROUGHOUT; SOLID OAK DOORS AND SOLID OAK DECORATIVE MOLDING THROUGHOUT; TIN CEILING IN ENTRANCE FOYER; PRIVATE MANCAVE WITH WET BAR AND WINE CHILLER; EMERGENCY GENERATOR; HEATED INGROUND POOL AND PATIO; STORAGE GALORE ALL THIS AND ONLY 15 MINUTES TO FT. DRUM! \$336,500. Call or text Deb Manning, Lic. R.E. Assoc. Broker at (315) 415-4428 or Shirley Litz, Lic. R.E. Assoc. Broker at (315) 395-0432.



MLS# S240627 IMMACULATE 3 BEDROOM, 2 1/2 BATH, TWO CAR ATTACHED GARAGE, ABOVE GROUND POOL, NEW DECKING, HARDWOODS THROUGHOUT, UPDATED BATHROOMS, FRESHLY PAINTED, EAT-IN KITCHEN, FORMAL DINING, HUGE MASTER WITH BATH AND JACUZZI AND DOUBLE VANITY & SHOWER, ELECTRICAL UPDATED, NEW HOT WATER TANK AND MUCH MORE. CORNER LOT AND WITHIN 15 MIN. TO FORT DRUM MAKE AN APPOINTMENT TO SEE WON'T LAST! LOTS OF STORAGE. SELLERS MOTIVATED ALL REASONABLE OFFERS WILL BE CONSIDERED. \$209,500. Call or text Deb Manning, Lic. R.E. Assoc. Broker at (315) 415-4428 or Shirley Litz, Lic. R.E. Assoc. Broker at (315) 395-0432.



MLS# S231517 Looking for privacy, or a getaway in the woods? Then this is the place for you. With over 9 acres in the Adirondack park, you can have your very own piece of wilderness. The main floor of this cozy home has a large living room w/ stone fireplace, a good-size kitchen, dining area, and laundry. Upstairs consists of the master bedroom, a bedroom, & full bathroom. The basement has a utility room, a storage room, & a finished room that has served as a 3rd bedroom. New furnace, & newer roof. Large yard. Swimming pool w/ deck. Call today for your appointment. \$99,900. Call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726 for more details.



MLS# S229844 Vacant, 8+ acre lot in beautiful country setting. Great location for building your dream home. Less than 15 minutes to Carthage, Lowville, and Ft. Drum. \$40,000. Call or text Gwyn Monnat, Lic. R.E. Assoc. Broker, at (315) 489-3726 for more details.



MLS# S238812 Snowmobilers, Prime location for recreational enthusiasts, water rights to Beaver Lake, close to Stillwater Reservoir, surrounded by Adirondack Park, fully furnished country retreat, needs some TLC, 2 enclosed porches, situated on corner lot with 2 extra lots 57x99 and 126x32 which connect to main parcel. Hurry location, location...bring the family...call today to view this just listed weekend get away. \$65,900. Call or text Martha Ciulla, Lic. R.E. Salesperson, at (315) 408-1229 for more details.



MLS# S244935 This home in the country is a must see! Country setting, but only minutes away from the village of Carthage. This home has 3 bedrooms, corian countertops, laundry on the first floor and a full basement with laundry hook-up and lots of extra storage space. Enclosed private porch on the back of the house overlooking a beautiful backyard with lots of room for the kids to play! The detached two stall garage also has a workshop attached. Make an appointment to see this home today! \$157,900. Call or text Erin Boshart, Lic. R.E. Salesperson, at (315) 783-0552 for more details.



MLS# S245993 Beautiful home completely remodeled in 2008. Great spacious kitchen with open dining room living room. Back yard is spacious and fenced in with plenty of room for the kids to play. Location is also great. Walking distance to stores and playground. Please call today to make an appointment to see this great home. \$165,000. Call or text Erin Boshart, Lic. R.E. Salesperson, at (315) 783-0552 for more details.



MLS# S231938 Approved planned development with site map on file. Great lot for a developer. Currently used as an airfield. Many possibilities. All utilities at street. Call for more information. A great piece of property! \$150,000. Call or text Kent Burto, Lic. R.E. Assoc. Broker, at (315) 408-1839 for more details.



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MLS#25397 \$37,500
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PITCAIRN
MLS#25059 \$69,900
1234 SH 812
 3 bedrooms, upgraded kitchen,
 1.6 acres, 2 stall garage
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FOWLER
MLS#24038 \$88,900
2090 SH 812
 3 bedroom, 2 bath doublewide
 Garage, barn, porch, deck, pool
<http://2090SH812.LacyRealty.net>



GOUVERNEUR
MLS#24997 \$82,800
25 GLEASON STREET
 3 bedrooms, 1.5 baths, new deck,
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<http://25GleasonSt.LacyRealty.net>



EDWARDS
MLS#25091 \$56,500
424 TALCVILLE ROAD
 Oswegatchie River waterfront home
 1.7 acres, 3 bedrooms
<http://424TalcvilleRd.LacyRealty.net>



GOUVERNEUR
MLS#22415 \$189,500
151 & 157 WEST MAIN STREET
Commercial Triplex/6000 sq.ft.
 High Traffic Corner
<http://WMainSt.LacyRealty.net>



BLACK LAKE
MLS#24836 \$148,888
12 STONE CHURCH ROAD
 700+/- ft. of prime frontage
 6.3 acres, cottage, barn
<http://12StoneChurchRd.LacyRealty.net>



MACOMB
MLS#24835 \$680,000
520 CR 7
 Historic 6 BR "ROCK HOUSE"
 523 acres, barn, pond
<http://520CR7.LacyRealty.net>



DIANA
MLS#24883 \$36,000
14005 SOUTH CREEK ROAD
 2 BR one flloor, Garage
 Borders State Land
<http://14005SCreekRd.LacyRealty.net>



GOUVERNEUR
MLS#24577 \$85,900
1458 CR 12
 4 br, 2 bath home on 4 acres
 Public sewer/water, garage
<http://1458CR12.LacyRealty.net>



HERMON
MLS#24933 \$109,000
CR 19, RICHVILLE
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<http://2132CR19.LacyRealty.net>



GOUVERNEUR
MLS#24644 \$45,000
180 PARK STREET
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 Upgraded in 2002, Estate Sale
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MACOMB
MLS#24728 \$84,500
7222 SH 58
 3 bedroom home w/natural wood
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<http://7222SH58.LacyRealty.net>



GOUVERNEUR
MLS#23571 \$55,000
42 WATER STREET
 50 ft of Oswegatchie River frontage
 3(4) bedroom, 2 baths
<http://42WaterSt.LacyRealty.net>



FOWLER
MLS#23854 \$69,900
CR 24, FULLERVILLE
REDUCED - 3 BR, 2 bath doublewide
 Porch, 2 acres, garage, barn
<http://1338CR24.LacyRealty.net>



GOUVERNEUR
MLS#23752 \$54,900
700 CREAM OF THE VALLEY RD.
 8.4 acres w/garage, outbuildings
 6 rooms, 1.5 baths
<http://700CreamoftheValley.LacyRealty.net>



GOUVERNEUR
MLS#23568 \$62,500
49 GLEASON STREET
 2 bedrooms, 1.5 baths
 4 major appliances
<http://49GleasonSt.LacyRealty.net>



RUSSELL
MLS#24467 \$134,800
224 BACKUS ROAD
 3 bedrooms, 2 baths
 68 acres, 28'x40'garage
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Great Expectations

Buying A Home Doesn't Have To Be Hard. Here's A Guide To The Ins And Outs Of The Process So You Can Start Your Dream-home Search On The Right Foot

By Dawn Klingensmith
CTW Features

If you do not own a home, you might as well buy one because you're already contributing to a mortgage – your landlord's.

That's one case for homeownership. Seattle-based broker Carolyn Warren makes on her Web site, mortgage-helper.com. Although it's easy to understand the benefits of owning a home – especially now that house prices and interest rates are so low – the buying process is daunting.

"I think everyone should have to take a little class so they know what they're getting themselves into," says mortgage banker Mary Ann McGarry, adding that such classes are widely available free through various organizations.

Here, we offer a sort of CliffsNotes study guide in homebuying, from setting a budget to signing on the dotted line.

KNOW YOUR CREDIT HISTORY AND SCORE

Check your credit report, resolve any inaccuracies and bone up on ways to boost your score if necessary. A FICO score of 620 used to be the benchmark for getting a loan,

but lenders now want scores in the 740 to 760 range.

Track your fixed living expenses, discretionary expenses and miscellaneous purchases for 60 days to establish a target monthly mortgage payment based on your income relative to your expenses. At the same time, look into programs that offer down payment assistance to first-time buyers.

On top of a down payment, a buyer should have a "home expense fund" totaling 2 percent of the projected purchase price. So if you're looking at homes in the \$200,000 range, you should have \$6,000 squirreled away for the ongoing costs of home ownership, including upkeep, emergency repairs and household purchases, such as a lawn mower and window blinds, says personal finance expert Lynnette Khalfani-Cox, Mountainside, N.J., author of "Your First Home: The Smart Way to Get It and Keep It" (Advantage World Press, 2008).

MAKE A PROPERTY WISH LIST

Decide on features you want, and then prioritize them, suggests real estate broker Gea Elika of Elika Associates, New York.

For example, how close do you need to be to public transportation, an expressway, an airport or a playground? How many bedrooms do you need?

GET A GOOD FAITH ESTIMATE

Request up to three Good Faith Estimates as a means of choosing your loan officer. A GFE shows the loan amount, interest rate, monthly payment and fees and costs. Warren offers the following sample script in her book, "Homebuyers Beware" (FT Press, 2009):

"I am in the market to buy a house. I'm looking in the \$250,000 price range and I have 10 percent to put down. My credit score is 805. Will you please e-mail a Good Faith Estimate so I can see what my loan would look like?"

An honest mortgage professional won't insist on pulling your credit report before providing you with a GFE, Warren writes.

GET PRE-APPROVED AND GET HUNTING

Organize the documentation a lender will need to pre-approve a loan, including bank statements, pay stubs, personal identification and tax forms. Get pre-approved for a loan before you start house hunting, and then select a buyer's agent. "An agent can pre-screen homes for you so you don't waste time looking at houses that don't fit your requirements," Khalfani-Cox says.

When house hunting, don't call the agent on the for-sale sign. "When you go directly to a listing agent, you're not fully protected," says Sang Oh, of the Wall Street-based brokerage Platinum Properties. "The listing agent's position is to represent the seller and protect their interests by trying to get them the highest price."

Bring along a notepad and digital camera when visiting properties, Khalfani-Cox suggests. After looking at several homes, it's difficult to remember which one had the Viking oven range and which had the koi pond.

Your buyer's agent will prepare and submit an offer when you find what you hope will be "Home Sweet Home." Once price and other details have been negotiated, ask your buyer's agent to forward a copy to your loan officer, and lock in your interest rate.

GET INSPECTED

Get a home inspection even if you're buying new construction. You will receive a detailed report of any code violations and repairs that might need to be made, which will be your basis for further negotiations, Warren says.

You then will need to pay for an appraisal report, which your loan officer will order.

At the closing, you will be presented with a breakdown of your loan costs called a HUD-1 statement, which Warren describes as "the final draft of the Good Faith Estimate." You should compare the two because GFEs are "notoriously inaccurate," Khalfani-Cox says. You're entitled to request a copy of the HUD-1 statement 24 hours prior to the closing, and she recommends you do so because you'll be more likely to overlook errors and "junk fees" under pressure. Keep in mind, though, that certain discrepancies and add-ons, such as third-party fees, are inevitable.

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S227291-S227383-227381 Wonderful building lots in an approved subdivision located in the Town of Brownville. 4-5 acre lots ready to build your perfect home on. Just \$14,000 takes this away with a quick sale. Buy all three for a negotiable price. Current survey on file. Call for more information! Vickie Staie @ 315-783-1872 Lic. R.E. Broker



Manufactured Home T/Hammond
S241235 Wonderful 3 bed and 2 bath home on 5.7 acres of land. Large covered front porch, fireplace, storage shed and a partially fenced back yard. Sits back of the road offering all kinds of privacy. State Route 37. All this for only \$110,000.00. Call Vickie Lic. R.E. Broker @ 315-783-1872.



BRANTINGHAM CUSTOM BUILT HOME
S242765 This custom built home has 7.9 acres on the edge of the Adirondacks and in prime snowmobile country. Custom granite and red mahogany kitchen. Red tin ceilings. Pebble stone custom fireplace. Amazing his and her baths with a granite shower in the middle. Everything with the Adirondack Theme and total privacy. PLUS a huge 4 plus garage with plenty of room for more living space which already has a bedroom and a full bath. For a corporate retreat. Just \$425,000.



CALLOWAY HEIGHTS GOLF COURSE COMMUNITY
S237251 Build your perfect home here on the greens. Approximately .7 acre lots with water, cable, phone and electric. Subject to association approval. Just perfect for the person who wants little upkeep. Just 24,900 each lot. A total of 8 lots still available.



S226401 Wonderful year round condo on Wellesley Island. Wonderful views of St Lawrence River. Two bedrooms and two full baths upstairs. Basement has been finished and can be family/bedroom or den. Open floor plan with gas fireplace. Dock with electric close by. This unit has everything you can enjoy year round with NO ASSOCIATION FEES. There is a new furnace, generator hook up and a very large hot water heater to go with the juzzi tub. This condo has all you want and so much more. Call right away for an appointment. Cabin fever is setting in so it won't last long. \$335,000



ST. LAWRENCE BEAUTY, ALEX BAY
S228187 Price to sell this three story year round main channel home. This home is immaculate, updated kitchen, formal dining and large livingroom with fireplace. Crib dock. Have to see this one to appreciate all it has to offer! \$875,000



S245780 Acreage TBD per a survey! Survey has been ordered and all information will be available soon. This property offers privacy, over 170 acres and ready for anything you wish to put here. Gentlemens farm or a horse ranch. Ready for what you are looking for. \$250,000.00 takes it all. Call Debbie Staie, Lic. R.E. Salesperson @ 315-783-4480



S235518 Clayton Country home in quiet setting. Newer kitchen, wood burning fireplace and a master bedroom that will please anyone. Newer two car detached garage. Plenty of privacy and brand new septic system. All this for only \$89,000. Call Debbie Staie at 315-783-4400.



S245782 67.4 acres ready for anything you wish. Wonderful land with all that you could wish for. Great building lot with some acreage or subdivide and sell off building lots for new homes. Close to everything and ready to go. All for only \$80,000.00. Call Debbie Staie at 315-783-4480 for more information.



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\$635,000 (\$236973)
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4100 Sq Ft- 4 Bdms- 3 BA- Garage
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\$394,000 (\$243308)
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Custom Log Home - 3 Bdrms- 2 BA
Sun Rm - Garage - 2.6 Acres - Fam Rm

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114 Cty Rt 15- Boylston
4 Bdrm Ranch- 55 Acres- 2 BA
3 Garages- Full Basement- Deck

\$250,000 (\$242016)
19749 Minkler Rd- Adams Center
3 Bdrms- 2.5 BA- Din Rm- Fam Rm
6.28 Acres- Garage- Full Basement



\$244,900 (\$237022)
22341 NYS Rt 180- Dexter
3600 Sq Ft- Residential/commercial
5.5 Acres- HW Floors- Full Basement

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4 Bdrm Cabin- 6 Acres- Pond
1.5 BA- Din Rm- Liv Rm

\$169,900 (\$229101)
636 Waterbury Rd- Redfield
Yr Round- 3 Bdrms- 3.5 Acres
Great Rm- Laundry- Outdoor Sports

\$179,000 (\$243892)
8297 US Rt. 11 - Adams
4 Bdrms - 3 Ba- Finished Basement
Auto Generator System- 1.59 Acres

\$89,999 (\$240978)
170 Ames St- Mexico
Raised Ranch- 3 Bdrms- 1.5 BA
Finished Basement- Garage- Deck



TODAY'S HOME LOAN HURDLES

Better Credit, More Documentation And An Overall More Thorough Application Process Are Among The Must-do's For Mortgage Seekers

By Erik Martin
CTW FEATURES

Thinking about taking advantage of low rates and applying for a home mortgage loan? Well, the game has changed, and the rules are stricter than in the past, but securing the right loan is easily achievable for borrowers who have all their ducks in a row.

"If you've been through the process before the recession, understand that this is going to feel very different for you," says Ethan Ewing, president of Bills.com, San Mateo, Calif. "The overall process will be longer and more drawn out and will require significantly more attention and work on your behalf. You will have to show more documentation, likely respond to

redundant requests and feel more apprehensive about your chances of securing the loan than a few years ago."

Relatively speaking, however, "for people who can verify income assets and employment and who have reasonably good credit, the process is not that much more difficult than it was a couple of years ago," adds John Briggs, a mortgage adviser with Security First Mortgage Funding, Boston.

To obtain the best rates today, the minimum FICO credit scores needed are 740 for conventional loans and 620 for FHA loans, says Kris Krohn, founder of REIC Real Estate Investment Companies in Orem, Utah. Additionally, banks are looking for a 24-month work history in the same or

similar field, as well as a debt-to-income ratio of under 45 percent for conventional and 29 percent for FHA loan, he says.

"In days gone by, we used to say if you have a pulse, you can get a loan. Now, you need a track record of paying creditors on time and some money in your bank account," says Carolyn Warren, author of "Mortgage Rip-Offs and Money Savers" (Wiley, 2007). "Also, in 2010 there is more paperwork than ever. Processing a loan today is much more time-consuming and cumbersome, due to new requirements – therefore, the fees to borrowers are higher."

Nowadays, on a single-family home purchase with good credit and a 20-percent down payment, "you should be able to get a transaction completed from start to finish in 30 days, provided sellers and borrowers are cooperative and everyone is working together to get the deal done in a timely manner," Briggs says.

By comparison, "we could close deals in less than two weeks in the past," says Richard J. Martin, senior vice president at DE Capital Mortgage in New York. "But there is much more disclosure involved today, and the underwriting process is more tedious. There is an extreme amount of patience required by borrowers."

Making things more complicated is the appraisal process, Briggs says. Loan officers can no longer order the

appraisal directly or choose the appraiser. All appraisers must now be ordered through the lender or third-party appraisal-management company.

To expedite the loan process as efficiently as possible, be prepared to have all your borrower documentation ready right up front. That means gathering two years' worth of complete federal tax returns, including W-2 forms; two recent, consecutive pay stubs; two complete and consecutive monthly bank and (if applicable) brokerage account statements; one recent quarterly retirement account statement (including 401k and IRA), and a photo ID, says Martin.

Also, expect a very thorough interview process and a longer wait for a response from the loan officer before they can quote a firm rate, fees and terms, says Amy Tierce of Fairway Independent Mortgage, Needham, Mass.

In addition, consider that Fannie Mae instituted its Loan Quality Initiative in June, requiring buyers to obtain mortgages based on "refreshed" credit reports or face a cancelled closing and possibly a forfeited deposit. While this sounds scary, you should be fine so long as you do not open any new lines of credit, make any big purchases on credit, and quit or change jobs between the time you apply for a loan and close on the home, says Briggs.

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Checks and Balances

CONTROL YOUR CREDIT

With tighter lending restrictions, it's a must for buyers to ensure their credit is in good shape before seeking a loan. Yet credit reports can contain countless errors, says William Bailey, a personal finance expert and associate professor at the University of Arkansas' School of Human Environmental Sciences. Regular check-ups are crucial to maintaining solid credit.

“There are three large credit-reporting firms: TransUnion, Experian and Equifax,” Bailey says. “You can legally receive a [free] credit report from each of these three companies annually.” Visit annualcreditreport.com for info.

After checking your credit report, check your credit score. Access to your current score costs \$15.95 at MyFICO.com.

“Great scores are 700 or more, Bailey says. “At less than

619, you can get a loan, but it will be at a high interest rate. Below 580, you have bad credit and will have problems getting a loan.”

Bailey says bad credit can take years to repair, but recommends several ways to improve a credit report in the short-run:

- Pay your bills on time
- Keep a low balance on credit cards – below 25 percent of your card limit.

• Keep a low income-to-debt ratio – keep debt payments to less than 15 percent of your disposable income.

Do not apply for new credit cards for a long period of time. Your FICO score goes down every time a credit card company makes an inquiry on your account—whether or not you applied for a new card.

–Danielle Robinson
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BUYING 101

LINGERING INCENTIVES

Missed out on the homebuyer tax credit? Now is still the time to find a great deal. The home tax credits have come and gone, leaving some potential buyers writhing with regret. Although they may have missed out on a historic deal, they are still in the midst of the best market for homebuyers in the last half-century.

“Tax credit or not, this is a great time to buy,” says Doug McCloud, president of the Ohio Association of Realtors. He credits his assessment of the market for homebuyers to two main factors: interest rates are down to 5 percent and foreclosure home prices. Now is the time to take advantage of such low interest rates because, he says, they haven't been this low since the 1950s. Because foreclosed home prices are more affordable, normal home prices have declined also to remain competitive.

Linda Rheinberger, the

president of the Nevada Association of Realtors, says that sustained lower interest rates, lower prices and the encouragement of people purchasing homes will continue the momentum of people wanting to own property. “People do see the advantages of home ownership,” she says. While rental property is favored in Rheinberger's market, prices are also more competitive. “It's less expensive to own a home than to rent,” she says. McCloud says another home-buying advantage is that once buyers are in, their home value

usually increases 3 to 5 percent each year.

Although the market is still clearly in favor of homebuyers, first-timers should get their debts low in order to demonstrate their ability to save beyond the down payment and closing costs, Rheinberger says. The incentives to buy a home sooner rather than later are strong to Rheinberger who adds, “When we look back on this historic time, people who bought homes are going to be happy that they did.”

–Taniesha Robinson
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"Top Things To Look For" - Part 3

Linda Fields • 315-785-9856 • www.pirtonline.com

Thinking about buying a new (or old!) home? These are some of the "Top Things to Look for When Buying a Home and hopefully they will help get your search off to the right start. While the number of rooms, condition of the kitchen, and size of the yard are important, there are other things to consider before you make an offer. Here are the last in our series!

The Kitchen

If the kitchen is the heart of your home, don't settle for a home with a kitchen that just won't work. You can always remodel, but it's very costly. Can you just replace cabinet faces and countertops? Will an inexpensive makeover be sufficient? Don't worry about appliances, as they can usually be easily replaced.

Closets and Storage

Older homes tend to have little closets and not a lot of storage space. If you have lots of sports equipment, craft supplies, out-of-season clothes, and holiday decorations, be sure you know where it will go in your new home. Newer homes tend to have big closets and lots of storage. You can always add storage space, but you might have to sacrifice living space in your rooms.

Windows and Lighting

Do you love a bright sunny room or do you love privacy? Look at a home with light and sunshine in mind. Look at the locations of electrical outlets and fixtures. Will they accommodate your lighting needs? Is there recessed lighting in the kitchen, cove lighting in the family room and a lovely chandelier in the dining room? If not, you can add them later, but it's nice to have it in place when you move in.

Finishing Touches

Sometimes the simplest home looks spectacular because of the installation of moldings, hardware and a fireplace. If these elements are important to you, look for them while house hunting or be ready to add them after you move in.

If you keep all of these in mind, you'll find that home of your dreams! Good luck and Happy 2011!

Please go to <http://www.pirtonline.com/> for more information.
Questions, feel free to e-mail me at pirteacher@aol.com.

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Ask Our Broker

By Peter G. Miller

"Logistics of a New Loan"

QUESTION:

When refinancing at the end of an owner-financed two-year agreement, what's the purchaser's responsibility to get a new loan?

ANSWER:

In this situation a home was sold, and the owner took back financing in the form of a two-year loan. This transaction is astonishingly risky.

Imagine that the property was sold for \$300,000 and the borrower bought with 5 percent down - \$15,000. This means there's a \$285,000 mortgage that will have to be repaid in two years.

The Federal Housing Finance Agency reports that between April 2007 and January 2010 home prices nationwide fell 13.2 percent. If the property is now worth \$260,000, then to refinance the buyer must pay off the existing \$285,000 mortgage - and that means bringing additional cash to closing.

How much? In rough terms the refinancing will look like this with an FHA loan: The property is worth \$260,000 so the borrower can get 96.5 percent financing. With 3.5 percent down the borrower will need \$9,100 in cash at closing. The loan amount will be \$250,900. The remaining debt is close to the original loan amount of \$285,000 because there's been little time to amortize. The borrower needs to pay the difference between \$285,000 and \$250,900 - about \$34,000 in cash. Closing costs are extra. In total, the borrower will likely need more than \$45,000 in cash.

Essentially, the first loan is nothing but a giant balloon note. Not only is it dangerous for the borrower, it's also deadly for the owner-turned-lender. If the borrower cannot pay off the debt then the lender will foreclose. Once the old owner gets back the property he or she now has a home that is worth substantially less than \$300,000 that still needs to be rented or sold again.

What to do? Both parties made a risky deal. The option with the smallest downside is probably to extend the loan for another three to five years.

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NORTH COUNTRY SCHOLARSHIP FOR REAL ESTATE SALESPERSONS

Watertown NY: The Professional Institute for Real Estate Training is proud to announce the award of the first ever North Country Scholarship for Real Estate Salespersons to Timmy J. Lashomb from Massena NY.

Mr. Lashomb will be affiliating as a full time real estate salesperson with Cheryl Yelle, Licensed Real Estate Broker on the completion of the 75 hour salespersons qualifying course offered by PIRT. His experience is wide ranging - from the Director of the Massena Soap Box Derby to a leadership role as Production Team Leader with GM Powertrain in Massena. A veteran of the US Air Force, Mr. Lashomb believes that his expertise in working with people will be an asset in his new career and looks forward to a full time job serving people in the Massena area.

The Professional Institute for Real Estate Training was established in 1990 and is a full service real estate school serving the Northern New York area. Offering salespersons', brokers and continuing education courses both in the classroom and online at www.pirtonline.com, it is owned by Linda Fields. Mrs. Fields has been involved in the real estate industry since 1979 and has held a broker's license and sold commercial real estate in the Rochester market before relocating to Watertown in 1986. She is the Education Chair for the Jefferson Lewis Board of REALTORS, a founding member of the Tri-County NY Chapter of the Women's Council of REALTORS, authors "Learn More About It" for the Watertown Daily Times Showcase of Homes, and is an established author and authority in Real Estate issues and questions. PIRT will offer a North Country Scholarship for Salespersons' in April. If you are interested please email Mrs. Fields at pirteacher@aol.com

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