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Don’t Be Shocked by These Hidden Costs of Buying a Home

When you’re thinking about buying your first home, it might seem like it’s all about the down payment.

Next comes the mortgage. How much will you owe each month in principal, interest, taxes, and insurance?

If you’ve figured out how to tackle those two huge expenses, you might think you have it made in the shade. But the hard truth is that those are far from the only expenses you’ll incur when you buy a house.

Expenses you’ll learn about while home shopping

Closing costs and other fees
The house has to be appraised to find its fair market value, the property records must be checked to make sure the seller has full rights to sell you the home, the REALTOR® has to be paid for their work, and so on. The seller might pick up some of these costs, but you’ll have to shoulder some of the burden.

Home inspection
This is a must to make sure you’re not buying a home with major structural issues. A home inspection will take a few hours and cost up to $500, but it can save you a lot of grief in the future.

Home warranty
If you’re buying an older home with appliances that are no longer covered by manufacturer warranties, getting a home warranty could be a good call. They generally cost a few hundred dollars per year and protect things such as kitchen appliances, plumbing, the furnace, and the sump pump. Inevitably, you’ll face a major repair on your new home, so consider whether a home warranty will save you from that expense.

Expenses you’ll encounter after you move in

Owning a home is full of hidden costs. So even though you might not have to deal with these expenses until after you move in, you should definitely factor them into your decision.

HOA and condo fees
If your new home is a condo, or part of a community with a homeowners association, you’ll pay a monthly fee toward maintenance of shared community features. The more amenities you get (e.g., a pool, roof deck, or community center), the more you’ll pay.

Maintenance, repairs, renovations, and redecorating
Maintaining your home—e.g., cleaning windows and gutters, keeping up the landscaping, and making small updates—typically costs about 1% of your home’s value each year. And that’s not including large unexpected repairs, which can get pricey.

You might also opt to renovate part of the house right when you move in; if that’s the case, make sure to take that into account when considering what home you can afford.

Utilities
Those first few utility bills might shock you. For one thing, renters often don’t pay separately for water, trash pickup, and sewer. And if your new home is larger than your previous rental, you’ll pay considerably more for electricity and gas.

Why Use a REALTOR®
Not everyone who sells real estate is a REALTOR®. Possessing a real estate license does not afford instant REALTOR® status—a distinction of which you need to be aware.

A REALTOR® is a member of local, state and national professional trade associations and, has access to a vast array of educational programs, research and resources. By being a member, a REALTOR® subscribes to a strict code of ethics, and pledges to provide fair treatment for all parties involved, protect the right of individuals to own property and keep abreast of changes in real estate practice through continuing education and interaction with other professionals.

About the Midwestern Ohio Association of REALTORS®
The Midwestern Ohio Association of REALTORS® is a membership trade association whose more than 450 members are engaged in the real estate industry. The Association includes the counties of Miami, Shelby, Auglaize, Mercer, Champaign and Logan. In addition to serving the professional needs of its members, the association works to protect the rights of private property owners by promoting issues that safeguard and advances the interest of real property ownership.
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Julie Carter 937-974-3118
Julie.Carter@HERrealtors.com

Linda Murray 937-216-4233
Linda.Murray@HERrealtors.com

Amy Watt 937-216-7846
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**JUST LISTED**

10922 LOCK, PIQUA

Beautiful 2.4 acre lot in Piqua! This is the perfect space to build your dream home. Located close to both Piqua & Sidney, while providing a gorgeous country view and separate dining area.

CONTACT JULIE CARTER @ 937-974-3118 FOR MORE DETAILS!

**PENDING**

1060 SPRINGBROOK LN., PIQUA

This remodeled gem is close to all amenities but is outside the city limits. It boast of Living room, dining room and eat in kitchen on the main floor. If you go upstairs you will find 4 bedrooms and 1 full bath and a 2 car garage. Home has original hardwood floors. If you go down from the main level you have a large family room which leads to the garage or out to the covered deck looking out over the back yard. If this is calling you home call today for a private showing.

CONTACT JERRI BARLAGE @ 937-597-7115 FOR MORE DETAILS!

**PENDING**

19 OSPREY, PIQUA

Beautiful brick ranch with full finished basement. 11 ft. ceilings in entry, dining and living room. 9 ft. ceilings throughout rest of main floor. Living room has gas fireplace and access to large back deck. Fully fenced yard. Fence replaced in 2019. Kitchen has granite counters, breakfast area and 5 yr old stainless steel appliances that remain. Washer and dryer also remain. Split floor plan with large master suite with bath and his & her closets on one side of main floor, and 2 bedrooms with Jack & Jill bath on the other. Fully finished basement with full bath, large rec room and 4 additional rooms. Furnace refurbished in 2016 A/C 2016, water heater 2015, new sump pump 2019 w/battery backup, radon mitigation system & much more.

CONTACT JOE GIROLAMO @ 937-335-0799 FOR MORE DETAILS!

**PENDING**

410 E WALNUT ST, COVINGTON

Charming 3 bedroom, one and a half bath located on a quiet street in Covington. Built ins and original features such as arched doorways can be found throughout the home. Fresh paint, walk in closets, granite countertops in kitchen, furnace 2016, water heater 2017, privacy fence 2019. Office on first floor could easily be converted into a 4th bedroom! Enclosed front porch, patio out back with 2 car oversized detached garage. Great house, won't last long! Schedule a private showing today!

CONTACT JULIE CARTER @ 937-974-3118 FOR MORE DETAILS!

**PENDING**

2634 MEADOWPOINT, TROY

This custom built home has so much to offer with beautiful custom cabinetry and custom built-ins that make it a truly one-of-a-kind showplace. Split level living gives the entire family space to call their own. Outdoor areas includes professional landscaping, irrigation system and outdoor patio that includes fire pit, built-in grill, stone dining area and pergola. Why wait to build, you will be amazed at what this home has to offer.

CONTACT LINDA MURRAY @ 937-216-4233 FOR MORE DETAILS!

**PENDING**

886 BROOKWOOD, TROY

Stunning Tri-Level in Troy is looking for a new owner! Walk in the front door to vaulted ceilings, & a gorgeous open layout. First floor features a formal dining room and/or second living room, half bathroom, over-sized 3 car garage access, pantry & remodeled kitchen with eat in breakfast area! Brand NEW granite counter tops, NEW stainless steel appliances are ready to cook up some delicious meals! Lower level is open to kitchen and has a great room with fireplace & wet bar, AMAZING office/study with French doors and built-ins, guest bedroom & full bathroom. On the upper floor you will find 3 over-sized bedrooms! The Master bedroom has tray ceilings and the 16x14 closet is an absolute DREAM! TONS of storage and space throughout the home, second story laundry w/utility sink, 6 panel doors throughout, Pella windows, tranquil natural lighting. Mature landscaping. New roof 2019, new deck 2019, new countertops/appliances 2019. Pella sliding door 2019. An absolute must see!!

CONTACT JULIE CARTER @ 937-974-3118 FOR MORE DETAILS!

**PENDING**

532 W FRANKLIN ST, TROY

Spacious home with loads of potential! Great front porch, off street parking, two car garage and shed. Check out this home and use your imagination as to how to make it yours. Separate meters, 2 furnaces. HUD Case #411-452213 Property sold ‘As Is’ with no guarantees or warranty by the seller. Rely on your own inspections.

CONTACT AMY WATT @ 937-216-7846 FOR MORE DETAILS!

**PENDING**

1038 WALKER, PIQUA

Looking for outside space? Then this property is for you. It consists of 3 bedrooms, 1 bath on a fenced in double corner lot with a 2 car detached garage. Perfect for entertaining with friends and family outside and the perfect size for you inside with a family room, separate dining room, kitchen, laundry room, and 1 bedroom downstairs and 2 bedrooms upstairs. Come and see today. Updates include bathroom 2018, new gas line and stove 2016, furnace 2018, roof, a/c, and electrical 2003. Property sold as is.

CONTACT JERRI BARLAGE @ 937-597-7115 FOR MORE DETAILS!

**JUST LISTED**

532 W FRANKLIN ST, TROY

Spacious home with loads of potential! Great front porch, off street parking, two car garage and shed. Check out this home and use your imagination as to how to make it yours. Separate meters, 2 furnaces. HUD Case #411-452213 Property sold ‘As Is’ with no guarantees or warranty by the seller. Rely on your own inspections.

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CONTACT JULIE CARTER @ 937-974-3118 FOR MORE DETAILS!
Are you unsure if you qualify for a loan? We can help! Call us and we will help you through the process!

2003 PICKAWILLANY
Beautiful 2 acre country lot located in the Landman Mill Estates! The view is gorgeous and has beautiful rolling hills! The lot runs along the Miami Erie Canal and is at the confluence of the Miami River and Loramie Creek! Located at the corner of Lock Lane and Pickawillany both which are quiet cul-de-sac streets! Bring your own builder, this is the perfect location for your dream home! Homeowners association dues are $360/annually.

$75,000
Piqua

1038 PARK AVE.
NEW LOWER PRICE! Small lot located in a residential neighborhood. Close to schools and walking distance to a Park. Zoned R1 – one family residential.

$5,500
Piqua

517/519 S. DOWNING
Calling all investors! This is a 2 unit investment property! 517 rents for $450 & 519 rents for $450. Updates include new vinyl siding 2018, some windows replaced 2018/2019, roof over back porch 2018, new furnace in 519 side 2018. Property is tenant occupied so 24 hours will be required for showings.

$62,900
Piqua

10990 LOCK LANE
Beautiful 2 acre country lot located in the Landman Mill Estates! The view is gorgeous! Bring your own builder this is the perfect location for your dream home! Homeowners association dues are $360/annually.

$62,500
Piqua

2 COMMERCIAL DR.
PRIME LOCATION! This is 1 acre of land with a perfect location right off I-75!

$55,000
Anna

421 S. DOWNING
Calling all investors! This is a 2 unit investment property! 421 rents for $350, and 421 1/2 rents for $380! Property is tenant occupied so 24 hours will be required for showings.

$34,900
Piqua

918 LINCOLNSHIRE
NEW LOWER PRICE! Absolutely stunning two story home in the beautiful Merrimont subdivision. This 4 bedroom, 2 and a half bath home is nestled on a large corner lot with an oversized backyard complete with mature trees. Extra large bedrooms with ample storage and master ensuite. The dramatic entryway makes a statement with winding white staircase. Family room and living room perfect for relaxing or entertaining in addition to the formal dining room! This is one you don’t want to miss! Updates over the last 5 years include: geothermal heat/cooling, lifetime water heater, replacement windows, new overhead lighting, bathroom remodels, interior & exterior paint, insulation in attic & crawl space, and updated electric! Decorative shelves in the bedrooms and dining room do not convey. Refrigerator & freezer in garage do not convey. Fire pit in backyard does not convey. Seller does not warrant appliances. A new roof with old torn off will be completed by December 2019!

$274,900
Troy

128 E. WATER
OPPORTUNITY!! OPPORTUNITY!! OPPORTUNITY!! Opportunity awaits you with this great corner lot location! This building has the perfect location for your retail and office needs! There is also additional storage space located on the 2nd floor! There is off street private parking and 2 overhead doors. The building is cement block and has a compressor system. Building is being sold as is!

$125,000
Piqua

"The Kathy Henne Team knows their stuff! All of our questions were answered thoroughly, and no question felt ridiculous. We never felt like just another number—they seemed to truly care about us and genuinely wanted to find us the perfect home!"

– Kristen & Whitney Magoteaux

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Ready for Spring! Let my Mommy find you the right house!

423 GARNSEY
Adorable 2 bedroom 1 bath home on a corner lot! Completely updated inside with new paint, new flooring and updated kitchen and bathroom. Convenient to restaurants, shopping and walking distance to Mate Park! Perfect for a first time home buyer or an investor looking for an income property!

$49,900
Piqua

15779 PASCO MONTRA
NEW LOWER PRICE! Country living on just over acre lot! Beautiful 2 bedroom one bath home with a full unfinished basement! There is an upstairs loft that adds extra living space! The kitchen and bathroom have been updated! Large deck is perfect for watching sunsets or entertaining! Some updates include: some flooring 2019, water softener 2017, replaced most windows 2012 & new roof 2005. Seller does not warrant appliances.

$129,900
Anne

CONTRACTED

138 STILLWATER
Welcome Home! This beautiful 3 bedroom 1 and half bath well maintained home is move in ready! The updated kitchen is a cook’s dream with ample cabinets and updated appliances. Extra large living room with fireplace for relaxing. Large corner lot with nice back patio and storage shed. Updates include garage door, roof & electric box all new within the last 4 years.

$145,000
West Milton

CONTRACTED

1409 BROOK ST.
Perfect for a first time home buyer or an investor looking for a rental property! Two bedroom one bath single story home nestled on a large corner. Updated bathroom! Washer and dryer hook up in kitchen. Clean and well maintained! Nothing needed but to just move in! You can own a home cheaper than you are paying in rent! Updates include: Furnace 17/18, hot water heater 17/18, sump pump 17/18, newer roof! Seller does not warranty appliances.

$49,800
Piqua

CONTRACTED

CONTRACTED

CONTRACTED

CONTRACTED

401 WEBER ST.
Bing’s Place, a Piqua icon! Purchase price includes the building and the business, along with a 230 liquor license which means the bar can stay open and serve alcohol until 2:30 am! Who is going to purchase this gathering spot that holds many memories for the people in Piqua? Keep the Bing’s tradition alive in Piqua - be the next owner! Bing’s is still open and operating as normal through this transition process!

$200,000
Piqua

1622 FAIR RD.
Welcome Home! This is the one you have been waiting for! 4 Bedroom 2 bath beautifully updated home! It is gorgeous inside and out! The kitchen and baths have been updated! Wait until you see the hardwood floors and original word trim - it is beautiful! Check this one out right away! The work has been done all you have to do is move in!!

$124,900
Piqua
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www.DavidGalbreath.com/1001173

7905 ALLISON AVE., CLAYTON

PRICE REDUCED

Welcoming covered front porch! Much loved 3 bedroom, 2 full bath home. Large bright living room for great family gatherings. Formal dining room opens to the updated kitchen featuring white wood cabinets and decorative back splash. Family room with fireplace (not warranted), storage closet and access to the front and rear yards. Real hardwood flooring, 1400 sq. ft full basement living area features separate rooms for game room, hobby room, and sandy full bath. Updated electric, roof new in 1998. New water heater 2011! 8000 sq. ft fenced rear yard. Numerous perennials for all seasons. Terraced rear yard with patio area. $195,000

www.DonnaMergler.com/431207

8620 BLUE TEAL, CLAYTON

Come see the value of this spacious 2 story home with finished basement area on almost 2 acres! Open staircase leads to second floor landing, huge master bedroom plus 3 bedrooms. Entry opens to bright custom design living room and formal dining room and large open family room with fireplace and accenting shelving. Totally remodeled kitchen with beautiful white wood cabinets, new granite counter tops, work island, desk/office area and Center 5x5x5 vinyl tiled flooring! Walk in pantry! First floor laundry! Behind the kitchen Hate some done enjoy the study area with 2 story closed off basement with finished 2nd family room/rec room and 2nd Study/office area! Unfinished storage area! Updated Attached heated 2 car garage! At or near 2 acres! 50 ft. 45 ft. to an Blue Trail to 8620! $385,000

www.DonnaMergler.com/430649

1026 W. MAIN STREET - TROY

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360 LOCUST VIEW WAY, TROY

Country Charm!

Custom built Dutch Colonial on wooded lot and quiet cul-de-sac street in Brokenwoods Village! Extra large custom shutters and hardwood floors. Dining room with large patio door that opens to the 20x45 deck with grill area, Competitive custom kitchen w/granite counters, and by the extra-large dining room & breakfast room with views overlooking lake. Five bedrooms total with first floor bedroom w/full bath. Owner's suite has double bathroom, reading area and walk in closet! 3200 sq. ft., $239,900

www.JeffMarconette.com

3040 Locust View Way Troy

119 STAUNTON ST., PIQUA

Country Charm!

This 3 bedroom ranch home offers 2 lots and a full unfinished, professionally waterproofed basement that could easily be converted into additional living space! Value priced at only $174,900. 

www.JeffMarconette.com/1000388

110 LAKEWOOD PL., PIQUA

Overlooking Echo Lake, over an acre of land at end of cu-de-sac. This gracious home offers many upgrades. First floor office, living, dining, family mrms. Spacious kitchen, loads of storage cabinets, pantry, and by the extra large dining room & breakfast room with views overlooking lake. Five bedrooms total with first floor bedroom w/full bath. Owner's suite has double bathroom, reading area and walk in closet! 3200 sq. ft., $315,000

www.DonnaMergler.com/432282

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10 Ways Real Estate Agents are Essential

Real estate is a uniquely impactful profession. It is one that allows individuals the opportunity to form bonds and create communities through simply buying and selling properties.

Not every real estate agent is a REALTOR®. A REALTOR® is a member of local, state and national professional trade associations, and has access to a vast array of educational programs, research and resources. By being a member, a REALTOR® subscribes to a strict code of ethics, and pledges to provide fair treatment for all parties involved, protect the right of individuals to own property and keep abreast of changes in real estate practice through continuing education and interaction with other professionals.

Below are the top ten ways consumers say a REALTOR® is essential to the home buying process.

1. Trusted Advisors - The job of a REALTOR® is so much more than a simple sale. The relationships you cultivate make a difference for clients every step of the way. Most clients view their REALTOR® as someone with expertise to share.

2. Support System - For almost every client, a helping hand is crucial to the home buying and selling process. Through paperwork, the legalities, the transaction, a REALTOR® is an unwavering presence and support to clients.

3. Untangling the Complexities - Let's face it; there are a lot of intricacies involved in real estate. Whether it's deciphering the legal contracts or understanding the contingencies, there are plenty of terms that the average consumer isn't normally exposed to and REALTOR® knowledge can really be helpful.

4. Individualized Shopper - Sometimes the thing a client needs most is simple guidance. A REALTOR® listens to the wants and needs and can provide a list of homes that fit each client's expectations.

5. Home Buying Expertise - One of the most important services a REALTOR® provides is education on the process of buying and/or selling a home. REALTORS® have seen it all. They have been through the process and know the highs and lows like the back of their hand.

6. A Human Perspective - The home buying and selling process can become impersonal if the wrong person (or program) is at the helm. By using a REALTOR®, consumers are comforted by a personalized experience - one that the internet cannot provide.

7. The Inside Scoop - No matter how many articles a consumer reads a REALTOR® is the one with their ear to the ground. They provide information about the neighborhoods, communities, schools, etc. They know what strategies are currently working in the industry and what typical pricing looks like.

8. Key Insights - A market analysis of comparable properties in an important service provided by a REALTOR®. Most internet services will not be able to tell the consumer how old the furnace is or if the current owner frequently saw ghosts in the kitchen!

9. Lightening the Load - The stress of home buying and selling is a well-known struggle. A REALTOR® is aware of this and provides an opportunity to ease some of that stress. Especially for first-time home buyers, a REALTOR® can make an overwhelming process easier.

10. Savvy Negotiator - Most clients rely on a REALTOR® to negotiate better terms - this is a unique skill. A REALTOR's negotiating knowledge can be the difference between thousands of dollars and that is something important to a client.

Though new advances in technology and all-in-one real estate services keep hitting the industry, homeowners are still opting for a more individualized approach. Because of this, the need for a REALTOR® will never go away.

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Her knowledge and experience will help you “Get it Sold” for you and your clients by advertising in the Miami Co. Home Buyer’s Guide.

To secure a spot in the next edition of the Miami Co. Home Buyer’s Guide contact Connie today!

April Home Buyer’s Guide Deadline
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Get Your New Home Ready to Move In

By Angie McWhirter, Executive Director
Western Ohio Home Builder’s Association

Congratulations! You’ve found that new home you’ve been waiting your whole life to buy! We all know a brand newly built home is an awesome thing. This month however we’re talking to those buyers in the market for something already built, so pay attention, this is your list!

There’s some work involved with this list, but if you’ve got a pair of great parents willing to come on over and help, it may only cost you a couple of pizzas! Score!

1. Safety First! Change those locks and garage door codes. Who knows how many people before you have a key, or the garage code to your new home. Either install new lock sets, or have a locksmith come to the house and switch them out. This needs to be done before you move in so you can get that first nights good sleep.

2. Clean, Clean, Clean! Now I don’t know about you, but nothing says love more than a gifted bucket full of cleaning supplies and a mop from Mom and Dad. You’ve got to clean those previous kitty and puppy germs that may still be lingering on the floors so your new baby can crawl around a sparkling clean surface. If you have the means and the time, this is when you can hire a carpet cleaner, or rent one. The HVAC system is a great area that you can include in this cleaning by a professional who can also service it at this time. Maybe suggest the gift of cleaning and that house warming gift could be a few hours from a cleaning service! Nice! As a designer, knowing that you’ve taken your house and cleaned it from top to bottom is the beginning of making that new house your home.

3. Tech it up! Want to add that great camera door bell or internet happy thermostat? Maybe a great sound system for your 80 inch TV? This is the time! If you have to do some wiring, or basically cutting in to your drywall to install any of your new electronics, do it before you paint! You can add value to your new home by installing a security system, and everyone loves a dimmer on the beautiful new dining room light you’ve just purchased. Don’t forget an electrician can work double time around you, so if you’re short on time, hire one for an hour or two! You will be amazed at how fast they work!

4. Paint! Touch up that tired paint or make your home look new with an entire coat of fresh paint indoors. There is NO less expensive way of making your home look great than paint. Can’t decide? Hire a designer for an hour who can hop in there and give you those paint choices in no time. They usually cost around $100 for an hour, but picking the wrong color and having to buy new paint will cost you more!

5. Window Treatments? Now that you have some fresh paint on your trim it’s time for those new blinds or shades! This is so important if you have privacy issues with your neighbor whose living room looks directly into your bedroom, or if you work night shift and you need your room dark to get a good afternoon’s sleep. Fresh blinds, roller shades, or drapes will not only give your home a fresh look, but it will give you peace of mind when you’re running around in your jammies. Hire a professional blinds and shades person if you’re not familiar with the proper way to measure. Roller shades are one of the most inexpensive window coverings there are now, and they don’t look like Grandma’s old roller shades. Touches of brushed nickel or grommets on the bottom for a bit of bling can really add something awesome to any of your rooms!

We hope you take this check list with you when you’re ready for your closing. Should you need a good professional for any of the above, give me a ring for a referral!

Have a happy March!

Angie
Highly visible corner location for two business storefronts each with upstairs 2-bed apartment. Attached garage, separate utilities. NEW PRICE $169,900

529 & 531 N. MAIN ST.

Brick 2-story, 3,228SF + finished basement. 4 beds, 3.5 baths, Den, liv, & rec rms, great rm, study, 1st fl util. 3-car att. garage. $359,900

10853 LOCK LANE

2.001 acres in the private subdivision of Landman Mill Estates awaits your dream home. $54,000

1846 PARK AVE.

2,378 SF + full finished basement. 4 beds, 2 full baths, 2 half baths, kitchen, liv, din, fam & rec rms. 0.282 acre, porch, patio & 2-car garage. $239,900

1201 MADISON AVE.

Craftsman style 2-story: 3 beds, updated bath, liv & fam rms, kitchen + brkfst nook. Full basement/cov’d porch, 1-car det. garage. $92,900

626 CALDWELL ST.

Stately 4,767 SF, four 2-bed units, full basement, covered porch, patio, 2-car garage + carport. $289,900

1000 LAMBERT

Like new 1,588 SF: vaulted great rm, eat-in kitchen, owner’s site w/ 2 full baths & sitting rm, 2 adt 1 beds, bath. Patio, pond lot. $172,900

1053 W. HIGH ST.

1.5-story, 1,492 SF offers living & dining rms, eat-in kitchen, 4 beds, 2 baths, study & utility rm. Fence, patio, porch, 2-car det. garage. NEW PRICE $109,900

332 CAMP ST.

1,766 SF multi-family on full basement. Two-bedroom unit down & one-bedroom unit up. 1-car detached garage. NEW PRICE $72,900

913 COVINGTON AVE.

5-unit income producing property in great location, 2-car det. garage, off-street parking. NEW PRICE $69,900

10856 LOCK LANE

Like new 1,588 SF: vaulted great rm, eat-in kitchen, owner’s site w/ 2 full baths & sitting rm, 2 adt 1 beds, bath. Patio, pond lot. $172,900

920 W. GREENE ST.

Covered wrap-around porch for 2,088 SF with 3-4 beds, 2 baths, liv, din kitchen and 1st fl util on a full basement. 3-car det. garage. $59,900.