

Capital Region REAL ESTATE GUIDE

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FREE



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Josh and Amanda Mormile

An affordable way to qualify for a home loan without that big down payment

(BPT) — For many Americans, the biggest hurdle in buying a home is the 20 percent down payment they think is required for mortgage approval. According to a recent survey by the National Association of Realtors, 34 percent of respondents

believe they need more than 20 percent. Meanwhile, low down payment mortgages account for a significant amount of home buying annually.

Families with down payments as low as 3 or 5 percent have been able to

purchase a home thanks to private mortgage insurance (MI) for 60 years. Since 1957, MI has helped 25 million families become homeowners. In the past year alone, MI helped more than 795,000 homeowners purchase or refinance a

mortgage. Nearly half were first time homebuyers and more than 40 percent had incomes below \$75,000.

How MI works

Mortgage insurance is simple. In addition to the other parts of mortgage underwriting process — such as verifying employment and determining the borrower's ability to afford the monthly payment — lenders traditionally required 20 percent down to ensure the borrower had some of their own money committed before the bank would provide a loan. This is where MI enters, bridging the down payment divide to qualify borrowers for mortgage financing.

Benefits of MI

- It helps you buy a

home, sooner. For the average firefighter or schoolteacher, it could take 20 years to save the typical down payment. Private mortgage insurers help borrowers qualify with as little as 3 percent down.

- It's temporary, leading to lower monthly payments. MI can be cancelled once you build 20 percent equity, either through payments or home price appreciation — typically in the first five to seven years. This is not the case for FHA loans, the federal government's form of MI. The majority of which require MI for the life of the loan.

- It provides several flexible payment options. Your lender can offer several options for MI payment; the most common is

paid monthly along with your mortgage.

- It's tax-deductible. Subject to income limits, MI premiums are tax deductible — similar to interest paid on a mortgage. In 2014, 4 million taxpayers benefited from this deduction with the average being \$1,402.

MI is a stable, cost effective way to obtain low down payment mortgages, and offers distinct benefits to borrowers. It's been a cornerstone of the U.S. housing market for decades, providing millions the opportunity to own homes despite financial barriers. Ask your lender for low down payment options using MI.

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031: 0 State Highway 30A, Fonda: This property is located on heavily traveled NYS 30A between Fonda and the City of Johnstown. This makes it an ideal place for a business or restaurant. There is continuous traffic year round to the industrial park in Johnstown and additional summer traffic for those heading to the Adirondack Mountains for vacationing and increased traffic for those traveling to Saratoga, NY for the tourist attractions in the Saratoga Region. This is a great location for any types of businesses. Don't miss it!!!

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403: 26 West Street, FORT PLAIN: MUST SEE HOME!!! This is a turn-key home in a nice quiet neighborhood. Upon entering through the front door you are in a charming foyer with a beautiful staircase. On the 1st floor is a large living room leading into a formal dining room with a gorgeous chandelier. The eat-in kitchen has Carriage House cabinets. There is also a 1/2 bath. On the 2nd floor, there are 3 good sized bedrooms and a spacious full bathroom. Also, a walk-up attic that could be made into a awesome bonus room. Asking \$115,000



526: 93 Reed Street, CANAJOHARIE: A brick driveway leads to your Victorian home! Walk up the front steps to a beautiful large porch, step into the dining room with gleaming hardwood floors and wood burning fireplace. Formal living room w/high ceilings and a 2nd fireplace. Enjoy a 1st floor office space or relax in the sunroom. Walk out the back door to a deck and view the landscaped yard. Asking \$175,000



538: 122 Main Street, SHARON SPRINGS: Two-story, two family home ideal for the owner occupant. Large back yard, 2-stall detached garage, back deck and up-dated kitchens. 1st floor apartment w/3 bedrooms, eat-in kitchen, washer and dryer and back deck. Front wrap-around porch and walking distance to school, bank and convenient store. Asking \$114,500



673: NEW LISTING!!! 144 State Highway 163, FORT PLAIN: Completely remodeled cabin style home with a loft bedroom, beautiful new modern

kitchen, living room and a new bath. All new flooring. New appliances. Updated windows. Located just outside of town on 2.59 acres. Asking \$69,900



679: 3409 State Route 80, FORT PLAIN: The renovations of this beautiful farmhouse include, but don't stop with the new kitchen, bathrooms, wiring, windows and refinished hardwood floors and 5.2 acres. Features include a horse barn with two renovated stalls, hay storage and acreage for grazing. The views are outstanding and so is the old orchard setting. The property is fronted by the Otsquago Creek which is annually stocked with trout by the NYS DEC. Must see to appreciate all of the details the current craftsman/owner has added to this charming home. Asking \$159,900



835: 0 Carlisle Road, CANAJOHARIE: This is 12.9 acres with 1,030' road frontage of prime land. Open field with woods near the back. It goes back to the overlook area of the Canajoharie gorge. Currently zoned as agriculture/residential. It would make a great hobby farm or a residential sub-division. Other uses may be possible by going through the Planning Board. Village water and sewer may be available, but you would need to speak to the Village. Natural gas across the road. Walking distance to schools. Asking \$54,900



952: 3140 State Hwy 5S, FORT PLAIN: A meticulously maintained five bedroom, two and a half bath country home on 1.2 acres. Radiant heat, two pellet stoves, heated above-ground pool, hardwood floors, vaulted ceilings and so much more. A stunning open floor plan with a gorgeous kitchen and spacious living room. Centrally located in Upstate New York. Only an hour from Albany, the Adirondacks and the Catskill Mountains. Asking \$290,000

Beginner's guide to real estate investments

Purchasing a house or property is about more than setting up a home. Although quite a number of people buy real estate to establish their future, long-term abodes, many others recognize the potentially lucrative investment that lies within a real estate purchase.

Despite the ups and downs of the economy, real estate has become a common investment vehicle — one that has plenty of potential for making big gains for those who are willing to put in the effort. According to the experts at Entrepreneur, even in a bad economy, real estate investments will usually fare better than stocks. Real estate also continues to appreciate despite the occasional economical slow-down.

Like any other endeavor, there is a right and a wrong way to go about investing in real estate. Novices may not know where to begin their first forays into the real estate market as investors, even if they already own their own homes. Buying a property as an investment is an entirely different animal than buying a home to establish a residence. However, with the right guidance, anyone can dabble in real estate.

- Establish financial goals. Before you even begin looking at properties or put forth the effort of meeting with an agent, you must determine what you expect from the investment. The days of buying real estate and flipping it for a fast profit may no longer be here. However, real estate can provide a steady stream of long-term income. Understand what you hope to achieve by investing. If it's to become an overnight millionaire, you may be looking at the wrong in-

vestment vehicle in real estate.

- Establish a plan. New investors who do not have a plan in place will likely spend too much or have more setbacks than others who have planned accordingly. When investing in real estate, it's more about the bottom line than the property itself. According to Springboard Academy, a real estate academy for investors, look for motivated sellers and stick to a set purchase price. Try to make offers on a variety of properties that work in your financial favor. And know what you want to do with the property (i.e., renovate and sell, remove and rebuild, or rehab and rent) before you buy. Fit the house to the plan, and not vice-versa.

- Start small. If this is

your first time out there, stick with properties that will turnover quickly. Research areas in and around urban centers or close to transportation and shopping. A good starter property is a small house or a condominium that can be refurbished and then rented. Rental properties offer steady sources of income when renters are properly vetted, offers Investopedia, an investment resource.

- Look at many different properties. Become an expert by learning as much as you can about what is out there. Attend open houses; look for vacant/unattractive properties; scour the classifieds in your local paper; or put the word out there that you're interested in buying a property. Only look at properties that have

motivated sellers, because then you'll get closest to the price you want to pay. And don't forget to research the area and the home turnover rate for the

specific area where you are looking. Don't make assumptions that a property will appreciate without doing your homework.

Real estate can be a worthy investment opportunity. With research, a plan and the right price, just about anyone can be a real estate investor.



Real estate can be a worthy investment opportunity.

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Want to buy your dream home for less? Shop in autumn and winter

(BPT) — The long-held belief that summer is the only time to buy a home is fading fast. Savvy homebuyers are learning that when temperatures drop, numerous benefits emerge that simply aren't available other times of the year.

"With warm weather and many homes on the market, summer is generally the busiest real estate season. However, autumn into early winter can be opportune times for people who are serious about buying a home, too," says Geoff Lewis, RE/MAX, LLC President. "This time of year has big advantages — like motivated sellers and less competition — that simply can't be ignored."

If you're in the market to purchase a home, there's

no need to hang up your house-hunting hat until spring or summer. Lewis offers eight reasons why now might just be the best time to purchase a home.

Year-end tax breaks

As long as you close on the property on or before Dec. 31, any property tax and mortgage interest paid are tax-deductible for that year. This can dramatically impact the amount of money you owe Uncle Sam, or increase your refund.

Less competition

The National Association of Realtors® recently noted that, in an average year, nearly half of all home sales occur from May to August. Although most people wait until the hustle and bustle of the spring selling season,

you'll likely encounter less competition during fall and winter. That means less stress and a reduced chance you'll be involved in a bidding war.

Eager sellers

Sellers become more motivated the longer their home is on the market, especially now that the summer rush is over. If a home has been listed for a while, it may allow buyers more room for negotiation and potentially a better deal.

Quicker transactions

Motivated sellers paired with less-busy title companies may mean a faster closing in fall and winter. Do you want a new home in time for the holidays or new year? It's entirely possible when you house hunt now.

Cheaper moving prices

You're probably planning to hire a moving company in some capacity, whether you're moving across town or across the country. In the fall and winter moving companies tend to be less busy, which means you might have the options of more flexible schedules and lower prices.

Easier to outfit your home

Need a new couch, cutlery or curtains for your home? Year-end sales are perfect for scoring a deal on these otherwise expensive items. Plus, if you move in around the holidays, there are plenty of deals on house-warming gifts.

"In addition to all these benefits for buying post-selling season, interest rates for home loans are still at record lows," says Lewis.

If you're thinking of purchasing a home, find more helpful information at www.remax.com.



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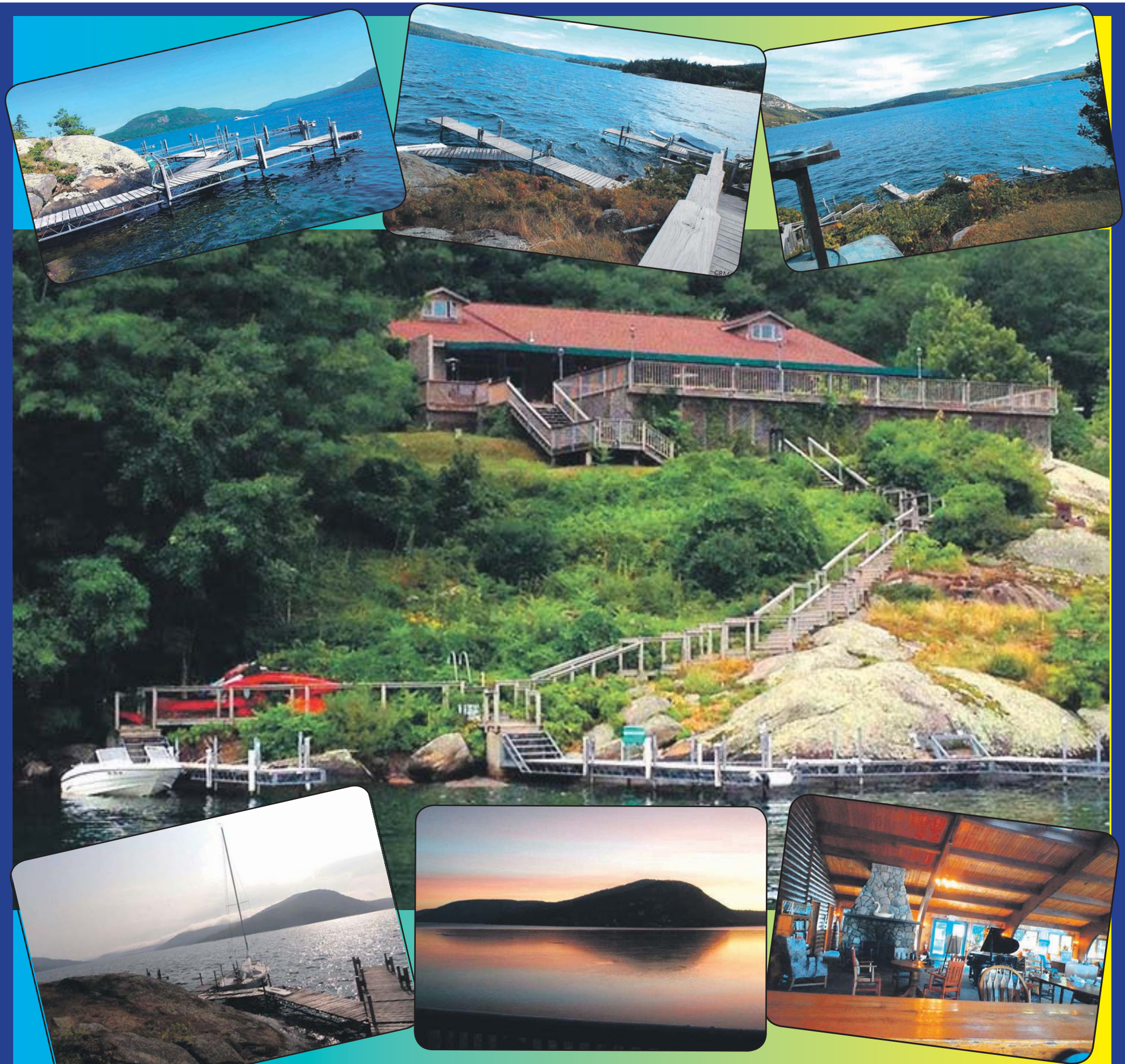


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How to save enough for a down payment on a house

A home is the most costly thing many people will ever buy. The process of buying a home can be both exciting and nerve-racking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other items, only on a far grander scale. Many financial planners and real estate professionals recommend prospective home buyers put down no less than 20 percent of the total cost of the home they're buying. Down payments short of 20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally

between 0.3 and 1.5 percent of the original loan amount. While plenty of homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so.

Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward making a down payment on their next home.

- Decide when you want to buy. The first step to buying a home begins when buyers save their first dollar for a down payment. Deciding when to buy can help buyers develop a saving strategy. If buyers decide they want to buy in

five years away, they will have more time to build their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.

- Prequalify for a mortgage. Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they will qualify for. Prequalifying for a mortgage can make the home buying process a lot easier, and it also can give first-time buyers an idea of

how much they can spend. Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, preapproval for a \$300,000 loan means buyers will have to put down \$60,000 to meet the 20 percent down payment threshold. In that example, buyers can put down less than \$60,000, but they will then have to pay PMI. It's important for buyers to understand that a down payment is not the only costs they will have to come up with when buying a home. Closing costs and other fees will

also need to be paid by the buyers.

- Examine monthly expenses. Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.

- Avoid risky investments. Some times it's great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts can ensure the money buyers are saving for their homes is protected and not subject to market fluctuations.

Saving enough to make a down payment on a home can be accomplished if buyers stay disciplined with regard to saving and make sound financial decisions.

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Smart tips for buying a first-home that will be easy and affordable to personalize

(BPT) — Call this the age of personalization. You can customize practically anything these days, from the kind of information you get on your favorite news feed and the offers you receive from your bank to the icons, background and sounds on your smartphone. Personalizing something really makes it feel more “yours,” so of course you want to be able to do that to your first home.

If you’re shopping for your first home, you may already know what you want to do to personalize it. However, you may not be aware that certain features can make a home easier and more affordable to customize after you’ve moved in. For example, if you think you’ll need room to expand for a growing family down the road, it will be cheaper in the long run to buy a home with an attic or basement that you can finish into living space than to try and build on an addition from scratch.

As you’re shopping for your first home, keep in mind these elements that will help make it easier and financially feasible for you to make your new home truly your own:

Architectural bones that are right for you

What’s your personal style? Do you favor a mid-century modern look? Art-deco? Craftsman? Colonial? It’s important to choose a home in a basic architectural style you love, because while you can affordably change the color and landscaping, it’s much harder to create a whole new look. Look for exterior features that play up the home’s architectural style, and then think of ways to customize them down the road. For example, simply painting the gingerbread trim on your Victorian style home in a

different color can celebrate the look you love while making it your own.

Energy efficient lifestyle features

Green considerations and energy efficiency are top priorities for many of today’s first-time homebuyers, so it’s important to look for a home that has conservation-minded features like a high-efficiency water heater or low-flow showerheads. The best eco-conscious home features, however, will also enhance your lifestyle. Upgrades like Energy Star-qualified, solar-powered, fresh-air skylights like those from Velux America provide natural light plus passive ventilation, helping to cut energy costs while reducing dependency on artificial light and ventilation sources.

If you buy a home that already has skylights, you can personalize them by adding energy efficient blinds in designer colors and patterns.

And if you add solar powered skylights to the home, it’s easy and cost-effective since there is no cost for electrical work to operate the units. Solar skylights, blinds and installation costs are eligible for a 30 percent federal tax credit. A programmable touchpad remote allows you to adjust the amount of light entering through the venting skylights and also to adjust the blinds with the touch of button.

The skylights close automatically in case of rain.

You can also easily and affordably add more natural light to interior spaces like hallways and closets with Sun Tunnel tubular skylights, which can be installed by a handy DIYer in a few hours. Visit www.whyskylights.com to learn more.

Room to grow

More Americans are living in multi-generational homes. Whether you plan to grow your family by having kids, moving your aging parents in with you, or adopting as many pets as you can fit in your house, you may find you’ll need more space in your new home before you’re ready to move out of it. Homes that have unfinished basements and/or attics will be easier to customize for your growing space needs. Converting an attic or basement into living space can cost much less than having an addition built on your home and attics are perfect spaces to easily add light and fresh air with skylights or roof windows.

A price that lets you add value

Popular renovation and fixer-upper shows make it easy to understand the idea of finding a home at a price that will allow you to add value. A home that needs some renovation and upgrading will likely cost less than a comparable new home, but it also

affords you the opportunity to extensively personalize your space. If you buy a home that needs work for a price well under your

budget limit, you can use the extra money to invest in renovations that put your personal stamp on your home. In addition to

customization for additional enjoyment, those upgrades will also allow you to instantly add value to your home.



Certain features can make a home easier and more affordable to customize after you’ve moved in.

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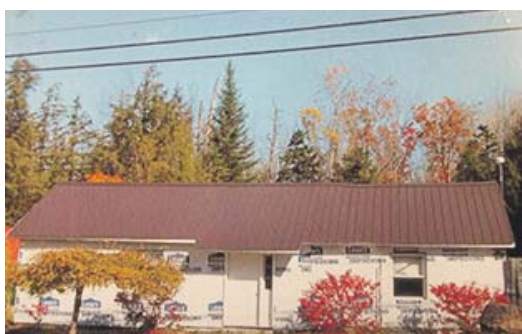
A total steal!! This adorable mobile on wooded lot! Out of state owner says "SELL"! Beach rights and dock available at association
Amazing at only \$16,000



The Gang Meets Here!

New listing East Caroga! Spacious 3 season house with huge level yard! Lots of family and friends?

This is the spot!! Near sandy beach and boat docks, golf, hiking, snowmobiling, and motocross. All love this area. Beaches are superior!!
Only asking \$65,000



Rt 10 Caroga-Commercial

A wonderful year round home with so many great features! New septic, bath, kitchen, metal roof, furnace and insulation wrap, ready for new siding!! Big back yard for your kids and beach available! Lets hear your offer. Where can you find such opportunity?

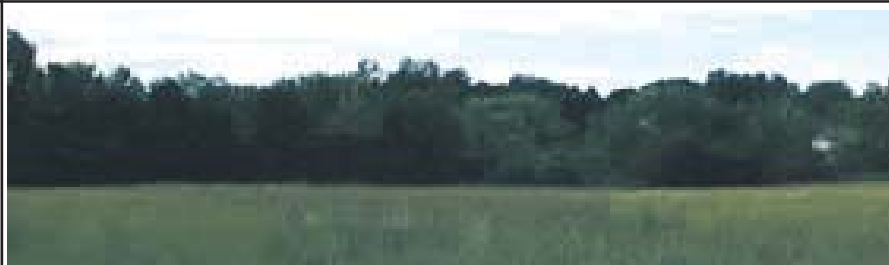


This attractive ranch style home offers fireplaced living room and comfortable interior. 3 car garage and acreage
Asking \$78,500



Got Business Ideas??

Our beautiful Caroga township offers a "buildable commercial" level lot, in the heart of business and recreation opportunities!
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47.5 acres Rt 112 and Shutts Rd

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Why investing in real estate is easier than ever

(NAPS) — There is no shortage of reasons why investing in residential real estate can be a good idea: home prices declined during the recent financial crisis, the number of renters has skyrocketed, it's often considered a stable alternative to the stock market and the list goes on and on.

At the same time, residential real estate invest-

ing has shifted from a local proposition to one without geographic limitations. That's because of developments in technology, financing, services and processes that can make it easier for investors to search for opportunities, purchase properties and manage them from afar.

In the past, a long-standing issue with the single-family rental sector has

been a weak debt market. Investors were generally limited to loans from Freddie Mac and Fannie Mae, which allow a maximum of four and 10 properties, respectively. Even worse was that these loans are highly dependent on the personal income of the borrower, not the income of the real estate. This limited obtaining attractive financing to only the wealthiest of investors. A new lending sector has emerged, however, that can provide financing for investors of various sizes and neither limits the number of properties available for financing nor underwrites the loan amount based on personal income.

Meanwhile, online auction marketplaces, property management software and crowdfunding may help to make more efficient decision-making and investing. "Small investors today don't have to rely on gut feelings

about markets—they're empowered by high-quality market intelligence and have access to a multitude of service providers," explains Wally Charnoff, CEO of Investability Real Estate, Inc.

"Small investors can now diversify their portfolio," he says, "because they can research, acquire, finance and manage properties from afar." The single-family residential market can present opportunities for "mom and pop" investors, particularly those who consider five key points:

1. Understand the total costs: Operating expenses and fixed costs, such as taxes, can vary greatly from state to state. Property management fees are generally higher in less populated areas that have little scalability or no competition. Hurricane, flood or earthquake insurance can be expensive but may not be relevant in all markets.

"Investors often look for turnkey properties, which can make condos appealing, but monthly association fees can severely suppress yield and additional

assessments could put the property in the red at a moment's notice," points out Dennis Cisterna, CRO of Investability Real Estate, Inc.

2. Choose your tenants wisely: If you decide to invest out of your local market (and even in your own market), consider using a property manager to identify and qualify tenants and detail exactly the criteria and standards required. Common metrics are a certain FICO score, no bankruptcy in the last few years and a minimum rent-to-income ratio. Landlord references are also important, as is understanding local laws about tenant selection and advertising for tenants.

3. Know the market as if you lived there: Talk to local brokers, read the local newspaper to understand the economy and visit the area. Identify the drivers behind the housing market and know the history. A healthy, educated workforce and population growth are generally good indicators of long-term price appreciation. Lower home ownership rates may produce strong yields

as there could be a consistent demand for your investment property, but appreciation may be lacking as the market fundamentals are not dynamic enough.

4. Choose either appreciation or yield or a little of both: Deciding which type of market you want to invest in will help with focus. Diversifying can be a reason to look beyond local opportunities. Some markets straddle yield and appreciation, and researching the long-term trend for market dynamics is especially important as these may quickly shift to only yield or appreciation.

5. Know your exit strategy: The number of owner-occupied houses is important because a higher rate of home ownership may make it easier to sell the home. The overall liquidity of the market is also important. Data now exists that can help investors understand the vibrancy of a market even without much buying and selling.

Find your next single-family real estate investment at www.investability.com.



With today's data analytics and services, single-family residential real estate investing has evolved from driving around neighborhoods and using intuition to viewing locations online to make fact-based decisions.

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Tech tools that can help you find a mortgage and home faster

(BPT) — Whether you're a first-time or experienced homebuyer, chances are a good portion of your real estate journey will take place online. In fact, four in 10 homebuyers start their house-hunting with an online search, according to the National Association of Realtors. It's easy to understand why: Online tools and apps can make the homebuying experience — including finding a mortgage — easier and more enjoyable.

If you'll be shopping for a home this fall and winter, use the tools homebuyers find most useful, according to the Bank of America Homebuyer Insights Report:

- **Mortgage calculators** — It's important you're as comfortable with your mortgage terms and

lender as you are with the home you're paying for. An affordable mortgage helps homebuyers reap the full benefits of home ownership, including building equity and long-term financial security, and a mortgage calculator can help you understand what you would pay each month, as well as estimate monthly mortgage payments and rate options. As the Homebuyer Insights Report revealed, more than half of Generation X homebuyers and 46 percent of millennials and baby boomers use mortgage calculators during the home shopping process.

- **Finance websites** — Home shoppers can learn a lot about mortgage options and a bank's customer service through websites that feature re-

views of mortgage loan officers and lending institutions. More than a third (36 percent) of first-time homebuyers and over a quarter (28 percent) of experienced homebuyers use bank apps or websites to research reviews of lenders and loan officers.

- **Loan status portals** — Applying for a mortgage can sometimes be overwhelming, but real-time loan status information is transforming the process. For example, Bank of America's Home Loan Navigator allows mortgage applicants to securely upload, submit and sign documents, get real-time status updates on their application and loan, receive important documents and disclosures and even communicate with experts via secure messaging.

- **Mobile real estate listings** — With many home listing websites available, it can be difficult to narrow down online searches to homes that meet all your criteria in your location of choice. Using a bank's online real estate center can help you refine your home search or, if you're selling, it can help you determine your home's estimated value. And some even provide the ancillary information you're looking for — like school data and walkability scores — to make a home purchase decision.
- **Down payment sources** — Saving for a down payment can be one of the most challenging tasks of buying a house. It's sometimes difficult to know how much you'll need for your down payment, or to figure out how

to fit the extra savings category into your monthly budget. You can find numerous down payment calculators online, but Bank of America's Down Payment Resource Center goes a big step further than most by offering a searchable database of more than 1,000 local and national assistance programs that may be able to save you money on your down payment.

- **Social media** — Decorating your home is one of the most enjoyable aspects of home ownership. Many buyers turn to social media resources like Pinterest for home decor inspiration. In fact, 49 percent of millennials use Pinterest, 37 percent Facebook and 33 percent Instagram for home decorating ideas, while 32 percent of Gen Xers use Pin-

terest, 37 percent like Facebook and 11 percent favor Instagram, according to the Homebuyer Insights Report.

- **Home design apps** — With inspiration in hand, homebuyers can use home design apps to put their ideas into virtual reality. These apps allow you to take and store room measurements, make notes on design ideas and see virtual representations of what your decor plans will look like in your home. From white walls to fully-furnished, many design apps can help you visualize your dream interior for free, and more robust versions are available for purchase.

To learn more about home buying and mortgages, visit Bank of America - Home Loans.

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<div></div> <div>MEADE RD WARREN COUNTY water front Log Home on small limited access lake. Beautiful wooded lot. Features 3 BR with lofted master, 1 -1/2 bath and finished basement. Go fishing in your back yard! 2nd cottage can be used as guest house. Only \$325,000</div>	<div></div> <div>MURRAY RD SARATOGA COUNTY This classic Log Home with all the rustic elegance we have come to expect with modern Log Home construction is the Dream Home of your plans. The 10 inch full round logs with their Swedish cope construction increases the structural integrity over many basic Log Home types. But best of all is the comfortable feeling this home will provide for you, your family & your friends. Schedule a viewing & see for yourself how this home matches the Dream Home you have been looking for! Only \$364,900</div>	<div></div> <div>SUNRISE DR SCHOHARIE Log Home Hunting lodge with 36 acres and state land near by. Current owner has samples of local trophies mounted on his walls. Well built log home features 3 BRs 2 Bath and wonderful views. Call for appointment and use the property this season. PRICE REDUCED \$199,000</div>	<div></div> <div>BADEAU HILL RD OTSEGO COUNTY Beautiful hunting lodge with many trophies taken from this location. Total of 52+ acres mostly wooded with year round creek & fruit trees. Log Home is spacious 3 BR 2 bath with full basement setup for equipment room & a great room with view of the mountain. It's not too late for this season yet but you need to hurry.. REDUCED TO \$514,000</div>
<div></div> <div>NEW LISTING GANSEVOORT RD SARATOGA COUNTY Grand views of Vermont. Beautiful custom built Log Home features 3 BR w/master suite, 2 full bath, stoned fireplace, great room and finished basement. Total of 25+ acres.. \$585,000</div>	<div></div> <div>NEW LISTING LINCOLN HILL RD WASHINGTON COUNTY Custom built Beaver Mountain Log Home with views of the Vermont Mountains. Features cathedral ceiling over great room with gas fireplace, master suite with jetted tub, beautiful red oak spiral staircase, finished basement, heated garage with workshop and pool. Additional garage with storage for snowmobiles, quakes, boat and all other toys. Too much to list in this. \$425,000</div>	<div></div> <div>NEW LISTING DIPPIKILL RD WARREN COUNTY Spacious 2,000 SF 3 BR log home in excellent condition. Home includes 136 acres and can not be seen from the road and is very private. Open concept living area with beautiful great room, master suite and finished basement. The property has stocked stream with 3 waterfalls. Fish for trout right on the property. This is a must see property. \$479,000</div>	<div><div>COMING SOON:</div><div>Lake George - Beautiful chalet style Log Home on dead end road just minutes to Lake George. Private setting with over 2 acres. Features 3 BR, 2 Bath and 2 fireplaces</div><div>Warren County - Log Cabin with views of Glen Lake plus deeded dock space. Low taxes, 1/2 acre and 700 SF.</div><div>Greene County Town of Jewett - Custom built Log Home features oversized hand cut logs, 3 BR, 2 bath and 1600 SF. Home sits on 8 acres, has wonderful great room and a fantastic view.</div></div>

Four DIY projects for your first home

(BPT) — “Where should I start?” It’s a question many homeowners ask themselves.

DIY is a great place to start for new homeowners. DIY projects are very versatile — they can easily be adapted to your skill level, budget and desired project. With a little extra time and creativity, you can transform your home.

Other benefits to choosing a DIY project are that they are typically more cost-effective than the alternative and they offer an added sense of ownership and pride in your home.

Since DIY project ideas are endless, it’s important to choose ones that will improve your home’s value at a reasonable cost. A DIY project should make your life easier and more enjoyable. These are some top recommended DIY projects for first-time homeowners. They won’t break the bank but they

will deliver a bang for your buck.

1. Add crown molding or update casing and trim. The addition of crown molding to the top of interior walls is a subtle change with big impact. Casing, which is the trim around doors and windows, can also make a huge difference. The replacement of dated crown molding, casing or trim can make a room look newly updated. Go one step further with a fresh coat of paint on the walls, and you’ll basically have an entirely new room.

2. Replace doors. Doors are often forgettable, but don’t have to be. Replace hollow core bedroom, bathroom and closet doors with wood alternatives for an instant dash of richness. And don’t limit yourself to traditionally-styled options. From specialty woods to glass panels, there are plenty of options to choose from.

3. Clean and refinish your wood deck. As long as your wood is in good shape, all you need is deck cleaner and wood stain to turn something dated into the focal point of your backyard. You can buy deck cleaner at your local hardware store. Wood deck stains are available there or at a paint store. You’ll be amazed to see weathered wood

look like new again.

4. Update your closets. Add built-in shelving or simply streamline clothes hangers for an organizational boost you’ll thank yourself for every day. Or you can tackle a popular closet upgrade: lining a traditional closet with cedar. Natural cedar looks great, smells great and keeps moths and mildew away.



It’s important to choose projects that will improve your home’s value at a reasonable cost.

It’s a classic and high-end upgrade that’s not terribly expensive or time-intensive. When your friends or family open your closet, they will be pleasantly surprised.

Use tongue-and-groove cedar to line some or all of an existing closet. You can leave baseboards in place if they’re thicker than the cedar. If not, remove them with a pry bar before the cedar installation. Use nails to attach the cedar to the wall studs, or adhere them with a construction adhesive. Prepare to feel like a bona fide fancy grown-up when it’s done!

These are just a fraction of the many DIY projects possibilities. The most important piece of advice is to have fun and don’t be afraid to try new things. The more DIY projects you complete, the more confident you’ll feel. To get started, pencil in a dedicated DIY day on your calendar and enjoy the process!

IN THE SPOTLIGHT

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Mary Ellen Charles,
NYS Licensed RE Broker/Owner
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ADK Realty is owned and operated by local Mary Ellen (Mel) Charles, Licensed RE Broker. I was born and raised here! Having grown up here allows me to have a unique perspective on the lakes and land I list and sell. I love the treasure hunt matching people with property! I am proud of what I do and the service I provide. I am thankful for all the success my clients have helped me achieve.

I work as a buyer’s agent or seller’s agent. I prefer to NOT practice Dual Agency - it’s illegal in most States and leaves Buyers/Sellers with NO Representation. I find dual agency ‘intellectually dishonest’.

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Separating fact from fiction: A closer look at American hardwoods

(BPT) — As home improvement projects take center stage, the search is on for products that will enhance, rather than jeopardize the health and well-being of our families and loved ones. Products made from American hardwoods have been the natural choice for healthy home and work environments for generations. Today is no different.

With so many options available in the current marketplace, Linda Jovanovich of the American Hardwood Information Center suggests a little more research, in order to separate product fact from fiction. "Health-conscious and environmentally responsible consumers are challenged to recognize products and materials that are both aesthetically appealing and safe," she says. "I encourage taking a closer look at U.S. products — especially flooring and cabinetry, furniture and moulding — made from American hardwoods. They're uniquely beautiful, safe and a friend to the environment. And they have the credentials to prove it!"

Treasured for generations, and forever fresh

Enhancing our surroundings with products made from American hardwoods is a wise choice and a sound investment. In the kitchen or the bath, over the fireplace or on the floor, the sheer beauty, durability and timeless appeal of the products make a lasting statement every-

where. So paint it; stain it; repair it; refinish it; walk on it; restore it; love it; refresh it! The possibilities are endless.

Made in the U.S.A.

There is much to consider before making a purchase in today's marketplace. What's the product's origin? Is it made of natural materials or is it a synthetic product steeped with chemicals and potential carcinogens? What health and/or environmental implications will its manufacturing process have?

In the U.S., quality standards and manufacturing practices are regulated and monitored by U.S. agencies and associations. Consumers can confidently choose products made from all natural American hardwoods knowing that the hardwood has been responsibly harvested and that manufacturing quality control standards have been met.

A friend to the environment

Flash back to seventh grade biology for a memory refresher about photosynthesis and long-term carbon sequestration.

- Growing trees remove carbon dioxide from the atmosphere, separate the carbon and oxygen atoms, then return the oxygen to the air.
- They use just the right amount of carbon to grow trunk, branches and leaves, and store or sequester the unused carbon

for the life of the tree or the products made thereof.

That means using all natural American hardwoods for products like flooring and cabinetry, furniture and moulding contributes to the long-term sequestration of carbon.

Sustainability

For centuries, products made from American hardwoods have

been providing lasting beauty, warmth and functional value to our homes and countless structures everywhere. Future generations can expect the same. The U.S. Forest Service reports that the volume of hardwoods in American forests today is 131 percent greater than it was in 1953 because more than twice as much hardwood grows each year as is harvested. That's sustainability in a nutshell. We are

not running out of trees — hardwoods are an abundant, renewing and sustainable resource.

Step into the world of American Hardwoods, www.HardwoodInfo.com, and take a closer look at the myriad of products made from this natural and healthy, uniquely beautiful, responsibly harvested and more-abundant-than-ever resource.



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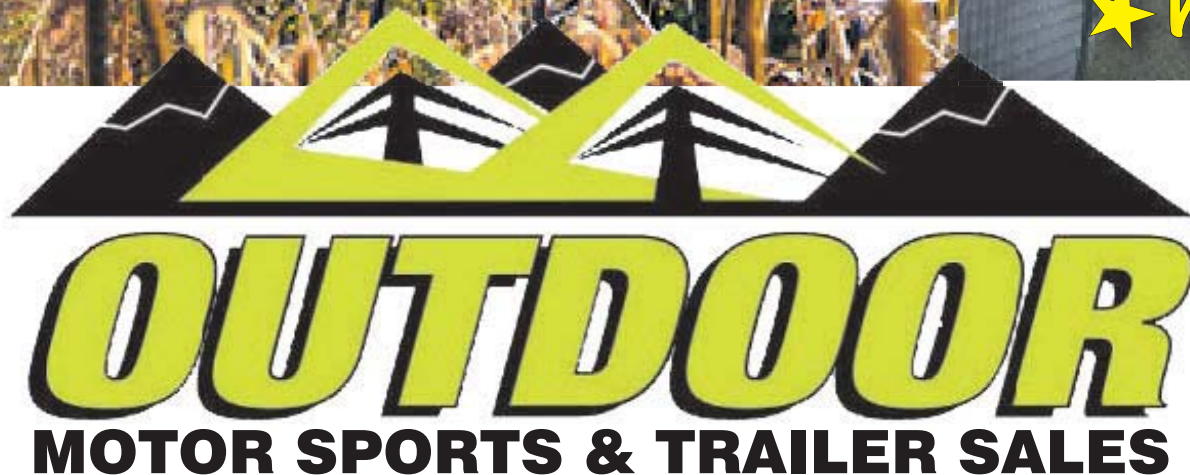
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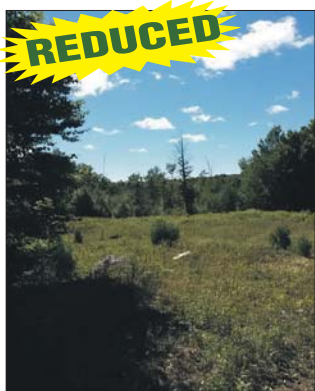


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 done fore you to enjoy! Speaking volumes for this home is
 that these owners have been here for 42 years! Extremely well
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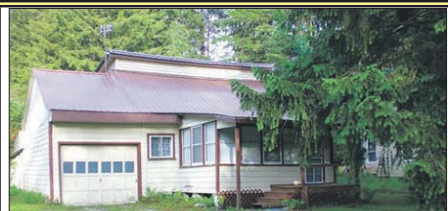
MOUNTAIN LAKE \$259,900

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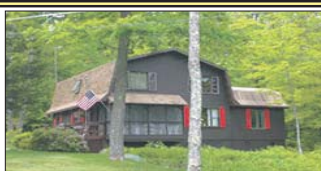
Peck Lake Ranch \$350,000

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122 MAC AVE EAST CAROGA LAKE \$34,900

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History comes alive! 5BR Colonial w/Center Fireplace Plank floors, big rooms! Barns, Auto shop, 102 Acres!! Woods, fields, pond. Lots to love!



NEW PINE LAKE HOUSE \$120,000 AS IS OR \$179,000 FINISHED
 2-3BR, brand new electric in, sheet rock mostly done, large fenced yard, full dry basement. Next to Pine Lake.



368 FICAL ROAD \$179,900

Nice acreage and private location! 3BR/2BA post and beam style. HUGE heated garage will fit all the cars and toys. Really nice home and ready to move in. 10+ acres.



129 SHAWN DRIVE \$125,000

3BR/2BA, fireplace living room, 2 family rooms, 1 with wet bar. Big deep pool-walk to 2nd Ave Beach Association.



93 EAST BLVD, GLOVERSVILLE \$76,000

Extra large corner lot with years of loving landscaping all done for you to enjoy! Speaking volumes for this home is that these owners have been here for 42 years! Extremely well maintained and all the upgrades are done so you can move in and enjoy this lovely home. Less than rent!

Land! Lots of Land!!

Caroga Lake - 50+ Wooded acres \$60,000. Road frontage on Shutts Rd & Cty Hwy 125
 Caroga - 10 Acres South Shore East Caroga high and dry overlooking the lake \$38,500
 Caroga - Hilley Rd., 38 Acres, heavily wooded..... \$47,000.
 Town of Johnstown - 4 Acres..... \$29,900
 W. Stoner Lake 50+ acres, 15 building lots, lake access..... \$185,000

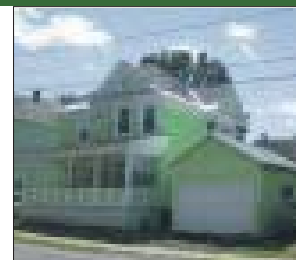


22 JAY ST.
 Each apartment 3BR/1BA, big open rooms. Nice size lot landscaped!. Porches to relax and an oversized garage!!



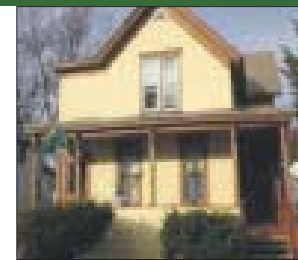
\$34,900 MAKE OFFER 24 JAY ST.

Updated, long term tenants. Up and down flats w/2 or 3BR. Off street parking!



\$49,900 31 NORTH ST.

Updated fully rented earning \$\$\$ w/long term tenants. 1 Car garage plus off street parking.



\$54,900 86 WEST ST.

UP and down 2-3BR w/many updates. Big barn & long-term tenants!

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And our dedicated staff:
Beth Connellie, Michelle Foster,
Ariel Jones and Mike Suchy

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MLS 201518709 **\$625,000** 275ft of LAKEFRONT on pure and pristine Peck's Lake. Enjoy the bay, the open lake and the level, sandy lakefront. This 2000 sqft contemporary style home features exquisite stone work on the exterior, new siding, new deck, new dock, replacement windows and a newer roof. The interior of this lakefront home features 3 bedrooms, 2.5 baths, 3 gas fireplaces, new custom built kitchen with granite counter-tops, stainless appliances and new flooring. This is not a drive by, as it cannot be seen from the road.



MLS 201609339 **\$295,000** Situated on 3.1 acres is where you'll find this private setting, 5 bedroom, 3.5 bath home. This home is perfect for entertaining both family and friends with large eat in kitchen, dining room, family room, living room, and breezeway. Master suite located on the second floor along with additional large bedrooms and baths. Basement features a "man cave," additional bedroom and plenty of storage. Enjoy the outdoor living space which includes a spacious yard, large deck and in-ground pool.



MLS 201614735 **\$349,900** Topping the charts - Inspect this 3400 sq ft ranch styled home with hardwood floors, granite, 3.5 sparkling tiled baths, 4 generous bedrooms, den, two fireplaces, great room, decks, in-ground pool, on 4+ acres and in a great suburban location.



MLS 201623550 **\$200,000** HOUSE FOR ALL REASONS... Inspect this gracious, edge of the city, four bedroom 2.5 bath executive ranch styled home with attached garage, first floor laundry and many amenities including a queen sized formal dining room, new kitchen with quartz counter-tops, tile back splash, gas fireplace, central air conditioning and sitting on a private oak treed lot.



MLS 201623453 **\$167,300** Impressive 5BR 2.5 Bath Center Hall Colonial with welcoming foyer w/rounded arch doorways. Hardwood floors throughout. Large LR with gas insert fireplace. Large full width sun-room with plenty of light. There is a formal DR that leads to the spacious eat-in kitchen w/Viking appliances. Steps down to a bright den and also a soon to be newly finished family room. Second floor has 3 large BR with ample closets and a full bath. Third floor has 2BR and full bath. Inground pool is 14x20 w/gas heater. Generator included.



phenomenal landscaping and beautifully finished basement for additional living/sleeping. So many above grade features to enjoy including "wine/coffee room", Buderus Furnace, roof, R/O drinking water system, quiet ductless A/C units, and Culligan H2O filter. So many fine features inside and out to make living simple, quiet and enjoyable. Master BA has spa feel with shower and large new claw-foot tub



MLS 201611298 **\$284,500** Escape to your home away from home with this year round, 3 bedroom, 2 bath, contemporary tucked away amongst mature trees yet with a lake view and boating access plus it offers a wrap-around deck, fireplace and walk out basement. Tucked away and shadowed by stately cherry and beech trees, sits this southern exposed, contemporary lake house with wrap around deck, multiple sliding glass doors, walk out basement, 3 bedrooms, 2 baths, fireplace and lake access rights



MLS 201614432 **\$325,000** PACK UP THE WHOLE FAMILY! This waterfront 3 bedroom home offers space for everyone. 1st floor has open kitchen, living room, dining room and family room with deck. Lower level has master suite, game room, living area, small kitchen and glass enclosed porch. Both levels enjoy great waterfront views.



MLS 201614735 **NEW PRICE \$275,000** A Hobbyists Dream... A 33x20 workshop with heat, electric, insulated, large overhead doors, loft storage. A barn with frost free water valve, electric, swinging doors and overhead storage. Out-buildings. Storage shed. Man-made pond. Fenced outlined property. 5.9 Acres. Beautiful mountain views and sunsets. Outdoor living space with stone fireplace and gazebo. All this plus a 4 bedroom farmhouse with all character and charm, which includes custom cabinet kitchen, DR, LR with fireplace, den, baths on both floors.



MLS 201611473 **\$311,000** Situated in a cul-de-sac setting in the Broadalbin School District is this meticulously maintained Colonial style home. Featuring 4 generous sized bedrooms and 2.5 baths. The large master suite has walk-in closet, master bath with separate tub and shower. The first floor has a great flow for entertaining. The eat-in kitchen has plenty of cabinetry and newer appliances and is open to the formal dining room and living room that has a gas fireplace. Enjoy the outdoor living space on the maintenance free back deck.



MLS 201619440 **\$179,000** This "Home is My Home" A great home with all a family would need. Beautiful eat-in kitchen with appliances, living room, dining room, family room with gas fireplace. 3 bedrooms one with cathedral ceiling. 2 car heated garage and large lot with above ground pool. This house that is roomy and has a lot of warmth.



MLS 201615961
\$259,900
NEW PRICE

PEACEFUL
ENJOYMENT!
Inspect this
extremely well
maintained
3BR home with



MLS 201507997 **\$399,000** ENJOY ADIRONDACK LIVING ON SCENIC PECK'S LAKE with 180 ft. direct waterfront. Perfect for seasonal or year-round living with 4 bedrooms, 2 full and 2 half baths, master suite and one other bedroom down - great for guests with privacy having two extra bedrooms, baths and family room up! Appliance kitchen with large eating bar, fireplaced living room plus vaulted sun room. Relaxing deck overlooking the lake plus the waterfront deck and docks with sand beach! Private bay great for fishing/ boating!



MLS 201616919 **\$280,000** Rustic and inviting custom log home on a private 32 plus acres in scenic Wells, New York just a quick walk to Lake Algonquin! Beautiful oak floors, stunning cathedral ceilings with fans and remote operated sky lights. 2 bedrooms and 2 baths on main floor plus master suite loft. Relaxing sun room overlooking the back yard! Large deck for entertaining. Zoned propane hot water heating system plus toasty pellet stove. Oversized 2-car garage with full second story wood working shop. One of a kind property!



MLS 201516087 **\$345,000** Beautiful serene Lakefront with 927ft. on a peninsula in a private cove of Peck's Lake. A wonderful enclosed porch overlooking the lake makes for a great place to find peace and quiet. Open floor plan living with beautiful hardwood floors. Living room with gas stove, large eat-in kitchen, large master bedroom with picture perfect views of the lake and first floor bedroom and full bath.



MLS 201621826 **\$229,900** Beautiful 3 bedroom, 2 bath Raised Ranch style home conveniently located near school, shopping and amenities. Hardwood floors, gourmet kitchen, dining room and living room featured on first floor. The downstairs could easily be an in-law area complete with kitchen and living room. There's a two car garage along with a 36x34 (24 wide front) garage with built in cabinets, heated and insulated. This is not a home to just drive by... take time to appreciate the quality!



MLS 201517812 **\$135,000** Superb location, end of a dead end street on the top of the hill, country like atmosphere and privacy with all the amenities of the city. Spacious home boasting parquet wood floors, sunny inviting rooms and so much closet and storage space. Sunken fireplaced living room, huge formal dining room and large eat-in kitchen with new appliances. 3 bedrooms and a full bath up plus extra bedroom/den and full bath down. Fireplaced family room and 1/2 bath in basement. Lovely grounds, patio room-lots of house here.



MLS 201618350 **\$214,900** Ageless architecture is reflected in this period 4+ bedroom, 2 and half bath Victorian. Enhanced by an array of colorful stained glass windows, choice natural wood work and hardwood floors, elaborate tin and wooden ceilings, antique sconces and fireplace tile work.