

REAL ESTATE GUIDE

Supplement to the Original Valley Pennysaver

Produced by Lee Publications • 6113 St. Hwy. 5 • Palatine Bridge, NY 13428 • 518-673-3237 • 800-218-5586 • www.leepub.com

January 2017



Junell Pasquarelli ~ Licensed Real Estate Broker/Owner

161 Honeywell Corners Rd., Broadalbin, NY 12025

Office (518) 588-5141

Carol G. Paciolla, Licensed Real Estate Associate Broker - Cell: (518) 332-3279

Daniel Ruggeri, Licensed Real Estate Salesperson - Cell: (518) 229-8657

Local, Honest & Dependable. Call today for all your real estate needs.

"Because Your Move Matters"



**New Listing \$109,000
131 Pine St, Tribes Hill**



This is a very cute 2 (could be 3) BDRM, 2 full bath home w/2 car garage. The last home on a dead end St. in Tribes Hill. Full basement, freshly painted home inside & out, over 1/2 acre & taxes are only \$2,043 annually.

**REDUCED \$100,000
91 Stewart St, Amsterdam**



A BEAUTIFUL 4 BDRM, 1.5 bath home with lots of old custom wood work & charm, full basement, walk up attic, 2 car garage, fenced yard & NEW ROOF on the house

**New Listing \$55,000
231 Market St, Amsterdam**



This is a very spacious 3 BDRM, 1 full bath home that could be a good investment for anyone. With some remodeling & elbow grease someone could make it a stunning home again. Paved driveway & fenced yard.

**New Listing \$89,900
2430 Hickory Hill Rd, Fonda**



Looks are deceiving - cute 3 BDRM, 1 full bath home on just under 1/2 acre, full basement, 2 car garage and walk up attic could be finished off for a nice large master BDRM upstairs. Home has a BRAND NEW ROOF.

**We wish you all the best
for the NEW YEAR!**

Please make good decisions, be safe & show your love during the season to all those that surround you and yours. Open your hearts to those less fortunate and consider adopting a homeless pet looking to be loved and looking for a forever home

**THANK YOU TO THE
COMMUNITY THAT HAS
SUPPORTED US & WE LOOK
FORWARD TO CONTINUING
TO SERVE YOU IN 2017!!**

**New Listing \$48,000
4234 State Highway 5s, Fultonville**



OPPORTUNITY IS KNOCKING FOR ANY INVESTOR HERE! HUGE 2 family (that could be a 3 family) located in Fonda-Fultonville School District. low taxes at only \$2,155 annually.

**NEW \$189,000
PIZZERIA BUSINESS
COMMERCIAL BUSINESS ONLY**



Have you always wanted to have your own business? We have an established local business for sale in Fultonville NY. Great income opportunity, turn key business and lease for building will transfer to a buyer. Call today for details

**New \$94,500
999 Brand Rd, Sprakers**



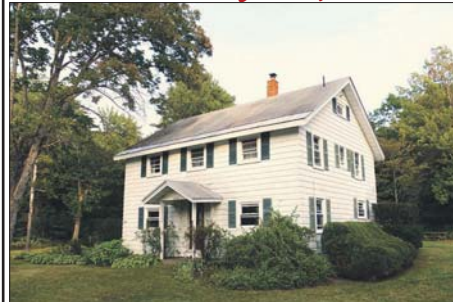
Looking for a smaller country home on 20.5 acres? We have a 2 BDRM, 25 yr old Doublewide that has an additional well & septic and storage bldg. on it located in the Town of Root with low taxes Call Carol Paciolla for more details (518) 332-3279

**Reduced \$149,000
103 Circle Dr., Johnstown**



WHAT A BEAUTIFUL VIEW!!! ARE YOU LOOKING FOR A NICE 48+/- ACRE SPREAD FOR PRIVACY? HORSES? DEVELOPMENT? We have it here along with 2 huge outbuildings roughly 56'x64' & 38'x48' & a large barn that is estimated to have 6,000 sq. ft. & 1972 doublewide that can stay on property or be removed if necessary. Call for additional details.

**Reduced \$129,900
2525 St. Hwy. 10, Town of Caroga**



This is a very charming & spacious 4 BDRM 1.5 bath home, 2 car garage, 1.7 +/- acres, there are 2 additional lots, one includes waterfront that are optional.

**Reduced \$189,000
536 Progress Rd, T/O Johnstown**



THIS IS A VERY CUTE 3BDRM, 1 full bath home, finished basement, HUGE garage on 2.20+/- acres (option to purchase adjoining 6.20+/- acres) in Town of Johnstown, Mayfield School District & has 2 paved driveways & low taxes.

**Listed at \$59,900
9 Woodward Ave, Gloversville**



PRICED TO SELL! This is a cute 3 BDRM home that is MOVE-IN-CONDITION w/a fenced yard, paved driveway & 1 car garage. Call Carol Paciolla (518) 332-3279

**REDUCED \$225,000
489 Co. Hwy. 107, Johnstown**



This is a lovely old fashioned 4 BDRM, 1.5 bath home that screams character throughout all 2,700+ sq. ft. New natural gas furnace, new hot water tank, new insulation in attic & basement, low taxes and 8.80+/- acres. A MUST SEE TO APPRECIATE!



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 Office (518) 588-5141



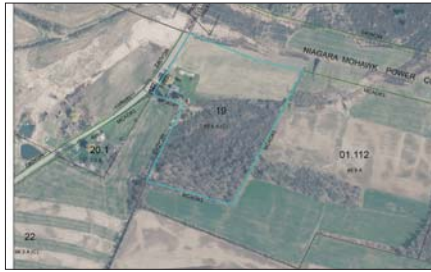
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Local, Honest & Dependable. Call today for all your real estate needs.

"Because Your Move Matters"



NEW LISTING \$249,900
412 Auriesville Rd, Town of Glen



THIS ONE IS A BEAUTIFUL HOME - A MUST SEE! This home screams seller pride & is in a nice private setting. 3 BDRMS, 2 full baths & situated on 20.5 +/- acres. Over 2,000 sq. ft. of living space, large 2 1/2 car garage, paved driveway, full basement, NEW ROOF, NEW WINDOWS, NEW SIDING, CENTRAL AIR, 5 yr old propane furnace, newer pellet stove, family room, GAZEBO & large shed. What are you waiting for?

New \$125,000
42-44 Gorski St, Amsterdam



This is a 3 BDRM, 1 full bath home on a large lot with TWO-2 car garages. It has 2 BDRMS on 1st floor & has 1 BDRM on the 2nd floor with room to make a 4th BDRM. Nice, convenient location, Move-In-Condition.

REDUCED \$149,000
106 Earl Rd, Johnstown



Basically a BRAND NEW HOME Here! 3 BDRMS, 1.5 bath, 2 car garage, 1.66 +/- acres, new flooring, new sheetrock, new paint, new windows, new shed, dead end rd & LOW taxes.

Reduced \$125,500
51 Yost St, Johnstown



A very cute 3 BDRM, 1 full bath home w/1st fl. laundry on quiet dead end st. in Johnstown. Full basement could be finished, 1 car garage 14'x24', large shed 12'x28', new furnace, new roof, new paved driveway, new porch & deck, large lot & low taxes.

Reduced \$224,000
151 Keller Drive, Fonda



Lots of space here in this 4 BDRM, 3 1/2 bath home w/in-law apartment/recreation room/home office, 0.88 +/- acres, 2 car garage, full basement, shed, in-ground pool & DEAD END RD.

New \$189,900
349 Northline Rd, Ballston Spa



This is a 3 BDRM, 2 full bath home w/a 2 car garage & a separate 1 car garage, 3 season room, full basement, much of the home remodeled, room for more living space on 2nd floor & located on a 1 acre lot in the Town of Milton.

\$99,900
137 Riverview Drive, Amsterdam, NY



This is a nice 3 FAMILY unit. Main house unit is currently empty & could be great for an owner occupied investment. 2 units are rented with long term tenants. Main unit offers 4 BDRMS, the other 2 units offer 2 BDRMS. All appliances in all units are included. Lots of off street parking, yard & located just outside the city - near Cranesville Fire Dept.

\$239,000
119 Meadowbrook Rd, T/O Glen



THIS IS THE MEADOWBROOK Looking for a New Business Opportunity or Storage? So many possibilities here if you want to be your own boss & establish your own restaurant, bar, brewery, recreation center, etc... Call today to view and imagine what you could have.

Reduced \$123,500
1168 Logtown Rd, Fultonville



Privacy & a nice 3 BDRM, 2 full bath, 2001 Doublewide on 20 +/- acres, a 4 stall horse outbldg & lots of other exterior bldgs. to store your stuff in.

\$88,500
137 3rd Ave, Caroga Lake



This is a 4 BDRM Glorified Camp w/ deeded lake rights, 1 car garage & shed. Spacious kitchen, 1 full bath w/stand up shower, 1st fl laundry, dining rm & living rm. Call Carol Paciolla (518) 332-3279 to view.

New \$224,900
102 Johnson Rd, Mechanicville



This is a 3 BDRM, 2 full bath home on 1.5 +/- acres with a large 2 car garage, large shed, full basement in Town of Halfmoon. Natural Gas is an option at the road as well as public water & sewer. (Home currently has private well & septic)

WOW ONLY \$79,000
7 Center St, St. Johnville



So many possibilities & history come w/this large 5 BDRM, 2.5 bath home w/a large 3 car garage. Turn this quickly into a 2 family home, rent rooms, commercial & residential zoning area & so much more.

Reduced \$79,000
721 Stoner Trail Rd, Tribes Hill



This home needs a little TLC - but it is super spacious with 3 large BDRMS, 1 1/2 baths, nice old wood work throughout, convenient location for commuters & nice corner lot

Listed at \$125,000
137 North Green Rd, Charleston



This is a 20 Acre Hobby Farm that offers privacy and road frontage should you want to subdivide & sell off a parcel. Older farmhouse has 4 bdrms, 1 bath, NEW KITCHEN, but the house does need work throughout. Conventional financing or a 203k loan is a must!

VACANT LAND LISTINGS

Getman Rd, Town of Mohawk \$24,000
 Bldg lot, 2 acres

Mary St, Town of Mohawk \$25,000
 Bldg lot, 200x150 with drilled well already

Burdick Rd, Town of Johnstown \$9,000
 Bldg Lot, 0.69 acres

REDUCED \$124,500
5102 NYS Rte 29, Ephratah



This 3 BDRM, 2 full bath home has over 1800 sq. ft. of living space, home has lots of character, sits on 4.4 +/- acres, CENTRAL AIR & low taxes. Call Carol (518) 332-3279

CALL JUNELL REALTY LLC
 today to discuss your real estate wants & needs. We would love to LIST your home today as we have many more buyers looking to purchase homes than there is inventory to sell them in our area.

New Listing \$80,000
3294 State Highway 30, Mayfield



CASH ONLY SALE! This 3 BDRM, 2 full bath home is NOT financeable as it is a 1970 doublewide. Fully remodeled, on a foundation, 2 car garage and .90 +/- acres. Close to Sacandaga Lake, could be a great seasonal home or year round home or investment for rental for someone.

OUTDOOR

MOTOR SPORTS & TRAILER SALES

2017 Arctic Cat Alterra 500

**Free Winch
& Plow Installed**

\$5,999

2017 Arctic Cat Prowler 500

\$9,999

3 Place 18ft Long 7.5 ft wide Sled Trailer

\$9,499

2 Place Hybrid Crossover 12ft

\$4,599

2 Place Triton Clam Shell Trailer

\$3,849

2017 Thundercat 9000

In Stock Now!

**HUGE DISCOUNTS
CALL NOW!**

2017 ZR 3000 LXR129

\$8,799

2017 ZR 5000 LXR137

\$9,199

*All prices exclude tax, destination, DMV and registration.
All prices are no trade prices and subject to change at dealers discretion.

OutdoorCredit.com

"Almost everyone gets approved"

Low payments starting at \$124/month

*Almost Everyone gets approved

OUTDOOR
MOTOR SPORTS
& TRAILER SALES

**3953 ST. HWY 30,
AMSTERDAM**

518-842-8812 or 518-883-3419
MON - FRI 9 TO 6, SAT 9-2,

See our full inventory at:

www.Outdoor-Motor-Sports.com

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.



Mortgage Insurance is a stable, cost effective way to obtain low down payment mortgages, and offers distinct benefits to borrowers.

- 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. Visit www.USMI.org for more information.



Lisa Tenneson
Licensed Broker/Owner
Office Phone: 518-702-4194
Cell Phone: 518-209-5369
Office Fax: 518-702-4059

Lisa began her career in real estate over 3 decades ago. In 2010 she opened Four Star Realty Group. Lisa lives in Schoharie County and says "I love where I live and want to share it with everyone". Her relationship with her clients is the most important part and they may come in as clients but they leave as friends. Finding clients the "right" place to call home gives Lisa the most satisfaction.



IN THE SPOTLIGHT

Four Star Realty Group

310 Main Street
Middleburgh, NY 12122

518-209-5369 Lisa cell • Office 518-702-4194 • Fax 518-702-4059

Our company is based on the belief that our customers' needs are of the utmost importance. Our entire team is committed to meeting those needs. As a result, a high percentage of our business is from repeat customers and referrals.

We would welcome the opportunity to earn your trust and deliver you the best service in the industry.

Why go with Four Star Realty Group, You ask?

1. Our Success is based on your satisfaction.
2. Our web presence is strong and we utilize all the real estate search sites; in addition, we are members of the Columbia Greene Northern Dutchess MLS, Capital Region MLS and NY State MLS.
3. We invite people to ask questions. Educating buyers and sellers is very important in today's market.
4. Our intense "out of the box" marketing gets us noticed.
5. Our community involvement equals exposure.
6. Our Service is a cut above the rest and we have constant communication with our clients. You will always know what's going on.
7. Our Team atmosphere in the office, gives you the client...More people working for you.

In this tough economic time and with the challenges of today's market who do you want on your side? The agency who works for you and with you, how about the agency with the drive to meet your specific needs. Do you want an agency you trust? Agents who are aggressive? Agents who are working around the clock? Do you want an Agency who is moving forward in this market..... Full Steam Ahead!
If your answer is Yes

That's why Four Star Realty Group is right for you!

Serving Albany, Greene, Schoharie, Montgomery, Schenectady, Otsego and Columbia Counties
Visit us at www.fourstarrealtygroup.com for all our listings



Lillian Valentine
Office Administrator
Office Phone: 518-702-4194
Office Fax: 518-702-4059

Lillian joined our team in 2012 and is in the office Monday through Friday 9am-2pm. To best serve our clients, Lillian is currently working on her real estate salesperson license so she can offer more to our clients in her office administrator position.

Roger & Suzanne Kuhn Real Estate Agency

We ♥ Caroga

Licensed Assoc. Real Estate Broker
Randi Kuhn Smith - 762-9553



That's what our sign has said for over 40 years... you will too!!!

THESE SUPER BARGAIN PRICES WILL ALLOW EVERYONE TO HAVE A LAKE AREA PROPERTY THIS YEAR!!!



Beautiful Brand New Lakefront Listing on W. Caroga

Charming interior with cozy wood stove for year round enjoyment! Wonderful condition and tremendous appeal. The terrific dock offers great swimming and a peaceful view of the gorgeous lake and mountains. Don't miss everything this has to offer.

Asking \$150,000



This beautiful cottage is close to our sandy association beach and boat docks. Immaculate and offering kitchen, dining room and living room. Plus bedrooms. Have Thanksgiving here!!

Reduced \$49,900



Couldn't Last Long!!

This amazing waterfront property on West Caroga has so many unique and outstanding features!! It guarantees proud and enjoyable living for many generations.

Asking \$199,000



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?



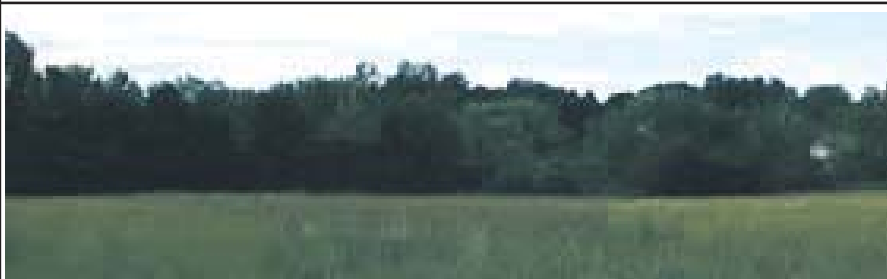
This attractive ranch style home offers fireplaced living room and comfortable interior. 3 car garage and acreage
Asking \$78,500



Got Business Ideas??

Our beautiful Caroga township offers a "buildable commercial" level lot, in the heart of business and recreation opportunities!

Only \$12,900
Just Above Royal Mt!



47.5 acres Rt 112 and Shutts Rd

Do not let this Wooded acreage pass you by. Near 4 seasons recreation in Caroga on Rt 112. Investigate this magnificent steal. **\$49,500**

Rt. 10, Caroga Lake • 762-9553 • Visit us at www.rogerandsuekuhnrealty.com

ACCENT BROKERAGE INC.

Rebecca Smith - R.E. Broker
Kelly Jackson - R.E. Salesperson
James Caiola - R.E. Salesperson

28 W. Main Street
2nd Floor
Mohawk, NY 13407

www.accentbrokerage.com

Brenda Parker - R.E. Salesperson
Lorene Prenderville - R.E. Salesperson
Erin Dibble - R.E. Salesperson

Phone: 315-219-5990 Fax: 315-219-5991



8728 Kiwanis Rd, Taberg



Who wouldn't want a BRAND NEW HOME! Single wide home in Waddington Estates includes 3BRs, 2 full baths, kitchen & living room. Low park

rent that includes water, sewer, taxes & trash removal. Financing IS available! Grab it while you can!

171 Fayle Rd, Morehouse



Quiet and private Adirondack camp w/enough room for the whole family! 3-4BRs,

1 bath, kitchen, LR, DR, den, sun room, lots of options. Just seconds to the West Canada Creek and LOTS of State Land!

REDUCED 4292 State Route 28, Middleville/Herkimer



You won't find a better house at this price! Cute 2BR, 1 bath, LR, kitchen, DR, 1st floor laundry

plus garage. You can put your own personal touches at this price. Located in the West Canada School District.

637 State Route 8, Morehouse



Make this your Adirondack retreat.

Very nice 2 story home with 4BRs, 1 bath, LR, FR, kitchen & dining area. Great big 6 car detached

garage! The owners are moving on and this house needs new ones.

29 Bridge St, Middleville



Commercial property on busy Route 28. Start your business here or use it for an investment

property. Along with the store front there are 3 apartments, 2 two bedroom upstairs and a one bedroom down.

416 N Prospect St, Herkimer



This house is beautiful and it can be yours! Nice large entrance hall leading to grand staircase, LR w fireplace, DR w beautiful built ins, FR, kitchen & half bath round off the first

floor. Upstairs you will find 4BRs, and the full bath along with the laundry room. If you see it you will love it!



MOHAWK Towne & Country Realty

Thank You!



Sue Leavitt, Licensed Real Estate Broker

Corner Rte. 5 & McKinley Rd., Palatine Bridge, NY • 518-673-5482

★ Happy New Year ★

New Listing – Canajoharie 4 Bedroom



Good sized 4 bedroom, 2 bath Canajoharie home has a lot to offer. Hardwood floors throughout, Bath has radiant heat. "Attic can also be finished off to accommodate additional living space. Home has 1980 square

feet of living space; Eat-in Kitchen, Living room, Dining, Den & Backyard pool. Offered for \$98,000. (short sale) Don't be afraid to make us an offer. Call Amanda Haig for appt. 518-928-4407

Stunning Victorian Circa 1896



has been Restored to 1896 standards (with modern conveniences) 4 Bedrooms, 3 Baths; high ceilings, stained glass doors, Granite Countertops in Kitchen; detailed woodwork, hardwood floors; original staircases, Master Suite w/ Bath, "Maid's Quarters" now sports a Bedroom & second story Kitchen; Updated Utilities,

A Backyard Pergola is accented by a garden full of enticing perennials and a spacious detached Garage. So much more to offer... Fort Plain Schools. Asking \$285,000

4 Family REDUCED to \$89,500



St. Johnsville - in good condition. Hardwood floors, French doors, updated electric, steel roof, Lg. apts - 3-2-2-1 Bedrooms; full Baths, Living room; Kitchens with appliances. New sewer pipes, tenant

parking. (Great Investment, Motivated Seller....)

"NEW" in 1883...



When they built homes with care. This 4 bedroom Victorian in Fonda, has large bright rooms, a Modern Kitchen, Library, Family room, original woodwork & some hardwood floors, French doors, 1 1/2 Baths, a full

basement & attic. Yard is fenced and Fully landscaped with 2 stall Garage. Fully updated. \$132,500.

Reduced to \$123,500



Country Home on 24 acres Old Sprakers Rd, Canajoharie. Private Setting, 3 BR has hardwood floors, original woodwork, Living, Dining, Den, New Bath, huge attic, (with plumbing for a 2nd Bath) good roof,

drilled well, & Spring, nice big yard & new Outldg for storage. Land is sloped, and flat field on top. Sheep & goats work well here.

Amanda Haig, Sales Assoc.

Art Meka, Sales Assoc.

Carol Meka, Assoc. Broker

Michaela Germond, Sales Assoc.

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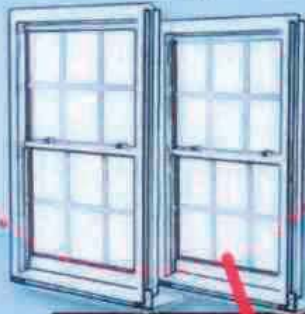
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HOME IMPROVEMENTS THAT ADD VALUE

REALTORS® know that in addition to improving your home's appeal when you sell, certain remodeling projects can add value. According to *Remodeling* magazine's 2014 Cost vs. Value Report, these remodeling projects will get you the most bang for your buck.

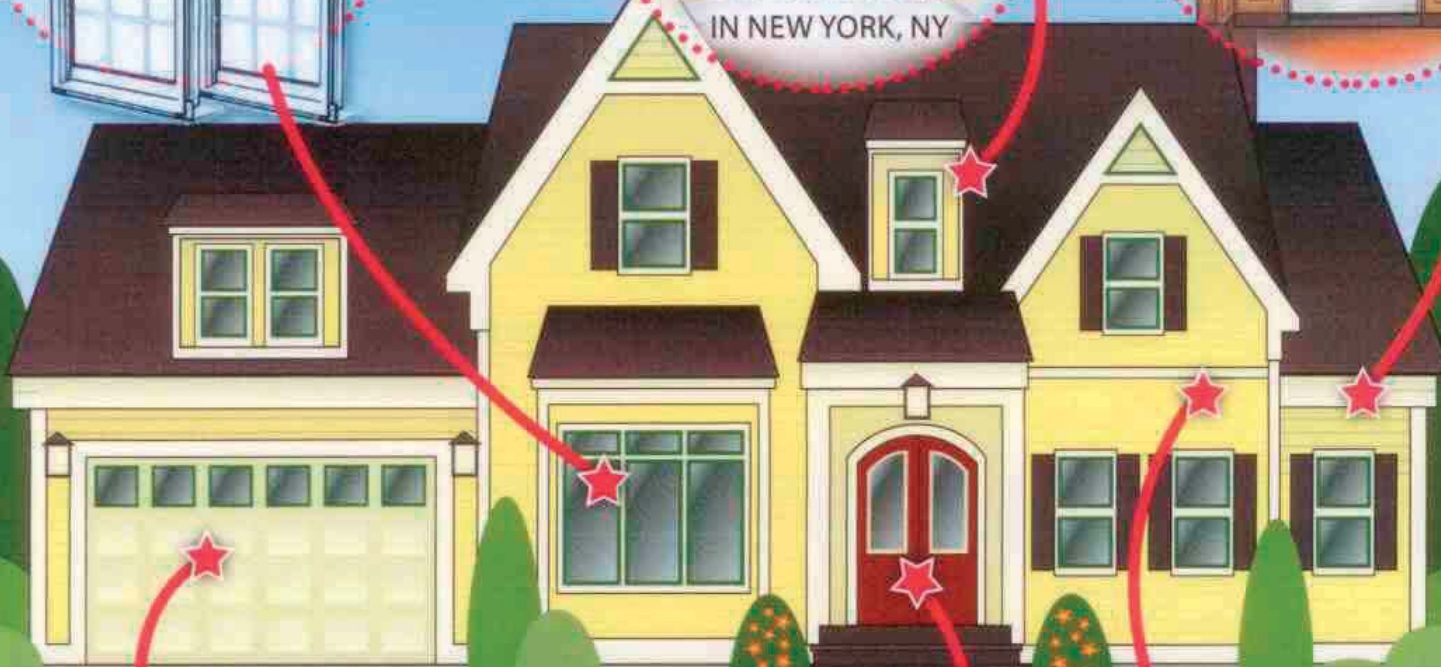
VINYL WINDOWS
76.2% RETURN
IN BUFFALO, NY



BATHROOM REMODEL
102% RETURN
IN NEW YORK, NY



MINOR
KITCHEN REMODEL
64.1% RETURN
IN POUGHKEEPSIE, NY

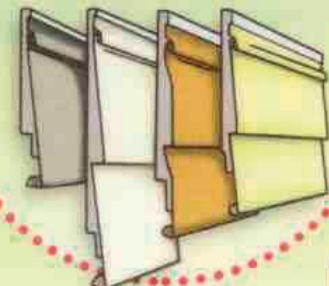


GARAGE DOOR
81% RETURN
IN ROCHESTER, NY



STEEL ENTRY DOOR
126% RETURN
IN ALBANY, NY

VINYL SIDING
71.4% RETURN
IN SYRACUSE, NY



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518-725-5523

ADK REALTY



518-835-ADKS (2357)
www.ADKSrealty.com
 Email: mel@adksrealty.com
 2144 State Hwy. 10,
 Caroga Lake, NY 12032



MaryEllen Charles,
 NYS Licensed RE Broker/Owner
 Cell: 518-705-5616

Have a Great 2017



PENDING



FINEST HOUSE ON PECK'S LAKE \$624,500

You'll enjoy the Very Private 1+ acre lot and this fantastic 3BR/3.5BA home. Nothing was spared! Hardwood & tile floors, gourmet kitchen, soaring great room, formal dining room, full finished basement. Radiant heat. Attached 2 car garage. The dock & pontoon boat will stay. Wrap around deck to enjoy the Mountain and Lake views. Many Adirondack Features make this a one of a kind home.



REDUCED

MOUNTAIN LAKE \$259,900

Very Private Waterfront 3-4BR/2BA log sided home. Perfect get away or year round living on a private bay on Mountain Lake. Nothing to do but Move in!



NEW!



Peck Lake Ranch \$350,000

3 BR 2BA walk out basement to dock and pontoon boat! Fireplace in living room, formal dining, AC-Generac and 2 car garage.



122 MAC AVE EAST CAROGA LAKE \$34,900

Let's make a deal! 2BR/1BA walk to E. Caroga Lake Assoc. Beach! Currently being painted. Knotty pine interior, 1 car garage. Updated electric. AC units & furnishings stay!



335 N Shore Rd, Peck Lake \$199,000

3-4BR/2BA overlooking Sunrise Bay on peaceful Peck Lake. Fireplace, open living room, dining room, master suite with lake views. High ceilings, well maintained screen porch and deck to relax. Dock stays!



REDUCED

CAROGA LAKE RANCH \$97,000

3BR/1BA with open floor plan. Full basement! Close to lakes, golf, skiing and more!



SOLD

S SHORE W. CAROGA \$267,000

Beach, 3BR/1BA basement! easy to use year round. Walk to Sherman's restaurant, etc. Come enjoy the lake!



116 GARLOCK ROAD \$93,000

2 Lots. 3+ Acres. 2BR cottage w/room to grow. Private E. Caroga Lake access.



REDUCED

3198 ST. HWY. 29A \$89,900

Adirondack style cottage 3 BR open living room with fireplace. Big porch and great backyard, drilled well and modern septic. Join E Caroga Association Beach!!



PINE LAKE PARK! 122 WOODPECKER LANE

Buy now and move in this summer! \$1900/year lot rent covers water, sewer, walk to the lake! Totally renovated 3BR/1BA with cute 2nd cottage for overflow guests.



NEW!

150 2ND AVE \$69,900

Double lot, 3BR/1.5BA. Open living rm Dining and relaxing porches front & back. Walk to 2nd ave beach Assoc. \$75/yr! New septic! Outdoor fireplace for S'mores! Furnishings can stay to make this MOVE IN Ready!!



NEW!

LAND!Stratford \$38,000

29 Acres borders State forest and Ayers Creek



BLEECKER \$143,000

13 Acres, 3BR Raised Ranch, finished basement!



ESPERANCE FARM \$349,000

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.



REDUCED

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.



SOLD

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.



Too Late

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!!

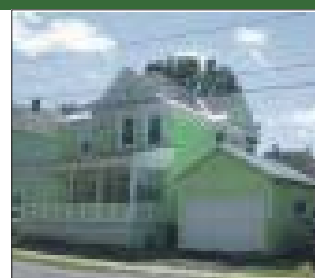


SOLD

\$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!

NEW LISTINGS: www.ADKSRealty.com

ADK REALTY

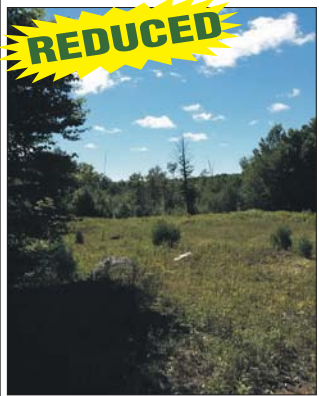


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 next to new Custom
 home, soaring ceilings
 and super use of space.
 Master suite, oversized
 guest BR Plus a huge
 loft! Large corner lot,
 walk to lake access.
 Listen to the Loons and
 enjoy the quiet life at
 Peck Lake



**137 BALSAM, W CAROGA LAKE
 \$99,000**
 5BR/1BA walk to Lakeview Beach or join 2nd Ave Beach
 Assoc. Totally updated, selling furnished.



FRANKLIN ST \$47,500
 Darling Cape 2BR w/walk up attic. Huge yard with garage.
 Make offer!



93 EAST BLVD, GLOVERSVILLE \$76,000
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First floor has eat-in kitchen with a 1/2 bath that includes the
 stacking washer and dryer. Enjoy your dining room that opens
 to the deck and big fenced in back yard.

**24 LEXINGTON
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 GLOVERSVILLE**
 This home is in
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 Beautiful home on a
 quiet street. Step
 inside and enjoy new
 thermal windows,
 new floors and
 more! Appliances
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 can move right in!



BROAD ST., GLOVERSVILLE \$65,000
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122 OUTLET RD \$40,000
 Borders State Forest. Modest 1BR/1BA on big lot!
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**368 FICAL
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 Nice acreage and
 private location!
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 and beam style.
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 and toys. Really nice
 home and ready to
 move in. 10+ acres.



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 LANE!
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 JOHNSTOWN
 \$184,000**
 4BR/2BA Very
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 Custom thru out,
 gourmet Kitchen,
 handicap acces-
 sible. Low heat
 costs & a Great
 location.



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 Ayers Creek!
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89 Baldwin Rd, Glenville



Impeccably maintained raised ranch in the Burnt Hills-Ballston Lake school district. 4 bedrooms, sunny den, eat in kitchen & family room...plus more! Tastefully landscaped ½ acre with patio & storage. **NEW PRICE \$219,900**

125 Fifth Ave, Gloversville



Very pleasing colonial with large addition that makes this a wonderful 4 bedroom home with lots of living space. Basement is a bonus, with workshop and tons of storage. Adorable covered patios, detached garage. **\$154,900**

54 Saratoga Blvd. Gloversville



Perfect home for the holidays! Open concept with newer kitchen, large family room, living room & dining area. 3 bedrooms, 1.5 baths. Sweet yard with large deck includes hot tub! **\$124,900**

1807 Cambridge Manor Dr. Scotia



Hassle free living in the village of Scotia, close to the new casino and entire Capital Region. Upper unit 2 bedroom with storage room. Pool & tennis court included in HOA fee. Nice deck & plenty of parking. **\$109,900**

10 Clyde St., Gloversville



Cozy, totally renovated 4 bedroom cape with 1.5 baths. New roof, furnace, kitchen appliances & fresh paint. Bedrooms & full bath on first floor. Wonderful 3 season room, full basement, detached garage. **\$84,900**

18 Third St., Gloversville



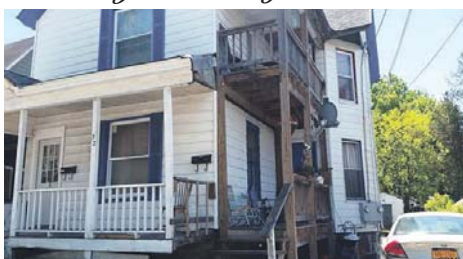
Spacious 2 family on dead end street. Long term tenants, great investment property or will work well for owner occupied. Off street parking, walk up attic, full basement, easy to maintain yard. **\$57,500**

33 Bleeker St., Gloversville



OFFICE SPACE FOR LEASE! About 2,800 ft. of handicap accessible office space available with plenty of parking. Many possibilities... please contact Lana for all the details.

22 Eagle St., Gloversville



This turn key investment property has long term tenants. Off street parking, good income, low taxes...this will make you money. **\$37,500**

306 Progress Rd, Town of Mayfield



Vacant building lot in the Broadalbin-Perth School District with 150 ft of frontage. Just 1 mile from Rte 29, with easy access to Saratoga, NYS Thruway. Wonderful country setting...close to all amenities. **\$25,900**

18 Woodward Ave., Gloversville



Do you need space for your winter toys? Then take a look at the remodeled 3 bedroom, 2 bath home with humongous garage with family room! 2 beds, full bath with laundry on 1st floor, beautiful master suite upper level. **\$129,900**

134 Prospect Ave., Gloversville



There is great space for the Christmas tree in this wonderful Dutch colonial with 2 living rooms, formal dining room, 4 bedrooms, 2.5 baths, eat in kitchen. The period details are fantastic and plenty of storage and big yard! **\$119,900**

156 First Ave., Gloversville



Rock bottom price for the east end of Gloversville! Large 4 bedroom home with eat in kitchen, nice yard, big garage and so much living space! Hardwood floors, fireplace, enclosed front porch, den and formal dining room. **REDUCED to \$69,900**

23 Fourth Ave., Gloversville



New on the market...large 2 family for a great price. Live in one unit, collect rent in the other...and you will be making money every month. Off street parking, attic and basement storage. **Just \$39,900**

54 S Judson St., Gloversville



Large 3 bedroom home with colonial touches. Bath, laundry and could be 1 bedroom on first floor. Little yard maintenance, low taxes, off street parking. **\$49,900**

N. Pine St., Town of Johnstown



Commercially zoned vacant building lot with great visibility from St Hwy 30A. Level, municipal water, private septic. 35,200 square feet. **\$95,000**



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MLS 201621709

BEAUTIFULLY DESIGNED LOG HOME ON 69 ACRES (Bleeker): Exceptional interior w/open LR/DR, working kitchen, den, 4 bedrooms, 1.5 baths. 2-car garage under house, outbuilding w/workshop and space for two more vehicles/boat/snowmobiles. Mostly wooded, stream, small cabin.....**Asking \$325,000**



NEW LISTING

EXPANDED RANCH WITH EXTRAS GALORE! (Johnstown): Open LR/DR w/gas fireplace, kitchen w/new appliances, library, 3-season room, 2 BRs down, 1 large BR up, 1.5 baths PLUS new luxury bath! Large fenced yard w/patio and above-ground pool. Nothing to do but move in!.....**Asking \$237,500**



Exclusive Listing

HUNTING CABIN ON 112 ACRES: (Johnstown): Located just south of APA, near State land. 48 acres is being logged, 64 acres ready for logging, Beech, apple, elderberry (brings deer). Small pond. Cabin partially renovated, generator, dug well, outhouse/chemical toilet. Nice hunting, very private.....**Asking \$145,000**



MLS 201607756

COTTAGE/ GARAGE/ APARTMENT: (Mayfield): Call today to see this unique Adirondack cottage and garage with apartment. Large lot near lakes. Great spot for a foothold in the Adirondacks and take advantage of all the amenities of the area. Seasonal cottage with year-round apartment over**Asking \$139,000**



MLS 201618779

COUNTRY DOUBLEWIDE ON 6.7 ACRES (Bleeker): LR, DR, 2 BRs, 2 Baths. Alaskan slab, new windows. Pellet stove, generator, rear deck, vegetable gardens, carport.**Asking \$89,000**



MLS 201609144

COMPLETELY RENOVATED: (Johnstown): This adorable one family has been completely renovated including, kitchen/ granite counter tops, new windows, new flooring, CB wiring, new walls, new bathrooms with tile. Deck and one-car garage..**NEW LISTING Asking \$85,000**



MLS 201623161

FAMILY HOME w/MANY IMPROVEMENTS: (Johnstown): Move right in! LR, DR, eat-in kitchen, small bedroom down. Master BR, large walk-thru room, updated full bath, new BR w/electric heat up. Detached two-car garage.....**Asking \$79,900**



MLS 201526241

ROOMY COTTAGE ON HALF-ACRE (Caroga Lake): Bordering golf course. LR w/ fireplace, dining area, kitchen, huge family room, 2 BRs, full bath down, 2 BRs up, plus attic room. Major work and improvements to "bones".....**Asking \$79,000**



MLS 201616243

LOVELY OLDER HOME (Gloversville): Very well-maintained, many unique features and TONS of storage. LR, DR, kitchen and half bath down, 3 BRs and full bath up. Fenced backyard, one-car garage. Move-in condition!**Reduced to \$72,000**



MLS 201617683

NICELY DECORATED HOME (Gloversville): Natural woodwork, hardwood flooring under the carpet. LR with open staircase, formal DR and new kitchen down, three BRs and one full bath up. Two-car detached garage, new blacktop driveway. Open front porch, enclosed back porch. Close to shopping and schools**Reduced to \$70,000**



MLS 201618301

COZY BUNGALOW (Fonda): Great Starter home w/ many updates! LR, DR, den, kitchen, laundry, half-bath down, 3 BRs, full bath up. Tandem 2-car garage. Close to Thruway.**Reduced to \$53,000**



MLS 201611690

CUTE LITTLE BUNGALOW (Gloversville): One-floor living! LR, kitchen w/ dining area and laundry, 3 BRs and 1 full bath. Rec room in basement, full attic could be finished. Nice porches, 1-car garage.**Reduced to \$58,500**

INVESTORS SHOWCASE



MLS 201613343

THREE-UNIT (Gloversville): One BR flat and two BR flat down, four BR flat up. Owner currently pays heat and hot water for both lower flats. Full basement, full attic, large yard. Reduced to **\$59,000**



MLS 201609995

TWO-FAMILY (Amsterdam): Nice investment property on quiet dead-end street. Off-street parking across road in Park Parking Lot. Upstairs apt. is very bright w/real nice kitchen and bath; long-term tenant down. Sep. utilities, \$1135/month total rent.....**Reduced to \$49,900**



MLS 201623194

CUTE TWO-BEDROOM BUNGALOW (Gloversville): LR, DR, kitchen, one BR, full bath and laundry area down, second BR up. Detached one-car garage, large fenced yard. Needs some TLC.....**Asking \$48,000**



MLS 201601538

BEING SOLD AS IS (Gloversville): LR, DR, kitchen, BR and full bath down, 2 BRs and another full bath up. Roof 6 years old, heating system 8 years old. Needs some TLC.....**Reduced to \$29,500**



MLS 201621725

MULTI-UNIT (Gloversville): Possibility of 8 units (4 one-BRs and 4 two-BRs). Separate utilities, 8 CB Boxes. Only 2 units are complete and rented, others require full renovation. No off-street parking.....**Reduced to \$39,900**

MULTIPLE COMMERCIAL PROPERTIES AVAILABLE IN JOHNSTOWN: Some w/ existing structures in need of renovation, others vacant land. Close to historic downtown area, some adjoining lovely creek that flows thru town. In area being marketed for upgrading and development as part of Sir William Project.

See website for additional details www.vmackey.ihouse2000.com

FEATURED LISTING



MLS 201619452

52 ACRES, MOSTLY WOODED (Town of Caroga): Build your Adirondack home here and hunt on your own 52 acres plus adjoining 1,000 acres of State land. Borders ski resort for family fun, plus minutes from snowmobile trails and many lakes for boating and fishing. One hour from Saratoga and Cooperstown. Well and septic in place.....

A bargain at \$149,000

THREE REASONS WHY winter is a smart time to buy a home

(BPT) — Don't give up on buying a home as winter nears. In fact, December through February may be better for buyers than the busy season in spring and summer.

Enjoy less competition and lower prices

Fewer properties are typically available during the winter, as sellers and buyers aim to complete transactions before the school year begins. You can turn that to your advantage.

"In winter, there are fewer properties, but it's less competitive, with fewer buyers per property," says Greg Jaeger, president of USAA Residential Real Estate Services Inc., and former real estate agent.

The more favorable supply-demand balance can lower prices. In the winter, "negotiations are slower-paced and there is more negotiating room," Jaeger says. Also, winter sellers may be more motivated, especially if they're forced to sell by divorce or by corporate or military transfers.

In January and February, homes cost 8.45 percent less on average than in June through August, according to NerdWallet research conducted using Realtor.com data from 2014 and 2015. That's in line with what Jaeger sees, particularly in competitive real estate markets where supply is limited.

Lower prices help at closing — and over the life of your mortgage

A lower price eases your home purchase in many ways, Jaeger says. It lowers your down payment, any closing costs that are calculated as a percentage of the home's sale price and your mortgage payments. There's also less of a seller's agent commission bundled into the sales price. These savings help when you buy, and they add up over the life of your mortgage.

The right agent can help

When supply is limited, the right agent can help you get a jump on other buyers. Agents who are well connected learn about properties before they are listed.

The right agent understands the market where you are buying. That includes doing competitive market analysis so you understand what the house is worth.

Look for an agent who suits your style. For example, if you're a statistics geek, you need an agent who'll provide them. "Just having access to statistics doesn't mean they

have analytical skills and will use them," Jaeger says. He recommends USAA's Real Estate Rewards Network as a source for seasoned agents who deliver great service to

USAA members.

Many resources are available to help consumers find the right agent, including USAA Real Estate Rewards Network,

a free program that gives members access to USAA's network of real estate agents and rewards when they buy or sell.



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February 2017 Issue

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Krutz Properties is #1 per Capital District MLS for property SOLD in Montgomery County!



014: 26 Center Street, **PALATINE BRIDGE:** This home has been totally remodeled from top to bottom, beautiful hardwood floors through-out. Large bedroom on first floor that could be made into two bedrooms or made into a master bathroom. A nice space on the second floor that can be a family room or kids play area. Located on a dead end street with a decent size back yard for the kids to play. There is a new roof, new furnace and hot water heater, brand new kitchen with granite counter tops. The house has plenty of natural light. **Asking \$135,000**



016: 81 Mohawk Street, **CANAJOHARIE:** This multifamily unit has been totally remodeled. New wiring throughout the entire building. New furnace, hot water tank, all new kitchen and bathroom, with new sinks, cupboards, fixtures. Each apartment has a centrally located wall mount hot air heater and electric baseboard heat in every room. The roof was new in 2013. The tenants are long term and reliable. The property is located one block walking distance from the downtown business district. **Asking \$110,000**



021: 503 Route 20, **SHARON SPRINGS:** Nice home located in Historic Sharon Spa, NY. This is a very active community with plenty of things to do for everyone. You are within walking distance of the school, post office, library and more. This home has retained much of its original charm with oak floors and woodwork/molding through the home. It also has a fantastic backyard for kids to play and family barbecues. This is a good starter family home with opportunities to expand into a second floor. This is an easy commute to surrounding communities. **Asking \$94,000**



300: 104 Meadow Street, **JOHNSTOWN:** Two story single family home with front porch. This is a great starter home has an eat-in kitchen with bay window, partial bathroom downstairs, full bathroom and three bedrooms upstairs. New entrance door with knotty pine ceiling when you walk in. Stained glass window on landing between first and second floor. Close to downtown Johnstown. Short ride to many stores and restaurants. Roof and furnace are both older. **Asking \$59,900**



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**



512: 173 Cliff Street, **CANAJOHARIE:** Two-story, 2 family home located on a nice residential street. Large front porch, yard and ample off-street parking. House was originally a 3 family and is currently zoned as such. Easily could be converted back. Great investment opportunity. **Asking \$68,900**



522: 12 Schultz Street, **CANAJOHARIE:** Nice residential street in the V/O Canajoharie. Two story, three bedroom home. Carriage house kitchen, formal dining room, large living room with fireplace. Large enclosed porch. Back patio. Detached garage and paved driveway. **GREAT HOUSE FOR THE MONEY!!! Asking \$49,900**



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**



678: 26 Otsego Street, **CANAJOHARIE:** The owners have preserved, yet tastefully updated this stately colonial home. An easy commute to Albany or Utica and a short ride to the Adirondacks, Cooperstown or Saratoga on your day off. When you're home you'll enjoy quiet evenings relaxing in the three season room with trex decking in a private, landscaped backyard. You'll fall in love with the marble fireplace and freshly updated cherry kitchen. Schedule a tour to see this gorgeous colonial and see its value once inside. **Asking \$189,900**



830: 28 High Street, **FORT PLAIN:** This is a lovely home just waiting for a new owner! It has many new updates - roof, electric, completely renovated kitchen with stainless steel appliances, 2 renovated bathrooms and the list goes on! The charms of the home include recessed lighting with dimmer switches, built-in bookshelf, several newer windows with new curtains and custom shades, new entrance door, picture and bow windows and hardwood floors. Just move your things in and relax in the backyard around the fire pit! **Asking \$112,900**



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**



954: 2459 Highway Route 20, **CARLISLE:** For those families that love to entertain, this is the home for you!!! Move in Ready, completely remodeled over the last seven years. New Electric, Sheet Rock, Plumbing, Roof, Chimney, Living Room has an Electric Movie Projector with Surround Sound. The Basement is a Show Stopper with its own Movie Room, Full Bar, Dance Area, DJ Area, Disco Ball, Laser Light Show. Natural Gas Generator, 2 Hot Water Heaters (Nat Gas, Electric) **Asking \$167,000**



956: 211 Reed Hill Road, **GLEN:** A meticulously maintained home on almost 8 acres. Move in ready, large front and back yard for the kids and critters to play. Large pond tucked neatly at the edge of the woods. Home Buyers Don't Miss Out On This Home. Priced to Sell. Interior pictures to come at the end of the week once the sellers move. **Asking \$119,900**



990: 1123 River Road, **FORT PLAIN:** Country living at its best! Four bedroom house situated on 62 rolling acres. Two car garage, three apple orchards, fruit trees, timber value, property has never been logged. Year round fresh water spring. The perfect country spot for a small gentleman's farm. Centrally located in Upstate New York. One hour to Albany, Utica, the Adirondacks or Catskill Mountains. Half hour to Historic Cooperstown. **Asking \$225,000**

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MLS 201615961 **\$250,000 PEACEFUL ENJOYMENT!**

Inspect this extremely well maintained 3BR home with 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 201611663 **\$89,500 NEW PRICE** Great potential. Used as Service Station for many years in the same family. Three bays with garage door openings. There's an office area, waiting area, 2 bathrooms. The office is heated by pellet stove. The rest of the building is heated by natural gas. Plenty of off street parking. Great opportunity knocking!



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

CANAJOHARIE



MLS 201607919 **\$128,742** "The Bunker." Solid 3 BR, 2 BA brick bungalow. Beautiful hardwood floors on first floor. Large loft master BR with full bath. Partial walk-in attic for storage could be finished as a bonus room.

Fireplace with pellet stove in LR and natural gas stove in office. Bright enclosed front porch. Garage underneath with access to home. New roof installed in 2010. 5 minute walk to schools. 2 minute drive to NYS Thruway. Centrally located to Albany, Cooperstown, the Adirondacks and Utica



garage under house and 1 car det. garage. Large village lot with 2 additional lots available for sale. Walk to everything. Flood zone compliant. Upper apartment utilities included, Down pays their own utilities.

FONDA



MLS 201615535 **\$135,500** This ranch style home is ready for its new owners. This is a four bedroom home, with one of the rooms currently being used as a laundry room. This home features a large breezeway between the home and the two car garage. Don't miss this opportunity to take a look!

FORT PLAIN



MLS 20161626 **\$90,000** A cozy Cape Cod home in a quiet, desirable neighborhood. 3 lots for

the price of 1! Includes corner lot across the street perfect for kids to play or for a large garden. Features a 1st floor master BR w/ walk-in closet. Large full bath on 1st floor w/ stand up shower, whirl pool tub and laundry area. Ideal for 1 floor living. 2 BR upstairs perfect for a growing family. Generator. Central air. Tandem garage with a large workbench. Shed for storage. Water softener in dry basement

FORT PLAIN



MLS 201618964 **\$69,900** Come and inspect this lovely brick home in the Ft. Plain school district. With 3 bedrooms, 1.5 baths, high ceilings with wood floors. This move in ready home is calling your name. Easy to show and looking for offers.



MLS 201612676 **\$129,900** If you love Victorian architecture, this house is for you! There's plenty of space in this 4-bedroom/2-bath home close to Fort Plain Elementary and High School. This traditional floor plan delivers a tasteful dining room, formal living room with wood floors, fireplace, huge gathering room, sunny kitchen with walk-in pantry, breakfast area. New roof in 2011, thermal windows, and beautiful woodwork. Large 1st floor bonus room could be used for family room, art studio, or even a day care center!



MLS 201611829 **\$90,000** Become a landlord and let your tenants pay your mortgage for you! This home was awarded a \$39k grant through the Rivercrest Development Corp's HOME Program in 2014, all documents available. No water bill due to easement! Large, open kitchen upstairs holds endless possibilities. Partially finished room in attic.

FULTONVILLE



MLS 201614735 **\$275,000** New price A Hobbyists Dream...A 33x20 workshop with heat, electric, insulated, large over-head 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.

ST JOHNSVILLE



MLS 201614995 **\$129,900** Gorgeous sprawling ranch located in the village of St Johnsville and close to the school. This 4 bedroom, 2 full bath home has a fireplaced living room, formal dining room, eat-in kitchen, 3 season screen room, full basement, 2 car garage and an extra lot with water and sewer for your RV parking! Won't last long at this price, call today to schedule your showing.



MLS 201616480 **\$164,500** Located in the South End of Johnstown is this ranch style home. This home features a large eat-in kitchen, sun-porch and living room with fireplace along with 3 bedrooms and 2 baths. One of the bedrooms is a master suite. The basement could easily be converted into additional living space and has lots of storage. There's a 2 car attached garage and a nice private back yard



MLS 201615230 **\$259,900** Newly constructed ranch style home with the ability to incorporate some of your "wish list" finish items. Three bedrooms, 2.5 bath with first floor laundry. Open concept living room and gourmet kitchen with granite counter tops and high end appliances. Two car attached garage. A high, dry basement that could easily be finished for additional living space.

GLOVERSVILLE



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 2 BR and full bath. Inground pool is 14x20 w/gas heater. Generator included.



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.

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