

RIGHT HOUSE, RIGHT PRICE. RIGHT TIME TO BUY!

Exclusively offered by Don Olin Realty at \$489,000



Turn key... this centrally-located village home has been tastefully renovated and maintained to create a "new" home look and feel. Roof, plumbing, wiring, heat system with added central air conditioning all recently redone. The kitchen, with room for family dining, has cherry cabinets, granite countertops, tiled floor and stainless steel appliances. There is a conveniently located laundry/pantry and a mudroom with a tiled ¾ bath. Living room, sitting room and dining room on the first floor are bright and

airy and have been recently painted. Refinished pine floors down and carpeted floors up. Four bedrooms and a renovated tiled full bath on the second floor. An added bonus is the attic finished with tongue and groove pine walls and ceiling and wall-to-wall carpeting. There is a delightfully landscaped fenced yard with slate patio and a lower lawn for play, gardening and exploring. Covered front and rear porches. A very inviting and charming home in a great family location. You'll build family memories in this village home!

Real Estate Corner: A Weekly Message

HOW MUCH CAN YOU HANDLE?



How much house can you handle, in financial terms? The two big loan packagers on the secondary market, which buy, pool and resell mortgages, have well-researched figures on what an individual can manage. Here's what they want to see: Enough money for down payment and closing costs • Steady employment • A total ratio of debt to income of no more than 36 percent. • Your total debt should not exceed 36 percent of your gross monthly income. Your total debt for housing cannot exceed 28 percent. As an example, a person with an annual income of \$ 50,000 should qualify for a loan with payments (including taxes and insurance) of \$ 1,167, if the total debt will not exceed \$ 1,500 per month.

For reliable, honest answers to any of your real estate questions, Don Olin Realty at 607.547.5622 or visit our website www.donlinrealty.com

For Appointment Only Call:

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