





# **Loward** anna

### Welcome Friends!



As the newest edition of our magazine hits the stands, we are ready to usher spring in and & let you know that not only does Home Happen Here© but so can your business, vacation property or rental income!

Our agents use cutting edge technology to work cooperatively with local real estate related businesses to provide seamless transactions. Not only do we provide regular updates via email regarding the exposure of your property to potential buyers, we also have exceptional programs such as the 100% Money Back Guarantee, Real Scout, & HSA Home Warranties.

The inventory available to you by working with Howard Hanna Professionals is immense. Howard Hanna has a network of 400+ offices spanning 13 states. Our Professional agents are ready to work those connections and guide you through selling or buying your next adventure!

At Howard Hanna Professionals, we aim to provide a multi-faceted real estate experience with a personal hometown touch. From its inception as a single Olean, NY office in 2001 to its current seven office span in PA & NY, Howard Hanna Professionals remains a family-owned business.

Sincerely,

Disk. Ra

Dennis Pezzimenti Managing Broker 716-378-8989



Tired of paying someone else's mortgage payment? I can help you.

el Estato Services

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Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.

MARK TWAIN

Professionals



# **CONTACT INFO**

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November								
Week	Sun	Mon	Tue	Wed	Thu	Fri	Sat	
44				1 60	2 59	<b>3</b> 58	4 57	
45	5 56	6 55	7 54	<b>8</b> 53	<b>9</b> 52	<mark>10</mark> 51	11 50	
46	12 49	13 48	14 47	15 46	16 45	17 44	18 43	
47	<b>19</b> 42	20 41	21 40	22 <sup>39</sup>	23 38	24 <sup>37</sup>	25 36	
48	26 35	27 34	28 <sup>33</sup>	29 32	<b>30</b> 31			
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#### 3 WAYS LITTLE-KNOWN 'BANKS FOR BANKS' LOWER MORTGAGE COSTS AND HELP BORROWERS ACHIEVE FINANCIAL GOALS

(BPT) - A largely behind-the-scenes network of wholesale banks is making a difference for households from coast to coast. While borrowers may not know the name, the Federal Home Loan Bank System (FHLBank System) is very well known among the local lenders - whether it's a commercial bank, credit union or savings institution - that consumers turn to for financial products and services.

These "Banks for Banks" are 11 independently operated, cooperatively owned, privately capitalized regional FHLBanks, each offering their member institutions reliable access to billions of dollars in low-cost funding so they can meet the changing credit needs of their customers and communities. FHLBank San Francisco is one such bank, serving Arizona, California and Nevada, and advancing that low-cost liquidity to member lenders in those communities. The dollars are deployed by the co-op's member lenders in the form of home mortgages, business loans, commercial real estate funding and other lending, as well as for a variety of community development activities.

In fact, your local lender is likely to be an FHLBank member, since about 6,600 financial institutions nationwide hold membership in their regional FHLBank. That's because FHLBank membership gives lenders tangible competitive advantages that benefit consumers, including first-time homebuyers and small business owners.

Here are three ways that a local lender's FHLBank membership may be helping you save money and achieve your financial goals.

#### **1. LOWER INTEREST RATES**

How much you pay for a mortgage, auto loan or personal loan is directly tied to how much the lender is paying for the dollars they lend out. To be able to lend at competitive interest rates, a lender needs access to reliable sources of appropriately priced funding. Larger financial institutions have a variety of funding sources beyond deposits, including the ability to directly borrow from the global capital markets, where the cost of funds can be most competitively priced. For most community lenders, day-to-day funding options are much more limited.

However, as an FHLBank member, your local lender can access funding from their FHLBank at a lower cost than they would be able to secure in the open market. That's because the FHLBanks are in the capital markets daily, issuing bonds that enable individual FHLBanks to offer better pricing to all member lenders, no matter how large or how small. These member lenders can then provide their customers with more favorable rates. A study by the University of Wisconsin-Madison School of Business estimated that FHLBank System lending helped save consumers an estimated <u>\$17 billion</u> per year in interest payments.

#### 2. CONSISTENT ACCESS TO A DIVERSE ARRAY OF CREDIT PRODUCTS

As a member of an FHLBank, a local lender has access to a prompt and reliable source of funds that helps them manage their own day-to-day funding needs, allowing dollars to be put to work in the communities they serve for a variety of purposes. When a local lender has more capital available, they can offer qualified borrowers a wider variety of products. Along with home mortgages, they can offer a host of lending products that drive community vitality, including personal and small business loans, all while effectively managing their own interest rate risk to ensure their institution can maintain its stability in changing economic environments.

#### 3. MORE RESPONSIVE LOCAL LENDERS

Because each FHLBank has a regional focus, member lenders can be confident they have a partner who understands the distinct characteristics of their markets, enabling them to be more responsive to the changing needs of the communities in which they do business.

For example, lenders with FHLBank membership can access housing and economic development grant and credit programs designed for the demands and challenges of their region. At FHLBank San Francisco, a key priority is working to address the persistent affordable housing crisis in its markets. Since 1990, FHLBank San Francisco has directed \$1.3 billion to aid the development, rehabilitation or purchase of nearly 150,000 affordable homes.

FHLBank members also have members-only access to grant programs that can provide direct financial assistance to the aspiring homebuyers and nonprofits they serve. Such initiatives include WISH Program matching grants for low- to moderate-income first-time homebuyers, a Middle-Income Downpayment Assistance program, AHEAD economic development grants, and discounted credit programs. All of these programs are designed to promote long-term housing stability, expand access to homeownership and drive local economic vitality.

#### SUPPORTING AMERICAN DREAMS FOR OVER 90 YEARS

The FHLBank System has been operating quietly behind the scenes for 91 years to the benefit of millions of Americans. Created to support mortgage lending and community investment, the FHLBanks have remained resolute in their purpose while evolving to meet the changing credit needs of their member financial institutions and the consumers and communities they serve, in all economic environments. To learn more, visit <u>fhlbsf.com</u>.







Lovely Victorian home in the quaint town of Coudersport twenty minutes from the PA Dark Skies in Cherry Springs. This home features 4 bedrooms, 1.5 baths, large kitchen, dining and living rooms. There is a large covered side porch with a ramp for easy access. The current owners have upgraded the kitchen and fireplace. Most most of the rooms have beautiful hardwood floors. There is a one car garage with a paved driveway. The house is landscaped nicely and there are two additional lots that are connected in the back which are zoned Commercial with a three car garage, gazebo and shed on them. You are only a block away from the sweet downtown area. Come and see this well built and well maintained home today!









MLS #: 31717431 List Price:\$82,000

1.26 acre lot that overlooks the valley below with well, currently has 2 older mobile homes that need a lot of repairs and a shed on property. Bring your renovating ideas, or start over with a new cabin. There are currently 2 holding tanks for septic. Located very close to thousands of acres of State Forest. Seller does not have titles to trailers.





4.23

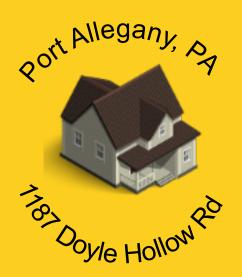


MLS #: 31717289 List Price: \$315,000

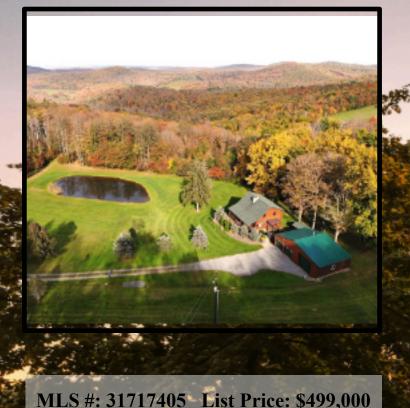
This beautiful ranch home is situated on 3.23 acres on a secluded road. Three bedrooms and full bath all on the same floor. Large, eat-in kitchen. Living room could be one large room or dining room/living room combination. Basement family room with a walk out entrance. A large oversized two car garage with a powder room. The view and peacefulness whether on the deck or the covered porch below, it is the perfect place to watch the wildlife, in your own back yard! Make an appointment to see this beauty today!



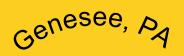
Beautifully landscaped, well maintained cape cod located in Shinglehouse Boro near the school. Come take a look at this 4 bedroom, 2 bath home that has plenty of amenities. There is original hardwood floors, a large country kitchen with s/s appliances, custom bathrooms, 2 main floor bedrooms with bath, 2 gas fireplaces, and a family room with cathedral ceiling. 2nd floor has 2 more bedrooms with full bath and a large walk in closet. Head down to the basement game room to shoot a game of pool with the included pool table or relax by the fireplace. This home has a newer gas furnace and central air. The garage is plenty big for 2 vehicles and a staircase takes you to a second floor storage area. The back yard is accented with a stone wall and is vinyl fenced for privacy and room for any pets. Follow the large blacktop driveway around to the rear of the property and enjoy 2 large storage buildings/ workshops, both with electric, for all your storage needs. Call me before it's too late!







When you think of a picturesque log home in the mountains, this is the place we all dream of! This very private 30 acre parcel bordering State Game Lands has a custom built log home nestled perfectly in the mountainside overlooking a pond stocked with bass, bluegills, and koi. This 3 bed, 2.5 bath home has central air and forced hot air plus a pellet stove capable of heating the entire home. 1st floor has an open floor plan with a cathedral ceiling living room, kitchen, dining area, bedroom and full bath with shower and included stackable laundry unit. 2nd floor has 2 bedrooms and full bath with a clawfoot tub. The loft area on the 2nd floor is currently used as another sleeping area. Plenty of storage space in the basement and detached garage. Sit back and relax and take in the view on the ample front porch. Two strong springs, with a professionally done setup, is providing water to this property as it has been doing for many years.







MLS #: 31717145 List Price: \$162,000

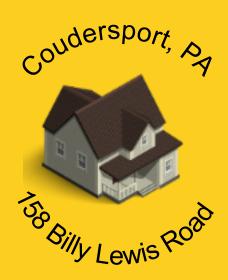
Great location on Dogtown Road Genesee. Prime ATV area for this 2 unit with a 2 car garage and a barn. First floor has a large kitchen, large dining room, first floor bathroom with laundry, exra large living room and a sun porch. Upstairs you will find bedroom space and some open areas where you can add your own remodeling ideas. There is currently a small apartment on the back of the house.





# Those at the top of the mountain didn't fall there.









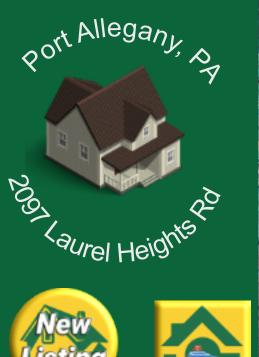
2 bedroom cabin on 1 acre. Electric AND plumbing needs upgraded, and Foundation needs work. Cozy living room with fireplace. Being sold as is CASH OFFERS ONLY AND PROOF OF FUNDS REQUIRED TO SET UP SHOWING. septic is unknown. Part of the cabin is a garage area to park atvs. Listing agent must be at all showings.







This adorable log cabin is sitting on 8 acres, surrounded by forest. There are two loft bedrooms. A large living room with a wood burning stove. A functioning eat-in kitchen...with a small area for hot water/furnace/pressure tank. A bathroom with shower and sink. and kitchen sink. The hook-up for a commode is plumbed but not connected. Interior pics coming soon.

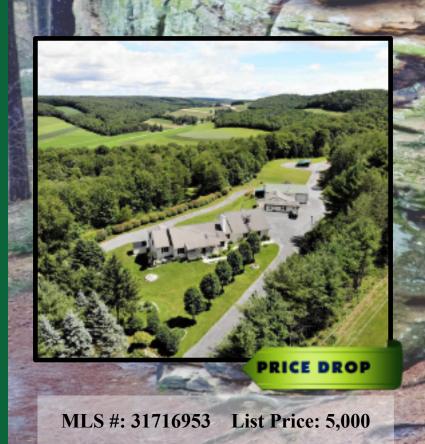




Beautiful well kept rancher in a private location right on the edge of Port Allegany Borough. This 3 bedroom, 2 bath, custom built home was built in 2012. Master bedroom has a walk in closet plus ensuite bath with tile shower, the 2 other bedrooms and bath are located on the other side of the house for added privacy. The living and dining area has cathedral ceilings as well as the front 2 bedrooms. The kitchen is nicely adorned with granite countertops, stainless steel appliances and a short hallway leads to the laundry and huge 3 car attached garage with laundry tub. Step out the rear patio door to a private, partially covered deck that boast a hot tub for relief of that daily grind. If more storage space is needed just head up the steps in the garage to a 32' x 10' storage room or head downstairs to the 42' x 30' basement, accessible from the garage that is partially finished and has insulated Superior Walls that just need drywalled.

Coudersport 278 A Frame





Private, one of a kind property with amenities galore! Take a look at this 4,440 sq ft. home sitting on almost 22 acres. The main house consists of 3 beds, 2 baths, kitchen, living, & dining room all on the 1st floor. The basement has a full sized living space similar to the 1st floor and is currently rented as an apartment. The property is meticulously landscaped and maintained with numerous outbuildings, shops, and a rented cabin also. House is currently heated with 2 heating systems, one being oil and the other a wood fired boiler system with close to 52 cords of cut, split firewood stored under roof & ready to burn. The workshop is huge with a drive thru door setup to run your snowmobiles in and out. Sit around the large fire pit, play a game of horseshoe rings and walk or ride the numerous trails that this property has to offer. There are not enough words in this listing to describe all the features this one of a kind property has, so call me today for a personal tour!





Check out this fully operational business in beautiful Potter County. Goodwin's Garage offers a full service station with gas for on and off road vehicles, diesel and kerosene, small retail store, all the set up for an auto repair shop and a car wash. Most tools and inventory are being included. The newer carwash will accommodate large trucks, buses, cars and ATV's. There are also two large bays in back that access a large warehouse / storage area. Sale includes 2 tire machines, Spin Balancer, 2 Lifts, Transmission Jack, Engine Hoist, Torch Set, Fork Lift, Air Compressor, Bumper Jack, Welder, 1200 Generator, Drill Press, Plasma Cutter, Pipe Bender, and much, much more. The ice machine is on a filter system and there are 2 freezers. The location is prime area for ATV and Snowmobilers. This is a great opportunity to own a great small business! Call today for a showing and more details.

Austin, PA





10.23



MLS #: 31717451 List Price: \$35,000

Here is the perfect one room hunting camp within walking distance of State Game Land near Austin, PA on .25 of an acre. This 25 ft by 12.5 ft camp has a kitchenette, small area for living/dining and two sets of bunk beds. It is an insulated block building with vinyl siding and a new shingled roof. There is a small closet for storage and a pull down door for the attic. This camp has electric but no water or septic. There is a newer lighted privy out back and a covered small porch on the front. Camp is being sold furnished and AS IS. There are two small heaters that heat up the cabin quickly. Taxes are less than \$200.00 per year. Check out this cute cabin today as it won't last long!



Image: <u>Pexels</u>

Article by: Michelle Casey <michellec@doityourselfpro.com>

### A Guide to Real Estate Investing: Tips for First-Time Vacation Rental Buyers

Investing in real estate is an attractive way to build wealth and generate passive income. Purchasing a vacation rental can be an especially lucrative investment because you have the potential to make money while also providing travelers with an enjoyable experience. Here are some tips for first-time real estate investors looking to purchase a vacation rental.

#### Locate a Suitable Property and Area

The location of your vacation rental will be one of the <u>most important</u> <u>factors in its success</u> as a profitable investment. Consider factors such as proximity to popular attractions, local amenities, and rental demand when selecting the right location and property for your venture. You should also consider the type of property that will appeal most to guests such as condos or hotels.

#### Learn How to Buy Property

Purchasing real estate doesn't have to be intimidating if you understand the process ahead of time. Researching topics such as financing options <u>and closing costs</u> can help reduce stress during this period and make it less overwhelming overall. Additionally, working with professionals such as real estate agents, inspectors, appraisers, and mortgage lenders can simplify the process by providing valuable guidance at every step along the way.

#### Warranties and Protocols for Your Investment

Guests in vacation rental properties can be hard on properties. Make sure you have safeguards in place to take care of your investment. Remember your property insurance won't include systems like HVAC and plumbing systems, and it won't cover appliances, so get <u>coverage</u> <u>with a home warranty</u>. Also provide guests with some basic guidelines on how to maintain your property and install security cameras. And if they still break something, turn to your warranty for free or discounted repairs.

#### Make Upgrades to Draw in Guests

Making upgrades to your vacation rental may seem like an unnecessary expense, but they are essential when it comes to attracting guests and generating income all year round. Think about making improvements such as new furniture or appliances that add value for guests without breaking your budget. Improving ventilation for adjoining rentals, <u>such as with range hoods</u>, can help with issues like cooking smells. Adding <u>features like a hot tub</u> or pool is also worth considering depending on your budget constraints.

#### **Decide How Much to Charge for Rent**

Deciding how much to charge for rent can depend on various factors such as the location, size, and condition of the property. It is important to conduct research on the market rates in the area and consider any additional amenities or services provided to arrive at a reasonable and competitive rental price. Browse online listings to determine how much other landlords are charging for properties similar to yours.

Continued Next Page

#### **Boost Comfort and Security with Smart Home Tech**

Smart home tech enhances convenience for both you and guests. Smart locks and outdoor cameras ensure peace of mind for all parties, and smart thermostats are a great way to keep your utility costs in check. Installation of devices is straightforward as long as you stick with known brands, and on the off chance you hit a hiccup, there are plenty of online resources for <u>getting smart devices back online</u>. Best part, these options can be highlighted in your outreach efforts.

#### **Master Marketing Your Rental**

Once you've optimized your rental to attract guests, it's time to learn the most effective way to market it. Leverage social media accounts and travel websites. Share photographs that put your rental in the best light. Keep guests informed with email newsletters of changes/upgrades/ events nearby.

As explained by Lodgify, drone photography is a must-have in your marketing efforts. It's an opportunity to highlight your neighborhood, brilliant vistas, parking areas, and other highly-sought amenities. For ads that ensure your property is consistently booked by the best guests, make <u>Cross Wind Drone</u> your marketing partner.

When investing in real estate, first-time investors should take the time to do their research and plan. This can include looking into factors such as location, pricing, financing options, and tax implications. You should also consider forming an LLC to protect your personal assets. Having a solid understanding of these elements can help protect investments from any potential risks and ensure a successful venture for the longterm.

For more DIY Info, please visit doityourselfpro.com







<sup>⊄</sup>70 Vine St





Investors or first time buyers! Here is a move in ready, low maintenance 2 unit with good rental history. Live in one unit and let the tenants pay your mortgage. First floor has 3 bedrooms and a very large kitchen. The laundry area is conveniently located in the bathroom. There is beautiful ceramic tile work throughout this 2 unit. Please allow 24 hour notice, must be pre-approved to schedule, please remove shoes.

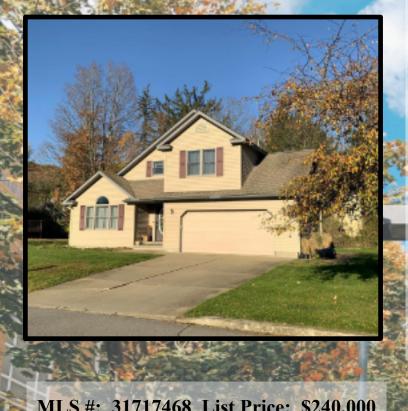
MLS #: 31713537 List Price: \$125,000

PRICE DROP









MLS #: 31717468 List Price: \$240,000

Come take a look at this custom built 2 story, 3 bedroom, 2.5 bath contemporary home located in a desirable east side location of Port Allegany. This 1,768 square foot home has ample storage space with a 2 car attached garage plus a full basement with poured concrete walls to finish as you choose. This home will keep you warm and toasty all winter long with a natural gas boiler and hot water baseboard heat. The open kitchen, with a center island and included stainless steel appliances combined with the cathedral ceiling in the living room and plenty of natural light, is a great place to entertain. Head to your own master bedroom with a private bath to retreat from a busy day. A concrete driveway with a sidewalk lead to the home which is located on a cul de sac in a quiet small subdivision. A very manageable level lot awaits your personal touch. This home is conveniently located to the school and 1/2 hour to Olean for all your shopping needs.

Roulette, p







5.22

MLS #: 31716850 List Price: \$325.000

Welcome to God's Country. 3 +1 bed 28 x 56 log home in Burtville, Potter County. The Allegheny River is at your doorstep for kayaking and fishing. 10 acres of land included. Located south of Route 6. Full basement and drive-in garage. New heating system (2023). New steel roof. Heated basement floor. Barn with workshop included. The barn is 30 x 46. Small apple orchard behind house.







MLS #: 31717476 List Price: \$154,900

This beautiful old farmhouse has been well taken care of, and it sits close to the PA/NY border on a quiet country lot. The home boasts 4 bedrooms, large dining room and living room, plus an office and sewing room also on the first floor. The kitchen is roomy and the laundry area is right off the kitchen for your convenience. Outside there is a nice front porch, and a back deck to enjoy the sunshine. There is a large garage with a woodshop upstairs. Plenty of room for the whole family and room to enjoy all the hobbies or homeschool. There is plenty of room for your garden as well. Call today to set up your showing!

Harrison Vallo Harrison Vallo D T COMMERCIAL PROPERTY Nest Main Street



10.23

Check out this turn of the Century commercial building in Harrison Valley, PA with plenty of Retail space, storage with a large overhead door, and a 4 bedroom, 1 bath rental unit over part of the Retail space. There is also a 24 x 24 ft garage and a new large Pole barn that has a large overhead door with a reinforced concrete floor. There is plenty of room for parking around the building and it is on a corner lot with a driveway through the property. There are so many possibilities for usage of this classic building. Call for a tour today!





This is a beautiful piece of land, 5.98 acres of partially cleared/partially wooded. Utility access available.





Beautiful 2 unit on a nice street in Coudersport. 2 bedrooms in each unit driveway acommodates several vehicles. Downstairs unit has peaceful front porch and enclosed back porch. The huge backyard is quiet and inviting and creates a nice buffer from close neighbors.



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Professionals

OLD

MLS #: 31716621 List Price: \$220,000

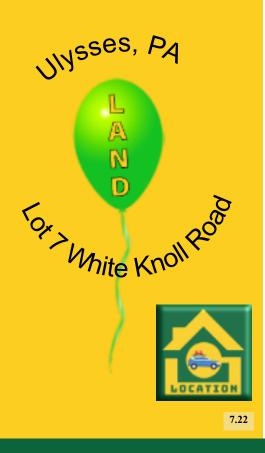
In the heart of Potter County sits this beautiful wooded location to build your get away camp or home, this wooded subdivision consist of almost 93 acres. This sale is for lot 4 which is 2.87 acres. Tri- County is the electric provider so high speed fiber should be available for all your internet needs. The area has good cell service. Perc and probe test provided prior to closing. List of restrictions attached, temporary travel trailers/ campers are not allowed however Modular style homes may be acceptable with the sellers approval. Note that no trailers, tiny homes, single or double wide's are allowed. The new Private rd. is partially completed, construction for the final phase to Back rd should be starting in July. This lot is accessible from the new rd. and is passable at this time with caution. Lots are surveyed and marked. Note that 2 lots are already sold so don't miss out on your chance to own your slice of Potter County, call me today.

Looking for peace and quiet? 2009 Breckenridge Park Model Home situated on 40+ acres with beautiful mountain views right from the front porch. Home consist of kitchen, living room with electric fireplace, full bath and 2 bedrooms one being on a loft which is good place for the kids due to the lowered ceiling. Cathedral ceilings with upper windows flood the place with light. Forced air heat and central air to keep you comfortable. Step out onto the covered front porch, sit back and relax enjoying the views and nature. 2 car pole shed with workbench plus other numerous outbuilding for all your storage needs. There is a large springhouse that serves a neighbor down over the hill and is a great backup water source if ever needed. A drilled well supplies the camp as well as a septic tank which is hooked to the camp. Driveway is stoned and gated, electric buried from the road. Great hunting, plus numerous trails throughout the property, food plots and shooting range. Furnishings included.

Eldred, PA

8 Newell Creek 20







MLS #: 31714014 List Price: \$19,000

NEW PRICE on a lovely wooded lot with 1.36 acres which includes the oil, gas and mineral rights. This lot has perked in the past and would be a perfect spot for a cabin in the woods. Bring your camper and see your own night skies. You are not far from State Land, about 20 minutes to Route 6 near the Deer Park and about an hour from Lyman Lake. You can ride your ATVs and snowmobiles for miles! Check out this great Potter County site today.

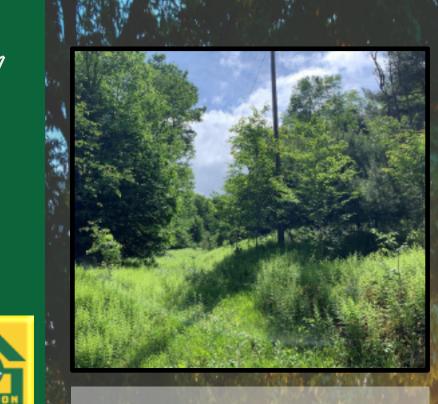






MLS #: 31716319 List Price: \$765,000

This beautiful piece of property has lots of potential. Has an access road already in place. Nice mix of fields and forest. Enjoy a beautiful view when you build your cabin or home.



MLS #: 31716659 List Price: \$32,900

Looking for an all wooded, quiet, peaceful location to build your get away camp or home, then you need to check out this new wooded subdivision. This sale is for lot 2 which is 3.18 acres and has access off Back Rd, plus the new road running through the main parcel. Tri-County is the electric provider so high speed fiber should be available for all your internet needs. The area has good cell service. Perc and probe test will be provided prior to closing. A list of restrictions are attached and temporary travel trailers/ campers are not allowed however Modular style homes may be acceptable with the sellers approval. Note that no trailers, tiny homes or double wide's are allowed. There are building restrictions that need adhered to and a minimum size of home is 400 square feet.

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Coudersport

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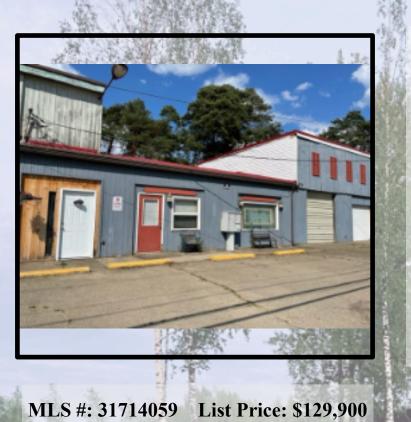


MLS#: 31716658 List Price: \$24,900

Looking for a guiet, peaceful all wooded location to build your get away camp or home, then you need to check out this new wooded subdivision. This sale is for lot 1 which is 2.67 acres and has access off Back Rd. Tri- County is the electric provider so high speed fiber should be available for all your internet needs. The area has good cell service. Perc and probe test will be provided prior to closing. A list of restrictions are attached and temporary travel trailers/ campers are not allowed however Modular style homes may be acceptable with the sellers approval. Note that no trailers, tiny homes or double wide's are allowed. There are building restrictions that need adhered to and a minimum size of home is 400 square feet.







Great location for a business near UPMC Cole on RT 6 in Coudersport. You can own half the Ladona Plaza which currently has one first floor apartment with 2 bedrooms and one and 3/4 baths, an unfinished second floor apartment and 1 large garage bays for storage. The unfinished apartment is set up to have 2 bedrooms, 1 bath and a combination kitchen, dining and living room area. The wiring and some plumbing are roughed into the upstairs apartment. The other half of the building is also for sale with another Realty. This part of the building has about 110 feet of road frontage and room to park about 6 cars. Call today to check out this great business location.





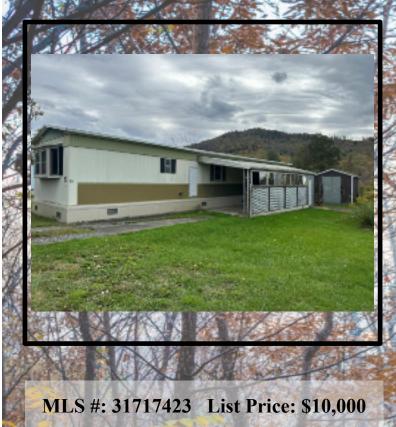
MLS #: 31714082 List Price: \$44,000

Lovely building lot on A Frame Road with nice Potter County Views. The lot is 1.67 acres and has a partial septic installed. There is electric, cell and internet service available. You can ATV or snowmobile out your front door. This is very close to Denton Hill, Cherry Springs Dark Skies and to State Land. Call to see this great find today.









Nice Singlewide trailer in a trailer court, 150.00 a month lot rent and must be approved by the owners. If you looking to downsize to simple living this is the place for you. Trailer sits on the end of the row so a little privacy. Call today for your showing







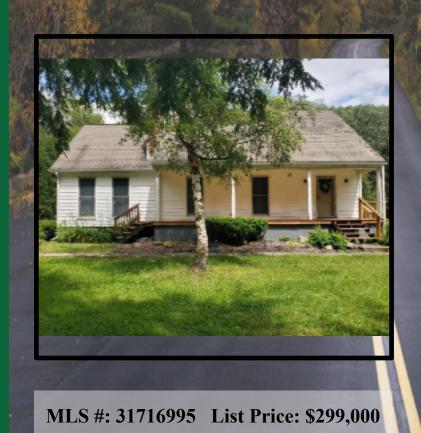




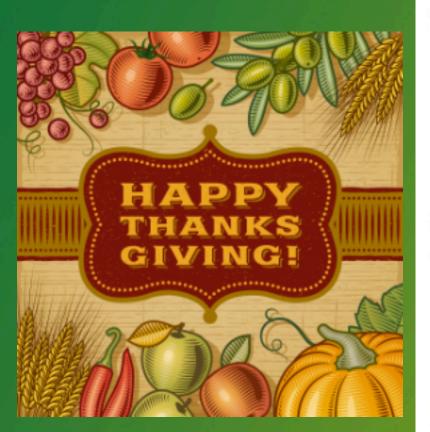
**NEW PRICE on one of Potter County's great** locations for 84 acres of mostly woods, 5 acres of open views, a home, a small stream and spring run on the property. It is close to Denton Hill and It is not a far drive to the PA Dark Skies at Cherry Springs or a short drive into quaint Coudersport. This home has 3 bedrooms, two full baths and an open floor plan for the kitchen. dining and living room. There is a nice sized two car garage, 10 x 12 storage shed and a large deck that wraps around 2 sides. Sit by the cozy wood stove in the winter while watching is snow or enjoy the mountain views off the deck. There is a newer hot tub on the deck for those cool summer evenings. The small stream in the back or the spring run going through the property with a cute bridge over it adds to the scenery. There is a sweet spot by the stream with a fire ring to park your camper or RV. Check out this Potter County gem today! Seller is Motivated so call for a showing today!







Just outside Coudersport borough, this 2 bedroom home is tucked in a wooded lot with all the PRIVACY! The perks of this property include a beautiful stream running through it, a tranquil pond in the back yard, pavillion , blueberry bushes, back deck and NO NEIGHBORS! Inside you find spacious living room, updated kitchen, laundry on first floor, and a bar for entertaining, and upstairs 2 bedrooms and an office in the loft area plus plenty of storage in attic space. There is also a full basement waiting to be finished off for your family room or workout area! Perfect for retirees! OVER 2700 ACRES OF STATE GAME LAND ACROSS THE STREET.





### Howard Hanna's 100% Money Back Guarantee

#### Howard Hanna Stands Behind Homes We Sell

Unlike any other real estate company, Howard Hanna stands behind the value of the properties we sell. The Howard Hanna 100% Money Back Guarantee helps you buy with confidence. If a Howard Hanna homebuyer of a guaranteed home listed by Howard Hanna is not satisfied, we will buy back the home for 100% of its purchase price\*.

Certain conditions apply.\*



#### **Buy With Confidence**

With Howard Hanna's 100% Money Back Guarantee, you can have confidence in the value of the home you're buying. If you buy a home that has the 100% Money Back Guarantee and you're not satisfied, we will buy back the home for 100% of its purchase price\*. Whether you're relocating from out-of-state or simply want the peace of mind that comes with a guarantee, you can rest easy knowing that Howard Hanna has your back.

Certain conditions apply.\*

#### Selling Your Home With Our 100% Money Back Guarantee

Sell your home faster and for a higher market value by including Howard Hanna's 100% Money Back Guarantee\*. It helps set your house apart from others on the market, while giving buyers peace of mind. And the best part? There's no additional cost to you to enroll your home in the program! Make sure you ask your Howard Hanna real estate agent about the 100% Money Back Guarantee.

Certain conditions apply.\*



#### Professionals

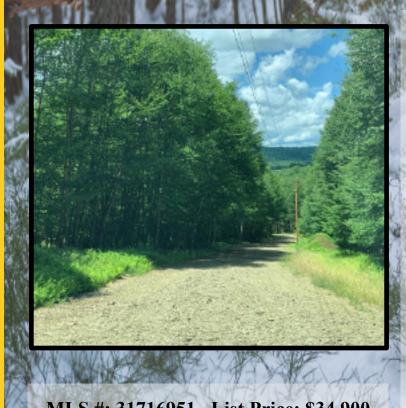
Austin, PA





**NEW PRICE on a piece of Potter County** History with this historic farmhouse located in Costello, PA. The home was used as staff guarters during the world's largest Tannery hey days in the 1880's. It sits on .45 acres and is behind the First Fork Lodge, close to great fishing. Beautiful mountains surround this area and the farmhouse has plenty of room for the family or gang, with 4 bedrooms and 1 large full bath. The upstairs needs some love but the downstairs is ready for your rustic stay in God's Country. The outside has two new porches, front and back with vinyl siding and a metal roof covering the exterior. Furnishings stay with the camp. Bring your rockers and sit a spell while enjoying the peace and quiet of this lovely valley. Call for an appointment to view it today!

Coudersport, Sy AND Cox 3 Back Rd.



MLS #: 31716951 List Price: \$34,900

In the heart of Potter County sits this beautiful wooded location to build your get away camp or home, this wooded subdivision consist of almost 93 acres. This sale is for lot 3 which is 3.11 acres. Tri- County is the electric provider so high speed fiber should be available for all your internet needs. The area has good cell service. Perc and probe test provided prior to closing. List of restrictions attached, temporary travel trailers/ campers are not allowed however Modular style homes may be acceptable with the sellers approval. Note that no trailers, tiny homes, single or double wide's are allowed. The new Private rd. is partially completed, construction for the final phase to Back rd should be starting in July. This lot is accessible from the new rd. and is passable at this time with caution. Lots are surveyed and marked. Note that 2 lots are already sold so don't miss out on your chance to own your slice of Potter County, call me today.



MLS #: 31716324 List Price: \$90,000

Nice 3 bedroom, 2 bath home located in "Rubber Town" in Coudersport Borough. Come see this well cared for cozy home located close to conveniences but on a quiet dead end street and is a double lot. Laundry, kitchen, dining room, living room and powder bath all located on the first floor. Also has a storage shed and 1 car garage with off street parking.



23 Avenue B



The commercial building is located on a great corners lot in downtown Coudersport. With private off street parking in the rear. There are two apartments on the second floor. The current owner has had the roof recoated . There are both front and rear entrances to the first floor., including handicap access.

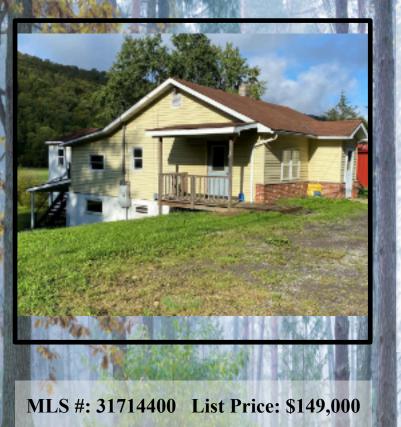
MLS #: 31716671 List Price: \$199,000

PRICE DROP

6.23







From Rt 6, this home looks like a cozy ranch, but don't let that fool you! This spacious 2-story building has been a commercial business as well as a rental & has potential to be up to a 3-unit. As a residential home, it has many rooms, bedrooms & baths. Storage is not an issue with several closets plus 2 large storage sheds. There is outside access to all parts of the building & it is located within walking distance to UPMC-Cole Hospital, the Sweden Valley Inn, & Morgan AM&T. Perfect for investment income or for a homebased business as well as residential! The possibilities for this property are endless! SF taken from tax records.

PRICE DROP





10.23

MLS #: 31717387 List Price: \$87,500

Cute 3 bedroom overlooking the surrounding mountains of Port Allegany. This 3 bedroom,1 bath home is located close to conveniences and borders State Game Lands giving you direct access for hiking, walking or hunting. Home has a newer roof, siding and some windows have been replaced. First floor consist of living room, bathroom, kitchen with newer stove and laundry with closed in back porch. 2nd Floor consist of 3 bedrooms. Hot water baseboard heat will keep you warm all winter or use the pellet stove in the living room which will heat the entire home. A nice size garage with workshop is located across the street and has electric and a wood stove of it's own.







Coudersport, A

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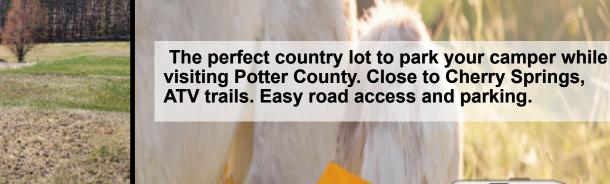
% Troupe Road

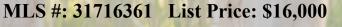
4.23



MLS #: 31717368 List Price: \$140,000

Very Well kept 1 bedroom cabin with 2 acres. Oversized bedroom with a bunk and full bed, this cabin has all amenities and ready for someone to move right in.



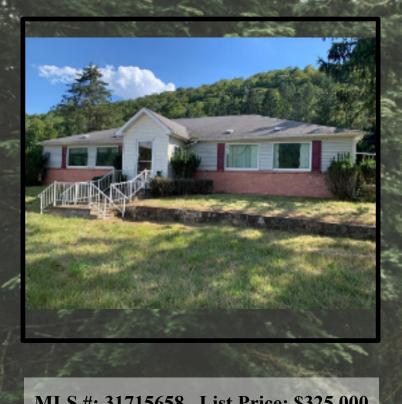


PRICE DROP

Ulysses,







MLS #: 31715658 List Price: \$325,000

This once very popular family resturant known as the Sylvania Resturant, was a thriving buisness. It is located on US hwy 6 between Galeton and Coudersport. AND the back side of the property is on Rock Run Road, which is a popular snowmobile road with many, many miles of vehicle travel through the mountains of northern PA in Potter county. Also easy access to miles of ATV riding. This could be a great business opportunity or converted to a family home or camp. Or a viable vacation rental. There are two other buildings on the property, one is a vacant house that needs to be demolished and a garage that could be salvageable and used. Call for an appointment today.

Couderspor Poss Glen Road



Amazing start of a beautiful Contemporary home on a quiet lane in the quaint town of Coudersport. Home was built in 2001 on 7.27 acres but the interior was never finished. The studded walls are up, 2 or 3 heating systems are there, along with 3 gas fireplaces as well as most of the windows and doors. The home is set up for 7 to 8 bedrooms and 8 to 9 bathrooms. There is also a small 3 bedroom home with one bath next door, that could be used for contractors or for the new owners while it is being completed. There is plenty of room to add a garage on the lovely property. Call for more information or to set up a showing today.

MLS #: 31715671 List Price: \$600,000







Genesee,

238 Academ





MLS #: 31715688 List Price: \$150,000

This two story home is located back off of Route 6 with a large back yard and a brand new 14x24 storage building. there is a detached small garage/shed next to the house, owner plans to remove the small section on the east side of the garage. All of the flooring has been removed in preparation for new carpet/vinyl/ wood to be installed. Handy off street parking. There is a new wall vented gas heater downstairs and the up stairs is electric baseboard. A new metal roof and well pump. Call for an appointment.

Looking to get out of New York State? Only 11 miles to Wellsville from this home! Cheap taxes on this Immaculate 3 bedroom, 2 bath home on a quiet street in Genesee. 1 car garage with concrete floor and electric and extra storage above. Some appliances stay. The covered front deck is done with trex decking, makes this a low maintenance property. ATV friendly area.



10.23

MLS #: 31715913 List Price:\$109,900

Professionals

SOLD



PROPERTY

# **USEFUL LINKS**

Pending Home Sales Rise Modestly in September 2023

50 Creative Ways to Decorate Your Porch This Fall

18 Beautiful Ways to Decorate a Coffee Table, According to Designers

What Home Improvements Are Tax Deductible in 2023?

The 60-30-10 Way to Add Color Without Going Overboard

Fall Home Maintenance Checklist: 20 Things to Do Every Year

How to winterize houseplants — our 10 expert tips 20 Outdoor Fall Décor Ideas That Will Elevate Your Home for the Season

Fall Maintenance Checklist for Homeowners

HAPPy Jhanksgiving





They aren't making any more of it :)



This beautiful well maintained house and property is move in ready for the new owner. Hardwood floors throughout most of the house. Radiant heat throughout the first floor and the oversized garage. The 200 amp service provides all your garage and house needs. This is a must see property. Lots of driveway parking in addition to the garage. This is a must see to be appreciated!

Sabinsville, Ay

Coudersport,

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Neer Brook Por



MLS #: 31716996 List Price: \$364,500

This beautiful piece of property is ready waiting for you to add your structure. There is a mound/in ground septic, a drilled well, electric pole and wire waiting for you to add the finishing touches. A cleared level spot is ready for a home/camp/RV. And the view is awesome too! Not to mention there is access to all ATV/snowmobile trails right from your driveway! Cleared area is surrounded by trees for plenty of privacy. Also has 650' of road frontage, and already useable driveway and a small stream on the edge of the property. Call today for an appointment., it won't last long.









11.22





INVESTORS OR RETIREES! This property on 3.47 acres in Ulysses Borough includes a 3 bay high pressure carwash, Maytag equipped laundromat and 52 unit

storage facility! There is additional acreage to expand this business or add another. Every storage unit is currently rented, the laundromat is fully operational, the carwash may be closed temporarily soon depending on weather. There is on site electric and gas, an outdoor wood/coal stove for backup heat. There are 14 maytag washers, and 10 maytag dryers, all coin operated. Includes coin operated vacuum & tire pump, change machine, office, bathroom and tool/ storage room for equipment. Each wash bay has 2 overhead doors. Pregual letter or proof of funds required to set up showings. Financials will be provided to qualified interested parties once they have seen the property.

# Recipes.

## Submit your own recipe by email to admin@crosswinddrone.com



#### 5 TIPS FOR A SEAMLESS BACK-TO-SCHOOL TRANSITION

(BPT) - From shopping for school supplies and new clothes to organizing schedules and carpooling to extracurricular activities, the back-to-school season can become a hectic time for parents and children alike. This can leave the entire family feeling overwhelmed.

Fortunately, with some strategic planning, families can ease the transition and create a smoother, happier back-to-school experience. Registered Dietitian and Nutritionist Dawn Jackson Blatner shares a few tips and tricks to ensure you get an A+ on the school year ahead.

#### **1. PREP EARLY**

Procrastination can be a significant source of stress during the back-to-school season. To avoid last-minute panic, plan ahead by creating a checklist or family calendar of all the essential tasks that need to be completed so you can stay organized. This can include making note of any needed school supplies, getting everyone back to a normal sleep schedule and building out a list of healthy school lunch and snack ideas.

#### 2. INVOLVE THE KIDS

Getting the kids involved in the back-to-school preparations lightens your workload and makes them feel more responsible and excited about the academic year ahead. Take them along shopping for school supplies and encourage them to organize their study space. When kids feel a sense of ownership in the process, it can reduce stress for parents.

#### **3. IMPLEMENT GOOD HYGIENE HABITS**

Avoid unwanted sickness during the school year by teaching children the importance of good hygiene. Before heading back to school, you can teach children tips like handwashing before meals and after using the restroom, covering their mouths and noses when they cough or sneeze and reinforcing the habit of carrying hand sanitizer in their backpacks.

#### 4. SIGN UP FOR AFTER-SCHOOL ACTIVITIES

Whether it be sports, art or music classes, enrolling your kids in after-school activities is important for getting them structure, allowing them to socialize and burn off extra energy. Extracurriculars help kids to develop positive habits and promote emotional, physical and social development, according to WebMD. Plus, it gives parents more time to prepare dinner and other aspects of the nighttime routine!

#### 5. MEAL AND SNACK PREP

Healthy eating is vital for your family's overall well-being and academic performance. To save time and ensure nutritious meals, plan ahead with weekly menus. Prepare lunchboxes the night before with a variety of fruits, veggies, whole grains and protein-rich items. Blatner recommends incorporating Eggland's Best eggs into your meal prep, which have more than double the Vitamin B12 compared to ordinary eggs and provide a natural energy boost throughout the day. They're also an excellent source of Vitamin B2, which helps manage stress - ideal for busy school days.

Try these Bacon-and-Egg Breakfast Tacos from Eggland's Best! They're a delicious and easy way to prep for the week ahead and are guaranteed to keep your family feeling happy and satisfied all day.

#### **BACON-AND-EGG BREAKFAST TACOS**

Ingredients: 4 large Eggland's Best eggs 1/8 teaspoon table salt Pinch pepper 1 slice bacon, cut into 1/2-inch pieces 1 scallion, sliced thin 4 (6-inch) flour or corn tortillas 1/2 cup tomato salsa 1/4 cup shredded Monterey Jack cheese 1 lime, cut into wedges

#### **DIRECTIONS:**

1. In medium bowl, whisk eggs, salt and pepper until well combined and uniform yellow color, about 1 minute. Set aside.

2. In 10-inch nonstick skillet, cook bacon over medium heat, stirring occasionally with rubber spatula until crispy, about 4 minutes.

3. Stir scallion into skillet and cook until just softened, about 1 minute.

4. Add eggs to skillet and gently stir, scraping bottom of skillet, until eggs have clumped and are still slightly wet, 1 to 2 minutes. Turn off heat and slide skillet to cool burner.

5. Stack tortillas on microwave-safe plate, cover with damp dish towel, and heat in microwave until warm, about 20 seconds.

6. Divide egg mixture among warm tortillas. Serve with salsa, cheese and lime wedges.











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Professional Agents! **R**eliable Advice!

✓ Opportunity!

✓Satisfied Clients!

MLS #: List Price:





Lovely wooded building lot in a beautiful subdivision outside of Coudersport. The lot is estimated to be 1.65 + or - acres. There is a perk test on file and electric as well as highspeed internet are available. You are close to trails for ATVs and snowmobiles and 15 minutes from the PA Dark Skies at Cherry Springs State Park. Check out this amazing opportunity to own a lot in a great location of Potter County today.

MLS #: 31715843 List Price: \$25,000

Galeton, Pa



3 Poplar Aven



9.23

Image: second secon

This 2 story 4 bedroom house on the edge of town great for full-time residence or a great camp/rental. A detached garage across the street with 2 outside additional parking spaces. Needs a little attention but has great potential.

PRICE DROP

MLS #: 31715854 List Price: \$45,000











This 4 bedroom home in Galeton has SO MUCH to offer! Lots of natural light in every room so the whole house feels so inviting. Some remodeling has been done so whether you want to hang out on one of the porches with your coffee or spend time in the large open kitchen you will feel right at home. A separate pantry, handicap accessible shower and laundry room, and 1st floor bedroom are some of the helpful features on the 1st floor. Upstairs you find 3 more bedrooms, a full bath and a private balcony off on of the bedrooms. Call today to set up your showing.

PRICE DROP

MLS #: 31717065 List Price: \$129,000

# 6 QUESTIONS TO ASK YOUR HVAC CONTRACTOR

(BPT) - Cool spots. Warm spots. Rooms that smell musty. A system that seems to perpetually be cycling on and off. Any of these issues (and more) may have you doubting your HVAC system ... and wondering if it's time for a replacement. New equipment is a significant investment so it's important to consider whether other issues could be causing HVAC havoc in your home. How can you determine if new HVAC equipment is the best solution for what your home needs?

An HVAC contractor who understands how the components of a home's heating and cooling system work together is key to supporting your home's comfort and energy efficiency. Here are six questions you can use to get the conversation going and help evaluate whether an HVAC contractor is the right fit to solve your home comfort issues.

### 1. WHAT MIGHT BE CAUSING THE PROBLEM?

Whether you're experiencing comfort issues, a high electric bill or a system that can't keep up, you shouldn't assume the problem is your AC unit or furnace. A knowledgeable HVAC contractor trained to care for a home's air should be able to present you with a few possibilities but will only confirm the causes after a thorough inspection. There's a difference between being experienced with typical issues and jumping to conclusions.

# 2. WHAT PARTS OF MY HOME WILL YOU BE EVALUATING?

Various components of the HVAC work as a system, so it is important that a contractor does not just check the air conditioning unit or thermostat. That means various components depend on one another. An issue in one place like a poorly insulated attic or even a dirty furnace filter - can put stresses on other areas (such as making a system run too frequently). Your HVAC contractor should be gathering all of the information necessary to make a proper diagnosis. Their inspection should always include a look around the attic. Problems with attic ductwork - like insufficient insulation or holes, leaks and loose connections in ductwork - can lead to issues throughout a home. The inspection process should be comprehensive - so your decision can be an informed one.

# 3. WHAT IF YOU DETERMINE THE PROBLEM ISN'T MY EQUIPMENT (OR IT'S MORE THAN MY EQUIPMENT)?

Your HVAC contractor should be prepared to service all aspects of your HVAC system. This includes things like properly sealing or insulating ductwork, ensuring the attic is properly insulated, and, yes, repairing or replacing furnace and AC units when required. They should be ready with holistic solutions that may touch multiple components - and the "box" might not even be on the list.

### 4. WHAT'S YOUR EXPERTISE IN HVAC ISSUES BEYOND THE UNIT?

Many of us assume our HVAC contractors are experts in the equipment they sell and service, but how do you know if they're experts in the other components of a system, such as ductwork and insulation? Owens Corning® Certified AirCare® Professionals receive special training and tools that support a whole-home approach to HVAC solutions. They have the skills and equipment to properly evaluate your HVAC issues and correct them with trusted materials from Owens Corning®.

(CONTINUED NEXT PAGE)

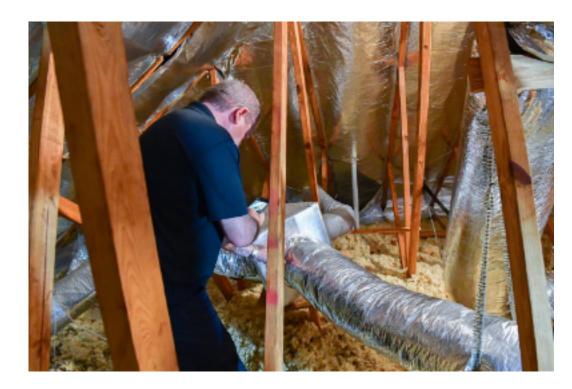
#### 5. WHAT DIFFERENCE WILL YOUR RECOMMENDATIONS MAKE IN MY HOME?

Your HVAC contractor should be able to explain to you how any recommended repairs, replacements and additions will help solve your issues. For example, sealing leaky ducts may address problems with excess dust in your home. Proper attic insulation helps keep your living spaces warm in winter and cool in summer. A properly trained contractor can - and should - explain these principles to you, so you understand the gains in efficiency, comfort and air quality you can expect after implementing their recommendations.

### 6. WHAT QUESTIONS DO YOU HAVE FOR ME?

Because a qualified HVAC contractor is the expert, he or she should have questions for you about what you're experiencing in your home, the history of your system and whether your family has any special concerns, like allergen levels. A great contractor may even follow up with more questions post visit as they're creating a thorough set of recommendations for you.

Whenever a contractor leaves your home, you should feel more informed. A qualified HVAC contractor, like an Owens Corning® AirCare® Professional, can open your eyes to ways to improve your entire home's comfort, function and efficiency and will welcome these questions and many more.





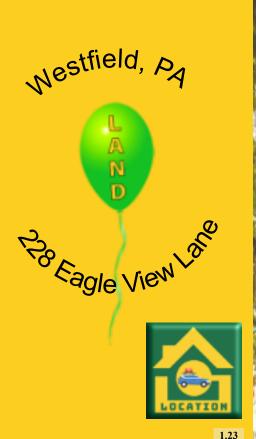






Lots of possibilities with this property, currently set up for a 2 unit rental but could be turned back into one unit. There is a nice kennel also on the property you could lease out for income. Live in one unit and rent the other, help pay the mortgage. It is a must see to appreciate, Call today for your showing.

MLS #: 31715922 List Price: \$169,900





This beautiful building lot is partially cleared and partially wooded. There is a full, finished basement foundation, (28x52) 10" block with a concrete floor ready for you to finish the home of your dreams. There is a pellet stove currently in the basement and the area is used as a family/rec room. It has a new 1000 gl 2 compartment mound septic system and a brand new well...with drinkable water! It has a 14 x 16 work shed with an additional roof shelter for mowers etc. Owners currently live in a 27' camper trailer (year round) as they were working on finishing the house. The camper can stay with the sale. Owner also cleared an area in preparation to build a garage. This is a rare opportunity with a great start to building your dream home. All corners are survey marked.





<image>

MLS #: 31715977 List Price: \$336,900

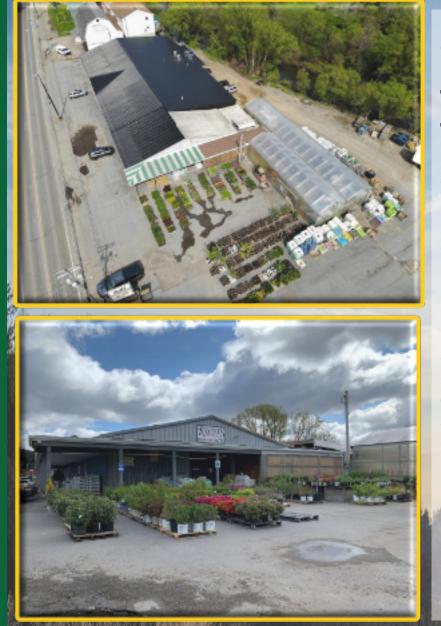
Here is exactly what any hunter or fisherman has been looking for in Potter County! <u>This</u> <u>vacant land listing of 112+ acres near</u> <u>the Austin Dam on Route 872 is prime</u> <u>hunting territory with a pristine trout</u> <u>stream running through one side of it.</u> This mostly wooded property is bordered by State land on two sides. Land is located on both sides of Route 872. Call for an appointment today to see this beautiful piece of Potter County!



MLS #: 31715964 List Price: \$1,495,000

1.23







### Here's your chance to own a popular well established business in Coudersport. <u>Kaytee's Restaurant &</u>

Marketplace is well known for it's home cooking & friendly atmosphere. Many stop to enjoy family dining & shop at the garden center greenhouse to buy plants, mulch, feed, & produce. The restaurant was ravaged by fire in 2021 and has been completely rebuilt & reopened in 08/2022 with the restaurant portion of the facility being only 6 months old. This currently operating turnkey business with staff in place, sits on 1.7 acres with plenty of paved parking. Situated right on Rt 6, there's plenty of exposure & easy access. There's space to add a gift shop, have vendor space, & host receptions & banquets. The sale includes the restaurant & marketplace business, buildings, land, inventory, equipment, & delivery truck. The owner may consider staying on to manage the business, if needed. Blueprints, equip list, and P&L info on file for pre-approved buyers.



Here's the one you've been waiting for in Northern Potter County! Located outside Genesee on an approved ATV road sit this 5 bedroom, 3 full bath, 3440 sq. ft. home/lodge on 63+ acres of land with a 40 x 80 heated workshop completely finished inside. This large home was custom built in 2015 is in like new condition. It has been meticulously maintained and the radiant floor heat will keep you toasty and warm all winter. Basement is a walkout with kitchen, living , bath and 2 bedrooms, 1st floor is finished in hand scraped hickory flooring with a huge open living room, dining area, custom hickory kitchen with a huge island, one of a kind bathroom with copper slipper tub and 2 more bedrooms. 2nd floor is loft area with master bed & bath. A must see home with over 190' of covered porches with cedar log railings. The views are incredible, home is incredible, shop is incredible and it'll be tough to find a nicer, well kept home around here.

1874 Kinney Rd

LIST - \$895,000

91874 Kinney Rd



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TOTAL

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ACREAGE



UNSSES, PA

A

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<sup>O</sup>Forks Road





Beautiful 3 bedroom home with 11+/- acres with beautiful views. Stunning cherry flooring throughout most of the home, 3+ detached garage, quiet and peaceful covered front porch with an open deck and gazebo out back. Vaulted ceiling in the family room, formal living room with a beautiful Dining room with lots of space. A Must See.

Beautiful piece of property in Potter County, Build a home, cabin or just park you RV to get away this parcel has passed perk and offers a small creek runing through it, road frontage, pasture for animals, beautiful views of the surrounding mountains. ATV/UTV from your driveway, hunting, fishing, etc. perfect for the outdoorsman. Call today for your showing. The seller is also willing to put a septic system on the property at a purchase price of \$115,000.00

9.23



rootrate

anna

Professionals

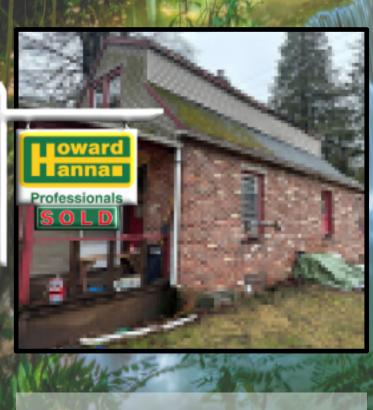
PRICE DROP



8.23

Nice 2 bedroom home with a detached two car garage located just outside of Emporium, needs some TLC and general maintenance. Currently a rental property and currently rented. Could be purchased and lived in or an investment property.





MLS #: 31716009 List Price: \$35,000

Nice brick home located just outside of Emporium, needs some TLC and general maintenance. Currently a rental property and currently rented. Could be purchased and lived in or an investment property.









Rare find! 4 bedroom ranch on almost 2 acres in Troy boro. Lots of potential to make your this your dream home. Laundry room has been perfectly upgraded with new sink, cabinets, new windows, flooring and appliances. The kitchen is equipped with lots of cabinets, stainless steel appliances. All 4 bedrooms are very specious and there is a PLAYROOM right off the kitchen for the little ones! The large open living room has a bay window wiich lets in plenty of natural light and is great for looking out over the town of Troy. Outside you will find a back deck, 1 car garage with bonus room and a koi pond. There are a couple of rooms that need new flooring, some remodeling.



This 6.9 acre parcel just outside of Germania is back on the market after being sold last year. Located right on the snowmobile /ATV trail system what a great place to build your home or cabin. The quaint village of Germania is located less than a mile away. There's a pine grove on the property with a nice level area to build on plus it faces South for a nice sunny location and view. This property won't last long so call me for a showing.









Beautiful ranch home near charming Coudersport on 5 acres with 3 bedrooms and 2 & 1/2 baths at the end of North Hollow Heights. Home has been well maintained and boasts both a fireplace on the main floor and a woodstove in the large family room that also includes a kitchenette. There is a mudroom / laundry room and a half bath for when coming inside from the patio and hot tub. You can view your own Dark Skies from the back upper deck or drive 25 minutes to Cherry Springs. There are trails on the property to hike, ski or 4 wheel through the woods. The lawn is nicely landscaped with flowers, bushes and a fenced in garden. Have a picnic in the pavilion or warm up by the beautiful stone fireplace in the living room. The architectural shingles and vinyl shake siding with newer gutters makes for easy maintenance. Most of the appliances are newer. Close to snowmobile trails and plenty of room to park your trailer. This is the home you have been waiting for! Call to see it today.

### BEFORE LOWERING THE THERMOSTAT, CHECK THE ATTIC

(BPT) - You've probably heard it said that what goes up, must come down. When it comes to the summer season, higher temperatures can prompt homeowners to turn down the setting on their home's thermostat.

While lowering the thermostat may help take the heat off inside a home, this action may not get to the bottom of a comfort issue - especially if the problem resides in the attic. Issues in a home's attic can lead to warmer temperatures in other parts of the home, potentially leading to another source of discomfort - higher energy bills.

# WHY INSULATION MATTERS IN THE SUMMER SEASON

In both summer and winter, adequate levels of attic insulation are necessary to help regulate the temperature inside a home. As temperatures rise inside the attic, warm air will seek to escape into cooler air-conditioned parts of the home. Installing an adequate level of attic insulation can help defend against heat transferring from the attic into conditioned parts of the home. Attic insulation works to reduce heat transfer and helps keep the air-conditioned part of a home cool.

How much of a difference can attic insulation make when it comes to managing heat transfer? Every home is different and variables such as the size and design of the home and local energy rates will influence energy. The difference that attic insulation makes may be seen in lower energy bills and overall comfort throughout the home.

An attic inspection conducted by an Owens Corning AirCare® Certified Professional will measure a home's insulation level and provide a recommendation on the appropriate amount of insulation to install. An AirCare® Certified Professional will take measurements and snap photos of insulation levels in the attic and then calculate the amount of insulation needed to achieve U.S. Department of Energy recommended insulation levels.

### UCTWORK'S INFLUENCE ON COMFORT AND COSTS

Inadequate insulation is just one attic issue that can reduce comfort. The ducts inside the attic that transport air to each room of a home can also present problems. Holes and leaks in attic ductwork or poor connections can allow cooled air to escape into the attic before it ever reaches the

intended room. When air exits ducts in the attic, the result is diminished comfort and wasted energy as the system works harder to replace the lost air. The additional workload can potentially shorten the life of the air conditioning equipment or result in service calls to inspect a properly operating cooling unit.

Inconsistent temperatures in different parts of the home may be a sign of a problem with leaky attic ducts. As the flow of air throughout a home is interrupted due to leaks or improperly sized ducts, the conditioned air may not travel to the air registers in each room. Thus, one room may consistently be chilly while another room feels too warm. An Owens Corning Certified AirCare® Professional can evaluate a home's attic ductwork to uncover leaks and suggest strategies for properly sizing and sealing the ducts.

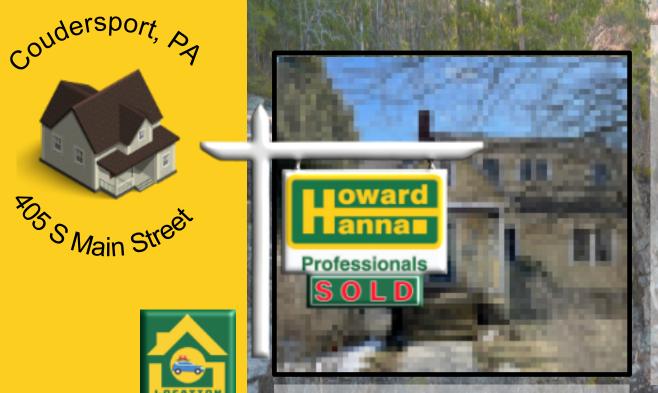
## UST LEVELS AND DUCTWORK ISSUES

Beyond reducing thermal comfort, improperly sized or faulty ductwork can also allow particulates in attic air to be blown into a home's living space. "Any noticeable increase in dust levels may be a sign of a problem with attic ductwork," says Tom Casey, Chief Visionary Officer of Griffin Service and an Owens Corning AirCare® Professional.

Of course, proper maintenance of a home's HVAC equipment is essential to supporting its optimal performance and longevity. Air filters should be cleaned or changed regularly and equipment should be serviced as directed by the manufacturer.

As temperatures soar, utility bills can rise as well. Before simply turning down the thermostat and potentially increasing your energy bill, think about the "whole home" and how addressing issues in the attic can bring a more holistic approach to energy efficiency and comfort.





MLS #: 31716238 List Price: \$165,000

Quaint home in Charming Coudersport with 3 bedrooms and one and a guarter baths. This home has mostly hardwood floors and has been well maintained. Cozy up to the lovely fireplace with a wood stove insert or sit in the sunroom to read a good book. The living and dining rooms are nice sized and there are lovely French doors leading into the office or sunroom. A handicap ramp was added to the back deck and there is plenty of room on the front porch for your rockers. The basement has been fully water proofed and drainage was added to the back lawn. The 2 car garage has been remodeled and has a shop in half of it with storage over the top. A new metal roof was added to in in 2021. The kitchen has been updated and a new window added over the sink. It is just a short walk to downtown and to the Elementary School. Check out this lovely home today.









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MLS #: List Price:







MLS #: 31716258 List Price: \$298,000

Well maintained Farm Home located on 30 plus acres with a Spring Fed Pond and an Apple Orchard on the property with Rt. 6 road frontage. This home has new windows, a new metal roof and vinyl siding. With lots of room for a family to grow or gather, it features 5 bedrooms with one on the main floor. You must see to appreciate, Call today for your showing.

PRICE DROP

Genesee, Ry Frank Scoville Hill Rd



This beautiful piece of property is located out of town. It boasts of 4 bedrooms and a full bath on the second floor. First has a Ig and small living room, dining room, kitchen, sunroom and powder room. A large covered back porch for watching the wildlife. The two car attached garage makes is perfect for carrying groceries to the house in the dry. There is a detached barn and a large beautiful pond.

MLS #: 31716295 List Price: \$435,000

PRICE DROP







This large multi-family home has great income potential. It was one large farm house converted into two rental units with separate utilities. This property is conveniently located 12 minutes from Wellsboro and approx 30 minutes from Corning Ny. Country location minutes from town. Live in one unit and rent the other for extra income. Both are 3 bedroom 1 bath. Check out the updated photos.

MLS #: 31716362 List Price: \$169,900



Set in the beautiful Costello valley with a view of the mountains off the enclosed front porch and a great fishing stream off the back covered deck, this lovely home is move in ready. The home is a double wide with 3 bedrooms and two full baths. The home is finished with new floors as well as new pine tung and groove walls. Home comes with all newer appliances and a whole house generator. There is a full dry crawl space with electric and concrete floor for extra storage. There is also a large gun safe that is staying. The carport in the back will hold 2 cars and the large storage shed has room for your mower and 4 wheeler along with plenty of room to work on projects. There is a large back yard that has been full of deer and elk. You don't want to miss this lovely home in the Potter County Mountains! Call to see it today.





4.23



MLS #: 31716431 List Price: \$235,000

Large 4 bed, 2 bath Colonial located in Coudersport within walking distance to most amenities. This home has a nice layout with plenty of room for your family & friends, most of the home has been tastefully updated including a man cave located in the basement for your entertaining needs. The yard is nice and level with plenty of room for the kids to play. Talk about a convenient location? don't feel like cooking supper? need gas? furniture? just walk across the street, or if your pets need a vet? They're right next door. Come take a look today at this nice property with a level blacktop driveway. Swing set and shed are not included. Call me today for a showing.

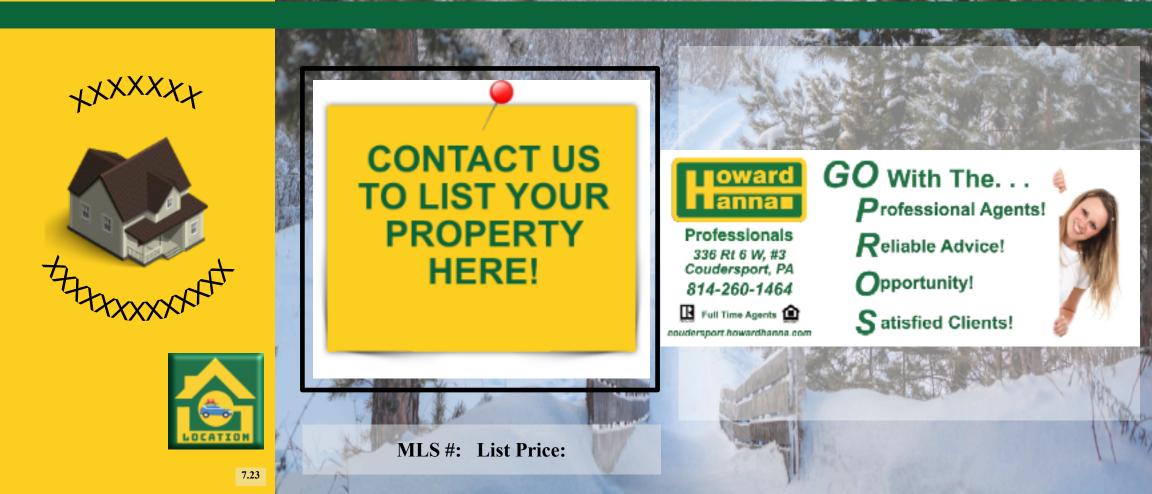
PRICE DROP



Couderspor

777 Bluebird La

Secluded, cozy, Log Cabin located on 22.10 acres right outside of Coudersport, perfect place for Air BnB, 2 bed, 1 bath, full kitchen with private 1/2 mile long road leading to your place of refuge. The only neighbors you'll see here is wildlife, not a soul in sight. If you desire peace and guiet this small cabin is a must see. Has a drilled well and septic plus an additional spring located down over the hill that has a concrete holding tank and pump to supply you with fresh mountain spring water if you desire and is already hooked up to the cabin! Currently heated with electric baseboard but also has a wall mounted propane gas heater in case of the loss of power. Land is level on the top side of the cabin running down over the hill and up the other side of the small ravine. Cell service is available. Located just 2.5 miles off Rt.6 in Coudersport and close to many amenities, comes with the large furnishings. Call me today for a showing. Not a drive by, agent must be present.







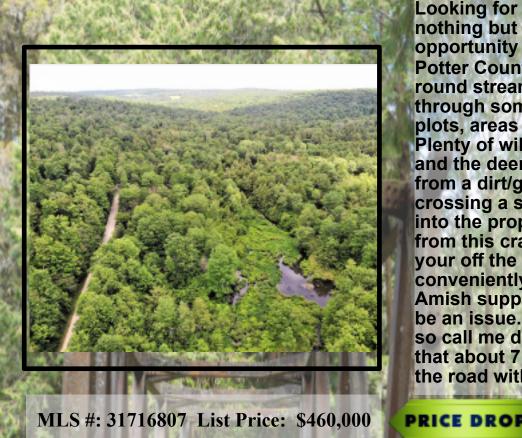




MLS #: 31716734 List Price: \$59,000

This older home at the edge of town has a lovely interior and with a little TLC is fully liveable. The exterior needs a little trimming and cleaning up and has a detatched oversized garage. Priced to sell as owners no longer lives in the area.





Looking for serenity? A property where you hear nothing but the sounds of nature? then here's your opportunity to purchase a large all wooded tract in Potter County. This 153 acre parcel has a year round stream running through it that meanders through some giant hemlocks with trails, food plots, areas of mature timber and beaver dams. Plenty of wildlife make their homes on the property and the deer hunting is great . Easily accessible from a dirt/gravel rd. with an old drivable road crossing a sluice pipe over the creek leading up into the property for all your peace and isolation from this crazy world. Many great place to build your off the grid cabin plus the property is conveniently located less than a mile from multiple Amish suppliers so getting products to build won't be an issue. This beautiful property won't last long so call me directly today to schedule a tour. Note that about 7 acres is located on the North side of the road with the rest on the South side.





MLS #: 31716792 List Price: \$62,000

PRICE DROP

Creek front cottage on the outskirts of Coudersport. This 3 bedroom, 1 bath home is on a quiet street in Coudersport borough. The heat system is newer and some windows have been replaced. This would make a good investment property or first time home buyer.





This property would make a great camp....it needs a lot of clean up. It sits high off Pine Creek and is within walking distance of State Game Land. Has off street parking, a large unfinished attic that could be a great bunk room. There is a small shed on the property that will stay.



8.23

Gaines, PA

<sup>7</sup>9<sub>18</sub> U.S.<sup>6</sup>



MLS #: 31716814 List Price: \$110,000

21 +/- acres in a Country setting. Was and still could be a beautiful home with some time and effort cleaning up the grounds around the home. It is being sold AS IS, it does need significant cleaning of debris, metal, etc. Call for your showing today.







PORussell DR

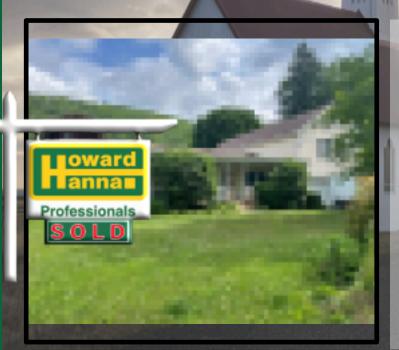




MLS #: 31716835 List Price: \$650,000

Beautiful ranch home and property in scenic Potter County with a view of God's Country that won't quit! This 4 bedroom, 2 full and 2 half bath home with an attached 2 car garage, sits on 26.59 acres, surrounded by about 6.5 acres of woods. There are quality finishes in the home with granite counters, stainless appliances, hardwood floors, and an amazing family room with a large wet bar and lovely stone fireplace to hold your woodstove. Outside is nicely landscaped with stone walls, a large pond with a water wheel and bridge. It has it's own well with a privy near by. Check out the grape vines on the arbor! Outside there is a separate 72 ft x 24 ft metal barn / garage with an office, shop area, green house and a large back room for all your toys and equipment. There is another metal out building that is 18 x 14 with a gravel floor and a lean to on the end. There is a cute chicken coop and an adorable potting shed. All this with a view to die for from the front covered porch!





Beautiful re-done ranch home in Coudersport across from a lovely park. This 4 bedroom, 3 bath home was remodeled in 2020. There is an amazing Great room off the kitchen with a gas fireplace and a Game room complete with a large bar over the 2 car garage. Sit on the charming covered front porch or enjoy the more enclosed back deck. There is a partially finished basement with plenty of room for storage and crafts. The back yard is fenced for your pets or kids. Wait till you see the beautiful Master Suite! Don't just do a drive by on this one, call to see it today.

MLS #: List Price: \$239,000



MLS #: 31716842 List Price: \$74,500

This adorable 2 bedroom property sits on .83 acres and along the Cowanesque creek. ..with great fishing spots. there are flower gardens, herb gardens, and plenty of other planted areas This would make a great home or camp.





Westfield, D

Pritchard HC





MLS #: 31716841 List Price: \$199,900

If you want a place within site of the Potter **County Snowmobile Club and beautiful** views overlooking the farmland and mountains of Potter County then this is the place for you. The property consist of just over 3 acres and is partially wooded, it comes with a 2019 double wide that consist of 3 bedrooms and 2 baths and looks like new inside as it was rarely used as a getaway place. The views from the place are stunning and with a nice level lot there's plenty of room for parking trailers and comes with a brand new storage shed to keep those toys in. This was a vacant lot in 2019 so the doublewide, septic, well and everything else only has several years of age on them.

8 23



You'll know when you find the perfect one.





# **Best Listings in** Potter County and Surrounding Areas! Homes, Cabins, **Commercial**, Land, Lots, more ...

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