



Professionals

FREE

April/May 2022

*Serving Tioga, Potter, McKean,  
Warren & Bradford counties*



*Home Happens Here*

*Features Residential, Commercial,  
Multi Unit & Land properties*



Independently Owned & Operated ~ Licensed in PA & NY  
[www.howardhannaprofessionals.com](http://www.howardhannaprofessionals.com)

# Howard Hanna Professionals Office Locations



11564 Route 6  
Wellsboro, PA 16901  
**570-723-1600**



336 Rt. 6 W Suite 3  
Coudersport, PA 16915  
**814-260-1464**



104 Forest Ave  
Smethport, PA 16749  
**814-887-7772**



30 S Fraley Street  
Kane, PA 16735  
**814-837-8540**

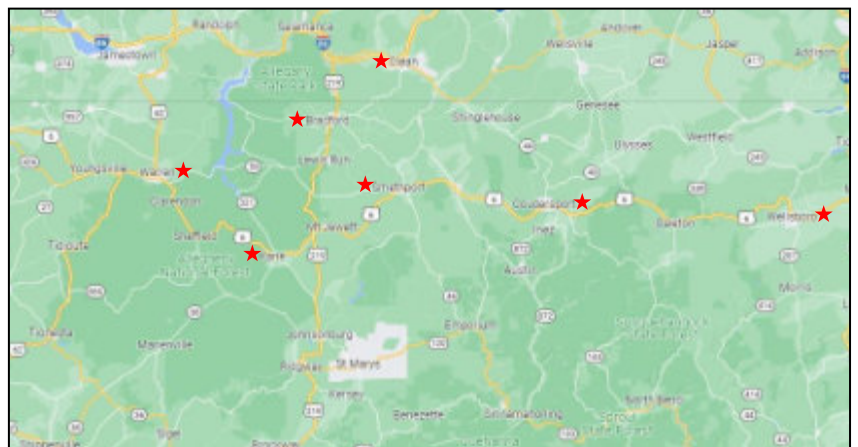


30 Bolivar Drive  
Bradford, PA 16701  
**814-362-7450**



200 W Third Ave  
Warren, PA 16365  
**814-726-2000**

## Office also in Olean NY



# About Us

Hello friends and welcome to our magazine featuring the best properties in the area. We have exciting news that we need to tell you about. Howard Hanna Professionals has merged with Howard Hanna Realty Pioneers and Howard Hanna Daley. Howard Hanna Professionals is based in Olean, NY and with the mergers, we now have offices throughout Northern Pennsylvania in Wellsboro, Coudersport, Smethport, Bradford, Kane and Warren.

This change will be great for both buyers and sellers. We will continue to give the great service and marketing that we have always given you. These mergers give us an edge over our competition to offer you even more. We now have a much greater base of buyers and Howard Hanna agents that we work with. We will also be able to expand our existing programs and offer you much more.

This magazine is just one of the many tools that we offer to our buyers and sellers. We have some awesome programs like the 100% Money Back Guarantee to buyers and our Real Scout program to assist buyers in finding homes as soon as they come on the market. Please contact any of our professional real estate agents throughout this magazine to assist you in either selling your home or finding your dream home.

Howard Hanna Professionals is the sister company to Howard Hanna Holt based in Chautauqua County, NY. The Howard Hanna name is a major force in real estate in thirteen states and we are proud to be part that family and look forward to continued success.

Sincerely,

Dennis Pezzimenti  
Managing Broker  
716-378-8989



# Magazine Table of Contents

**Page 2:** Pennsylvania Offices

**Page 3:** About Us

**Page 4:** Magazine Guide

**Pages 5-9:** Wellsboro Office Listings/Agents

**Pages 10-14:** Coudersport Office Listings/Agents

**Pages 15-17:** Smethport Office Listings/Agents

**Pages 18-20:** Kane Office Listings/Agents

**Pages 21-22:** Bradford Office Listings/Agents

**Pages 23-24:** Warren Office Listings/Agents

**Page 25:** JVB Bank Advertisement

**Page 26:** Realtor Page

**Page 27:** Money Back Guarantee Information

**Page 28:** Pennsylvania Offices Map/Things to do

**Page 29:** Social Media Information

**Page 30:** Article, Key Terms for Homebuyers

**Page 31:** Notes Page



## Professionals



Professionals

## 302 N Williamson Road, Blossburg

MLS#31711589

\$184,500

2 BD, 1.25 BA

0.77 Acres



### UNDER CONTRACT

Very nice 2 bedroom ranch home on the outskirts of town. From the bright, breezy, spacious sun porch to the open kitchen, living, dining area or the large level backyard for gatherings....this home has it all. Very well maintained home. Hardwood floors thru out, firepit in the back yard and beautiful well established landscaping. This one will not last long.

## 399 Route 44 N, Coudersport



Professionals

MLS#31712714

\$285,000

3 BD, 2 BA

5.04 Acres

This beautiful home sits just a few miles out of town. Sit on your deck and see the beautiful views out over the valley. There is a full walkout basement that could be easily finished into more living space. A new metal roof was just installed along with carpet in the dining room, stairs, upstairs hallway and bedrooms. New efficiency hot water heater, new siding, a radon mitigation system is installed. The 2x6 walls in the front have been newly insulated and the 2 car detached garage was just built in the last 5 years.



Professionals

## 2098 Whites Corner, Harrison Valley

MLS# 31713017

\$399,757

1 Unit w/1 restroom

2.53 Acres



Whites Corner Automotive Garage is highly profitable with a book of existing clientele. Fully equipped with two auto repair bays including 2 separate lifts, full size automotive paint booth, sand blasting station, tire balancer, parts wash station, leaf break machine, 20 ton press, plus much more. Currently licensed for PA inspections. The interior features a large reception area, second floor private office, and a 20x65 second story enclosed storage area. Outside is a large storage area that can be converted to additional work bays with partial concrete floor already poured. This unique location sits on a level, 2.5+/- acres with great road visibility.

**14 First Street, Galeton**



**MLS#31713058**  
**\$129,864**  
3 BD, 1 BA  
0.18 Acres

**215 Stevenson Street, Westfield**



**MLS#31713043**  
**\$79,900**  
3 BD, 2-3/4 BA  
0.46 Acres

**18035 Route 287, Tioga**



**MLS#31712949**  
**\$168,000**  
5 BD, 2 BA  
1.00 Acres

**95 Norris Brook Road, Middlebury Center**



**MLS#31711563**  
**\$219,995**  
4 BD, 2 BA  
0.31 Acres



**187 West Main Street, Galeton**



**MLS#31712840**  
**\$139,900**  
3 BD, 3/4 BA  
0.30 Acres

**154 Merrick Spring, Gaines**



**MLS#31712527**  
**\$247,900**  
3 BD, 1 3/4 BA  
9.31 Acres

**423 Trowbridge Station Road, Millerton**



**MLS#31712109**  
**\$423,423**  
3 BD, 1 3/4 BA  
107.66 Acres

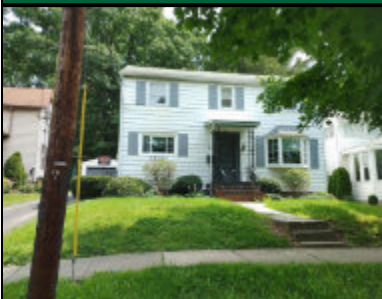
**3037 Route 49, Westfield**



**MLS#132549**  
**\$69,900**  
3 BD, 1 BA  
0.18 Acres



**61 St James Street, Mansfield**



**MLS#31712018**  
**\$149,900**  
5 BD, 2 1/2 BA  
0.11 Acres

**107 Mainesburg Road, Mainesburg**



**MLS#31711964**  
**\$91,000**  
3 BD, 2 BA  
0.23 Acres



## Commercial Opportunities

42 Constitution Ave, Galeton



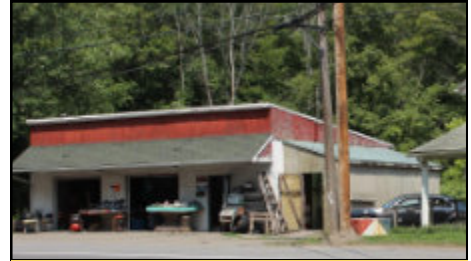
MLS#132538...\$299,900  
Lot Size: 100x241.77

0 Route 49, Lawrenceville



MLS#31710056...\$735,000  
22.77 Acres

162 Tioga Street, Wellsboro



MLS#31712060...\$209,000  
1 Unit ~ 0.87 Acres

85 1/2 Central Ave, Wellsboro



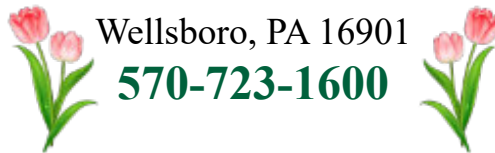
MLS#31712300...\$575,000  
2 Units/3 Restrooms ~ 1.40 Acres



Professionals

11564 Route 6  
Wellsboro, PA 16901

570-723-1600

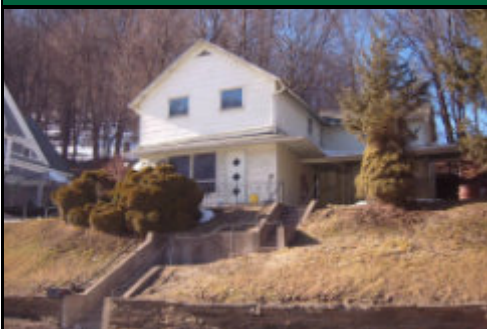


204 West Main, Elkland



MLS#31712931...\$330,000  
3 Units/4 Restrooms ~0.11 Acres

## Muli Unit



*Older two story home has flip flopped over the years.*

52 West Street, Galeton  
MLS#31710736...\$74,670

2 Units ~ 0.85 Acres

# ★ NEW LISTINGS! ★

### UNDER CONTRACT

104 E Beech Street, Coudersport	\$92,500	2 BD, 1 BA	0.19 Acres	MLS#31713156
146 Mason, Westfield	\$68,900	2 BD, 1 BA	0.45 Acres	MLS#31713120

# Land Listings

0 Route 49, Lawrenceville	\$735,000	22.77 Acres	MLS#31710055
0 Stone Quarry Road, Westfield	\$34,500	2.70 Acres	MLS#31711594
0 N Water, Knoxville	\$39,000	3.74 Acres	MLS#31711782
0 Hertenberger Road, Sabinsville	\$265,500	90.00 Acres	MLS#31711855
32 Phoebe Lane, Coudersport	\$20,976	1.05 Acres	MLS#31712419
2240 Catlin Hollow, Wellsboro	\$139,900	32.44 Acres	MLS#31712607
83 Benson Avenue, Mansfield	\$15,000	0.57 Acres	MLS#31712719
0 Heffner Hollow & St Line Rd, Lawrenceville—OGMs Only	\$29,900	18.31 Acres	MLS#31712601
<b><u>UNDER CONTRACT</u></b>			
0 Welch Mountain Road, Covington	\$109,900	28.65 Acres	MLS#317130990



**Laurel Behr, Realtor**

**(570) 439-2882**

laurelbehrl6@gmail.com

www.howardhannaprofessionals.com



*List today, and begin your new adventure tomorrow!*



11564 Route 6  
Wellsboro, PA 16901

**(570) 723-1600**



**Professionals**



Independently Owned & Operated ~ Licensed in PA & NY





# Wellsboro Office Agents



11564 Route 6  
Wellsboro, PA 16901  
**(570) 723-1600**

*Howard Hanna Professionals services the areas of Wellsboro, Bradford, Tioga, Potter, McKean County, and Lycoming County in Pennsylvania, and Allegany, Steuben, and Chemung County in New York.*



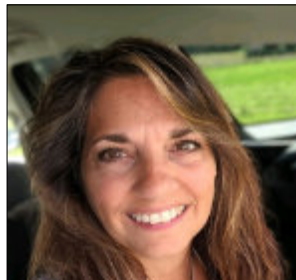
**Carol Hoke**  
Assoc. Broker/Manager  
570-439-0997



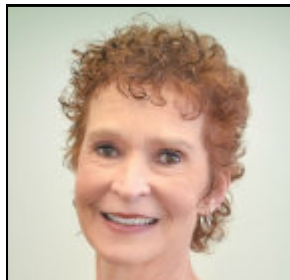
**Thomas Saveri**  
Assoc. Broker  
607-426-2661



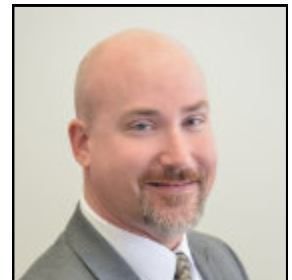
**Brenda Adams**  
Realtor  
814-558-5359



**Carolyn Straniere**  
Realtor  
814-558-5359



**Judith Fry**  
Realtor  
570-787-0117



**Kevin Busch**  
Realtor  
570-766-1183



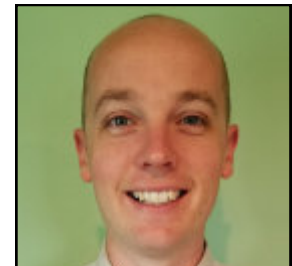
**Kimberly Case**  
Realtor  
570-404-0794



**Laurel Behr**  
Realtor  
570-439-2882



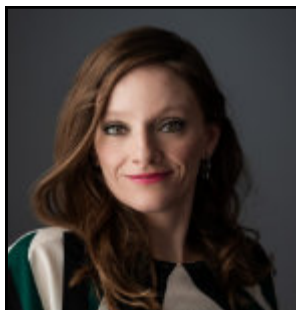
**Lorraine Albin**  
Realtor  
570-916-0897



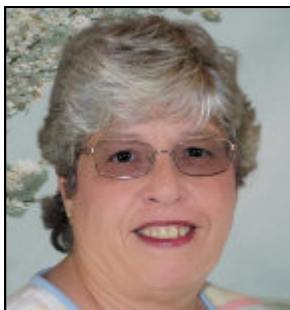
**Marc Rice**  
Realtor  
570-404-8213



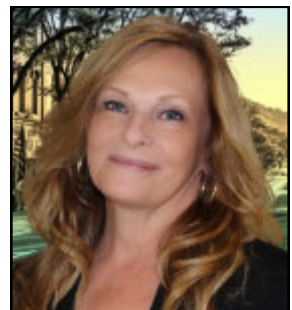
**Sandra Stevens**  
Assoc. Broker  
570-772-3778



**Sonja Spencer**  
Realtor  
570-404-8006



**Sylvia Prouty**  
Realtor  
570-250-6277



**Teri Doud**  
Realtor  
814-203-8416



# 1571 State Rt. 44 North, Coudersport

Professionals

MLS#31712867

\$789,000

4 BD, 1 3/4 BA

102.40 Acres



Thriving business, farm land, & Country Living on open and wooded acreage. Bakery, butcher shop, retail sales and order to go sandwiches, fish fry, etc. This is a turnkey business, all equipment and inventory are included. Owner is willing to help train new owners step right into the business and never miss a sale. Point of Sale equipment is leased but can be transferred to new owners.



Commercial ~ MLS#31712809...\$789,000

Farm ~ MLS#31712810...\$789,000

# 60 Pioneer Drive, Coudersport



Professionals

MLS#31713102

\$475,000

3 BD w/Multiple BA

8.39 Acres

Beautiful custom log home has been well maintained and updated. Park on the large concrete apron stretching out to the garage and walk right into the huge finished basement. With in floor radiant heat. 1st floor master bedroom plus en suite bath and large walk in closet. Kitchen/dining area located off the living room. Walk out the front door to a huge 10'x61' front porch. 2nd floor could be a 3rd bedroom or office with a view over the living room. Outdoor wood boiler with radiant heat throughout.



# 9 E Maple Street, Coudersport

Professionals

MLS# 31713044

\$295,000

1 Unit w/2 restrooms

0.25 Acres



A perfect location for a Doctor, Dentist, Chiropractor, Counselor, Lawyer, CPS....the list is practically endless. Great location with plenty of private off street parking. A large waiting room, spacious reception area, 2 restrooms & 4 spacious offices/patient rooms with sinks and mechanicals. Business and equipment can also be purchased for an additional agreed upon fee. The paved off street parking is equipped with handicapped access.



21 Mina Road, Coudersport



MLS#31711599... \$215,000  
4 BD, 2 1/2 BA ~ 2.33 Acres



74 Crandall Run Rd, Austin



MLS#31712031... \$61,000  
3 BD, 1/2 & 3/4 BA ~ 0.17 Acres



24 Elk Street, Coudersport



MLS#31712314... \$199,000  
5 BD, 3/4 BA ~ 0.39 Acres

411 Church Street, Ulysses



MLS#31712314... \$199,000  
5 BD, 2 3/4 BA ~ 0.39 Acres



24 Avenue C, Coudersport



MLS#31712396... \$215,000  
3 BD, 1 3/4 BA ~ 5.49 Acres

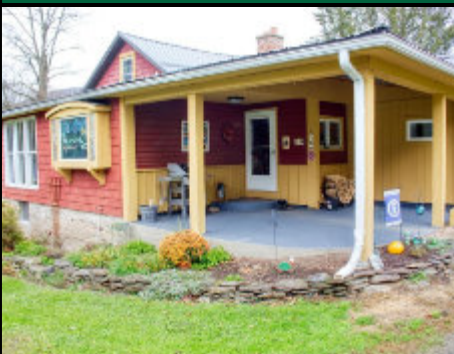


10 Fairview Avenue, Galeton



MLS#31712432... \$89,000  
3 BD, 1 1/4 BA ~ 0.30 Acres

6460 Route 6, Wellsboro



MLS#31712652... \$339,000  
3 BD, 1 3/4 BA ~ 3.00 Acres

70 Roosevelt Ave, Port Allegany



MLS#31712734... \$83,900  
3 BD, 1 3/4 BA ~ 0.40 Acres

235 E. Main Stree, Westfield



MLS#31712744... \$124,000  
4 BD, 1 3/4 BA ~ 0.23 Acres

17 Main Street, Lawrenceville



MLS#31712819... \$69,900  
1 BD, 1 BA ~ 0.16 Acres

152 Ice Mine Rd, Coudersport



MLS#31713006...\$198,500  
3 BD, 1 BA ~ 1.84 Acres

## Commercial Opportunities



64 Shinglehouse Rd,  
Shinglehouse  
  
MLS#31711685  
**\$190,000**  
1 Unit, 9.96 Acres

16 Main Street,  
Austin  
  
MLS#31712721  
**\$240,000**  
1 Unit, 0.50 Acres



## Muli Unit



*This large multi-family home has great income potential!*  
  
138 Joe West Road, Middlebury Center  
MLS#31712855...\$199,900  
  
2 Units, 3.39 Acres



**Professionals**

336 Route 6 W, Suite 3  
Coudersport, PA 16915  
**814-260-1464**



2962 Route 44, Shinglehouse



MLS#31712851... \$107,000  
2 BD, 3/4 BA ~ 0.50 Acres

143 Leadville Hollow, Genesee



MLS#31713038..\$22,500  
1 BD, 3/4 BA ~ 0.69 Acres




# Land Listings

0 Slocum Road, Rexville NY	\$69,900	20.90 Acres	MLS#31711780
Lot 1 Cherry Tree Lane, Coudersport	\$24,900	2.96 Acres	MLS#31712847
318 North Fork Road, Westfield	\$79,900	13.60 Acres	MLS#31712924

We at HH—Coudersport are very excited to announce that Howard Hanna Realty Pioneers has merged with Howard Hanna Professionals!

The name is changing, but the people aren't! We love that we can continue to provide the communities with very high quality customer service that they have come to depend on. Our clients will be able to take advantage of the programs we've had in place, as we look forward to expanding our resources to give them even more competitive tools and advantages.

*Stay tuned for more information on Howard Hanna Professionals!*



## ★ NEW LISTINGS! ★

604 State Route 6 W, Coudersport	\$185,000	3 BD, 1 BA	18.63 Acres	MLS#31713177
3002 Wharton Road, Austin	\$195,000	5 BD, 2 BA	2.64 Acres	MLS#31713176
29 Phoebe Ln, Coudersport	\$275,000	4 BD, 2.5 BA	1.62 Acres	MLS#31713168
416 E Honeoye St, Shinglehouse - Lot Size: A 101x174 B 95 x 142	\$54,000	4 BD, 2 BA		MLS#31713149
<b><u>UNDER CONTRACT</u></b>				
1600 Shumway Hill Road, Wellsboro	\$179,900	3 BD, 1 BA	1.95 Acres	MLS#31713184

# Coudersport Office Agents

*Howard Hanna Professionals services the areas of Potter, McKean, Tioga Counties & the Southern Tier of New York.*



**Professionals**

336 Rt. 6 W, Suite #3  
Coudersport, PA 16915  
**(814) 260-1464**



**Mary Jo Melton**  
Assoc. Broker/Manager  
607-765-2694



**Cindy Boardman**  
Realtor  
814-655-6011



**Cynthia Kelly**  
Realtor  
352-232-1183



**David Koch**  
Realtor  
717-278-3129



**Gretchen Songster**  
Realtor  
716-307-3866



**Penny Barr**  
Realtor  
814-558-4086



**Teena Mountz**  
Realtor  
570-916-6564



Please check out our E-Zine! It has properties, videos, 360 tours and attractions to the local area!  
[hrp.crosswinddrone.com/online/mobile.html](http://hrp.crosswinddrone.com/online/mobile.html)





Professionals

## 586 Busch Hill Road, Keating

MLS#R1373482

\$499,000

6 BD, 2 BA

65.00 Acres



"SUNSET FARMS" suitable for a residence, a lodge or Airbnb! The groomed fields, spring fed pond and woods are the perfect combination. It's the perfect home with its expansive living room brick mantel fireplace, American chestnut woodwork, limitless dining room, eat-in kitchen, walk-in pantry/laundry, two bedrooms and a bath. The lower level guest space, with private entrance, features four bedrooms, kitchen, bath, gathering room, cozy antique wood stove and Wi-Fi capabilities. The two car garage and three bay oversized workshop complete the scenario.

## 228 Powerhouse Road North, Ceres



Professionals

MLS#R1385447

\$474,900

4 BD, 3.5 BA

11.16 Acres

2 story family home in a private setting on a dead end secluded road. Numerous large windows fill the home with natural sunlight. All levels have radiant heat. The first level consists of a formal dining room, spacious living room with freestanding fireplace and a half bath/laundry room. Stainless steel appliances! The second level has a master suite with soaking tub. 2 other large bedrooms and a full bathroom. The finished walkout basement offers a bedroom, full bathroom/laundry room. 2 car garage and a large barn/storage area. Stocked pond, blueberry bushes, fruit trees and trails.



Professionals

## 3475 Route 155 North, Liberty

MLS# R1388547

\$297,850

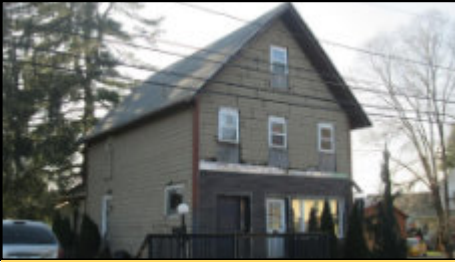
4 BD, 2 BA

1.22 Acres



Completely and tastefully renovated The 2500 sq ft home is all on one floor and enhanced by skylights and a wood burning fireplace. The kitchen features dark cabinets, stainless steel appliances, unique counter tops, a centrally located island with seating and a beverage cooler. Included is an expansive Master Suite with double walk-in closets, an exercise room, master bath and a reading nook. Great backyard bordered by the Two Mile Creek. Spacious deck, covered porch, fire ring all on 1.22 acres. Bonus 10,000 sq ft retail/office/warehouse space next door.

**139 East Street, Smethport**



**MLS#R1381619...\$69,900**

4 BD, 3 BA ~ 0.33 Acres

**106 Church St, Shinglehouse**



**MLS#R1391006...\$152,000**

4 BD, 2 BA ~ 0.34 Acres

**150 Oak Lane, Potter**



**MLS#R1390218...\$249,000**

2 BD, 2.5 BA ~ 6.12 Acres

**Commercial Opportunities**



801 N Main Street,  
Port Allegany

**MLS#R1387651**

**\$50,500**

0.11 Acres

515 E Main Street,  
Smethport

**MLS#R1387919**

**\$139,000**

0.22 Acres



418 Ceres Road,  
Shinglehouse

**MLS#R1354978**

**\$354,900**

1 Unit ~ 24.45 Acres

155 Two Mile Road,  
Liberty

**MLS#R1388506**

**\$298,750**

1.22 Acres



**★ NEW LISTINGS! ★**

- |   |                  |                     |                      |                     |
|---|------------------|---------------------|----------------------|---------------------|
| <b>81 Pioneer Drive, Annin</b>              | <b>\$274,900</b> | <b>3 BD, 2.5 BA</b> | <b>10.02 Acres</b>   | <b>MLS#R1388791</b> |
| <b>208 E. Arnold Ave,<br/>Port Allegany</b> | <b>\$229,000</b> | <b>3 BD, 2.5 BA</b> | <b>Lot: 79'x143'</b> | <b>MLS#1392655</b>  |
| <b>1617 Two Mile Rd, Annin</b>              | <b>\$194,900</b> | <b>4 Bedrooms</b>   | <b>4.01 Acres</b>    |                     |
| <b>MLS#R1392330</b>                         |                  |                     |                      |                     |

**UNDER CONTRACT**

**471 Canada Hollow Rd, Sharon**

**\$99,000**

**4 BD, 2 BA**

**3.70 Acres**

**MLS#R1388728**





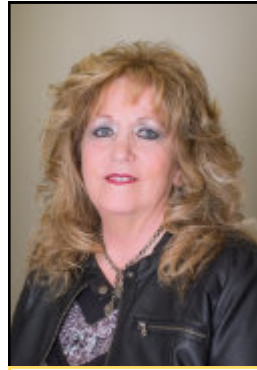
# Smethport Office Agents



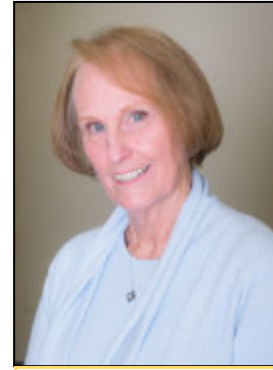
**Nancy Rathbun**  
Assoc. Broker/Manager  
814-366-1740



**Alexis Clark**  
Realtor  
814-558-7058



**Kimball Nelson**  
Realtor  
814-598-0235



**Linda Lake**  
Realtor  
814-598-0903

*The Howard Hanna Professionals Smethport office services the areas of Smethport, Port Allegany, Lewis Run, Shinglehouse, Rew, Oswayo, and more. The Howard Hanna Smethport office is located on the corner of Forest Avenue and East Street.*



104 Forest Ave  
Smethport, PA 16749



(814) 887-7772



## 101 Walnut Street, Kane

Professionals

MLS#R1379228

\$249,900

3BD, 1.5 BA

0.48 Acres



Ranch home on corner Lot! Kitchen features ceramic tile floor & counter tops overlooking the covered patio. Rooms are being repainted. Full unfinished basement. Attached garage. Furnace is newer, hot water tank installed in 2021.

Close to schools & Evergreen Park.

## 106 South Fraley Street, Kane



Professionals

MLS#R1380386

\$224,900

5 BD, 2.5 BA

0.45 Acres

Living & Dining Rooms (recently painted)! Dining room has hardwood floors & new wallpaper. Remodeled galley kitchen is bright and cheerful. Office space on the 1st floor, 5 separate rooms, 2 1/2 baths & a separate entrance. 2 fireplaces! NEW VINYL FENCE ADDED - FALL of 2021 Alarm system for extra security. 2 stall detached garage has auto door opener.



Professionals

## 592 South Settlement Road, Wetmore

MLS#R1351710

\$215,000

3 BD, 1 BA

3.05 Acres



Remodeled home with 2 DETACHED GARAGES PLUS RENTAL INCOME FROM THE SINGLE-WIDE MOBILE HOME. Kitchen has a gray granite counter top, black quartz sink with black faucet and stainless steel appliances. First floor

Bathroom with cedar tongue and groove walls, bamboo flooring, double vanity with granite counter top and a ceramic tile shower. Dining room with thermostatically controlled gas fireplace! Updated electric and well with brand new pump and wiring and Septic. MOBILE HOME HAS 3 BEDROOMS - Open floor plan - Brand new Refrigerator, Range/oven, and Microwave in the rental.





**Home Sweet Home**

204 Miller Street, Sheffield



**MLS#R1384272...\$65,000**

4 BD, 1.2 BA ~ 0.10 Acres

**Multi Unit**



10 McClellan Avenue,  
Mt. Jewett

**MLS#R1388730**  
**\$60,000**  
0.25 Acres

133 Hacker Street,  
Kane

**MLS#R1340368**  
**\$30,000**  
0.12 Acres



**Land Listing**



**LEVEL LOT - Nice location in residential area**

1179 Hilton Ave, Smethport

**MLS#R1385569...\$8,500**  
0.11 Acres



**★ NEW LISTINGS! ★**

138 Bayard St, Kane	\$90,000	1 story	0.22 Acres	MLS#R1391095
305 Janeway St, Kane	\$55,000	3 BD, 1 BA	0.10 Acres	MLS#R1391802
13 S. Elk Ave, Kane	\$48,000	3 Apartments	0.22 Acres	MLS#R1392805
212 N. Tionesta, Ave	\$42,500	3 BD, 1 BA	0.22 Acres	MLS#R1392833

# Kane Office Agents



**Debbie Rolick**  
Realtor  
814-598-8515



**Karen Carty**  
Realtor  
814-366-8878



**Professionals**

**30 S Fraley Street**

**Kane, PA 16735**

**814-837-8540**



*The Howard Hanna Professionals Kane office services the areas of Kane, Mount Jewett, Ridgway, Sheffield, and more. The Howard Hanna Professionals Kane office is located on Fraley Street.*





Professionals

## 339 Bolivar Drive, Foster

MLS#R1380251

\$89,900

3 BD, 1 BA

0.32 Acres



### UNDER CONTRACT

This cozy one story home is turn-key ready! Spacious living room with wood burning fireplace, hardwood floors and plenty of storage and charm! Formal dining room sits at the center and welcomes you into the eat-in country kitchen. Access to the attached garage is from kitchen across from main level laundry pantry! Remodeled full bath complete! The basement boast potential to add additional bedrooms, office space or living space! Full walk-out doors lead to private rear patio!

## 93/97 State Street, Bradford



Professionals

MLS#R1386818

\$88,000

3 BD, 1 BA

0.13 Acres

Vinyl sided home located on a quiet city street. Included is an additional 25 X 100 lot, which offers off-street parking and additional storage. This cozy 1 ½ story home, with landscaping and a covered front porch, boasts an eat-in kitchen with adjacent pantry and laundry. Original hardwood floors! The fenced in back yard is beautifully landscaped with perennial gardens, and offers a large, covered deck. There is also a 15 X 10 insulated and heated workshop / garden shed. Many updates including forced hot air, tankless hot water tank, vinyl siding/windows, and 200-amp electrical service with breakers.



## ★ NEW LISTINGS! ★

395 South Avenue, Bradford

\$142,000

5 BD, 2.5

0.83 Acres

MLS#R1390381



More information on our 100%  
Money Back Guarantee on page 27!

# Bradford Office Agents



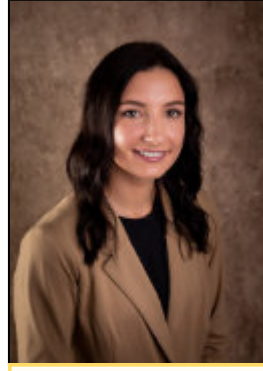
**Aaron Decker**  
Realtor  
716-378-8581



**Candy Smith**  
Realtor  
814-558-6611



**Jane Barnes**  
Realtor  
814-598-4630



**Makenzie Hushon**  
Realtor  
814-598-0937



**Terry Smith**  
Realtor  
814-598-8545



**Professionals**

**30 Bolivar Drive  
Bradford, PA 16701  
814-362-7450**



*The Howard Hanna Professionals Bradford office services the areas of Bradford, Foster Township, Kane, Lewis Run, and more. The Bradford office is located off Bolivar Drive by the Bradford Mall.*





## 14 Economy Street, Tidioute

Professionals

MLS#12606

\$93,900

5 BD, 3 BA

0.17 Acres



Historic family home in downtown Tidioute and close to all amenities. This home offers plenty of space for the growing family with 4 bedrooms (possibility of a 5th) and 3 baths. Laundry room is conveniently located on the first floor with direct access to garage and enclosed 3 season porch.

## 4 Dahl Street, Warren



MLS#12437

\$135,000

4 BD, 2 1/2 BA

0.17 Acres

Professionals

Well built 4 bedroom, 2.5 bath home. 2 car garage, HWBB heat, 84'x84' lot.



## 48 Drumcliffe Drive, Warren

Professionals

MLS#12531

\$305,999

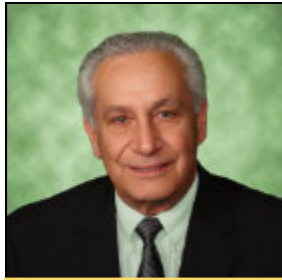
4 BD, 2 1/2 BA

0.47 Acres



Spacious immaculate home in a desirable pleasant twp neighborhood. Large living room, eat in kitchen, and formal dining room. Bright rooms with large closets. Features a gas fireplace, sunroom, family room and inviting front porch. Electric and gas heating and plenty of storage in garage and basement.

# Warren Office Agents



**John Natale Jr.**  
Realtor  
814-726-2000



**Jerry Come**  
Realtor  
814-730-8901



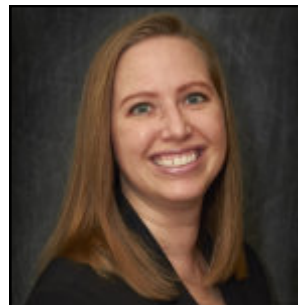
**Jerry Howgard**  
Realtor  
814-730-7840



**John McGarry**  
Realtor  
814-730-0621



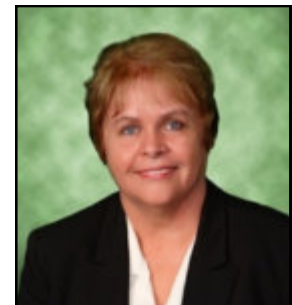
**Joshua Archer**  
Realtor  
814-230-5820



**Katrina Loree**  
Realtor  
814-688-6124



**Norma Archer**  
Realtor  
814-282-4009



**Sandra Flick**  
Realtor  
814-779-3216

*The Howard Hanna Professionals Real Estate Warren office services Spring Creek, Tidioute, Russell, North Warren, Pittsfield, Sugar Grove, Bradford, Sheffield, Youngsville, and other areas near Warren. Our office is located near the Struthers Library Theatre, between I-61 and I-6, and the confluence of the Allegheny River and Conewango Creek.*



**Professionals**

200 W Third Ave  
Warren, PA 16365  
**814-726-2000**








**JVB made  
our dream  
come true.  
Yours can  
be next.**

**WE OFFER**

- Fixed Rate Mortgages
- No Down Payment
- Low down Payment
- Refinancing
- Construction Loans
- Government Programs and Much More!

 Now you can Apply Online!

**[jvbonline.com](http://jvbonline.com) | 1-855-582-5101**

Member  
FDIC  




**BANK RIGHT.**

# FIRST-TIME HOMEBUYERS NEED LONG-TIME HOME EXPERTS.



Professionals



THAT'S  
WHO  
WE



REALTOR®

REALTORS® are members of the  
National Association of REALTORS®



# 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.\*

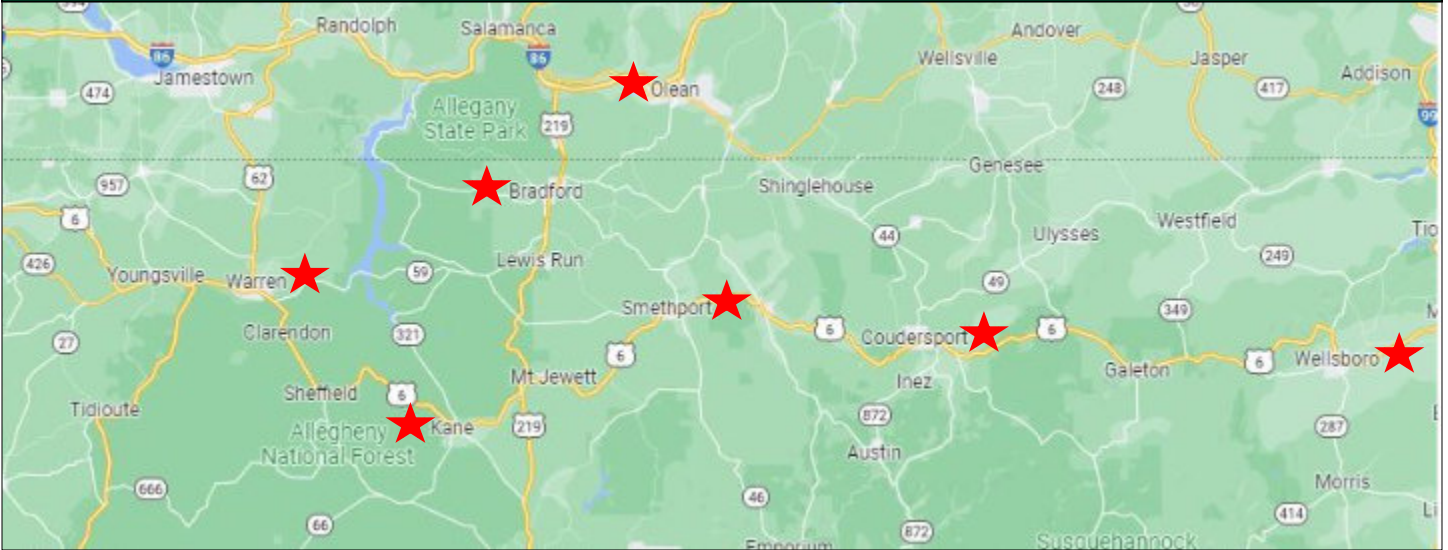
## Selling Your Home With Our 100% Money Back Guarantee

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.\*



# 6 Office Locations in the state of Pennsylvania



## Things to do in Pennsylvania

**Pennsylvania Grand Canyon**



**Wellsboro, PA**

**Cherry Springs State Park**



**Coudersport, PA**

**Hamlin Lake Park**



**Smethport, PA**



**Kinzua Bridge State Park**



**Kane, PA ~ McKean County**

**Allegheny National Forest**



**Bradford, PA**

**Rimrock Overlook**



**Warren, PA**





# CRAVING QUIET?

WE CAN HELP  
YOU FIND THE  
PERFECT SPACE.



**HH Professionals-Wellsboro**  
**HH Professionals-Coudersport**  
**HH Professionals-Smethport**  
**HH Professionals-Kane**  
**HH Professionals-Bradford**  
**HH Professionals-Warren**





## Key Terms for Homebuyers



*Buying a home can be intimidating if you're not familiar with the terms used in the process. Let's connect so you have an expert guide at every step and trusted advice for any questions that may come up.*

### Appraisal

**A report highlighting the estimated value of the property completed by a qualified third party.**

Lenders rely on appraisals to validate a home's value and ensure they're not lending more than the home is worth.

### Closing Costs

**The fees required to complete the real estate transaction. Paid at closing.**

Ask your lender for a complete list of closing cost items, including points, taxes, title insurance, and more.

### Credit Score

**A number ranging from 300-850 that's based on analysis of your credit history.**

This helps lenders determine the likelihood you'll repay future debts.

### Down Payment

**Down payments are typically 3.5-20% of the purchase price of the home. Some 0% down programs are also available.**

Ask your lender for more information.

### Mortgage Rate

**The interest rate you pay to borrow money when buying a home.**

The lower the rate, the better.

### Pre-Approval Letter

**A letter from a lender that shows what they're willing to lend you for your home loan.**

This is a critical step in today's competitive market.

### Inspection Contingency

**A provision in a contract requiring an inspection to be completed.**

While it can be tempting to waive in a competitive market, the home inspection is essential. It gives you information on the home's condition and potential repairs.

### Affordability

**A measure of whether someone earns enough to qualify for a loan on a typical home based on the most recent price, income, and mortgage rate data.**

As prices and mortgage rates continue to rise, that will impact how much home you can afford.

### Equity

**The value in your home above the total amount of liens against your home.**

With today's price appreciation, many homeowners are realizing they have more equity than they thought and they're using it to move.







11564 Route 6  
Wellsboro, PA 16901  
570-723-1600



336 Rt. 6 W Suite 3  
Coudersport, PA 16915  
814-260-1464



104 Forest Ave  
Smethport, PA 16749  
814-887-7772



30 S Fraley Street  
Kane, PA 16735  
814-837-8540



30 Bolivar Drive  
Bradford, PA 16701  
814-362-7450



200 W Third Ave  
Warren, PA 16365  
814-726-2000



**Professionals**

*Serving Tioga, Potter, McKean, Warren & Bradford counties*



Independently Owned & Operated ~ Licensed in PA & NY  
[www.howardhannaprofessionals.com](http://www.howardhannaprofessionals.com)