



# Welcome HOME GUIDE



YOUR COMPLETE GUIDE TO AREA REAL ESTATE • SUNDAY, NOVEMBER 13, 2011 • PUBLISHED BY THE HERALD DEMOCRAT

## FEATURED HOME OF THE MONTH

**733 Ridgeview Drive Sherman, Texas**  
**Offered at \$249,900**

**Room to S-P-R-E-A-D OUT!** If your family likes privacy, consider this 5 bedroom, 3.5 bath tasteful traditional home situated on 1.280 acres. There is plenty of room for creativity with 3,600 square feet per building plan. The living area offers 18' ceilings made from shiny knotty pine with striking staircases leading to 2nd level. Extra rooms could be second living area, game room, office, or even 2nd living quarters. This home is great for a large family. Call me today for your private showing.

**Debbie Hudnall Vice President, Residential Sales**  
**903.815.4068 Virginia Cook, Realtors**



*Give Thanks  
this  
Holiday Season*

## Sher-Den Realty Tells you, "10 Ways to Prepare for Homeownership"!

1. Decide what you can afford. Generally, you can afford a home equal in value to between two and three times your gross income.

2. Develop your home wish list. Then, prioritize the features on your list.

3. Select where you want to live. Compile a list of three or four neighborhoods you'd like to live in, taking into account items such as schools, recreational facilities, area expansion plans, and safety.

4. Start saving. Do you have enough money saved to qualify for a mortgage and cover your down payment? Ideally, you should have 20 percent of the purchase price saved as a

down payment. Also, don't forget to factor in closing costs. Closing costs- including taxes, attorney's fee, and transfer fees- average between 2 and 7 percent of the home price.

5. Get your credit in order. Obtain a copy of your credit report to make sure it is accurate and to correct any errors immediately. A credit report provides a history of your credit, bad debts, and any late payments.

6. Determine your mortgage qualifications. How large of mortgage do you qualify for? Also, explore different loan options- such as 30-year or 15-year fixed mortgages or ARMs- and decide what's best



**Mack & Scott Broiles**

for you.

7. Get preapproved. Organize all the documentation a lender will need to preapprove you for a loan. You might need W-2 forms, copies of at least one pay stub, account numbers, and copies of two to four months of bank or credit union state-

ments.

8. Weigh other sources of help with a down payment. Do you qualify for any special mortgage or down payment assistance programs? Check with your state and local government on down payment assistance programs for first-time buyers. Or, if you have

an IRA account, you can use the money you've saved to buy your first home without paying a penalty for early withdrawal.

9. Calculate the costs of homeownership. This should include property taxes, insurance, maintenance and utilities, and association fees, if applicable.

10. Contact a REALTOR. Find an experienced REALTOR who can help guide you through the process.

If you are thinking of buying or selling a home, please contact SherDen Realty "The Friendly Realtors". Mack, Scott, Helen, & Doug @ 903-868-1511. You'll be glad you did!

## OPEN HOUSES

### SHERMAN



**55 Ridgeview Dr., Sherman \$178,000**  
Simply Irresistible! Custom home w/ extras! 3/2.5, oversized family room w/ FP. Breakfast room windows overlook huge backyard. Hardwood floors, abundant custom kitchen cabinets, granite countertops. Hwy. 11 to Ridgeview. Turn W.  
**Debbie Hudnall 903.815.4068**



**114 Arapaho E, Sherman \$161,000**  
Stunning sprawling home offers 5 bedrooms, 3 baths and is totally updated. New appliances, flooring, paint. Large backyard for your entertaining. Hwy. 56 to Arapaho E.  
**Stacey Olmstead 903.821.1114**



**1220 Mallard, Sherman \$149,900**  
4/2.5/2 with many updates. Sunroom. Open floor plan. New roof, new HVAC. 2 living areas. Great landscaping. FM 1417 to Country Ridge.  
**Ken Taylor 903.815.5073**



**3108 Anthony Dr., Sherman \$149,000**  
3/2.5, formal living/dining, vaulted ceiling in family room w/ FP. Remodeled baths. Solar window screens. Spacious kit w/ Corian style countertops, breakfast area. Fenced backyard, patio, rear parking. Convenient location and affordably priced! FM 1417 to Pecan Grove. R on Anthony.  
**Bruce Stidham 903.821.5559**



**1705 Creekside Ave., Sherman \$120,000**  
Entertain friends on wood deck overlooking Koi pond & mature trees. Wood floors, bonus room, 4/2.5, SS appls in kitchen. Priced to Sell! FM 1417 to Pebblebrook Addn. Take 1st R to Creekside.  
**Stephanie Collins 903.771.6655**

### DENISON



**1630 W. Day, Denison \$249,000**  
Exquisite Donald Mayes home for discerning buyers. Updates are true to the design! US Hwy. 75 to E on Crawford St. R on Verna Ln. L on W. Day St. House on S side.  
**Rhonda Lasater 903.818.9040**



**1101 Little Creek Dr., Denison \$187,900**  
Upgrades at every turn! Stunning brick 3/2/2 built in 2007. Manicured, fenced yard. Hwy 75 to Spur 503. L on Willow Grove Rd. Immediate L on W. Access Rd. R on College. L on Little Creek Dr.  
**Peggy Henderson 903.814.2404**



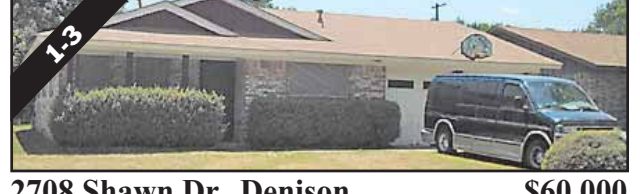
**3 Haven Circle, Denison \$139,000**  
Delightful 4/2 w/ open living & charming FP. Perfect family home in established neighborhood. Don't miss this treasure! Hwy. 75N to Crawford. E to Lillis Ln. N to Crawford. E to Hyde Park. S to Day. E to Haven.  
**Debbie Hudnall 903.815.4068**



**107 Mark Dr., Denison \$85,000**  
3/2/2 in Owens Addn. convenient location. Cozy, cute & comfortable living. Covered back porch. Great for 1st time homebuyers or downsizers! Hwy. 75 to Spur 503 (toward Denison). R on Coffin St. L on Mark Dr.  
**Susanne Kulbeth 903.327.5441**



**116 N. Wood, Denison \$74,900**  
Recently remodeled 3/1.5 near 8 years of school. Fresh paint, carpet & tile. Lillis Ln to Bob White. E to Wood. S to house.  
**Ron Vardeman 903.327.5004**



**2708 Shawn Dr., Denison \$60,000**  
Great Location! 3/1.5, large den w/ FP. Fenced backyard, stg bldg. Walk to Hyde Park Elem. School. Priced to sell and below appraised value! Hwy. 75 to Loy Lake Rd. L on Shawn Dr.  
**Anna Rowland 903.814.1790**

### OTHER



**43 Greenway Bend, Pottsboro \$159,500**  
Be at the Tanglewood Golf Course or launching your boat in minutes. 3/2/2, open floor plan, large lot. Enjoy view and privacy of greenbelt from backyard. Don't delay, take a look today! Hwy. 289N of Pottsboro. L at Tanglewood entrance. R on Country Club Dr. L on Greenway Bend.  
**Brenda Quirolo 903.819.3075**



**916 Calder, Howe \$145,000**  
4/2/2 Austin stone/brick home, open floor plan, split BRs, bright eat-in kitchen, breakfast bar w/ appls included. Master bath has double vanities, jetted tub. Hwy. 75 to Howe. Exit 53 Haning. L under bridge. R on Hwy. access rd (Collins). L on Bledsoe. L on Calder.  
**Susanne Kulbeth 903.327.5441**



# Virginia Cook, Realtors

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