

We Welcome Everyone.

Live in Beautiful North Lakeland or Winter Haven!



**Homes starting
as low as \$375/month
Income Guides
Lines Low**

(make under these amounts)

1 person 2 person 3 person 4 person
\$29,500 \$33,700 \$37,950 \$42,150

5 person 6 person 7 person 8 person
\$45,500 \$48,900 \$52,250 \$55,650

These loans that are directly funded by the Government. These loans are for 33 years. Mortgage payments are based on the household's adjusted income. First, you will need to fill out our pre-app. At that time we will give you all the information so you may proceed. There is down payment help with the direct loan program if available.



Signature Homes & Land Development of Florida, LLC

Stop by and see our models at:

Country Square on Mann Road
1685 Saddlehorn Drive
Lakeland, FL 33810

Lake Eloise Pointe
206 Eagle Lake Loop Rd. East
Winter Haven, FL 33880

Model Hours: Tuesday - Sunday Noon - 5:00 pm Closed Monday

Give us a call: (863) 859-1537 or check us out at www.signaturehomesandland.com

Main office number: (863) 967-8527

PolkHOMES

Where Real Estate
Is Bought And Sold
In Polk County.

INSIDE:

Parade of Homes

Winners pg 6, 8

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LEDGER MEDIA GROUP



863-688-2822

www.ExitRealtyLakeland.com

EXIT IS GROWING • MOBILE HOME DEPARTMENT 688-2822 • PROPERTY MANAGEMENT 577-2911 • PROPERTY MANAGEMENT 688-2822 • EXIT IS GROWING

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OPEN SATURDAY 2-4:00



**141 Moller Way
HIGHLAND VILLAGE**

- Beautiful 2 Bedroom/2 Bath doublewide
- 55+ Community

\$39,900
Hostess: Melissa Lash 863-559-7459

OPEN SATURDAY 2-4:00



1508 Glendale St., Lakeland IMMACULATE 3BR/2BA

- Great In-town location-lake view from front yard
- Formal living & dining rooms, updated kitchen & baths

\$96,900
The Joy Browne Team
Hostess: Joan Klein 863-838-6007

OPEN SATURDAY 2-4:00



1206 Josephine St., Lakeland BEAUTIFUL HANDICAPPED MODIFIED

- 2 Bedroom/ 2 Bath in town location
- Near Medical and Shopping

\$69,900
The Joy Browne Team
Host: Bob Karpus 863-529-2535

OPEN SUNDAY 12-2:00



2110 Longleaf Circle, Lakeland ENTERTAIN IN THIS CHARMING POOL HOME

- Immaculate 3BR/2BA pool home
- Tray ceilings in Dining & Living room

\$310,000
Hostess: Christi Brendmoen 863-397-6464

OPEN SUNDAY 2-4:00



1741 Old Fort Meade Rd., Frostproof A RESIDENCE TO CALL HOME

- Spacious 5BR/2BA with a home office.
- No HOA, move-in ready!

\$100,000 - Owner financing available!
Hostess: Cecilia Embry 863-259-9039

OPEN SUNDAY 2-4:00



1734 Fredricksburg Ave., Lakeland PLENTY OF UPGRADES

- Ready to move in with new roof in 2007
- New flooring, PLUS great corner lot

\$69,900
The Joy Browne Team
Host: Bob Karpus 863-529-2535

OPEN SUNDAY 2-4:00



2009 Fredricksburg Pl., Lakeland GREAT IN-TOWN LOCATION

- 3 Bedroom/2 Bath w/formal living & dining room
- Separate Family Room-Close to colleges & Polk Parkway

\$90,000 The Joy Browne Team
Hostess: Joan Klein 863-838-6007

NEW LISTING



4/2 POOL HOME NORTH LAKELAND

- Short Sale Pool, Great condition, Fireplace
- Fenced yard, easy access to I-4

\$89,900
Richard Eijo 863-397-5707

NEW LISTING



NICE WELL MAINTAINED FAMILY HOME

- 3/2 Southern Home-Roanoke Model close to Parkway
- Well maintained with vaulted ceilings & screened porch

\$99,000
Chris Osmon 863-581-7533

NEW LISTING



STONEWATER CONDO

- Relax & enjoy this stunning condo
- Within walking distance to shopping, Medical & more! End Unit.

\$115,000
Shawn & Dee McDonough 863-412-0214

NEW LISTING



WELCOME TO PARADISE

- Gorgeous 4BR bungalow on 2 private lots in city limits
- 4th BR w/own 1/2 bath, Completely Updated

\$200,000
Jeanne Sherrard 863-944-3315

NEW LISTING



EAGLEBROOKE FORECLOSURE

- 3BR/2BA open floor plan
- Ceramic tile throughout

Priced at \$127,900
Carmel Smith 863-838-0204

LAKEFRONT WITH PANORAMIC VIEWS



- Completely renovated 3BR/3BA is on Lk Gibson!
- 6000+ SF of liv/area on .75 Acre - meticulous landscaped.
- Oversized 3-car garage + Your own boat dock

\$795,000
Margie Zarbaugh 863-640-8456

SPACIOUS HOME ON CUL-DE-SAC



- South Lakeland 2-story w/master BR downstairs
- 2 bedrooms, full bath & living area upstairs
- Open plan, granite counters

\$250,000
Dana Mercaldi 863-944-4789

SOUTH LAKELAND POOL HOME



- Triple split plan 4/3 with caged pool
- Immaculate condition.
- Walk to GJHS or JW

\$279,900
Shawn & Dee McDonough 863-412-0214

ROOM TO ROAM



- 10 Acres w/Doublewide in Evans Acres
- Acreage Allows for Horses & Cattle

\$200,000
Robert Karpus 863-529-2535

SOUTH LAKELAND POOL HOME



- 3BR/2BA open plan with vaulted ceilings
- Screened pool w/salt water filtration system
- Fenced yard.

\$164,900
Carmel Smith 863-838-0204

AMAZING POOL HOME IN WATERWOOD!



- 4BR/2.5BA, Huge manicured lot, .66 Acres;
- Park your boat. Near parkway & shopping
- Steps to New Ft. Frasier Nature Trail

\$269,900
Shawn & Dee McDonough 863-412-0214

INVESTMENT ON GREAT STARTER HOME - BARTOW



- 4BR/1BA, new kit, very quiet neighborhood
- Landscaped front w/large backyard.
- 1st time homebuyer credit expires 4/30

\$120,000
Carla Meeks 863-604-9287

BANK OWNED - BARTOW



- 3 Bedroom/2 Bath, 1566 SF
- Sitting on 1 Acre, needs work

\$50,000 Cash Only
Heather Jackson 863-670-0655

FOXWOOD LK ESTATES - HUGE REDUCTION - OVER \$14,000



Spacious corner lot, walk to clubhouse, Sam's Club, restaurants, Lakeland Mall, bus line, all medical facilities nearby - some walking distance... Watson Clinic and hospital less than five minutes away... Best buy in park

\$65,990
Sheila Campbell 863 581-9797

THE JOY BROWNE TEAM FEATURE HOME



THIS IS A SHORT SALE



- Well maintained, 2BR/2BA w/1.5 car garage
- Spacious plan w/fireplace, screened lanai
- Fenced yard, RV parking & hook-up, Needs little TLC

\$79,900
Felipe Maquilon 863-581-1104

GREAT NORTHSIDE LOCATION



- Split plan, granite counters in kitchen
- Large fenced backyard. Mature trees

\$123,000
Jeanne Sherrard 863-944-3315

BEAUTIFULLY REMODELED 2BR/2BA - MUST SEE TO APPRECIATE



Tastefully decorated with stainless appliances, up-graded vanities, new windows, new A/C in 2010, new roof in 2009. Fenced backyard with large inground pool. Playground set up for the kids. Don't miss this one!

\$129,900
Sherry Berry 863-581-1952

3/2 SOUTHWEST LAKELAND



- Quiet country living with wooded
- View to to the rear of property

\$125,000

FULLY REMODELED



- 2BR/1BA with new kitchen and bath
- Tile floor + Sun Room/Den

\$69,000
Richard Eijo 863-397-5707

BEAUTIFUL SOUTH LAKELAND POOL HOME



- Short Sale! Great Deal!
- 3BR/2BA, 1771 SF, solar heated pool
- Great location, Jenkins School District

\$129,000
Travis Redder 863-698-6368

SOUTH LAKELAND LOCATION



- Walk to Highlands Grove Elementary
- 3 Bedroom split plan with Pool & Bonus Room

\$93,000
Jeanne Sherrard 863-944-3315

MAINTENANCE-FREE LIVING



- Beautiful 2BR/2BA villa w/living room
- Family Room & separate dining room

\$89,900
Joy Browne 738-1554
Bob Karpus 529-2535
Joan Klein 838-6007
"Exceeding Your Expectations"

OPEN HOUSE SUNDAY 12 to 4



CHRISTINA CHASE

ALL BRAND NEW CONSTRUCTION

2010 PARADE OF HOMES WINNER

"No Foreclosures, Short Sales, or Resales"

Private Gated Community, Upscale Designs

Homes Starting in the 200's, Maintenance Free Neighborhood

Directions: In South Lakeland - S. Florida Ave to Carter Rd. Turn left - Christina Chase is on the right

863-646-1100



STYLISH, SPACIOUS AND BEAUTIFUL!



- 3 Bedroom/2 Bath open floor plan with master suite

\$229,900



FABULOUS FIRST IMPRESSIONS!

- 3 Bedroom/2 Bath- a treasure
- Plus community amenities

\$174,900
Cecilia Embry 863-259-9039

FABULOUS HOME IN EAGLEBROOKE



- 4BR/4.5BA/Pool home on the golf course
- Waffle ceiling, tray ceiling, summer kitchen
- Lots of detail, gorgeous view, Wonderful open plan

\$565,000
Julie & Bill Shelton 863-838-5338

QUIET & PEACEFUL HOMESITE



- 2.39 acres ready for your MH or build a new home
- Well and septic in place & more amenities.

New Price **\$62,000**
Mary Alice Mills 863-255-3162

35 ACRE RANCH

- Gorgeous -tranquil area currently used as
- Cattle Ranch. Fencing, barns & ponds -
- Wonderful homesite- Must see to appreciate!

\$525,000
Margie Zarbaugh 863-687-6262

FULL SERVICE PROPERTY MANAGEMENT (863)688-2822

HOME INSURANCE, NO PROBLEM!!!



BEALL INSURANCE services

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Building Lots, Call for More Details: Winter Haven 70x139 lot • Gates of Lk Region .41 acre • Wyndsor @ Lk Winterset Lkfrt .98 acre • Lk. Shipp Comm. 1.02 acre
 • Water Ridge Lkfrt. .34 Acre • REDUCED Adale. Comm. 5.11 Acres • PRICE ADJUSTED Lk Pierce Lkfrt., 3.4 Acres & 4.18 Acres • Gated Sequoyah Ridge .60 Acre
 • Lk. Wales .30 Acres • Comm. 1.1 Acre • Development Ready 38 Acres



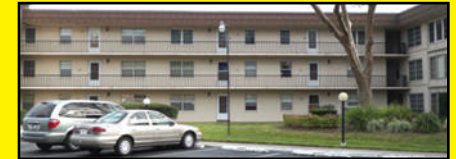
Aldale Gated Comm of Oak Crossing is the location of this 4Bdr 2Ba with 2346 sq ft LA. GR concept w/vaulted ceilings, FDR, spacious Kit with wood cabinetry, Morn Rm, 14x10 open patio & private backyd. Move in condition & great value. Call to view.



Historic Beauty! Charming 2 story home with 3Bdr 2.5Ba, 2100+ sq ft. GR w/frpl, many recent updates w/o compromising the arch design, stained glass, courtyard, wraparound porch. Absolutely amazing ambience throughout the entire home! Call for more details.



Carefree Lifestyle at its Finest! Fabulous home that's just like brand new. This 3Bdr 2Ba is located in Lake Ashton, a golfing & gated community. Open flrplan, neutral colors, lg master ste w/sitting area, W&D included + much more! Call to schedule appt.



Lakeview Condo! Imperial Harbours is the location of this 3Bdr/2Ba 3rd floor condo. Beautiful views, spacious, open floor plan, corner unit and situated close to elevator. Unit radiates Tender Loving Care. Call for an appointment today!



Cheaper Than Rent! Check out this 3BR w/many updates, 1612 sq ft, LR, FR, new roof in '06, new A/C in '07, replumbed in '06, fireplace, all appl. incl. washer & dryer stay, .24 ac lot, convenient location, lovingly maintained....Call to view today!!



Even More Affordable Secluded Lakefront.... experience nature firsthand in this 2BR/2BA home on 2.66 ac w/1927 sf living, great rm, formal DR, kitchen & morning rm, tons of storage, lg laundry, bonus rm, 2 car gar, boathouse, beautiful sunrise views...Call to view!



Beautiful home located in country setting with room for your horses. 3Bdr/2Ba home on almost an acre with above ground pool and detached 20x30 hurricane constructed garage/workshop. Large deck & scr enclosed porch. Call for more details!



Country setting w/1.1 acre and 2BR/1BA home in Davenport/Haines City area. Lower level is 2 car carport & workshop, upper level is living area. Great potential, fixer-upper opportunity for qualified craftsman, needs repairs ...Call for an appt!



This fabulous 4Bdr 3Ba home is located in the gated Ruby Lake comm. Beautiful triple split plan, fantastic kitchen w/ morning room, formal areas + Family Room, lg screened lanai with refreshment center, ceramic tile throughout & an excellent buy, Call today!



Chain of Lakes hm on appx .80 acre. Beautiful 3Bdr + office/3Ba Pool hm w/a'ddl 1B/1Ba guest hs to accommodate guests or in-laws. 2862 sq ft LA, open split flr plan, FR, Bonus Rm w/a blend of contempo design & established area. Close-in convenience & private setting. Don't miss it! Call Now!



Fabulous waterfront home on Lake Hatchineha. This is a lovely home w/over 3100 sq ft. 4Bdr 3Ba,dock, guest house, granite kitchen, a true Shangri-la on a dead end street, a fisherman's paradise! Call to view this incredible home today!



This Lake Otis Lakefront home with approx 3907 sq ft living with formal areas, 2 fireplaces, family room, bonus room, 4Bdr 2Ba, well manicured lawn with exterior recreational stations. Call today for an exclusive showing!



Ready for you now! Very nice 2BR/2BA home w/brand new carpet, new vanities & tops, new faucets, newly painted baths, open floor plan, enclosed Florida room, 2 car gar., comm. pool & tennis in beautiful gated & golf comm. of Cypresswood....Call to view today!



Exceptional Lakefront! Immaculate 6Bdr/5Ba with all the qualities desired in this 4647 sq ft home. Features media rm, frpl, morning area, Butler's Pantry, Dbl laundry, surround snd & a super pool w/lanai. Matchless views, call today & see it for yourself.



LAKE ELOISE LAKEFRONT ESTATE.... Sited on 4.5 acres, this unbelievable 16,000 SF estate w/Mediterranean influence features nanny apt, guest house, theater & Tuscan flair. Fabulous home area w/pool & summer kit. Many amenities to see! Call for an exclusive showing.



Custom Built Home in Gaines Cove! Fabulous floor plan best describes this 7Bdr/3.5Ba home w/3862 sq ft LA, featuring LR, DR, FR with frpl, office/den area, lg screened lanai with caged pool and situated on .51 acre. Perfect for large family. Call today!



Amazing, is only one word to describe this fabulous 4Bdr, 4Ba 4500 sq ft LA home on 4+/- acres. Featuring div bdrs, office, gourmet granite kit w/isl, designer tile, scr lanai, 3 car gar, paved drive & fountain + much more. Call to view today!



Private Lkfront Setting on Spirit Lake is the location of this fabulous home w/4Bdr + office, 2Ba 2749 sq ft LA on .63 acre. Featuring FR w/frpl, div bdrs, formal areas, lg lanai overlooking lake & scr htd salt water pool & spa. Call for a showing today!



Spectacular 1 owner home in SE WH.... 3 BR/2BA w/1614 sq ft LA, cath ceilings, nice & bright open split flr plan! Neutral décor, GR, dining area, eat-in kit, W&D, front & back scr. lanais, & spacious yard! Immaculate & Truly must see! Call today.



Investment Opportunity. Great rental history on this 1Bdr, 1Ba SE ground level condo, open and spacious, gas appliances & close in convenience. Buy One, Two, or Three as a package deal with great return. Call Renee Butler Team for the numbers.



This Auburndale 4Bdr/1.5Ba is convenient to shopping, restaurants & easy access to Pkwy. Many upgrades, cer tile throughout, upgraded light fixtures & the kitchen. Home is ready to move-in. Call the Renee Butler Team for an exclusive showing!



Valhalla Single Residential home in prestigious gated community. Built by Waters home with extreme upgrades. 4 Bedrooms, 3 Baths, brick construction, great room concept w/frpl. Front courtyard, meticulous grounds and a must see. Call today to view!!



Executive Pool home in fabulous condition! 4Bdr 3Ba w/ formal areas, add'l FR, gas frpl, office, isl kit & morning rm + much more. Pride in ownership is evident in this intriguing contemporary home in the established gated golfing comm of Cypresswood. Call to view today!



Great Home.... Great Location is this 3Bdr/2Ba home located in SE. newly renovated split bdr plan is move in ready. Bright & airy hm w/frpl, wet bar, eat-in kit on ¾ acre lot. You'll fall in love with this must see. Call to view today to believe all it offers.

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market values - local real estate



**2199 227 Mandolin Dr.,
Winter Haven - \$184,925**
NEIGHBORHOOD: Mandolin
SALE DATE: 10/20/2010
DAYS ON MARKET: 203
SQUARE FOOTAGE: 2,240
BEDROOMS/BATHS: 4/2
AMENITIES: 5' Shower in guest bath, Garden Tub,
14x16 covered and screened lanai.
LISTING AGENT/FIRM: Adams Homes



**7059 Walt Williams Rd.,
Lakeland - \$120,000**
NEIGHBORHOOD: Forest Lake
SALE DATE: 11/4/10
DAYS ON MARKET: 129
SQUARE FOOTAGE: 1,990
BEDROOMS/BATHS: 3/2
AMENITIES: Split plan, formal living & dining,
screened lanai, large backyard.
LISTING AGENT/FIRM: Julie Shelton/Exit Realty of
Lakeland
SELLING AGENT/FIRM: Reginald Ardis/Ardis
Limited, Inc.



**1212 W Marjorie Street,
Lakeland - \$24,000**
NEIGHBORHOOD: Hardins First
SALE DATE: 11/08/2010
DAYS ON MARKET: 144
SQUARE FOOTAGE: 1,200
BEDROOMS/BATHS: 3/1
AMENITIES: Screen porch, fenced yard and
centrally located.
LISTING AGENT/FIRM: Jay Hickman/ Remax
Paramount Properties
SELLING AGENT/FIRM: James Charpie / Jim
Charpie Property Mgt.



NOW AVAILABLE!

Phase II Maintenance-Free Villas from the \$170s!

**PLUS, No Monthly Community Fee
for 2 Years & 20% off Upgrades!**

UNBELIEVABLE INTRODUCTORY PRICING – FIRST 8 ONLY – WON'T LAST LONG!

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The McKeel Team



Kim McKeel REALTOR® 863-712-9400
Seth McKeel 712-9400
Justin Hollis REALTOR® 698-8213
Eleni McLean REALTOR® 398-7403
Bob Max REALTOR® 581-6539
Evelyn Broxterman REALTOR® 899-9116

Christina Boulevard!
Exquisite in every way - Over 5500 sq ft of perfection with gourmet kitchen, awesome outside entertaining & pool area, state of the art theater & electronics pkg, wonderful bar for entertaining on an acre lot with its own private gated entry. See the virtual tour at www.kimmckeel.com. Call Kim at 863-712-9400 x2254. MLS # L4619984



Lakeland Landmark
Stunning 5 br / 4 bath POOL home with guest house and almost 5000 sq ft of living space in one of Lakeland's most prestigious locations!
Call Kim McKeel at 863-712-9400 x2024. MLS #L4619475



SHORT SALE, MAJOR PRICE REDUCTION



Timeless Brook Lane
This treasure boasts 5 br / 4.5 bath POOL home and over 4500 sq ft of living space AND sits on 1.23 acres of pristine, lush landscaping ALL within walking distance to Lake Hollingsworth.
Call Kim McKeel at 863-712-9400 x2194. MLS # L4625704



Scott Lake Estate
Built in 1998 by Olivera Construction & loaded with upgrades! 3br/3baths plus office & almost 3200 sqft! Wood flooring, fantastic views, lap pool under roof, don't miss this one!!
Call Kim McKeel at 863-712-9400 x2084. MLS # L4625098



Tiffany Oaks - S. Lakeland Beauty
Awesome home on huge lot! 5 br / 5 bath pool home with 2 master suites on the ground floor. Huge kitchen, wood floors in prestigious, gated neighborhood! Call Kim McKeel at 863-712-9400 x2184. MLS # L4625646



Beacon Hill Beauty
Stunning 5 br / 4.5 bath POOL home on huge lot with charm galore!
Gorgeous formal rooms, large kitchen, and spacious bedrooms.
Call Kim McKeel at 863-712-9400 x2154. MLS # L4624069



Lake Hollingsworth - Move Right In!
Fabulous 3br / 3bath home on E. Belvedere St. that has been completely restored and renovated with all the charm that you would expect in a 1920's home.
Call Bob Max at 863-581-6539. MLS # L4623679



Historic Home on HUGE lot!
Built in 1938 with tons of charm! 4 br / 2.5 baths and almost 2200 sq ft of living space with the master on the ground floor and very conveniently located!!!
Call Bob Max at 863-581-6539. MLS # L4625757.



Tons of house for the Money!
Custom Built home boasting 3/3 and over 2400 SF. Wood flooring, soaring ceilings, tons of trim work, and countless upgrades.
Call Bob Max at 863-581-6539. MLS # L4618831



Crescent Hills - Spectacular!
This home shows better than any model home you've seen! 5500 sq ft, 4br/4ba plus office, workout room, computer room, & unfinished rm over garage on a private lot with gourmet kitchen, & perfect living & entertaining areas.
Call Kim McKeel at 863-712-9400 x2384. MLS # L4623679



Beautiful Eaglebrooke!!
Fabulous 3/2 built in 2005 with over 2000 sq ft of living space with AWESOME golf course views that is priced to sell!!!
Call Bob Max at 863-581-6539. MLS # L4625308.

LAKELAND'S #1 REAL ESTATE COMPANY

CLOSING LEADERS

Patrick O'Reilly
Individual Volume

Chad Karr
Individual Units

Mike Walker Team
Team Volume/Units

Reardon Group
Small Group Volume

REO Team
Small Group Units

The Group
Large Group Volume/Units

SEPTEMBER 2010

OPEN SAT/SUN 12-2



727 S Clayton Avenue
BEAUTIFUL HISTORIC CHARMER - IMMACULATE CONDITION
• 3br/2ba home move in ready
• Refinished wooden floors, granite counters
• Fenced yard, carport, oversized shed
• Large master w/ new bath, must see!
Call Tina Detwiler 863-860-8876

NEW LISTING



923 Kenbar Avenue
NEW LISTING IN HAINES CITY
• 4 bedrooms and 2 baths
• Formal living & dining
• Family room
• Very well maintained
Call Patrick O'Reilly 863-528-2274

NEW LISTING



936 West 6th Street
NEW NORTH SIDE LISTING
• 3br/2ba w/ 1400 sqft
• Nice sized bedrooms
• Mature oak trees
• \$49,900 L4627931
Call Becky Lane 863-680-9988

OPEN SUN 1-3



6862 Shimmering Drive
LAKEFRONT HOME
• 3 bedrooms and 2 baths
• Plus an office
• 1,978 ht sqft
• Asking \$249,000
Call Tammy Storie 863-698-6000

NEW LISTING



2271 Chesterfield Circe
BEAUTIFUL MAGNOLIA CHASE POOL HOME
• 4br/2ba w/ 2520 ht sqft
• Pool w/ screened lanai
• Granite countertops in kitchen
• Gated community \$259,000
Call Tammy Storie 863-698-6000

NEW LISTING



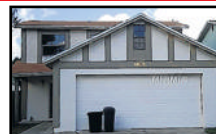
3010 Warrington Avenue
OVERLOOKS CLEVELAND HEIGHTS GOLF COURSE
• Quiet established neighborhood
• 3 bedrooms and 2 baths
• 1,341 sqft living space
• \$94,900 L4627905
Call Gate Arty 863-680-9988

OPEN SUN 1:30-4



444 Caribbean Drive
GORGEOUS LAKE VIEW - LOTS OF UPGRADES
• 4br/3ba w/ 2286 ht sqft
• Open floor plan w/ vaulted ceilings
• Split bedroom plan, stainless appliances
• Covered deck & fishing pier
Call Peggy Daley 863-838-3332

NEW LISTING



1449 Marigold Drive
AFFORDABLE HOME
• 3br/2.5ba 2 story home
• 1260 sqft, tile throughout
• Neighborhood has park & lake
• Short sale - make offer
Call Tammy Storie 863-698-6000

NEW LISTING



925 Fenton Lane # 15
CONVENIENTLY LOCATED
• Close to all your needs
• 2 bedrooms and 2 baths
• 1 car attached garage
• Well maintained condo
Call Mary Ann Touchton 863-640-6650

NEW LISTING



6109 Abby Oaks Way
ABBY OAKS EXECUTIVE HOME \$439,900
• 5br/3ba custom home
• Formal liv/din, fam rm + bonus
• Many upgrades, gated neighborhood
• Move in ready - must see to appreciate
Call Russ Rhoads 863-604-1570

NEW LISTING



807 Orange Park Avenue
PERFECT 3/2 STARTER/INVESTMENT \$125,000
• Great location near lakes & college
• Large master bedroom
• Mature trees, attached garage
• Over 1800 sqft L4623990
Call Jenni Thompson 863-409-2684

NEW LISTING



5204 Dorman Road
GREAT FAMILY HOME IN SOUTH LAKELAND
• Minutes from elementary & middle schools
• Beautiful screened pool
• 4br/2ba/2 car garage
• Functional kitchen
Call Mary Ann Touchton 863-640-6650

NEW LISTING



745 Forrest Drive
2BR/1BA NEAR DOWNTOWN BARTOW \$34,900
• Large lot
• Lots of shade trees
• Great potential
• Updated shower
Call Marcia Peacock 863-529-4003

NEW LISTING



4617 Jones Trail
SOUTH LAKELAND AREA
• 3br/2ba w/ 1692 ht sqft
• Screened in ground pool
• Large lot
• \$134,900 L4627991
Call Mike Hamic 680-9988

NEW LISTING



5785 Royal Hills Circle
WINTER HAVEN HOME \$85,500
• 3br/2ba w/ 1632 sqft
• Open floor plan
• Eat in kitchen, inside laundry
• New listing L4627927
Call Becky Lane 863-680-9988

PCBA FALL 2010 PARADE OF HOMES

From Dreary and Dull to Bright and Beautiful

By Marialice Quinn

Green Construction Services, Inc. won the PCBA Fall 2010 Residential Remodeler of the Year award for the renovation of Mike and Ann Reed's kitchen.

"Having owned this 13-year-old home for four years, our client wanted to transform her kitchen into a living and working space that she enjoyed being in," says CEO Alan Green. "Her vision was for an impactful classic, contemporary design that reflected her personal 'Design Language' and that would complement and strengthen the interior design and woodwork features of the adjacent great room.

"I was looking for a kitchen designer that would do a contemporary kitchen," says Ann, "and someone gave me Andrea Johnson's name. She took what I had in mind to do and designed the kitchen around my ideas. We did some really unique design work with tile."

"Ann had a good idea because she has done kitchen projects before," says Alan, "but Andrea Johnson, director of the Decor Division of our sister company, The Kitchen Director, then had the ability to take out of Ann's mind what her ideas were and put it on paper and make it pop. That's a special skill that not everybody has and Andrea has it in abundance."

"Ann had a very dull, inefficient kitchen," says Andrea, "that was just in need of a transformation to be brightened and modernized and to function better. She had some set ideas. She wanted to incorporate some sort of tile work all the way up to the ceiling to balance a floor-to-ceiling entertainment center she had built in the great room opposite the kitchen last year. She wanted to incorporate that height and marry the great room with the kitchen and eat-in area.

"We had a couple of challenges," says Alan. "One was that we needed to rip out the soffit and pantry and also open up the wall between living room and eat-in area for a wet bar area for an open floor plan."

"Every remodeling project we have to get creative," says Alan. "We're always having to go backward before we go forward; when we expose what we need to expose, there are always issues. On the Reed's job when we opened up the area between the living room and kitchen nook to put in a butler's pantry we had to get creative to hang the cabinets. It's always kind of fun to be able to take a problem and turn it into an opportunity to show how you are good at what you do. What I always tell the guys is there are no problems, there are only opportunities that reflect why we are good at what we do."

"I've redone six kitchens in my life," says Ann, "and Green Construction was as professional as anyone I've ever seen. They sat down with me when everything was ready and talked about what they would do and when. We did a great deal of construction, took out a wall, added cabinets, put in new flooring. They never said 'No, we can't do that' but figured out a way to do what we wanted done. It was a four-month project. I don't know anybody that's ever gotten a kitchen done that was the scope of this project in that amount of time. We're very, very pleased."

"Our designers are doing really nice work and we're getting a lot of raving fans where the customers have been our best salesmen,"

says Alan. "Our clients love their project so much they invite neighbors and friends over to show off the project, helps us to sell future project. Mrs. Reed is one of those; most of her neighbors came to see that project. During the Parade of Homes a lot of times we'll pay for the homeowners to go to the beach or something; but Mr. and Mrs. Reed didn't want to go away; they were there and we just kind of backed up because they walked people through and showed off their project. They were our best salesmen."

AFTER



BEFORE



AFTER



BEFORE



AFTER



Contact Green Construction Services, Inc. by calling 863-665-2767 or visit www.green-construction.com. Contact The Kitchen Director by calling 619-8823 or visit www.TheKitchenDirector.com.

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PCBA FALL 2010 PARADE OF HOMES

AFTER

The Next Generation Of Design



By Marialice Quinn

Originally built as Publix Store #5 in 1949 by George Jenkins, founder of Publix Super Markets, the new Waller "Inspire Me" Design Center, won the Commercial Renovation award in the PCBA Fall 2010 Parade of Homes. Waller purchased the building in February 2006. "The challenge was to transform an existing outdated building back into a unique and inspiring 1949 art deco/commercial building," says Jimmy Waller, Vice President of Development of the Waller Group.

The Waller Group partnered with Masterbrand Cabinets, Inc., the country's premier provider of cabinetry products. "Ours is the sixth 'Inspire Me' design center in the country," says Jimmy. "It's a full service showroom with comprehensive design features such as cabinetry, countertops, plumbing fixtures, lighting fixtures, roofing, appliances, windows, interior decorative trim, flooring (carpet, tile and wood), outdoor lighting, concrete decorative driveway and sidewalk pavers and a Sherwin Williams paint center."

The Center is really unique," continues Jimmy, "and is very progressive when you add fact that Kristen Lisenby, who received her degree in Interior Design from Appalachian State University in Boone North Carolina, will be on staff. Design is the heart of this center and Kristen can do incredible designs on the computer so we can provide our clients with renderings, elevations, and floor plans. They can see their dreams come to life. It's just amazing."

"We're very excited," says Kristen. "It's fantastic, there's nothing else like it in Lakeland. We're featuring one-stop shopping, whether you're remodeling or having a new home built."

But before the old Publix No. Store #5 could bring other people's dreams to life, first Waller had to bring the old building into the 21st century. The entry to the design center is on the south side of the building, while the Teachers Exchange is still located in the front of the building. Renovations included new wood flooring, retail lighting, glass wall tile and Simonton insulated windows and doors. Exposed original steel roof trusses and original brick walls lend a little nostalgia.

Now the building is filled with displays that present design ideas clients can touch and feel. The Waller "Inspire Me" Design Center allows consumers to visualize a cabinet display in different styles and finishes before deciding on the right design for them.

"Our design center is focused on helping your family or business achieve the finest design, color, and quality," says Jimmy. "We can help with design, decor, and organization. We want to take your ideas, blend them with ours, and help you to create the room of your dreams."

"For almost the past half century, we've led the remodeling business by innovation, diversification and by delivering a quality experience to thousands of our clients," says Jimmy. "We take great pride in our trade, our people and in our community. But the single most important element we use to design and engineer our projects, is our clients' vision. We wanted a place for people to come and be inspired and get design help to turn their inspiration into reality," says Jimmy. "We wanted it to be comprehensive, a wide range of products, a variety of industries represented instead of having to go to all these places, it's all right here."

"We offer one stop shopping from rooftops to countertops," says Jimmy.

BEFORE



Located in the Dixieland Historic District on the Southwest corner of 1065 S. Florida Ave. and Park Street, adjacent to the Dixieland Post Office, The Waller "Inspire Me" Design Center will be open Monday through Friday from 8 a.m. to 5 p.m., but appointments are recommended. Phone 863-688-8870 or visit www.wallergroup.com.





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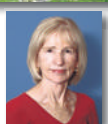
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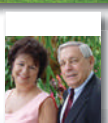
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ASKING PRICE **\$299,000.00**



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Air Conditioning Part II



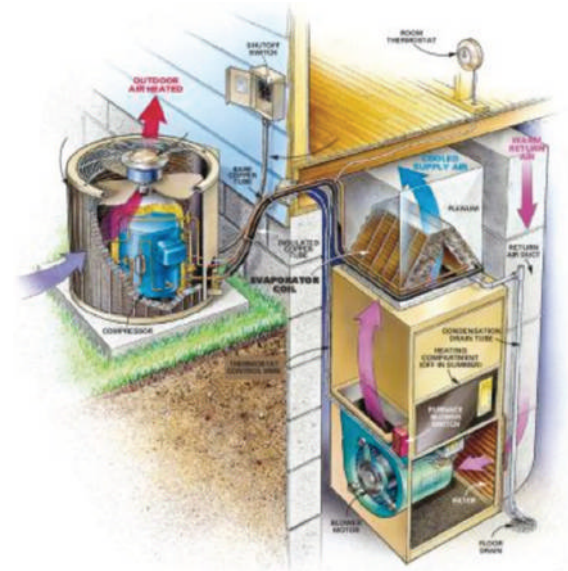
Scott Ranck

By Scott Ranck

The system pictured at the right is the most common. It is called a "split system." The unit outside the home is where the compressor and one of the most costly parts of your system is housed. It is called, "Split" because the remainder of the unit is usually in the garage or attic. That part of the system houses the evaporator coils (the inverted V at the top right in the diagram) and your blower fan that forces the air through the ducts. It is very important for you to know the outside and inside units are matched and tested together. If you upgrade the outside but not the inside you are making a mistake. If you have a gas furnace instead of a heat pump, it would be inside as well. On a forced air system your ducts are attached and all these components make up your system. As you can see it is rather complex. I will conclude this segment with some very practical air conditioning, energy saving tips.

- Change your filter regularly. Your system will actually work more efficiently if you use the inexpensive filters. Those expensive filters actually hinder the air circulation and are hard on your unit.
- Have a qualified air conditioning company service your unit annually. Make sure that includes cleaning both the inside and outside components. Use the better business bureau and recommendations from trusted friends to find a reputable contractor.
- Each degree you raise your thermostat during the cooling season can save you up to 7% of your cost.
- Always set your fan on "auto." When you run it on "On," since all ducts leak, you are pulling in more unconditioned air through the duct leaks plus you raise your electric bill approximately \$25 per month.

- Use ceiling fans to circulate air allowing the temperature to be 3 degrees warmer with the same comfort level. Also, the only benefit of ceiling fans is when you are in the room. Turn them off when the room is not occupied.
 - Often when people are hot they push the thermostat way down thinking it will cool faster. It will not. Set it at the temperature you want. Setting it down to low may damage your system because it will not be able to attain the temperature.
 - Watch for your utility company to offer a free duct inspection and schedule them to do that for you.
- Next time, as the cold fronts come through, we will consider your heating needs in Florida. Email any energy related questions or comments to sranck@chpk.com.



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32 Wood Hall Dr, Mulberry Spectacular views! 4/3 w/2700+ LA, oversized scrn lanai, builtins, hot tub rm w/gas frplc. Study w/lots of builtins, formal dining & great rm. Open kitchen w/breakfast nook & more. MLS#L4624473
BETSY MARTIN 863-687-2233 X 109



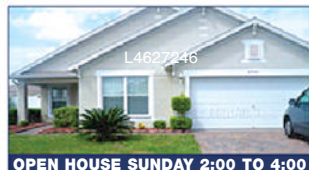
HOST: TAMI MOATS \$245,900
117 Woodside Dr, Lakeland 4/2 pool home w/formal liv & dining + great rm. Private master suite w/updated BA & lrg W-I-C. Loft off MBR is perfect for study/den. Lrg lot. 3 car gar. Lushly landscaped yard. MLS#L4626864
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BEVERLY O. PAGE 863-687-2233 X213



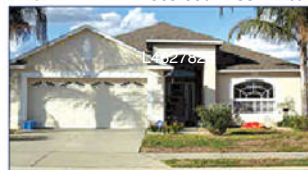
BENFORD HIGHTS \$200,000
4/3 Triple Split Plan. Spacious formal living & dining rms. Lrg family rm open to kitchen & dinette. Scrn porch & fenced yd. MBR has dual vanities, closets & lrg shower w/sep tub. MLS#L4627924
THE WILLIAMS-MITCHELL TEAM 863-687-2233 X107



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ESTHER SKIPPER 863-687-2233 X 219



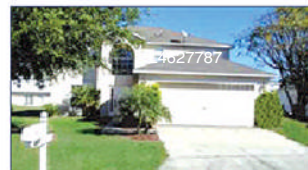
HIGH POINTE NORTH \$122,000
Gorgeous Pool home. Immaculate thru-out. Sports Pool is heated w/Salt Chlorinator. Ins Laundry. Vaulted ceilings. Lots of tile. Maple cabs in Kitchen. Gorgeous MBR w/2 WICs & more. MLS#L4627047
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BONNIE RIHA 863-687-2233 X 156



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MARK HUNTINGTON 863-687-2233 X 131
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SANDY FRAZIER 863-687-2233 X 235
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JEAN ELLISON 863-687-2233 X166
COUNTRY LIVING! \$99,500
Nice double wide manufactured home on lrg 1.25 acre lot. 3/2 split plan. Fenced yd, shed/barn, fruit trees & more. MLS#L4623984
RON MINKO 863-687-2233 X110
CHRISTINA SHORES \$99,000
Home needs TLC, but great family neighborhood. 3BR/2BA, fresh paint in & out. Priced to sell! Wooded, private bkdy. MLS#L4626311
BARBARA HOFFMAN 863-687-2233 X205

SOMERSET TOWNHOUSES \$79,995
Well-maintained, very clean, 2/2+ waterfront townhouse. Spacious rooms, newer appls, good storage space, lrg patio. MLS#L4624542
JANET SHEARER 863-687-2233 X 148
LAKELAND \$79,900
Great view! 2BR home. Wonderful waterfront property w/retaining wall & steps down to the water. Fenced yard. MLS#L4627823
NEE NEE JONES 863-687-2233 X138
FOXWOOD LAKE ESTS \$73,000
Beautiful 2/2 mobile home. Cozy kitchen. Formal Din Rm, Fam Rm. MBR has lrg WIC. Fl Rm. Lrg carport w/storage. MLS#L4627838
THE WILLIAMS-MITCHELL TEAM 863-687-2233 X 107

SOUTH LAKELAND \$47,500
3BR/1BA block home. Great in-town location. Nice large home w/16x19 family room. Tree shaded lot w/fenced backyard. MLS#L4627892
TERESA KNOWLES 863-687-2233 X128
LAKE BENTLEY SHORES CONDO \$32,900
Great Condo. 3BR/2+BA flr plan & has had some updating. Community swimming pool. Seller requests cash offers only. MLS#L4627932
RANDY BENTON 863-687-2233 X 144
POLK CITY \$18,500
Property is vacant. With permission of neighbor you can access to canal that leads to Clearwater Lake. MLS#L4625666
BOB ROEBUCK 863-687-2233 X161

EAST POLK COUNTY
WINTER SPRINGS \$115,000
2BR/2+BA TH. Open flr plan, w/oversize MBR & huge WICs. Lots of upgrades. 2 MBR, solid surface kitchen tops & more. MLS#L4627440
CRAIG MORBY 863-687-2233 X 124
KISSIMMEE \$74,950
3/2 home w/nice lrg scrn porch & 2 car gar. Ceramic tile, volume ceilings & lrg fam rm. Close to shopping & dining. MLS#L4627725
FRANK BAZAIL 863-687-2233 X 159

LAKELAND \$285,000
3/2+ w/beautiful wd flrs & paneling. Lrg eat-in kit. Frplc in fam rm. Glamour MBA, formal din rm, sun rm & more. MLS#L4627897
TERESA KNOWLES, P.A. 863-687-2233 X 128
SHOAL CREEK VILLAGE \$279,900
3/2 open plan, high ceilings, crown molding. Plantation shutters & 3 sided frplc. Lrg scrn lanai w/Jacuzzi & more. MLS#L4617658
MARK HUNTINGTON 863-687-2233 X 131
EAGLEBROOKE \$214,900
Beautiful 4BR/2BA in gated community. Wood raised-panel cabs in kitchen & lrg glamour BA in master suite w/lrg WIC. MLS#L4624918
BEVERLY O. PAGE 863-687-2233 X213

POLK CITY \$129,000
2BR/3BA mobile home in a gated community. Well maintained w/many extras available. Huge patio area. MLS#L4627775
NEE NEE JONES 863-687-2233 X138
HIGH POINTE NORTH \$120,000
Short sale. A lovely split plan home with 4BR/3BA. Cathedral ceilings. Walk-in closet, 2 car garage & more. MLS#L4627923
JANICE BRADWAY 863-687-2233 X167
VILLAS II \$119,000
Well maintained 2/2 Villa. New roof & upgraded kitchen. Close to Polk Pkwy, shopping & medical. Comm pool & more. MLS#L4626783
FRANK O'REILLY 863-687-2233 X 142

LAKELAND \$89,900
Lake front w/2 docks. Lg 3/2 w/bonus rm. 1512 SF LA-2BRs have walk-in closets. Glamour BA in MBR. Community pool. MLS#L4624319
RUTH SIMPSON 863-687-2233 X 111
REFLECTIONS WEST \$89,000
Short Sale. Nice 3BR/2BA home w/eat in kitchen. Living rm opens to formal dining area. Great size MBR. 2 car gar. MLS#L4623035
SANDRA ORTIZ 863-687-2233 X 115
LAKELAND \$88,900
Quaint cozy, 2BR/2BA on an oversized lot completely fenced. Lrg detached 2 car garage. Comfy living room. Hot tub. MLS#L4627935
JANICE BRADWAY 863-687-2233 X167

LAKELAND \$65,500
Short Sale. 3BR/2BA. Walk-in closet, central H/A. Basic house is in good condition. Needs new floor treatment. MLS#L4626154
RICHARD DOYLE, P.A. 863-687-2233 X250
LAKELAND \$65,000
One of only a few available bldg lots in prestigious Christina Lakes subdivision. Waterfront lot w/mature oaks. MLS#L4625788
SYLVIA GUESS 863-687-2233 X 252
FOXWOOD LAKE ESTS \$62,500
Well maintained, move in ready 2/2 Homes of Merit is close to clubhouse & mail. A/C in Fl Rm. New roof in 08. MLS#L4627378
THE WILLIAMS-MITCHELL TEAM 863-687-2233 X 107

MULBERRY
IMPERIALAKES \$200,000
3/2 "Optimar" energy efficient home. Ceramic tile & frieze carpet. Tropical atrium. 2 car gar. Zoned irrig. MLS#L4627929
THE WILLIAMS-MITCHELL TEAM 863-687-2233 X107
OAK HAMMOCK ESTS \$149,900
3/2 home on corner lot. Small scrn area at front dr w/brick pavers. Foyer opens to great room. Easy access to bkdy. MLS#L4626628
ESTHER SKIPPER 863-687-2233 X 219

HILLSBOROUGH COUNTY
PLANT CITY \$95,900
Build your dream home. 3+ Acres of beautiful & secluded partially wooded land. Private drive. Smp pond for fishing. MLS#L4598031
VELVET GREEN 863-687-2233 X 127

CHRISTINA SHORES \$189,500
4/2 (split plan) home. Tile flrs in liv, din & fam rm & kit. MBR w/WIC. Scrn lanai, pool on lrg lot. 2 car garage. MLS#L4623313
BETTY WOODWARD 863-687-2233 X 119

OAKWOOD KNOLL \$114,900
Large lovely 3BR/2+BA home. Immaculate. MBR upstairs w/2 walk-in closets. 2nd flr rm w/upstairs. 2 car garage. MLS#L4627124
RICK COBB 863-687-2233 X 143

FOXWOOD LAKE ESTS \$84,900
Well maintained 2/2. Open flr plan w/built-ins. Liv/Din rms, glassed in sunrm, ins util, painted driveway & more. MLS#L4626325
BETSY MARTIN 863-687-2233 X 109

POLK CITY \$60,000
Well maintained 2BR/2BA mobile home. Bonus rm, craft rm & laundry rm. Scrn Fl Rm, outside workshop, addl storage shed. MLS#L4627781
KATHY BETANCOURT 863-687-2233 X150
COBBLESTONE LNG TOWNHOMES \$58,900
Great deal on 2BR/2BA River Rock condo. Days 8-12: Offers only from NSP buyers, municipalities, non-profits. MLS#L4627863
RANDY BENTON 863-687-2233 X 144

WINTER HAVEN
WHISPER LAKE \$63,900
Great deal on 3/2 pool home in nice Winter Haven location. 2 car gar & more. Great renovation loan project. MLS#L4627779
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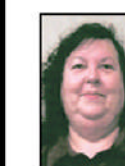
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Donna Williams

market values - around the country



1700 Wellington Woods Dr, Little Rock, AR- \$359,900

SALE DATE: 10/29/2010

BEDROOMS/BATHS: 5/3

SQUARE FOOTAGE: 3,370

AMENITIES: Stunning & classy Southern-style home located on spacious double corner lot! Originally constructed as top Little Rock builder's personal home, attention to detail is found throughout! Gorgeous hardwood floors adorn the main living areas! The Cook's kitchen features an Olde World brick cooking hearth!



4880 Marabou Way, Colorado Springs, CO - \$110,000

SALE DATE: 11/12/2010

BEDROOMS/BATHS: 3/1

SQUARE FOOTAGE: 1,132

Amenities: Rancher With Views! Open Floor Plan With Formal Living Room, Large Updated Gourmet Kitchen With Hardwood Floor, Dining Area With Hardwood Floor And Walkout To Backyard. New Vinyl Siding. Handicap Access And Security System.



818 Mccourry Blvd., Incline Village, NV- \$305,000

SALE DATE: 10/29/2010

BEDROOMS/BATHS: 4/2.5

SQUARE FOOTAGE: 1,956

AMENITIES: Bank owned property being sold as is. Home is in need of numerous repairs. Nice lot and well located. Good floor plan with a lot of open space. Needs TLC but has a lot of potential. Agents see private remarks.

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BridgeWater
Master Planned Community
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863-937-3533

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863-859-1429

NORTH LAKELAND

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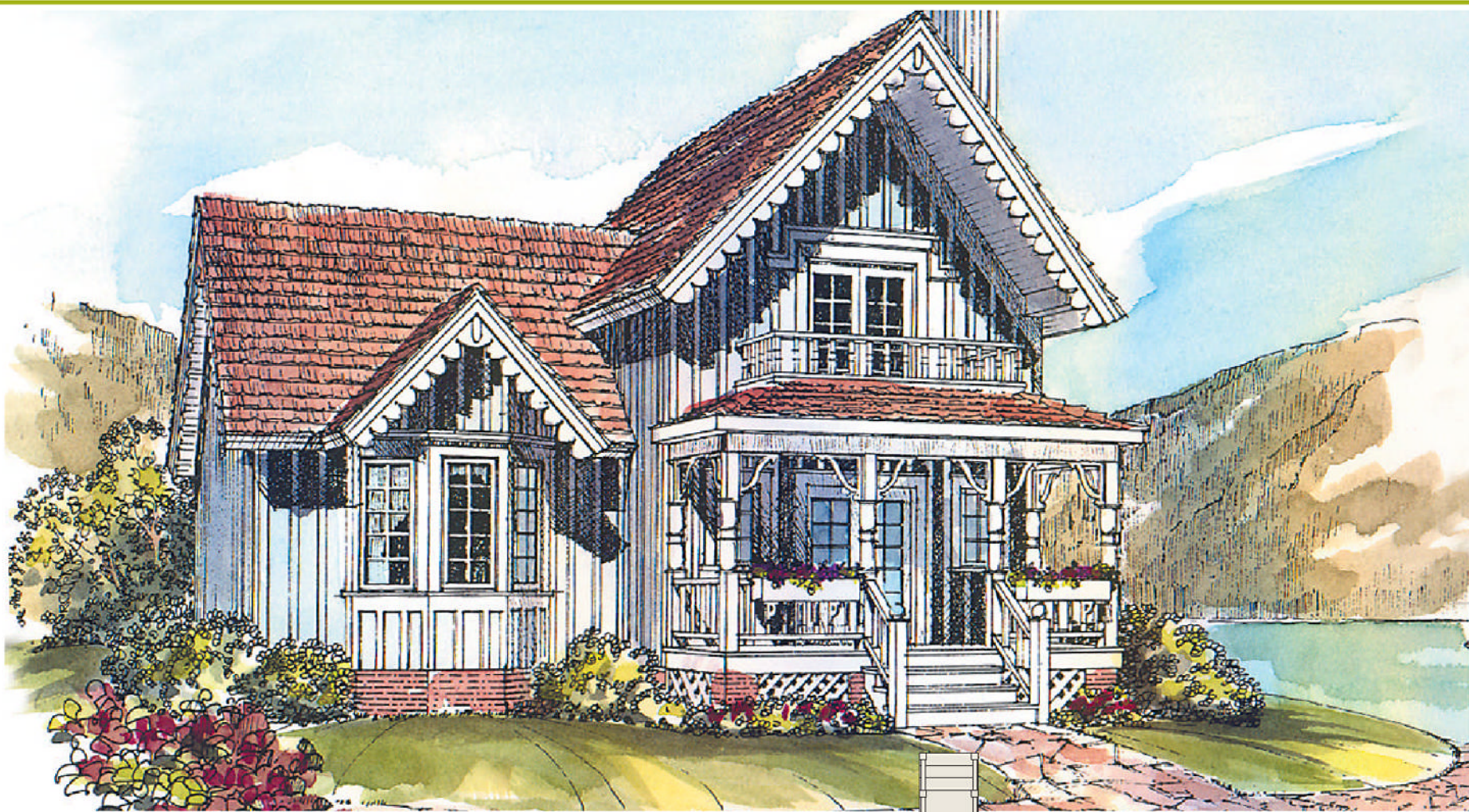
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*\$458 monthly payment is P&I for Alexander plan at Normandy Heights priced at \$118,900 with FHA 5/1 Hybrid loan with 3.5% down and 2.50% rate (2.576% APR) for the first 5 years (rate may change in year 6). Payment quote not part of a legal contract. \$99 Down with qualifying USDA/VA financing or DPA. Free Upgrade Package not available with other discounts, offers or incentives; must close within 90 days of signed contract. Certain conditions and restrictions apply. Prices, rates and terms are subject to change without notice. See your Sales Manager for details.

floor plan designs



The Pearson

The Pearson's lacy trim creates an eye-catching front facade. Delicate spindles rim the second floor balcony, scallops outline the eaves, and gingerbread cutouts serve as ornamental supports for the porch roof. Guest designer Rodney Pfotenhauer created the plans for this update of a small Queen Anne-style Victorian.

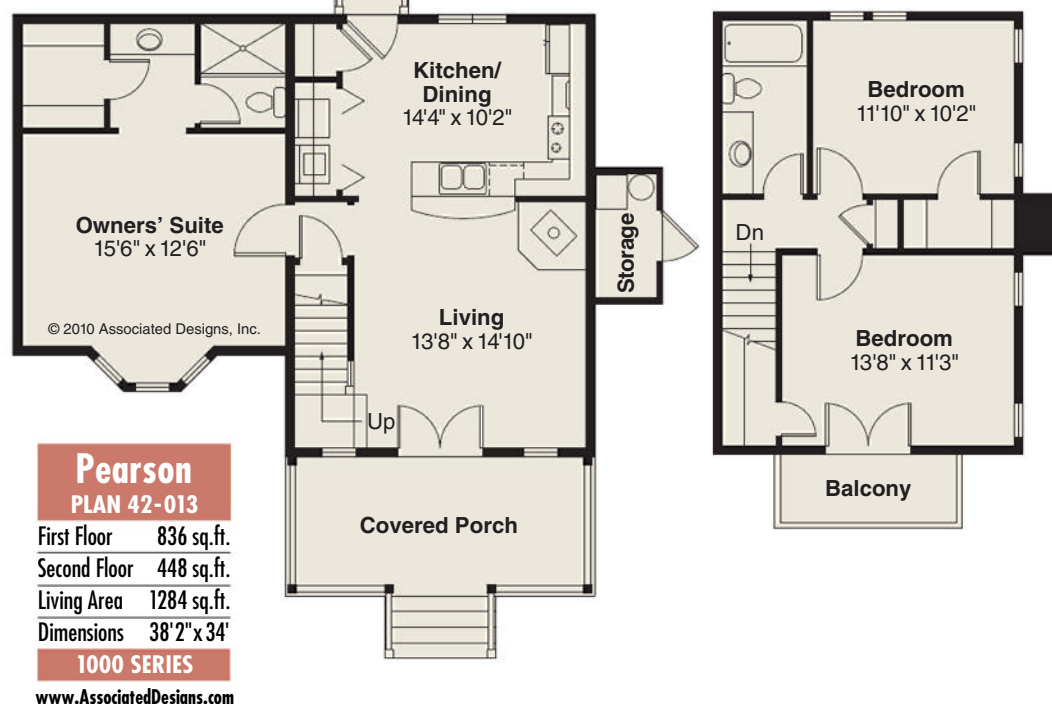
It's easy to imagine taking it easy in an old-fashioned wooden swing on the porch, sipping a drink and reading a book, or simply watching the world go by.

Slender multipaned windows flank wide multipaned double doors that open into a living room only partially separated from the kitchen/dining area at the rear. Stairs to the upper level are to the left, just inside the door, and a woodstove or gas fireplace nestles into a corner near the kitchen.

Family and friends can enjoy the warmth and flames while seated at the raised eating/conversation bar that extends the kitchen's peninsula counter and houses the sink and dishwasher. Washer and dryer are close at hand, but easily hidden behind bi-fold doors. A broom closet is tucked between this alcove and the back door. The owners could build a deck or patio, if desired.

A bay window expands the Pearson's owners' suite, the only main floor bedroom. This window bay makes an ideal location for a window seat, desk, or display area. Other features here include a walk-in closet, plus a fully enclosed shower and toilet. The lavatory is separate, allowing two people to use the facilities at once and still have privacy.

The two bedrooms upstairs each have a walk-in closet and share a bathroom outfitted with a combination tub and shower.



For a review plan, including scaled floor plans, elevations, section and artist's conception, send \$25 to Associated Designs, 1100 Jacobs Dr., Eugene, OR 97402. Please specify the Pearson 42-013 and include a return address when ordering. A catalog featuring more than 550 home plans is available for \$15. For more information, call (800) 634-0123 or visit www.AssociatedDesigns.com.



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this just in ...



Glen Gordon



Tom Scharar

Gator Realty of Polk announces their Top Associate Awards for the month of Nov. Glen Gordon was the top Rental Agent for the Year, Tom Scharar led in new listings.

| | | | |
|---|--|---|---|
|  Kathy Burkett, Broker Email: sunlakes@earthlink.net Direct Line: (863) 585-1198 |  (863) 326-6147 | Gemma King, Broker Associate Email: gemma.king@aol.com Direct Line: (863) 409-2842 Web Site: www.gemmakingrealty.com |  |
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NEAT AS A PIN 3/2 home in quiet neighborhood convenient to I-4 and Disney in Loma Linda subdivision. Features an eat in kitchen, large family room, separate dining and living room, split family plan, ceramic tile and wood floors in living areas, 2 car garage, fully fenced back yard with screened in patio. All appliances and zoned for short term rentals. Furniture can be negotiable. Offered for \$112,900



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WINTER HAVEN! 3BR/2BA with extra bonus room & year 'round encl solar heated 30x15 pool. One car garage, fully fenced yard w/utility shed. Bank approved short sale. \$72,900. P4611450

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MORTGAGE GUIDE

| Program | Rate | Points | Fees | % Down | APR | Program | Rate | Points | Fees | % Down | APR |
|--|-------|--------|-------|--------|-------|---|----------------|--------|------|--------|-----|
| AMCAP FUNDING CORP. 813-289-9458 http://www.amcapfunding.com | | | | | | HEIDELBERG CAPITAL 800-968-2240 http://www.heidelbergcapital.com | | | | | |
| 30 yr fixed | 4.250 | 0.000 | \$67 | 20% | 4.253 | 30 yr fixed | Call for Rates | | | | |
| 15 yr fixed | 3.625 | 0.000 | \$67 | 20% | 3.631 | 30 yr fixed | Call for Rates | | | | |
| 30 yr fixed | 4.125 | 1.000 | \$67 | 20% | 4.212 | 15 yr fixed | Call for Rates | | | | |
| 5/1 ARM | 2.870 | 0.000 | \$667 | 20% | 2.802 | 5/1 ARM | Call for Rates | | | | |
| (B) 11602 Shady Tree Place, Tampa, FL 33624 MBB0704080 | | | | | | (B) 17513 Canal Shores Dr., Odessa, FL 33556 MBB 0705842 | | | | | |

| | 30 yr fixed | 15 yr fixed | 5 yr ARM |
|-----------|-------------|-------------|----------|
| This week | 4.46 | 3.84 | 3.62 |
| Last week | 4.42 | 3.81 | 3.57 |
| Last year | 5.19 | 4.61 | 4.58 |

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MORTGAGE UPDATE

Rates edge higher awaiting QE2 By Holden Lewis

Mortgage rates bumped higher this week, as global financial markets awaited details of the Fed's second round of quantitative easing.

The benchmark 30-year fixed-rate mortgage rose 4 basis points this week, to 4.46 percent, according to the Bankrate.com national survey of large lenders. A basis point is one-hundredth of 1 percentage point. The mortgages in this week's survey had an average total of 0.34 discount and origination points. One year ago, the mortgage index was 5.19 percent; four weeks ago, it was 4.47 percent.

The benchmark 15-year fixed-rate mortgage rose 3 basis points, to 3.84 percent. The benchmark 5/1 adjustable-rate mortgage rose 5 basis points, to 3.62 percent, and the benchmark 30-year, fixed-rate jumbo mortgage rose 4 basis points, to 5.08 percent.

The mortgage bond market cooled off this week, as traders awaited details of the Federal Reserve's schedule for buying \$600 billion worth of Treasury bonds over the next eight months. The Fed was set to release those details on Wednesday afternoon. As the deadline approached, mortgage bond yields went up, and rates followed.

This rise in rates should be temporary, says Jim Sahnger, mortgage consultant for Palm Beach Financial Network, in Stuart, Fla. "I don't know how long it's going to take to recover, but I wouldn't freak out just yet," he says.

Sahnger bases this judgment on technical reasons -- the waiting-for-the-Fed factor -- as well as on what's happening to real

estate. Not many people are buying houses, and there's a shrinking pool of homeowners who are able to refinance. That means fewer people will get mortgages in coming months.

"You will have lenders who become more competitive in their pricing, to the extent that they can," Sahnger says.

If he's right, mortgage companies might be going through their last hurrah for a while. Home loan applications were up last week, according to the Mortgage Bankers Association. Michael Fratantoni, the association's vice president of research and economics, says recent increases in purchase applications "align with the better-than-expected news from October's employment report and other data, indicating some improvement in the economy's growth prospects. Refinance applications increased as rates continued to hover near record lows."

The increase in applications has left Michael Becker busy, even busier than he was during the great refi boom of 2003. Becker, a mortgage banker for Happy Mortgage, in Lutherville, Md., says, "I think part of it is so many people have fled the industry." He's competing with fewer loan officers.

And he's competing with megabanks. The top three lenders -- Wells Fargo, Bank of America and Chase -- originated more than 53 percent of mortgages in the second quarter of this year, according to MortgageStats.com. Becker says he can almost always beat their rates. He wishes their customers would comparison-shop more.

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master gardeners speak

Great things to eat; Cool Season Vegetables

by Debbie Falton



Debbie Falton

Q: Summer is over. Are there any vegetables that I can grow that will tolerate colder weather?

A: There is still time in late fall to grow vegetables in your garden. Most spring and summer vegetables have are finished producing. So, why not use the space in your garden to grow some vegetables that actually grow best in cool weather and can even withstand some frost?

Prepare your soil before planting. Turn over the soil and remove weeds and debris. The University has two recommendations for enriching the soil of your garden. The first deals with simply adding compost or composted animal manure to the soil. Add 25 to 100 pounds of these materials per 100 square feet of garden. The second deals with building a raised bed. In that case build your bed one to two feet above your soil level and then fill that bed with with at least a foot of compost, composted animal manure, peat moss and top soil. Local garden centers still offer some cool season vegetable plants. If you want more variety, seeds can be sown. Be sure to sow them as early as possible so they can be well established before frost occurs. Follow package directions for spacing and depth for planting.

Collards are easy to grow greens. They actually produce more flavorful leaves in winter. Harvest the outer more mature leaves and leave the newer leaves to develop.

Beets are vitamin and iron enriched. The tops can be cooked as greens. They can withstand some freezing temperatures.

Carrots are good root crops to grow in late fall and winter. They need deep enriched soil and plenty of moisture. Every household uses carrots, and they store well.

Cabbages are another good winter crop. There are several types to choose from including Savoy and Morris Heading.

They need plenty of moisture and regular fertilizing. Beware of leaf eating caterpillars. Use appropriate chemicals that are safe for vegetables when needed.

Lettuce can be planted now. The main types of lettuce are Bibb, Buttercrunch, and Romaine. Plant successive crops of lettuce so you have a good supply throughout the season. Although lettuce does prefer cooler weather, it does need some protection from freezes.

Onions grow best when started in fall. They need the shorter days to produce bulbs. In early spring, they will be ready to harvest. Scallions or green onions can be planted any time in fall.



Parsley isn't just a garnish to decorate a plate. Parsley can be used to add flavor to soups, stews and salads. There are two main types, curly leaf and Italian flat leaf parsley. It can be grown successfully now in late fall and winter.

Swiss Chard, Mustard Greens, and Turnip Greens are also good greens to grow now. They mature within 30

to 50 days if plants are set now.

Strawberries are a very popular crop here in Florida. Bare root and tray plants are available starting in fall and can be planted now. Blossoms need the cooler weather to form. It is best to use fresh plants each year. Berries will ripen in February and March and continue until hotter weather arrives. If frost is predicted and berries are forming cover plants to protect them.

These are just of the cooler weather crops that can be planted in late fall. Check your garden center for more selections. By planting cool season crops, you won't be wasting valuable garden space and you'll have some fresh vegetables to add to your dinner table.



Debbie Falton, Polk County Master Gardener, Polk County Extension Service,

University of Florida IFAS, volunteers in the schools teaching youngsters about gardening. Send your questions/pictures to The Master Gardeners, Polk County Extension Service, P.O. Box 9005, Drawer HS03, Bartow, Florida 33830. Or e-mail questions to gammatwo@ufl.edu. For horticultural information, please visit these web sites <http://www.polkhort.com>, <http://polkmastergardener.ifas.ufl.edu> or <http://edis.ifas.ufl.edu>.

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condominiums - town homes

Condominium and Community Living, Q&A



Richard White

Q- Stop Making Payments:

Last week, when I heard the news about foreclosure frozen because of fraudulent documentations by bank employees, I have decided to stop making payments to my mortgage company until I get some answers from them. Do I still need to pay my monthly maintenance fees, which includes cable, water, parking, plumbing and electrical basic maintenance in my building? EA- Miami

A- Don't be suckered in by what you hear on the news. Pay your debts on time. The mortgage problems caused by changes where the mortgage companies sold the paper to others including government agencies. In doing so, the paperwork was split into "strips", meaning securitized and purchased by investors through investment vehicles such as mutual funds and pension funds. The entire process was problematic due to the way the paperwork was handled. It was not the bank employees but investment brokers, government agencies (allegedly such as Fannie Mae and Freddie Mac), and their attorneys who created the problems. In order to fully understand the problem, listening to the news will not provide the total answers. To solve your problem, keep paying your payments as two wrongs do not make a right.

Q- Wood (Tile) Floors:

I live in a two-story condominium and the upstairs unit has installed wood floors. It sounds like there is a broken washing

machine all day long slapping against a wall. It is almost mind-bending. Is this legal? What would have had to be in the documents for this to even possibly be legal? You have no idea of what a disappointment and of what disturbing effect this has had on my life. This was the worst purchase I have ever made. I would have rather bought a frame home infested with termites! CO- Ft. Lauderdale

A- Of all the problems in condominiums, this is the one that I hate. The reason is that all parties stand to lose. The upstairs owner, the downstairs owner, the board of directors, and all owners in the association will suffer a devaluation of the units and possible property devaluation. To correct the problem it often results in a lawsuit. In such a situation, the board must take corrective action to have the wood flooring or tile removed or maybe covered by carpet. Some condominiums allow a soundproofing to be installed but even this is not the final answer. Here is how the parties lose: For the downstairs person the penetrating noise is disturbing and can be a health problem. If they sell the unit they could be sued by the new owner because the defect was not disclosed. At the low end, they must then sell the unit at a lower value. In other words the upstairs unit devalues the downstairs unit. For the board, they must take steps to enforce the documents and this can result in legal fees and extra work and time. For the upstairs owner, they either must remove the floor and restore the floor to the original carpet or take measures to install soundproofing. The other owners will find that when one unit sells at a lower price, their unit will suffer in the lost value. Boards must take action anytime an owner attempts to install a flooring other than carpet.

Q- Meeting Tapes, Official Records:

A question arose at our Board of Directors Meeting recently. May a resident listen to the taped minutes of a Board Meeting? JO-Clearwater

A- How do you use the tapes? If you use them for a record of the meetings, then they should be available to the members upon written request. If you only use the tapes to prepare the minutes and then immediately erase them, they may not be available. That brings up the subject of minutes. Minutes are only a summation of the meeting business. Comments and remarks are not recorded in the official minutes. If this is true, then why do you need to record the meeting? You should have the agenda and the board is required to only discuss the agenda items. To prepare for the meeting, any motion should be prepared in advance and included in the meeting package distributed to the directors. In the case of an annual meeting, the agenda with motions should be distributed to the members so that they may have the information to vote. Minutes should follow the agenda and include the published motions. All you need to add is who made the motion and how it was voted. As to the use of the tape, the board should establish a policy if the tape is a record of the meeting or just to be used to complete the minutes and then erased. Above all, the board should establish that tapes are not to be used as an official record of the meeting but the minutes would be the official and final records. Now that I have said how tapes are involved as an association record, I recommend that anytime an owner writes a letter to view/listen to association records, try to accommodate them. There is nothing so secret that may cause a breach in the duties of the directors. There are a few records that remain confidential and are listed in the statutes, such as credit and health records.

Send questions or comments to Richard White, in care of The Ledger, P.O. Box 408, Lakeland, FL 33802. Sorry, no personal replies can be made by mail or phone, but brief responses will be made by e-mail at CAMquestion@cfl.rr.com. For specific legal advice contact an association lawyer or contact the Division of Florida Land Sales, Condominiums and Mobile Homes' Bureau of Customer Service at 800-226-9101 or log on to www.myflorida.com and type "condominiums" in keyword. NOTICE: The 2010 Florida Statutes are now published on line at WWW.LEG.STATE.FL.US.

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Richard Castret
Broker Advantage REC Inc & Advantage Realty of Lakeland asks: Good news!

It is predicted that there will be substantial growth in Florida's economy. The Miami, Orlando and Tampa areas are expected to recover "quite significantly" due to a rebound in population growth and an increased willingness of people to travel to Florida for vacations. "The story of pent-up demand is true in no place more so than Florida. I read this in a Moody's report just this AM. This is a great time for optimism. The only way to get Real Estate prices to rebound is to price the property you are selling at a "fair and equitable price". That is trickier than it may seem. With all the disadvantaged properties that have flooded the market effecting the appraisal values you really need professional help. Even if you find someone that is willing to purchase the property at your asking price if they are getting a loan it has to appraise to value or a lender won't fund it. We are constantly monitoring the market and adjusting almost on a daily basis.

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| Autumnwood Townhomes | 51 | 1302 | 1559 | \$117,990 | \$112,990 |
| Autumnwood Townhomes | 51 | 1303 | 1178 | \$103,990 | \$98,990 |
| Autumnwood Townhomes | 51 | SOLD | 1559 | \$117,990 | \$112,990 |
| Autumnwood Townhomes | 51 | 1306 | 1178 | \$103,990 | \$98,990 |
| Cedar Crest 50' | 27 | SOLD | 1352 | \$147,830 | \$142,830 |
| Cobblestone Landing Townhomes | 13 | 3004 | 1531 | \$115,990 | \$105,990 |
| Cobblestone Landing Townhomes | 13 | SOLD | 1531 | \$115,990 | \$105,990 |
| Cobblestone Landing Townhomes | 13 | 3102 | 1370 | \$100,990 | \$90,990 |
| Cobblestone Landing Townhomes | 13 | SOLD | 1530 | \$118,490 | \$108,490 |
| Cobblestone Landing Townhomes | 13 | SOLD | 1370 | \$100,990 | \$90,990 |
| Cobblestone Landing Townhomes | 13 | SOLD | 1371 | \$105,990 | \$95,990 |
| Creekside 80' | 52 | SOLD | 1573 | \$154,990 | \$149,990 |
| Hampton Hills 50' | 17 | SOLD | 1515 | \$153,990 | \$145,990 |
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| Seller | Owners | Situs Address | Sale Price | Sale Date | Seller | Owners | Situs Address | Sale Price | Sale Date |
|------------------------------|------------------------------|----------------------------|-------------|-----------|------------------------------|------------------------------|---------------------------|------------|-----------|
| Lakeland | | | | | | | | | |
| Suntrust Bk | Stronghold Selfstorage 2 | Innovation Dr | \$1,250,000 | 6/30/2010 | Zaed Jimand T | Super Choice Foods Inc | Quincy St | \$369,000 | 8/12/2010 |
| Suntrust Bk | Stronghold Selfstorage 2 | Inc4733 Exploration Ave | \$1,250,000 | 6/30/2010 | Zheng Jia Z | Roberts Michael P | 5311 Kinsley Ln | \$215,000 | 6/28/2010 |
| Taves Peter G | Snow Larry & Nancy | 1510 Edgewater Beach Dr | \$218,000 | 7/9/2010 | Zimmerman Derek P & Joni E | Bence Floyd W & Betty J | 423 Cardinal Pl | \$116,000 | 7/30/2010 |
| Teel Sharon C | Teague Dawn L | 1020 Towering Oaks Ct | \$121,000 | 6/30/2010 | Mulberry | | | | |
| Thorp Willis L & Nancy E M | Bates Takiya S | 2902 Dunhill Cir | \$185,000 | 8/3/2010 | Adams Hms Of Northwest Fl In | Masters James R & Zona F | 3130 Blackwater Oaks Way | \$169,000 | 6/30/2010 |
| Til Of Polk County LLC | Blouin Christopher & Tiffany | 3954 Rollingsford Cir | \$121,800 | 8/17/2010 | Adams Hms Of Northwest Fl In | Omer Omer A | 2867 Blackwater Oaks Dr | \$189,100 | 6/28/2010 |
| Troupe Linda | Kenyon Merle S | 527 Neslo Ln | \$105,000 | 7/9/2010 | Federal Natl Mtg Assn Fnma | Maloney Evelyn J | 2232 Blackwood Dr | \$103,000 | 6/28/2010 |
| Turner Frederick C | Hoeksema Robert & Beverly | 5815 Cockatiel Ct | \$175,000 | 7/30/2010 | Highland Holdings Inc | Hurley Kelli L | 2810 Woodland Meadows Rd | \$163,300 | 8/13/2010 |
| Us Army Corps Of Engineers S | Bisram Romel | 8711 Fort Socrum Village P | \$125,000 | 7/23/2010 | Highland Holdings Inc | Irizarry Manuel B | 2733 Oak Hammock Loop | \$181,800 | 7/8/2010 |
| Vengrin Robert | Kilpatrick Wendy J | 2121 Hatteras Pt | \$113,500 | 7/15/2010 | Highland Holdings Inc | Pierre Max D | 2744 Oak Hammock Loop | \$130,900 | 6/30/2010 |
| Walker Robert D & Phyllis J | Sabolic Doris | 4826 Celia Cir E | \$100,000 | 7/6/2010 | Highland Holdings Inc | Sandoval Alejandro A | 3209 Majestic Oaks Pl | \$128,900 | 6/29/2010 |
| Wauchula St Bk | Oakley Rhinehart Cassidy | Blackwater Creek Dr | \$337,500 | 6/29/2010 | Highland Holdings Inc | Melo Freddy B | 2834 Woodland Meadows Rd | \$126,300 | 6/25/2010 |
| Wauchula St Bk | Oakley Rhinehart Cassidy | Oak Tree Ln | \$337,500 | 6/29/2010 | Howard Forrester R | Plair Jearl L & Carrie L | 4080 Walyn Dr | \$173,630 | 6/30/2010 |
| We Fl Properties LLC | Jarun Belal I | 5005 Shore Side Dr | \$255,100 | 7/7/2010 | Hud-housing Of Urban Dev | Gay Cynthia M | 4703 Hickory Stream Ln | \$125,000 | 7/13/2010 |
| Wild Apple Investments LLC | Cornelius Darrell & Amber | 2041 Berry Hill Ln | \$126,000 | 7/30/2010 | Jacobs H Craig | Wiener Jane A | 4435 Fairway Oaks Dr | \$183,800 | 7/7/2010 |
| Wilkins Scott | Alexander Van C & Mildred L | 6941 Bently Dr | \$145,000 | 7/8/2010 | KB Home Tampa LLC | Toney Richard K | 4177 Festival Pointe Blvd | \$118,100 | 6/28/2010 |
| William Ryan Homes Fl Inc | Bludgen Roxane M | 2447 Ladoga Dr | \$140,000 | 8/24/2010 | Lennar Homes LLC | Darby Laila S | 4841 Hickory Stream Ln | \$142,000 | 8/10/2010 |
| William Ryan Homes Fl Inc | Mclaughlin Steven & Betsy | 5581 Superior Dr | \$279,500 | 6/25/2010 | Lennar Homes LLC | Heist Adam R & Jennifer P | 4826 Hickory Stream Ln | \$164,000 | 7/29/2010 |
| William Ryan Homes Of Fl Inc | Kamath Santosh | 2524 Ladoga Dr | \$186,000 | 6/25/2010 | Lennar Homes LLC | Glenn Patrick D | 4832 Hickory Stream Ln | \$141,000 | 7/29/2010 |
| Williams Curtis Jr & Tiffany | Stowe Joshua W & Caitlin | 2478 Harrison Place Blvd | \$130,000 | 7/30/2010 | Lennar Homes LLC | Josselyn Chad | 4856 Hickory Stream Ln | \$129,000 | 7/23/2010 |
| Willis Curly M & Mary L | LkInd Comm Redev Agcy | 1606 Morrell Dr | \$130,000 | 8/20/2010 | Lennar Homes LLC | Lanterman Lawrence | 4844 Hickory Stream Ln | \$165,000 | 6/30/2010 |
| Yeagley Rex A | Byrnes James & Gloria | 6113 Sandpipers Dr | \$100,000 | 7/2/2010 | Lennar Homes LLC | Oneill Doris M | 4853 Hickory Stream Ln | \$135,500 | 6/29/2010 |
| Zaed Jimand T | Super Choice Foods Inc | 610 W Memorial Blvd | \$369,000 | 8/12/2010 | Lennar Homes LLC | Grimmer Kevin L | 4865 Hickory Stream Ln | \$126,000 | 6/29/2010 |
| Zaed Jimand T | Super Choice Foods Inc | 630 W Memorial Blvd | \$369,000 | 8/12/2010 | Lennar Homes LLC | Dimitri Michelle S & Michael | 4859 Hickory Stream Ln | \$147,000 | 6/28/2010 |

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2BR w/den, 2BA, immaculate, hardwood
Floors, garage, fenced.....\$1425

SOUTH POINT - off Scott Lake Road
3BR / 2BA, split plan, 1461 SF, formal living
And family room, fenced.....\$995

TENNESSEE - Historic Area
3BR / 2BA, 1686 SF, water included....\$925

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sq. ft. Open floor plan w/ dining room, family
room and den. Home has golf course views!
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Thurs. & Fri. 11/25 & 11/26

Featured

Homes of the Week, Come See One Today.



FAIRWAY LAKES

Fun Mediterranean style area home boasts 3124 SF. This 3/3 has a pleasant "Surprise" as you walk through the front door into the Courtyard pool. Multiple French doors throughout open up the entire home into the Courtyard for amazing entertaining. Guest Suite with kitchenette & living space. Peaceful views of the 13th Fairway. \$584,000. Call Debbie 602-8830 or Pat 581-4699



SPECTACULAR & CAPTIVATING!

Premier setting on this corner location in Shoal Creek. It's private & in fact the 2nd largest lot in the community. This 3/2.5 home boasts 2,249 SF with custom window treatments, designer touches throughout & many built-ins. Extended lanai comes complete with pavers & an in-ground spa. Priced to sell. \$319,900. Call Pat or Debbie.



SMART AND STYLISH

Fabulous home complete with numerous upgrades & designer touches. This 3/2.5 Wyndham is perfectly situated on a beautiful pond & boasts 2938 SF of elegant living space. You can count on sensational sunsets from your extended screen lanai and there is so much more. \$399,900. Call Pat Jones 581-4699 or Debbie Haskell 602-8830.



STONEWATER

Beautifully remodeled, 2/2.5, + a 13x10 loft. Boast 1886 SF townhome style. Kitchen updated w/beautiful cabinets, granite counters & new appl. Relax on the extended patio or build a fire in the wood burning fireplace. New front loading Washer & Dryer stay. \$217,777. Call Debbie or Pat.



TURNBERRY

A perfect blend of privacy & pristine golf views overlooking the 13th hole of Grasslands. This popular 3/2, Cypress Model offers 2000 SF of luxury living space. The 20x30 tiled & screened lanai beckons & conjures up many happy family memories. Best of all it's maintenance free living at its best. \$339,900. Call Pat or Debbie.



MUIRFIELD

Desirable Greenbriar model, freshly painted and move-in ready. This downstairs 3/2 home offers 1,759 SF of gracious living and it is immaculate. The enclosed lanai means you can enjoy Florida living at its best all year round. Lush landscaping & private. Ready for you and priced to sell. \$195,000. Call Pat 581-4699 or Debbie 602-8830.



ENCLAVE

A stunning beauty within Grasslands condo community, "Enclave." This 2/2 downstairs condo is for the discerning eye. New A/C, water heater, & appliances. Beautiful wood floors, granite counters in kitchen & decorator ceiling fans. Gorgeous Pond view. \$145,000. Call Debbie 602-8830 or Pat 581-4699.



MUIRFIELD

It's almost like not having neighbors. This 3/2 home w/ a 2 car gar. + golf cart, offers 1,777 SF of gracious living. Freshly painted. The lanai offers a view of perfect serenity. Plantation Shutters. Comes w/ a Dining & Sports Equity Membership to Grasslands Golf & CC. \$235,000. Call Pat Jones (863) 581-4699 or Debbie Haskell (863) 602-8830.



STONEWATER

This 2/2.5 condo boasts 1886 SF behind the gates of Stonewater at Oakbridge. The kitchen has SS appl., plenty of cabinets & counter space, & 13x10 loft. The convenience of being across from Lakeside Village & beside Target & Publix makes life easy. The community has its own clubhouse, pool & tennis courts. \$174,900. Call Debbie or Pat.



MISSION LAKES

This Oakbridge community offers upscale maintenance-free townhome living in a gated community. One or two story, 1,480 to 1,983 Sq. Ft. and 3 floor plans to choose from. Move-in ready, many upgrades are included and you choose your finishes! Start below the \$200's. Call Pat (863)581-4699 or Debbie (863)602-8830.



LAUREL GLEN

Three award winning designs include many standard luxury amenities and spacious floor plans ranging from 2,000 to 2,805 Sq. Ft. These exquisite villa homes are maintenance-free, waterfront or preserve view are available, have 24 hr. manned gate house entry and start in the \$300's. Choose your finishes on the ready to move-in spec homes. Call Pat (863)581-4699 or Debbie (863)602-8830.



WATERFRONT

Exquisite waterfront 3/BR/2BA + Den home in Laurel Glen. Gleaming hardwood floors, ceramic tile. 42" cabinetry, granite counters, Stainless Steel Appl., crown molding & plantation shutters. Enjoy breath taking sunsets on the paved lanai. Offered at \$2300.00 a month. Call Pat Jones (863)581-4699.

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Mark Hulbert home on golf course
Includes den plus 3 car garage
Over 3,500 sq. ft. built 2008
Offered At \$499,900
Walt Leonard 255-2969

BEAUTIFUL CRESCENT OAKS



3BR/3.5BA, In Crescent Oaks,
Open Plan, Soaring Ceilings,
Gourmet Kitchen, Granite
Offered At \$325,000
Anna Langsdon 660-3777

GOLF COURSE FRONTAGE



3BR/2BA On Golf Course & Lake,
Located In Imperiallakes,
3,548 Sq. Feet Of Living,
Beautifully Remodeled, Must See
Offered At \$265,000
Paula Pennell 529-8076

DUPLEX, CENTRALLY LOCATED



2BR/2BA Open Floor Plan,
2 Unit Duplex Sold As 1,
2 Baths On Each Side,
Near Southgate Shopping
Offered At \$230,000
Sara Gray 232-2987

LOCATED IN DEERBROOKE



3BR/2BA In Deerbrooke,
Crown Molding, Hardwood Floors,
Over 2,000 Sq. Ft. Of Living,
Beautifully Maintained, Must See
Offered At \$224,900
Nancy Niekro 660-0296

LOCATED IN S. LAKELAND



4BR/2BA In S. Lakeland,
Beautifully Landscaped Yard,
2,255 Sq. Ft. Of Living, Fireplace,
Well Maintained
Offered At \$218,500
Jennifer Conner 899-3752

GATED GRASSLANDS



2BR/2BA In Grasslands,
Sits On The 17th Hole,
Community Pool, Tennis,
Maintenance Free Living
Offered At \$199,000
Sara Gray 232-2987

LOCATED IN N. LAKELAND



3BR/2BA Split Plan,
Manors Of Nottingham,
Hardwood Floors, Vaulted Ceilings,
Immaculate Home, Must See
Offered At \$175,000
Stacy Johnson 581-7273

SHORT SALE, MAKE OFFER



4BR/2BA, Gated Community,
Custom Built Rick Strawbridge Home,
Plantation Shutters, Screened Pool,
Located In Highlands Ridge
Offered At \$169,900
Tammy Graham 838-7273

LOCATED IN S. LAKELAND



3BR/2BA In Beverly Rise,
S. Lakeland Pool Home,
Office, Fenced Backyard,
Priced To Sell Quickly
Offered At \$169,900
Carol Pugh 529-7053

SHORT SALE, MAKE OFFER



4BR/2BA In Deerbrooke,
Pool Home With Wood Floors,
Vaulted Ceilings, Fireplace,
Large Corner Lot, 2,130 Sq. Ft.
Offered At \$165,000
Dawna Stone 398-7471

NEW LISTING



3BR/2BA In N. Lakeland,
Home Sits On Almost An Acre
Lot, Split Plan, Open Kitchen,
Screened Porch, Huge Barn/Shed
Offered At \$154,900
Patty Moor 944-8527

SHORT SALE, MAKE OFFER



3BR/2BA pool home
Located in SE Lakeland
1,616 sq. ft., built 1990
Priced to sell quickly
Offered At \$140,000
Krista Kontny 409-4561

PRICE REDUCTION



4BR/2BA In N. Lakeland,
Beautifully Maintained, Upgrades,
Screened Porch With Pond View,
Built In 2009, 1,544 Sq. Ft.
Offered At \$139,900
Nancy Niekro 660-0296

LOCATED IN S. LAKELAND



4BR/3BA In S. Lakeland,
Formal Living And Dining Rooms,
Screened Lanai, Fenced Backyard,
Possible Closing Cost Assistance
Offered At \$124,900
Lori Fraser 205-6381

NEAR LAKE HOLLINGSWORTH



2BR/1.5BA Bungalow,
Corian Countertops In Kitchen,
Crown Molding, Wood Floors,
Near Florida Southern College
Offered At \$135,000
Jennifer Conner 899-3752

LOCATED IN MULBERRY



3BR/1BA, In Mulberry,
Nearly 3 Acres, Corner Lot,
Completely Remodeled,
Granite Countertops
Offered At \$128,500
Tammy Graham 838-7273

9 ACRES, N. LAKELAND



2BR/2BA On 9.14 Acres
Well, Pump And Septic
Mobile Home. Lots Of Privacy
Bring Your Horses
Offered At \$125,000
Patty Moor 944-8527

SHORT SALE, MAKE OFFER



4BR/2BA In Christina Oaks,
Granite Countertops In Kitchen,
Screened Porch, Fireplace,
Immaculate Condition, Must See
Offered At \$119,900
Debbie Ward-Terry 660-7927

SELLER WILL PAY CLOSING COSTS



3BR/2BA In N. Lakeland, Newer
Roof And Flooring Throughout, New
Italian Kitchen Cabinets, Priced To
Sell, Seller Will Pay Closing Cost
Offered At \$112,000
Daniel Burrows 738-1613

LOCATED IN WINTER HAVEN



4 Br/2ba In Winter Haven,
Open Floor Plan, Garden Tub,
Split Plan, Screened Lanai,
Formal Dining Room
Offered At \$110,000
Tammy Graham 838-7273

LOCATED IN BARTOW



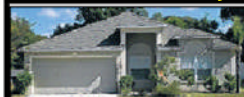
3BR/2BA In Bartow,
Move-In Ready Refurbished Home,
New Tile & Carpet, New Windows,
Large Screened Porch, Fenced Yard
Offered At \$109,900
Tammy Graham 838-7273

LOCATED IN WINTER HAVEN



3BR/2BA In Winter Haven,
New Plumbing & A/C,
Recently Updated, Move-In
Ready, Must See To Appreciate
Offered At \$103,000
Sara Gray 232-2987

SHORT SALE, MAKE OFFER



3BR/2BA In N. Lakeland
Split plan, fenced backyard
Inside laundry, cul-de-sac
Formal living & dining rooms
Offered At \$84,000
Patty Moor 944-8527

SHORT SALE, MAKE OFFER



3BR/2BA In S. Lakeland
Split Plan, Fenced Yard
Screened Patio, 2 Car Garage
Inside Laundry, Must See
Offered At \$74,900
Tammy Graham 838-7273

SHORT SALE, MAKE OFFER



3BR/2BA Block Home,
Ceramic Tile Throughout,
Large Privacy Fenced Backyard,
Close To Southeastern University
Offered At \$75,000
Lori Fraser 205-6381

SHORT SALE, MAKE OFFER



3BR/2BA In Country Village,
Oversized Corner Lot,
Large Utility Shed,
Over 1/2 Acre Of Land
Offered At \$75,000
Lori Fraser 205-6381

CONVENIENT, YET COUNTRY



3BR/2BA On Acre Lot,
New Flooring And Paint,
Fireplace, Bonus Room,
Owner Will Consider Financing
Offered At \$72,000
Lori Fraser 205-6381

SHORT SALE, MAKE OFFER



3BR/2BA In Forestgreen,
Over 1/2 Acre Lot,
Wood Floors, Brick Fireplace
Offered At \$70,000
Anna Langsdon 660-3777

LOCATED IN N. LAKELAND



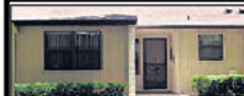
3BR/2BA In N. Lakeland,
Large Fenced Yard, Screened
Porch, Room For RV/Boat Parking,
Possible Closing Cost Assistance
Offered At \$69,900
Lori Fraser 205-6381

CENTRALLY LOCATED



2BR/2BA Could Be 3 BRs,
Large Family Room w/ Fireplace,
Walk-In Closets, Block Home,
Detached Workshop w/ Electric
Offered At \$69,500
Anna Langsdon 660-3777

KIMBERLEA CONDO



2BR/2BA Maintenance Free,
Centrally Located In Kimberlea,
Community Pool And Clubhouse,
Vaulted Ceilings, Open Floor Plan
Offered At \$67,500
Anna Langsdon 660-3777

MOTIVATED SELLER, BRING OFFER



3BR/2BA In N. Lakeland,
Site On Almost An Acre Lot,
Farm Animals Allowed,
Needs TLC, But Good Condition
Offered At \$60,000
Donna Chevelier 512-2596

LOCATED IN WINTER HAVEN



3BR/1BA In Winter Haven,
Remodeled Throughout,
Eat-In Kitchen, Family Room,
20x20 Screened Porch
Offered At \$49,900
Tammy Graham 838-7273

ATTENTION INVESTORS



2BR/1BA Fixer Upper,
Rental Possibilities,
Near Lake Wire,
Make An Offer
Offered At \$39,900
Sharonda Lawrence 513-0208

FOR RENT



1212 Vista Hills Dr.
Lakeland, FL 33813
4BR/2BA In Eaglebrooke
Screened Pool, Golf Course Frontage
Rent \$3,100 Per Month
Tonya Pollack 698-8634

FOR RENT



1552 Sir Henry Trail
Lakeland, FL 33809
4BR/3BA In Buckingham
Vaulted ceiling, fireplace
Rent \$1,600 per month
Tonya Pollack 698-8634

FOR RENT



122 Woodhall Dr.
Mulberry, FL 33860
3BR/2BA In Imperiallakes
Golf course view, office
Rent \$1,275 per month
Tonya Pollack 698-8634

FOR RENT



7289 Cedarcrest Blvd.
Lakeland, FL 33810
3BR/2BA In N. Lakeland
Built 2010, hardwood floors
Rent \$1,250 per month
Tonya Pollack 698-8634

FOR RENT



21 Loma Linda
Lakeland, FL 33813
3BR/2.5BA In Casa Loma
End unit, volume ceilings
Rent \$1,200 per month
Tonya Pollack 698-8634

FOR RENT



221 W. Lawson Dr.
Auburndale, FL 33823
3BR/2BA, big backyard
Great family neighborhood
Rent \$925 per month
Tonya Pollack 698-8634

FOR RENT



1100 Lowry Ave. #71
Lakeland, FL 33801
3BR/2BA, tile throughout
Inside laundry, fireplace
Rent \$900 per month
Tonya Pollack 698-8634

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