

BuyHartwellLake.com
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April 2015
Get Hooked On Lake Hartwell

Email your pictures of Hartwell to HartwellLakefront@gmail.com.
One will be selected every month for our cover



Lot 6 Horseshoe Bend Westminster SC \$65,000 - Lake Hartwell lot with 129' of lake frontage. COE approval for a maximum size dock. Quiet low-traffic subdivision with rustic style homes. Seven minutes to Westminster SC and convenient to Atlanta via I-985. Enjoy boating, fishing, waterskiing, and sailing on Lake Hartwell, the area's largest lake. Waterfall mountain hikes, state and national forests, whitewater kayaking and Clemson University are all nearby to this building lot. No HOA fees. Great views and low price.



139 Sweetgum Westminster SC \$340,000 - This has lake cottage written all over it. You will love this 3 bedroom/3 bath lake home. The main level includes comfortable living spaces that opens up to both the kitchen and dining area. The upper level includes 2 bedrooms and 1 bath. The lower level has 1 bedroom and 1 bath along with a laundry room. Relax and enjoy the views from the screened porch on the lower level or from the large deck off the main level. A concrete sidewalk takes you down to the lake. The covered slip dock includes a boat lift. Great water depth. Power at shoreline.



114 Hickory Ridge Central/Clemson SC \$389,000- Stunning Lake Hartwell home with massive lake side windows and 22 foot high soaring ceiling on the lakeside. House features an open great room with tile surround fireplace, hardwood floors and open staircase. The lower level offers a large rec room and second master suite with tile surround jetted tub and walk in shower. A Concrete golf cart path leads to the platform dock on extremely deep water (Approved by corp for covered slip dock). Property also boast expansive covered and uncovered decks, screen porch, covered front porch and quiet cul-de-sac. less than 2 minutes to Daniel High or RC Edwards Middle School. Nine minutes to Clemson Elementary.



205 Windemere Way Anderson SC \$149,500- Lovely brick ranch with in-ground pool, pool house, and detached garage built in 2012. This home has it all. Spacious kitchen with dining area, large family room has a beautiful fireplace with gas logs. 3 Bedrooms, 2 baths and large laundry located off kitchen. One-level living. Step outside to a beautiful patio with a large hot tub purchased new 2-3 years ago. Step up to the in-ground pool with tiki type bar, pool house and large decking. New (built in 2012) detached garage with peg board walls, interlocking floor, and plenty of electrical outlets. Great workshop or "man cave" you've always wanted.

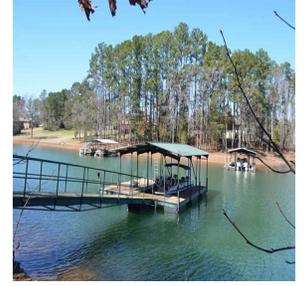




Lot 2 Shady Cove Trail Seneca SC \$149,900 - This lakefront lot has been under brushed and is easy to walk. Nicely wooded and level. You will enjoy a pleasant walk down to the lake. A platform dock is in place in a wide cove. Surrounded by nice homes. A stone's throw to Clemson games. Verbal approval from Corp (Dale) for a max covered slip dock.



142 Gilmer Circle Anderson SC \$439,000 - Enjoy 20+ foot deep clear clean water under the covered slip dock in a fantastic swimming cove within sight of the big sailboat waters of Lake Hartwell! Immaculate residence features open layout and soaring ceilings offering wonderful lake views. Spacious kitchen includes oversized walk in pantry, solid surface counters, stainless appliances, center island and breakfast area with lake scenery. Private master suite has two walk in closets, jetted tub and separate shower. Best of all, there is a stand alone tiled 400 sq foot pool house with a 18 foot swim spa for great resistance workouts or for just relaxing.



331 Smoke Rise Dr Westminster SC \$220,000 - Spacious 5 bedroom lakefront residence located on a private lot in a gated community. Home features an open layout, high ceilings, hardwood floors, stain glass skylights, wonderful oversized screen porch, recreation room, fireplace and detached storage building. The property is lakefront and dockable with good water depth. Plenty of room for large families or entertaining guest.



220 Elm Dr Westminster SC \$350,000 - Gorgeous rustic lakeside retreat featuring open layout, 20+ foot high wood cathedral ceiling, kitchen with center island and wall oven, expansive hardwood flooring, large loft, recreation room, nice screen porch with lake views, oversized deck, hot tub and unfinished workshop area in basement(could finish for 4th bedroom). It's an easy gentle slope to the covered slip dock with boat lift in VERY DEEP water. Electric and water service to the dock plus a rip rap shoreline. Fantastic



922 Old Webb Rd Anderson SC \$225,000 - 5 bedroom, 3.5 bath home sits in a nice country setting on 2 fenced acres. You will enjoy sitting on the wrap around porch watching the sun rise and set. Step on into the foyer and you will find spacious living areas with hardwood/carpet floors and a gas fireplace in the family room. Two master suites with one on the main level and one on the second floor. A sunroom off the back is ideal for your plants, office space or simply relaxing. Step on outside to the back yard with 4 apple trees, 6 peach trees, 3 fig trees, 4 muscadines, 8 blueberries, 2 blackberries, pomengranite, pecan and a fenced in garden area that includes an asparagus bed and strawberry patch. Horses allowed!





68 Mill Creek Circle Martin GA \$148,500 - Ranch style home located in a quaint Lake Hartwell Subdivision within one mile of Jenkins Ferry Boat Access. This 3 br/2.5 ba home includes a formal dining room, split bedroom plan and an attached 2 car garage. Nice, level 1.6 acre lot with a patio adjoining the expansive back yard to the home Partially floored attic access in garage. Kitchen offers ample counter space. Gas fireplace in great room feeds off propane tank to side of house as does one of the gas grills.



413 S Foxglove Westminster SC \$49,900 - Beautiful lake lot with dock located in gorgeous Chickasaw Point lake and golf resort. This is a gently sloping lot to the dock and waterline. It has some great trees on it and could be an excellent lot to build your dream home. Lot has been cleared for your building site. Gated community pool, tennis, clubhouse, restaurant, golf and picnic area, Conveniently located within 5 minutes of I-85. Aluminum 8x10 platform dock with a 4x16 ramp of Brazillian Hardwood is includ-



Lot 4 Sentu Way Hartwell GA \$190,000- Remarkable property for under 200K on the highly desirable main body sailboat waters of Hartwell. Gentle slope, driveway cut in, close corp line and short walk to the double slip dock sitting in very deep water with spectacular views. Dock base already configured to add roof if needed. Upscale quiet area of fine waterfront residences. Dock can be seen from the road and lot is easy to walk. Close to Hartwell GA and just 20 min from I-85 GA exit 177. Not many like this one available!



99 Deans Point Martin GA \$445,000 - home offers 4 br and 3 ba with 2 br on the main level and 2 br downstairs. The vaulted ceilings and ample windows open it up for comfortable lake living which extends out to 2 separate decks. On the main level you have a fireplace, hardwood floors, granite counters in kitchen, all appliances included. The loft area is excellent space for additional beds/office/play area. Downstairs is complete with rec area. A pretty wooded lot leads you down to a covered slip dock. You will love the sandy beach to relax on. 15 minutes to I-85 and Toccoa.



271 Pine Needle Trail Martin GA \$200,000 - COVERED SLIP DOCK & DEEP WATER. Get the whole package here! Furnished 3 bedroom/2 bath Lake Hartwell home with Covered Slip Dock. Parking for RV or boat trailer plus circular driveway. Doublewide comes fully furnished. Split floor plan with master on one end, two more bedrooms on the other. Nice big eat-in kitchen with lots of cabinets, living room with pass-through kitchen window, family room with glass sliding door. Screen porch, decks span back of the home for outdoor enjoyment. Improved path with water at dock.



Q&A With The Corp Of Engineers



The Corps of Engineers uses reservoir level and stream flow at the Broad River as indicators for drought severity. Why not match them up with state drought indicators?

The states use multiple parameters for their drought status changes including soil moisture, rainfall deficit, groundwater levels, stream flow, and reservoir levels. Reservoir levels tend to be good cumulative indicators of drought conditions. There is generally good consistency between how the state agencies and the Corps characterize drought severity. The states also monitor agricultural impacts of drought. The Corps' reservoirs have no authorization to support agriculture.

As a condition of the 2012 EA, we added stream flow at the Broad River as a secondary indicator of drought because the Broad River is a large, unregulated tributary that flows into the J. Strom Thurmond reservoir. It provides an accurate representation of natural inflow to the Savannah River Basin and has more than 70 years of recorded data.

How much savings does 200 cfs reduction in outflows create?

A 200 cfs reduction saves roughly 1.5 feet per year or 0.12 feet per month at both Hartwell and Thurmond. While such a reduction saves some water over the long-term, its effects on habitat availability and downstream water quality are not as easily measured. In some locations along the river the impact of such a reduction is observable but we still need more study in other areas to improve water management decision making. The Savannah River Basin Comprehensive Study (the "comp study") would provide this much-needed data.

Why didn't the July 2012 Environmental Assessment reduce outflows to 3,600 cfs during Drought Level 3 as proposed in the draft?

We proposed more restrictive outflows during the process. After a public comment period and consultations with Georgia and South Carolina natural resource agencies and federal resource agencies, we determined that our chosen course of action best balances human and environmental needs upstream and downstream. In the draft EA, the Corps had initially recommended to set level 3 outflows to 3,600. However, the state agencies determined that this rate would not sufficiently meet downstream needs, particularly in the areas of water quality and water supply. These agencies have experts who must manage many environmental aspects of the basin's resources and we depend on their expertise to help us reach the best course of action.

Antique Boat Festival on Lake Hartwell

Located right on Lake Hartwell, Hartwell Marina is the host site of the Lake Hartwell Antique Boat Festival on April 18th. Antique Boats, Arts and Crafts, Porsche Cars on Display, Kid's Activities and more will be waiting for you. This is the 22st Antique Boat Festival and it is the official start of the tourist season for Hartwell. The Blue Ridge Chapter of the Antique and Classic Boat Society in partnership with the Hart County Chamber of Commerce have pulled out all the stops to make this the best boat festival yet! All the activities start at 10am and go till 3pm that day. The spectacular wooden boats will be coming from all over the East Coast, New York, Ohio, the Carolinas, just to name a few.

Who better to appreciate classic lines and great style but the Porsche Club of America. For the fourth year in a row the Lake Hartwell Antique and Classic Boat Festival will have the Porsche Club of Georgia and the Carolinas showcasing their beautiful cars for anyone to see along with the stunningly restored classic and antique boats. Car owners from as far away as Greensboro, Charlotte & Asheville North Carolina, Athens & Atlanta Georgia, and Columbia, Spartanburg and Greenville South Carolina make the drive to participate in the celebration. The Porsche Parade thru town is a real treat for car buffs.

They are also are bringing back the Art and Craft component to showcase the local talents of artists and crafters. Food vendors will be there with delicious fare, and for kids we will have a "Float a Boat Challenge". This is open to any child starting at 11am.

Come aboard and join the fun at the 22nd Lake Hartwell Antique Boat Festival at Hartwell Marina. Happy Boating!

Blue Ridge Chapter of the Antique and Classic Boat Society and Hart County Chamber of Commerce Presents,.....

LAKE HARTWELL ANTIQUE BOAT FESTIVAL
10AM - 3PM
APRIL 18TH, 2015
HARTWELL MARINA, HARTWELL, GA.

CONTACT THE CHAMBER AT HARTCHAMBER@HARTCOM.NET FOR QUESTIONS

Fishing Report

Lake Hartwell April 1st - 54 degrees

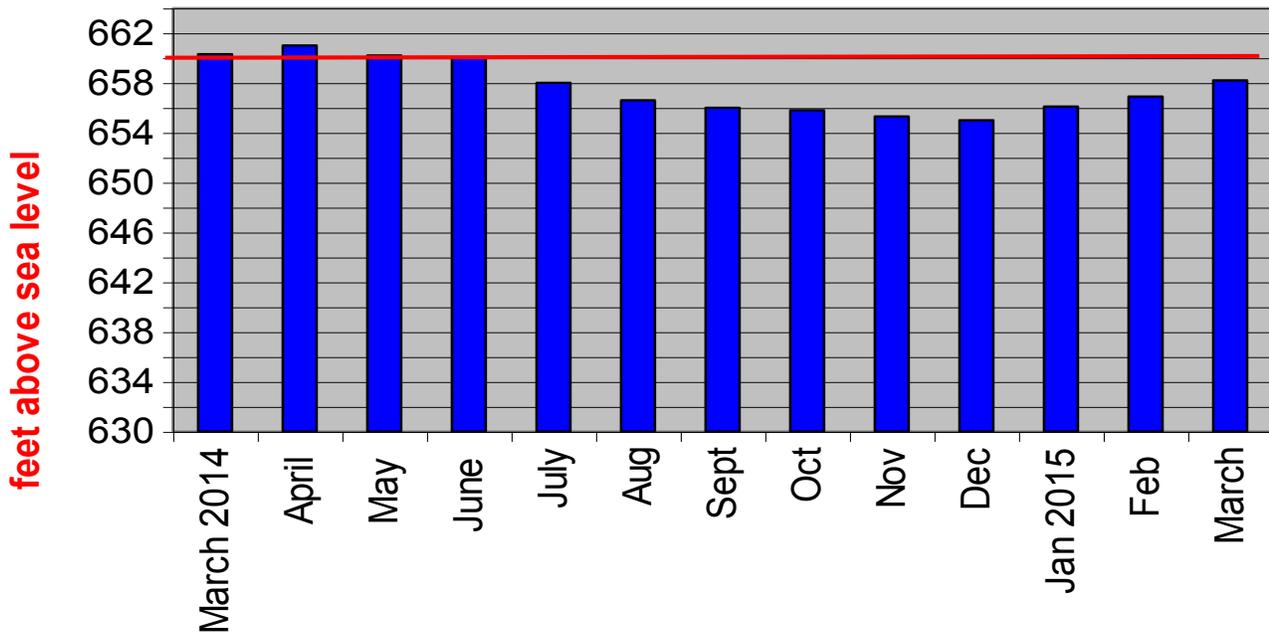
Bass fishing is good especially afternoons. Spring is just around the corner and the buck bass are already up on the shallow flats getting ready for the big females. Shad Raps in the Number 7 size and in the baby bass and the olive green colors are really working. On the ledges and points, crank baits and spinner baits will keep action going all day. Rapala DT10 crank bait's on the ledges in shad will work.

The Strike King 1/2 ounce spinner bait in the areas where schools of shad are found using the Lowrance sonar CHIRP technology. Wind is a fisherman's best friend during the pre spawn periods. Not all bass will spawn at the same time, so going deep with the drop shot and Carolina rigs can still work. With one more cold front passing through this week, this is common this time of the year.



Courtesy www.havefunfishing.com

Lake Hartwell Elevation (660 = Full)



Visit our Lake Hartwell Informational site!

LakeHartwellLiving.com

Interested in activities on and around Lake Hartwell? LakeHartwellLiving.com highlights current lake activities, events and news. You will find information concerning the corp of engineers, permit information and contact numbers for all the local service providers you may need. Also included are links to surrounding activities such as golf courses, waterfall hikes, campgrounds marinas

Highlanders Nationals Sailboat Races on Lake Hartwell

The 2015 Highlander Nationals will run from Saturday, April 25 through Thursday, April 30. We're going to have beautiful weather down here in South Carolina with temperatures in the high 70's and winds between 8 and 15mph. For those of you who have not yet made the trip down to the Midwinters at the Western Carolina Sailing Club then 2015 might be your year. You can bring your boat down at the end of March (for the Midwinters) and leave it at the club with the stick up ready to go for Nationals.



We have a big beautiful lake with clear blue water (water color and clarity may appear different in person) and a fantastic clubhouse and grounds. There's plenty of camping available on the premises as well as hotels, restaurants and grocery stores close to the club. We have a great PRO lined up and will have plenty of post-race refreshments each day to help enhance the stories from the races.

Please do come on down and join us for the first ever Springtime Nationals. You will have a great time and be able to thumb your nose at all those Northerners sailing in the cold rain

For more info contact Bruce Busbey at sail500@aol.com or

www.sailhighlander.org/regatta_details.cfm?e=47

Western Carolina Sailing Club
5200 West Wind Way
Anderson , SC 29626
April 25 - 30, 2015

Dragon Boat Festival on Lake Hartwell for Cancer Research

Who: You and your team!

What: Dragon Boat Upstate Festival

When: May 2, 2015

Where: Portman Marina, Lake Hartwell

Why: To raise funds for cancer research (iTOR and the Winn The Fight Tissue Bank, Rare Tumor Program, and Blood & Marrow Program) and the Center for Integrative Oncology and Survivorship through GHS Cancer Institute, along with South Carolina Ovarian Cancer Foundation.



The Dragon Boat Upstate Festival, now in its ninth year, has raised over \$1.3 million to date in support of local families and hosts more than 1,500 visitors and team members during the annual event. Paddlers, volunteers and supporters enjoy a day at the lake while supporting cancer research, rehabilitation and other cancer services at the GHS Cancer Institute.

Twenty (20) paddlers and one (1) drummer all work together (along with a professional oarsman provided for each team) to race on the waters of Lake Hartwell. A minimum Dragon Boat Team entry fee is \$2,500 (teams are encouraged to raise \$8,300 or more). Captains and their teams are encouraged to fund raise between now and May 2 using the Dragon Boat Upstate Festival website and mobile app. Prizes will be awarded to the top two non-sponsored teams at the event. To be eligible, you may not be a corporate sponsored team and you must raise a minimum of \$8,300. Fundraising deadline to be eligible for prizes: April 15. No prior experience required to participate! Just bring your enthusiasm and comfortable clothes.

RULES:

Each team must race with a minimum of 16 paddlers.

Each team must race with a minimum of 8 female paddlers.

Each team must provide their own drummer.

Each team will be provided with a steersperson by festival staff.

It is recommended that each team have 25 participants: 20 paddlers, 1 drummer, and 4 alternates. One person must be registered as the Team Captain (captains may choose to assign a co-captain). Minimum age for paddlers is 16 years by April 15 (or first practice session) event date & with parent or guardian permission.

Contact Amanda Lenar at alengar@ghs.org or (864) 797-7738 for more information.

9 Easy Mistakes Homeowners Make on Their Taxes

As you calculate your tax returns, be careful not to commit any of these nine home-related tax mistakes, which tax pros say are especially common and can cost you money or draw the IRS to your doorstep.



Sin #1: Deducting the wrong year for property taxes

You take a tax deduction for property taxes in the year you (or the holder of your escrow account) actually paid them. Some taxing authorities work a year behind — that is, you're not billed for 2013 property taxes until 2014. But that's irrelevant to the feds. Enter on your federal forms whatever amount you actually paid in that tax year, no matter what the date is on your tax bill. Dave Hampton, CPA, a tax department manager at Burke & Schindler, has seen homeowners confuse payments for different years and claim the incorrect amount.

Sin #2: Confusing escrow amount for actual taxes paid

If your lender escrows funds to pay your property taxes, don't just deduct the amount escrowed. The regular amount you pay into your escrow account each month to cover property taxes is probably a little more or a little less than your property tax bill. Your lender will adjust the amount every year or so to realign the two. For example, your tax bill might be \$1,200, but your lender may have collected \$1,100 or \$1,300 in escrow over the year. Deduct only \$1,200 or the amount of property taxes noted on the Form 1098 that your lender sends. If you don't receive Form 1098, contact the agency that collects property tax to find out how much you paid.

Sin #3: Deducting points paid to refinance

Deduct points you paid your lender to secure your mortgage in full for the year you bought your home. However, when you refinance, you must deduct points over the life of your new loan. For example, if you paid \$2,000 in points to refinance into a 15-year mortgage, your tax deduction is \$2,000 divided by 15 years, or \$133 per year.

Sin #4: Misjudging the home office tax deduction

The deduction is complicated, often doesn't amount to much of a deduction, has to be recaptured if you turn a profit when you sell your home, and can pique the IRS's interest in your return. But there's good news. There's a new simplified home office deduction option if you don't want to claim actual costs. If you're eligible, you can deduct \$5 per square foot up to 300 feet of office space, or up to \$1,500 per year.

(cont from previous page)

Sin #5: Failing to repay the first-time homebuyer tax credit

If you used the original homebuyer tax credit in 2008, you must repay 1/15th of the credit over 15 years. If you used the tax credit in 2009 or 2010 and then within 36 months you sold your house or stopped using it as your primary residence, you also have to pay back the credit. The IRS has a tool you can use to help figure out what you owe.

Sin #6: Failing to track home-related expenses

If the IRS comes a-knockin', don't be scrambling to compile your records. File or scan and store home office and home improvement expense receipts and other home-related documents as you go.

Sin #7: Forgetting to keep track of capital gains

If you sold your main home last year, don't forget to pay capital gains taxes on any profit. You can typically exclude \$250,000 of any profits from taxes (or \$500,000 if you're married filing jointly). So if your cost basis for your home is \$100,000 (what you paid for it plus any improvements) and you sold it for \$400,000, your capital gains are \$300,000. If you're single, you owe taxes on \$50,000 of gains. However, there are minimum time limits for holding property to take advantage of the exclusions, and other details. Consult IRS Publication 523. And high-income earners could get hit with an additional tax.

Sin #8: Filing incorrectly for energy tax credits

If you made any eligible improvements in 2014, such as installing energy-efficient windows and doors, you may be able to take a 10% tax credit (up to \$500; with some systems your cap is even lower than \$500). But keep in mind, it's a lifetime credit. If you claimed the credit in any recent years, you're done. Installing a solar electric, solar water heater, geothermal, or small wind energy system can also make you eligible to take the Residential Energy Efficient Property Credit. To claim the deduction, you have to use the complicated Form 5695, which can mean cross-checking with half a dozen other IRS forms. Read the instructions carefully.

Sin #9: Claiming too much for the mortgage interest tax deduction

Taxpayers are allowed to deduct mortgage interest on home acquisition debt up to \$1 million, plus they can also deduct up to \$100,000 in home equity debt.

This article provides general information about tax laws and consequences, but shouldn't be relied upon as tax or legal advice applicable to particular transactions or circumstances. Consult a tax professional for such advice.

Courtesy G. M. Filisko

Color Run For Charity Along the Banks of Hartwell



Event Day April 25 8:00 AM

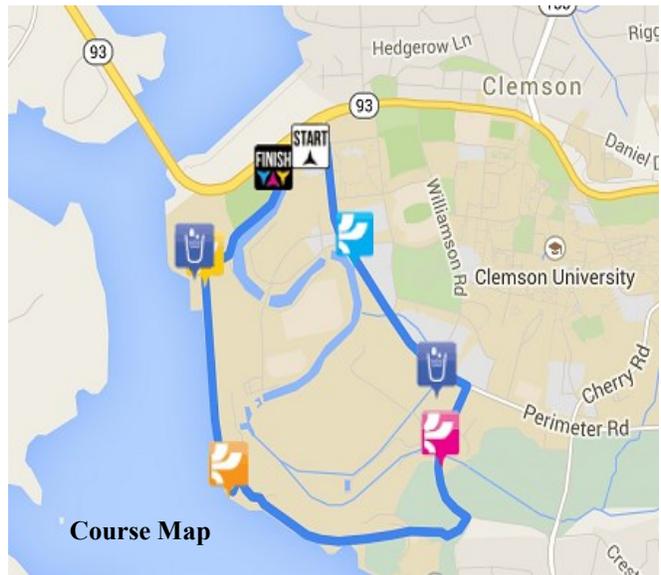
The Color Run Clemson will be located at Clemson University Campus Beach. Pre Race Warm Up starts at 7am! Clemson University Campus Recreation Instructors will be warming up The Color Run crowd with a fresh Werk It routine. This hip hop inspired, easy-to-follow, dance fitness workout is sure to pump everyone up! Please note: There are no lockers or bag drop facilities so arrive ready to run and plan to keep any items you bring with you or leave your valuables at home.

Parking

All available parking will be on site at Clemson University Campus Beach. We anticipate a lot of runners at the event. Please plan to arrive early and allow yourself plenty of time to get parked and to the start line.

Where:

Clemson University Campus Beach. Opens at 8:00 am Closes at 9:00 am. The Color Run Store will be set up at Check-in and the Finish Festival along with other local and national vendors. Charity Highlight, The Color Run is excited to be part of the first annual spring event, Spring Scene, that is presented by the Clemson Undergraduate Student Government, Clemson LiVE, and Tiger Paw Productions organizations. This event is an opportunity for students, alumni, and the community to participate in many different events throughout the weekend which will benefit the Student Emergency Fund and the Clemson Community fund.

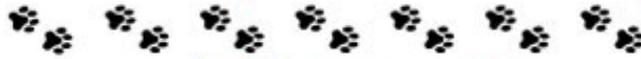


To learn more about how The Color Run works with charities, visit TheColorRun.com/charity

Don't feel like running but want to get in on the fun? Consider volunteering and be part of The Happiest 5k on the Planet! Thank You Clemson University Campus Recreation, THANK YOU for bringing the Happiest 5K on the Planet to the Upstate! Thank you to our charity partner, the hundreds of dedicated volunteers who bring Color to this event, and last but certainly not least YOU, our fearless Color Runners! Until next time! Be Happy, Be Healthy, and Be Safe! - From all of us at The Color Run

More information and registration at www.thecolorrun.com/clemson

Hart County Humane Society



8th Annual Dam Dog Walk



The Road to
Happiness is
Paved With
Paw Prints

Saturday, April 25th

1 – 4 pm

(rain date Sunday, April 26th)

Please come join the Hart County Humane Society for the 8th Annual Dam Dog Walk, bring your dog (or take a foster dog) to walk the dam at Big Oaks Park, and spend an afternoon of fun and fellowship with friends who advocate for the animals. This year there will be a pet beauty contest!

The past year has been a challenge for a number of our rescued pets. Thanks to you, the animals receive the care they need to live a healthy and happy life. Money raised will fund medical treatment. Note that the \$25.00 registration fee guarantees a tee shirt and registration forms can be picked up at any local veterinarian or downloaded at harthumane.org. Please pre-register by April 11th.

Proceeds raised at this year's Dog Walk will be used to fund medical treatments for rescued pets.

Full details and registration forms at www.harthumane.org/

For The Kids

Easter

WORD FIND

Happy Easter!



parade
tradition
candy
chicks
sunday
bonnet

daffodils
basket
peeps
chocolate
easter
family

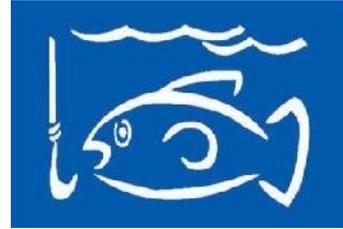
flowers
lily
lamb
games
bells
bunny

egg hunt
jelly beans
colored eggs
marshmallow
hot cross buns
robin eggs



BuyHartwellLake.com LLC

1-855-Buy-Lake



- We know the lake, our experience allows us to evaluate your needs and quickly identify properties that make sense for you.
- We have the largest inventory and selection of properties listed on Lake Hartwell. Over 30 million dollars as of 3/1/2015.
- Every partner in our company is a full time resident on Lake Hartwell
- All partners have more than 15 years experience selling and listing property on Hartwell.
- All homes and lots are listed in both the SC and GA MLS for maximum exposure.
- Our site www.BuyHartwellLake.com is typically listed first on the first page of virtually all google searches for Lake Hartwell homes and lots.
- We have a one million+ email database of the prime Lake Hartwell purchasing demographic for marketing puposes.
- All listings are submitted to 800+ websites including our flagship site BuyHartwellLake.com. Over 100 million prospects visit our network of partnered websites every month! You will be seen!
- Our monthly newsletter features listings, corp news, lake events and is distributed to thousands of lakefront property owners and a database of clients interested in owning lakefront property.
- Need a different perspective? We offer property viewing by boat. This can give you a unique look at a particular home or lot that you're considering.
- Would you like your lake home to produce cash? We market and manage lakefront rentals and off lake properties.

Call us anytime to discuss your situation
1-855-Buy-Lake



Patty and Don Cleveland

- Members of both SC Western Upstate & the GA MLS
- Multi-Million Dollar Producers and Accredited Buyers Representative
- Specialization: We all specialize in property on and around Lake Hartwell, Lake Keowee and other surrounding lakes. We pride ourselves in keeping abreast of the market of both what is new and what has sold. We want to be well informed so as to give you the best service possible. Our motto is "If we don't take care of our customers, someone else will".
- Personal: We have lived on Lake Hartwell for a number of years owning property in both Georgia and South Carolina. We know Hartwell! Whether you are looking to be on the lake or in a lake accessible area, we can help you. Once you narrow your search down, we can show you property by boat. If you are looking to sell, please let us meet with you and show you our marketing plan. Many of our clients are referred to us by previous clients. Let our dream of lake living be yours as well



Kyle Corbett

- Listing Specialist—Aggressive Marketing Plan for Lake Property & Homes.
- Listing Sales Rate 36% GREATER than the lakefront market average
- Full time resident on Lake Hartwell for the last 23 years
- Licensed in SC and GA – Multi Million Dollar Producer
- I bought my first lake cabin in 1992 a few years after graduating from Clemson University. 23 years later I am married with three boys and we spend a great deal of our free time skiing, tubing, knee boarding and kayaking.
- I have a marketing plan which is second to none and gives our sellers an upper hand when it comes to listing their property. As a result, my listing sales rate for homes is 36% GREATER than the market average. Why? Because we do more! My approach is based on years of experience, research and knowledge of buying trends. I do not just put sign in the yard and just walk away, I spend time everyday with every listing making sure it is best positioned to get maximum exposure. Allow me to determine the value of your lakefront property - 864.376.9163.





Debbie Henderson

- Licensed in Georgia and South Carolina
- Member of the Georgia and Western Upstate MLS
- Accredited Buyers Representative
- I grew up water skiing with my family and now enjoy living on Lake Hartwell and being involved in the Toccoa, GA community as a CASA volunteer and mentor. The lake has proven to be a great place to relax and refresh, to play and enjoy nature and to entertain and connect with family and friends. I've been involved in building custom homes for 20 years, including the last 8 on the lake. That, combined with other sales and marketing experience, makes me uniquely qualified to help you sell your current home or help you find you own private retreat on the lake.



I look forward to working with you to make your lake living dreams come true! Call me anytime at 404-313-4404.

Judy Stevanovich

- I was born and raised in Anderson. After a 32-year career in Corporate America and many relocations, I came home to Anderson in 2005.
- My Marketing, Sales, Finance, Human Resources, and Administration background in Corporate America has been immediately put to work in Real Estate.
- My husband Steve and I live in Stone Creek Cove in Anderson on the shores of gorgeous Lake Hartwell. Steve is an artist and when he is not in his studio there is only one place to look - - the golf course. We both love being in Anderson.
- I obtained my Accredited Buyer's Representative (ABR) and my Senior's Real Estate Specialist (SRES) certifications in 2014.
- My sub-company is the Upstate A Team and my slogan is "Real Estate With a Difference!" Call me today and you will be able to experience first hand the processes I have put in place to quickly find you the perfect property or determine the market value to sell the property you have today. For more info, see my website www.upstateateam.com. Telephone: (864) 276-7416; E-Mail: jstevano@charter.net.
- Call me today and experience, "Real Estate With A Difference.!"

