

BuyHartwellLake.com
1.855.BUY.LAKE^{llc}



December 2014
Get Hooked On Lake Hartwell

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

**New Listings
Of the Month**

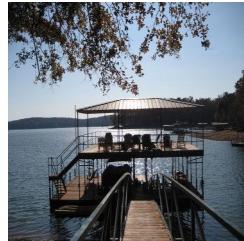


**BuyHartwellLake.com
1-855-Buy-Lake**

258 Place De Letoile Lavonia GA \$625,000– 4BR, 4 Bath



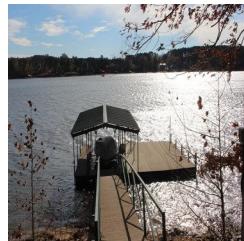
House offers main living area/great room, gas fireplace, raised ceilings, ample windows and second den with gas fireplace. Extended off the kitchen is a screened porch and deck with hot tub. The lake is just a stone's throw from the house. The detached 2 car garage has a full bedroom and bath on top. You will not find a prettier lake lot. Includes a double slip full size dock with 2 boat lifts and a jet ski lift.



Lot 14 South River Trail Martin GA \$71,300 - Great opportunity! Covered slip dock in place on very good water, nice easy sloped lot with multiple building spots in a secluded and private area. Electrical box on site and public water line with meter also on lot. Ready for building! This lot is priced aggressively, take a look before it's gone.



249 Horseshoe Bend Westminster SC \$598,900-Lots of wood, inside and out, give this Lake Hartwell home a warm "lake" feeling. Voluminous windows accent the vaulted wood ceilings and the panoramic lake views which can be seen from all four bedrooms. Stone fireplace in the great room, kitchen includes granite countertops, center island with seating and a built-in stove with stone surround. Family room with wet bar, bonus room. An improved walk way leads to the slip dock, 18-20' deep at full pool per owner.



120 Point Lookout Townville SC \$259,900- TWO HOMES IN ONE...WITH 2 KITCHENS...MOST FURNISHINGS INCLUDED! This level lot offers unobstructed Lake Hartwell views. The main level includes 3 bedrooms/1 bath with open living/dining area along with a nice size deck. Downstairs includes another open living /dining area with full kitchen, bedroom, bathroom and electric fireplace. Covered slip dock in place with boat lift and 2 jet ski lifts.



3081 Springfield Villas Anderson SC \$89,995-Beautiful one level lakefront condo. Laminate wood floors throughout the unit. Wood burning fireplace in large living area. Large 24 x 10 deck with built in seating and 2 storage rooms. Kitchen includes tons of storage, glass top range, refrigerator and dishwasher. 2 large bedrooms and 2 updated full baths with ceramic tile flooring, Screen porch.



See all our listings at www.BuyHartwellLake.com

Q&A With The Corp Of Engineers

What is the Savannah River Basin Drought Plan?

Until the late 1980s, no drought plan existed. The need for a drought plan became apparent as pools declined to unprecedented levels. During this period, the Corps adjusted releases and balancing strategies. Hartwell averaged as low as 2,100 cfs discharge per week, while Thurmond released flows as low as 1,700 cfs for months at a time. The drought severity of the 1980s led to the development of the Savannah River Basin Drought Plan and established several, “drought triggers”, levels of conservation through flow reductions from the system.



This plan was developed by the Corps in coordination with natural resource agencies in Georgia and South Carolina, with federal resource agencies, with municipalities, and with public input. This plan describes the rules used by the Corps of Engineers to manage the reservoir system during drought conditions. The drought plan was originally based on the drought experienced throughout the Savannah River Basin in the late 1980s and was most recently revised in July 2012.

The current plan establishes a minimum daily average release from Thurmond of 3,800 cfs. This is the minimum discharge as required under agreement with the states to meet water quality and water supply objectives.

Until 2006 our drought plan allowed for flows at 3,600 cfs. In 2006 we completed an Environmental Assessment and based on findings it was determined it would be more beneficial to have quicker responses to decreases in lake levels. Before 2006, the drought plan required lake levels to fall six feet before we reduced outflows. After 2006, the plan called for minimum flows of 3,800 cfs, (3,100 cfs from November to January in Drought Level 3) but it allowed us to decrease outflows at only four feet down. This change did involve a higher minimum outflow, but because reaction time is sooner it saves more water.

Who demands that the Corps of Engineers release at least 3,800 cubic feet per second (cfs) from the reservoir system?

We developed the drought plan with input from state and federal natural resource agencies, from municipalities in the Savannah River basin, and from the general public. It was agreed during the 2006 revision that as a drought progressed and reservoir levels dropped, we would reduce outflows in stages or tiers, with 3,800 cfs as the minimum needed to meet downstream water supply and water quality needs. Without an extensive study to help us reach other conclusions, we can't make a logical change beyond this level.

Private Reservoirs Support Corps Public Ones

Georgia's Tugaloo River and South Carolina's Seneca River meet underneath the waters of Hartwell Lake to form the Savannah. Both rivers host privately-owned reservoirs used to produce electricity for the region. Those reservoirs also provide water for Hartwell, Russell and Thurmond lakes – and therefore the rest of the basin.

Stakeholders in the basin occasionally ask why Keowee seems to remain full while Hartwell Lake and Thurmond Lake drop, especially during drought. In reality, Duke Power in South Carolina, owner of Lake Keowee, Lake Jocasee and the Bad Creek reservoir, provide significant amounts of water to the basin, according to Stanley Simpson, a Savannah District water manager. Duke provides water to the Corps based on a storage balance agreement established in 1968.

Under the agreement Duke Energy provides water to Hartwell Lake based on the percentage of remaining conservation storage in Hartwell. As Hartwell declines during drought, the total conservation storage of Duke's reservoir system must decline by the same percentage, Simpson said. The agreement uses percentages rather than elevation because of the difference in size between Hartwell and any one of Duke's reservoirs.

Another important issue requires a more stable water level at Lake Keowee – the Oconee Nuclear Station. In order to operate and to operate safely, a nuclear power plant requires a large, reliable and instantly-available water supply. The Nuclear Regulatory Commission requires Duke to maintain Lake Keowee within a specified range by not allowing the reservoir to decline more than six feet. This range limits the available conservation storage at Keowee. To fulfill its agreement with the Corps, Duke Energy occasionally must pass water from Jocasee at a greater rate.

Meeting their obligation to the Corps also requires close coordination with Savannah District water managers. "We have a minimum of weekly discussions with Duke Power," Jason Lavecchia, another Savannah District water manager, said.

"We tell Duke how much they must release to meet their agreement," Simpson added. "They are limited on how much they can send to us and still operate their nuclear power plant. We keep that in mind whenever we discuss discharges from their system."

Like at Hartwell Lake, many people live along Keowee Lake. With its multiple access points and active recreation support, Keowee attracts many of the same people who enjoy Hartwell Lake. This leads to the complaint that Keowee does not support the basin as Hartwell and Thurmond lakes do. While it may seem that way, Duke Energy supports the well-being of Hartwell Lake, lives up to its agreement with the Corps and contributes to balancing the basin.

WATER MANAGERS EXPECT IMPROVEMENTS BY YEAR'S END

Stan Simpson and Jason Lavecchia, Savannah District's water managers, expect a leveling off of the district's reservoirs by the end of 2014. Long-range outlooks by the National Weather Service, an anticipated milder winter, and the annual, natural reduction in evaporation and transpiration, will lead to the reservoirs stabilizing. Weather predictions continue to call for an equal chance normal, wet or dry conditions.

~Billy Birdwell, Senior Public Affairs Officer COE

Fishing Report

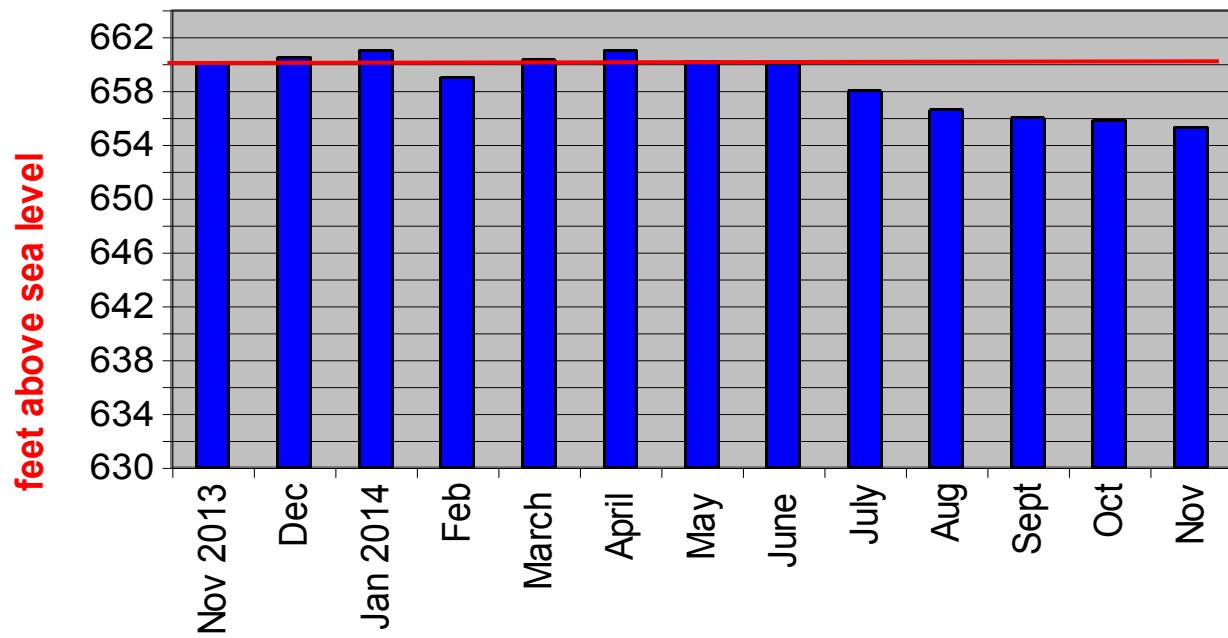
Lake Hartwell December 1st - 59 degrees

Bass fishing is good. As the water gets cooler, the Shad are becoming more active. Large single Shad can be seen tight against the banks in the coves. Use the shallow running Shad Raps when fishing in real shallow water mid day till dark. The bigger quality bass are coming from five feet of water and deeper. Use the Bandits and the #5 RS Shad Raps on the wind blown points and rocky banks. Follow the wind and you will find the fish. Make long casts and use a slow but steady retrieve. Slow cranking a #10 Husky Jerk or a Down Deep Husky will also work. Try to find areas where either a channel or ditch runs close to the points or banks. The bass are using these deep water channels as highways on roads to get to their feeding grounds. Use your buoy markers to mark the sharp drop offs.



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

Check out Anderson University

A strong component to quality of life in any area is its proximity to culture and education. Lake Hartwell residents are truly fortunate to have Anderson University nearby.

The 3,100 students at Anderson University enjoy a highly ranked academic experience in a warm, caring, supportive environment on one of the South's most scenic campuses.

AU was founded in 1911. Over the years, it has grown into a well-respected and nationally ranked Liberal Arts-based comprehensive university with a growing list of graduate programs up to and including a doctorate, and a popular adult evening degree program as well. Most degree completion programs are also available online.

Anderson has been ranked in the top-tier (#21) of the annual rankings of Southern baccalaureate colleges and universities by U.S. News & World Report for a 7th straight year, The Princeton Review's list of top Southeastern colleges, and America's Best Christian

Colleges. It is also listed as one of "America's 100 Best College Buys" and one of the "47 Up and Coming Schools to Watch" in America. Anderson is also ranked by the same publication as the #1 comprehensive college in The South for "Excellence in Teaching."

Anderson area residents have access to exciting NCAA Division II sports (16 teams) at AU. Several of AU's athletic teams are frequent visitors to the NCAA tournament and games are free to attend during the regular season.

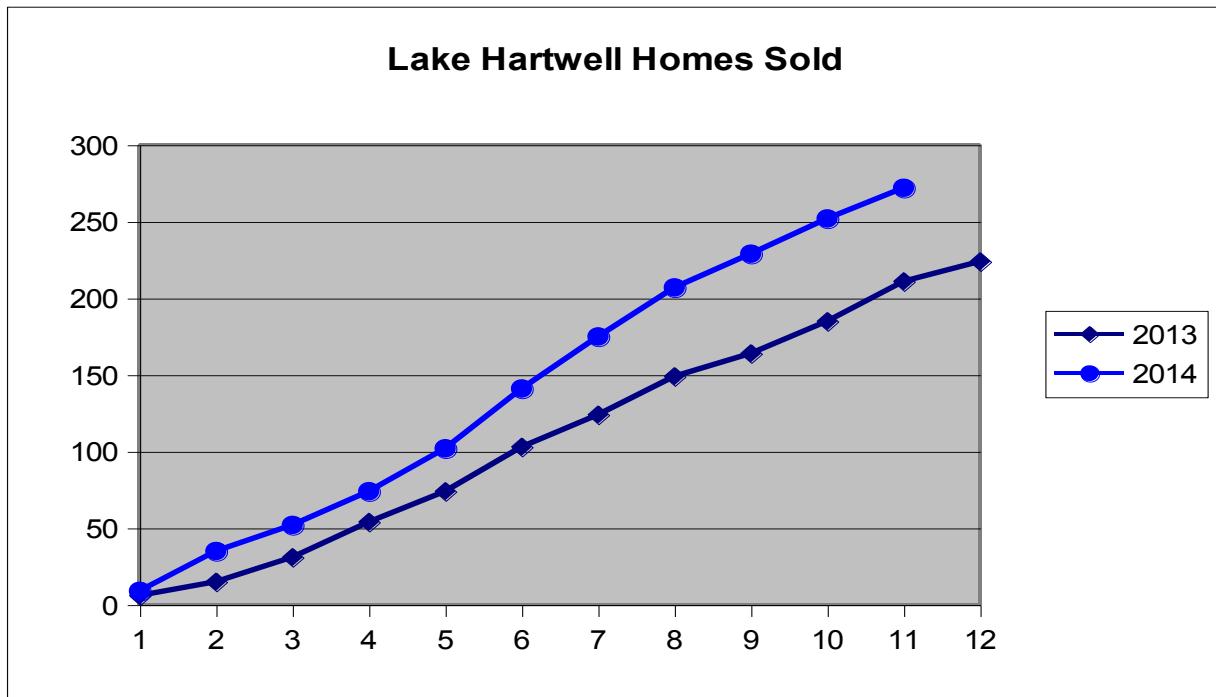
Anderson also serves as a hub for the arts in Anderson, with high quality theatre and music productions throughout the year. Anderson University is home to The South Carolina School of the Arts, with award-winning theater productions, great instrumental and choral music and two art galleries that host special exhibitions throughout the year from some of the most gifted artists in the country. This fall, AU staged the first performance in the region of the Broadway production of Mary Poppins, drawing sellout crowds from across the Upstate.

Two major events that should be on any area resident's calendar are Christmas First Night (Dec. 2nd) and The President's Gala, both of which showcase the best performers in The South Carolina School of the Arts. Both events are free, ticketed performances. Call 864-231-2080 to reserve tickets.

Few communities nationally are as fortunate as Anderson, when it comes to easily accessible and affordable high quality arts and entertainment.



Lake Home Sales On The Rebound



Lake Hartwell Lures In More Major Fishing Events



Lake Hartwell is already a hot spot for fishing in the Upstate. But several major tournaments lured here over the next year is about to put it in the national spotlight. Jennifer Norman, Executive Director of Visit Anderson, spent today getting ready to host about 200 fishermen for dinner at the Anderson Civic Center. They're in town for the Fishers of Men National Tournament where anglers are competing for up to \$10,000 in cash and other prizes. Norman says, it's small compared to what's to come. "February we have Bassmasters classic, just a little fishing tournament called the Bassmaster Classic," said Norman, with a smile.

That competition last came to the Upstate in 2008. Norman says the new Green Pond Boat Landing helped to bring it back. It was built to better handle large competitions. "Green Pond Landing has changed everything," said Norman. "It's high capacity. It's deep water. The concrete goes very far down into the water so if the lake level drops we can still put boats in. It's just made perfect for these tournaments." And tournament organizers are getting hooked. After the Bassmaster Classic in February, Lake Hartwell will now host two other national fishing events: The American Fishing Tour National Championship in Oct 2015 and the Ray Scott Championship in April 2016.

Each one is expected to draw hundreds of people from across the country. Norman says it's the most fishing events ever of this caliber in Lake Hartwell's history. "It's putting us on the map," said Norman. And the locals don't mind sharing their favorite fishing spot. "Oh I think it's great. I think it's great for the lake and I think it's great for Anderson County," said Stan Bagwell, a fishing guide.

Adopt-A-Route Offers Holiday rewards

ANDERSON COUNTY - Last Thanksgiving, Don and Patty Cleveland fed 70 friends before sitting down to their own holiday meal.

The longtime Anderson residents and three-year Meals on Wheels volunteers enjoyed a new role for the first time last November, when they used their kitchen to help make warm Thanksgiving dinners for 70 Meals on Wheels clients.

The Clevelands were among 100 volunteers in the debut of the Adopt-A-Route program, which enabled Meals on Wheels volunteers to provide hot meals to 800 clients even though the organization's kitchen was closed for the holiday.

"It sounds a lot harder than it is," Don Cleveland said. "You buy the meals, with all the trimmings, precooked. All we did was take it home and warm it up, then take it to the delivery folks." The work required about two and a half hours, all on Thanksgiving morning, and a \$125 of the couple's money. The Clevelands considered it well worth it.

"It was fantastic," Patty Cleveland said. "We had the good feeling of having helped someone, and we were finished by lunchtime. We even had some excess food, which we took to Haven of Rest." "It was very rewarding to know you've helped and gave someone a little bit of sunshine on a holiday," said her husband, who works with his wife on a regular basis in their Hartwell Lake real-estate business. "And you get to enjoy the camaraderie that is part of working with other volunteers."

The Clevelands are part of Meals on Wheels-Anderson volunteer work each Monday, when they help deliver between 70 and 80 prepared hot meals. The Adopt-A-Route program shifts the meal preparation task from the Meals on Wheels facility to the volunteers' kitchen. The volunteers buy and prepare the food, and relay the meals to the delivery team.

"It takes a lot of people to get the job done. And when you feed 800 people, it's a large job," Don Cleveland said. "But it's rewarding. In addition to providing a meal, the volunteers are able to check on the clients. Sometimes, it's the only human contact the client has that day."

The couple also plans to volunteer for Adopt-A-Route duty on Christmas Day. "We wanted to last year, but we were out of town," Patty Cleveland said. Her husband said he's already thinking in terms of making it a Thanksgiving tradition. "That's our plan. I know that in the past we delivered frozen meals the day before the holidays," Don Cleveland said. "I think it's a lot nicer for them to have a hot meal."

To give its employees and volunteers time off at holidays, the Meals on Wheels-Anderson offices are closed Thanksgiving Day and the following day, as well as on Christmas Eve and Christmas Day. In those weeks, the Meals on Wheels volunteers bring clients extra, frozen meals that can be heated in a microwave oven. As Meals on Wheels-Anderson now tackles 42 routes on those holidays, more volunteers are needed, said April Cameron, community relations coordinator for the local group. "The Adopt-A-Route is our way to offer them a hot meal and a friendly greeting so they are not completely alone on these special days," Cameron said.

Meals on Wheel-Anderson volunteer coordinator Jeanie Campbell can be reached at 864-225-6800.



Stone Creek Cove at Lake Hartwell

Annual Brighter Christmas Fund Golf Tournament

December 6, 2014

On Saturday, December 6, 2014, at 10 a.m. the Stone Creek Cove Golf Club and Community will host the Brighter Christmas Fund Golf Tournament at the golf course located at 101 Lakefront Drive in Anderson. Stone Creek Cove is the only lakefront community in Anderson County with a golf course. The community has sponsored this tournament for over 30 years. The Brighter Christmas Fund is sponsored by the Foothills Community Foundation and the Independent Mail. The fund helps families in need at Christmas to buy toys, clothes, etc. to help them have a great holiday.



Currently there are over 56 golfers scheduled to play in the tournament and there is room for a few more. The entrance fee is \$25 per golfer. This is not a "serious" golf game and is intended to be fun. Snacks and beverages are available for a nominal fee and you can even buy Mulligans for a \$1 each. At the end of the golf tournament, there is a pot luck dinner and silent and live auction. Businesses and individuals from throughout the area donate gift cards and merchandise that's auctioned off. All the money raised go to the Brighter Christmas Fund.



Last year, the Stone Creek Cove community raised over \$10,000 for the Brighter Christmas Fund. BuyHartwellLake.com has purchased a sponsorship for one of the holes at the tournament for this year and other businesses can do the same. **EVERYONE** is welcome to play or to participate in the tournament. The community is looking for golfers, merchandise and those who just wish to participate in the pot luck and auction. There are a few deadlines:

- All merchandise for the auction should be turned in at the pro-shop by no later than Wednesday, December 3.
- All those who wish to play golf should call the pro-shop at 864-261-0888 to register by no later than December 2.

If you want to only attend the auction and pot luck, please call Judy Stevanovich by December 4 at 864-276-7416 so she can advise the committee of how many people to expect.

Come out and support this worthwhile cause and help to make those in need have a "Brighter Christmas"!"

The Stone Creek Cove Golf Course is a public course. Non-Resident memberships are available at a very nominal cost. Call the Pro-Shop at 864-261-0888 for information.

Corp Updates on the Savannah River Basin Comprehensive and Flood Storage Studies

In October 2013 we announced an initiative to assess our flood storage capacity to test the possibility of reducing our current flood storage allotment. More specifically, the study will provide information that will better define the present need for flood storage in the basin. In the announcement we estimated the study would take approximately 12 months. Based on recent updates from the Hydrologic Engineering Center (HEC), the organization conducting most of the study, results will be delayed six more months.

To recap, the assessment will look at two things:

- 1) the ability of the projects to contain the Probable Maximum Flood (PMF), which however unlikely, is the greatest rain event the basin could ever expect; and
- 2) the ability of the projects to contain a number of smaller and more likely periods of rainfall intensity, from 10- to 500-year rain events. The assessment models intense rain events, and how runoff occurs in the basin with the present level of development. It will compare impacts of each of these rain events using our current 4-foot drawdown with impacts of lesser amounts of flood storage (smaller winter draw downs). The idea is to assess how much flood storage we need and identify what kind of risk we are taking if we reduce the winter drawdown and then get the inevitable large spring rain. If the study indicates that all the present flood storage is not needed, additional studies could be performed to determine how much storage is economically justified.

Update on the Savannah River Basin Comp Study (Interim 2)

In February we provided an update on the progress of the Comp Study. We estimated then, that the draft report would be ready for review in about 12 months (putting us at approximately February 2015). An updated estimate on completion of a draft report for public comments is about January 2016.

After we ran an initial data set through the models, the Corps and the study sponsors agreed that we needed to add data from 2013 to our inflow dataset to have more accurate results. We are obtaining that information to make sure we capture the recovery of the system from the most recent drought, possibly the new drought of record, which occurred from 2011 to 2013. Georgia Environmental Protection Division (GAEPD) is now collecting the needed data and when their work is complete, we will run the reservoir simulation models again to evaluate each of the six proposed alternatives.

Other work continues. The Nature Conservancy (TNC) has been performing research and held a workshop to help define parameters for Alternative 3: "Release Based on Environmental Flow Restriction." TNC is finalizing their report from that workshop and they will then update the ecosystem functions model to incorporate additional environmental criteria that we will use to evaluate each alternative.

To recap, the purpose of this interim is to answer the following questions:

- 1) How low can we reduce daily outflows at the Thurmond Dam during drought conditions?
- 2.) How long can we sustain these minimum outflows before significant negative impacts would occur to the downstream economy and environment?

This portion of the study will examine value, risks and impacts of six alternative operating protocols for the current Drought Contingency Plan. You can see summaries of these alternatives <http://balancingthebasin.armylive.dodlive.mil/2014/02/24/compstudyupdate/>

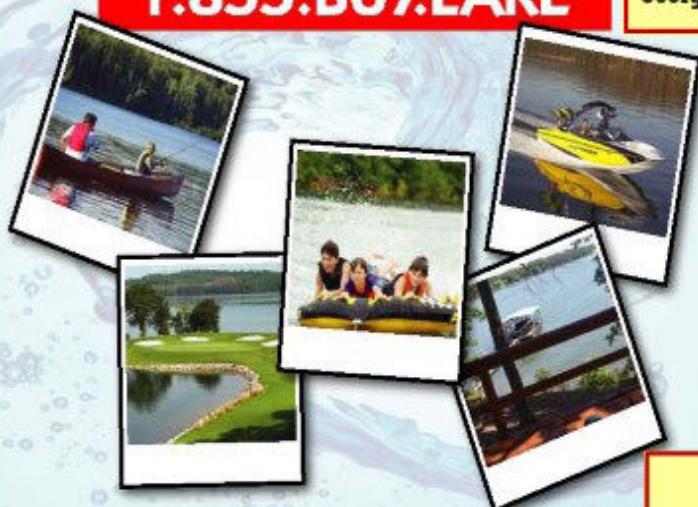
JOIN →

Get Hooked on Lake Hartwell

BuyHartwellLake.com



1.855.BUY.LAKE



Lake...Golf...Fishing...Skiing...Relaxing
Lake Homes, Cottages, Condos, Lots

Selling Real Estate on and around Lake Hartwell and
surrounding lakes-Keowee, Secession, Broadway

Licensed In SC and GA

**AT THE ATLANTA
BOAT SHOW**

January 15-18, 2015
Georgia World Congress Center

NEED TICKETS?

Call us Today

We Have A Limited #

Note: Our Clients Will be Given
"First Dibs" on Available Tickets.

**NOW IS THE TIME TO LIST YOUR PROPERTY
TO BE FEATURED AT THE SHOW**

- We participate in this event because many Lake Hartwell Property Buyers are from Atlanta!
- Last year we were the only Lake Hartwell Real Estate Agency at the show!
- Potential buyers will have access to all of our listings as they visit our booth!
- If your property is listed with us at the time of the show, congratulations. It will be featured at the show!
- Are you thinking about listing your property! DON'T MISS THIS OPPORTUNITY!
- Call 1-855-BUY-Lake or (864) 225-2410 To LIST YOUR PROPERTY TODAY!

Peace Center Christmas Concerts

101 W Broad St, Greenville, SC 29601
(864) 467-3000



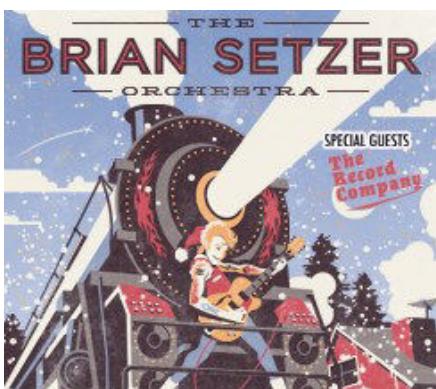
ANTHONY HAMILTON: HOME FOR THE HOLIDAYS

12/2/14 7:30 PM



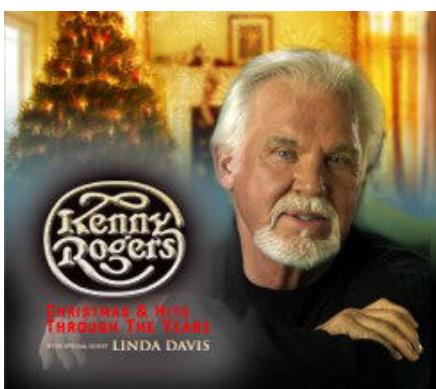
CHRISTMAS WITH AA- RON NEVILLE

12/8/14 7:30 PM



THE BRIAN SETZER ORCHESTRA - CHRISTMAS ROCKS EXTRAVA- GANZA! - WITH SPECIAL GUESTS THE RECORD COMPANY

12/9/14 7:30 PM



KENNY ROGERS CHRISTMAS & HITS THROUGH THE YEARS

12/16/14 7:30 PM

For more info and tickets see:
www.peacecenter.org/events/2014-15-season

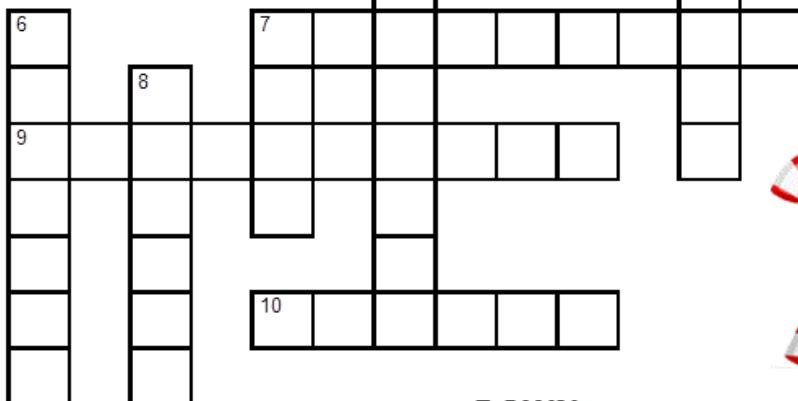
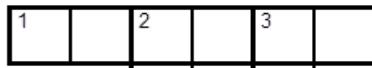
For The Kids



Christmas Decorating

ACROSS

1. Used to wrap a present
4. Decoration for a banister
7. Striped and sweet
9. Used to open a walnut
10. Door decoration
11. Many times these are strung together
13. Glitter for the tree



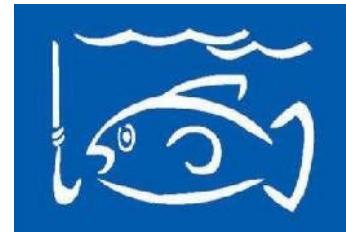
DOWN

2. Decorative spheres
3. Another word for decorations
5. Christmas tree fruit
6. Might light the dinner table
7. Place where greetings are found
8. Hung by the chimney
12. Might be cedar, fir or pine



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 11/1/2014.
- 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 purposes.
- 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



Delilah Hewitt

- Lifetime member "Million Dollar Club": Agent of the Year
- Licensed in GA & SC
- Specializing in lakefront property on Lake Hartwell and Lake Keowee
- Weather BUYING or Selling, let my expertise work for YOU!
- *****I COVER THE LAKE*****
- My family and I moved here from Roswell GA 19 years ago. Prior to that we enjoyed a weekend home here for approximately 9 years. It's been fun for my husband, Tom, and I to watch our children(along with their friends) grow up on the lake. Weather skiing, boating, fishing, wake boarding or just hanging out together and relaxing, it's a fun way to share quality family time. It's a wonderful lifestyle. Why not beat the hustle and bustle and let me find the perfect lake place for you and your family!!(and you'll make a great investment in your future to).



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 your 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 SC. After a 32 year career in Corporate America and many relocations, I came home to Anderson seven years ago.
- 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 the studio there is only one place to look—the golf course. We both love being in Anderson.
- 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 information, see my website www.upstateteam.com. Telephone: 864-276-7416; E-mail: jstevano@charter.net.

