

MAY '19

SINCLAIR

R E A L E S T A T E

Featured Homes

Price Reduced!



2619 Cloverlane, Wheelersburg

- >3 Bedrooms, 1.5 Baths
- >Walk-out lower level
- >Hardwood flooring in several rooms
- >Fenced backyard
- >\$139,900

List agent: Molly O'Bannion
740.935.3522

652 Havenwood, Wheelersburg

- >4 Bedrooms, 2 Full and 2 Half Baths
- >Unique floor plan
- >Open concept Kitchen and Family Room opens to the deck
- >Master Suite opens to a private Patio
- >\$299,900

List agent Kathy Leesburg 740.821.2335



May Events

- 3rd Tipton Lane Community Yard Sale
Portsmouth Ohio Blues Society at Port City Pub
- 4th Walk for Autism at Tracy Park
- 8th Walk for Volunteer Happy Hour by Port City Pub and Alzheimer's Association Greater Cincinnati Chapter
- 11th Mother's Day Tea at the Happy Pot
Portsmouth Raceway Park Kick-off Classic
Hike for Hospice
- 12th Shawnee Lodge Mother's Day Buffet
- 18th Main Street Farmers Market
TOSRV Party in the Park-Tracy Park
- 19th Portsmouth Community Day with the Reds (in Cincinnati)
- 25th Hike for Foster Care-Shawnee State Park
- 31st Portstock Hosted by Final Friday in Boneyfiddle

Welcome Marsha Justice!

Marsha Justice has joined Sinclair Real Estate! Marsha is a seasoned Realtor and a consistent million dollar producer. She always gives her clients 100% dedication and works hard to make transactions happen.

Marsha is also employed with a large law firm out of Kentucky. She spends her free time with her husband and two children.

You can reach Marsha by calling 740.352.6286 or emailing her at Marsha@sinclairre.net.



Choosing a Lender

Choosing a lender for purchasing your next home should be just like choosing your next home. Just as you would inspect a home, you should definitely "inspect" lenders before you choose the right one for you.

Here are some great questions you can start with:

1. What type of loans does the lender offer?

Not all lenders offer FHA loans, for example, that have low down payments. You will want to check around to make sure your lender has the right loan for your situation.

2. What are the loan requirements?

Lenders can vary in the types of loan programs they offer which can make down payments vary, credit scores requirements vary, and whether or not you have to carry private mortgage insurance.

3. How much can I expect to pay in closing costs?

Closing costs can vary by hundreds or even thousands of dollars depending on the lender.

4. Is an online bank a good fit for me?

Be very sure before choosing an online lender that you know what their fees are, closing costs, and whether or not the loan has a variable rate. Also, you will want to consider how easy or hard it is to reach someone with questions. How fast will they return your call or email? What if there is an urgent matter, can they address it in a timely manner?

5. What is the rate and is it fixed or variable? How much could my payment change if it is variable?

6. Is there a penalty for paying off the loan early?

Paying more on your principle balance is a great way to pay off your loan early and save money on interest. You don't want to be penalized for this!



April Market Report

New Listings: 112

Sold: 68

Avg. Days on the Market: 178

Avg. Selling Price: \$98,865