





LOANS FOR BUILDING A COUNTRY LIFE

FARMS • HOME CONSTRUCTION • LAND • EQUESTRIAN FACILITIES



Wesley Kujawa

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CountryLivingLoans.com



Crystal Lake Association in Brant Lake!



access for non-motorized boating, canoeing, kayaking and swimming, plus tennis and basketball courts. The home sits on 2.7 mostly wooded, hillside acres, offering privacy and great views from the kitchen and attached 3-season porch. You'll love the great room, including applianced kitchen, dining area and living room with propane fireplace - perfect for entertaining or relaxation. The walls are knotty pine and the floors are hardwood for easy care and visually pleasing. The attached 2-car garage offers your vehicles protection from snow and ice in the Winter, while the 3-season porch offers extra room to roam during the warmer months.

The main floor offers 3 nice bedrooms and two full baths. The master is spacious; has a walk-in closet and a very convenient full bath with laundry. The full, walk-out basement, offers generator, 200 amp electric, oil hot water furnace, workshop area and a nicely finished room, perfect as a 4th bedroom, office or den.

Now only \$265,000! For a home video, visit: www.53Summit.xyz

Prestigious King Edward Knolls!



lot of cosmetic updates, paint and paper, to personalize it your taste, but there's is a lot to offer in this home. The spacious great room offers a kitchen with newer appliances and a center island, a dining area with sliders to a 2-level deck and a spacious living room. Down the hallway is a full bath and 3 bedrooms. The attached two car garage, with openers, protects your vehicles from Winter's wrath and is also accessible from the lower level or the back yard.

The lower level offers a laundry room, 4th bedroom/ office/den, another full bath and a large family room with fireplace/woodstove insert, perfect for relaxing, or entertaining. The heat system is oil hot water, while the wood stove offers additional heat or an air of romance. The electric is 200 AMP; the central vacuum system allows easily cleaning the carpeting without having to drag around a heavy vacuum; and there is also an existing hook-up for a generator in the event that you desire to have one. The large lot is almost an acre and this home is in Fort Edward and in the Hudson Falls School District. Now only \$179,000!

For a home video, visit: www.13Frederick.xyz



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William "Bill" Lavery - NYS Licensed Real Estate Associate Broker - Cell: 518-222-6368
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Bob Tressler
NY Licensed Broker 518-642-3664

"Right On The VT Border" HERITAGE MANOR REALTY

4 Montray Place, Suite 7 Granville, NY 12832 email: hmrealty@aol.com



Rolling Hills of Hebron!

59.4 acres of quality land in the beautiful rolling hills of Hebron.

Build your dream home and enjoy the pretty views of the VT mountains! Mostly open tillable land with a mix of woods. Farming, horses, cows etc. No zoning. OWNER FINANCING POSSIBLE for qualified buyer. Divided into 3 lots, can be purchased individually or as a whole 59.4 acre property. Package pricing for the complete property. (call for details)

Enjoy The Privacy!

114+ acres recreational, hunting, home site. Lightly traveled country rd between Granville and Hartford. Mostly wooded. Possible owner financing. mls#171217 \$99,500



Mountain Views!

Beautiful setting with views of the Vermont mountains from this 50 acre property in the rolling hills of Hebron. Mostly wooded with several cleared areas, pick your perfect home site. Road in and electric run to the top. Very private with long road frontage. Easy access to Saratoga, Glens Falls, Lake George NY and Manchester VT. Quality land at \$94,900. mls#181465



Hunting Land!

Build a cabin on 45.2 acres woods and wetland with stream running through. Owners plans have changed, their loss is your gain! Priced below it's assessed value of \$39,800 only asking \$32,500 mls#173471







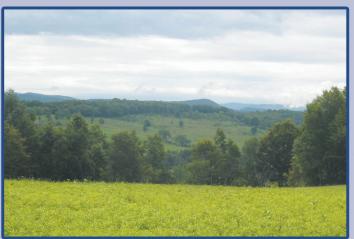
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PARADISE FOUND!





Salem NY, 142 acres of beautiful fields and woods with long distance views of the Vermont mountains!



Road in, electric already run to perfect home site.

Drilled well

(condition unknown.)



Perfect for horses or other animals, farming, or just build your dream home in the shade of the mature trees and enjoy country living at it's finest. Easy access to Saratoga, lake George, Glens Falls, Vermont. Asking \$225,000



At less than
\$1,600 per acre this
beautiful land
is a bargain!
OWNER FINANCING
AVAILABLE
mls#183129







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RESTAURANT/CAFE





The Central House is a unique and stately 1900's building with a prime Main Street location in historic Salem, NY. Fully equipped commercial kitchen and two dining areas plus outside marble dining patio.

ATTRACTIVE OWNER FINANCING CAN PUT YOU IN BUSINESS QUICKLY!

Asking \$239,500.- REDUCED \$229,500! mls#181183

Historic Greek Revival



on 5 acres in beautiful Hebron.



5 bedrooms including master suite, 2 baths, 1st floor den or extra bedroom, big kitchen w/pantry, dining area, double living room, rocking chair porch. Land is open with several outbuildings. Asking \$159,500 mls#180868





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Featured Home

Rocking Chair Porch With Country Views!





Spacious 3 bed, 2 bath ranch with living room and family room plus full basement on 10.5 acres of pasture and woods in Johnsonville (Town of Pittstown.)

Rocking chair porch in front, big 16x28 deck in back to enjoy the country views.

Golfers: this home is just around the corner from beautiful Dutchaven Golf Course.

Solar panels provide very inexpensive electric bills. Country living at it's best!

(Sellers offer \$2,000 contribution towards buyer's closing costs.) Asking \$222,500. mls#183010









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Fall Specials



Super Private!!

Located at the end of a town-maintained road, nestled along the river lies your 3+ acre parcel with a super energy efficient manufactured home. The level land is perfect for all types of family fun... there's storage buildings, a pool, a barn and fenced dog pens. The inside is bright spacious with 5 bedrooms, family room w/wood stove, living room and dining room plus large eat in kitchen! Just listed at \$119,900



Feng Shui
Come on home
and relax... the
flow of the
rooms, the light
from the windows, the placement of furniture
... all will make
the troubles of
the day disappear.

Your personal energy and the energy of your family will love the space of the 3 bedrooms. Along with the fun sitting areas, designed for reading, watching TV or visiting. If you feel the need for more space, the entire basement is there for expansion.. with walk out glass sliders. Come see for yourself.. \$189,000



Handy? If so, you can finish restoring this charming Mansard Roof Colonial... The wood floors are just waiting for refinishing, there's new sheetrock, insulation and plumbing already completed... A great storage shed and your land has access on two different sides.

AFFORDABLE at \$61,900



Opportunity Banging.

Not just knocking... but banging on the door!! A well-equipped restaurant waiting to be loved... Let the Chef in you take over! Enjoy showing off your special dishes?! Do it here... State road location, parking lots all over the place, plenty of opportunity for banquets or parties and definitely.. walk in traffic...

Reduced to \$119,900

Build...Hunt...Hike...Play...on your own land!

Reduced just outside the village 5.14 acres surveyed	. \$19,900
Country road take me home8.3 acres, surveyed, ready!	. \$18,500
Your own pond, 5.16 acres, surveyed, plan to build here	. \$26,500
Standing timber, 30.4 acres, private style road, surveyed	. \$51,500
Imagine 8.9 acres, mostly level, stream along the edge	. \$44,500

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Specials



Wow! If you want to own a 4+ BR home & still have separate areas for all the family activities, then this beauty is for you. BR's are up with a full bath. Formal DR, LR, FR, eat in kit., bath, pantry w/ laundry & open porch on the 1st floor. New siding, windows, roof and furnace. Huge carriage barn w/ large loft.. Big fenced yard, above ground pool and just listed at \$124,900



Twice as Nice With 2 separate units, each with 2 bedrooms, a formal dining room in addition to an eat in kitchen, separate utilities and entrances.. you can really enjoy home ownership here. There's vinyl siding, new windows and a very big back yard...

Price to sell & be a great investment. \$59,900





Another Chance

If you'd rather not live in your investment.. but love the income. Well, then.. buy these homes. 2 separate buildings.. the main home has 2 bedrooms, all new everything, fantastic gardens and outside areas. The rental unit is 2 separate apartments, laundry room and ample parking.. The income is well worth it... Just \$159,900



A Rare Find!

You don't see a Motel come up for sale every day, the opportunity is now. The relocated owner is selling 11 motel rooms plus 3 rental units. Guaranteed year-round income from the rentals and an excellent location for the motel rooms. The 4.410 acres borders the river and could be improved to be much more appealing. Near the 800+ acres of State land.. hunters, hikers, fishermen, antique lovers.. would all love this location. \$215,000



Easy living A ranch is always easy to love, no major steps, you can live here for a long, long time and enjoy it!! Huge open kitchen into the super-sized living room (which could be cut into another bedroom) There's presently I big, big bedroom and then 4 acres of property outside!! A big picture window to watch the wildlife. **\$72,500**



Residential?? Commercial??

Either zoning that you like.. this home can fit the bill.. Zoned commercial... but was used as a family home. I acre of land, close to all stores, doctors, offices and more. Low, low taxes, a charming sunporch, hardwood floors waiting for a little loving.

Near Rt. 9 & Rt. 146 Reduced to \$189.900

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FALL right into these special homes & businesses.









A special home for you!! After enjoying their getaway home for 30 years, the owners are selling! Now you can love this super Log home with your own 60 acres, where you can rest, hike or 4-wheel over trails or just enjoy the fantastic view from your open porch. If a private master suite is important to you, we have it here! The first level offers 2 guest bedrooms, I I /2 baths, formal DR, LR w/ a warm wood stove, super chefs' kitchen w/ stainless steel appliances and ceramic tile floors. The separate garage and workshop complete the picture. Just listed at \$334,900







A Whole lot of Country!! Right on the New York /Vermont line, sits a country farmhouse with numerous upgrades. There's a new kitchen with skylights and a huge window over the sink... to "look out" and enjoy your view. Surrounded by 10 acres, with a quaint guest house, large barn and fields galore, you can see a different view from every window. The main section offers 3 bedrooms, a formal DR and LR, wood floors and 1st floor bath. The summer kitchen/in-law unit has a loft bedroom, eat in kitchen, full bath, laundry and cathedral ceilinged living room w/gas fireplace. Use this home as it pleases you... one big happy family or separate living units. Available at \$195,000



A full service, family restaurant, gorgeous 19th Century decor, full of antiques and atmosphere!

A Sample Of Our Fares

Steaks **Homemade Italiain Metballs & Excellent Selection of Appetizers** Hot Dogs (100% Beef)

Homemade Pizza Farm Stand Salads Sandwiches Pasta & Chicken **BBQ Platters** Eggplant Shrimp Scampi

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Bottle/Can Beers

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Daniel Campbell, Licensed Real Estate Broker, GRI, CBR Edmund Cucchi, Licensed Real Estate Salesperson





GLORIOUS COLONIAL: Panoramic Views of Vermont's Green Mountains from this glorious 1843 Center Hall Colonial on 9 plus rolling acres! Featuring super sized living-kitchen-dining great room with beautiful field stone fireplace family room with lots of storage and built ins entrance foyer with open stairway and slate flooring game room bed room full bath down, three spacious bed rooms one with big walk in closet, play room, second full bath up along with two attic storage spaces. Covered sitting porch to open deck to enjoy the views, detached two car garage, green house, chicken coop, two small barns, great property for horses etc., mins to Vermont Lake George, Saratoga! **\$240,000.**



COMMERCIAL OPPORTUNITY

Ma & Pa's was a well-known for fine Italian food and pizza but owners officially retired! This is great opportunity to buy this building with space down and residential rental up. Excellent travel location with parking lot, corner lot, building was completely rehabbed in 2000, spacious 2 bed room apartment upstairs rent ready or future owners living quarters. Reduced \$74,900. \$69,900



GREAT PRICED

Spacious village home with detached tow car garage-barn with yard space. Home features remodeled kitchen, formal dining room or den, living room, bed room (under construction), two nice sized bed rooms and newly remodeled bath with tile floor up. Lots of

closets, covered front porch and enclosed three seasons porch on rear of home, paved drive, motivated seller! **Asking 86,500.**



COUNTRY MOUINTAIN

colonial: On private 4.7 acre wooded setting & just mins to Vermont! Featuring 4 bed room 2.5 bath home with formal living & dining room, family room w/hardwood flooring open to kitchen with oak cabinetry, spacious

master bed room w/master bath, well maintained home, warm & well lighted with oversized windows, attached screened in summer sitting porch, huge heated basement, vinyl siding, attached two car garage, paved drive, located on dead end town maintained road,

REDUCED \$182,000. \$179,900



TOP OF THE WORLD VIEWS

Of Vermont's Green Mountains as far as the eye can see! 46 beautiful rolling farm fields and wooded acres, huge pond, camping site, outhouse, recreational track, mature timber, abundant wildlife, great access Mins to Vermont Lake George & Saratoga! \$99,000



LOVELY-MAJESTIC VICTORIAN:

4 bedroom home circa 1900 with original wood work, coffered ceilings and georgian south yellow pine flooring, Featuring huge double living room, formal dining, pocket doors, den-office, formal foyer entry with

stairway, claw foot tub, large walk around porch, 3 seasons glass and screened in porch, 2 full baths, detached 2 car barn, walk to shopping & schools, mins to Vermont! **REDUCED!** \$124,000, \$114,000



COUNTRY HAMLET BEAUTY

In nice condition with newly painted exterior including garage-barn. Featuring covered sitting porch living room formal dining modern kitchen with pantry den and ½ bath down, three bed rooms storage room closet and full bath up, updated mechanicals, town water, paved drive, extra-large garagebarn, enclosed back porch, kids play house, original out house still intact, Asking 109,900.



WARM & CHARMING

Village home which has been well maintained over the years with newer and beautifully remodeled kitchen open to formal dining,

big and spacious living room, laundry, half bath, enclosed summer sitting porch down, 3 bed rooms and full bath up, oil heat, hard wood flooring, new exterior paint, nice yard, extra big two car garage with wood stove hook up, paved drive, great family home close to schools.

Asking \$105,000. REDUCED TO \$99,900!

LAND - LAND - LAND

GRANVILLE: 9 Wooded Acres, Abundant Wildlife, 370' Road Front, Minutes to VT \$25,000 HARTFORD: 10 Wooded Acres, Driveway, Brook, 436' Road Front \$29,900, \$27,400



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Kendal Baker Marilyn Douglas Chris Marsh Bob Rubin Helane Rubin

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342 East Hollow Road, Petersburgh: Charming, authentic colonial home on 51.9 pristine acres with brooks, pastures, and great views. \$325.000



445 Bovie Hill Rd., Hoosick Falls: Beautiful country property! 42 acres w/brooks, pond. Bonus — Hugh barn with gambrel loft and office. **\$325,000**



1840's Italianate home on 5.4 acres with hardwood floors. 2 wood burning FPs, 2 kitchens, 6 BRs, 3½ baths, office & library. In-law possibility. Poolhouse with 45' Gunite heated pool, barn. \$325,000.



351 South S., Hoosick: Showcase property on 3.1 acres with inground pool. Open floor plan. Meticulously maintained. **\$262,000**



871 Babcock Lake Rd., Grafton: Neat as a pin 3 BR, 2 bath ranch on 7.3 acres on country road. **\$192,000**



Petersburg: Log cabin, meticulously maintained, on 5 beautiful acres in the woods with finished basement & vaulted ceilings in the LR. New roof in 2012. Near ponds & lakes. \$189,000.



538 Cottrell Rd., Walloomsac: Enjoy every season in this spacious ranch in prime location. 3 BRs, 2 fireplaces, updated kitchen. \$184,900



327 Bovie Hill Rd., Hoosick Falls: Lovely ranch home on quiet country road with stunning views. **\$180,000**



Berlin: Fully remodeled like-new Colonial on ½ acre lot. Home is set away from the road. Rear porch, energy efficient windows, new insulation, whole house fan, Brazilian cherry wood flooring, & new kitchen. \$162,900.



27 Saratoga St., Hoosick Falls: Executive style ranch home in desirable location. Many nice features.

\$159,900



A renovation in progress. Much work is done, but some rooms are down to the studs. In-law apartment, large rooms, newer siding & roof. House is set back from the road. 47 acres. \$149,900.



Hoosick Falls: Successful automotive repair shop with plenty of traffic on NY Rt. 22. Square 1 acre lot. \$149,000



Hoosick Falls
Beautiful brick up and down
duplex with large level
landscaped yard & 2 car
garage. Great location,
period details & mature
shade trees. \$130,000.



29 Mechanic St., Hoosick Falls: Classic 2-family home that has been updated. Rent from 1 unti pays the mortgage. \$130,000



2.06 acres with 100 ft. of frontage right on the Battenkill! Includes vintage Girl Scout Camp and well maintained single-wide. \$90,000.



9 Third St., Hoosick Falls: Attractive 2-family home with lovely ornate exterior detailing.

Priced to sell. \$84,000



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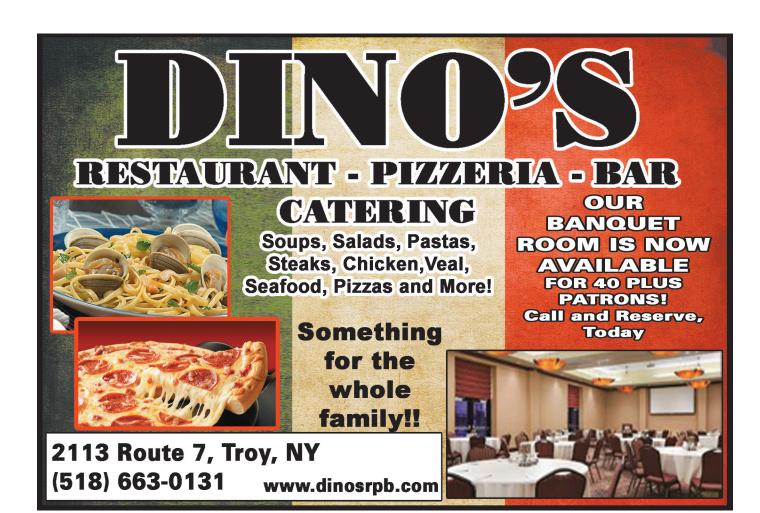
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Fully Equipped Restaurant/Convenience Store, and 2 adjacent vacant lots. Main Street, Granville, NY. Zoned multi use. 3,000± sq. ft. up with 3,000 sq. ft. down. This is a must see, turn key. Only \$79,000.









"Willow Cove," 350'± frontage on "Leisure Lake." 5.4 landscaped acres, surround this beautiful 1,400± sq. ft. Mountain Top 3 bedroom, 2 bath ranch. You'll discover a breathtaking shoreline like no other! Once you're on the shoreline, you'll be in awe of the towering weeping willows, the parklike evergreen forest, and groomed lawn. You'll enjoy the dock, along with fishing, canoeing, kayaking, ice skating, and nature viewing.









Golfers will enjoy the chipping area, on groomed lawns. Equally impressive are the incredible views, overlooking the nearby Green Mountains of Vt. The home boasts a spacious LR featuring a cathedral ceiling, attractive laminate flooring, a gas fireplace, a large modern kitchen/combination DR, full walk out basement, with a 1 car garage. You'll love the private backyard deck & attractive front porch. Check out our web. \$269,000.









Brick Masterpiece, designed by and custom built for the late Senator & Mrs. Berkowitz. This sprawling 3,100± sq. ft. home has it all! You'll discover a custom 16'x26'± cherry kitchen, 14'x22' sunken dining room, 18'x24'± living room with a huge granite fireplace, cathedral ceiling, wet bar, 16'x18'± master bedroom with a dressing room, and private tile bath. There is a marble entry foyer, 2½ deluxe baths, 2 car heated garage, central air, and 8.8 spectacular acres. Need more room?









There is an enormous basement, complete with a great 15'x22' billiards room, 14'x21'± family room, 14'x17' craft room/bonus room, and a 32'x58' workshop, 17'x18'± storage area. You'll love the 11 x22'± screened veranda. The yard surrounding the home features an underground sprinkler system, views and an endless variety of perennials. This incredible property has 1,000'± of frontage on the Indian River. \$359,000.











129.9 Glorious Acres. Route 22A, Hampton, NY. Fertile meadowland, fenced pasture, stonewall fences, wildlife, and spectacular views of the nearby Green Mountains of Vermont. Wildlife galore! Hunt, hike, 4 wheel, etc. Build your dream home, cabin, etc. \$189,900.