

Fall 2024

@home

STORIES INSIDE:

**Sold Stats
Lunch Box Ideas
After You Buy a Home**

Looking for your dream home?

We're here to help.

Today's economy and housing market can add some extra stress to the homebuying process. With Centra's mortgage experts, you can worry less! Take advantage of options like our Zero Down Mortgage and get in your dream home sooner. **Contact one of our mortgage experts to get started.**



Maggie De La Rosa

Mortgage Loan Consultant
765-717-2260
mdelarosa@centra.org
NMLS# 907648



Kristina Linville

Mortgage Loan Consultant
812-314-0466
klinville@centra.org
NMLS# 1702984



Samantha Rich

Mortgage Loan Consultant
812-314-0310
srich@centra.org
NMLS# 1440282



Malina Albertson

Mortgage Loan Consultant
812-341-7617
mwhite@centra.org
NMLS# 2315924



Scan the QR Code or
visit **Centra.org** to
learn more about our
mortgage options!



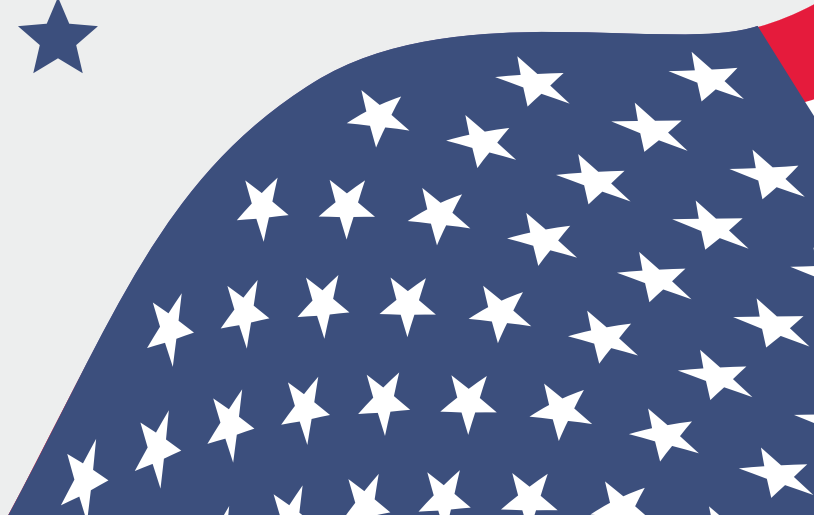
Federally Insured by NCUA. Equal Housing Opportunity.



YOUR VOTE COUNTS.

YOUR VOICE MATTERS.

Don't forget to vote on Nov. 5





AGNEW

AUCTION & REALTY INC.

INDIANA'S PROFESSIONAL AUCTION & REALTY SERVICE

Whether you are buying or selling a home, multi-family home, commercial property, farm or lot — Agnew can help with a real estate auction or a traditional brokerage transaction.

Because of our experience, we offer more enhanced services, sell more homes, and put more money in your pocket.

Committed buyers and sellers alike know auctions work. With Agnew's fully licensed auctioneers, you can sell your personal property, large equipment, or real estate at a faster rate for a great return.

Contact the most trusted name in professional real estate and auctions —
Agnew Auction and Realty Inc.



Our Auction Services

- ☐ On-site Auctions and Online Bidding
- ☐ Estates and Broker / Attorney Referrals
- ☐ Business Liquidation and Surplus Inventory
- ☐ Farms, Farm Machinery and Implements
- ☐ Coin and Large Equipment Expertise
- ☐ Consignment Auctions and More



Call Us Today
(812) 524-1111

Visit Us Online
AgnewAuction.com



OFFICE: MONDAY - FRIDAY 9am - 5pm

1315 E TIPTON ST, SEYMOUR, IN 47274

BACK-TO-SCHOOL: FUN, NUTRITIOUS LUNCH BOX IDEAS FOR KIDS



If your kids are heading back to school, you're probably giving a fair amount of thought to what to put in their lunchboxes - a task that can seem even more complex if you aim to keep those lunches healthy and your child is a picky eater.

You can start by resolving not to use sugary drinks or convenience foods like chips or packaged granola bars loaded with fat, sugar, and salt. Fill that thermos with soup or a smoothie and pack a bottle of water.

From experienced Moms, here are nine nutritious lunch ideas your kid may find fun to eat:

QUESADILLA- Spread shredded chicken and cheese down one side of a flour tortilla. Add sliced avocado, a spoonful of refried beans, and/or a splash of salsa if desired. Roll it up and stash it in the lunchbox with some grape tomatoes and fruit.

PEANUT BUTTER & BACON WRAP - If your child loves peanut butter, spread some on a whole wheat tortilla with a strip of bacon and a few banana slices. You can add a thin strip of honey if you like, then roll it up and pack it with carrot sticks and fruit.

Try KABOBS - Thread chunks of cheese, ham or turkey, and cherry tomatoes on small wooden skewers. Pack them with grapes, apple slices or other fruit or sliced veggies.

HUMMUS & VEGGIES- Kids love to dip. Pack a container of hummus with an assortment of cut up veggies, whole wheat pita or crackers, tiny pickles and pineapple or melon chunks.

MINI PIZZAS - For most kids, you can't go wrong with pizza - especially if they can assemble it on their own. Pack a halved, whole-grain English muffin and small containers of shredded cheese, pepperoni, and pizza sauce. Add some fruit and a few sugar snap peas and you can be sure lunch time will be fun.

A CREAM CHEESE SANDWICH - Spread on whole wheat bread with some shredded veggies tucked in, this is the start of a healthy lunch. Pack a hardboiled egg, a few slices of turkey, and some fruit and you are good to go.

Finally, if your little one is old enough to read, an "I love you" note or a silly joke tucked into the lunchbox is sure to bring a smile!

BY BARBARA PRONIN

REPRINTED WITH PERMISSION FROM RISMEDIA. ©2019. ALL RIGHTS RESERVED.



FOR KIDS

GET CLOSER TO WHAT MATTERS® WITH FINANCING FROM RURAL 1ST®.

WHATEVER RURAL LIFESTYLE YOU ENVISION,
WE HAVE THE FINANCING TO MAKE IT HAPPEN.

- **Home Loans:** Purchase a home on acreage. We offer a variety of fixed- and variable-rate options to get you the right product, regardless of market conditions.
- **Construction Loans:** Fixed-rate options. Go from construction to permanent financing with one simple loan package—no refinancing required*.
- **Land Loans:** We offer fixed-rate options for open land, timbered, or a combination of both with no acreage cap.
- **Lot Loans:** We value both the acreage and any barns or outbuildings on the property to help you qualify for the maximum loan amount.



Contact me today to get started.

Marci McCauley | Rural 1st Loan Officer
502.552.2055 | NMLS 541986



RURAL 1st
Closer to What Matters

Home • Construction • Lot & Land Loans

*Provided that eligibility requirements are met. Conversion has a one-time fee of \$750.00. Terms and Conditions may apply. The fee is subject to change without notice. All loans are subject to credit approval and eligibility. Rural 1st is a tradename and Rural 1st, the Rolling Hills Window icon and Closer to What Matters are exclusive trademarks of Farm Credit Mid-America, NMLS 407249. Rural 1st products are available to consumers within the territories of participating Farm Credit System Associations.





My Favorite Fall Recipe Ginger Snap Cookies

- 2 c. all-purpose flour
 - 2 tsp. ground ginger
 - 1 tsp. cinnamon
 - 1 tsp. kosher salt
 - 1 tsp. baking powder
 - 1/2 tsp. baking soda
 - 1/4 tsp. ground cloves
 - 1 c. vegetable oil
 - 1/3 c. molasses
 - 1 c. packed brown sugar
 - 1/2 c. granulated sugar
 - 1 large egg
 - 1 tsp. pure vanilla extract
1. In a medium bowl, whisk together flour, ginger, cinnamon, salt, baking powder, baking soda, and cloves.
 2. In a large bowl, whisk together oil, molasses, sugars, egg, and vanilla. Add dry ingredients to wet and mix until just combined. Refrigerate dough for 1 hour.
 3. Preheat oven to 350° and line two baking sheets with parchment. Add sugar to a small bowl.
 4. Using a large cookie scoop (about 3 tablespoons), scoop chilled dough directly into sugar and roll to coat, then place on prepared baking sheet 3" apart. Dough will still be very soft and won't hold its shape completely.
 5. Bake until edges are barely set and tops are crinkled, but centers are still soft, 14 to 15 minutes.
 6. Let cool on baking sheet for 5 minutes, then transfer to a cooling rack to let cool completely.

With 37 years of real estate experience, I bring integrity, knowledge, and a client-first approach to every transaction. Let's work together to achieve your real estate goals.



Dana Carson REALTOR®

(812) 343-2316 | DANACARSON@REMAX.NET



RE/MAX
REAL ESTATE PROFESSIONALS



Fall



**IN LOVE WITH
YOUR NEW HOME**

Let me handle all aspects of buying and selling your property. Get ready to fall in love with your new home this autumn.



Natalie Adkins

Natalie Adkins, REALTOR®
RE/MAX Real Estate Professionals
(812) 343-0587
natalieallen47201@yahoo.com



Pick a door... *any door!*

We offer:
Garage Door Repair
+ Installation

1



2

Garage Door Operator/
Opener Repair + Installation



3

General Garage Door Service



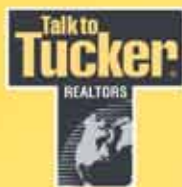
The Genuine. The Original.



Overhead Door Company of South Central Indiana™

1685 N. Indianapolis Road, Columbus, IN | 812-379-2358 | 800-264-0358

overheaddoorsci.com



Wherever you go Home Happ



Ryan Ebener
812.371.0123
ryanebener@yahoo.com



Kristen Thurman
618.304.1398
kristen.thurman@talktotucker.com



Nestor Valenzuela
812.314.5814
nestor.valenzuela@talktotucker.com



Lisa Van Leeuwen
812.767.0349
lisa.vanleeuwen@talktotucker.com



Jamin Spall
812.374.2082
jamin.spall@talktotucker.com



Autumnne Streeval
812.371.9983
autumnne.streeval@talktotucker.com



Bre Russell
812.701.7574
bre.russell@talktotucker.com



Keisha Sexton
812.603.3360
keisha.sexton@talktotucker.com



Kimberly Cash
812.344.7909
kimberly.cash@talktotucker.com



Alexis Patton
812-592-8364
alexis.patton@talktotucker.com



Kennita Heseman
812.212.6347
kennita.heseman@talktotucker.com



Anita Emigh
812.521.0307
anita.emigh@talktotucker.com



Travis Mouser
812.390.9919
travis.mouser@talktotucker.com



Dana Ellison
812.592.2132
dellison@northsideterrace.com



Mikaela Richardson
812.767.7347
mikaela.richardson@talktotucker.com



Penny Merry
812.592.3226
penny.merry@talktotucker.com



Marta Szajek
812.374.3430
marta@columbusrealtigroup.com



Roberta Miller
812.350.0963
roberta@columbusrealtigroup.com



Susie Meier
812.216.4200
susie.meier@talktotucker.com



Jenn Romilus
812.603.6003
jennifer.romilus@talktotucker.com



Arlene Marion
812.592.2283
arlene.marion@talktotucker.com



Jarrod Daeger
812.592.5376
jarrod.daeger@talktotucker.com



Jen Cox
812.341.0143
jennifer.cox@talktotucker.com



Sulava Piya
970.215.5781
sulava.piya@talktotucker.com

F.C. Tucker Real



Independently O

Visit us at www.talktotucker.com/REexperts

...n are in life

Opens Here.®



Harley Wooten
812.374.3895
harley.wooten@talktotucker.com



Daniel Smith
812.592.5441
daniel.smith@talktotucker.com



Shalee Calderon
812.592.7723
shalee.calderon@talktotucker.com



Justin Burdick
812.657.0559
justin.burdick@talktotucker.com



Kali Cross
812.592.3554
kali.cross@talktotucker.com



Trinity Young
812.974.2114
trinity.young@talktotucker.com



Hazel Collins
561-371-1404
Hazel@estatepropertiespb.com



Jeanette Christy
812.340.1537
jeanette.christy@talktotucker.com



Kaylin Klosterman
812.592.5150
kaylin.klosterman@talktotucker.com



Gavin Lucas
812.374.4164
gavin.lucas@talktotucker.com



Lora Patrick
812.528.3699
lora.patrick@talktotucker.com



Kelly Spencer
812.525.7958
kelly.spencer@talktotucker.com



Lindsay Barr
812.344.3086
lindsay.barr@talktotucker.com



Serenity Bottos
812.592.0871
serenity.bottos@talktotucker.com



Samantha Morgan
812.493.7522
samantha.morgan@talktotucker.com



Andrew Flora
812.344.0246
andrew.flora@talktotucker.com



Wendy Sharp
812.767.3214
wendy.sharp@talktotucker.com



Alexa Boyd
812.390.5626
alexa.boyd@talktotucker.com



Tony Starkey
812.521.0207
tony.starkey@talktotucker.com



Trista Foster
812.927.0072
trista.foster@talktotucker.com



**Managing Broker/Owner
Jessica Risacher**
812.592.5875
jessica.risacher@talktotucker.com



**Agent Support/Broker
Julie Settle**
812.350.5611
julie.settle@talktotucker.com



**Director of Marketing
Briana Barger**
812.592.6028
bri.barger@talktotucker.com



**Broker Compliance Manager
Jes Waller**
812.603.2203
jes.waller@talktotucker.com

Real Estate Experts

Owned & Operated

430 Washington Street
Columbus | 812.418.8522

208 South Chestnut Street
Seymour | 812.271.2600

138 East Walnut Street
N. Vernon | 812.352.6300



Sarah Hager - REALTOR®
812.764.1846/812.372.8440
hagerse13@gmail.com

DEAN
WAGNER LLC
REALTORS

CMP

COLUMBUS MASONRY PRODUCTS

Locally owned since 2017. WBE certified.
Samples | Stock | Special Order

MASONRY AND SERVICE ARE OUR PASSIONS.

- Brick, Thin Brick, Paving Brick
- Stone, Natural & Manufactured
- Cut Limestone
- Stone Trim
- Mortar, Sand
- Cleaners, Sealers
- Lath, Flashing, Insulation
- Ties, Anchors, Screws, Bolts
- All Masonry Tools & Accessories
- Much More!

Let's talk about
your project!

TIM HELLMICH

812-343-2232

230 RAYMOND ST, HOPE INDIANA



www.columbusmasonryproducts.com

UNMATCHED EXPERIENCE. UNMATCHED RESULTS.



Bev Denney
(812) 343-1867
bdenney
@remax.net



Anuja Chandra
(812) 350-5162
anujaguptachandra
@gmail.com



Jim Petro
(812) 390-0165
jimpetro43
@gmail.com



Jillian Tran
(812) 344-0863
resultsjillian
@gmail.com



Natalie Adkins
(812) 343-0587
natalieallen47201
@yahoo.com



Cindy Patchett
(812) 390-9963
cindy@patchettreal
estate.com



Robyn Agnew
(812) 390-0509
agnew.robyn
@yahoo.com



Patrick McGuire
(812) 219-7793
realtormcguire
@gmail.com



Kelly Sullivan
(812) 350-7071
kellysullivan
@remax.net



Joan Baker
(812) 343-2900
joanbaker
@remax.net



The Boyce Group
(812) 371-7558
kboyce
@remax.net



Team Columbus
(812) 350-8022
teamcolumbusin
@gmail.com



The Nolting Team
(812) 212-1200
brigitte
@thenoltingteam.com



Dana Carson
(812) 343-2316
danacarson
@remax.net



Vallabai Pattel
(812) 565-2934
vallabaiherealtor
@gmail.com



Sanders Hammon Team
(812) 447-2503
sarahsanders
@remax.net



Jill Raper
(812) 799-6238
jillraper2
@gmail.com



Finke & Rosenberg Team
(812) 373-7653
jeff
@jefffinke.com



Carrie Abfall
(812) 390-8440
carriea
@remax.net



April Hooker
(812) 343-6188
april_hooker
@yahoo.com



Vicky Gelfius
(812) 350-0056
vickygelfius
@gmail.com



Jeff & Joy Hilycord Team
(812) 350-2366
jeff
@jeffandjoy.net



Candie Clayburn
(812) 707-7592
cclayburn
@remax.net



Mark Watkins
(317) 695-5381
mark@beacon-
builders.com



Chris Braun
(646) 334-3554
chrisbraun
@mac.com



Cheryl Weddle
(812) 350-4632
dcweddle
@comcast.net



Rick Snyder
(812) 350-4523
rick.snyder
@ymail.com



Brad Voegerl
(812) 350-7733
bradvogelr
@remax.net



Julie Timmons
(513) 313-9037
julie.ann.timmons
@gmail.com



Jean & Annette Donica
(812) 350-9299
jeandonica
@gmail.com

To view our listings,
scan this code with your
smart phone.




RE/MAX
Real Estate Professionals



Follow us @remaxcolumbus

301 1st St, Columbus, IN 47201 • (812) 372-2200 • www.homes4columbus.com

* Each office independently owned & operated *



SAVE NEARLY 40%* ON INSURANCE *FOR YOUR* NEWLY BUILT HOME.

With our new home discount, you can save nearly **40%*** when you insure your newly built home with us. Combine this with our **20%** multi-line discount for insuring your automobile with us and you could save hundreds of dollars this year.

Talk with Alex to take advantage of these great rates today!

*Percentage of savings depends on policy type and qualification requirements met. See agent for complete details.

**INDIANA FARM
BUREAU INSURANCE®**
— **ROBERT HENDERSHOT AGENCY** —

AUTO • HOME • LIFE
BUSINESS • ANNUITIES • FARM

ALEX COWAN / AGENCY PRODUCER
C: (812) 374-8832 / O: (812) 418-7508
3200 Sycamore Ct., Ste. 2C / Columbus
Alex.Cowan@infarmbureau.com





JAN BRINKMAN

Accredited Buyer Representative | Certified Residential Specialist | Senior Real Estate Specialist | Relocation Specialist

812.371.3215 | JBrinkman@C21BR.com

JanBrinkman.com

CENTURY 21 Breeden
Realtors



WHY YOU SHOULD CHECK YOUR CREDIT REPORTS ON A REGULAR BASIS

Financial institutions request copies of credit reports to help them decide whether to approve loan and credit card applications. Reviewing your credit reports regularly can help you correct any errors and better understand your overall financial situation.



FIND INACCURATE DATA

Sometimes the information contained in credit reports is inaccurate or out of date. One person's data may wind up in another person's credit report if the two individuals have the same or similar names. Identity thieves may create fraudulent accounts using stolen personal data. Credit reports may list closed accounts as active or may not include up-to-date information on payments that have been made. Derogatory information, such as a bankruptcy, may still be included in a credit report when it should have been removed. If lenders base their decisions on inaccurate or outdated information, you may be denied a loan or credit card that you deserve.

PREPARE FOR A MAJOR PURCHASE

Many people don't give much thought to their credit-worthiness until they want to buy a house or a car. If you want to take out a loan, but your credit isn't good, you may be denied. If you happen to get approved, you may have to pay a high interest rate. Keeping track of your credit standing will give you time to address any problems and get your credit in shape before you need to borrow money.

GET A BETTER HANDLE ON YOUR FINANCES

In your credit reports, you will see all the debt you have. If your credit utilization ratio, the percentage of your total available credit that you're using is too high, you may be denied credit. Credit reports usually don't contain credit scores, but you may be able to request them when you check your credit reports. Monitoring your credit regularly can help you spot trends. If you consistently make payments on time and keep your credit utilization ratio down, you may see your credit scores climb. If you make late payments or let your debt get too high, your credit scores may decrease. That information can help you figure out if you need to make changes to your spending habits.

HOW TO GET COPIES OF YOUR CREDIT REPORTS

The three credit bureaus (Equifax, Experian and TransUnion) compile their own credit reports. Companies that you do business with don't necessarily report information about you to all of them. Your three reports may contain different information, which is why it's important to check them all. You can go to annualcreditreport.com to request free copies of your credit reports from each of the three bureaus once a year. You can get them all at once or at different times. Requesting copies of your own credit reports won't lower your credit scores. Beware of other websites that claim to offer free credit reports. In many cases, you'll be required to provide credit card information and will be billed monthly fees if you don't cancel your membership.

Reprinted with permission from RISAMedia @2021. All rights reserved.



PATTI GRIDER

Assistant Vice President, Mortgage Lending NMLS #658700
125 Third Street Columbus, IN 47201
812-376-1716 Office 812-350-3477 Cell 812-314-4626 Fax

Here We Grow Again!



Welcome Jennifer Hellmich

Jennifer's always ready to guide you with a genuine personality and the goal of making your real estate process an enjoyable journey! As a seasoned REALTOR® with a proven track record, she chose to join the office of Weichert Realtors Home Group in Columbus, Indiana. Being entrepreneurial and budget-minded with a high standard of service are qualities earned as the WBE owner of Columbus Masonry Products. A detailed professional with a marketing background, she has years of industry knowledge and top-of-the-line technology to help clients buy and sell homes all around the area. Working very well with fellow agents toward the common goal while looking out for her clients' best interests is one of her most favored roles. Jennifer has served on various boards and committees including Director of Crossroads Association of REALTORS®. Every now and then she likes to relax on the water cruising on a pontoon or paddling in a kayak. If you value an agent focused on quality over quantity and hope to enjoy the journey, give Jennifer a call!

812.344.7790

homesin812@gmail.com



Here at Weichert we value the importance of teamwork, offer great resources and work hard to make our clients the happiest they can be. We believe a positive, encouraging environment is the key to success. When it comes to your career, don't settle for good enough. Go for great!

Greg Simo

812.376.9433

weichertrealtorshomegroup@gmail.com

Kerri Bennett

812.344.1081

kerrib.1081@gmail.com

AFTER YOU BUY:

MAINTAIN YOUR HOME AND PROTECT YOUR INVESTMENT

Life is full of exciting firsts. Your first steps. Your first day of school. Your first love. Your first job. Your first place.

Whether you want to move out of your parents' home for the first time, own a home after renting for years or buy a place with a spouse or partner, purchasing your first property is a big step. It takes a lot of preparation when you're in this stage of your life.

Your home is likely your biggest investment. You should plan for the responsibilities of homeownership even before you move.

Consider the following tips for new homeowners:

- **MAKE YOUR MORTGAGE PAYMENTS ON TIME.**
Late or missed payments can lead to extra charges and affect your credit rating.
- **ANTICIPATE THE COSTS OF OPERATING A HOME.**
Extra expenses may include repair and maintenance costs, snow removal and alarm monitoring.
- **LIVE WITHIN YOUR BUDGET.**
Check every few months to see if you're spending more than you earn. If you are, find new ways to save more or spend less.
- **SAVE FOR EMERGENCIES.**
Set aside 5% of your income as an emergency fund to be ready for unexpected expenses.
- **PROTECT YOUR HOME AND FAMILY.**
Prepare an emergency evacuation plan and check fire extinguishers, smoke alarms and carbon monoxide detectors regularly.

Financing home improvements

Talk to your lender or broker if your new home needs repairs or renovations. There may be financing options that can be included with your mortgage loan.



Welcome Fall!

"And the sun took a step back, the leaves lulled themselves to sleep and autumn was awakened."



Jane Kennedy



QUALITY SERVICE PINNACLE
A W A R D

Your Trusted Real Estate Advisor

Crossroads REALTOR® of the Year 2022

Graduate Realtor Institute

Quality Service Award Winner

812-764-5082

JKennedy@C21BR.com

CENTURY 21
Breen Realtors

RUOFF MORTGAGE
gives you more time to experience

WHAT HOME MEANS

With an average clear to close of **just 15 days**, we make the homebuying process quick and stress-free, so you can focus on the things that matter most— spending quality time with your friends, family and community.



Ruoff
MORTGAGE

Columbus

1160 Washington Street
Columbus, IN 47201

812.799.3711

Visit us online at ruoff.com/lending-centers/columbus



The average Clear to Close time is dependent on loan type, proper documentation, and other qualifying factors. Loan decision is subject to satisfactory appraisal, title review, and no change to financial condition. This is not an offer for extension of credit or a commitment to lend. Some restrictions may apply. Ruoff Mortgage NMLS #141868. Equal Housing Lender. Ruoff Mortgage Company, Inc. d/b/a Ruoff Mortgage is an Indiana corporation. For complete licensing information visit: <http://www.nmlsconsumeraccess.org/EntityDetails.aspx?COMPANY/141868> 08092024



Patti Grider

AVP/Mortgage Loan Officer NMLS 658700

812-350-3477

patti.grider@bankatfirst.com

125 3rd Street • Columbus, IN 47021

Terri Robbins

Mortgage Loan Officer NMLS 1546480

812.595.8034

terri.robbins@bankatfirst.com

2737 Central Avenue • Columbus, IN 47201



Jeff Fetterer

Mortgage Loan Officer NMLS 746139

812-390-0756

jeff.fetterer@bankatfirst.com

3950 Jonathan Moore Pike • Columbus, IN 47201

Brittany Percival

Mortgage Loan Officer NMLS 1626379

812-523-0223

brittany.percival@bankatfirst.com

1130 E. Tipton Street • Seymour, IN 47274



dream builder

Home loans that make your dreams a reality

You're working hard to build your life and we're here to help. Our Dream Builder program is designed to help home buyers afford more home.

Dream Builder offers unique benefits that fit your financial position¹

- Second mortgage up to 7% of value² can be applied to both down payment and closing costs
- Reduced closing costs on first mortgage and no closing costs on second mortgage
- Up to 97% Loan-to-Value and 105% Combined Loan-to-Value
- Reduced fees and competitive rates



Contact us today!



Loan subject to credit review and approval.

¹Program, rates, terms conditions are subject to change without notice. Loan and income limits may apply.

²Value is the lesser of the purchase price or appraised value of property.

bankatfirst.com/mortgage



Rev. 11/2022

first[®]
first financial bank



Roasted Honey Sweet Potatoes

INGREDIENTS

6 medium sweet potatoes, peeled
and cut into 1-inch cubes
1/3 cup honey
1/4 cup olive oil
1-1/2 teaspoons salt
1-1/2 teaspoons cinnamon
1/2 teaspoon pepper

DIRECTIONS

Preheat oven to 375°.
Place potatoes in a large bowl.
Whisk together honey, oil, salt, cinnamon
& pepper; add to potatoes & toss to coat.
Transfer to a greased 15x10 baking pan.
Roast until tender, 45-50 minutes,
stirring once.

Bev & Dave Roberts

Our Experience ~ Your Advantage

812-343-9486

BRoberts@C21BR.com

SoldbyRoberts@Realtor.com



CENTURY 21
Breedon Realtors



Fall of 2024

Market Update

SINGLE FAMILY PROPERTIES

Fall is here and the pumpkins are everywhere!

The air is cool and the leaves are falling. Fall is a great time to buy a home!

Here's a quick look at the Bartholomew County, Indiana market for Fall 2024.

Fall MARKET STATS Bartholomew County, Indiana

MEDIAN SALES PRICE

\$254,900

-9.3%

DAYS ON MARKET

13

+85.7%

HOMES SOLD

115

+23.7%

LIST TO SALE \$

98.2%

+0.17%

NEW LISTINGS

115

+10.6%

MONTHS INVENTORY

1.88

-0.53%

SOLD PRICE/SQ FT

\$ 151

+4.1%

ACTIVE INVENTORY

158

+54.9%

*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE © 2023 DOMUS ANALYTICS
& Realtors Property Resource®, LLC FROM JULY 2024



WELCOMING ABBIE HENRY TO BURCHYETT REALTY GROUP

“ With over 10 years of experience in customer relations across Central Indiana, I am ready to transition those skills into creating relationships with my clients and helping them find their first, next, or forever home. ”



**CALL US TO EXPERIENCE THE UNMATCHED LEVEL AND VALUE
OF SERVICE FROM OUR #1 RANKED TEAM!**

YOUR TODAY, TOMORROW AND FOREVER REALTORS

Barry Czachura - (812) 344-1189 Leigh Burchyett - (812) 350-3365
Mike Burchyett - (812) 447-8321 Molly Sherman - (812) 390-5967
Sandy Sherman - (812) 390-5030 Abbie Henry - (812) 447-3805

BRG BURCHYETT
REALTY
GROUP

Fall of 2024

Market Update

SINGLE FAMILY PROPERTIES

Fall is here and the pumpkins are everywhere!

The air is cool and the leaves are falling. Fall is a great time to buy a home!

Here's a quick look at the Jackson County, Indiana market for Fall 2024.

Fall MARKET STATS

Jackson County, Indiana

MEDIAN SALES PRICE

\$225,000

+24.3%

DAYS ON MARKET

13

+160.0%

HOMES SOLD

41

+36.7%

LIST TO SALE \$

98.1%

-0.57%

NEW LISTINGS

49

+14.0%

MONTHS INVENTORY

1.84

+12.88%

SOLD PRICE/SQ FT

\$145

+7.8%

ACTIVE INVENTORY

50

+42.9%

*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE © 2023 DOMUS ANALYTICS
& Realtors Property Resource®, LLC for JULY 2024

Interest Rates are *falling*

Which could bring more buyers to the market. Let's get your home ready to sell.

GENERAL MAINTENANCE:

- ✓ Inspect and repair roof if necessary.
- ✓ Clean gutters and downspouts.
- ✓ Check and repair any cracks in driveway and walkways.
- ✓ Clean windows inside and out.
- ✓ Service HVAC system; replace filters.
- ✓ Check and repair any plumbing leaks.
- ✓ Clean and declutter all closets.

OUTDOORS:

- ✓ Mow lawn and trim shrubs.
- ✓ Rake leaves and clear debris.
- ✓ Power wash exterior walls and driveway.
- ✓ Clean and repair fences and gates.
- ✓ Check outdoor lighting; ensure it's functional.

ENTRYWAY:

- ✓ Power wash or clean front door.
- ✓ Ensure doorbell and porch lights work.
- ✓ Sweep and clean porch and steps.
- ✓ Add a welcoming doormat.

INDOORS:

- ✓ Declutter and depersonalize all spaces.
- ✓ Clean carpets and rugs and floors; consider professional cleaning.
- ✓ Deep clean all appliances.
- ✓ Deep clean and organize all rooms and surfaces.
- ✓ Ensure all lights are in working order, replace bulbs with daylight bulbs.

BASEMENT/ATTIC:

- ✓ Declutter and organize storage areas.
- ✓ Check for pests and address any issues.
- ✓ Ensure good lighting and accessibility.

ADDITIONAL TIPS:

- ✓ Add seasonal decor sparingly and tastefully.
- ✓ Keep the home well-lit during showings.
- ✓ Consider adding fall scents or fresh flowers for a pleasant atmosphere.

FOR YOUR REAL
ESTATE NEEDS, CALL:

Loni Bryant
REALTOR®

812.528.7339

lonibryant@bhhsin.com

SCAN THE QR CODE FOR
MY ONLINE
SELLERS GUIDE



Step into Homeownership with Confidence



Our experienced team of mortgage loan officers is here to guide you every step of the way on your journey to homeownership. Whether you're buying your first home, upgrading to a new one, or refinancing, we offer expert advice and tailored solutions to fit your unique needs.

Why Choose Us?

- **Personalized Support:** We take the time to understand your financial situation and goals.
- **Diverse Loan Options:** Flexible financing solutions for every budget and lifestyle.
- **Seamless Process:** Apply online to move closer to your dream home with ease.

Visit us at [germanamerican.com](https://www.germanamerican.com) and let's get started on finding your perfect home today!



German American Bank
Member FDIC

Chloe Luse NMLS #2306438

Phone: (812)372-2265 ext. 3711

Cell: (812)371-9719

chloe.luse@germanamerican.com

Columbus: 240 Jackson Street • 1901 25th Street • 2310 W. Jonathan Moore Pike

Seymour: 1725 E. Tipton Street



*All loans subject to eligibility, credit and underwriting approval.



Vicki & Rick Gardner

Call/Text Us!

(812) 343-0546



SPIDER SPIDER SPIDER



BLACK CAT
BOO
BROOMSTICK
BUY
CALL US
CANDY CORN
CARMEL APPLES
CAULDRON
CRAWL
CREEP
FRANKENSTEIN
GARDNER
GHOST
HALLOWEEN
HAUNTED HOUSE
JACK O LANTERN
MAGIC

K	H	A	L	L	O	W	E	E	N	L	L	E	S	H
C	W	E	J		Y	D	N	A	C	E	R	O	M	A
I	S	E	R	A	N	O	R	D	L	U	A	C	P	U
T	I	T	R	I	C	K	O	R	T	R	E	A	T	N
S	C	R	E	E	P	K	B	L	A	C	K	C	A	T
M	A	D	I	M	W	M	O	H	C	T	I	W	P	E
O	N	E	B	A	Y	O	A	L	R		K	R	G	D
O	D	R	M	G	B	U	L	V	A	S	A	I	H	H
R	Y	E	O	I	S	N	B	F	A	N	P	C	O	O
B	C	N	Z	C	O	I	D	M	K	E	T	K	S	U
Y	O	D	N	O	T	E	L	E	K	S	R	E	T	S
M	R	R	M		S	W	I	Z	A	R	D	S	R	E
M	N	A	F	R	A	N	K	E	N	S	T	E	I	N
U	P	G	I	R	D	W	O	R	C	E	R	A	C	S
M	I	K	C	I	V	E	R	S	U	L	L	A	C	
O	W	L	S	E	L	P	P	A	L	E	M	R	A	C

MASK
MOON
MORE CANDY
MUMMY
OWLS
PRANK
RICK
SCARECROW
SELL
SKELETON
TRICK OR TREAT
VAMPIRE
VICKI
WEREWOLF
WITCH
WIZARDS
ZOMBIE

SOLD

**BERKSHIRE
HATHAWAY**
HOMESERVICES
INDIANA REALTY

**TEAM
GARDNER**

gardner@bhhsin.com



MLS

Buying or Selling?
Remember...

Better Homes
&
Gardner!



Six locations and five mortgage lenders to serve you in Columbus and Seymour.



Richard Bicknell

NMLS# 789428
125 South Chestnut Street
Seymour, Indiana

RBicknell@JCBank.com
JCBank.com/Richard

Mobile: 812.528.5249



Jeri Ann Burbrink

NMLS# 789429
3880 West Jonathan Moore Pike
Columbus, Indiana

JBurbrink@JCBank.com
JCBank.com/Jeri

Mobile: 812.569.0181



Megan Grunden

NMLS# 1479654
1200 East Tipton Street
Seymour, Indiana

MGrunden@JCBank.com
JCBank.com/Megan

Mobile: 812.592.9152



Bret Kroger

NMLS# 1549357
2761 Central Avenue
Columbus, Indiana

BKroger@JCBank.com
JCBank.com/Bret

Mobile: 812.350.9794



Mary B. Speer

NMLS# 1783152
2761 Central Avenue
Columbus, Indiana

MSpeer@JCBank.com
JCBank.com/Mary

Mobile: 812.345.0993

See our award-winning team at JCBank.com/TopLender.

JCBank

Seymour • Columbus • Bloomington • Bedford
Brownstown • North Vernon • Greenwood • Greensburg

Start an online application today at

JCBank.com

Equal Housing Lender. Member FDIC. NMLS# 738802. *All applicants subject to loan program underwriting criteria and requirements. Not all applicants will qualify.



REAL ESTATE OFFICES

AK Appraisals	Don R. Scheidt & Co.	Pieper Real Estate Services
Area 812- Keller Williams Realty	EXP	Quality Appraisal Services
Arnholt Realty	F.C. Tucker – Real Estate Experts	REAL Broker LLC
Berkshire Hathaway	Home Marketing	RE/MAX Real Estate
HomeServices Indiana Realty	IC Homes	Professionals, Columbus
Bill Koleszar Appraisals	Indiana Real Brokers	RE/MAX Professionals, Seymour
Century 21 Breeden Realtors	Jim Taylor Appraisals	Rick Borges Real Estate Services
Castle Realty	JMA Enterprises LLC	Schuler Bauer Real Estate
CNP Realty & Prop Mgmt.	Joe Hoene Realty Team	Seymour House of Realty
Coldwell Banker Martin, Miller Lamb	Kinser Appraisals LLC	Tanya Smythe Real Estate
Dean Wagner Realtors	Mensendiek Real Estate LLC	The Nugent Company
Debbie Walton Realty	Millman Realty Partners Inc	Vantage
	1 Percent Lists Indiana Real Estate	Weichert REALTORS Home Group

AFFILIATE MEMBERS

First American Title	AM Home Inspections	North Vernon Abstract
D&E Abstract	Hallmark Home Mortgage	first community mortgage
First Financial Bank	Overhead Door	Integrity Mortgage
Burt's Termite & Pest Control	Bailey & Wood Financial Group	Security Title Services
Meridian Title Corp	Inspect Inc	Beacon Credit Union
German American Bank	Centra Credit Union	Rural 1st
Fairway Mortgage	CMG Home Loans	Farm Bureau Insurance
Royal Title Services	Jackson County Bank	Hardcore Construction Inc
Zeller Insurance	Columbus Masonry Products	Liberty Mutual Insurance
Elements Financial	Ruoff Home Mortgage	CFS Title
The Peoples Bank	Certified Pro Home Inspections LLC	Veteran Hauling
		Indiana Home Title