LeMac Realty



www.Century21LeMac.com





LeMac Realty was founded in the early 1970's by two partners, Ronald Lewis and Ray McDaniel, hence the name "LeMac". In 1985 the transition was made to become affiliated with CENTURY 21®. Now begins "Our Story"......I (Jewel) was hired as secretary in 1989 and received my real estate license a year later. After obtaining my broker's license in 1995, I resigned my secretarial position, went into sales full time, and began a successful career in real estate. An opportunity to purchase the company became available and on October 1, 2001, my husband (Mickey) and I became the proud owners of CENTURY 21 LeMac Realty.

Our venture started with three full time sales associates, including myself, and three part time agents. New agents were added and our leased building quickly began to bulge at the seams. Three years later a lot became available just two doors down and construction soon began on a new two story building. We moved in on Valentine's Day 2005 and continued growing our business. A year later we opened a branch office next to Wal-mart to better serve our clients and offer them the convenience of two locations. In December of 2018, we merged with Sierra Ozark Corporation to form a new office called CENTURY 21 LeMac Realty Ozarks in Theodosia, Missouri.

I am proud to say that over the years we have grown to a force of over 50 agents, six support staff members, and have consistently been ranked one of the top real estate companies in the Mountain Home/Twin Lakes Area for production.







Land • River • Lake • Residential • Commercial View all of our properties at:

Century21Lemac.com

Agent Page......36

2 LOCATIONS TO SERVE YOU BETTER

40 Plaza Way, Ste 180 Mountain Home, AR 72653 TOLL FREE: 800-238-1341 LOCAL: 870-492-7653 1024 Hwy 62B East Mountain Home, AR 72653 TOLL FREE: 866-377-7220 LOCAL: 870-425-6356

COME VISIT US!

Welcome to the beautiful, quiet, and wondrous Mountain Home, Arkansas located in the Ozark Mountains! As you may have noticed, Mountain Home is one of the best retirement and vacation spots in the USA and Century 21 LeMac is your premier location for Mountain Home Arkansas real estate.

Here in Mountain Home, we have 3 wonderful rivers, 2 lakes, and breathtaking mountain views that make this place one of the leading relocation and retirement locations in America. From May to September, Bull Shoals Lake and Lake Norfork are perfect for water skiing, boating, floating around on a raft in the many swimming areas, and relaxing on the lake shore. There are several camp grounds, hiking trails, and public parks along the lakes and rivers in our area. Between the 2 lakes and 3 rivers, fishing year-round is bountiful and easily accessible. The area lakes attract anglers locally and from all over the country to catch stripers, walleye, bass, lake trout, and crappie. National fishing tournament circuits such as B.A.S.S. have found Bull Shoals Lake to be a regular stop on their tournament trail. Also, there are a considerable amount of local cash tournaments on both Bull Shoals Lake and Lake Norfork at least monthly throughout every year. Don't forget our local rivers! The North Fork River, White River and Buffalo National River are exceptional for tubing, canoeing and fishing for rainbow trout, cutthroat trout, and brown trout; we are the Trout Capital of the world. Have we mentioned hunting? Our area offers a variety of hunting wild game: whitetail deer, wild turkey, quail, pheasant, duck, squirrel, dove, and rabbit to name a few.

Although our area has been known as a tourist attraction for vacationers, don't underestimate the possibility of relocating in real estate in Mountain Home, AR. Our residents reap brilliant benefits such as owning a home for the same cost as renting, eating at all of our flavorful independently owned restaurants, and shopping in town and in our surrounding areas such as Branson, MO (outlets) and Springfield, MO (malls). The Mountain Home area has 2 amazing local golf courses: Big Creek Golf Course and Twin Lakes Golf Course. It's no surprise that the Mountain Home area consistently ranks in the top 100 of retirement communities in the United States.











Please join us in welcoming Beth Sandland

Are you considering buying, selling, or investing in Ozarks real estate? I am Beth Sandland, and I am proud to live in North Central Arkansas with my contractor husband Randy, son Jake, our Australian Shepherd, and a flock of chickens. Previous clients sum me up in just four words – responsive, knowledgeable, resourceful, and determined. First licensed in Nevada 2014, I spent 6 years in Las Vegas navigating a super-hot market by regularly helping buyer's win in bidding wars and sellers get the highest amount possible in the least amount of time. In 2019, I completed nearly \$4 million in sales, and I regularly work with buyers, sellers and investors on properties in the mid to high six figures.

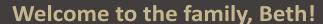
After relocating to the Ozarks in May of 2020, I became licensed in both Arkansas and Missouri, so I can assist clients on either side of the border. My focus is on providing you with outstanding customer experiences and my goal is to make buying and selling as stress-free as possible. Given my background of 20+ years of print and electronic marketing experience, I can help sellers get the highest price, while my negotiation and "out of the box" thinking skills help buyers win in a super competitive market.

Having a strong background in communication and marketing means that your property will stand out and will be promoted to the maximum. I make sure I listen and understand what you need as a client. That's why I keep up with developments in the real estate industry and will take the time to address your needs. In addition to being responsive to clients' calls and emails, you deserve first-hand information when you are selling or

buying property; and you will get it from me! I believe that knowledge of and insight into the market makes me more responsive and available to you. Knowledgeable REALTORS don't give up easily and I understand that some real estate transactions can be more difficult than others. The right agent will always find a way to keep things moving, even if the decisions are difficult.

Here's what I promise you: I won't leave your calls unanswered and I will keep you updated. I will go above and beyond to close your deal and I will use my experience and knowledge to fight on your behalf. You can rely on me to guide you through the process, keep you on the right track and close your deal to your satisfaction!

Beth will be at our CENTURY 21 LeMac Realty East office location and can also be reached anytime on her cell at 702-672-6791. Beth@BethSellsTheOzarks.com







(21 CENTURY 21 LeMac Realty

Office: 870-425-6356 Toll Free: 866-377-7220 Dale Harris 870-421-1028 cell

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3BRM/2BA close to by-pass, shopping, and college. Established subdivision very close to Mtn. Home city limits. Updated kitchen, new countertops, dishwasher, easy close cabinets, new flooring in kitchen, dining and living room. So much more to list! \$225,000 #120680







Looking to build? Nice wooded lot close to Mtn. Home. Corner lot, just under 1 acre. Electric available, will need well and septic.\$6,999 #115667

















EXCLUSIVE LUXURY LIVING IN PRESTIGIOUS BIG CREEK, CUSTOM QUALITY 3500+ sf SPLIT BEDROOM HOME, INDOOR POOL. 3 BR/2.5 BA, 2 Car gar. Great room, gourmet kitchen, prep-kitchen, high-end stainless appl. roomy master suite, walk-in closet. Much more. \$519,000 #119683













ALL BRICK & STONE LUXURY HOME, 4 BD, 2 BA, SPLIT BEDROOM, OPEN PLAN, MANY EXTRAS, BUILT 2007, MOVE-IN CONDITION, IN BIG CREEK. Great room, tile floors, tray ceilings, solid surface counters. Luxury master suite. 2 fireplaces. Covered patio & porch. \$280,000 #120805









PICTURESQUE, PANORAMIC VIEWS of THE WHITE RIVER, COTTER BRIDGE and COTTER. Lot near the high point overlooking Cotter from Marion County side. 3.41 acres (m/l) includes the bluff sitting approx. 200 ft. above the White River. Underground utilities. \$79,000 #118546



AWESOME LOT - UPSCALE NBHD! - 1.16 acres (m/l) level lot just north of city. Add your dream home to the prestigious homes in this beautiful, upscale neighborhood. Mtn. Hm. schools. \$39,900 #112705



ALL BRICK, 3 BR, 2 BA, SPLIT BEDROOM, RANCH, MOVE-IN READY. SCREEN ROOM, SHADED YARD, PEACEFUL NEIGHBORHOOD. Large open living area. Roomy kitchen w/nook, bar, pantry. Beautiful master suite w/walk-in closet & full bath. Near town. MH Schools. \$199,000 #120727



A BLUFF OVERLOOKING THE FAMOUS WHITE RIVER - 1.08 acres (m/l) mostly level, unrestricted. Room for home, garage, barn, shop, RV. Near Cotter, AR, Narrows, Wildcat Shoals, shopping, restaurants, schools, medical. \$59,900 #116537



1 ACRE (m/l) LOT ON PAVED STREET IN QUIET NEIGHBORHOOD NEAR LAKE NORFORK. Borders Corp. Seasonal lake view, possible year around views with cleaning. Reasonable restrictions and upscale homes in desirable subdivision near marina and boat launch. \$38,900 #118476





A FAMOUS LOCATION/285' HWY FRONTAGE - 1.34 ac m/l. 14,000 cars/day, Next to Cotter Water Tower with the slogan: "The Trout Capital U.S.A.". A famous landmark on HWY 62/412 west of Gassville. Level, mostly cleared lot in Cotter city limits. Zoned C-2. \$45,000 #117820



PERFECT PLACE FOR YOUR DREAM HOME -6.92 (m/l) ac lot, great location, beautiful neighborhood, near Bull Shoals Lake. Several building sites. Borders Corps. \$33,500 #115256



Gorgeous 4.69 ac m/l building site w/spectacular year-round view of Bull Shoals Lake. Graceful homes in Sunset Cove Subdivision w/covenants & paved access. \$24,900 #119615







282 Kierra Place Mountain Home, AR 72653

Penny Green, Executive Broker Century 21 LeMac Realty East (870)405-0977 cell

Wooded, cul-de-sac 1.01 ac privacy. UPDATED 3 BR 3 BA brick 3,258 sq ft home with 8x12 endless heated pool, full finished basement w/apartment and 2nd kitchen, vaulted ceilings, separate office, 25x18 sunroom and multiple storage rooms. Minutes to Lake Norfork public access and only 5 minutes to shopping/dining. \$269,900 #120596







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CENTURY 21 Penny Green

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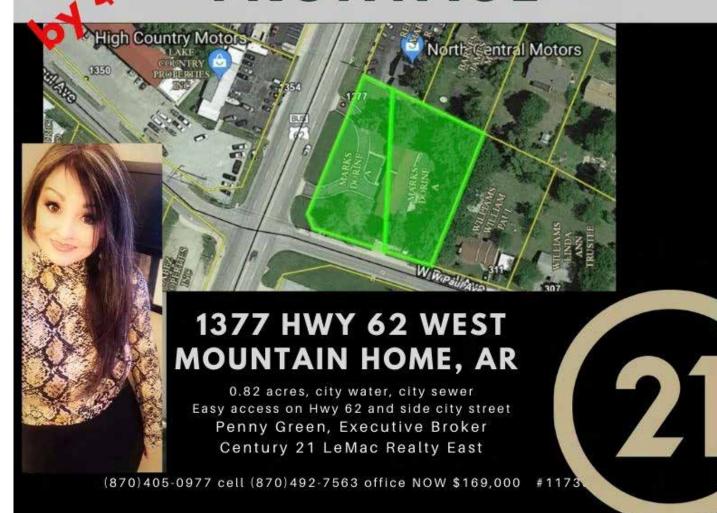
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CENTURY 21 LEMAC REALTY EAST

FRONTAGE



Why Right Now May Be the Time to Sell Your House



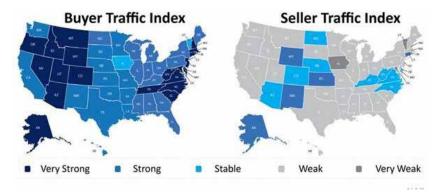
The housing market made an incredible recovery in 2020 and is now positioned for an even stronger year in 2021. **Record-low mortgage interest rates** are a driving factor in this continued momentum, with average rates hovering at historic all-time <u>lows</u>.

According to the latest <u>Realtors Confidence Index Survey</u> from the National Association of Realtors (NAR), **buyer demand across the country is incredibly strong.** That's not the case, however, on the supply side. Seller traffic is simply not keeping up. Here's a breakdown by state: As the maps show, buyer traffic is high, but seller traffic is low. With so few homes for sale right now, record-low inventory is creating a mismatch between supply and demand.

NAR also just <u>reported</u> that the actual number of homes currently for sale stands at **1.28 million**, down 22% from one year ago (1.64 million). Additionally, inventory is at an all-time low with **2.3 months supply** available at the current sales pace. In a normal market, that number would be 6.0 months of <u>inventory</u> – significantly higher than it is today.

What does this mean for buyers and sellers?

Buyers need to **remain patient** in the search process. At the same time, they must be ready to **act immediately** once they find the right



home since bidding wars are more common when so few houses are available for sale.

Sellers may not want to wait until spring to put their houses on the market, though. With such **high buyer demand** and such a low supply, now is the perfect time to sell a house on optimal terms. **Bottom Line**

The real estate market is entering the year like a lion. There's no indication it will lose that roar, assuming inventory continues to come to market.

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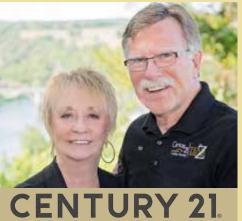




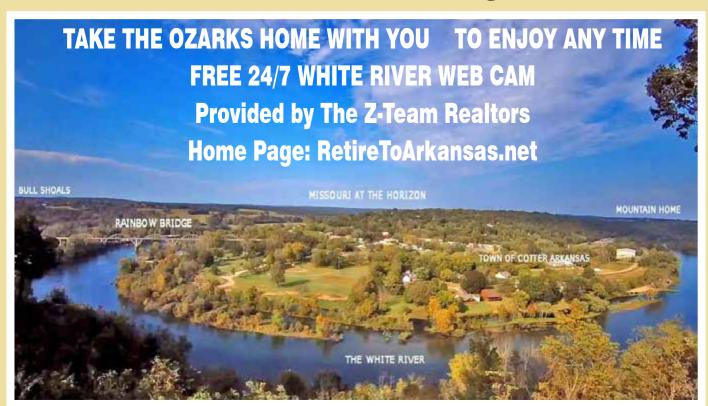








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is circa 1920's its historic lifetime it has been a private home and served many purposes. Wonderful condition with volume ceilings and very large rooms/offices. (see data sheet for more info) Large reception and waiting room space, break room, 2 baths, large conference room, data room, shared office space is a total of 3,400 sq. ft. Multiple entrances off College and 3rd street with fresh black top parking on 3 sides. City sewer, water, gas, electric, high speed internet arealready in place.

MLS # 118669 \$295,000.00 Contact Bob 870-405-5407



Building only for sale. Tenants have lease and want to stay long term. Located on College Street in the heart of Mountain Home, AR. Has 200' of street frontage. 2 suites each are approx. 2800 sq ft, tenants pay all utilities. Off street parking for 25+ vehicles, covered entrance and handicap accessible. Showing appt's thru list agents. 24 hour notice and only after hours so as not to disturb businesses.

MLS #116413 \$580.000.00

Contact Bob 870-405-5407

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If you have been thinking about selling your property

Don't settle for average.

Unless you're in the market for it.

If you want the best call The Z-Team Realtors

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The #1 Century 21 Real Estate Team in the State of Arkansas









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Introducing:

Bob Zdora, Executive Real Estate Broker, USMC Combat Veteran and Retired Sgt. Of Police CPD, along with Sam McMaster RE Agent and 20 yr. US Army, Retired. Both are members of the Z-TEAM REALTORS, CENTURY 21 LeMac Realty.

These men have completed a specialized course of study earning them The National Association of REALTORS® (NAR) Military Relocation Professional (MRP) designation.

The Military Relocation Professional (MRP) certification is earned by real estate professionals having completed training and are qualified to work with and for current and former military service members. Assisting them with their housing and relocation needs. Bob and Sam are among the very few Real Estate Professionals in the State of Arkansas to earn the MRP designation.

They welcome inquiries from active and former military service members, including National Guard to contact them for assistance with possible relocation to the Beautiful Ozarks. If you are already living in the area and want assistance as a first-time home buyer or if you are ready to sell and downsize to something more manageable These REALTORS® can assist with all your housing needs, business opportunities and assist you in locating local VA Loan specialists regarding VA loan applications.

Call of text Bob 870-405-0793 Sam 870-736-4663









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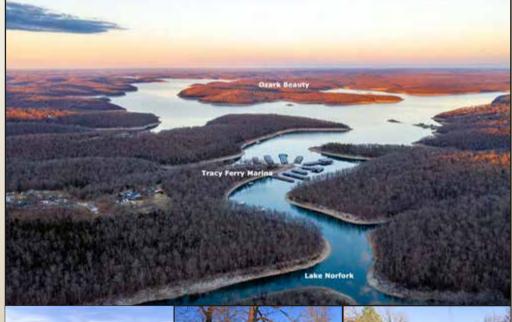
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AKE NORFORK 4 35 AC BUILL

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LAKE NORFORK 4.35 AC BUILD YOUR DREAM LAKE HOME! \$119.000.00

If you believe your home is much more than just a place, building the perfect retreat for your lifestyle could happen on this cleared and builder ready 4.35-acre m/l. Featuring beautiful Lake Norfork Views, mature trees and located on a good paved road south of Mountain Home Arkansas. Near shopping, restaurants, schools and the hospital. Property is also close to 2 established marinas' offering boating, fishing, swimming and scuba in Lake Norfork's deep crystal-clear waters. Lot 4 has been perked and permitted for 3-bedroom septic system. (needs revalidation) NEW SURVEY. This area features other fine lake view homes. Plus 10x 20' garden shed. So, if you are tired of looking at the neighbors, Lake Norfork views could be yours! MLS# 120837

CALL LINDA 870-405-0793







BUILD ON OUR 5 STAR COURSE! \$35,000.00

Choice corner lot #92 is a premier spot to build your future home at Big Creek Estates in Mountain Homes 5 Star Golf Course community. Outstanding location with other beautiful homes to safeguard your investment. Located on Country Club Drive and Prestwick Court only minutes to Big Creek Country Club and all its amenities. Club membership is not required to build and live in the Estates. Wonderful opportunity to invest now and build your country club dream home later! **MLS #120433**

Call LINDA 870-405-0793

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Selling your home is so much more

than pushing a FSBO sign in your front lawn How will you deal with anyone who just shows up on your door step? "Hey...we just wanna see your house ok?"

Will you just take their word that they can buy your home? "Well they said they had the money"

Negotiations, Bad Credit, Appraisals, Repairs, Earnest money, Paperwork, Credits to buyers, Title Work, Termite Contracts, Surveys, Plats, Restrictions, Covenants, Buyers demands, Contracts, Moving issues, Delays and Failure to close and so much more

The Z-Team's got that covered! All you need to do is pack.



SELLING YOUR HOME BY OWNER IS SO EASY! "This Market is so HOT we won't have to pay an agent!"

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MOVE IN READY! 2.0 Acres \$136,500.00 What a great location if you are a downsizer or 1st time home buyer. This home is truly turnkey ready! Living spaces have been completely refreshed and updated. Home is 1,200 sq.ft. with 2 bedroom, 2 baths, large eat in kitchen, utility room and a spacious living room. New carpet, fresh paint engineered flooring new vinyl



paint, engineered flooring, new vinyl windows, stainless appliances, walk in soaker tub, 7 yr. old roof, new natural gas furnace. This home also features an attached covered carport, ramp to the front door (removable), garden sheds, storm shelter, pecan & fruit trees, garden space galore and is only a very short distance to Ozarka Technical College. Ready for new owner with a delightful floor plan that flows nicely, this home sits on a little over 2 acres. MLS 120884 CALL REESE 870-373-1163

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7:16 AM EVERY FRIDAY MORNING



Listen in each Friday for current Local Real Estate Sales, Listings and Stats

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MISSOURI 1 level home! NEAR LAKE NORFORK \$99,000.00 - Enjoy country living and the lake life, too! Here is a family home that's minutes to a public boat launch or 2 great marinas on beautiful Lake Norfork. This 3-bedroom, 2 bath home has a full unfinished poured concrete basement and nearly an acre of land on a paved country road near the historic town of Gainesville, MO. Built in 1975, the home has a new deck and newer roof and some updates inside, but





still plenty of opportunity to personalize it to your own taste and style. Outdoor wood burning fireplace to keep the home extra cozy in winter, or central heat and air if you prefer. 2 storage sheds, 1 car carport, septic and private well. Plenty of potential to make this the home work for you. MLS#120303 CALL DARLENE 870-321-7990



INVESTORS, 1STTIME BUYERS OR DOWNSIZERS! Located in the heart of Mountain Home on paved North College Street. Near one of our best Elementary schools, shopping and Baxter Hospital. This 1605 sq ft one level home has 2 bedrooms, 2 bath plus a large converted family room with fireplace currently being used as a master bedroom. All kitchen appliances and washer dryer remain with home. Nicely





garden sheds or pets, an attached screen porch and 2 garden sheds in yard also stay. Great for first time buyers, or downsizers location. Attention investors this would be a possible cash flow rental property! MLS # 120244 Contact Reese 870-373-1163

OUR FAMILY'S FAVORITE WINTER RECIPES...

LOW-CARB EGG ROLL IN A BOWL (Janetta Abshire)

Ingredients

1 pound ground pork or chicken

7 cups Coleslaw mix

2 thsp low sodium soy sauce or coconut aminos

1 tbsp ginger

1 tsp garlic powder

1/2 cup green onions

1 tbsp Red pepper flakes

Instructions

Cook sausage stirring and crumbling until cooked through. Stir in Coleslaw mix, garlic, ginger, soy sauce, and stir. Top with green onions and drizzle with more soy sauce (or coconut amino) or sweet and sour sauce.

Chicken Tortilla Soup (Beth Maslak)

3 to 4 chicken breasts

2 cans of Rotel

1 can of corn

1 can of black beans

3 cans of chicken broth

Mix all ingredients in a large pot. Bring to a boil, then reduce heat to low. Let simmer for 30 minutes. Take chicken breasts out with tongs, shred or chop it up, return to the pot. Serve with cheese, tortilla strips, sour cream, and/or salsa on top. Can also be made in the crockpot by cooking on low

Creamy Vegetable Soup Serves 8 (Mallory Lynch)

Ingredients:

8 oz bacon, cooked

1 carrot, sliced

1/2 medium onion, finely

chopped

3 garlic cloves, minced 2 cups medium broccoli florets

4 large potatoes, cubed 32 oz chicken broth

1 cup water

1 cup corn (canned or frozen)
2 cups whole milk

3 Thisp all-purpose flour

1 tsp salt

1/2 tsp ground black pepper 1 1/2 cup shredded mild cheddar

Directions:

Cube bacon and cook in a Dutch oven or large pot with a thick bottom, once the bacon is cooked remove from pot, leave

bacon grease.
2. Slice the carrot, finely chop the onions, and cut the broccoli

into medium florets.

Cube the potatoes into even-sized cubes and add to a bowl of water to keep from browning. Set aside.

In the Dutch oven (same pot used to cook bacon), sauté the carrot and onions until

carrots are tender.

Add in the minced garlic

and cook until fragrant.

Pour in the chicken broth, water and add the potato cubes. Bring to a boil and cook for 10 minutes, or until potatoes are just about cooked.

Stir in the corn and broccoli florets and cook until the broccoli

is cooked.

Whisk together the milk and flour and add to the pot along

with salt and pepper.

Turn heat to low, add the bacon back with the cheese and cook until cheese completely melts, stirring frequently. Serve with extra cheese and bacon on top and some garlic

Cheesy Potato Soup (Kyle Camp via his wife Jessie)

1 Family sized can Cream of Chicken

1 Family sized can Cream of Potato

1 can diced potatoes 1/2 gallon Half and Half

2 cups Shredded Sharp Cheddar Cheese Salt, pepper, onion powder, garlic powder to taste

Optional: diced ham and or bacon pieces Add all ingredients together in a crockpot or in a pot on the stove. Cook until hot. *Great with Ritz's crackers or Ham and

Cheese sliders

Instant Pot Mississippi Pot Roast (Nikki Pervis)

2.5 to 3 poiund boneless beef chuck roast Kosher salt and pepper 2 tbsp canola oil 1.5 cups beef broth 1 packet ranch seasoning mix 1/2 cup sliced pepperoncini

Pat chuck roast dry between paper towels, then season all over with 2 tsp salt

and black pepper.

Set the Instant Pot to 2. saute on high. Heat the oil until shimmering but not smoking, then add the roast. Cook until well browned on both sides, about 6 minutes per side. Remove to a plate.

Add the beef broth the the pot, then scrape browned bits from the bottom of the pot with a wooden spoon. Stir in the ranch seasoning mix until just dissolved. Return the roast to the pot. Scatter the pepperoncini on

top.

Follow the manufacturer's guide for locking the lid and preparing to cook. Set to pressure cook on high for 55 minutes. After the pressure cook cycle is complete, follow the guide for a natural release. After 10 minutes, unlock and remove the lid. Transfer the roast to a cutting board, leaving the broth in the pot. Shred the beef using 2 forks, discarding any large pieces of fat.

Use a large spoon to skim off as much fat as possible from the pot. Add the shredded beef back to the pot and stir to combine. Serve with mashed

potatoes.

Gooey Butter Cake (Jewel Pendergrass)

For the Crust Cooking spray 1 box vanilla cake mix (any flavor works, try spice or lemon!) 6 tbsp melted butter 1 large egg

For the Filling 1 8 ox package cream cheese, softened 1/2 cup (1 stick) melted butter 2 large eggs 2 tsp vanilla Pinch of salt 1 (16 oz) box powdered sugar

Preheat oven to 350 and grease a 9x13 baking pan with cooking spray. In a large bowl, combine cake mix, melted butter, and egg. Press into prepared pan.

In another large bowl using a hand mixer, beat together cream cheese, melted butter, eggs, vanilla, and a pinch of salt. Add powdered sugar and beat until smooth. Pour over crust and bake until golden and puffed, 40 minutes. Center should still be gooey. Let cool.

Sprinkle with more powdered sugar

before serving.





Realtor.com shared '5 Habits to Start Now if you Hope to Buy a Home.' Below are the top three from their list with a brief description.

#1 - Automate Your Down Payment Savings

One way to jump start your down payment savings is to automate your checking account to automatically save a small amount of your paycheck into a separate savings account or 'house fund'.

"Amassing enough for a down payment takes discipline & perseverance, but setting up automatic savings can make it easier. If you never see the cash, you won't spend it."

#2 - Build Your Credit History & Keep It Clean

When you go to apply for a mortgage, lenders will want to see that you have been able to pay off past debts. This means staying on top of your student loans, credit cards, and car loans and paying them on time! Credit bureaus recommend using no more than 30% of the credit available to you.

#3 - Practice Living on a Budget

Downsizing your spending now will allow you to save more for your down payment & pay down other debts to improve your credit score. A study by *Bank of America* showed that "95% of first-time buyers were willing to make sacrifices to buy their home faster." The top 3 sacrifices cited by millennials when saving for a home are: cutting back on new clothes, a new car, and travel.

Know Your Credit Score

Knowing your credit score and getting a recent copy of your credit report is one of the first steps that you can take toward knowing how ready you are to start the home buying process.

Make sure all the information listed on your report is accurate and work to correct any mistakes. The higher your credit score, the more likely you will be to receive a better interest rate for your mortgage, which will translate into more 'home for your money.'

Here are some tips for improving your credit score:

- Make payments, including rent, credit cards, and car loans, on time.
- Keep your spending to no more than 30% of your limit on credit cards.
- Pay down high-balance credit cards to lower balances, and consider balance transfers to free up credit.
- Check for errors on your credit report and work toward fixing them.
- Shop for mortgage rates within a 30-day period too many spread-out inquiries can lower your score.
- Work with a credit counselor or a lender to improve your score.



Show Sellers You Are Serious... Get Pre-Approved

In many markets across the country, the number of buyers searching for their dream homes greatly outnumbers the number of homes for sale. This has led to a competitive marketplace where buyers often need to stand out. One way to show you are serious about buying your dream home is to get pre-qualified or pre-approved for a mortgage before starting your search.

Even if you are in a market that is not as competitive, knowing your budget will give you the confidence of knowing if your dream home is within your reach.

Freddie Mac lays out the advantages of pre-approval in the 'My Home' section of their website:

"It's highly recommended that you work with your lender to get pre-approved before you begin house hunting. Pre-approval will tell you how much home you can afford and can help you move faster, and with greater confidence, in competitive markets."

One of the many advantages of working with a local real estate professional is that many have relationships with lenders who will be able to help you with this process. Once you have selected a lender, you will need to fill out their loan application and provide them with important information regarding "your credit, debt, work history, down payment and residential history."

Freddie Mac describes the 4 Cs that help determine the amount you will be qualified to borrow:

- 1. Capacity: Your current and future ability to make your payments
- **2. Capital or cash reserves:** The money, savings, and investments you have that can be sold quickly for cash
- 3. Collateral: The home, or type of home, that you would like to purchase
- 4. Credit: Your history of paying bills and other debts on time

Getting pre-approved is one of the key steps that will show home sellers that you are serious about buying, and it often helps speed up the process once your offer has been accepted.



Ask Your Lender About Down Payment Assistance Programs

When you meet with your lender to become pre-approved, also ask them if there are any down payment assistance programs that you may qualify for. There are hundreds of different programs throughout the country.

Eligibility requirements vary depending on your location, and are generally limited to first-time and/ or low- and moderate-income homebuyers. Several programs specifically benefit veterans, Native Americans, and workers employed in education, health care, law enforcement, and firefighting.

The U.S. Department of Housing and Urban Development (HUD) gives grants to state and local organizations nationwide. These organizations, in turn, use these funds to help homeowners bridge the down payment gap.

Every little bit helps when accumulating the funds needed to get you into your dream home.

LeMac Realty East

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(870) 492-7653
TOII Free: 800-238-1341
40 Plaza Way, Suite 180
Mountain Home, Arkansas 72653
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Roger Steele

Executive Broker Cell: **(870) 421-0063**

roger@century21lemac.com

Licensed in Arkansas and Missouri



Being an Arkansas native gives me somewhat of a lead on our area. I was raised around the Lawrence County area and moved here in 1983 with my wife and two children.

Having a background in agriculture and the education field has also been an advantage to me as far as knowing the land and dealing with people. We fell in love with the Mountain Home area because of the lakes, rivers, farmland and clean air, but most of all the people. Folks come here from all areas to enjoy all we have to offer. My wife and I operate a small farm and my children are now grown and have blessed us with eight grandchildren.

I decided to get into the Real Estate world because of my love of being able to help people and what better way to do that than in helping you find your dream property. My leisure time is spent with my family, farming, and classic cars. I look forward to helping you in any way I can, so feel free to give me a call and let's talk about a new way of life here in the beautiful "Twin Lakes area" known as Mountain Home, AR.

Give me a call at 870-421-0063, email me at Roger@ Century21LeMac.com, or stop in to visit me at 40 Plaza Way, Suite 180 in Mountain Home.

LeMac Realty

(21

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Danny Porter

Cell: (870) 421-7978 dannyporter.com Office: 870-425-6356





Currently used as a boarding kennel and pet grooming business. Well maintained commercial building with 1 bedroom, 1 bath living quarters. Premium highway frontage, highway traffic count. Real Estate only.

\$216,900 #120834



Rare investment opportunity for the privilege of owning home on Mallard Point. Home has been in same family since 1958. Updates/extras, and a tremendous lake view and access to own at the lakes edge. 3BR/2BA, det. 2 car gar. Office/studio included! \$1,000,000 #118674



From the gated entryway as it winds down the paved driveway, to the magnificent, home nestled on 42.58 acres m/l of mostly pasture with scattered hardwood. 5800+ SF exquisite home that has been decorated with every detail carefully throughout. \$945,000 #119928



57 Acres with paved county road frontage. Brunner Hill Water Association available. In area of nice homes, could be split into smaller tracts. Justminutes to marina.

\$142,500 #120654



Your very own homestead, 20 acres, older secluded farm house. Ready for your finishing touch. 30x100 foam insulated metal building w/concrete floor, electric and water. 60x40 livestock barn, 30x40 pole barn, plus a 30x30 carport. Pond, creek and more. \$174.900 #120345

Showplace one owner condo maintenance free Lots

Showplace, one owner condo, maintenance free. Lots of interior updates, patio overlooks the woods, open floor plan, 2 bedroom 2 bath on main level and an upstairs bonus room with a full bath and a 2 car garage with storage room.
\$149,900 #119802



Charming 1 bedroom cabin, needs some finishing on 1.6 acres. Most level on pavement and just outside city limits. Includes a 1160SF home that has the interior gutted and ready for renovation. Lots of potential! \$89,900 #120795



Cute & cozy doll house. 2 bedroom, 1 bath Heat & A/C fireplace, Lots of updates inside and out. Large deck, fenced back yard, storage shed. Recent appraisal.

\$104,000 #120866



Exclusive Neighborhood on paved county road surrounded by upscale homes. Over 12 Acres m/l w/ hillside views, nice hardwood, pond & well. Septic layout & rural water available. \$59,900 #118485



Lake view home site on 2.2 ac m/l overlooking Sunset Cove on Bull Shoals lake. City water, perked for septic, reasonable restrictions. Gentle slope for walk-out basement. Watch the seasons change and the eagles soar over beautiful Bull Shoals Lake!

\$49,900 #116089



Choose your homesite on this 10.71 acres. Over 880 foot of paved county road frontage. All wooded, rural water available. Minutes to lake access, surrounded by pice homes

\$54,900 #120647



11 acres at the corner of Jordan Road and Jordan Lake Point subdivision, Brunner hill water, wooded and mostly level. Minutes to marina.

\$44,900 #120655



According to a report by *Trulia*, "buying is cheaper than renting in 100 of the largest metro areas by an average of 37.4%." That may have some thinking about buying a home instead of signing another lease extension, but does that make sense from a financial perspective?

In the report, Ralph McLaughlin, Trulia's Chief Economist, explains:

"Owning a home is one of the most common ways households build long-term wealth, as it acts like a forced savings account. Instead of paying your landlord, you can pay yourself in the long run through paying down a mortgage on a house."

The report listed five reasons why owning a home makes financial sense:

- 1. Mortgage payments can be fixed while rents go up.
- 2. Equity in your home can be a financial resource later.
- 3. You can build wealth without paying capital gains.
- 4. A mortgage can act as a forced savings account.
- 5. Overall, homeowners can enjoy greater wealth growth than renters.

Let's expand more on #1 from this list: "mortgage payments can be fixed while rents go up."

Don't Get Caught in the Rental Trap

They say the only guarantees in life are death and taxes, but it seems like they should also add rent increases to that list.

A whopping \$485.6 billion was spent on rents in the U.S. in 2017. This represents an increase of over \$4.9 billion from the year before. As shown in the chart on the right, rents have increased consistently over the last 20+ years.



There are many benefits to homeownership. One of the top ones is being able to protect yourself from rising rents by locking in your housing cost for the life of your mortgage.

In an article by The Mortgage Reports, they report that "buying and owning a home is the essence of 'The American Dream.' Each month, your housing payments go toward owning your home instead of renting it; building your personal wealth and assets instead of someone else's.

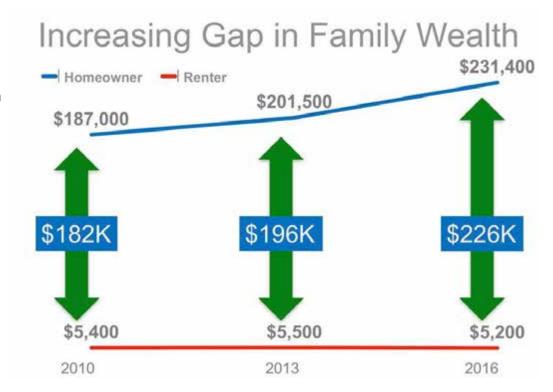
History has shown that homeownership is a clear path to wealth-building, with homeowners boasting a net worth [that is] multiples higher than the net worth of renters."

That brings us to #5 from the list: "homeowners can enjoy greater wealth growth than renters."

A Homeowner's Net Worth is 45x Greater than a Renter

Every three years, the Federal Reserve conducts a Survey of Consumer Finances in which they collect data across all economic and social groups. The latest survey, which includes data from 2013-2016, reports that a homeowner's net worth is 44.5 times greater than that of a renter (\$231,400 vs. \$5,200).

The graph on the right demonstrates the results of the last three Federal Reserve studies.



Put Your Housing Cost to Work for You

Homeownership is a form of 'forced savings.' Every time you pay your mortgage, you are contributing to your net worth. Every time you pay your rent, you are contributing to your landlord's net worth.

The latest *National Housing Pulse Survey* from *NAR* reveals that 84% of consumers believe that purchasing a home is a good financial decision. *NAR President* William E. Brown comments:

"This survey makes it clear that a strong majority still believe in homeownership and aspire to own a home of their own. Building equity, wanting a stable and safe environment, and having the freedom to choose their neighborhood remain the top reasons to own a home."



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3BR / 2.0BA SF: 1,746 Acres: n/a MLS# 120042



CANDY BARNES Text or Call: (870) 404-8877

CENTURY 21 LeMAC EAST (870) 492-7653

2BR / 2.1BA SF: 1,656 Acres: n/a MLS# 120219



JOHN SCHAUB Text or Call: (870) 656-7888 **CENTURY 21 LeMAC REALTY** (870) 425-6356

4BR / 3.0BA SF: 2,303 Acres: 6 MLS# 119757



ANNA HUDSON Text or Call: (870) 362-0802 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 2.0BA SF: 2,582 Acres: 10 MLS# 120771



JEFF DUNN Text or Call: (870) 405-8111 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 2.0BA SF: 2,002 Acres: 3.51 MLS# 120540



KELLY HORNE-JOHNSON Text or Call: (870) 405-9777 **CENTURY 21 LeMAC EAST** (870) 492-7653

3BR / 2.1BA SF: 3,890 Acres: 4.83 MLS# 120767



LINDA ZDORA Text or Call: (870) 405-0793 **CENTURY 21 LeMAC REALTY** (870) 425-6356

2BR / 2.0BA SF: 1,568 Acres: 1.4 MLS# 120595



Text or Call: (870) 405-0793 CENTURY 21 LeMAC REALTY (870) 425-6356

GASSVILLE

2BR / 1.0BA SF: 1.352 Acres: n/a MLS# 120597

\$118,500



LINDA ZDORA Text or Call: (870) 405-0793 CENTURY 21 LeMAC REALTY (870) 425-6356

3BR / 2.0BA SF: 1,560 Acres: 0.77 MLS# 120303



LINDA ZDORA Text or Call: (870) 405-0793 **CENTURY 21 LeMAC REALTY** (870) 425-6356

2BR / 1.0BA SF: 848

Acres: n/a MLS# 120593

PENNY GREEN Text or Call: (870) 405-0977 CENTURY 21 LeMAC EAST (870) 492-7653

2BR / 1.0BA SF: 1,308 Acres: 0.37 MLS# 120728



Text or Call: (870) 405-0793 **CENTURY 21 LeMAC REALTY** (870) 425-6356

1BR / 1.0BA SF: 956 Acres: 12.5 MLS# 120630



Text or Call: (870) 656-7888 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 2.0BA SF: 1,501 Acres: 3 MLS# 120559



DANNY PORTER Text or Call: (870) 421-7978 CENTURY 21 LeMAC REALTY (870) 425-6356

1BR / 1.0BA SF: 672 Acres: 3 MLS# 120795



DONALD BURNS Text or Call: (417) 593-0211 **CENTURY 21 LeMAC EAST** (870) 492-7653

2BR / 2.0BA SF: 1,390 Acres: n/a MLS# 120813



DANNY PORTER Text or Call: (870) 421-7978 **CENTURY 21 LeMAC REALTY** (870) 425-6356

2BR / 1.0BA SF: 1,157 Acres: 0.17 MLS# 120866



RON WALLACE Text or Call: (870) 321-7879 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 2.0BA SF: 1,366 Acres: 0.28 MLS# 120718



LINDA ZDORA Text or Call: (870) 405-0793 **CENTURY 21 LeMAC REALTY** (870) 425-6356

2BR / 2.0BA SF: 1,605 Acres: 0.32 MLS# 120244



PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

3BR / 1.1BA SF: 1,310 Acres: n/a MLS# 120704



CANDY BARNES Text or Call: (870) 404-8877 CENTURY 21 LeMAC EAST

(870) 492-7653

3BR / 2.1BA SF: 1,685 Acres: n/a MLS# 120589



JOHN SCHAUB Text or Call: (870) 656-7888 CENTURY 21 LeMAC REALTY (870) 425-6356

3BR / 3.0BA SF: 1,586 Acres: n/a MLS# 120368



Text or Call: (870) 405-0793 CENTURY 21 LeMAC REALTY (870) 425-6356

2BR / 2.0BA SF: 1.625 Acres: n/a MLS# 120310



MALLORY LYNCH Text or Call: (870) 736-2142 CENTURY 21 LeMAC REALTY (870) 425-6356

3BR / 2.1BA SF: 1.820 Acres: n/a MLS# 120542



MICHELE BUFFO Text or Call: (870) 202-9378 CENTURY 21 LeMAC EAST (870) 492-7653

2BR / 1.1BA SF: 1.535 Acres: n/a MLS# 119403



PENNY GREEN Text or Call: (870) 405-0977 CENTURY 21 LeMAC EAST (870) 492-7653

3BR / 2.0BA SF: 2,980 Acres: 0.82 MLS# 116374



Text or Call: (870) 421-7978 CENTURY 21 LeMAC REALTY (870) 425-6356

2BR / 1.0BA SF: 1,024 Acres: 20.08 MLS# 120345



Text or Call: (870) 656-7888 CENTURY 21 LeMAC REALTY (870) 425-6356

SF: 1,979 Acres: 0.35 MLS# 120727



PAM MARTIN Text or Call: (870) 404-5970 **CENTURY 21 LeMAC EAST** (870) 492-7653

3BR / 2.0BA SF: 1,943 Acres: n/a MLS# 120688



Text or Call: (870) 421-1028 CENTURY 21 LeMAC REALTY (870) 425-6356

SF: 1,701 Acres: 0.7 MLS# 120680



Text or Call: (870) 421-7266 **CENTURY 21 LeMAC EAST** (870) 492-7653

SF: 1,604 Acres: 1.17 MLS# 120779



PAT MACK Text or Call: (870) 404-5250 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 2.0BA SF: 1,104 Acres: n/a MLS# 118850



LOREL KOPLIN Text or Call: (870) 421-7266 CENTURY 21 LeMAC EAST (870) 492-7653

3BR / 2.1BA SF: 2,296 Acres: 1.54 MLS# 120473



PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

3BR / 3.0BA SF: 3,258 Acres: 1.01 MLS# 120596



PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

4BR / 3.0BA SF: 3,258 Acres: 1.01 MLS# 120829



JOHN SCHAUB Text or Call: (870) 656-7888 CENTURY 21 LeMAC REALTY (870) 425-6356

4BR / 2.0BA SF: 1,935 Acres: n/a MLS# 120805



JOHN SCHAUB Text or Call: (870) 656-7888 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 3.1BA SF: 3,729 Acres: 0.8 MLS# 120785



Text or Call: (870) 421-1545 **CENTURY 21 LeMAC REALTY** (870) 425-6356

2BR / 2.1BA SF: 2.038 Acres: 12.32 MLS# 120404



JOHN SCHAUB Text or Call: (870) 656-7888 SF: 3.595 **CENTURY 21 LeMAC REALTY** (870) 425-6356

3BR / 2.1BA Acres: 0.43 MLS# 119683



JEWEL PENDERGRASS Text or Call: (870) 404-6356 **CENTURY 21 LeMAC REALTY** (870) 425-6356

4BR / 3.0BA SF: 4.327 Acres: 103 MLS# 120731



Text or Call: (870) 421-7978 **CENTURY 21 LeMAC REALTY** (870) 425-6356

SF: 5,841 Acres: 42.58 MLS# 119928



Text or Call: (870) 421-7978 CENTURY 21 LeMAC REALTY (870) 425-6356

3BR / 2.0BA SF: 2,476 Acres: 0.91 MLS# 118674



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SF: 1,216 Acres: 1.2 MLS# 118732

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Commercial SF: n/a Acres: 1.34 MLS# 117819



MICHELE BUFFO Text or Call: (870) 202-9378 CENTURY 21 LeMAC EAST (870) 492-7653

Commercial SF: 1,752 Acres: 0.59 MLS# 120725



JEFF DUNN Text or Call: (870) 405-8111 **CENTURY 21 LeMAC REALTY** (870) 425-6356

Commercial SF: 2,900 Acres: 23 MLS# 118834



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Commercial SF: 3,024 Acres: 4 MLS# 118309



ROGER STEELE Text or Call: (870) 421-0063 CENTURY 21 LeMAC EAST

Commercial SF: 2,500 Acres: 0.85 MLS# 118876 (870) 492-7653



PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

Commercial SF: 2,908 Acres: 0.82 MLS# 117339



PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

Commercial SF: 7.974 Acres: 1.61 MLS# 120831



DANNY PORTER Text or Call: (870) 421-7978 CENTURY 21 LeMAC REALTY (870) 425-6356

Commercial SF: 3.450 Acres: 1.01 MLS# 120834



LINDA ZDORA Text or Call: (870) 405-0793 **CENTURY 21 LeMAC REALTY** (870) 425-6356

Commercial SF: 3.408 Acres: 0.55 MLS# 118669



Text or Call: (870) 405-0977 CENTURY 21 LeMAC EAST (870) 492-7653

Commercial SF: 1,729 Acres: 0.5 MLS# 117728



PENNY GREEN Text or Call: (870) 405-0977 CENTURY 21 LeMAC EAST (870) 492-7653

Commercial SF: 1,729 Acres: 0.5 MLS# 111932



Text or Call: (870) 405-5407 **CENTURY 21 LeMAC REALTY** (870) 425-6356

Commercial SF: 5,650 Acres: 0.64 MLS# 116413



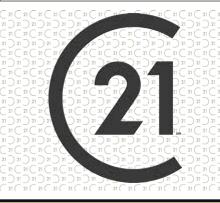
DON RATZEL Text or Call: (870) 404-0038 **CENTURY 21 LeMAC REALTY** (870) 425-6356

Commercial SF: n/a Acres: 4.87 MLS# 118803



Text or Call: (870) 926-7743 CENTURY 21 LeMAC REALTY (870) 425-6356

Commercial SF: 89,603 Acres: 2.05 MLS# 119887





PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

Lots & Land Acres: 0.49 MLS# 116872



LINDA ZDORA Text or Call: (870) 405-0793 CENTURY 21 LeMAC REALTY (870) 425-6356

Lots & Land Acres: 0.9

MLS# 120092



KENT SMITH Text or Call: (870) 405-0500 **CENTURY 21 LeMAC REALTY** (870) 425-6356

COTTER

ELIZABETH

Lots & Land Acres: 2 MLS# 120832

\$59,900



JEWEL PENDERGRASS Text or Call: (870) 404-6356 CENTURY 21 LeMAC REALTY (870) 425-6356

Lots & Land Acres: 30 MLS# 120468



JOHN SCHAUB Text or Call: (870) 656-7888 CENTURY 21 LeMAC REALTY (870) 425-6356

ELIZABETH

Lots & Land Acres: 1.34 MLS# 117820

\$52,900



JOHN SCHAUB Text or Call: (870) 656-7888 CENTURY 21 LeMAC REALTY (870) 425-6356

Lots & Land Acres: 1.08

\$117,500

MLS# 116537



Text or Call: (870) 405-0977 CENTURY 21 LeMAC EAST (870) 492-7653

Lots & Land Acres: 1

MLS# 120169

KELLY HORNE-JOHNSON Lots & Land

Text or Call: (870) 405-9777 CENTURY 21 LeMAC EAST (870) 492-7653

Acres: 1.5 MLS# 119723 **KENT SMITH** Text or Call: (870) 405-0500

CENTURY 21 LeMAC REALTY (870) 425-6356

Lots & Land Acres: 30 MLS# 106298



Text or Call: (870) 405-6846 **CENTURY 21 LeMAC REALTY** (870) 425-6356

CENTURY 21 LeMAC EAST

(870) 492-7653

Acres: 5

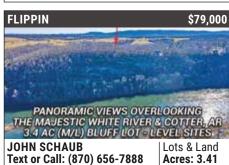
MLS# 118162

FLIPPIN \$38,000 **LOREL KOPLIN** Lots & Land

Text or Call: (870) 421-7266 CENTURY 21 LeMAC EAST (870) 492-7653

Acres: 13.6

MLS# 116698





Acres: 14.56 MLS# 120736



Lots & Land **CANDY BARNES** Text or Call: (870) 404-8877 Acres: 2.43 CENTURY 21 LeMAC EAST (870) 492-7653 MLS# 120544



Text or Call: (870) 405-0500 CENTURY 21 LeMAC REALTY (870) 425-6356

CENTURY 21 LeMAC REALTY

(870) 425-6356

Lots & Land Acres: 0.75 MLS# 105991

MLS# 118546

\$142,500





CENTURY 21 LeMAC REALTY

(870) 425-6356

MIDWAY

MLS# 120655

\$25,500

JORDAN





ANNA HUDSON Text or Call: (870) 362-0802 CENTURY 21 LeMAC REALTY (870) 425-6356

Lots & Land Acres: 5 MLS# 120658

Text or Call: (870) 405-0500 CENTURY 21 LeMAC REALTY (870) 425-6356

MOUNTAIN HOME

KENT SMITH

Lots & Land Acres: 3.06

MLS# 119283

\$12,000



KYLE CAMP Lots & Land Text or Call: (870) 404-2339 Acres: n/a **CENTURY 21 LeMAC EAST** MLS# 120808 (870) 492-7653



Text or Call: (870) 421-1028 CENTURY 21 LeMAC REALTY (870) 425-6356

Acres: 0.8 MLS# 115667

Text or Call: (870) 421-0063 CENTURY 21 LeMAC EAST (870) 492-7653

MOUNTAIN HOME

ROGER STEELE

Lots & Land Acres: 1.4 MLS# 117884

\$24,900



ROGER STEELE Lots & Land Text or Call: (870) 421-0063 Acres: 0.77 CENTURY 21 LeMAC EAST (870) 492-7653 MLS# 120269



Text or Call: (870) 404-5250 CENTURY 21 LeMAC REALTY (870) 425-6356

Acres: 2.5

Text or Call: (870) 656-7888 CENTURY 21 LeMAC REALTY MLS# 120029 (870) 425-6356

JOHN SCHAUB

Lots & Land Acres: 4.69 MLS# 119615



Text or Call: (870) 421-7266 CENTURY 21 LeMAC EAST MLS# 113917 (870) 492-7653





Text or Call: (870) 421-2984 **CENTURY 21 LeMAC REALTY** (870) 425-6356

Acres: n/a MLS# 114432



SUNSEI COVE

Text or Call: (870) 421-7266 CENTURY 21 LeMAC EAST (870) 492-7653

Acres: 1.15 MLS# 116943

(870) 425-6356



MLS# 119859









6.927(m/l) Acre Lot Level Building Sites phornood Near Bull Shoals Lak Approx- 220 Paved County Road Frontage

\$33,500

Lots & Land

Acres: 6.91

MLS# 115256

MOUNTAIN HOME



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CENTURY 21 LeMAC REALTY

Acres: 1.16

MLS# 120433

PAT MACK Text or Call: (870) 404-5250 CENTURY 21 LeMAC REALTY MLS# 112705 (870) 425-6356

Lots & Land Acres: 4.38 MLS# 120053

MI S# 118476 (870) 425-6356 **MOUNTAIN HOME** \$43,000





MLS# 117147

\$53,500



Text or Call: (870) 421-7266 Acres: 1.76 CENTURY 21 LeMAC EAST MLS# 113913 (870) 492-7653

MOUNTAIN HOME \$49,900 **DANNY PORTER** Lots & Land Text or Call: (870) 421-7978 Acres: 2.2

CENTURY 21 LeMAC REALTY

MOUNTAIN HOME

DANNY PORTER Lots & Land Text or Call: (870) 421-7978 Acres: 10.71 CENTURY 21 LeMAC REALTY MLS# 120647 (870) 425-6356



Acres: 1.86 MLS# 114132

MLS# 116089

Text or Call: (870) 405-0977 CENTURY 21 LeMAC EAST (870) 492-7653

PENNY GREEN

(870) 425-6356

MOUNTAIN HOME

Lots & Land Acres: 3.39 MLS# 119207

CENTURY 21 LeMAC EAST (870) 492-7653





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MLS# 119971

Acres: 6.48 **CENTURY 21 LeMAC REALTY** MLS# 119715 (870) 425-6356







Acres: 8.72 MLS# 119714

MLS# 119625



Text or Call: (870) 405-9777 **CENTURY 21 LeMAC EAST** (870) 492-7653

Acres: 46.7

MLS# 118024



DON RATZEL Text or Call: (870) 404-0038 CENTURY 21 LeMAC REALTY (870) 425-6356

Lots & Land Acres: 11.2 MLS# 117407



PENNY GREEN Text or Call: (870) 405-0977 **CENTURY 21 LeMAC EAST** (870) 492-7653

Lots & Land Acres: 0.81 MLS# 110745



TAMELA DEMENT Text or Call: (870) 214-8831 CENTURY 21 LeMAC EAST (870) 492-7653

Lots & Land Acres: 0.79 MLS# 119583



Text or Call: (870) 421-0063 CENTURY 21 LeMAC EAST (870) 492-7653



Acres: 160



CANDY BARNES Text or Call: (870) 404-8877 CENTURY 21 LeMAC EAST (870) 492-7653

Lots & Land Acres: 10.32





LeMac Realty



Jewel Pendergrass Broker/Owner



Mickey Pendergrass REALTOR/Owner



Kyle Camp Managing Broker



Marketing Director



Janetta Abshire General Manager





Mallory Lynch Support Staff



Gary Varallo



Property Manager



















Laura























Ozarks Team





Ozarks Team



Ozarks Team



Ozarks Team



Danny Porter





Toni









Tri-Rivers Group



Tri-Rivers Group Daryl Young





Justin



Z Team Bob & Linda Zdora



Z Team





www.Century21LeMac.com

2 locations to serve you better











40 Plaza Way, Ste 180 Mountain Home, AR 72653 TOLL FREE: 800-238-1341 LOCAL: 870-492-7653

1024 Hwy 62B East Mountain Home, AR 72653 TOLL FREE: 866-377-7220 LOCAL: 870-425-6356

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