

121 W. CHURCH ST. 570.748.8550 LOCK HAVEN, PA 17745



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#### Thank you for picking this up and taking a peek! Email me anytime even if you just want to chat!

I NEED PROPERTIES TO SELL TO MY READY BUYERS! BUYERS MOST OFTEN REQUEST INEXPEN-SIVE CABINS, CREEK FRONT, ACREAGE, VIEWS, LOG HOMES AND STATE LEASE CAMPS. IF YOU ARE THINKING OF SELLING, CON-TACT ME! I MIGHT HAVE A READY BUYER RIGHT NOW!

IF YOU ARE A "LOOKY-LOO" AND WANT TO STAY IN THE LOOP, JOIN MY E-GROUP BY SIGNING UP ON MY SITE!

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RecreationalPropertiesPennsylvania.com

### APPRAISAL VS. AGENT PRICE OPINION: The

time has come to put your house or vacation home on the market but the big question is, of course, how much should you ask? This is an extremely strategic component to a successful sale. Not only do you want to be sure you will be acquiring the most you can, at the same time, you don't want to overprice as that can also be costly to you in the end. Next comes the question, how do I determine this price?



The logic in you says that an appraisal is in order as your guide to your bottom line. But is that really the case? Appraisals can be useful for many reasons, but using for the sole purpose of pricing your home to put on the market may not be the best strategy. They can be way too low or even way too high causing a false belief that you will be able to achieve that price in the open market...hanging your hat on that number could actually cause you a loss by refusing to accept a price at the actual "market value". An appraisal is an instrument used by a licensed appraiser to give you an opinion value of your home's worth. This value may not necessarily be what the market will bear for your particular property. You see, appraisers are limited strictly to the facts. They are calculating and comparing your home to other homes with the same sq. footage, amount of bedrooms, acreage amount, etc. They may not be considering the other nuances that affect your market value. These things can be the setting...is it picture perfect or is it next to a junky property? The area surroundings... is the house close to state lands, parks and other desirable recreational areas? Is your house on a level lot...or is much of it steep and unusable? Is your home's appearance pleasing to the eye...freshly painted and nice landscaping? Or does it lack curb appeal? Are there deferred maintenance issues, such as being in need of a new roof, peeling paint, decks that need re-stained? These are things that an agent can take into consideration when offering an opinion on pricing your home and also provide tips on what you may be able to do to increase your market value. Just a disclaimer here; an agent is NOT a licensed appraiser (unless they also have an Appraiser License too) and cannot do an appraisal, only licensed appraisers can do that. But we can do a CMA which gives you a range to consider.

I am not saying an appraisal is not useful. It is expensive and a good tool when re-financing, settling estates, etc. However, if you are going to put your house on the market, why not list with a Realtor who knows the area and can put together a Comparative Market Analysis (CMA) for FREE? The difference between appraisals and agent price opinions could possibly vary, so if you recently had an appraisal and then soon after have an agent opinion that differs, that doesn't mean either one is wrong. It would then be a good idea to look over ALL the data carefully with your agent so that you can come up with a reasonable range using both tools.

### SUMMERSON MT. ROAD, NORTH BEND

Not enough words can adequately describe this magnificent property on over 50 acres that dead-end into



VIEWS are spectacular. It doesn't get any better! ONLY \$399,000

### **Clinton County Rail to Trail Contribution:**

Stretching from Castanea through Wayne Twp to the railroad bridge near the landfill is Clinton County's newest recreational offering to the community. This trail, at the writing of this publication has not yet been christened with a name, but the Clinton County Historical Society and County Tourism Promotion Agency are teaming up to develop a few names to put out to the public for a vote. The Clinton County Commissioner, Pete Smeltz researched names of trails and compiled a list based upon his observance that most trails such as this are named after communities, towns, railroad heritage or historical and land features of the area. It will be interesting to see what the new trail will be "dubbed"! What a great outdoor recreational feature for the community and the county! story source from the Lock Haven Express

#### MENU IDEA & RECIPES: SUMMER PICNIC

Grilled dogs and burgers w/ all the fixings Baked Beans

Deli macaroni or potato salad

#### **Deviled Eggs**

Hardboil 8 eggs and allow to cool, cut lengthwise then scoop the yolks into a bowl. Add 1 tsp. Dijon mustard, 1/2 cup mayonnaise, pepper, 1/4 cup sliced olives and salt to taste. Mix & then spoon the mixture back into the egg halves. Sprinkle with paprika and refrigerate until ready to eat.

#### Fruit Shishkabobs

Soak pineapple, melon and mango chunks in orange juice overnight. Alternate with fresh strawberries on small bamboo skewers and stick the skewers upright in 1/2 of a watermelon to serve!



#### HUMOR ME!



#### PHOTO CORNER

TOOK THIS GREAT SHOT WHILE KAYAKING OVER MEMORIAL WEEKEND ON PINE CREEK! CAN YOU GUESS WHERE THIS IS? Answer on back page.



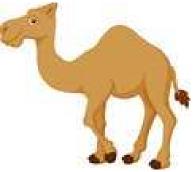
### CAMEL, CAMMEL, CAMMELL OR IS IT CAMMAL??

What is it with that funky name anyway? Here is this little village in the mountains of Pennsylvania and it has a name that reminds you of a desert! So peculiar is it's name, that most residents and vacation home owners here have some sort of a reference to a camel in their home...a figurine, a painting, a stuffed camel, etc. This is a fun tradition and a subtle "inside" joke in the village. Here is a little history on how Cammal *(correct spelling)* got it's funny name:

The village was originally called Campbell Town because a large family by that name had originally settled here, descendants of William Campbell who was from Scotland. He had built a sawmill here (the first one in Pine Creek Valley) and settled the land, parceling off lots to his family members who built their homes on them through the years. Since there was already a town in western Pennsylvania named Campbell Town the name of the village became "Cammal" once a post office was established. This came from the fact that the locals had traditionally referred to it as "Cammal" due to the way the name Campbell is pronounced with a Scottish inflection and therefore preserving the honor of William Campbell as it's first settler.

So Cammal in Lycoming County was incorporated as a postal village in 1884 and the little village grew up around the railroad station named Cammal. Lodge No. 1001, I.O.O.F was established soon after. McHenry Twp. was named after a veteran surveyor from Jersey Shore who laid out the township, A.H. McHenry.

So now you know the tale of how the village of Cammal got such an odd name, how to spell it and how it is pronounced! Also you will know the "inside joke" if you visit a resident of Cammal and see a picture or some other art work of a came!



Be sure to visit me on Facebook @ https://www.facebook.com/CabinSpecialist/ I would love to see your pictures and posts!

ALSO check out my website at www.RecreationalPropertiesPennsylvania.com you can search the MLS, see properties I am highlighting and check out some other interesting info and links! I would love to hear from you & see your photos!



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I live in PARADISE! Won't you join me? Contact me for your real estate needs in Pine Creek Valley and surrounding areas!

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### LISA'S LISTINGS

#### SHINTOWN

\$199,000 Beautiful residential home with huge deck, excellent location, above ground pool & updated. **NORTH BEND** 

\$399,000 Chestnut log home on 50 + acres bordering state lands! Sweeping views! 1800s home has been restored! WESTPORT 4 WHEEL DRIVE ACCESS ONLY! SECLUDED LOTS THAT ARE "OFF GRID"!

390 acres (\$395,000) 27 acres (\$53,900) 23 acres (\$49,900) Two 10 acre lots (\$39,000 EACH) **SLATE RUN REDUCED** 

\$225,000 New modular that borders state lands in Slate Run. Secluded. Beautiful décor. Includes all **furniture! ENGLISH CENTER REDUCED** 

\$375,000 Huge log home on 4+ acres w/huge garage/workshop! Stone fireplace, wood floors & more! **MACKEYVILLE** 

\$40,000 1800s church just aching for someone to make it into a cool space! Project seekers, this is for you! **BLACK FOREST** 

\$49,900 1.09 ACRE lot in Tiadaghton Timbers ready for your new home or cabin! Very nice location! **WATERVILLE** 

\$99,500 Ranch style cabin on nearly 2 acres with Upper Pine Bottom frontage! Close to the rail trail & Pine Creek **WOLFE'S GENERAL STORE & SLATE RUN (ORVIS) TACKLE SHOP** 

Profitable venture! Upstairs living quarters! \$550,000 + inventory

#### LIBERTY

\$152,500 Nice ranch with 2-car garage on 1 acre. Easy commute to Williamsport, Wellsboro and Morris **HANEYVILLE** 

\$239,900 Brand new! Private location on 2 acres! Open floor plan! 2 bathrooms! MUST SEE! **CAMMAL** 

1.5 acre lot to build your cabin! Nice views, private location off of a township road. Only \$29,900!

**SLATE RUN CREEK & RAIL TRAIL FRONTAGE!** 5 bedroom, late 1800s farmhouse on 2.83 acres WITH 2 bedroom apartment over a 3-bay garage! This is a once in a lifetime opportunity to have a spectacular property in Pine Creek Valley! Be the envy of all! \$550,000

### SEE PICTURES AND ADDITIONAL INFO AT www.RecreationalPropertiesPennsylvania.com

PHOTO CORNER ANSWER: The rail trail bridge near Pettecoate Junction in Cedar Run! "Have you ever observed a humming-bird moving about in an aerial dance among the flowers – a living prismatic gem.... it is a creature of such fairy-like loveliness as to mock all description." » W.H. Hudson



# SEE YA' UP THE CREEK!