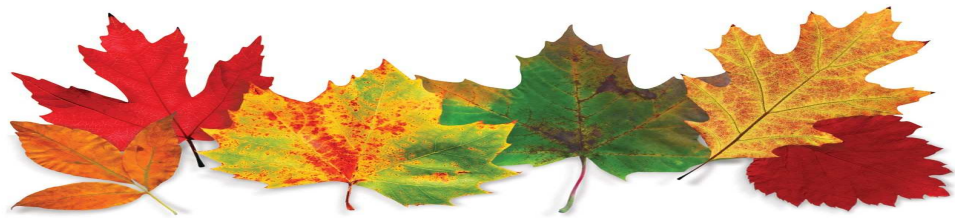




Davis Real Estate, Inc.



AUTUMN QUARTERLY 2020

121 W. CHURCH ST.
LOCK HAVEN, PA
570-748-8550

LISA LINN
570-660-0626
lisa.a.linn@gmail.com



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How Is Covid-19 Affecting the Real Estate Market?

Covid-19 has affected many markets over the course of 2020 so far and the real estate market has been no exception. As the uncertainty of the future remains, many sellers are opting to hold off on putting their homes on the market until a clearer picture of the housing market becomes apparent. By the same token, the Federal Reserve cut interest rates to record-breaking lows to stimulate the economy which has created an abundance of buyers. The savings are so significant that buyers are taking full advantage of the rate cuts and many homeowners are also refinancing their homes.

As one can imagine, this has created a very strong seller's market resulting in properties selling at premium prices and even experiencing multiple bid situations! Although this is a very good posturing for those on the selling side of the market, one must be cautious as to the fallout later. As the demand is higher and prices surge, these sales will become comps that appraisers will use when valuing properties for lenders in the coming year. Once the rates have adjusted back to a "normal" range, the buying frenzy may slow down and then if sellers flood the market in the Spring it might be a different situation. The values of the homes are going to show, on paper, as much higher than what buyers are going to be able to bear once the rates adjust. So it could be that a false market is being created at this point that will cause a great divide in what sellers may expect to sell their homes for next year and what buyers are actually going to be able to afford and therefore offer on the homes.

Although I certainly am hoping that the "V-shape" recovery will continue, it is something to be cognizant of as we move into 2021. If the feds are smart, they will keep the interest rates low through the Spring market when there are more properties to meet the demands of the buyers and hopefully keep the market in a gradual adjustment period while our economy gets a solid foothold.

So if you are in the market to sell your home or vacation property, now is the opportune time. Spring could be a different story. If you are a buyer and looking to make a purchase now, be prepared for multiple bids. The best way to purchase a vacation home is to take advantage of the low rates by refinancing your primary residence or taking out an Equity Line of Credit (which gives you more clout as a "cash" buyer). Speculative purchases for future flips are probably not a good idea right now.

Covid-19 is affecting the real estate market in a fast-moving manner right now. It is fluid and there is no way to know for sure how it will be next year. Whatever happens, a good Realtor can advise you and help you navigate your needs!

www.RecreationalPropertiesPennsylvania.com

HUMOR ME!

It was a terrible summer for Humpty Dumpty, but he had a great fall.



FACEBOOK PAGES TO CHECK OUT:

Pine Creek Rail Trail

all things nature

Hiking & Backpacking PA

Snakes of Central PA

Friends of Benezette

Vacation homes and cabins of Davis

Real Estate

SPOTLIGHT ON STATE PARKS!

SINNEMAHONING STATE PARK

This beautiful park boasts over 1900 acres with some of the most stunning scenery in the Pennsylvania Wilds. A visit to this park gives you the opportunity to perhaps spot Elk in the wild! This park spans between both Cameron and Potter counties and is nestled between the green ridges of Elk State Forest and Susquehannock State Forest. Both Sinnemahoning and First Fork creeks are part of the park as well as a 145 acre reservoir for boating and fishing! Wildlife is abundant in this area; Bald Eagles, bobcats, coyotes in addition to the Elk population. There is also a beautiful Wildlife center to visit while there. The park was opened in 1958 and is a special and memorable place to visit all year round!



AUTUMN MENU: HEARTY CHILI DINNER

SLOW-COOKER BEEF CHILI

Put it all together in the morning and dinner will be ready when you are!

- ◆ 1 1/2 LBS. LEAN GROUND BEEF
- ◆ 1 CAN RED KIDNEY BEANS (RINSED)
- ◆ 1 CAN GARBANZO BEANS (RINSED)
- ◆ 1 CAN BLACK BEANS (RINSED)
- ◆ 2 CUPS OF SALSA
- ◆ 1 14 OZ. CAN TOM. SAUCE
- ◆ 1/2 CHOPPED ONION
- ◆ 1 C. FROZEN CORN
- ◆ 2 TB. CHILI POWDER
- ◆ SHREDDED MARBLE CHEESE



Brown meat in large skillet. Drain and then add to slow cooker with all other ingredients EXCEPT cheese.

Cook on low 5 to 6 hours

Ladle into bowls and top with cheese! ENJOY!

WARM HOME-MADE CORNBREAD

What is a chili dinner without a pan of warm cornbread!?



- ◆ 1 1/2 CUPS CORN-MEAL
- ◆ 2 1/2 CUPS MILK
- ◆ 2 CUPS ALL PURPOSE FLOUR
- ◆ 1 TB BAKING POWDER
- ◆ 1 TSP SALT
- ◆ 2/3 CUP WHITE SUGAR
- ◆ 2 LARGE EGGS
- ◆ 1/2 CUP VEG. OIL

Preheat oven to 400 degrees. In a small bowl combine cornmeal and let stand for 5 min.

Grease a 9X13 inch baking pan

In large bowl whisk together flour, baking powder, salt and sugar. Mix in the cornmeal mixture, eggs and oil until smooth. Pour batter into prepared pan.

Bake in oven 30 to 35 minutes or until inserted knife comes out clean. Serve warm with butter

EASY PUDDING PARFAITS

Easy and tasty dessert! (serves 4)

- ◆ TWO 4-PACKS OF SNACK-PACK (OR ANY BRAND) PUDDING CUPS, ONE CHOCOLATE FLAVOR AND ONE VANILLA FLAVOR
- ◆ CHOCOLATE SYRUP
- ◆ CAN WHIPPED TOPPING
- ◆ 4 LARGE STRAWBERRIES
- ◆ 4 CLEAR PLASTIC SOLO CUPS

Layer pudding, cool whip and chocolate syrup in cups. Top with cool whip then place a strawberry on top, then swirl a little chocolate syrup (fancy!)

Keep refrigerated until ready to eat!

How easy is that!?



TAKE A HIKE!... Great hiking adventures await in the PA Wilds!

A pleasurable Autumn hike in the forests of the PA Wilds is easy to accomplish! There are plenty of trails to explore for everyone from the novice to the hard-core backpacker! Challenging trails, easy trails and all levels in between. The possibilities are endless here! We are truly blessed with many natural areas, streams, waterfalls and of course, wildlife. A family hike, a hike with friends, or a solo hike in the fresh Autumn air is not only healthy for our bodies, but also for our souls! For the past 2 years, I have been working on the popular "52 Hike Challenge" This is a fun way to motivate yourself to get out for some hikes throughout the year. The mission is to try and complete at least one hike per week. There are no "rules" such as how long the hike has to be to qualify or what type of trail (I have included some urban hikes in my count such as the 5 mile Lock Haven dike which has local historic information on kiosks along the path as well as a pass through the Veteran's Park in town). You can even start it at any time during the year and make that your starting point for 365 calendar days. I have also included long walks on the Rail Trail towards my 52 count.



We have many Mid-State trail sections throughout our forests here as well. Those who enjoy section hiking have many challenging choices that take you through some of the natural areas as well as sections of other trails. There are also easy trails for those who love a simple stroll through the woods.

There are some apps (such as All-Trails and Gaia) and also maps available to help you plan your hiking adventures. Also, the DCNR website offers information on hikes in all of the State Parks. There are also plenty of Facebook groups you can join in which members share their hiking adventures and provide inspiration!



Get out and enjoy the beautiful Autumn scenery here in the Pennsylvania Wilds. Remember the Golden Rule of hikers: Pack it in...pack it out. Respect others. Do not mess with the wildlife and take nothing but pictures!

So go Take a Hike! Adventure awaits!

THINKING OF SELLING! INVENTORY IS LOW AND DEMAND IS HIGH!

I currently have a high demand for State Lease camps, acreage, cabins that border state lands (especially fixer uppers), off-grid properties, and waterfront properties. Buyers are looking in the areas of Pine Creek, Haneyville, Hyner, Cross Fork, Kettle Creek, Little Pine, Western Clinton County, etc. I offer superior marketing techniques, pricing advice and I have a database of ready, cash buyers! Contact me today to discuss! 570-660-0626

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Davis Real Estate, Inc.

121 W. Church St., Lock Haven, PA 17745
570-748-8550 (office)



LISA LINN RS278788
lisa.a.linn@gmail.com
570-660-0626 (DIRECT)

LISA'S LISTINGS

SEE PICTURES AND MORE INFO AT:

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KETTLE CREEK - Breathtaking property! 88 acres of pure beauty that includes a Class A Wild Trout Stream and borders Sproul State Forest as well as Kettle Creek State Park! SEE ELK ON THE PROPERTY! All year access on a maintained road. Wooded, but with areas to build your dream vacation home! Must see! \$339,900 Ask to see the drone video too!

RENOVO - This brick double can serve as your vacation home too! There is a tenant on the occupied side that literally pays you to own it! Use the vacant side to visit this area and enjoy all the outdoor activities within minutes of your location. All the amenities of home and cheaper than a camp off of a non-maintained road! It comes fully furnished and the seller is even offering to pay some of your closing costs! \$62,500 Great investment opportunity!

RENOVO - Beautiful turn -of-the- century home in Renovo. A gateway to Elk viewing territories, this could make a great B&B! Fireplaces, a former parlor with a crystal chandelier and even an in-ground pool! This Federal Style home offers 6 bedrooms and 2 and 1/2 bath and 2 staircases, wood floors and so much more! At approx. 3000 sq. feet, this is a steal at just \$199,000!

ENGLISH CENTER - Here is your vacation home! 25+ acres that border State Game Lands and this also borders Little Pine Creek! Large detached garage with work shop and a barn too and all of this in a beautiful setting. Convenient to Little Pine State Park, the Rail Trail and Wellsboro! \$389,900

THE 2 PROPERTIES BELOW ARE ADJACENT TO EACH OTHER. MAKE AN OFFER FOR BOTH!

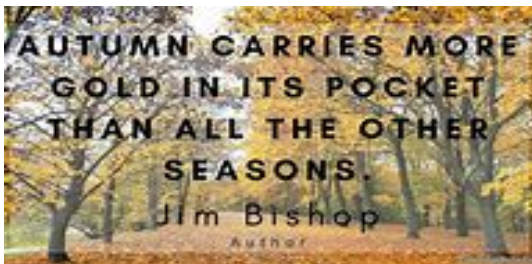
MILL HALL - (Clinton County) Spectacular views from your "off-grid" tiny house cabin! 5 acres of privacy & access to Bald Eagle State Forest! You will fall in love with this property! \$69,900

MILL HALL - (Clinton County) Off-grid cabin on 8 acres with access to Bald Eagle State Forest! \$75,000

PROPERTY SPOTLIGHT: Unique property across the stream from Waterville

Welcome to paradise! This beautiful spot has some of the most breathtaking views on Pine Creek! Over 12 acres to build your dream cabin. Access by legal and deeded stream crossing (it's easy!)

This backs up to Tiadaghton State Forest. Electric is available and there is a spring for water! Private and perfect for those avid fishermen, hikers and hunters....or for those who just want to enjoy the beauty of nature! Twin Pines Drive Waterville. \$134,900



SEE YA' UP THE CREEK!