

Randolph County HOME GUIDE

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Custis Cunning Sales Associate

Email: www.wagnerauctioneering@yahoo.com



9230 W 800 S. Modoc - Wow! Fascinating three-bedroom, two-bath home on 6.62 acres. This home has great finishes inside and out. Large deck on the back of home facing a peaceful pond. Two-car attached garage and two nice pole buildings. \$179,900



11610 W 300 N, Parker City - Scenic 14.75 acre wooded property with a four-bedroom, 2 1/2-bath home. Enter into large rooms that will meet all your needs. All bedrooms have walk-in closets. Outside you will find large deck, attached two-car garage and a large pole building. \$279,900



12080 W Base Road, Parker City - This large home provides lots of growing room with the fourbedrooms, three-baths and 2,974 square feet of space. Large kitchen with center island. The loft can be used as a fourth bedroom. Two-car detached garage. All this on one acre. \$139,900



4405 W 200 N, Winchester - Super nice threebedroom, 1 1/2-bath ranch style home on almost three acres. Large rooms all nicely done. Sit back and enjoy the large sun room that overlooks the backyard. 2 1/2-car garage and small barn. \$149,900



5907 W 100 S, Winchester - Try country living in this five-bedroom, three-bath home on 5.35 acres. Huge kitchen loaded with cabinets and a table/island. Lots of nice finishes. The basement contains the great room and two bedrooms. Roomy two-car attached garage. This one you must see. \$169,900



856 S State Road 1, Farmland - Large family home on 3.1 acres. This four-bedroom, 2 1/2bath home boasts 3,182 square feet of living space. Kitchen sports newer lower cabinets with new counter tops. Original woodwork and some hardwood flooring. 1 1/2-car garage. \$149,900













Custis Cunnings Sales Associate

Andy Wagner

Ruth Johnson Broker/Auctioneer Broker Associate Sales Associate/Auctioneer

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3156 E State Road 32, Winchester - This threebedroom, two-bath home is located in the country but still close enough to YMCA, shopping and entertainment. Large eat-in kitchen. Cozy fireplace in the living room. One-car garage with an attached carport all this on 2.22 acres. \$87,500



7100 N 650 E, Albany - Great property! This home has 2,048 square feet, four-bedrooms and two-full baths. Beautiful built-in cabinets and large pantry in kitchen. Also, on this 6.82 acre property you will find a one-car garage and large pole building. \$129.900



508 South Main, Farmland - Character and charm abound in this vintage four-bedroom, two-bath home. Lots of beautiful wood cabinet built-ins. Large bedrooms provide for all your keepsakes. Two-car detached garage. All this on 1.62 acres. \$99.000

6.400 SOUARE FEET



230 North 6th Street, Parker City - 6,400 square foot brick church building. There are many other possibilities for this two-story structure. Upper level all open concept, lower level divided into class rooms with some removable walls, \$129,000



9165 S 500 W, Modoc - Great investment opportunity! This 76-acre property has many possibilities. Once used as a campground with utilities. This property is 75% wooded and 25% tillable with two ponds used for fishing and swimming. Call for a chance to take a look. \$349,000



3430 S 750 W, Farmland - Give country living a try in this three-bedroom home on two acres. Lots of nice finishes. Open concept with the eatin kitchen and living room. Two-bedrooms down and one is up. Three-car detached garage. \$124,900













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8930 South Base Road, Lynn - Try country living in this three-bedroom, two-bath ranch style home on 2.48 acres. Open concept kitchen/dining/living room. Great master suite with large closets, double vanity, luxury tub, and separate shower. Two-car garage, large deck and barn. \$98,000



10511 East Jackson, Selma - Charming fourbedroom, 1 1/2-bath home. You will find lots of growing room in this home that features hardwood floors and original woodwork. Outside is a nice deck, two-car garage and enormous fenced yard. \$87,500



1108 W 500 S, Winchester - Great threebedroom country home on two acres. Amazing kitchen with custom cabinets and lots of storage. Home features tall ceilings, wood floors and three fireplaces. Outside three-car detached garage and large barn. \$99,900



1429 E 500 N, Winchester - WHAT AN AMAZING FIND! This four bedroom, three-bath home is one of a kind. Original woodwork, floors and doors. Beautiful open wooden staircase. Kitchen is loaded with cabinets and counter space. Fireplace in living room, two-car garage. All on 1.10 acres. \$124,900



5708 East Jackson, Muncie - Located along State Road 32, just west of Selma. This home boasts three-bedrooms and twofull baths. Newly renovated kitchen. Fenced in back yard and a 2 1/2-car detached garage. Wapahani Schools. \$74,900



5008 W 200 S, Winchester - Lots of growing space in this four-bedroom country home on three acres. Large eat-in kitchen with nice cabinetry and fairly new appliances. Master bedroom down and three-bedrooms up. Relaxing sun porch. 1 1/2-car garage, barn and other small buildings. \$129,900













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407 South Plum. Farmland - Affordable starter or rental home. This home has three-bedrooms, one-bath and was completely renovated in 2003. One-car attached garage and covered front porch to sit on and enjoy this peaceful little town. \$34,900



306 South Street, Selma - This cozy twobedroom, one-bath home would make a great starter home or rental. Sunny eat-in kitchen includes all appliances. Living room features large picture window and archway. Outside is a comfy covered porch and a 1 1/2-car garage. \$29,900

THREE-ACRE LOT



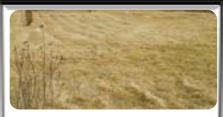
303 East Jackson Street, Farmland - This large three-acre lot is within city limits. Many large mature trees. The possibilities are endless developing this property. \$15,900

0 N State Road 1, Farmland- 15.42 acres of good tillable farm ground located on the southwest corner of State Road 1 and 400 N. \$114.900

COMMERCIAL



0 North Main Street, Farmland - Located at the corner of State Road 1 and 32. Great location to build and start a new business. This property is listed as commercial and residential. Don't let this opportunity pass you by. \$59,000



2369 N 130 W, Winchester - This 3.48acre property has many possibilities. All the amenities are already there: electric, well and septic. Great site to move a mobile home onto or build to suit. \$14.900













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Andy Wagner Broker/Auctioneer

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625 North West Street, Winchester -Check out this four-bedroom, one-bath fixer. Would make a great single family home or rental. Spacious 23' x 13' living room. Nice large porch to relax on. \$19,900



North East Street, Winchester Conveniently located near downtown Winchester you will find this two-bedroom, 1 1/2-bath home. In need of renovations, but this gives you a chance to make it your own. Kitchen features two-full length built-in cabinets with glass doors. \$34,900

WO-UNIT RENTAL



234-234 1/2 North Main, Parker City -Numerous opportunities await you with two-unit property. Main unit has two bedrooms, 1 1/2 baths and wood floors. Side unit has one bedroom and one bath. All appliances remain in kitchens. Two-car detached garage. \$59,900



329 North Rinard, Parker City - This twobedroom home has lots of extra living space with the finished attic and the full basement. Basement also offers a kitchenette. Enjoy the covered patio and how about all the extra storage with a 2 1/2-car garage. \$49,900



833 North Meridian, Winchester - This is an affordable two-bedroom, one-bath home that has been used as a rental. Nice eat-in kitchen. Large living room and utility room. Spacious back yard with nice storage shed at the back. \$24,900



307 West Washington Street, Winchester - This three-bedroom home boasts over 1,300 square feet. Lots of renovations including kitchen tile, refinished hardwood floors, paint and carpet. Also new wiring, plumbing and furnace. It is move-in ready, don't let this one pass you by. \$42,500.



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Stay cool without air conditioning

Hot, steamy weather can derail the best intentions of reducing energy consumption. As temperatures soar, few can resist the temptation to crank the air conditioning unit and relax in some frosty comfort. However, relying too heavily on air conditioning can compromise the efforts of men and women hoping to reduce their carbon footprints.

It is estimated that up to 50 percent of electricity used during the warm weather season is for air conditioning. The American Council for an Energy-Efficient Economy says energy consumption for home air conditioning accounts for more than 8 percent of all the electricity produced in the United States, costing homeowners more than \$15 billion annually. This translates to roughly 195 million tons of carbon dioxide, an average of almost two tons per year, for homes with air conditioning. Air conditioning costs and energy usage vary widely depending on the type and age of a unit, the size of a home, how well air conditioners are maintained and many other factors.

Air conditioners work similarly to refrigerators. Evaporator and condenser coils either distribute cool air into the home or release hot air outdoors. When an air conditioner is running, a great deal of heat can be expelled outdoors. Air conditioners use pumps known as compressors to transfer heat between these components. Refrigerant fluid is pumped through the tubing and fins surrounding the evaporator and condenser coils. When the fluid reaches the indoor coil, it evaporates, taking heat with it and cooling the air that will be pumped inside. The pump then moves the gaseous refrigerant over to the outdoor coil where it condenses, transferring that heat to the air that will be expelled from the building. Compressors, fans and additional components of air conditioning systems



Skip steamy showers and opt for cool baths to keep yourself and your home cooler this summer.

require a lot of energy and power.

Reducing reliance on air conditioning can lower energy bills and benefit the environment. Before turning on your air conditioning unit this summer, consider these cooling tips.

- * Keep the blinds and shades drawn. Sunlight entering a home can quickly create a hot-house environment. To prevent such a situation from materializing, draw the curtains or blinds, particularly on windows that are south- or west-facing. This will cut down on the amount of heat that enters the home.
- * **Use cool water.** Run your hands, head and feet under cold water. This will Continued on page 12

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926 North Plum Street

\$49,900.

TWO-BEDROOM single bath located close to schools in Union City, IN. Perfect for anyone interested in a smaller home, the interior of this home is in excellent condition. Newer roof, natural gas forced air heat with central air, one car garage attached with glassed in breezeway. 12' X 8' storage building for lawn equipment in backyard. #6057



230 South High Street \$54,900.
THIS THREE BEDROOM RANCH HAS MANY UPDATES including replacement windows, roof, furnace and central air, concrete walks, overhead doors in garage and storage shed (both with openers) along with large kitchen and dining area, this home could also be used as two or three-bedroom if needed, nice sized full bath and plenty of storage space. #6058





2050 West Frank Miller Road \$49,900.
TWO-BEDROOM COTTAGE STYLE HOME
with detached garage and concrete driveway
has been maintained and updated nicely. Will
make perfect starter or primary residence for
any qualified buyer/investor in Union City. #6011

PRICE REDUCED

606 Boggs Avenue \$32,500.
THIS TWO, OR SMALL THIRD-BEDROOM, with onebath located in a quiet neighborhood in Union City, IN has
new roof and replacement windows, a one and half
detached garage and has been maintained very nicely.
An economical monthly gas budget at \$60.00 and a large
corner lot make this a must see for anyone looking for this
size home. #5783



202 West Hickory \$35,000.
CUTE AS A BUTTON, two-bedroom, one-bath with nice kitchen, large living room and attached garage. located close to library and downtown Union City. #5898



812 Elm Street \$24,900.

NICE three-bedroom home has been well maintained, located on quiet street near schools in Union City.

Priced under thirty thousand. #5875

Fireworks have a colorful history

Independence Day celebrations are marked by many spectacles. But few can garner the "oohs and aahs" of a good fireworks display. Summer is a time of year when the resonating booms and bright spills of color that dot the night sky are quite common.

Fireworks, which can be traced back thousands of years, have an interesting history. Many historians believe fireworks



Fireworks can be traced back to ancient China.

originated ancient China as early as 200 B.C. It is thought that early fireworks were not the gunpowderfilled explosives of today, but something made from bamboo, a material native China. Chunks bamboo, a thick, fast-growing grass, may have been tossed onto a fire as fuel. The rods would blacken. but eventually explode in the fire, causing a

loud, frightening noise. This noise was a result of trapped air and sap inside of the bamboo rods heating and expanding until the bamboo exploded under the pressure. The exploding bamboo was used to ward off animals, other people and evil spirits.

Chinese alchemists eventually stumbled on a recipe for basic gunpowder, mixing together saltpeter (potassium nitrate, then a common kitchen seasoning), charcoal, sulfur, and other ingredients. This powder was packed inside of hollow bamboo rods to produce an even bigger bang. Soon paper tubes replaced the bamboo, and fireworks were used for more than just scaring away spirits, as they were routinely included in special celebrations and even deployed during military engagements.

Fireworks may have begun in China, but they were soon being used around the world. Italians had been fascinated with fireworks ever since the explorer Marco Polo brought back firecrackers from Asia in 1292. During the Renaissance in Europe, the Italians began to develop fireworks into a true art form. Since this was a period of artistic creativity and expression, many new fireworks were created.

"Firemasters" were fireworks experts in medieval England. They worked with "green men," who wore caps of leaves to protect themselves from raining sparks from the fireworks.

In 1758, the Jesuit missionary Pierre Nicolas le Cheron d'Incarville, living in Beijing, wrote to the Paris Academy of Sciences about the methods and composition of fireworks, including how to make many types of Chinese fireworks.

The world remains fascinated by fireworks even now. Fireworks displays have grown more elaborate over the years, requiring the skills of pyrotechnic experts, carpenters and digital sound masters. Various powders and chemicals mixed together produce a rainbow display of colors and aerial tricks that would likely have shocked the earliest firework creators.

Not forgetting its origins, China continues to produce and export more fireworks than any other country in the world. Safety experts recommend the public leave fireworks to the professionals and sit back and relax during awe-inspiring pyrotechnic displays. As the United States and Canada prepare for their respective Independence Day celebrations, flashy fireworks displays are bound to be part of the festivities. TF146257





2165 N 300 E, Winchester - Wait till you see this one! This newer home has almost 3,000 sf of living space, 4 or 5 bedrooms, 3 ½ bathrooms, a great room with vaulted ceilings and fireplace, large eat in kitchen plus a formal dining room, living room, and a loft overlooking the great room. The master suite is enormous. The master bathroom has a huge walk-in closet and jetted tub. There are three more bedrooms up along with another bath and a half. There is a ton of storage throughout! The home has so many updates including all new siding and insulation, asphalt driveway, ceramic tile and carpet, and new bathrooms to name a few. Someone is going to get a great deal at \$210,000! Visit www.teamtarter.com for more pics and video. **Price reduced to \$209,900.**



227 N Fulton St, Parker City - Three-bedroom, two-bath home with a large country kitchen with plenty of storage. Large main level bathroom features a classic claw foot bathrub/shower. Some updates include Energy efficient windows, laminate wood flooring in the dining room and living room. The metal roof on the home and 2 1/2-car garage will provide many years of maintenance free living. The home is beautifully landscaped with rose bushes, a large lilac bush, a magnolia, and apple tree. Enjoy your privacy in your fenced in back yard in a quiet neighborhood. Priced at \$57,500



613 Lawn Street, Winchester - This well maintained 3BR/2EA home is located in a very appealing neighborhood. The Large family room off of the kitchen has plenty of room for entertaining friends and family. Well-kept hardwood floors in the living room and bedrooms. The attached two-car garage is very spacious and features a built in office area. Additionally there is a large back yard with two patios. Recent updates include new laminate flooring in both bathrooms and the kitchen. Call for an appointment today, priced at \$87,900.



514 South Main Street, Winchester - Don't miss out on this one, all the work has been done for you! This freshly remodeled home is move in ready and needs nothing. Updates include new replacement windows, a new gas furnace and central air conditioning system, new water heater, new electrical, all new kitchen with cabinets, countertops, and tile flooring, completely new bathrooms, and new carpet and vinyl. The new appliances are negotiable. A lot here for just \$66,900.



439 South Meridian Street, Winchester - This house has so much character! The huge wrap around front porch is perfect for spending relaxing evenings outside. When you first walk inside you won't believe size of the living room. The awesome hardwood floors and natural staircase are sure to catch your eye. This is a very large home boasting just under 2,400 square feet of living area with three-bedrooms and two-bathrooms. The home is updated nicely and features a newer kitchen and updated bathrooms. The furnace is newer also. All this priced in the low 70s! For pictures and video visit teamtrater.com.

Www.TeamTarter.com Phone Fax (765) 595-8155 Windbestet, In 47394 We with Team Tarter

SOLD



410 Carl Street, Winchester - Move in ready four-bedroom, two-bath home featuring crown molding, some hardwood flooring, and a custom fireplace. The kitchen has plenty of counter and storage space. Covered front porch is great for relaxing. Fenced in back yard provides privacy and safety for children to play. Home is beautifully landscaped with flowering trees, annuals, and perennials. Call, text, or email Matt Glentzer to schedule your own private showing. View this listing and all of our listings on Zillow, Trulia, Realtor, and teamtrater.com. Priced at \$89,900



4392 W 400 N, Winchester - Newer three-bedroom, two-bath on 1.225 acres. Very open floor plan that flows around the kitchen and great room. This home has a full unfinished basement that could be turned into additional living space. Large 32' x 48', three-car detached garage has plenty of room for storage and an area for a workshop. Metal roof was installed in 2010, premium Culligan softener, six-panel solid core wood doors throughout, and wood burning stove to supplement the forced air furnace. Contact Matt Glentzer for your private showing today. \$124,900. View pictures of this listing online at tearntarier.com, Trulia, Zillow, & Realtor

NEW LISTING



309 East Pearl Street Winchester - Three-bedroom, one-bath 1 1/2-story home with 1,872 square feet. Home has been well taken care of and is in moven-in condition. Large eath inkthem with plenty of storage. Very nice enclosed front porch and open deck on the back. Home features hardwood flooring in some rooms. Overhead garage door can be added. This can be your opportunity to own for less than rent for only \$58,500. USDA, FHA, 100 % financing is possible on this home contact Matt Glentzer 765-215-1685 for more information. View more pictures of this listing on Teamtarter, com. Relator. Zillow, Trulia, and Facebook.

BUILDING SITE



2420 N 130 W - What a great piece of property! We have just under six acres of gently rolling land ready for you to put your dream house on. The well, septic, and electrical service are already there. There is currently an older manufactured home on the property that is not safe to enter. The 1 1/2-car detached garage should be able to be kept. If you have looked into the potential cost of the already present improvements you are essentially buying the well and septic and getting the land for FREE! Priced at just \$30,000. **THE MOBILE HOME IS NOT SAFE TO ENTER**



103 & 105 NORTH MERIDIAN WINCHESTER - COMMERCIAL OPPORTUNITY! This building has tons of potential! It is located around the business area in Winchester's downtown courthouse square. One side is currently situated as a large office for the business professional. The other side could serve several uses including more office space or retail. The upstairs is huge and ready for you to finish into more office space or income generating apartments. Both sides have updated heating and cooling as well as electrical. Priced to sell at just \$49,900.



628 W South St, Winchester - Huge 3,100 square foot home featuring three-very large bedrooms and three-full bathrooms. You will love the living room and formal dining room which both have a beautiful chandelier and floor to ceiling windows. The master suite is very large with tons of closet space and full bathroom. The inground pool is heated and is flanked with concrete all around. This home has just too many awesome features to list here! Visit teamtarter.com for more pics and video! Listed at just \$179,900

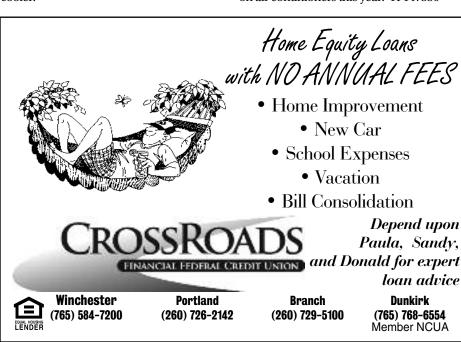
Stay cool without air conditioning

Continued from page 7 cool down the blood in key pressure points of the body and keep you feeling cool for an hour or more.

- * Switch to LEDor CFL bulbs. Incandescent bulbs produce more heat than light, contributing to warmer ambient air. Light-emitting diode or compact fluorescent lights not only use less energy but also run much cooler.
- * Run fans in a counter-clockwise position. Ceiling fans come equipped with a switch that enables you to change the blades' spinning direction. Counter-clockwise will draw the cooler air up from the floor and distribute it throughout the room.
- * Dress sparingly. While in the comfort of home, wear minimal clothing to remain cooler. Sleep in less clothing and remove covers if you're finding it difficult to get a good night's rest.
- * Change your home's color scheme. A light-colored roof and siding will help reflect the sun's rays rather than absorb them. This can make a home considerably cooler.

- * Plant shade trees. Trees can stop sunlight from baking a home or backyard. Trees also absorb and sequester carbon dioxide emissions, which makes them beneficial to the environment for a variety of reasons.
- * Open windows and doors at night. Open windows to allow cool nighttime air to enter. Open interior doors (including closets) to allow trapped, hot air to be released. This may help cool the home down a few degrees.
- * Avoid steam and heat-producing appliances. Dishwashers, ovens and hot showers can add extra heat to an already warm home. Wait until the evening before running appliances. Stick to cool showers and cook outdoors if possible.
- * Insulate your home. A home that has a well-insulated attic and walls will keep the heat out of the house during the hotter months of the year.

Air conditioning systems use a great deal of energy, but eco-conscious homeowners can explore other methods of keeping cool to help lessen their reliance on air conditioners this year. TF147330



Nance & Welch Realty Group

400 W. Franklin St., Winchester 765-584-1011



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Shirley Lawrence 964-6127



Steve Welch (765) 443-1656



Errol Klem (765) 993-1356



#7665 - Across from Willard School - Stop paying rent and enjoy homeownership with this three-bedroom, one-bath, corner lot home. This property has a two-car detached garage and a full basement for storage and recreation. \$30's. 341 South Jackson Street, Winchester

WE NEED YOUR LISTINGS.

Let us put a SOLD sign in your yard.



NEW LISTING - NEW PRICE



#7605 - Extra 1/2 lot Included - Newer sub-division. You can't beat owning a new home with three-bedrooms, two-baths and a two-car finished garage on developed lot. This home features good energy efficiency with gas heat and central air condition, vinyl exterior siding and a front porch overlooking a small pond. This addition also offers properly tax abatements, which gives a new owner a sliding scale of paying low taxes. 926 Waterview Drive, Winchester \$109,000.00

NEW PRICE



#7610 - Extra ½ lot Included- This threebedroom, two-bath home has walk-in closets, vaulted ceiling and an open concept design. This home is designed for easy living and also offers tax abatement on property taxes. 930 Waterview Drive, Winchester \$109,000.00



#7640 - Summer's Point Senior Living Immediate possession can be given for this 1,364 square foot home with attached two-car garage. This condo has the extra room over the original construction. Enjoy easy living with no outside maintenance and with all the conveniences of shopping. 104 Rose Lane. Winchester

NEW PRICE



#7550 - Summer's Point Addition - Tired of mowing and outside maintenance? This is the answer. This addition has a maintenance fee to take away all your exterior worries. This unit has two-bedroom, two-bathroom and a two-car attached garage. 103 Sunset Drive, Winchester. \$87.900.00

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ATTENTION HORSE ENTHUSIASTS



#7645 - Special attention should be given to this excellent 1968 built home setting on 23.245 acres with attached and detached garage and a stalled horse barn. This brick home offers six room, three bedroom, two baths and a full finished basement. Current owner has installed geothermal heat and has other electric heat sources in the dwelling. Call Steve for private showings. 2412 Porterfield Road, Richmond, IN



#7630 - Historic five bedroom home on East Franklin Street. 2,500 square feet of vintage features including original woodwork, pockets doors, open staircase, hardwood floors and carriage house garage. Owner is downsizing. Shown by appointment.

ATTENTION SNOW BIRDS



#7635 - If you want a set down home with low maintenance and in great condition, look no more. This is a five-room cottage home with full useable basement, detached garage and a newer large utility building. This is the ideal spot for anybody wishing convenience and low cost living. Asking \$52,000.00 407 West South Street, Winchester

IMMEDIATE POSSESION



#7620 - Newly painted one story, two-bedroom home. This home is ideal as a starter home or for those looking for the ideal snowbird location. This home has gas heat and central air, a detached garage and storage shed. Only asking \$49,000.00 623 West Franklin Street, Winchester



#7655 - Long term owner has this three-bedroom, 1 1/2-bath home well maintained. This is an excellent opportunity to own a brick ranch style home with an attached garage with breezeway and a very useable full basement. This home offers a detached garage suitable for auto storage and workshop. This building also offers an attached carport. \$80's 1064 North Old US Hwy. 27, Winchester



#7625 - Look at this recently updated threebedroom, 1 1/2-bath home. You will enjoy the open concept kitchen / family room and the wood burning fireplace and open view to three rooms. This home has been well maintained. 810 South Elm Boulevard, Winchester

Nance & Welch Realty Group

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James R. Nance (765) 584-1011



Shirley Lawrence 964-6127



Steve Welch (765) 443-1656



Errol Klem (765) 993-1356



#7540 - Opportunity knocks! If you need a large church facility this is a great opportunity. If you have ideas for entering a private business and need a building for multiple uses, this is a great opportunity. This fine church has been well maintained since 1912. There is approximately 15,142 square feet under roof with private parking lots as well as good on street parking facilities. This congregation is growing and is willing to sell well under the appraised valuation. Call one of our agents for your private tour.

WE NEED LISTINGS

#7670 - 3450 East Base Road, Winchester - NEW LISTING - PENDING #7675 - 210 East 100 South, Winchester - NEW LISTING - PENDING

Past 60 days Sales

426 East South Street, Winchester

607 North West Street. Winchester

604 West Franklin Street, Winchester

428 North Howard Street, Union City

709 West Heaston Street, Winchester

5031 North US Hwy. 27, Winchester

410 Carl Street, Winchester

520 North Madison Ave., Union City

115 Allen Drive, Union City

22 Stonebridge Dr., Winchester





First Merchants

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Deborah A. Smith 260,726,7158 debsmith 9thstmerchants.com NMLS #543827

Top 10 Reasons why...

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We give you all the tools and information you need - check out our online mortgage center at http://fmb-lme.mortgagewedcenter.com.

We stay informed about changing market conditions and regulations, so you can relax knowing you've got experts on your side.

We use local appraisers that know your community.

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From sales to processing, our staff works as a team to make sure the mortgage process is simple and straightforward.

