

SHELBY COUNTY

home **FINDER**

JANUARY 2023

A professional Real Estate Guide serving Shelby County and surrounding areas.



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Index of Advertisers

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Real estate remains an especially lucrative investment vehicle. According to the S&P 500 Index, the median return on investment in the United States property market is 8.6 percent. That's an important consideration for investors who are considering adding income properties to their portfolios. Though the costs associated with income properties can be substantial, the potential rate of return on those properties is significant. Individuals considering an income property investment are urged to speak with a financial advisor, who can shed light on various factors that must be examined prior to purchasing a property. For example, individuals counting on rental property income should familiarize themselves with how that income is taxed before investing.


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OH-70314117

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A Gift for January 2023: Ten Tips for a Healthy Home

We're kicking 2022 to the curb and showing some love for 2023 with a January to-do list to help you launch a successful new year. Here are 10 tips to a healthy home and a healthy you.

When packing up the holiday decor, resist the urge to quickly toss everything into tubs and haul it to the attic or basement. Do your December self a favor and take the extra time to organize and label, label, label. Take cellphone pictures of this year's displays for quick and easy set up next year. Pack outdoor decor separately. Ready to purge a few items? Pack a donation box for next year and mark it clearly. Pick a date and set a reminder in your calendar app. (Donate now and you risk having items trashed by overwhelmed charities and thrift stores.)

1. Once you've made a clean sweep of Christmas, get the broom out and do a literal clean sweep. Vacuum and mop floors. Dust and admire those newly cleared shelves and countertops.
2. Set aside a day — or two — to find new homes for all the gifts you received from family and friends. If you're having trouble finding the perfect spot, it might be time to purge. Donate outgrown clothing and toys. Or pass along to family and friends.
3. Before tossing the holiday cards, update your address book or contact list.
4. Get a jump on tax time. Mark a file folder "2020 taxes" and leave it in plain view for all the necessary documents as they arrive in the mail over the coming weeks.
5. Tackle those piles of paperwork left lying on countertops and stuffed

into dresser drawers. File important documents and purge and shred the rest.

6. Launch a healthier household with a thorough cleanout of the medicine cabinet. Contact your local pharmacy or police department for proper disposal of both prescribed and over-the-counter medicines.

7. Make appointments for everyone in your household for annual (or overdue) doctor appointments and tests, including major preventatives such as mammograms and colonoscopies.

8. Take stock of any indoor exercise equipment you own. Now's the time to make any necessary repairs and commit to using them on a regular basis or donate them to someone who will.

9. Take stock of your pantry, freezer, and refrigerator. Toss the expired items and make a commitment to using up all those half-empty open boxes and bags of food. Donate any unwanted but still current goods to your local food pantry. January is typically a slow time for donations so your extras will be warmly welcomed.

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About the Midwestern Ohio Association of REALTORS®

The Midwestern Ohio Association of REALTORS® is a membership trade association whose more than 450 members are engaged in the real estate industry. The Association includes the counties of: Miami, Shelby, Auglaize, Mercer, Champaign and Logan. In addition to serving the professional needs of its members, the association works to protect the rights of private property owners by promoting issues that safeguard and advance the interest of real property ownership.



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Simple tips to improve your status with mortgage lenders

Owning a home is a dream shared by millions of people. Investing in property that can be owned within 15 to 30 years of closing on the home makes more financial sense to many than continuing to rent and having little to show for it over time.

The first step to take when planning to enter the real estate market is to ensure that your finances are in order. Various factors will influence individuals' ability to secure a mortgage, and these are some ways to make yourself more attractive to prospective lenders.

- **Check your credit report.** Lenders will check your credit report before deciding if you are a risk or a safe bet for a mortgage. So it makes sense to check your credit report prior to speaking with a lender. The Federal Trade Commission says everyone can get one free credit report a year from each of the three credit reporting bureaus. If you split it up, you can get a credit report every four months so you are



aware of anything that may adversely affect your ability to get a mortgage loan. A credit (FICO) score that's too low may disqualify you from a mortgage. Each lender sets its own thresholds when they price and approve loans, but the higher your credit score, the better.

- **Improve credit standing.** One way to improve your status in the eyes of

lenders is to pay down credit card balances to reduce your credit utilization ratio. A high utilization occurs when there is a high balance in relation to the credit limit, says Business Insider. Also, it may be wise to avoid any credit inquiries through new credit card applications for several months before applying for a loan, as these inquiries can affect your score.

- **Be realistic about what you can afford.** Do your homework and determine your target interest rate and monthly payment as well as what down payment you can afford. It will help you research potential lenders and provide an idea of what may be offered to you.
- **Pay bills on time.** Paying bills promptly not only helps you avoid late fees, but also positively affects your credit. The financial resource The Mortgage Reports urges diligence when paying rent, as late rent payments can bar you from getting a mortgage. Lenders look at rent history as the biggest indicator of whether you'll make mortgage payments on time.

These are some of the ways to make a prospective home buyer look better in the eyes of mortgage lenders. Individuals can speak with financial professionals about what else they can do to improve the possibility of securing mortgages at the best rates possible.

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OH-70314128

6 signs you may need a new HVAC system

There's no place like home, especially when that home is a comfortable and safe haven. One of the ways residents find comfort in their homes is by maintaining the right indoor temperatures, which fluctuate along with the seasons. While there is much to be said about opening windows and doors to let Mother Nature do her thing, indoor comfort is often maintained with an HVAC system.

HVAC stands for heating, ventilation and air conditioning. It can include heat pumps, furnaces and air conditioning units. It is an automated system that works by adjusting a thermostat to regulate air temperature, and sometimes humidity, in the home. According to Enviguard, a commercial contracting provider, HVAC systems also may be used to improve indoor air quality through filtration and oxygen replacement.

As with any mechanical device,

an HVAC system has a life span that must be considered. Should any of the following conditions be present, it is likely time to consult with an HVAC technician to see if repairs or replacement of the entire system is warranted.

1. Age

If the HVAC system is more than 10 years old, it could be time to begin budgeting for a new unit. Many modern, efficient systems may last 12 to 14 years with routine maintenance. But it's good to keep an HVAC system's age in mind so you can readily recognize when it might start to fail.

2. Longer or constant running times

An efficient, properly working system will quickly heat or cool the home and then turn off. A system that is turning on repeatedly or having to run for awhile before the set temperature

is reached could be nearing the end of its utility.

3. Strange noises

Groaning, banging or loud humming noises should be addressed. While these noises may indicate that certain components need maintenance or replacement, they also could be symptoms of age and a system nearing failure.

4. Frequent repair visits

Knowing the HVAC company's repair person by name is a sign that the system has required too much work in recent months. Repeated issues and repairs are probably signs that it's time to consider a system replacement.

5. Higher bills

Sticker shock when receiving electricity or gas bills likely mean the HVAC



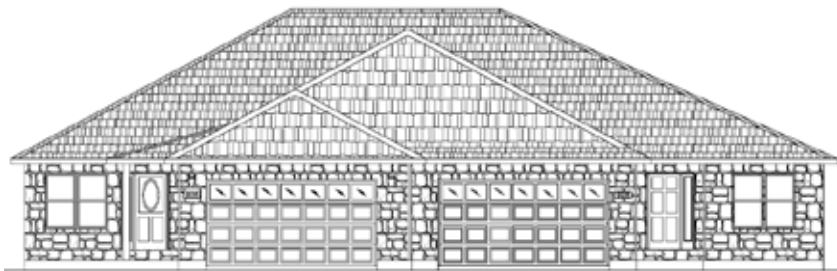
system isn't working efficiently and might need to be replaced.

6. Poor indoor air quality

If the home is dusty or humid or even if allergies seem to have cropped up out of nowhere, this could indicate a poorly functioning HVAC system.

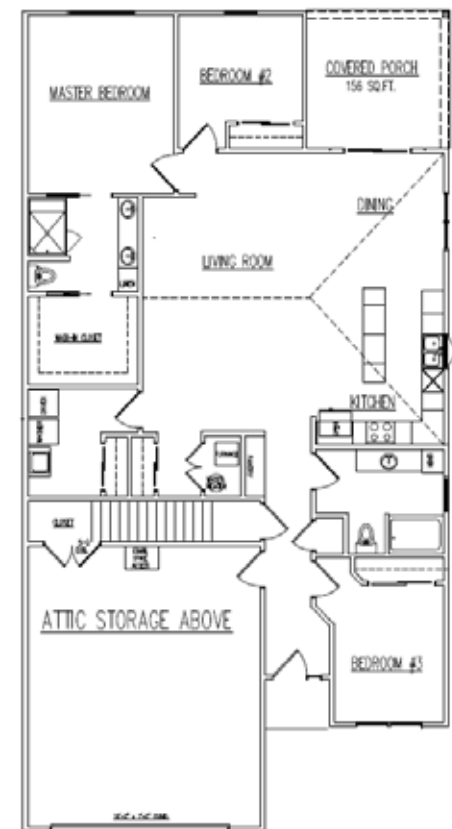
HVAC systems are vital to keeping indoor environments comfortable and safe. Such systems may exhibit certain signs that indicate they need to be replaced.

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**209 Charles Ave. • NOW
\$215,000**

3 bedrooms, 2 full baths, living room plus a family room, an eat-in kitchen with appliances, first floor laundry and a half bath, an almost full basement, a storage shed and fenced area, grand backyard and private patio...AND an oversized two car attached garage...all on a cul de sac near Campbell Rd. and the stadium and school complex.



**536 - 536-1/2 S. Franklin Ave.
\$205,000**

A New Year and a New Direction! This income producing double offers two 3 bedroom bath and a half apartments with a full basement under each. Located on the south end of Franklin with very limited traffic and easy access to Sidney's growing downtown. Each unit has 1,472 sq. ft. of living. No garage but plenty of on street and off street space. Lots of potential...a super starter for a new landlord.



876 Chestnut Ave. • \$195,000

NOT a drive by! This home keeps its charm and space inside except for the fenced backyard and large wrap around party deck. Take the tour at www.gaysmith.com and you will see 3 bedrooms and a full bath to the front of this home. A nice living room with hardwood floors, a galley kitchen with nearly new appliances and a few steps further to a dining area. Step down one step to a great room with a fireplace and to another full bath. Step out into the oversize single attached garage or to the backup carport...or out the other side to the outside amenities and gardens. The full basement has great shelved storage, additional space for treasures, a 3rd large living area, perfect for TV or kids' gaming and the laundry. This home is a PERFECT find for a family, for a couple or for any special interest person with space for every project and every interest.



203 Onyx Dr. • \$344,900

Anna is the place. This 4 bedroom 2½ bath home is family perfect with a kitchen planned for an energetic cook, dining for informal and formal occasions, a living room for gatherings and a "sweet" finished lower level...ready for party time with a bar and its amenities. The two car garage is oversized for extra storage space and the back deck is the best for overflow friends and family when the weather is nice. This is a forever home! Maybe for YOU.



4752 Township Rd. 215, Lewistown • \$299,900

The Welcome mat is out in Logan County in front of this historical home that dates back to 1872 with the grand woodwork, staircase and giant doors. 5 or 6 bedrooms are upstairs. The home is owned by an Amish family and is modified for their lifestyle but could be restored with a restoration mortgage and brought up to 2023 codes. The open floor plan on the main level is fabulous and is an opportunity to really "make it your own". A wood workshop/saw mill shop is on the property with an insulated large display room and a livestock barn currently houses a dairy cow, several horses and a few working cats. This property is an open canvas and ready for YOU.



**Co. Rd. 25A, Piqua
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**12081 St. Rt. 362, Lot 42, Minster
\$57,500**

This 80' by 14' mobile home has 2 bedrooms and 2 full baths, a large kitchen with an island and a great room with a vaulted ceiling. Totally insulated, a new furnace and air conditioner and a top-of-the-line handicapped ramp. The fishing is great, trails are good, wildlife is there in abundance. This home is perfect for someone wanting a private easy life steps from Lake Loramie.



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MAKE YOUR DREAMS COME TRUE IN 2023!



Shedding some light on home solar

Consumers shopping around for home improvement projects may be leaning toward overhauls that can reduce energy consumption and save them money in the long run. This is a driving factor behind a growing number of homeowners investigating solar energy for their residences.

How does solar power work?

Solar power harnesses the sun's energy and converts it into electricity that can be used in homes. Many people are familiar with photovoltaics (PV), which are the panels that absorb sunlight and create an electric field across their layers. Another solar technology, known as concentrating solar power, is primarily used in large power plants and is not appropriate for residential use, according to Energy.gov.

According to the Office of Energy Efficiency & Renewable Energy, hundreds of thousands of solar panels have

been put in use across the United States since 2008 .

Costs associated with solar

The upfront expense of solar panels is significant, costing anywhere from \$10,000 to \$14,000 for initial installation. However, comparatively speaking, homeowners can spend \$1,500 or more per year on electricity, so solar panels will pay for themselves over time. Keep in mind that costs may vary depending on energy needs and how many panels will be required to service the system.

How much electricity can I expect?

The Federal Trade Commission's Consumer Advice says that the amount of power generated from a solar energy system depends on a few factors:

1. The average number of hours of direct, unshaded sunlight your roof gets each year;

2. The pitch (angle), age and condition of your roof, and the compass direction it faces;

3. The size and strength of your system; and

4. Environmental factors such as snow, dust or shade that may cover the system.

Save even more money

Consumers can contact their utility companies to find out if they provide homeowners who produce solar power with "net metering." This program pays the homeowner money or gives credit for excess power the system produces and returns to the electric grid. Individuals also may be eligible for energy tax credits or other benefits.

Homeowners may find it worthwhile to explore solar energy, particularly if they consume a high amount of electricity.





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Cheers to a New Year!



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Looking to have a fabulous NEW ranch home built that gives you the option to choose the package that satisfies your desires? The 3 bedroom/2 bath 1296SF Spruce model may be just what you are looking for! Open concept floor planned kitchen, dining and living room areas, rear deck and 2 car garage on the lot of your liking. Full basements available. Prices start at \$239,900. Call Pattie Armstrong at 937-489-1861 to schedule your private tour and get the process going.



UNDER CONTRACT

304 W. WALNUT ST./BOTKINS

This is a fixer upper that is hard to find in a quaint small town! Has tons of room and sits at the end of a nice quiet street. It does need quite a bit of repair, but the price already reflects that. This would be a wonderful flip, rental, or to fix up and reside! This is a short sale so your patience will be appreciated! Cash or conventional only. Call Rita Thurman 937-498-4725.



141 VILLAGE GREEN DR./SIDNEY

Very desirable location with open greenspace front and rear park setting with upscale homes in a private neighborhood. Reserve your home site now and build when you are ready. Village Green is a Planned Unit Development. These home sites have all underground utilities and are close to parks and YMCA. Build your quality home in this quality neighborhood. \$18,000.00 Call Pattie Armstrong @ 937-489-1861 for details.



COMING SOON

743 CLINTON AVE.

Sellers are passing the Torch from being a Landlords! 3-4 bedroom/1 bath (previous 1/2 bath can be reinstalled-plumbing still there) original hardwood floors and woodwork waiting to be brought back to it's nostalgic glory. Basement, fenced yard, 2 car garage with alley access. Numerous unique built ins. Great opportunity for investor or 1st time homebuyer wanting to obtain "sweat equity". All this for only \$54,900. Call Pattie Armstrong at 937-489-1861 to see.



600 WILSON

Large open space formerly used as a church, could be cleaned up and used for services again or with proper permits could be converted into a home. Call Alisha Wallace to set up a showing 937-638-3663.



NEW LISTING

13510 PASCO MONTRA RD.

Love the allure of a 19th Century Schoolhouse? Well here is your opportunity to own a piece of Old World history. 4-5 bedroom, 2 full bath. Stunning 3 levels of open hardwood staircases-3rd leads to loft bedroom. Awesome great room with towering 14 ft. ceiling with exposed beams. Updated electric, metal shaker shingle appearance roof. Attached 2 car garage, Barn with electric and water. Front and rear decks. Partially fenced. All this nestled on 2 country acres and only \$129,000.00. Definitely will not last! Call Pattie Armstrong at 937-489-1861 to check out yesteryear Charm.



NEW LISTING

**2360 WAPAKONETA AVE #304/
SIDNEY**

Don't want to spend your "free time" cutting the grass and taking care of outside maintenance? This 2 bedroom/ 1 1/2 bath 3rd floor Condo with a balcony offers rich tone plank floors throughout. Equipped kitchen. Washer/dryer stay. Open great room with cathedral ceilings and corner fireplace with can light accents. 1 car garage is a bonus for this unit. The condo offers the pleasure of a pool to enjoy during the summer months. There is also a Community Center on the premises for the use and enjoyment of residents. Security entry for your privacy. Call for Pattie Armstrong @ 937-489-1861 your private showing.



PRICE REDUCED

8518 SR 41/TROY

This cozy 2-3 bedroom country home on 1/2 acre, intensely updated in 2013, is located between Troy and Springfield. One first floor bedroom and upstairs bedroom with a study area at the landing to the second floor. Sliding glass doors off of the versatile office, that could double as a 3rd bedroom, leads to the large 24x14 west side deck, overlooking nature's beauty of dense woods and rolling terrain. Large storage building. \$94,500. To see, call Pattie Armstrong at 937-489-1861.



SELLER WANTS OFFER

1409/1411 N. MAIN AVE.

Nice double on the north end of Sidney offers numerous opportunity. Live in the 3 bedroom/1 1/2 bath side with a full semi finished basement and rent out the 1 bedroom side to help make the payment. 3rd unit possibility in basement -separate outside entry, 1/2 bath (just needs shower) and kitchen plumbing there. Deck, fenced rear yard and alley access to the 2 car garage. \$199,900. Call Pattie Armstrong to tour - 937-489-1861.



320 CALDWELL ST. PIQUA

Business rental opportunity awaits! Share this facility with the congregation of Temple Anshe Emeth. Would make a great art studio, fitness center maybe a day care? Possibilities are unlimited Contact Deb Prater 937-726-3530.



4TH AVE.

Looking for a large open floor planned building for storage or to divide into separate areas for whatever B-2 endeavor you are exploring. Previously used as a 4 family unit. Currently has no utilities hooked up. Alley access. Shared driveway with the house to the north. 25x100 building with newer roof, trusses, sheathing and sidewalls. Convenient location. Check with City of Sidney Community Development Dept to see if your desired business venture complies with the property. Call Alisha Wallace @ 937-838-3663.



1560 TARGET

Located on the end of a culdesac is where you will find this level three acre lot zoned industrial with all utilities at the site. Easy access to Interstate 75. Call Caven Risk 937-489-7200.



UNDER CONTRACT

836 S. MIAMI

Realtor owned many new updates. Please contact Dennis Boshears at 937-726-3389 for more information.

How to create more privacy on your property

An inviting backyard can serve as a welcome retreat from the hustle and bustle of daily life. After a long day at the office or an exhausting day spent transporting kids to and fro, it's hard to resist the allure of a peaceful outdoor space in which to unwind.

Privacy is a key component of any backyard oasis. Some homes may be so remote that privacy isn't an issue. But many suburban homeowners recognize they might need to tweak their landscapes if they hope to create a private oasis outside.

Fencing or planting?

Most homeowners looking to create more privacy on their property will have to choose between fencing and planting. Fencing provides immediate privacy because, once it's installed, no one can see into the yard. Fencing also doesn't require watering or other immediate upkeep, which will be necessary when planting to ensure tree roots can establish themselves.

But planting has its benefits as well. Planting for privacy is essentially creating a living fence that can grow over time and provide even more privacy as trees reach maturity. Plants also tend to be less costly than fencing. The home renovation experts at BobVila.com estimate that fencing projects typically cost between \$1,667 and \$4,075. However, fencing projects can cost considerably more than \$4,000, especially for homeowners with large properties they want to enclose. Large, mature trees can be expensive, though it's unlikely they will cost as much as fencing. In addition, fencing requires more maintenance and will potentially need to be replaced, while native trees won't require much upkeep and can last for generations.

Planting

Homeowners who choose to plant for privacy will next have to decide which type of plants to add to their properties. Evergreens provide year-

round privacy because they don't shed their leaves, so these are the ones most often chosen when creating a living fence. A number of varieties of evergreen trees can do the job, but it's important that homeowners consult with a landscape architect prior to choosing trees so they can ensure the trees will thrive when faced with the growing conditions on their properties. During such a consultation, homeowners may discuss the following popular privacy trees.

- **Leyland cypress:** The Arbor Day Foundation® notes that the Leyland cypress is popular for hedges and boundaries, likely because a typical tree reaches a mature height of 60'-70' and can spread as wide as 25'. The Leyland cypress grows fast, which may appeal to homeowners who don't want to wait to establish privacy.

- **Green Giant Arborvitae:** There are different varieties of the arborvitae, but the Green Giant tends to be the go-to option for privacy. The ADF

notes that Green Giants will grow up to three feet per year until they reach maturity, providing a fast-growing option for privacy planters. The Green Giant can spread as wide as 20 feet at maturity, which is another attribute that makes it so popular among homeowners desiring privacy.

- **Eastern White Pine:** The ADF notes that the eastern white pine, which can reach heights as high as 80 feet, is favored in spacious yards. That's likely due to its height and its potential spread, which can reach 40 feet. Homeowners who choose the eastern white pine might like it for its resemblance to a Christmas tree, and in fact it is widely used for that purpose. The privacy provided by the eastern white pine is significant, but it might be best suited to especially large properties.

Whether it's fencing or planting, homeowners have many options to consider as they seek to create more privacy on their properties.





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May your every day in the New Year be filled with great health, happiness, and prosperity. We look forward to continuing to serve all of your Real Estate needs in 2023! With sincere gratitude, appreciation and thanks to all of our past, present and future clients.

The Realtors of Berkshire Hathaway HomeServices Professional Realty.

Happy New Year

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OH-70314144

The many styles of front doors

A grand entryway simply wouldn't be complete without an impressive front door. A front door can dazzle guests and create a homeowner's desired vibe before anyone even steps inside, which only underscores how important the choice of door style can be.

When shopping around for a new front door for their homes, homeowners can consider the many popular styles as they seek to choose one that fits an existing scheme or use a new front door as a springboard to a redesigned home interior.

- **Farmhouse:** Farmhouse doors are not all one and the same. Traditional farmhouse doors provide a rustic look that's become popular in home decor over the last decade or so. Modern farmhouse doors are a little less rustic because they incorporate more contemporary elements into their design. Each option is ideal for homeowners

who aspire to create a farmhouse vibe in their home interiors and exteriors.

- **Modern:** Modern front doors tend to boast a bold look and many are made up of large glass panels. Some homeowners prefer modern front doors because the glass in them allows lots of natural light into their home's interior. The added light in the entryway appeals to homeowners who want to brighten up these spaces, which tend to be dark in homes with more traditional doors.
- **Traditional:** Traditional front doors may be the most recognizable to today's homeowners. Often solid wood but sometimes enhanced with glass, traditional doors may feature subtle, yet ornate designs. Traditional front doors might feel out of place in modern or rustic homes, so they're generally best suited to homes with owners that prefer more traditional

decor inside their homes.

- **Custom:** It's important that homeowners recognize they need not pigeonhole themselves into a particular design style for their front doors. Custom front doors may be costly, but many door manufacturers or contractors customize front doors. Custom doors may suit homeowners' with unique ideas about decor, and some can even mimic other popular styles while still featuring subtle differences. For example, homeowners can request an arched double door that, while unique, features many of the same qualities that characterize traditional doors, including ornate designs.

A front door can greatly influence the first impression people get of a home. That makes it worth homeowners' time and effort to explore the many different front door styles now available.





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Realtor
937-597-7115



113 S. SIXTH ST., COLDWATER

Large 2 story home offering a large living room as you enter the home which leads into the kitchen. Also, on the main floor you will find a full bath, large dining room that looks out into the backyard and a small family room. On the 2nd floor you have 3 bedrooms and a master bath. If this isn't enough space for you then come see the full unfinished basement with an outside entrance into the backyard. Enough space to fill your imagination.

Contact Jerri Barlage with the Welcome Home Team at 937-597-7115.



PENDING

236 E. BENNETT ST., SIDNEY

Move in ready and just in time for the holidays!! This cute, comfy and cozy 3 bedroom, 2 bathroom ranch home sits on a very nice corner lot and has been newly updated throughout and is ready just for you. Open floor plan that is really nice for those gatherings. All appliances stay including the washer and dryer. Fenced in backyard for privacy and new concrete patio that will be great for entertaining in the Summer months. Close to the Moose, I-75, schools and downtown. This will not last long!

Contact Barb Rank 937-478-7551.



PENDING

610 MIAMI AVE., SIDNEY

Inviting front porch to this charming 1.5 story home with tons of space. New roof was put on in 2018. This home has 3 bedrooms and a full bath and a half bath. Very large living room with electric fireplace and natural woodwork throughout. Nice walk-in pantry off the kitchen. Upstairs bedroom has built-in dresser's and walk-in closet. Nice open area in upstairs for kids play area with built-in cabinets. The basement has an abundance of storage and a nice work area. Has wash tubs for your laundry needs and a tankless gas water heater. Very nice fenced in backyard with patio. Should go FHA or USDA.

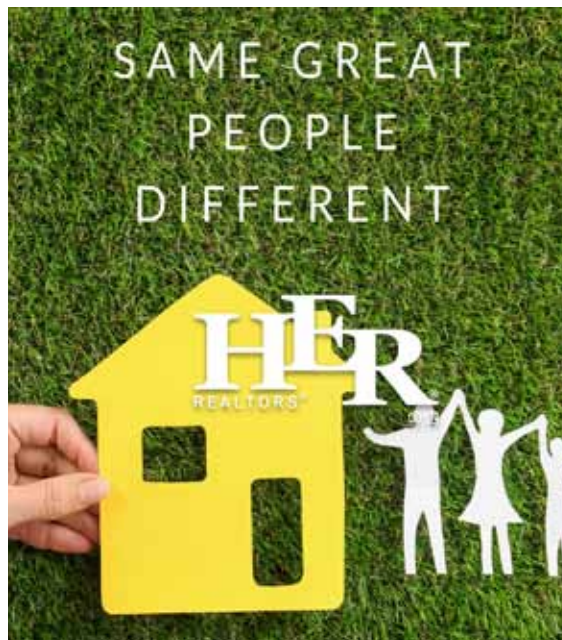
Contact Barb Rank at 937-478-7551.



221 SECOND ST., PIQUA

Nice size ranch home on a large corner lot with a concrete pad to add your garage on. Home offers 2 beds 1 bath with an eat in kitchen.

Contact Jerri Barlage with the Welcome Home Team at 937-597-7115.



110 WAYNE ST., PIQUA

This large facility has been used for Bingo hall, rental hall both small and large. Has a full kitchen. Of the 9120 square feet the Juvenile Court leases 2213 square feet. The sellers would consider selling.

Call Jerri Barlage with the Welcome Home Team at 937-597-7115.



Search for your dream home and see virtual tours at www.HowardHanna.com

