




2016 Champaign County Fair!!



Dear Friends, Customers, and Clients,

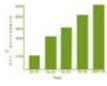
It's time again for the Champaign County Fair and for our biannual Newsletter. We thank  **you** for allowing us to serve **you** again and again. We are pleased to share with you that real estate sales in Champaign County are gradually improving.

You may recall that **HLIC** offers a drawing  at the Champaign County Fair for a week's stay in any RCI facility— state side or overseas. Please complete the attached entry form and return to us at the Saint Paris, Urbana, or our Fair office. We will draw the winning name following the Fair.

Search and find 7 county MLS listings at
www.gohendersonland.com

Market Trends

The first half of 2016 real estate sales for Champaign County improved over 2015 in  sales. There were 424 conveyances in the first half of 2016 compared to 384 in first half of 2015. However, the total real estate sales amount of \$54,476,150 in first half 2016 was 12% less than the first half 2015. According to the Champaign County Auditor's records the average sale was \$133,200 in 2016 compared to  \$165,270 in the first half of 2015 or 24% less in value. WRIST, our regional 7 county MLS records show that the average sale price decreased 7.9% to \$127,924 and the total sale amounts increased 5%. The number of sales increased 14% for the first half of 2016 compared with 2015. FYI

the Ohio Association of REALTORS records show the average home sale price in Ohio for January through May 2016 was  \$167,861 or 3.1% higher. The number of Ohio sales increased 7% and that the total sale amount increased 10.3% compared to January through May 2015. Except for average price per transaction, Champaign County seems to be lagging behind our neighboring counties and State when comparing home sales to the first half of 2015. The economy, employment and consumer confidence are positive and are presently strong enough in Ohio to encourage real estate investment.


For most of Ohio and the U.S. the sale value of homes has trended higher in 2016.

The demand for farm land continues to remain **very** strong with values over \$7000 per acre for quality farmland in many Ohio counties

New Construction

New construction is up first half of 2016 from 2015. From January through May 2016 in Champaign County 25 residential building permit applications were made for new custom built and modular homes. The permits total about \$4,836,000 for 2016 or \$193,440 per residence. The total building permits from January through May 2015 were 11 with building permits totaling \$2,102,000 or



\$191,000 per residence according to the Building Regulations Department.

This is 56% increase from 2015 in new residential application permits for first five months 2016 with  nearly the same average price per residence. This is a VERY positive indication of growth in Champaign County

There were no commercial permits in the first 5 months of 2016 in Champaign County.

Real Estate News

Local Real Estate News:

- Mortgage interest rates are still stable. Fixed interest rates between 3 and 4.5% are available for personal residences at many banks and mortgage companies for 10 to 30 year conventional loans. Variable rates can be secured between 3.0 and 4% for 1 to 7 year terms. This continues to be a **super** time to buy a home!!!! Mortgage interest rates are **affordably** low. 
- Unemployment has **dropped** again in Ohio. The unemployment rate for **Champaign County is lower at** 3.9% for May compared to 4.2% in May 2015. Clark County is 4.6%, Logan County is 3.9%, Madison County is 3.5%, Miami County is 3.5%. **Ohio's** and the U.S. unemployment rate for May 2016 **5.2%** and 5.3% in May 2015. 20,500 people were employed in Champaign County in May 2016 compared to 20,200 in May 2015 according to Marcia Bailey, Champaign Economic Partnership director. This is a 1% increase in employed people. 
- The first half of 2016 sales tax revenue **dropped slightly** to \$2,721,461 in Champaign County. The first half of 2015 sales tax revenue was \$2,742,000, indicating a 1% decrease according to Auditor Karen Bailey. Sales tax revenue makes up 50% of Champaign County's budget and is an important revenue source balancing reductions in state funding.
- Champaign County has a new tool to collect delinquent taxes. The County Treasurer, Robin Edwards, has initiated tax lien sales. According to Robin Edwards 369 taxpayers have signed up for "pay plans", otherwise the taxpayer delinquent taxes are sold to Tax Ease for collection. Good job Robin! 
- The total accrued delinquent real estate taxes for Champaign County for the first half of 2016 due for 2015 are \$2,817,295 compared to \$3,076,204 due in first half 2015 for 2014. This is a reduction of \$258,909 or 9%. Robin Edwards needs to be commended for her effort to collect delinquent taxes.
- The five highest County tax delinquencies are same as 12 months ago—Q3 JMC Inc. \$252,016 (to be forgiven when the real estate is transferred to the City of Urbana); AVCAP at 707 Scioto \$97,195; North Coast Properties or Charles Ziegler \$91,974; State of Ohio for Game Farm Road farm \$79,253; and Barbara Packer \$62,665.
- In the first half of 2016 in Champaign County there were 35 sheriff sales compared to 57 sheriff sales in 2015. This is a positive 63% decrease.  FANTASTIC!!!
- Springfield's middle class has been among the hardest hit in the nation as high paying manufacturing jobs became scarce in the past decade. Manufacturing employment in Clark County has steadily declined from 12,800 employees in 2000 to 6,700 employees in 2016. 
- KTH, parts supplier for Honda outside Saint Paris, plans a \$23-\$34.5 million expansion that would add 20 jobs. KTH is seeking a 15 year, 100% tax abatement. Last year KTH invested \$29 million in building and new equipment. 
- New Carlisle agreed to sell Twin Creeks subdivision, 27 parcels, for \$189,000 to Don Gilliam of HI Don Properties.
- Champaign County's population has decreased by 2.8% since 2010 while Clark County's population has decreased 1.7% since 2010 according to census data.
- According to Sheriff Kelly more individuals, not banks, are purchasing Clark County properties at local sheriff sales than previously. Sheriff Kelly says "...we are turning properties back into productive community properties."
- Senate Bill 75 will provide more clarity to farmers and businesses regarding zoning, liability, and how land for agri tourism should be taxed. This will affect Young's Jersey Dairy and Freshwater Farms. About 700 farms in Ohio offer a tourism component.
- An illegal tire dump near Huntsville in Logan County is expected to cost \$500,000 to cleanup. The cleanup cost is being paid out of the State's scrap tire abatement program. 
- Glenda Bayman, Champaign County Recorder, warns property owners about a California company scam that tells property owners that they need a copy of their "Current Grant Deed and Property Assessment Profile". These documents would be provided at a cost of \$83 when this information is free or for a nominal copy fee.
- Habitat For Humanity built a home at 218 Harmon Avenue, Urbana for Barbara Brooks. Marsha Ward, executive director, lead 50 women volunteers in the construction project.
- Champaign County is considering a land bank to clean up and redevelop blighted properties. This is a growing trend in which rural counties are looking for ways to deal with the glut of vacant and abandoned properties.
- A new \$6.5 million lodge is under construction at Mad River Mountain after the original lodge was destroyed by fire in September 2015. 
- Urbana earned Tree City USA status for 14th year. 
- The Union Township Trustees rejected a zoning change classification from U-1 to M-2 for property located at 49 North Ludlow owned by Howell Brothers.
- 2 historic buildings in Logan County are on track to receive \$450,000 in grants from the Ohio Facilities Construction Commission. The 2 buildings are Veterans Memorial Hall in Bellefontaine and the West Liberty Town Hall.

Real Estate News

Local Real Estate News continued:

- Champaign County is considering a land bank to clean up and redevelop blighted properties. This is a growing trend in which rural counties are looking for ways to deal with the glut of vacant and abandoned properties.
- Clark County commissioners asked the US EPA to reevaluate the cleanup plan for the Tremont City Barrel Fill citing the potential for a water crisis. In 2014, the EPA said tests indicated that there is no threat to the local aquifer for many years. There is an estimated 1.5 million gallons of hazardous waste buried underground.
- Champaign County and Urbana will share \$800,000 from the Ohio Development Service Agency to repair and build new homes for low income residents who qualify.
- The Ohio Supreme Court ruled in April to uphold the Ohio Power Siting Board in allowing the Buckeye Wind Farm in Champaign County to move forward with the wind turbine project.
- Casino tax revenue has remained flat for Clark and Champaign Counties over past 2 years. Clark and Champaign Counties respectively received \$1.6 and \$459,000 for 2015.
- The Urbana Water Department recently held an open house on its new \$19.4 million treatment plant. This is Urbana's largest financial project. Urbana believes this water treatment plant will attract businesses and jobs to the area. The plant has the capacity to treat 1.5 million gallons more water daily.
- Everpower will drop its planned 18 turbine project in Logan County because the commissioners rejected Everpower's tax plan of a payment in lieu of tax structure.
- Real estate market growth is occurring in Clark and Champaign County according to a June feature story in the News and Sun—faster sales and higher prices have low interest rates as a contributing factor.
- The Holland Theater in Bellefontaine is moving forward with its plans for \$1.2 million restoration project after being awarded a grant for historic preservation.
- Tourism is important in Clark County. Tourism revenue has grown to nearly \$400 million, up 8.5% the past 2 years. Tourism supports 4,774 jobs.
- Do you know that 17% of our population is 65 years and older and Champaign County according to 2015 US Census data. We are experiencing a more mature population.
- Lodging tax revenue for Clark County is the highest its been in 6 years. This is a significant indication that tourism is important. Tourism contributes about \$368 million per year to the Clark County economy.
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State Real Estate News




- Upper Arlington and Tree of Life, a local Christian school system, are in conflict over real estate taxes. Schools, not just religious ones, are exempt from property taxes unlike hospitals and office buildings that pay property tax. The conflict seems to stem from the Tree of Life buying a lot whose zoning did not permit schools for the reason of maximizing tax revenue. Both property tax and income tax are issues.
- Lake Erie Energy Development Corp wind farm received a \$40 million dollar federal grant for construction costs toward 6 turbines.
- The fastest growing counties in population in Ohio since 2010 are: Delaware (10.8%), Franklin (7.6%), and Warren (5.4%).
- Some residents in the Van Wert area fear poultry runoff from a proposed \$2.2 million chicken operation near Spencerville. Pine Valley Ranch LLC is seeking a permit to build a 6 barn poultry facility.
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- Injecting of fracking waste water pumped underground has increased even as shale drilling has slowed in Ohio. Most fracking water comes from other states that have greater restrictions on underground injections.
- Rentals have become an issue at Cedar Point. With increased popularity of short term rental services such as Airbnb and Home Away, some residents no longer can be sure that their neighborhoods will stay secluded from vacationers who are often rowdy.

Real Estate News

State Real Estate News:

- Ohio wants to fight Lake Erie algae by enforcing programs and regulations put in place the past few years to make water monitoring and oversight to determine what is most effective. Ohio's goal is to reduce phosphorus by 40% in 10 years. 
- 2 Lima neighbors fight a battle over port-a-potties. Each one is in plain view from the other's property. One sits less than 20 feet from the dining room window of the other neighbor. In protest the neighbor placed his port-a-potty next to the other property's driveway. 
- Longaberger's iconic 'Big Basket' headquarters in Newark is for sale. There is not a list price. 
- A Harrison County couple is fighting Sunoco's plan to lay a new under ground pipeline across their property. Their attorney contends that there are distinct differences between use of eminent domain for public use and Sunoco's use of running pure propane and butane neither of which should fall under definition of a fuel destined for public use.
- Ohio is closing and possibly selling 8 prison farms with approximately 7000 total acres.
- Grand Lake St. Marys was polluted again in May with algae's nerve toxin. Sunlight, warmth, and food are conducive to algae growth. Chemical applications and dredging have not been effective. 
- A Columbus developer is proposing building a 25 story building. It will be the downtown's largest skyscraper in 15 years. It is dubbed the Millennial Tower.
- ET Rover plans a pipeline from southeast Ohio to Defiance County up into Michigan and Canada. 
- Cleveland officials have proposed legislation to regulate, through home-sharing websites. Cleveland has received limit, and tax short term Cleveland rentals arranged some pushback from Airbnb. 
- A Toledo resident wants the city to cover damage repairs the police department did searching indiscriminately for a person. The repair bill totaled \$4200.
- Huntington Bancshares acquired Akron based First Merit Corp. This creates a bank with about \$100 billion in assets and 1100 branch offices. Huntington is now Ohio's largest bank in terms of deposits.
- Amazon plans a wind farm in Paulding County to help power a \$1 billion project to build 3 data centers near Columbus. Congratulations to Ohio attracting Amazon to our area! 
- Voters support the Ohio library building boom. Since 2010, an era when many voters say they are fed up with government, Ohio voters have approved 88% of library levy and bond requests. Dayton raised \$187 million, Columbus raised \$35 million on renovation, and \$110 million was raised in Cuyahoga County for library improvements. 

National Real Estate News

- About 2/3 of adults still own homes.
- There is uneven economic growth in the nation. States affected most by job losses are : Arizona, California, Florida, Michigan, and **Ohio**. This study was written by Danny Yagan, an economist at University of California.
- The average interest rate on 30 year loans is now 3.54%. Last year the rate was 4.0%.
- In June, the Federal Reserve signaled that it foresees an exceedingly slow pace of interest rate hikes ahead. The Bank cites slow job growth and the Brexit vote.
- Americans formed 1.3 million new households in 2015, a return to a normal pace of growth. Household formation had floundered during the recession.
- Coal production has fallen to its lowest level in nearly 30 years as cheaper sources of power and stricter environmental regulations reduce demand. 
- Zillow, the on-line real estate company celebrated its 10th anniversary in January.
- Falling costs of solar systems are making it easier for consumers to buy them outright instead of leasing, and banks and solar installers are promoting loans with no upfront payments. 
- Landowners have filed 2 lawsuits in northwest Iowa in an attempt to block construction of a \$3.8 billion oil pipeline. Landowners are trying to keep the pipeline company from being able to use eminent domain powers to secure access to their land. 
- Vacation rental scams are a huge issue. Consumers need to do careful research on rent prepayments, on fixture and appliance breakdowns, on deposit returns, and consider videoing the condition of the home before and after.
- Fewer people are moving into some of the country's most expensive areas including San Diego, Silicon Valley, and some Washington DC suburbs. Places where the cost of living is lower such as Las Vegas, Phoenix, and parts of Florida are showing population gains. This reflects shifts in populations.
- The 5 fastest growing cities are: Austin, San Francisco, Dallas, Seattle, and Salt Lake City.

Thank You Buyers & Sellers since the Last Newsletter

NEW OWNERS	PROPERTY	SELLERS	NEW OWNERS	PROPERTY	SELLERS
Matthew Porter & Jordan Patrick & Valerie Glennon Howard & Sonia Person Kyle Bovey Christina Morrison Jim & Charlie Reed Mark Jr & Leah Grant Jimmie & Elsie Vibbert Harley Schenck III Ronald Riley Vicki Wayman Kevin Miller Shelby Current Jesse & Ashley LeMaster Stephen & Jacqueline Carter Chad & Stacy Mullen Robert Magnuson Czuwara Brown Baumgardt Sheldon Trout Bell Schaefer Dunham	6220 Pisgah Rd 348 W Lynn St 8935 Loy Rd 817 N Russell St 129 W Troy St 9864 Old Troy Pk 2765 Redwood 1023 Miami 2912 Mystic 11175 Cburg-Jackson 220 Parkway Blvd #12 2515 Troy Rd 317 N Edgewood 4143 Middle Urbana Rd 5430 Willowdale Rd 1828 W SR 29 1450 Dialton Rd 31 Church St 443 Kite Rd 4077 Walnut 9917 CR 10 423 East Lawn 821 Miami St 521 N Julia 5160 Middle Urbana Rd	Matthew Porteus M & T Bank Thomas & Melissa Edwards Craig & Gaye Carafa Jim & Charlie Reed Rose Zerkel, Richard & Susan Johnny & Paula Cain John & Shannan Beard Barry & Beverly Coutts Carl Ramby Estate Brent Streater Walter & Doris Mills Matthew & Jennifer Kirkham Fix Em Up, LLC Chad & Stacy Mullen Thomas & Cheryl Hayden Kenneth & Phoebe Myers Reed Embrey Michael & Stephanie Reed Anna Hoover Joan Lindley William Burns Jerome Jr & Chloe Abele James & Kathy Meyer Peoples Savings Bank	Jason Westfall Juanita Weeks Brittany Florhe Reed Embrey Clay & Tana Miller Richard Walrod Jr Robert & Randi Davis Joseph & Ashley Carney Corey & Abbey Thompson Caden Neff George Weatherhead Jr Amy Cheek Donald Beaty & Sierra Walter & Brittany Woomer Kathryn Deweese Scott & Lynn Withers Kevin & Penelope Barrett Karla Kauffman Stacy Scott Carolyn Trier Virginia Stan Jessamin Watson Brian Kalb Justin Jones	5435 Stillwell Rd 10917 W SR 29 11690 W US36 129 Gwynne 573 E Church St 212 Ames 6612 Nine Mile Rd 141 E Poplar 4540 Valley View Ln 228 E Main 435 Washington Ave 2535 Pullins Dr 10877 Cburg-Jackson 229 W Walnut St 129 Shamrock 1709 Brookhollow 5367 Addison-N. Carlisle 6492 TR 192 5168 Middle Urbana Rd 943 E Lawn #14 3463 Turner Dr 553 E Court 861 S High 432 E Ward	Steven Wesco Frank Pyle & Sylvia Laura McElwain Ryan Thomas Honda Federal Credit Union Shirley Bodie Christine Bodie John & Pamela Donnelly HSBC Bank USA Matthew & Erin Lanzoff Christine Stegner Joseph & Marilyn Stanley Judy Hanshaw Zachary & Jessica Stickley Sean Brady Chad & Jessica Pauley Jerry & Kim Zimmerman William Shumaker Peoples Savings Bank Kelly Kaylor et al Stephen & Patricia Wagner Dorothy Wallace Laura Kline Adam & Allison Trowbridge

henderson land investment company

vacation entry form

Name

Address

Phone

hlic agent

email

Need not be present to win. Must be at least 18 years of age. One entry per household. henderson land investment company and employees not eligible to enter.

"How About Helping Us Find The Perfect Buyers For These?"



We think **125 North Springfield Street** is one of the finest historic homes St. Paris has to offer. With it's huge, private back yard and full basement, this 4 bedroom 1.5 bath home is a perfect place for large families. **\$134,900** Please call Gina @ 206-7029



Beat Summer to **4289 Church Road**, Urbana. This 4 bedroom, 3.5 bath contemporary has a gorgeous in ground pool plus garages for 4+ cars. Now! **\$239,900** Please call Lee @ 206-4648



73 Wooded acres on **County Road 2** in Logan County with rolling topography. Now! **\$395,000** Please call Stephen @ 206-7281



There's room to grow and then some @ **203 S. Washington St.**, St. Paris. This 5 bedroom 3 bath one story has 2,400 sq ft. and a 24x32 detached garage with a loft that could be finished to make a great artist studio. Now! **\$150,000** Please call Karen @ 215-0251



Split the distance between Graham & Miami East @ **161 S Elm Tree Rd.**, St. Paris. This 3 bedroom 2 bath one story on 1+ acre is move in ready. **\$134,900** Please call Stephen @ 206-7281



Investment opportunity @ **4257 Church Rd.**, Urbana. This 3 unit, well maintained, single story in the country grosses \$1720/month. **\$119,900** Please call Gina @ 206-7029



Crickets sing and pine trees whisper in this gentle 2.5 acre setting @ **1553 N Dugan**, Urbana. There are 4 bedrooms, 2 baths and a partial finished basement inside. **\$149,900** Please call Judy @ 207-8929



419 N. Russell, Urbana has a solid structure, a solid neighborhood and is in great shape. This 3 unit brings in \$1300/month with a great rental history. **\$109,500** Please call Bob @ 581-9311



Before you know it your investment in this 3 unit at **411 N Railroad**, Urbana will pay off. With a monthly income of \$1325 and price of **\$108,000**. Please call Bob @ 581-9311



The present owner has attended to every need of this pampered 2 story historic treasure. You'll enjoy 3 bedrooms, 1.5 baths and a detached carriage house/garage @ **204 Lafayette**, Urbana **\$159,900** Please call Lee @ 206-4648



If your business needs room to grow, **960 N Main**, Urbana offers 4000 sq.ft. of commercial opportunities. **\$109,000** Please call Judy @ 207-8929



Own 32+ rolling acres with 30 tillable on **Carlisle Pike**, DeGraff with additional frontage on SR 245 at Springhills. Agent owned. **\$165,000** Please call Stephen or Lee @ 663-4184



The 63.3 acres on **Storms Creek Rd**, Urbana crosses the ClarkCounty line. With 2/3 woods & 1/3 tillable, make it your get away. **\$409,500** Please call Stephen @ 206-7281



The unique interior décor @ **611 North Main**, Urbana feels European. The downstairs has been completely redone, and the angular ceilings upstairs in this 4 bedroom are really interesting. The back yard privacy fence is well done. **\$119,000** Please call Judy @ 207-8929



At the corner of **CR 29 and 1**, Bellefontaine, we feel this busy intersection presents commercial possibilities for this 1.5 acre tract @ 1007 CR 29. **\$150,000**. Please call Stephen @ 663-4184

Team Henderson News:

The news that the real estate market is recovering has reached many of our friends in the area. We are excited to report that three of those friends are enrolled in real estate classes, and plan on joining Team Henderson.

Ashley Armstrong hopes to be licensed by the time you receive this email. She was scheduled to take her sales agent exam on June 30th, but technical difficulties at the testing center didn't allow that to happen.

Ashley was born in Wales, Massachusetts and currently resides right out side of Christiansburg. She graduated from Tantasqua Regional Tech where she received a certificate in Culinary Arts and also studied customers service. In her spare time Ashley enjoys spending time in nature, cooking and assisting with her property management business. Ashley is very much looking forward to her new career and new path in the real estate industry. In addition to her representing buyers and sellers, HLIC is looking forward to putting her property management skills to good use.



We are also excited to direct you to our all new web site at gohendersonland.com. Ben and Melisa worked on this team project which features searching for current MLS listings, photos of happy buyers and sellers, a mortgage calculator, a link to the Sunny Portal overview of the production of HLIC solar project at 606 Scioto, and lots of information about Team Henderson.

Ben and Dagny are in the process of selling their home and belongings to help fund their family of 13's missions trip to Nicaragua. They will be driving to Florida the last week in September and fly-dale. Ben is in September their family rive. They bees and est of the erty. The about learn-about a dif-keep them in ers!



ing out of Fort Lauderdale planning to make a trip ber to find a place for to stay when they ar-will be teaching about trying to help the poor-poor climb out of pov-Dunham's are excited ing a new language and ferent culture. Please your thoughts and pray-ers!

Hosting the Dunham family at The Farm for 4 months has added new dimensions for Steve and Lee. Most of the month of June was spent making their home ready to accommodate the Dunham family of 12 until they move to Nicaragua in September. Thanks to Brother Brett, St. Paris Plumbing, Roberts Heating, and Faith Construction for their help in bringing the old 1200 square foot yoga studio back into service.

For the record, if you add 2 visiting Oklahoma Henderson kids to the count, we had 16 of us living together for 7 days in June.



Lee had a great time sharing yoga with the annual winter community students Betsy class and reports that many of her are now enjoying weekly classes with Moore at Lotus Yoga in Urbana.



Lee continues singing with the World House Choir which will perform at Urbana University on 9/11 this year as part of the Alicia Titus Memorial Event. Marianne Williamson will be the speaker.

The Oklahoma grandchildren, Jade and Chase, recently visited the highlight Stephen and Lee survival training event that Dagny and Ben organized. 2 teams of 4 grandchildren were provided some food, supplies, and bedding for a 24 hour exposure in our 25 acres of woods. Returning home was not an option. The 2 teams were graded on their campsites and A sur-thunder occurred The 8 returned with some grand tales.



Gina has had a busy spring and summer with her real estate and her farm activities. Rain is needed for hay and grazing 83 calves. She is on pace working for another great year in real estate with some new clients and she is very thankful. By this Newsletter arrives, Gina will be back from a week long vacation on Hilton Head Island with Merritt's family.



Bob and Barbara delayed their annual fishing trip to Michigan due to Barbara's hip replacement surgery in July. Another fishing trip to Michigan is planned in October. They will be saying goodbye to Garrett, their grandson, on 20 July when he leaves for South Dakota State. FYI, Garrett won the State Wrestling Division 2 Championship at 160 pounds. Bob did get a fishing trip to Lake Erie with Rick and the boys. He is busy this summer with his garden.



Karen is staying busy with real estate but is making time for hiking, gardening, and camping. Tim and Karen recently bought a new camper and are looking forward to some new adventures.



Judy is back to gardening in her perennial flower beds. She is hiking and walking regularly with friends. Volunteering is an important aspect of Judy's life. This spring her 6th and 7th grandchildren graduated from high School and the 8th from junior high.



Jim and Melisa are enjoying following their daughter Melany's softball games with West Liberty Force this summer. They are looking forward to a trip to Florida this month for relaxation in the sun. The Robbins continue to work hard with their IT consulting company. Melisa feels blessed with the showings she has had and is looking forward to helping others make their dreams come true in a new home.



We have ordered a prosperous 2016 for us all. You are invited to participate.

Advice on buying a home

1. Consult a REALTOR you know and trust.
2. Consult a lender you know and trust.

From all of us at **team henderson**
937-652-1974 Urbana

Enjoy a prosperous Year!
937-663-4184 Saint Paris



Ben Dunham
937-206-1069

Ben

Lee Henderson
937-206-4648

Lee

Stephen Henderson
937-663-4184

Stephen

Judy Tullis
937-207-8929

Judy

Bob Jordan
937-581-9311

BOB

Karen Metz
937-215-0251

Karen

Melisa Robbins
937-308-6856

Melisa

Gina Roseberry
937-206-7029

Gina

This Newsletter is not a solicitation for a listing in the event your property is presently listed with another REALTOR

**If you've received more than one of our newsletters, it means
that you're important to more than one of us.**



RETURN SERVICE REQUESTED

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