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**HEAD OF HARBOR** 6.74 glorious acres of lawns and gardens in the Incorporated Village of Head of the Harbor. This charming home resembles an English Country Home. Unique design with architectural details and the use of antique materials from Long Island Homes. Wide plank floor boards, 3 fireplaces. Loft constructed from a barn Circa 1756. A spectacular homestead. Subdivision possible. ML#3522655. **Offered at \$1,290,000**

Stony Brook Office | 1099 North Country Road, Stony Brook, NY 11790 | 631.751.0303  coachrealtors.com

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**Franklin Square** Contemporary 4 Br, 3.5 Ba. home that features vaulted ceilings, skylights, spacious rooms, tile flooring and much more. Updated kitchen. Master suite w/2 person Jacuzzi. ML#3483838 **\$1,269,000**



**Stony Brook** Located in the picturesque neighborhood Of "Old Field South," Unique Col. w/Expanded primary suite, 3 Addl. Brs. 2.5 Ba. Three living areas, FDR, ELK, and detached 2 car garage. Professionally landscaped grounds. Gas Fpl., Custom built fire pit. ML#3524891 **\$999,999**



**Setauket** Expanded Colonial on .70 acre in private cul-de-sac. 2 primary sized Brs. Updated open concept kitchen, renovated bathrooms, 12' x 22' enclosed porch. Lovely grounds. ML#3525810 **\$899,000**



**East Setauket** 4 Bedrooms, 3 full baths, perfectly updated ranch boasts new windows, gourmet kitchen and renovated baths, finished walk-out lower level, heated inground pool, loads of parking space. Too much to list! **\$729,000**



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Just Shy 4 Acres  
Of J2 Zoned Prime Property



**Miller Place** Amazing opportunity to own just shy of 4 Acres of J2 Zoned property. This property would be perfect for a Medical Park, Store Front, Bank, etc. Site Map done with up to 189 parking spots and multiple buildings. Aprox 665 feet of road frontage on Echo Ave. ML#3479533 **\$2,750,000**



**Setauket** Custom built 4 Bdrm.Ranch with large ELK, LR,DR, Family Room w/Fireplace. Two Full Baths, Full Bsmt. , Partially finished, Oversized two car garage. Access to magnificent beach in the Crane Neck Association. ML#3472782 **\$939,900**

Build Your Dream Home  
Across The Street  
From Mt. Sinai Harbor



**Mount Sinai** Spectacular opportunity to own a one in a million piece of property with magnificent views of Mt. Sinai Harbor all the way to Conn. Build you dream home. moor your own boat right in the harbor. ML#3452508 **\$650,000**



**Port Jefferson** Investment opportunity for 20% Fractional Share in an income producing Medical Office Building. 100% Occupied, Purchaser would join the Operating Agreement for the Building along with 4 equal partners. **\$1,500,000**



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**Remsenberg** Price Reduced: Rare Waterfront on Fish Creek with access to Moriches Bay, a boater's delight. IGP & Dock permit underway. ML#3508235 **\$2,249,999**



**Miller Place** Stunning Waterfront with private beach and spectacular views of LI Sound. New Secure Bulk heading on both sides. ML#3508481 **\$1,390,000**



**Oceanside** Beautiful Ranch on a dead-end street offers privacy, full finished basement & Low Taxes. Convenient location close to Long Island beaches, dining & more. ML#3528193 **\$599,990**



**Yaphank** Whispering Pines, Charming Townhouse with garage & basement. Community Amenities: Clubhouse, IGP, Tennis & more. ML#3525543 **\$389,000**



**East Hampton** Beautiful Spacious Contemporary in Northwest Woods. Lg Deck Surrounded by nature perfect for entertaining. ML#3522050 **\$1,492,000**



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**Kristin Bodkin**

SFR, CLHMS, CBR, RSSP

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kristinb@coachrealtors.com

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Kristin Bodkin did it again! We invite you to call upon Kristin, as her knowledge, enthusiasm and desire to always place her clients' interests first will ensure a smooth transaction.

**Let's connect!**  
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HOMEWISE | Real Estate Tips and Advice

# Before Getting an Inspection

Your sale is almost complete, but there's one more crucial step.

Someone has fallen in love with your property, but they understandably want to make sure there are no unseen issues. Inspections help by offering peace of mind about things like the condition of the property and the workmanship of its systems. As a seller, however, this can be a nerve-wracking experience — especially for those who own older homes, since any findings might require costly repairs or a price adjustment to close the deal.

The good news is, key issues can often be addressed before hand. Making these fixes yourself can help ensure a more favorable inspector's report and a smoother transaction.

## WHAT INSPECTORS DO

An inspector will make the most complete report possible while focusing on the home's construction, working order and general integrity. They'll attempt to assess any principal concern for a potential home buyer, though snow or heavy rain might impact their ability to examine your roof, driveway, patio or deck. In some cases, they may have to call in specialists to properly evaluate areas like swimming pools, chimneys or septic tanks. They'll then compile their findings in a comprehensive report that details both critical issues and those that are simply of concern, usually with accompanying photographs. Buyers may then use this information to request repairs.

## FOCUS IN ADVANCE

Sellers are typically aware of existing issues within their home,

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whether that's a system at the end of its life cycle, a leaky roof or drainage problems. If possible, correct them before the inspection, saving plenty of heartache and maybe a lot of money. Inspectors will be on high alert for indicators of larger issues like cracked plaster, mold or musty smells and crumbling foundation. But there are more easily addressed areas that will also end up in these reports, including failing appliances, needed air conditioning or plumbing repairs or replacement, and problems with insulation. Take care of smaller jobs yourself, since these things may appear to be indicative of poor general maintenance — and that can be a big red flag for some buyers. Schedule an extra weekend if you can complete the work yourself, or consider hiring a handyman or contractor for bigger jobs.

## DEALING WITH THE AFTERMATH

Of course, you may not be inclined

to deal with the inconvenience and expense of repairs. Alternatively, you may simply find yourself on a shorter timeline. In that case, be prepared to disclose any issues and then to possibly lower your asking price, particularly if there are major issues like a roof failure, pest or water damage, foundation issues, or concerns with plumbing, HVAC and septic systems. Buyers may also ask for a credit on their closing costs, which allows them to save money to use on repairs once the property has changed hands.

Of course, if a potential buyer has a contingency in place, they may decide not to move forward with the sale, and any deposits will be returned. Their lender may also require that certain repairs be made. You can also choose to offer a home warranty that will address anything that malfunctions or stops working over the life of the agreement.

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***All donations by appointment. Call first.***

## NEW LISTING



**1 Meadow Lane | Rocky Point | \$779,000**

**Web# 3527949 | Agent: Lynn Anne Daly**

Welcome to this 4-bedroom, 2.5-bath colonial impeccably maintained inside and out. Ideally situated on a highly desirable cul-de-sac and sits on .53 acre. Short distance to the beach, shopping, restaurants, wineries and more.

## NEW LISTING



**152 Throop Street | West Babylon | \$549,999**

**Web# 3527389 | Agent: Devang Patel**

Charming Cape style residence offering a spacious and versatile living space. This delightful home features 4 bedrooms, 2 full baths, ensuring convenience and comfort for all occupants.

## NEW LISTING



**148 Shore Road | Mount Sinai | \$549,000**

**Web# 3526937 | Agent: Deirdre DuBato**

Come capture your place in history in this 3-story house with fabulous views of Mount Sinai Harbor!

## NEW LISTING



**31 Lacebark Lane | Medford | \$575,000**

**Web# 3527433 | Agent: Rosanne D'Agostino**

Prepare to be amazed by this stunning two-story home located in the heart of Medford, boasting 4 bedrooms with the potential for more.

## NEW LISTING



**3 Carnegie Drive | Smithtown | \$585,000**

**Web# 3528440 | Agents: Alexia Poulos, Carol Acker**

Split level home with room for all! Envision your design ideas for this well-built expanded home in the desired college section of Smithtown.

## NEW LISTING



**24A Brooks Avenue | Nesconset | \$649,000**

**Web# 3526769 | Agent: Nina Goldgaber**

Welcome to this well-appointed colonial home that is ready for its new family! This home features a convenient and desirable location that is minutes away from parks, shopping, and more!

**Call Today: 631-751-6000**

## EAST SETAUKET OFFICE

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**CAROL ACKER**

*Licensed Associate R.E. Broker*

300 Main Street, East Setauket

O: 631.751.6000 | C: 631.404.2460

[carol.acker@elliman.com](mailto:carol.acker@elliman.com)



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HOMEWISE | Real Estate Tips and Advice

# Tackling Interest Rate Worries



The days of historically low numbers are over — for now.

Government officials attempted to get a better handle on inflation by raising interest rates. Unfortunately, that is taking direct aim at the homebuying power we've all enjoyed for so long. So, now more than ever, it's important to follow these changes in order to determine when it's the right time to purchase. Schedule a meeting with a professional to examine how your individual rate may be impacted because of personal debt or spending. Then, if you've found just the right property, be prepared for an interest rate that's several ticks higher than it was a few years ago.

## UNDERSTANDING INTEREST RATES

The Fed pushed interest rates to artificial new highs, but as the economy improves, those numbers will eventually begin to go down. Should they fall even a single percentage point, your monthly mortgage may be nearly 10% less. Those who borrowed at 3% on a \$250,000 home, for instance, would pay \$1,297, or \$134 less per month than another home

buyer at 4% interest on the same property, according to OpenDoor.com. Beyond these obvious savings, lower interest rates also allow interested buyers to purchase larger properties with bigger price tags without adding to their monthly payments.

## WHAT CAN YOU AFFORD?

The calculus on affordability involves a complicated mix of purchase price, down payment, credit score and property taxes. Those with smaller down payments, for instance, may be required to purchase private mortgage insurance, adding another monthly expense. NerdWallet.com is among those who try to sort these things out with an affordability calculator which provides a ballpark estimate so that potential buyers can get a general sense of their prospects.

Enter what you earn on a monthly basis, how much you'll be putting down, your debts, and the interest rate. Be aware, however, that the final number these calculators spit out is only an estimate. These figures can be particularly unreliable if the inputted information is not complete and accurate. You may also need to do some advance research

into local insurance premiums and taxes in order to get the most complete picture.

## MAKING THE BEST CHOICE

Even with a more favorable interest rate and bank preapproval, understand that no one is given a blank check to purchase their dream home. Buyers are only cleared to borrow up to a specific figure. Keep in mind, too, that lenders do not factor in key related expenditures when making their determinations, including the cost of any needed repairs, new appliances and regular maintenance. Those approved for a second home will also need to be aware of hidden costs like traveling to the property, or different insurance requirements. If you sign up for an adjustable rate program, lenders also do not influence market changes over the life of your loan. So take the largest, most complete look at your finances before buying any property. Leave plenty of financial space for other expenditures, and don't forget about any long range goals you may have. You don't want everything tied up in a house note, for instance, when you're trying to save for a child's college tuition.

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## Real Estate Tips and Advice

# Inspiring Ideas for Your New Home



Moving into a new home offers an opportunity to create a space that reflects your family's values, enhances comfort and is better for the environment.

Whether you're shopping for a new home, renovating your current space or building from scratch, consider some of the latest trends while searching for inspiration.

## HOME AUTOMATION

From ovens that can be turned on remotely to skylights that open and close automatically and more, there are a multitude of ways to integrate smart home technology into your living space to make it more energy efficient and convenient. Start small with a voice assistant, smart light bulbs, home security system or a programable thermostat. After that, you can implement additional features like smart appliances, remote-controlled window blinds and other electronic devices you can control from your phone for a complete smart home system.

## SUSTAINABLE DESIGN

A long popular trend, sustainable design has evolved over the years to

include more than energy-efficient appliances and LED light bulbs. Now, it's about reducing your carbon footprint and minimizing impact on the environment. To try the trend yourself, think big and get creative – install solar panels on your roof, choose highly insulated building materials that don't require deforestation and upcycle old furniture or decor instead of buying new.

## DISASTER RESILIENCY

From wildfires that last for months to devastating tornadoes and major floods that impact entire cities, an increase in natural disasters due to climate change has required changes when building homes. Opting for disaster-resilient materials is an important first step. For example, using strong, energy-efficient insulated concrete forms (ICFs), like those from Nudura, instead of traditional wood framing helps homes better withstand extreme weather. Additionally, ICFs can endure winds of up to 250 miles per hour (equivalent to an F4 tornado) and offer a fire protection

rating of up to 4 hours.

## OUTDOOR LIVING

Transforming your backyard can help you make the most of your existing space. To take full advantage of your yard or patio, consider incorporating elements from the interior such as a television and comfortable seating options. Outdoor kitchen setups complete with refrigerators and sinks can make entertaining easier and a fire pit or fireplace can allow your friends and family to enjoy the outdoors even on cool nights.

## CUSTOMIZATION

You no longer have to settle for run-of-the-mill floor plans or what works for others. If you're considering a new build, work with an architect to create exactly what you're looking for, or speak with a contractor about including personalized architectural features and custom-built storage, for example, in your existing home.

To see how you can make sure your home lasts a lifetime, visit [nudura.com/future-proof](https://www.nudura.com/future-proof).

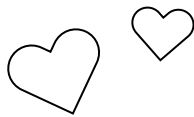
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*Women's History Month*  
A

# *Salute to Women*

Celebrating Women In Business

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