

North Shore HOMES

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Huntington, NY • \$375,000

Welcome to Huntington Village!

This open, bright and spacious 1 bedroom co-op is close to all Huntington has to offer! Eat-In-Kitchen redone within the last 10 years. Updated Bath. Hardwood floors throughout. Assigned parking space included. A lovely courtyard with BBQ's. Laundry room on site. Easy access to Downtown Huntington, Southdown Rd & local parks. Hurry! This one won't last!

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Call Ken to help you navigate your next steps in the challenging Long Island market, and join the growing list below for 2025.



SOLD
Northport - Buyer



SOLD
Port Jefferson - Seller



SOLD
Coram - Buyer



SOLD
Riverhead - Seller & Buyer



SOLD
West Babylon - Seller



SOLD
Port Jefferson - Buyer



SOLD
Lindenhurst - Buyer



SOLD
Middle Island - Buyer



SOLD
Coram - Seller



SOLD
Ronkonkoma - Seller



SOLD
Mount Sinai - Buyer



SOLD
Mount Sinai - Seller



SOLD
Miller Place - Seller

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Port Jefferson 6 BRs, 6 Full BAs And 3 Half Bas!! Green Efficient Mansion 9,000 Sq. Ft indoor space. Indoor Solar Heated Gunite Pool. Pool House w/ Wood Burner Stove. Changing Room, Full BA and Entertaining Area. A Must See!. ML#844645 **\$2,499,000**



Port Jefferson Prime Belle Terre location, this thoughtfully designed renovation is a seamless union of indoor and outdoor living spaces. The tranquil grounds and extensive landscape design compliment the home offering living and entertaining space. ML#873075 **\$1,225,000**



Smithtown Beautiful 4 bedroom, 2.5 bath Colonial .61 acre of property. Some highlights include a newer roof (2023), newer Anderson windows, refinished hardwood floors and fresh paint, vinyl siding, gas heat, and a Generac generator. ML#852764 **\$815,000**



Ronkonkoma Beautifully updated home includes many handicap-accessible features. Backyard includes a heated saltwater pool, hot tub, gazebo, shed, refinished deck, and patios. Kitchen and bathrooms were remodeled. ML#874869 **\$750,000**



Setauket Classic center hall colonial boasts four spacious bedrooms, two and a half baths, and a partially finished basement, complete with recessed lighting and built-in storage. Anderson windows and sliders. Hardwood floors throughout. ML#875633 **\$689,000**



West Babylon Fully renovated High Ranch w/2- New Kitchens w/SS appliances, 2- New Full BAs, fixtures. All new windows, siding, roof, hot water heater, heat pump, Central A/C w/200 amps. New Oak Hardwood Flooring & Railings. ML#867771 **\$649,000**



Ridge Nestled in the heart of the Lake Panamoka community, this property offers access to a private lake where you can fish, boat and swim. The home features a bright open concept layout, a cozy wood-burning fireplace and a fully fenced yard. ML#874833 **\$585,00**



Port Jefferson Sta Price Reduced! Sun filled 3 BR, 2.5 BA home is in pristine condition. 7" wide plank LVP wood-look flooring throughout, open concept living space, renovated kitchen (2022) with solid wood cabinetry, quartz countertop and tile backsplash. ML#839487 **\$500,000**



Yaphank Welcome to Whispering Pines! The home features updated KIT & KIT appliances w/granite countertops, a cozy living room w/wood burning fireplace, hardwood and vinyl flooring, full basement, and updated bathrooms upstairs and down.. ML#868382 **\$499,000**

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Port Jefferson This renovated home boasts a gourmet eat-in kitchen, new hardwood floors w/ radiant heat, natural light from windows and skylights. Lower level, with full windows, opens to a beautifully landscaped yard with heated in-ground pool.. ML#839369 **\$1,149,999**



Port Jefferson Breathtaking vistas of Mount Sinai Harbor, L.I.S./ Conn. Stunning EIK w/SS appliances, primary suite featuring an en suite bth w/ Jacuzzi tub. Roth double-lined fuel tank, a newer Bosch CAC system, new roof /siding w/ skylights. ML#843563 **\$1,050,000**



Miller Place Stunning Colonial. New CAC, new burner, new carpeting, professionally painted. Master suite w/extended master bath with Jacuzzi tub and a separate shower. 200-amp electrical system w/generator hookup. Trex decking. ML#850410 **\$859,000**



Shoreham Custom Clarendon-built Farm Ranch on 1.15 acres of private, serene land, offering exclusive private beach rights just short distance away. 4 bdrms and 2.5 baths(primary bedroom on the first floor) FLR/DR ,den with a fireplace. Bsmt. with 8-foot ceilings provides endless potential, and the 4-plus-car garage. Timeless charm with modern comfort in an idyllic coastal setting. MLS#830118 **\$699,000**



Mt Sinai Expanded Cape w/4 spacious bdrms.,2 full baths. Back sun porch. Yard with a large fenced-in side yard, ideal for a pool or play area. Roof replaced in 2018, siding updated in 2012, and a new oil tank installed in 2022. Basement and attic. ML#827276 **\$619,000**



Calverton Corner unit offers open floor plan. Two full baths, w/ primary bedroom with an en-suite bath. in-unit laundry, a kitchen with a breakfast nook, dining and living room areas, attached garage. Water front community with private beach rights. ML#850597 **\$665,000**



Manorville Silver Ponds Private Gated Community 2 bedrooms, 1.5 baths. New tile flooring. Upstairs primary bedroom w/Jack and Jill full bath and a second bedroom. Amenities, including a clubhouse, gym, tennis/pickleball courts, and two in-ground pools. ML#854052 **\$499,000**



E Setauket Dogwood End Unit w/3 bdrms. 2.5 bths. White kitchen cabinets, granite countertops, SS appl. Wood burning FPL. Updated bths, wood flooring in all bedrooms, LR & DR. New 2 zone heating syst. CAC., Mstr Bdrml. w/ WICt. Ensuite bath. ML#847857 **\$699,000**



Ridge Gated community in "Leisure Village", fully remodeled unit. New kitchen w/sleek appliances, updated bathroom. Rocking chair porch. Attached one-car garage provides direct access into your home. ML#861217 **\$369,000**



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Pt Jefferson Sta This unique 3Br, 2FBth home is located on 1 Acre+. Soaring 17' ceilings, warm cedar walls and HW Floors throughout. 2nd Flr suite offers spacious 3rd Br w/private en-suite. Upgraded Kitchen w/quartz counters, Gas stove and S/S, and new Washer/Dryer. Energy efficient wood burning stove & 2 Mini splits. ML#874255. **\$645,000**



Oakdale Beautiful 2600sf expanded, multi-level Split w/HW Flrs throughout, Private yard /IGP and Paver Patio and Firepit. Secluded Primary Suite w/custom closets & En Suite Bath. Chef's Kitchen w/Granite, S/S & Center Isle. IGS, 200 Amp +, and Architectural Roof. 2 Car Att'd Garage w/60 Amp and 2 Car Det'd Garage. ML#867516 **\$849,900**



Rocky Point Why Rent if you can Own: Lovely 2 Br, 1 Tiled full Bath on the perfect amount of outdoor space. Open Floor plan w/Cathedral ceilings, Living Rm w/Fpl. opens to Kitchen area. Ductless AC. Huge unfinished walk out basement to Paver patio. Private Beach and more. ML#865178. **\$449,000**



Holbrook Charming well maintained 4Br, 2FBth Hi Ranch w/HW Floors, Wall to wall and tons of Natural light. Living rm w/wood burning Fpl. Updated Kitchen, a chef's dream w/quartz and S/S. Sliders lead to 2nd floor deck. This home offers flexibility for extended family or home office. ML#860222 **\$599,999**



Pt Jefferson Sta Spacious, beautifully maintained Colonial. EIK w/granite, S/S, energy efficient appliances and pantry. Primary suite w/en suite bath. FDR & LR. Ductless CAC, Sunroom w/Bar & Sliders to private fenced yard w/IG saltwater pool with lighting and new sand filter, ML#863996 **\$769,990**



Miller Place Spacious 5Br home on a cul de sac on shy 1/2 acre. HW Floors throughout main level. Eat in Kitchen w/ Stainless Steel appliances, Formal DR and Den w/Wood burning FPL. 2nd level has 2 Primary Br's Suites w/full baths. Laundry, office, mud rm on Main level. Part fin. basement. IGP. ML#844981 **\$699,900**

HOMEWISE | Real Estate Tips and Advice

Understanding Escrow

How It Protects Buyers and Sellers During a Transaction



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Buying or selling a home involves big decisions, lots of paperwork and large amounts of money. That's where escrow comes in — a system designed to protect everyone involved by making sure no one gets ahead of the process.

WHAT ESCROW IS AND HOW IT WORKS

Escrow is a secure, temporary arrangement where a neutral third party — usually a title or escrow company — holds money, documents or both until all the conditions of the real estate agreement are fulfilled.

Once a buyer and seller sign a purchase agreement, the buyer deposits earnest money into the escrow account. This shows good faith and formally begins the

closing process. The funds stay in escrow until closing, when they're applied toward the down payment or closing costs.

Throughout the transaction, the escrow officer manages key steps: collecting loan documents, receiving and verifying inspection and appraisal results, ensuring title work is completed, and preparing the final settlement statement.

Only when both sides have met their obligations, such as signing all documents and transferring funds, does the escrow officer release money and record the property transfer.

AFTER THE SALE

In many cases, escrow doesn't end at closing. If you're taking out a mortgage, your lender may require an escrow account to manage

property taxes and homeowners insurance. A portion of your monthly mortgage payment is placed into this account and used to pay those bills.

This post-closing escrow ensures that essential expenses are paid on time and helps you avoid large annual bills. Lenders typically review the account each year and may adjust your monthly payment based on changes in tax or insurance costs.

Escrow may sound complex, but it's really just a safeguard — one that adds security to every real estate deal. Whether you're buying your first home or selling your third, understanding escrow helps you feel more confident every step of the way.

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Buying with a VA Loan



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If you're a veteran or eligible surviving spouse, in recognition of your service or your family's, the Veterans Administration (VA) offers home loan programs to help buy, build, repair, retain or adapt a home.

The main benefits of a VA loan are that no down payment is required, low-interest rates, limited closing costs and no need for private mortgage insurance (PMI).

There are no loan limits if the qualifying service member or spouse has a full home loan benefit or full entitlement. First-time homebuyers or homebuyers who have paid off a previous VA-backed loan can use their benefit again without the need of a down payment. Homebuyers can use VA benefits on another home, so long as they understand VA rules on subsequent purchases and remaining entitlement, the VA says.

While there is no determination of how much you can borrow from

the VA, the agency does require homebuyers to have enough income remaining after paying the mortgage and other financial obligations. Homebuyers must live in the home and be:

- An active-duty service member that has served at least 90 continuous days, including Active Guard Reserve members activated under Title 10 U.S.C.
- A veteran. If the veteran left active duty between Aug. 2, 1990, and the present, they must have served 24 continuous months or at least 90 days for which they were called or ordered to active duty for at least 90 days if discharged for a hardship, reduction in force or for the convenience of the government, or less than 90 days if discharged for a service-connected disability.
- An eligible spouse of a veteran if they are eligible for or in receipt of a qualifying Dependency and Indemnity Compensation benefit award and are the unremarried

surviving spouse of a veteran who died in service or from a service-related disability; an unremarried surviving spouse of a totally disabled veteran whose disability may not have been the cause of death; the surviving spouse who remarries on or after Dec. 16, 2003, after reaching 57 years old; or the spouse of a living service member missing in action or a prisoner of war for more than 90 days, for as long as the service member is in that status.

The VA also advises homebuyers to include an escape clause in your offer to purchase a home. That clause allows the VA-qualified homebuyer to not incur any penalty by forfeiture of earnest money if the contract must be voided because the purchase price exceeds the reasonable value of property established by the VA. The lender is responsible for ensuring the clause is in the contract prior to closing, or the VA may not guarantee the loan.

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Miller Place | \$1,370,000 | 878687

Ideal beach retreat with mid-century modern decor creates a modern coastal vibe. Feel your confined urban stress release as you cruise up the country driveway to this hidden gem. Positioned perfectly on 1.38 acre for total privacy while taking advantage of the expansive LI sound views. This unique 2 bedroom home evokes a Fire Island sense with no commute or ferries.



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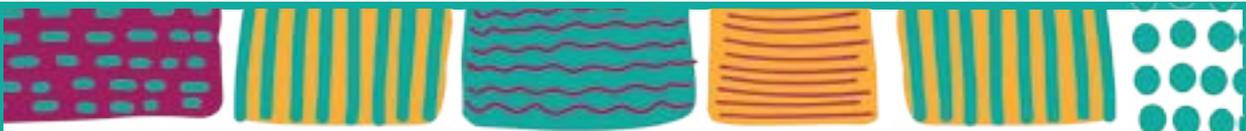


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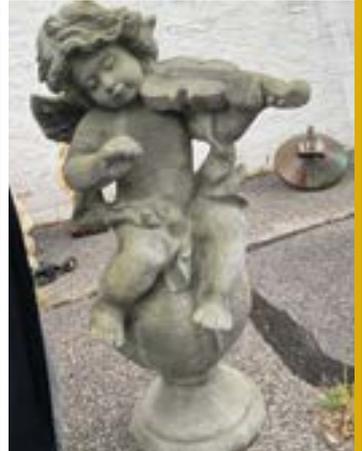
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HOMEWISE | Real Estate Tips and Advice

Private Water and Waste Systems

What You Need to Know About Rural Properties



Many homes outside city limits rely on a private well for water and a septic system for waste. While these setups can work well for decades, they also come with unique responsibilities—and a few things every buyer should know before making a purchase.

HOW THESE SYSTEMS WORK

A well taps into underground water sources and supplies the home's water through a pump system. Because it isn't treated by a city, the homeowner is responsible for testing the water's safety, maintaining the equipment and addressing any issues with pressure or contamination.

A septic system handles household wastewater. It includes a large underground tank that collects waste, where solids settle and break

down. Liquids then flow into a drain field, where they are filtered by the soil. A properly maintained system can last 25 to 30 years or more.

These systems operate independently from municipal services, which means no monthly water or sewer bills — but also no public support if problems arise.

WHAT TO CHECK BEFORE YOU BUY

Before purchasing a home with a well or septic system, schedule a professional inspection. A water test will check for contaminants like bacteria, nitrates and arsenic. It's also wise to test for water hardness and mineral content, which can affect plumbing and appliances.

A septic inspection typically includes checking the tank level, inspecting the drain field and confirming the system is the right size for the home. If the system

has not been pumped recently, the inspector may recommend doing so before closing.

Ask the seller for maintenance records, including when the septic tank was last pumped and any well repairs or tests. This history can provide valuable insight into the system's condition.

Also consider future plans. Adding a bathroom, finishing a basement or building an addition may require expanding the septic system, which could be expensive or even prohibited depending on soil and zoning.

Buying a home with a well and septic system can be a smart choice — especially in peaceful, rural settings. Just be sure you understand the upkeep involved and do your due diligence up front to avoid surprises later.



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COMPASS



4 Pheasant Run, Nissequogue | 4 BD | 5 BA | 5,900 SF | \$5,375,000

Timeless sophistication meets the natural beauty of The Long Island Sound. Set on an expansive, meticulously landscaped property. Unparalleled water views, lush greenery, and direct access to the shore. Classic architecture design is complemented by modern luxury. Light-filled open layout, custom millwork, rich hardwood floors, in-ground pool with patio and refined finishes. Experience waterfront living.



601 Moriches Road, Nissequogue | 6 BD | 6 BA | 5,000 SF | \$3,499,000

Stunning bespoke nestled in the heart of Nissequogue Village and newly constructed in 2022 with the finest of custom millwork and materials. This exquisite six bedroom, six bath colonial sits on 2.55 pristine acres and is a masterpiece of opulent design and luxury living. Just over an hour from New York City yet near all the upscale amenities of The Village. Quaint shops, fine dining, beaches, golf and country clubs, vineyards and equestrian centers.



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