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PORT JEFFERSON Unique home built by high end architectural designer Scott Accardo. 6 bedrooms, 6 full baths and 3 half baths. Spectacular green efficient mansion situated in a 1.6 acre secluded Belle Terre area. 20" ceiling in entrance. Foyer and living room with fireplace. French double door open to a cozy family room. Game room, home movie theatre and much more. Open dining room for convenient entertaining. Two sets of stairways to the 2nd floor. 40'x20' indoor solar heated gunite swimming pool with ozone sanitizer. 2700 Sq. ft. pool house with wood burning stove, changing room, full bath and entertaining area. **ML#844645 Offered at \$2,499,000**

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

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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**



Setauket Beautifully landscaped 4-BR, 2 1/2-BA Colonial. Home features a beautiful KIT w/all SS appliances & granite countertops. Home includes a potential in-law suite, offering flexibility for extended family or guests. ML#857307 **\$1,050,000**



Wading River Move-in-Ready home Nestled on a flat 1-acre lot. Stunning 4-BR, 2.5-BA layout. A professionally landscaped exterior. Formal DR and LR's. Designer eat-in kitchen with built-in pot filler, walk-in pantry and so much more! ML#858083 **\$989,000**



Stony Brook This home features 4 BRs plus a 20x20 addition w/full BA and separate entrance, as well as a sunroom off the dining area. Engineered wood flooring in the LR, hallway & BRs, 3 new mini-split ductless cooling units ML#848032 **\$699,000**



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



Stony Brook Handyman Or First Time Home Buyer Special. 3 Bedrooms, 2 Full Baths Buckingham Ranch nestled in a quiet neighborhood. Recently Updated Roof, Siding, And Windows. 2 Car Garages. Fenced Back Yard. Lots of Potential. ML#868538 **\$550,000**



Port Jefferson Sta Sun filled 3 BR, 2.5 BA home is in pristine condition. 7" wide plank LVP wood-look flooring throughout, open concept living space, beautifully renovated kitchen (2022) with solid wood cabinetry, quartz countertop and tile backsplash. ML#839487 **\$515,000**



Port Jefferson Sta 2-Story Condo offers 3 bedrooms, 2.5 baths, and many amenities. The first floor has an open concept LR, DR, and new wood flooring installed (2023). The spacious KIT includes SS appliances (refrigerator 2024). ML#839580 **\$499,999**



Port Jefferson Sta One BR unit w/large LR and dining area, all carpeted. Efficiency KIT w/pass- thru window. Laundry on premises. A/C units in LR & BR. Common Charges include: Taxes, Heat, Water, Cable, Internet, Snow removal, Lawn Care. ML#850169 **\$183,000**



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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 **\$1,194,000**



Port Jefferson Breathtaking vistas of Mount Sinai Harbor, L.I.S./ Conn. Stunning ELK 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 **\$1,100,000**



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. 4 bdrms and 2.5 baths (primary bedroom on the first floor) FLR/DR, den with a fireplace. Bsmt. with 8-foot ceilings and 4-plus-car garage. ML#830118 **\$749,000**



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**



Wading River Updated Ranch -Short distance to a Private Beach. Open layout featuring a gourmet kitchen with breakfast bar. 3 bdrms. and a fully renovated, bath. New windows, newer roof (3 years), central air (3 years), Full bsmt. 2-car garage. Set on a shy half-acre. ML#857257 **\$649,000**



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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Stony Brook Spacious 5Br, 2FBth Ranch with high ceilings. Updated EIK has custom cabinets, S/S appliances and ceramic flooring. 3 Lg pantries off the Kitchen. Primary Br w/2Lg closets and FBth attached. HW Floors throughout. CAC, Natural Gas heat and cooking. Three Village SD. ML#854026 **\$709,000**



Mount Sinai The Villages: Located in a 24-hour Gated Community this home offers 4Br & 3.5Bths. Spacious Chef's Kitchen with maple cabinets, Granite counters, S/S & Butler's pantry w/Wine Fridge. Lg deck with built in Bar and pavilion. Amenities include Clubhouse, IGP, Tennis Courts & playground, ML#859372 **\$1,075,000**



Mastic Beautifully updated 5Br, 2FBth Cape located in desirable Manor Park and Eastport/South Manor Schools. Stunning Kitchen w/quartz counters, marble backsplash, soft close & recessed lighting. All spacious Br's throughout. Situated on a corner lot, fully fenced yard w/Patio & IGS. ML#839147 **\$639,900**



Shoreham Post Modern located in Country Manor Estates, Shoreham-Wading River SD. Open Floor plan and gourmet Kitchen. 1st Flr Guest Suite. Primary Suite w/dual walk-in closets, FBth and Balcony. Basement w/FBth, Media Room, home gym & Egress Window. IG Saltwater pool, Patio and pergola. ML#863917 **\$999,900**



Centereach Expanded Cape w/many updates. New boiler & Oil tank. Open Kitchen, Family Rm, and Lg Dining Rm space. Lg Br w/Wlk in closet and space for dressing rm or sitting area. Full unfinished Basement w/Washer/Dryer & utilities. Fully fenced property in Middle Country SD. ML#856029 **\$665,000**



Shoreham Spacious 4Br, 2.5Bth Colonial located in Soundview Acres with a private beach. EIK features S S appliance. Den has Cozy Fpl and French Doors to beautiful, screened porches. Primary suite w/en-suite bath on 2nd level. Full unfinished basement. 2 Car Garg & more. ML#856879 **\$849,000**

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HOMEWISE | Real Estate Tips and Advice

How to Transfer a Property Title

What to Know About Deeds, Ownership Changes and Legal Steps



Whether you're selling a home, gifting property to a family member or adding someone to your title, transferring real estate ownership involves more than just handing over the keys. Understanding the process helps ensure your transfer is legal, complete and protected from future disputes.

WHEN PROPERTY TITLES ARE TRANSFERRED

Property title transfers happen for many reasons. The most common is a home sale, where ownership passes from the seller to the buyer at closing. But titles are also transferred during a refinance, divorce, inheritance or gift of property between family members.

In some cases, a homeowner might want to add a spouse or child to the title for estate planning purposes. Others may use a transfer

to place the property into a living trust or business entity, such as an LLC.

Each of these situations requires a clear and properly executed deed, which outlines who currently owns the property and who will receive it. Without the right documentation, ownership can be unclear, leading to legal challenges down the road.

STEPS TO TRANSFER OWNERSHIP

The title transfer process starts with choosing the right type of deed. Common types include:

Warranty Deed – Often used in sales, it guarantees the title is clear of liens or other issues.

Quitclaim Deed – Used for transfers without guarantees, often between family members.

Grant Deed – Offers a limited warranty and is used in some states for regular sales.

Once the appropriate deed

is prepared, the current owner (grantor) signs it in front of a notary public. Depending on local laws, witnesses may also be required.

The next critical step is recording the deed with the county recorder's office. This makes the change public record and ensures the new owner (grantee) has legal standing if questions of ownership arise.

If the transfer is part of a sale, the process is usually handled by the title company or closing attorney. But for gifts, inheritance or trust transfers, you may need to consult a real estate attorney to make sure everything is done correctly.

A clean and legal title transfer protects both the current and future owner. Whether you're passing down a home or finalizing a sale, taking the right steps ensures the transfer is smooth and secure.

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PRICE ADJUSTMENT

Belle Terre | \$1,200,000 | #3559884

This stunning, youthful Post Modern home is situated just one house away from a private Belle Terre beach. Tucked into a hill, it boasts a low-maintenance property with extreme privacy. This well-kept 3000 sqft., four-bedroom home features flowing hardwood floors, high ceilings, clean-lined moldings, a spacious first-floor office, full basement and winter water views. Taxes under \$23,000



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Licensed R.E. Salesperson

300 Main Street, East Setauket

O: 631.246.7877 | C: 631.457.3262

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and JoAnne Hewett,

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Plus, don't miss our compelling pre-inaugural
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REAL ESTATE | MORTGAGES

How Interest Rates Affect Loans



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When potential buyers look at purchasing a home, one of the first things they do is to get pre-qualified for a mortgage, arrange for down payments and figure out how much home they can afford.

Interest rates can affect the property value of homes, as higher interest rates generally depress sales and make the real estate market more of a buyer's market.

Interest rates are charged on top of the principal for the use of the money. It's determined by the Federal Reserve's prime rate and each bank determines the range of annual percentage rates they offer. The Fed tends to raise rates when inflation is higher, and this increases the cost of debt.

MORTGAGE LOANS

Mortgage loans come in fixed-

and adjustable-rate loan packages, or there may be some hybrid combinations.

Fixed-rate mortgages have the same interest rate for the life of the loan, even if a buyer may be planning to stay in the home for less than the life of the loan. In fact, most buyers don't stay in the home for 30 years, opting instead to move or refinance their mortgages. The National Association of Realtors says the average length of living in a home was 15 years, which is up from 6.5 years in 2013.

Adjustable-rate mortgages (ARMs) are loans where the rate changes on a schedule determined by the mortgage terms. It could be every six months, yearly or even monthly. The interest rate is an index value plus a margin and rounded to an eighth of a percent-age point. The index value

is variable and the margin is fixed for the life of the mortgage.

Buyers looking to use an ARM should be aware the monthly cost of their payments can increase if interest rates increase. They should make sure they can cover the full range of their possible payments.

RATES AND THE HOUSING MARKET

When interest rates are higher or increasing, borrowing becomes more expensive, which can slow down buying and result in a drop in home prices. When interest rates drop, the cost of buying a home drops and demand rises, taking home prices up with it.

Lenders, when determining what interest rates to charge, consider the state of the economy and government monetary policy. They also consider credit history, income and the type and size of the loan.

NEW LISTING



7 Marisa Drive | Middle Island | \$609,000

Web# 860282 | Agent: Rosanne D'Agostino

Welcome to your dream home in Birchwood at Spring Lake! This 4-bed, 3-bath gem offers resort-style living with gated security, clubhouses, pools, gym, playgrounds, tennis courts, and a stunning golf course.

NEW LISTING



4 Hatteras Court | Mount Sinai | \$949,999

Web# 861017 | Agent: Lisa A. Jaeger

Perfectly remodeled SMART HOME on private Mt. Sinai cul-de-sac. 4 beds, 3 baths. Near Heritage Park, Cedar Beach, Mt. Sinai Harbor, Rails to Trails, Port Jefferson Village, St. Charles & Stony Brook Hospitals and University.

NEW LISTING



12 Bridle Path Lane | Port Jefferson | \$729,999

Web# 867143 | Agent: Devang Patel

Welcome to 12 Bridle Path—an oversized ranch near Port Jefferson Village in the Three Village School District. Features include 3 bedrooms, 2 updated baths, hardwood floors, central air, a large basement, deck, and koi pond.

PENDING



28 Sweetgum Lane | Miller Place | \$1,375,000

Web# 854325 | Agent: Angela Peritore

Stunning 5-bed, 4-bath home in Island Estates with outdoor kitchen, bar, pavilion with floor-to-ceiling fireplace, pickleball/basketball court, and heated saltwater pool with waterfall. Professionally designed with top-tier finishes throughout.

PENDING



12 Peters Path Unit #12 | Mount Sinai | \$749,000

Web# 835870 | Agent: Yaffa Stegemann

Experience premier condo living in this 3-bed, 4-bath home. Enjoy 24-hour gated security, indoor/outdoor pool, tennis, bocce, playground, and a clubhouse with gym—luxury amenities for an active and secure lifestyle.

PENDING



36 Beach Road | Port Jefferson | \$1,500,000

Web# L3534059 | Agent: Alexia N. Poulos

Perched 30 feet above sea level, this 6-bed, 4-bath Belle Terre retreat offers water views, pool, hot tub, beach path, and deep-water harbor access—all on a private, peaceful 1.3-acre parcel. Vacation living at home.

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HOMEWISE | Real Estate Tips and Advice

Zoning Laws 101

How Local Rules Affect What You Can Do with Your Property



Buying a property is about more than just location — it's also about understanding what you're allowed to do with the land. Zoning laws set the rules, and they can significantly shape your plans for building, remodeling or even running a business from home.

UNDERSTANDING BASIC ZONING CATEGORIES

Most communities divide land into zoning categories based on use. Residential zones cover single-family homes, townhouses and apartments. Commercial zones are for businesses like retail shops, offices and restaurants. Industrial zones allow manufacturing, warehouses and other heavy uses. Agricultural zones preserve farmland and limit development.

Within residential zones, there may be further restrictions, such as minimum lot sizes, building heights or the number of homes allowed on a parcel. Some areas permit multifamily housing, while others

strictly allow only single-family homes.

Zoning laws also regulate setbacks (how far structures must be from property lines), lot coverage (how much of the land can be developed) and parking requirements. These rules help maintain the character of neighborhoods and manage growth responsibly.

Some communities create mixed use zones, blending residential, commercial and recreational spaces to create walkable areas. Understanding the specific rules for a property's zone is crucial before planning any changes or new construction.

HOW ZONING AFFECTS YOUR PLANS

If you want to add a guest-house, build a workshop or start a home-based business, zoning laws will determine whether it's allowed. Some residential areas prohibit short-term rentals, limit home businesses or restrict the number of unrelated people who can live

together in a single home.

If your plans don't match the current zoning, you may need to apply for a variance or a rezoning request. These processes can be time consuming and are not always approved.

Future zoning changes in your area can also impact property values. For instance, nearby land rezoned for commercial use could either boost home values by adding amenities or decrease them due to increased traffic.

Before you buy — or before you plan major changes — consult local zoning maps and codes. Your real estate agent, city planning department or zoning board can provide valuable guidance to ensure your plans align with local regulations.

Zoning laws may seem complex, but knowing the basics helps protect your investment and avoid costly surprises. A little research upfront ensures you'll be able to use your property the way you envision.



601 Moriches Road Nissequogue, NY

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.

COMPASS



Maria Orlandi
Licensed Associate RE Broker
maria.orlandi@compass.com
M: 631.697.0474 | O: 631.629.7719
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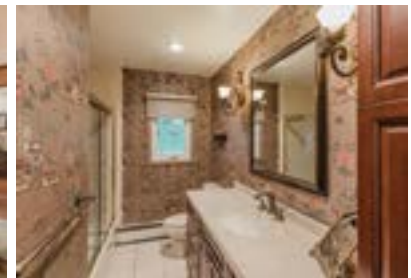
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