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WINTER '23/'24



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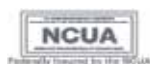
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#145588 – Buyck – Beautiful home with views of Twomile Creek. 1 BR, in-floor heat, wood stove, newer septic, 3 BRs, 2-stall garage. 90 acres with the creek running through. **\$304,000.**



#145748 – Virginia - Welcome home to this inviting 2 BR, 1.5 BA condo with a 1-stall attached garage. Open layout, abundant natural light. Includes a private patio with privacy fence. **\$151,900**



#145547 – Soudan – This 3 BR, 1.5 BA home features maple hard wood floors, spacious kitchen with breakfast nook, newer washer/dryer and furnace. Spacious 2-car garage. **\$119,900**



#145912 – Soudan – Immaculate 3 BR mobile home minutes from Lake Vermilion. Features include a spacious open floor plan with a vaulted living room ceiling, and eat-in kitchen. **\$80,000.**



#145970 – Tower – This 4 BR home features spacious dining/living room, kitchen, 2 BRs, full BA, enclosed front porch. 2 additional BRs on upper level. Fenced yard, 2-stall garage. **\$139,900**



#145795 – Alborn – Swan Lake Road – 3 BR, 2 BA rambler on 40 acres. Kitchen, dining, living room, BRs and BA. Basement is finished with kitchen, family room and .75 BA. 2-stall garage. **\$389,900**



#145775 – Soudan - Charming 3 BR, 1.5 BA home. Main level has kitchen, living room, 2 BRs, BA and hardwood floors. Upper level has 3rd BR. There is a lower-level family room, 2 car garage. **\$179,900**



#146071 – Lake Vermilion – Jackrabbit Island – 13.75 acre island in Big Bay. Cabin has kitchen, living room, main floor BR, BA, plus loft. Newer deck and gazebo by the lake. Trails on property. **\$750,000**

Cook: 218-666-6183 Tower: 218-753-8985 Virginia: 218-741-8985



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PRIME LAKE HOMES



#143413 Wonderful 4 BR lake home on highly desirable Hibbing Point, w/southern exposure and mesmerizing lake views. Open design w/open beam ceilings, floor to ceiling “Ole Swanson” wood-burning granite fireplace, all large BRs, lower-level walkout w/ family room and sauna. Att. garage, detached garage, boathouse, natural landscaping, 200 ft+ lakeshore and 1.6 acres of mature trees. **First time on the market!**
Reduced to \$997,500



#145943 Cozy 2 BR cedar-sided cabin on the water's edge. 375 ft lakeshore, 2.6 acres adjacent to state and federal land on a level lot. Ample space for outdoor activities plus towering pines and minutes away from Timbuktu Marina. Cabin with open design, wood-burning stove, cedar T&G paneling, spare room, boathouse, and two sheds. Experience breathtaking sunsets off your dock, creating picture-perfect moments right at your doorstep. **\$324,000**

RESIDENTIAL HOMES



#145748 Virginia Welcome home to this inviting 2 BR, 1-1/2 BA condo with an attached 1-stall garage. Spacious BRs and lots of closets! Enjoy ample space to relax and entertain in this thoughtfully designed home. The open layout provides a comfortable flow throughout the living areas with abundant natural light. Includes private patio with privacy fence. Situated in a prime location, this end unit condo offers easy-access to shopping, schools and parks.
First time on the market! \$151,900

“Barb was very professional and attentive; we’d recommend her to anyone.” client



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#142429 Gold Island. Two separate lots being sold together with 450 ft of lake-shore, 3+ acres of a mixture of mature trees. South-facing and only minutes from marinas or public access sites. Located on desirable Frazer Bay. This is a “keeper”!

Reduced to \$139,000



#144663 Prime lot w/ 840 ft of actual shoreline and 4.5 acres on Pine Island. Includes a Certificate of Survey, approved septic sites, electricity, close to marinas.

New lift out dock in 2022. **\$295,000**



#143350 Short boat ride from two marinas! Large parcel with sunny southern exposure, 300 ft of lakeshore and approx. 4+ wooded acres and electric nearby. Build your dream cabin or camp on it! Centrally located on Frazer Bay near the picturesque Muskrat Channel. **Don't miss this one! \$129,900**



#145573 2.5 acres of pristine wooded land with rocky outcroppings. Includes gravel pad with a French drain system, pole building, red pines, some over 100 years old, approved septic sites, and electricity conveniently situated near the shores of Lake Vermilion. From boating to fishing, every day becomes an adventure.

First time on the market! \$79,000

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Angora-\$192,000 160 acres of prime hunting land located on Heino Rd north of Virginia. Many trails throughout with state land adjoining to the east. Possible contract for deed. MLS#145596 & 6110036



Gheen-\$249,000 3 BR, 3/4 BA, 1,512 sq ft cabin with covered front porch, in-floor hot water heat, A/C and attached 1-car garage/bunk room on 40 acres surrounded by public land. MLS#145680 & 6110233



Buyck-\$219,000 3 BR, 1 BA, year-round home in Buyck. Sits on 2.24 acres which include 3-car garage and chicken coop. Recently remodeled. MLS#145607 & 6110058



Sand Point Lake-\$379,000 Private island in Voyageurs National Park! 2-acres with 2 BR furnished cabin with gas lights, generator, propane fridge and stove. No electric, septic or well. MLS#145705 & 6110295



Orr-\$430,000 12-unit motel situated on Hwy 53 with garage/storage building, fish cleaning house and two docks located on Pelican Lake. MLS#145472 & 610962



Pelican Lake-\$449,000 3 BR, 1 BA log cabin with attached screen porch, sauna/shower and storage/woodshed on an 8.4-acre island. MLS#145566 & 6109949



Crane Lake-\$459,000 Historic 1936 full log, 2 BR cabin on 53+ acres. Updates include a new, never used Crane Lake septic system, new free standing shower house and 64 ft-dock. Boat-access. MLS#145757



Pelican Lake-\$339,000 2 BR, year-round home situated on the south side of the lake, perfect for swimming or fishing off your private dock. MLS#145511 & 6108907



Cook-\$159,000 3 BR, 2 BA mobile home on 10 acres with detached 2 car garage/storage shed, playhouse, drilled well and compliant septic. MLS#145461 & 6109599



Elephant Lake, Orr-\$437,700 4 BR, 2 BA, 1,760 sq ft. home on 1.52 acres with 217 ft lake frontage. Comes with roll-in dock, alum boat lift, storage shed. MLS#145714 & 6110330



Pelican Lake-\$398,900 2+ BR, 2 BA home with 125 ft of shoreline. Updated exterior, composite decks and kitchen. Has 2-car garage, roll-in alum dock/boat lift. MLS#145611 & 6110064



Orr-\$63,600 Great hunting/recreational property. 52.62 undeveloped acres located north of Ash Lake. Adjoins public land and timber company lands. MLS#145217 & 6108768



Ash River, Orr-\$59,000 Lot 5 in Bear Ridge CIC. Shared electric, septic, and water. 155 ft of shared shoreline, boat slip and gazebo area near lake. MLS#145782 & 6110531



Buyck-\$59,500 14.9 acres with frontage along Niles Bay Forest Rd. Gated driveway into property with electric at road. Gravel pit to use. Nice elevation. MLS#144570 & 6106611



Pickerel Lake, Effie-\$108,000 3.10 acres and 404 ft. of shoreline. New electric service, sand point well, privy, storage shed, new dock, and camper. MLS#145887 & 6110862

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Crane Lake-\$145,000 16.27 acres along Crane Lake Rd. Perfect spot to build. 1,000's of acres of state and federal land adjoin property to the east. MLS#146016 & 6111325



Johnson Lake-\$159,000 2.3 wooded acres with 35+/- ft of shoreline. Cabin with generator, gas cook stove, wood stove and privy. MLS#146065 & 6111475



Gheen-\$85,000 20-acre property with farmhouse, pumphouse, well, septic and electric. Farmhouse and outbuildings need some TLC. MLS#146075 & 6111575



Crane Lake-\$275,000 20-acre boat-access property has 6 BR, 3 BA home. Deeded access across federal land. MLS#144617



Orr-\$119,000 Buildable, wooded 80 acres South of Orr. Great hunting location with extensive trail system throughout property. MLS#144806 & 6107469



Orr-\$19,900 Buildable 1 acre lot in the city of Orr with city water and sewer. Level cleared lot along road with wooded back lot. MLS#144838 & 6107577



Rainy Lake-\$290,000 Completely remodeled, 2 BR 1 BA, 710 sq ft cabin on 1.8 acre lot., Approx 600 ft of Rainy Lake frontage. MLS#144734 & 6107223



Buyck-\$134,900 Year-round 2 BR, 1+ BA home on 5 acres w/detached garage, compliant septic, drilled well, and nearly new furnace make this a must see. MLS#146099 & 6111642



Orr-\$69,900 Ash River lot #2 in Bear Ridge on Ash River CIC. Has electric, shared septic/water, 155 ft shared shoreline, a dock slip. MLS#140025 & 6092207



Orr-\$69,900 Ash River lot #4 in Bear Ridge on Ash River CIC. Has electric, shared septic/water, 155 ft of shared shoreline, and dock slip. MLS#140026 & 6092208



Crane Lake-\$269,000 40-acre boat-access property with 1,440 ft of gradual sloping shoreline with a small bunk cabin, electric, and storage shed. MLS#145305 & 6109024



Orr-\$69,900 Ash River lot #10 in Bear Ridge on Ash River CIC. Has electric, shared septic/water, 155 ft of shared shoreline and dock slip. MLS#140033 & 6092213



Buyck-\$40,000 40 acres in Buyck on the Shuster Rd. Nice rolling elevation on the south part of property. MLS#143084 & 6102168



Buyck-\$360,000 200 acres near the Vermilion River and many area lakes. Adjoins public lands. MLS#143352 & 6102928

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EMBARRASS - 4 ACRES

292 ft of Little Birch Lake
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ELY - 3 BED | 3 BATH | 3 STALL

300 feet of shoreline on Farm Lake
\$1,845,000 | MLS#145860

VACANT LAND W/ WATERFRONT



VACANT LAND W/ WATERFRONT



ELY - 2.7 ACRES

200 ft of Wolf Lake
\$175,000 | MLS#146072

AURORA - 22.5 ACRES

1,587 ft of Twin Lakes
\$200,000 | MLS#143112

TOWER - 2.6 ACRES

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ELY - 1 STALL | 9.73 ACRES
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VACANT LAND



ELY - 40 ACRES
\$120,000 | MLS#140765

VACANT LAND



EMBARRASS - 80 ACRES
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GILBERT - 3 BED | 2 BATH | 4 STALL
Open concept home on 30 Acres
\$474,900 | MLS#145750



IRON - 3 BED | 1 BATH | 6 STALL
Multiple outbuildings on 37.95 Acres
\$299,900 | MLS#145486



MAKINEN - 3 BED | 2 BATH | 3 STALL
Well kept home on 5 Acres
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ORR - 2 BED | 80 ACRES
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AURORA - 4 BED | 3 BATH | 12 STALL
Open concept home
\$349,500 | MLS#146012



AURORA - 2 BED | 1 BATH | 1 STALL
Adorable bundalow
\$84,000 | MLS#144844



BABBITT - 3 BED | 2 BATH | 2 STALL
Many updates done already!
\$139,900 | MLS#145066



BABBITT - 3 BED | 2 BATH | 2 STALL
Newly remodeled!
\$148,500 | MLS#145694



ELY - 2 BED | 1 BATH
Prime location!
\$139,500 | MLS#145923



HOYT LAKES - 3 BED | 1 BATH | 3 STALL
Comfortable living
\$141,500 | MLS#145857

COMMERCIAL



ORR - JIM'S ASH TRAIL STORE
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Why it pays to work with a real estate agent

Equity, pre-approval, contingencies, appraisal. These are terms associated with buying real estate, but even seasoned home buyers may not fully understand them. Navigating the real estate market can be challenging, but in today's economic climate, marked by inflation, high interest rates and high home prices across the country, it is more important than ever to understand the minutiae that is involved in buying and selling property. That's just one of many reasons why buyers and sellers can benefit from the help of a seasoned real estate professional.

Types of real estate professionals

Many people use the terms real estate agent, real estate broker and Realtor® interchangeably. While these professionals handle many similar tasks, there are some notable distinctions between them. A Realtor® is a registered term used to describe a real estate professional who is a member of the National Association of Realtors®. These individuals must adhere to a strict code of ethics, and have access to market data and transaction management services unique to this specific trade organization. A real estate agent is licensed to help people buy and sell real estate, and is paid a commission when a deal is completed. A real estate broker does the same jobs as an agent, but is also licensed to work independently and may employ his or her own agents. The broker also may get a percentage of the commission from agents in addition to his or her own commissions, according to Investopedia.



Buyer and seller

A professional may represent either the buyer or seller or both. A buyer's agent is negotiating for the buyer in the transaction, while a seller's agent negotiates for the seller. Real estate professionals also can represent both parties, known as dual agency. Typically this does not occur in the same transaction, as that can create a conflict of interest. Commissions typically fall between 5 and 6 percent on real estate transactions, an amount that is split by all real estate professionals working on the transaction.

Why work with a real estate professional?

Homeowners may wonder why they should seek the services of a real estate agent, broker or Realtor®. That's particularly so for sellers, as buyers typically do not pay a real estate representative any money.

- ▶ **Expertise:** Considering that buying and selling a home is one of the biggest financial transactions one will make, it makes sense to leave it in the hands of experienced profes-

sionals.

- ▶ **Price a home right:** Real estate professionals will conduct a market analysis and look at "comps" in the area to determine a price that is fair and will help a house move. When working with buyers, the agent or broker also will be able to help them come up with a reasonable offer price.

- ▶ **Access to MLS:** Agents and brokers have access to the Multiple Listing Service, which is widely used across the United States for listing available properties. It helps sellers sell faster and will enable buyers to view multiple properties all in one database.

- ▶ **Negotiations:** Leaving negotiations to a third party removes emotion from the transaction and can help everyone involved resolve issues and agree on acceptable terms.

Buying and selling real estate is a complex process. Real estate professionals can simplify the process and make it more enjoyable for buyers and sellers alike.

How to handle selling a home when moving into an assisted living facility

Families must make a number of important decisions when an aging relative decides the time is right to move into an assisted living facility. Such facilities help older individuals who are having troubling living independently. In addition to finding the right facility for a loved one, many families have to decide what to do with their aging loved one's home.



Aging individuals with companions such as a spouse or a live-in partner may not need to sell their house if that person will not be moving to the assisted living facility with them. However, many partners choose to move as well, and family members may need to sell their current home in order to pay for their loved one to stay at an assisted living facility. The senior care experts at Caring.com note that selling a home when a loved one decides to move into an assisted living facility can present some emotional aspects that will not necessarily be present when selling one's own home. In recognition of that and some additional difficulties associated with this unique situation, Caring.com offers the following tips to help families navigate the process as smoothly as possible.

► Consider assigning someone power of attorney. Individuals move into assisted living facilities for a number of reasons, so not everyone will do so because of dimin-

ishing cognitive abilities. However, Caring.com notes that selling the home of a loved one diagnosed with dementia can present unique challenges, as only a homeowner can transfer a home to a new owner. In such instances, someone may need to step in and assume power of attorney. Contact an elder law attorney to facilitate that process, if necessary. Such professionals also can provide insight into laws that can help families determine if it's best to sell the home or hold onto it if proceeds from a potential sale are not needed to pay for a facility. Arrange for power of attorney or even a guardianship prior to putting a home on the market.

► Discuss the situation and the sale. Aging individuals should be given ample time to process the idea of selling their homes before moving into an assisted living facility. Homeowners make untold sacrifices to buy and maintain their homes, so the decision to sell could elicit a range of emotions that aging individuals have a right to process before a "For Sale" sign is erected in

the front yard. Caring.com recommends maintaining an open and honest dialogue about what can be achieved by selling the home and how their quality of life will benefit from moving to the assisted living facility.

► Sort through belongings. Caring.com notes the significance of allowing aging relatives to take special items with them into the assisted living facility. It will be impossible to take a lifetime's worth of possessions into such a facility, but sort through belongings with your aging family member and do everything possible to ensure that especially meaningful items can make the move. Remaining items can be donated, sold, given to younger loved ones, or discarded.

► Make sure all relevant parties remain in the loop. If one person accepts power of attorney or a similar level of responsibility, that person should ensure all interested parties remain in the loop about the sale process. Aging adults without diminished mental faculties should be routinely updated on the sale process. Keeping all interested parties in the loop reduces the risk of objections or other problems when the sale is set to go through. Selling a home before moving into an assisted living facility presents some unique challenges that families can tackle together to ensure the process goes smoothly.

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.

► 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.



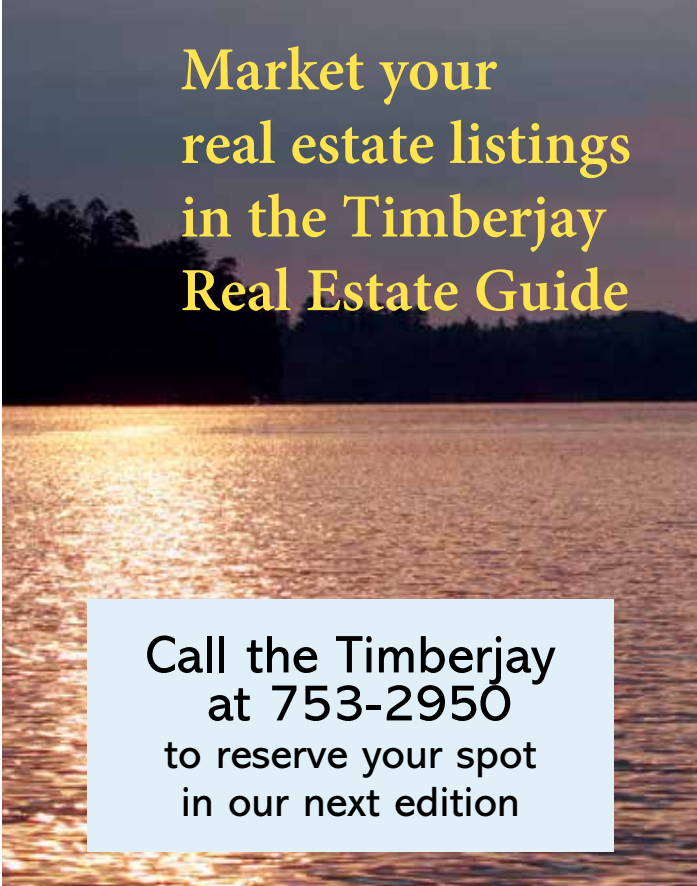
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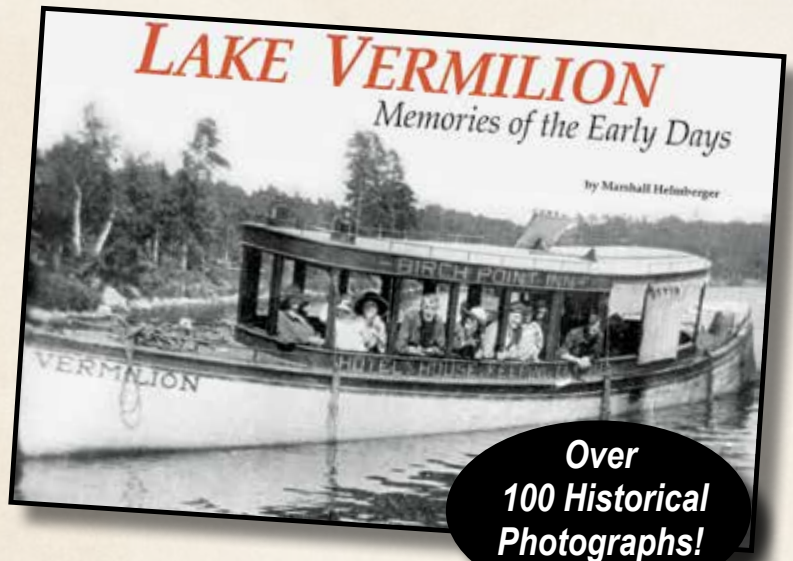
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Lake Vermilion

\$1,550,000

Lake home - 5,025 sq. ft. of finished interior - 4 Beds/5 Baths - 2.7 acres - 200' of lake frontage - Large Wet Boathouse - Guest House MLS#145615



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1570' of shoreline - Cabin
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Lake Vermilion home **\$2,550,000**
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580' of lake frontage
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Lake Vermilion \$950,000
24 acres - 3000' frontage
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Coming
MLS#144941



Lake Vermilion Listed at \$893,500
3 BD/3 Bath - 150' of lakeshore
Sauna - Luxurious Interior
MLS#145752



Lake Vermilion Listed at \$700,000
Lake Home - 3 beds/3 baths - Garages
Boathouse
MLS#145536



Lake Vermilion Listed at \$485,000
Lake Home - Sauna
175' of lakeshore - Boathouse
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CLIENT REVIEW

"Julia helped us to buy our lake home. She made the experience so easy and enjoyable. She is quick to respond, professional and very knowledgeable. We recommend Julia whole-heartedly!"

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Easy 1 level lake living on White Iron chain at edge of BWCA. Set on excellent swimming shore & 2 gradual acres, just 5 mi to Ely & 3 to airport. Vaulted LR w/fireplace, wall of glass to covered lakefront deck. 2 garages, storage shed, boat-house & dock.

OFFERED AT	\$744,500	
DETAILS	3 BD/3 BTH	2,882 SF
	232 ft shoreline	2 acres



Like new log retreat on the rapids offers relaxing white water sounds & blue water vistas. Tuck under garage & attached 2 st garage w/guest quarters above, 60x30 htd bldg, launch on Vermilion River and on Lake Vermilion next door.

OFFERED AT	\$1,498,500	
DETAILS	4 BD/4 BTH	4,018 SF
	895 ft shoreline	22 acres



Lake Vermilion mid-century modern retreat at waters edge & over the water boathouse w/guest quarters. Ideal location on Wakemup Narrows w/panoramic island studded views & protected swimming area, 8 mi to town. Vaulted great rm.

OFFERED AT	\$548,500	
DETAILS	2 BD/1 BTH	816 SF
	130 ft shoreline	0.5 acres



Lake Vermilion pvt island w/over the water cabin, sauna guest cabin & boathouse lot on mainland. Boat to waterside restaurants, championship golf, or town for shopping. Short ride across calm water to your mainland lot & boathouse.

OFFERED AT	\$998,500	
DETAILS	3 BD/PRIVY	900 SF
	1050 ft shoreline	2 acres

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Sold Sept.

White Iron - \$827,500



Sold Sept.

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