



# CENTURY 21 First Realty, Inc.

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### RICHMOND 4 SEASON CABIN RETREAT

Wooded lake lot is this cute 2BR, 1BA getaway on Big Lake! Features: beautiful landscape w/spectacular view, new pine laminate floor/carpets, granite tops, newer roof, & septic, vinyl win & sdg, fully furnished, storage shed, plus a dock.

MLS# 3079023 \$249,000



### WHY BUY NEW?

Enjoy this 2 yr old modified 2-story in Clear Lake, the most beautiful view in the development, huge wildlife area in back. Home features 4BR, 3BA, vaulted ceilings, 6 panel drs, custom built kitchen, library nook & much more.

MLS# 3117475 \$239,900



### BECKER 2-STORY

Enjoy this 3BR, 3BA, 2-story home on 1.08 acres in Becker which features 3BR on one level, 6-panel drs, granite countertops, stainless steel appliances, 16x24 storage shed, 3 car heated garage plus much more.

MLS# 3115530 \$324,900



### GOLFER'S DREAM HOME IN BECKER

This 3BR, 3BA ranch overlooks Pebble Creek Golf Course w/ Over 3000 finished sq ft. Features: see-thru fireplace, hardwood floors, huge att garage, plus Ma suite with luxurious MBA w/whirlpool.

MLS# 3134113 \$289,900



### HUNTING & FISHING GALORE!

Remodeled older home with 3BR, 3BA on Lake Traverse. Property, with 4.67 acres, excellent for hunting & fishing groups or just vacationers to get away - only 2-3 hrs from St Cloud/Twin Cities.

MLS# 3082870 \$259,000



### STUNNING 2 STORY WALKOUT

You won't want to miss this beautiful 4BR, 3BA home located on 1 acre in St Michael. Features include MF BR and BA, brick fireplace, hardwood & ceramic flrs, new carpet and landscaped yard.

MLS# 3137271 \$469,000

"Average A Home a Minute" represents an average based upon all homes bought or sold through CENTURY 21 franchises during 1994. ©1996 Century 21 Real Estate Corporation. ® and ™ -trademarks of Century 21 Real Estate Corporation. Equal Housing Opportunity. EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED.



## FIRST lock in your low rate... THEN shop for your lot & builder!

- Lock in your low rate and then shop for your lot or builder.
- You can re-lock one time if rates go down!
- \$500 Origination Fee **plus** our same great rates.

Liberty Savings Bank fsb has once again created the ultimate loan for you! Lock 'N Shop is our way of letting you take advantage of the low rates even if you're not quite ready to build or buy. Just lock in a low rate at Liberty and then you have 9 months to find your lot, builder or dream home. You can even re-lock if the rates go down! No wonder we're Central Minnesota's Home Loan Lender.



**Downtown St. Cloud**  
**320-252-2841**  
111 7th Ave. N

[www.libertysavings.com](http://www.libertysavings.com)

**Westwood St. Cloud**  
**320-252-1500**  
5803 Ridgewood Rd.

**Waite Park**  
**320-258-3256**  
818 2nd St. S.,  
Waite Park

**Monticello**  
**763-295-4411**  
1560 Hart Blvd.

Sample loan assumes a purchase price of \$200,000.00 with a 20% down payment. Interest Rate as of January 1, 2006 on a 30 year conventional amortizing loan with a 7 year balloon was 6.00% with an APR of 6.0613%. This loan will have 83 Principal and Interest payments of \$959.28 with a single balloon payment of \$144,437.90. This program allows you to lock in initially 9 months prior to closing with the one time option to relock to any conventional product at the prevailing rate 85 days prior to your final closing. Locking in between 31 and 85 days prior to your closing may result in an additional fee. This special program requires at least 5% down, and applies to Conventional loans only, and does not apply to special First Time Homebuyers Programs, Alternative Credit Programs, VA or FHA Financing. Buyer is required to pay other third party fees such as home-owners insurance, escrow reserves, appraisals, credit bureau fees, etc. Subject to income and special qualifications and credit approvals. This is not an offer to lend. Any such offer may only be made pursuant to Minn. Stats. 47.206 subs. 3 & 4.

