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Broker/Owner





# tricity homes

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## VA loans backed Tri-Cities highest avg. home sales price last year

Conventional loans dominated existing home sales in the core seven NE Tenn. Tri-Cities counties serviced by the Northeast Tennessee Association of Realtors® (NETAR) last year. But they didn't have the highest average sales price. That distinction went to Veteran Administration loans. And of the 600 sales financed by VA loans last year, two had a sales price of over \$1 million.

The seven-county region saw 7,300 sales last year. They had a sales volume of a little over \$2 billion. The average sales price was \$282,801, and the median was \$240,000. In markets like the one we've seen for the past several years, it's important to look at both sales prices.

The average is a good description of an overall price point for all sales. But it can – and has been skewed by sales in our market's upper or luxury-priced homes. The median sales price is a better tracker of property values because it is less affected by outliers that skew public market perceptions. It identifies the middle of the market. Half of the sales were for more than the median price, and half were for less. It also shows how the market's value has appreciated. Last year's price was a 53% increase from the pre-pandemic market.

Sellers who came off their listing price last year OK'd an average discount of \$2,297. Sellers who accepted USDA loans had the higher average increase over the list price (\$1,522).

Here's how that data looks for each major financing method.

### CONVENTIONAL LOANS

Share of all sales – 49.6%

Avg. sales price - \$319,528

Median sales price - \$265,000

Avg. difference sales to list price - down \$2,064

### CASH SALES

Share of all sales – 31.6%

Avg. sales price - \$257,658

Median sales price - \$200,675



**JAN  
STAPLETON**

Avg. difference sales to list price – \$3,682 below list

### FEDERAL HOUSING ADMINISTRATION

Share of all sales – 8%

Avg. sales price - \$211,841

Median sales price - \$195,000

Avg. difference sales to list price – \$1,274 above list

### VETERANS ADMINISTRATION

Share of all sales – 8%

Avg. sales price - \$313,468

Median sales price - \$287,750

Avg. difference sales to list price – \$2,893 below list

### US DEPT. OF AGRICULTURE

Share of all sales – 2%

Avg. sales price - \$181,890

Median sales price - \$174,900

Avg. difference sales to list price – \$1,522 above list

### TN HOUSING DEVELOPMENT AGENCY

Share of all sales – 0.04%

Avg. sales price - \$165,000

Median sales price - \$165,000

Avg. difference sales to list price – \$1,455 above list

Both the number and sale price for the local VA loan sales contrasts some of the misinformation about them. Sellers wary of VA-backed loans are turning away from a sizeable and growing segment of the local population. According to state and VA reports, close to half of all Tennesseans eligible for VA benefits live here in the First Congressional District.

The most current count shows veterans account for a little more than 9% of the Tri-City's population. That's about 40,000 people. If they were all in one town, its population would be nearly the size of Bristol, Tenn., and Bristol, Va. The area has and continues to be a vet destination due to the low cost of living, a welcoming and accommodating business, health care, and education area.

Increases in prices pushed down the share of cash sales, but they still account for the second-largest number of home sales. The share cited in this report is from the local Multiple Listing Service, which accounts for about 75% of existing-home sales.

Local cash sales peaked in 2014 when they accounted for 40.7% of sales in the three-county Johnson City metro area and 41.1% in the four-county Kingsport-Bristol metro area sales.







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**THE GREATEST VIEWS** World class estate offers 8205 sq ft lodge with 5BR, 6 full + 2 half baths. Fitness center, movie theater, 3 kitchens including outdoors, swim spa, security gate, 3-car garage, detached carriage house, and more. \$4,350,000 9941309



**RESERVE AT LEONARD FARMS** 6BR 6 full and 2 half BA in Bristol. Beautiful finishes and details throughout. Truly exceptional primary suite, top and lower level living areas, cinema, outbuilding, outdoor living, 7 garage spaces. \$2,540,000 9945032



**WATAUGA LAKEFRONT** 3BR 4BA hand-hewn log home with over 3100 sq ft. Amazing views! Open plan, soaring ceilings, 3 stone fireplaces, screened porch, expansive decking. Deeded boat slip in gated community Horse Shoe Cove. \$1,250,000 9926209



**WATAUGA LAKE GATED COMMUNITY** 4128 sq ft with 3BR 2BA. Awesome lake and mountain views! Tons of space for a growing family and entertaining guests. Outdoor space on every level. Deeded boat slip. \$799,900 9937888



**INVESTMENT OPPORTUNITY** 10,000 sq ft building on W. Market Street. Heavy day traffic count 20,000+ per day. Superior visibility, ample parking. Current month-to-month lease \$3000/mo. Roof is being refinished with 10-yr warranty. \$647,900 9941010



**AWE-INSPIRING VIEWS** 2BR 3BA with long range lake, mountain, pastoral views. Soaring open spaces, one-level living with second upstairs suite, wraparound covered deck unfin bsmt. Quality construction, impeccable maintained. \$639,900 9939617



**PRINCETON GARDENS** Newly constructed 3BR 2 BA in private development, Spacious open floor plan, high-end kitchen cabinets and finishes. Large primary suite with soaking tub, tiled shower, double vanity, wlk-in closes. \$529,900 9945474



**28.5 +/- ACRES IN LIMESTONE** Country setting with mountain views at the top. Gently rolling landscape becoming level near the road. Large pond at back of property. Call Berkshire Hathaway today for more information. \$427,500. MLS 9946947



**SOLD**

**FULLY FURNISHED** 3BR 2BA brick ranch on 1.3 acres in country setting near JC and I-26 to Erwin. All new mattresses, bedroom furnishings and carpet. All appliances including W/D. Fenced backyard, storage shed w/2 mowers. Beautiful mountain views. \$299,900 9945983



**WATAUGA LAKE VIEWS** Two properties available on Lakeview Drive in Butler. Approximately 5.49 or 5.87 acres of wooded privacy with great views. Call Berkshire Hathaway Greg Cox Real Estate for more information \$269,200 each 9945359 and 9945360



**COMMERCIAL LAND** 7 acres on West Market Street in Johnson City. Two parcels of land with two points of ingress, with frontage on McKinley Church Road. Zoned B4. Great for retail, auto business, mini storage, or multi-family. \$250,000 9931801



**SOLD**

**FULLY REMODELED** 3 bedroom, 1 bath one-level home in Erwin. New drywall, granite counters, electrical system, refinished floors. New siding, stud-do, gutters, doors and windows. Newly built back deck. Move in ready! \$164,900 9946326



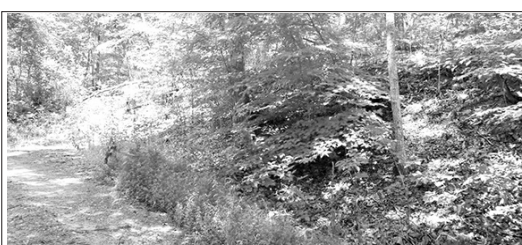
**OVER 2 ACRES** Build your dream home in Barton's Creek, a neighborhood in the Boones Creek area. Zoned for Lake Ridge Elementary. Privacy and great views on a cul-de-sac near all the north Johnson City amenities and Boone Lake. \$95,900 9923099



**WILLOWS RIDGE** Lot 20 in Duncan's Retreat, a new development in Lake Ridge school district. Level lot on cul-de-sac street, could be graded for walkout basement. Willows Ridge Phase II clubhouse, pool, sport court. \$84,500 9926004



**NEAR WATAUGA LAKE** Lot on Big Dry Run Rd in Old Mill Ridge Estate in Butler. 2.1 acres. Build your dream mountain getaway here! Call Berkshire Hathaway Greg Cox for more information. \$35,000 9937961



**5 ACRES NEAR GREENEBILLE** Raw, sloped, forested land off Hwy 31 north of Mooresburg. Secluded with a private drive. Call Berkshire Hathaway Gregg Cox Real Estate for more information. \$32,000 9942239



# Simple landscaping strategies that can transform a home's exterior

The interior of a home may be where homeowners and their families spend the majority of their time, and there's no denying that a well-planned interior goes a long way toward making a house a home. However, the exterior of a home, including its landscaping, can serve as a source of pride and catch the eye of prospective buyers when the home hits the market.

It's easy to walk past a home with an eye-catching exterior and assume the homeowner has a green thumb or has spent lots of time and money working on the landscaping. Though that may be true, oftentimes it's the simplest strategies that make all the difference. Homeowners can keep these strategies in mind as they look to transform the exterior of their homes.

- **Dress up the walkway.** A longer walkway can give guests a strong first impression of a home and won't break the bank. Create new planting beds and plant bright plants and flowers along each side of the walkway. If it's necessary and within budget, lengthen the walkway to create the feel of a more grandiose entryway.

- **Make things more symmetrical.** A messy landscape can give a poor first impression, even if the area features some beautiful plants. In such instances, a little effort to make things more symmetrical, with equal parts grass and vegetation, can create a cleaner, more inviting look.

- **Mulch your flower and tree beds.** Mulch is a relatively inexpensive but effective way to add aesthetic appeal to a landscape. Freshly mulched beds beneath trees and flowers creates a clean and organized look, and the mulch also serves a practical purpose, as it reduces

weed growth and helps the soil retain moisture so plants stay healthy and look better throughout the warmer months when rainfall may not be steady or significant.

- **Plant shade trees.** Shade trees can be especially useful when selling a home. The shade provided by trees can shield grass from blistering summer sun, potentially helping it stay green. A lush green lawn appeals to buyers and gives the impression the home has been well maintained. In addition, shade trees can be used to create the look of a backyard oasis. A well-placed bench beneath a large shade tree can entice buyers who want a relaxing spot to enjoy warm summer days outdoors without getting a sunburn.

- **Consider maintenance.** The more exotic an exterior landscape is, the more maintenance it's likely to require. Lawn and garden enthusiasts may not be turned off by landscape features that require steady maintenance, but homeowners who don't have much time for such work should keep things simple. A poorly maintained landscape, even if it includes exotic plants and elaborate designs, will adversely affect curb appeal. Another feather in the cap of low-maintenance landscape features is they could prove more appealing to prospective buyers, who may view elaborate, exotic landscaping as a lot of extra work they won't want to do.

Some simple landscaping strategies can help homeowners transform their home exteriors without requiring a significant investment of time or money.

## How to prepare a garden for spring planting

The final weeks of winter, and even the first few weeks of spring, are still chilly in many parts of the world. Despite those last vestiges of winter chills, late winter is a great time to begin preparing gardens for the coming planting season.

Gardens may have to withstand months of harsh weather each winter, and such conditions can take a toll. Gardeners can consider the following tips as they try to restore their gardens and get them ready for spring planting.

- **Disinfect your tools.** It's common to clean tools in late fall or whenever they're typically placed in storage for the winter. But cleaning and disinfecting are not necessarily the same thing. If tools were not disinfected at the end of the previous gardening season, disinfect them before doing any work on the garden. Doing so can ensure any lingering bacteria or fungi on tool surfaces are killed prior to the beginning of gardening season. According to the University of Minnesota Extension, plant pathogens, including bacteria and viruses, can be transferred to and infect plants through bits of soil and plant debris left on shovels and pruner blades. Thoroughly disinfecting such tools prior to using them in the spring is a great way to reduce the risk of disease in your garden.

- **Clear debris from garden beds.** Leaves, twigs, sticks, and other debris may have gathered in the garden over the winter. Such debris can inhibit the growth of plants and vegetables, so make sure all of it is removed prior to planting. Weeds might even begin to sprout up in late winter and early spring, so remove them before



they go to seed.

- **Test the soil.** Testing the soil prior to planting can help gardeners determine what their gardens will need to thrive in the coming months. Garden centers and home improvement stores sell home testing kits that are effective and easy to use. Once the results are in, speak with a professional at your local garden center about the best time to amend the soil.

- **Loosen compacted soil.** Soil can become compacted over winter. If compacted soil is not loosened prior to planting, plants will have a hard time getting the water and nutrients they need to thrive. Loosening the soil also provides another opportunity to inspect the garden for any underlying issues, such as fungi or weed growth, that you may have missed when clearing debris or testing the soil.

Late winter is a good time to assess a garden and address any issues that developed over the winter so plants and vegetables can thrive come the spring planting season.



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# 7 things to know before replacing windows

The decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs. Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings. But there are still plenty of reasons to invest in new windows.

**1. Vinyl or aluminum may be best.** Lumber is farmed rather quickly today and solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum cladding, which are long-lasting.

**2. Moisture problems indicate windows need to be replaced.** Condensation that shows up as fogging between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.

**3. Windows add curb appeal.** Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an

update, replacing windows and can be a quick and affordable update.

**4. Consider other energy-efficient upgrades.** Sometimes older windows can be salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weather stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.

**5. The wrong windows can adversely affect home value.** The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important to match the look of the original windows, including window material and the divided light pattern (the number of panes in each window) with the original windows.

**6. Think about soundproofing, too.** When upgrading windows, also think about how certain windows can cancel out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.

**7. Proper installation is key to longevity.** Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.



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### 260 SPRINGWINDS LOOP Johnson City

I call this house a Hidden Gem! Not because of where it is, but from the front it's just a cute house. It has over 3800 sq. ft. of living area with 5 bedrooms, and 4.5 baths. As you enter the house there is so much space. It walks into an open living room and kitchen. The living room also has a fireplace. The kitchen has Custom cabinetry, barnwood backsplash and granite countertops. New refrigerator in kitchen. The home has beautiful hardwood floors throughout the main level. The windows have custom plantation blinds.

**\$599,900**



### 1284 Hatterdale Farm Road Blountville

One Level Living at The Cottages At Feathers Chapel. Custom kitchen with lots of cabinet space with organizers. The kitchen is open with dining room and living room that has a beautiful fireplace. You will love the Cathedral ceilings, hardwood floors and palladium windows throughout. There is also a nice sunroom. Master bedroom has an en-suite with a walk in shower with a seat, sink vanity with sitting area and a walk-in closet. Also a good laundry space with a storage room. It has a 2 car garage. The main entrance is around the back for private sitting on the porch.

**\$389,900**



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# Popular kitchen flooring materials

Kitchens have long been considered the most popular gathering spaces in a home. That popularity compels millions of homeowners to renovate their kitchens each year, and the return on those investments is often significant.

A number of variables, including the value of neighboring homes and how quickly homeowners sell their homes after a renovation, affect the return on investment with a given project.

When renovating kitchens, homeowners will have to consider various components within the room, including the floors. Average flooring costs can be hard to calculate because they depend so heavily on homeowners' choice of materials. The following are some popular flooring materials that homeowners can consider as they plan to renovate their kitchens.

- **Vinyl:** Vinyl flooring is popular thanks in large part to its cost. Vinyl flooring cost less than other types of flooring. But its budget-friendliness is not the only benefit of vinyl flooring, which HGTV notes is easy to clean, making it an ideal choice for families that routinely confront spills and stains. HomeAdvisor notes that vinyl is the best waterproof material among all kitchen floors.
- **Porcelain/ceramic tile:** Porcelain or ceramic tiles can be slippery when they get wet, though HGTV notes that some porcelain flooring tiles have been certified as slip-resistant by the Americans with Disabilities Act.
- **Hardwood:** It's hard to beat hardwood when it comes to aesthetic appeal. Hardwood can be especially suitable in homes with open-concept floor plans that already have hardwood floors in surrounding rooms. HomeAdvisor notes that hardwood flooring installation can be costly, which might make it a less realistic option for budget-conscious homeowners. According to HGTV, engineered wood planks may be something to consider in the kitchen, as these are designed to be less susceptible to humidity and temperature. That's an important component to consider in



the kitchen, where temperatures can fluctuate while meals are being prepared.

- **Stone:** Natural stone tile is another popular kitchen flooring material. HomeAdvisor traces that popularity to its wide variety of styles and price points, which make it a realistic option for homeowners working with budgets big and small. Stone tiles also provide a

unique look because no two look the same, which might appeal to homeowners who want their kitchen floors to create a one-of-a-kind impression.

Kitchen flooring materials vary widely. That variety ensures there's a material for any style and budget homeowners are working with.



# Planning ahead is vital to a successful renovation

Remodeling projects are significant undertakings. Homeowners must consider a host of variables before any such project can begin. While planning ahead may take time, it is essential to ensuring successful completion of a renovation project. Consider these pre-renovation planning pointers to help any job go smoothly.

Determine your motivation for renovating. Renovation projects often involve balancing needs and wants, and determining if a project is a necessity or a luxury can set the timeline and course of the project. Is the roof leaking? If so, immediate action is necessary. Could the kitchen be a bit more functional? If the kitchen is still manageable, a homeowner may be able to wait a little bit to get better prices on appliances or contracting services.

Separating needs from wants helps homeowners map out a viable timeline that maximizes productivity and affordability.

## Get professional advice

Many homeowners are under the impression that doing the work themselves can save a considerable amount of money. This may be the case for homeowners with renovation experience. But by and large, professional contractors are an asset to any renovation. They can provide a realistic overview of the project, map out projected costs, point out areas that could be troublesome, and may have industry contacts that can keep supply costs low. Even if a homeowner will do a portion of the job, a contractor can do the bulk of the work and

keep the project on budget.

## Get necessary permits

Permits are designed to ensure the work is being done to code and in a safe manner. However, they are not without additional costs and processing time, and that can cause some homeowners to skip this step. According to the home information site The Spruce, building permits cost anywhere from \$400 to about \$2,200 for new home construction. Building permits for smaller projects can cost \$100 or less, and typically are based on a percentage of the anticipated cost of the project.

A permit may be issued the day the application is submitted, while other cities and towns may issue permits up to two or more weeks later. Factor permit fees and processing times into the renovation plan.

If it comes to light a homeowner did work without a required permit, he or she may face penalties; may have to tear out work done to have it inspected or redone; some may be unable to sell a home until permits have been obtained and work has been done to code. Homeowners insurance coverage also may be affected if homeowners do not obtain the proper permits. Other considerations when planning a renovation include writing out a strict budget, gathering inspiration, drawing up to-scale renovation plans, pouring over material reviews, and getting recommendations for reliable professionals to do the job. While not every obstacle can be avoided, planning is a good way to start successfully.



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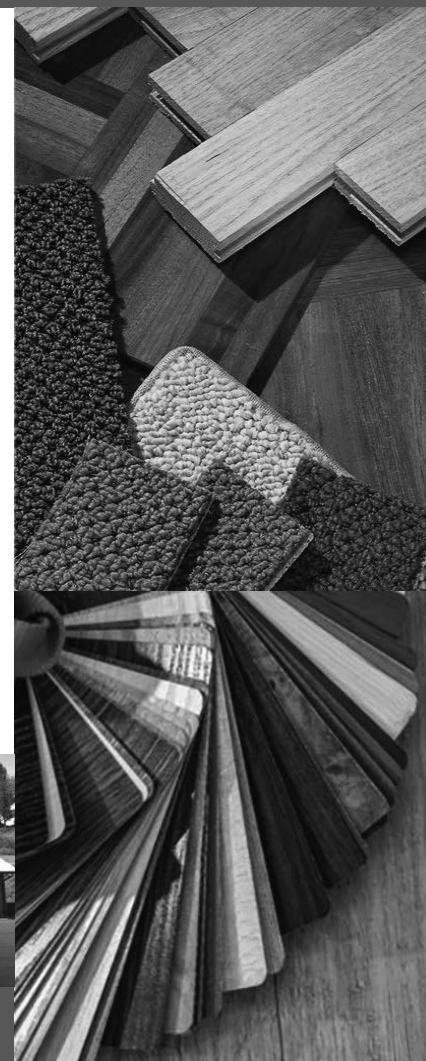
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**\$629,000**  
**165 Slonaker Circle**  
**Jonesborough**

Brand New Construction at the Cottages at Boones Creek. Fabulous location and many upgrades throughout make this home far from cookie cutter. 4 bedrooms, 2.5 bathrooms, almost 2,500 finished square feet MLS# 9941296



**\$619,000**  
**161 Bart Greene Drive**  
**Johnson City**

With a total of 1.5 acres, this gorgeous fully remodeled 3 bedroom, 3 bath brick home has a total of 2,974 finished square feet and has been completely modernized. MLS# 9945394



**\$540,000**  
**172 Slonaker Circle**  
**Jonesborough**

Brand New Construction at the Cottages at Boones Creek. Fabulous location and many upgrades throughout make this home far from cookie cutter. 3 bedrooms, 2.5 bathrooms, 2,110 finished square feet. MLS# 9945404



**\$129,900**  
**156 Ridgemont Rd.**  
**Church Hill**

This one level home features 3 bedrooms and one full bathroom - private, country setting on 1.2 acres of level land plus outbuilding and 1 car detached carport. MLS# 9944781



**\$110,000**  
**127 Madison Street**  
**Erwin**

Minutes from I-26, easy commute to Johnson City or Asheville. Great opportunity for handy person. Extra large lot. Detached storage building. Covered back and front porches. Outside city limits. MLS# 9945269



**\$550,000**  
**301 Scenic Oak Drive**  
**Johnson City**

Beautiful home in Carroll Creek Estates with over 2,900 finished square feet featuring 4 bedrooms and 3.5 bathrooms and a 2 car main level garage. MLS# 9945970



**\$479,000**  
**500 Carter Hill Road**  
**Piney Flats**

A fantastic opportunity for homesteading, farming or enjoying an amazing hilltop view. Brick ranch with 2 bedrooms, plumbed for additional bed/bath on 3.47 acres. MLS# 9945087



**\$335,000**  
**328 Harps Lane**  
**Gray**

Brand New PUD located in the heart of Gray, 2 bedrooms and 2 full bathrooms with a total of 1,600+ finished square feet. MLS# 9945706



**\$289,900**  
**102 Edgewood Drive**  
**Greeneville**

This fully renovated home is modern and chic at an affordable price point. 3 bedrooms, 2 full bathrooms, over 1,600 finished square feet in a fabulous location! MLS# 9945818



**\$109,900**  
**519 Bravo Street**  
**Elizabethton**

One level home featuring 3 beds, 1 full bath, almost 1500 finished sq ft.. in need of some updating and renovations but priced to sell! MLS# 9933162



**\$895,500**  
**114 Stonebrook Loop**  
**Elizabethton**

This stunning home features 6 bedrooms, 4 full bathrooms, over 5,000 finished square feet and a large yard all within the desirable Stonebrook Subdivision. MLS# 9942902



**\$639,900**  
**304 Ridgefield Road**  
**Kingsport**

Stately two story home sitting on a gorgeous acre lot with views of Holston River. 5 bedrooms and 3 full bathrooms with over 4,000 finished square feet. MLS# 9945824



**\$575,000**  
**2256 Boones Creek Road**  
**Johnson City**

2.5 acre tract with adorable home featuring 3 bedrooms and 2 full bathrooms with over 2,000 finished square feet in the highly sought after Boones Creek area. MLS # 9945772



**\$309,900**  
**534 West Market Street**  
**Johnson City**

Great Location! 3 Commercial Lots, There is a nice house that has been used for office space. There are 4 offices and a kitchen. Small in-closed porch good for storage. For sale or lease. MLS# 9941032



**\$180,500**  
**1404 Brentwood Drive**  
**Greeneville**

Large home in a nice neighborhood priced to sell! 3 bedrooms, 3.5 bathrooms, full basement. MLS# 9944777