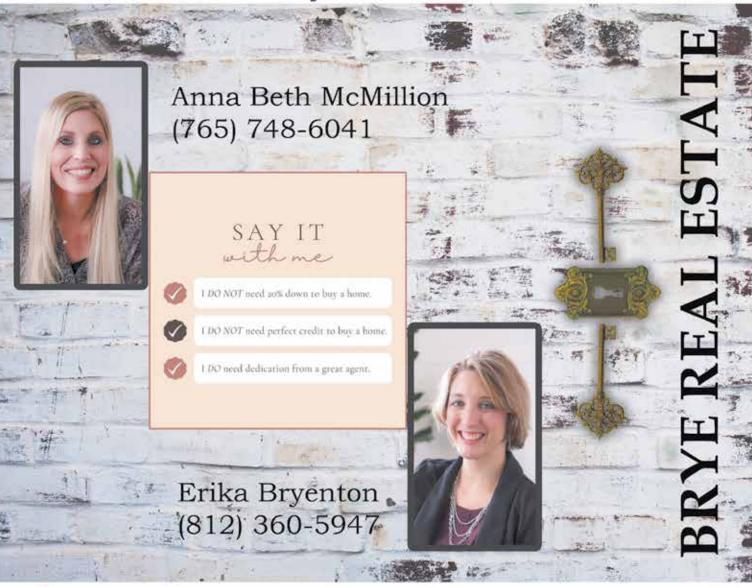
BROWN COUNTY

HomesGuide

FREE • Aug/Sept 2022

www.BryeRealEstate.com



Boutique office means same marketing, but more attention!

Expect service beyond the sale!





Brenda Badger
Mortgage Loan Originator
NMLS #785450
(812) 988-6633
bbadger@psbanywhere.com

Low Closing Costs

Local Decision Making

Local Loan Servicing

Your Local Community Bank Since 1904

We are <u>your</u> bank, in <u>your</u> community and that means you are <u>our</u> priority. We're proud to offer a wide variety of products to fit any of your potential needs and you can expect us to offer the same services that any large, out-of-state bank can offer. We offer several options for mortgage loans and whether you're refinancing or purchasing your dream home, we're here for you. We have low closing costs on all home loans and all loan decisions are made locally! If you are looking for a bank that will know you like a neighbor, stop by and visit with us, so you too can be treated like a person and not a number!





INDEX OF **ADVERTISERS**

AUGUST / SEPTEMBER 2022

THE PEOPLES BANK 2
BRYE REAL ESTATE LLC 3
IMPORTANT PHONE NUMBERS 4
AUSTIN INSURANCE AGENCY 5
FIFTH THIRD BANK 6
ECO REALTY PARTNERS 6
CARPENTER HILLS O'BROWN REALTY 7
SCROGGINS TEAM 8
CHIEF REALTY 9
F.C. TUCKER 9
7 WAYS TO SAVE ENERGY 10-11
AREA MAPS
ORGANIZE YOUR CLOSET14
FAIRWAYS15
CENTRA CREDIT UNION BACK COVER



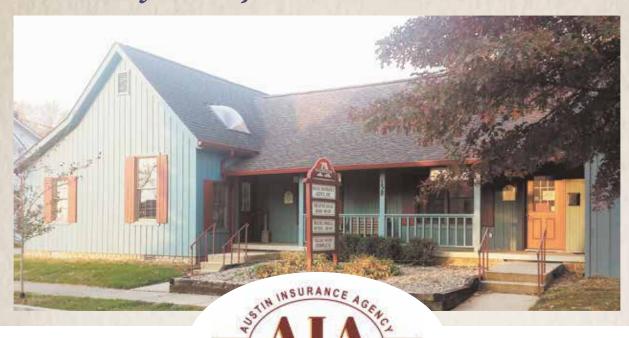
IMPORTANT PHONE NUMBERS Area Code 812

Accoracy	000 5444
Assessor	700-3400
Auditor	988-5485
Career Resource Center	988-5880
Circuit Court Judge	988-7557
Clerk	988-5510
Extension Service	988-5495
Dept. of Child Services	988-2239
Div. of Family Resources	988-0160
Health Department	988-2255
Highway Department	988-4545
Jail	988-5605
License Branch	988-2404
Nashville Police Dept	988-0341
Parks & Recreation	988-5522
Post Office - Nashville	.988-2262

Public Library	.988-2850
Prosecutor	.988-5470
Recorder	.988-5462
School - BCHS	.988-6606
School - BCJHS	.988-6605
School - Helmsburg	.988-6651
School - Intermediate	.988-6607
School - Sprunica	.988-6625
School - Van Buren	.988-6658
Sheriff's Department	.988-6655
Soil and Water Conservation	.988-2211
Solid Waste Mgt. District	.988-0140
Town of Nashville	988-5526
[RIAD	988-5606
Treasurer	988-5458
Veterans Affairs	988-5600



See us for all your insurance needs...



Auto-Owners. INSURANCE

LIFE . HOME . CAR . BUSINESS







Homeowners, Auto, Farmowners, Life, Commercial & Long-Term Care

812.988.6642

Located in the Austin Building | Convenient off street parking 138 South Jefferson Street | Nashville, IN 47448



Find a mortgage that works for you

You've found the right home. Let us find the right mortgage loan for your needs. That's what makes us a Fifth Third better.®



Call me today to learn more. Kathryn Callahan • 812-200-4002 mortgageadvisors.53.com/kathryn.callahan NMLS# 1295205

Now on location at Fifth Third Bank 100 Commercial St Nashville IN 47448



FIFTH THIRD BANK

Loans subject to credit review and approval, Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, 0H 45263, NMLS# 403245, 🖨 Equal Housing Lender, Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.









Download our FREE premier real estate app eaturing the exclusive HomeSp O tter ses 158 N. Jefferson St. Nashville, IN 812-988-2227



2588 GREASY CREEK ROAD, NASHVILLE

\$1,900,000 Outstanding retreat! Renovated main lodge w/gourmet kitchen, wine cellar, lake on 40+ acres. 2 pole barns. 812-720-0222



461 FREEMAN RIDGE RD., NASHVILLE

\$699,000 Million dollar view! Stunning midcentury modern renovated inside & out. 12+ acres with trails. 812-345-8979



3499 RASPBERRY LN., 46164

\$595,000 This antique log home is the perfect mix of rustic & contemporary! 4 BR w/ 2 master suites. Glorious views. 812-325-2290



Phil Shively 7429 KEITH DONALDSON RD., FREETOWN

\$499,000 Nearly finished beautiful, brand new home! 3BR 2BA ranch on 4.622 acres in a guiet corner of Brown County. 812-325-2290



428 TOWN HILL RD., NASHVILLE

\$429,000 Completely updated, well-maintained 3 BR 2BA home near Nashville. 3 car garage w/storage. Beautiful new windows, 812-720-0222



193 N. JOHNSON ST., NASHVILLE

\$229,900 3 BR 1BA ranch on a quiet, shady lot in downtown Nashville. Some hardwood floors & exposed beamed ceilings. 812-327-3865



1814 STATE ROAD 135 N, NASHVILLE The Scroggins

\$1,500,000 Al's Paint & Body-profitable business for 38 years - 2 buildings & 3.31 acres zoned commercial B3 An abundance of opportunity with this property! 812-327-3865



551 ARTIST DR., NASHVILLE

Team

Team

\$695,000 Custom built for entertaining & artwork. Crown molding, columns, chandeliers, stained glass windows. Private studio apt. 812-325-2290



1634 JACOBS LANE, NASHVILLE

\$585,500 Custom home w/cathedral ceilings on 9.5 acres near BC State Park. Balcony overlooks spacious living area. 812-325-2290



Phil Shively 6012 SUMMERS PLACE TRAIL, NASHVILLE

\$450,000 Charming 2BR 2BA cabin with 12" hand hewn logs. Wood-burning stone fireplace. 2 car garage. 812-325-2290



3897 PLUM CREEK RD., NASHVILLE

\$363,000 Custom built Brown County log cabin w/ wrap around porch. Attached greenhouse. Pond. 812-327-3865



6660 N. RAILROAD RD., MORGANTOWN Kathryn/Donna

\$145,000 2 BR 1BA fixer upper. Combo dining room/ kitchen. Large family & living room. 2+ car garage. 812-327-7462



118 & 132 W. WASHINGTON ST., NASHVILLE

\$1,500,000 Nashville General Store & Bakery! Charming building + turnkey business. Includes inventory, fixtures & equipment. 812-327-3865



5752 STATE RD. 46 E., NASHVILLE

Kathryn/Donna Ťeam

\$610,000 Walden Ridge. 44 acres. Fishing lake & pond. Utilities. Special exception for 165 camping/travel trailer sites. 812-327-7462



180 PINE LAKE CIRCLE, NASHVILLE **Phil Shively**

\$515,000 Stunning 3BR 2.5 BA waterfront property in Pine Tree Hills. Private dock. Screened-in porch. 812-325-2290



6528 JULIA LN., NASHVILLE The Scroggins

\$449,900 Enjoy Brown County in this beautiful home w/ 3 gas log fireplaces, a 3 car garage, and 2.5 acre stocked lake! 812-327-3865



\$335,000 TWO impeccably maintained houses for the price of one! Plus a huge 3 bay pole barn with oversized garage door. 812-345-8979

Zeiglé



\$189,000 20 secluded wooded acres. Small pond. Phil Shively Team 812-325-2290

150 PINE VALLEY #21844785 \$79,900 Two beautiful lots within Nashville's town limits. Utilities are there, ready for you to build your dream home! Bob Kirlin 812-720-0222 X STATE ROAD 46, NASHVILLE #21808081

\$40,000 4.2 acres St Rd 46 frontage bordering Brown County State Park The Scroggins Team 812-327-3865

9000 NORTH BLOCK CO. ROAD 450 W., FREETOWN #21861341 \$120,000 Camp, hunt, hike or build your dream home on this beautiful 10 acre wooded property! The Scroggins Team 812-327-3865

185 PINE VALLEY CT., NASHVILLE # 21866261 \$ 42,000 Brown County lot within Nashville town limits. HOA provides many amenities. Bob Kirlin 812-720-0222



1088 HILL TOP TRAIL, NASHVILLE

\$699,000 Newer home on 7.5 acres with amazing wooded views. Open floor plan w/ large custom kitchen. 812-327-



137 W MOUND ST, NASHVILLE

The Scroagins

\$600,000 The Holly Shop—turnkey business includes building on .14 acre lot + all inventory & fixtures Profitable for 40 years Zoned B2 812-327-3865



165 N. VAN BUREN ST., NASHVILLE

The Scroggins

\$505,000 Investment opportunity! High traffic area. Building is in excellent condition. 4 remodeled units with leases. 812-327-3865



440 DAUGHERTY RD., NASHVILLE

The Scroggins

\$449,900 Well-maintained 3BR 2BA brick ranch on 5 wooded acres w/creek. Enjoy the view from the back decks and patio. 812-327-3865



3102 SALT CREEK RD., NASHVILLE

\$249,900 2 BR 3 BA cabin on 5 acres w/beautiful views of Salt Creek Valley. Hardwood floors throughout. Fireplace. 812-325-2290

PENDING O SALTY SAGE LN., NASHVILLE # 21867105 \$59,000 3 +/- wooded hilltop acres adjoining 2 available parcels. Phil Shively Team 812-325-2290

PENDING 00 SALTY SAGE LN., NASHVILLE #21867111 \$99,000 12 +/- wooded hilltop acres adjoining 2 available parcels. Phil Shively Team 812-325-2290

O BECKS GROVE RD., FREETOWN #21830633

\$ 129,000 8.375 acres of beautiful high, flat, useable Brown County land!

PENDING OTULEY TRACE, NASHVILLE #21862861 \$60,000 Build your new home on these 5 private acres with mature trees. The Scroggins Team 812-327-3865



Keep up with the latest **Brown County** Real Estate listings.



Subscribe today!

The Brown County Democrat (812) 988-2221

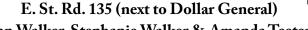




Chief Realty

812-597-5755 • 317-797-7066 www.chiefrealty.com





John Walker, Stephanie Walker & Amanda Teeters



Whether buying or selling...why not trust a locally owned and operated company that has been doing it for over 25 years now?

They say buy local...support local...we believe in our community...this is why we are still here competing against the larger companies and always will be. Thank you for your help and support.

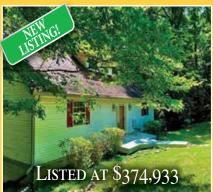
Visit us online at: www.chiefrealty.com

WWW.BROWNCOUNTYBROKER.COM

PROPERTY VALUE IN **BROWN COUNTY HAS SKYROCKETED!**

IF YOU WANT TO KNOW WHAT YOUR PROPERTY IS WORTH, CALL ME FOR A COMPLIMENTARY VALUATION. DON'T LEAVE MONEY ON THE TABLE!

2655 Lanam Ridge Road Nashville, IN 47448



1638 Jackson Branch Ridge Road Nashville, IN 47448



1012 Harrison Ridge Road Nashville, IN 47448





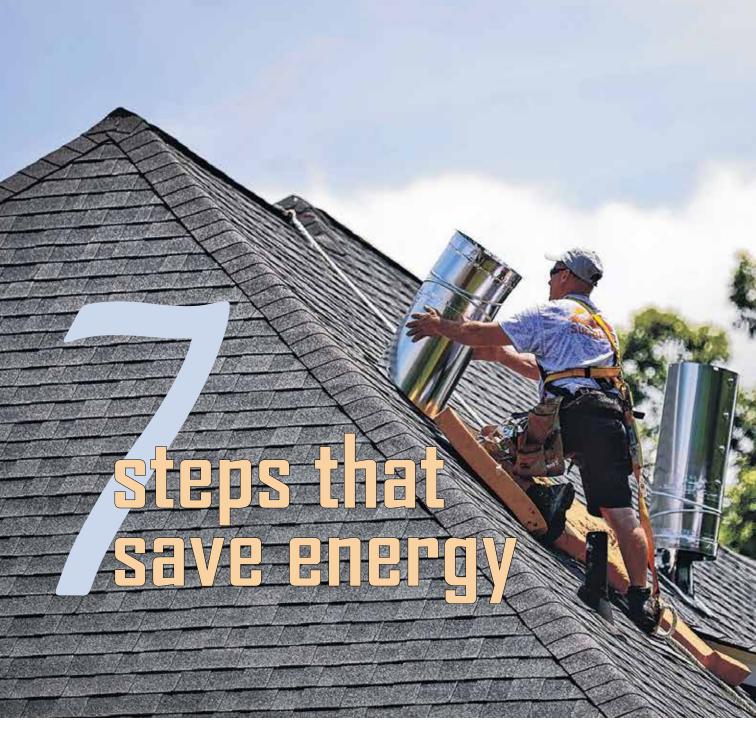
Talk to Tony for all your real estate needs!"



TONY COYKENDALL 317.626.7232 | 812.720.1353 tonycoykendall@att.net



See why you get more with F.C. Tucker! talktotucker.com F.C. TUCKER COMPANY



Upgrade your home, downgrade

BY FAMILY FEATURES | PHOTO BY GETTY IMAGES

The best home upgrades not only make spaces more livable and energy-efficient but are also cost-effective. Making energy-efficient improvements is a savvy way to save money on utility bills, curb energy usage and add to the house's value.

Consider a variety of home improvement projects, both big and small, that can reduce the financial burden of maintaining your home throughout the year and improve energy efficiency.

ADD INSULATION

A cost-effective way to save on heating and cooling bills is adding a layer of insulation in the attic where heat loss is typically greatest due to hot air rising. While many newer

homes are adequately insulated, from an upgrade in not only the escape such as basements, crawl

SEAL DOORS AND WII

Windows and doors are comm ment of doors and windows can fill in gaps where air can escape for a fraction of the cost and ma



energy usage

those that are several decades old (or older) may benefit attic but other common problem areas where air can spaces, fireplaces and ductwork.

non culprits for energy loss. While a complete replacebe pricey, adding exterior caulk and weather stripping to around these openings can make a noticeable difference ke it cheaper to heat and cool your home.

INSTALL SKYLIGHTS

Skylights are a cost-effective option for transforming any room in the home with natural light while also delivering energy-saving benefits. For example, Sun Tunnel Skylights from Velux can be installed in as little as 90 minutes and funnel natural light from the roof through the attic and into the room below with an aesthetic that resembles recessed lighting. Customizable with six diffuser film styles to complement interior design, the skylights can make a home more energy-efficient by reducing reliance on artificial lighting. An optional daylight controller makes it easy for homeowners to adjust natural light entering a room, and a solar nightlight provides a moon-like guiding light at night. Installed with the solar nightlight, the skylights qualify for a 26% federal tax credit on solar property.

ADD REFLECTIVE WINDOW FILM

When the sun shines through windows, it can heat up the home's interior quickly and trigger the air conditioner to turn on. Window coverings, such as blackout curtains, can help, but adding low-e reflective window film to your windowpanes, particularly southern-facing ones, can provide an additional shield from the sun's hot rays and reduce energy costs.

INSTALL A PROGRAMMABLE THERMOSTAT

A programmable thermostat is an efficient way to control the climate inside your home, and those with smart technology take programming to a whole new level. Today's smart thermostats not only let homeowners control temperatures from their smart devices while on-the-go but can also learn daily habits and adjust the temperature accordingly with no other manual adjustments necessary. In addition, some utility companies offer incentives like money back at the end of the year for installing a smart thermostat because the energy savings are so substantial.

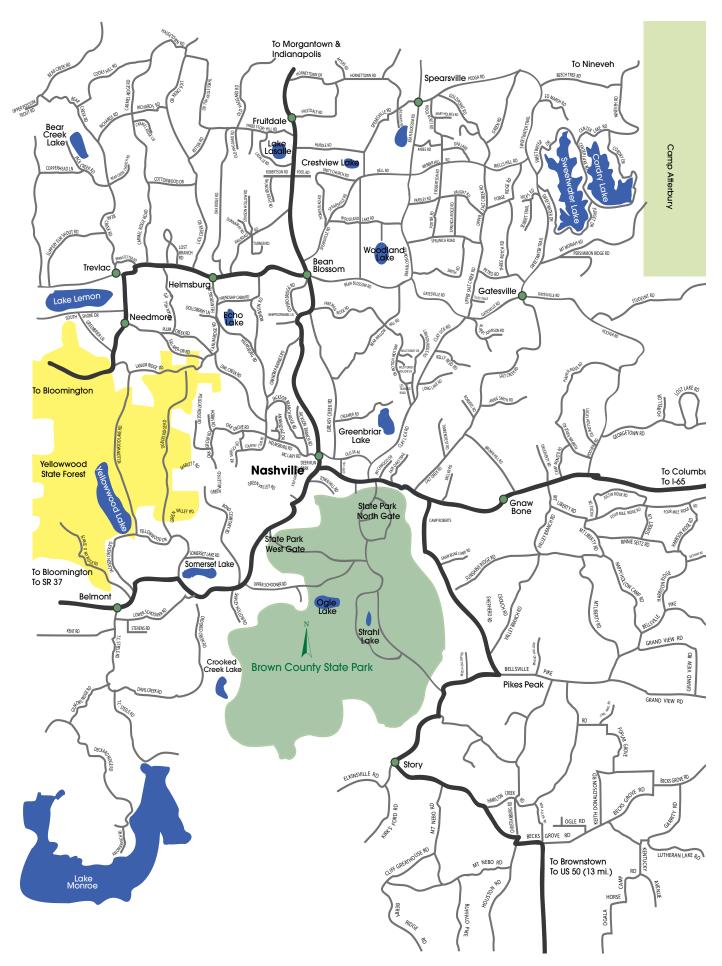
REPLACE APPLIANCES

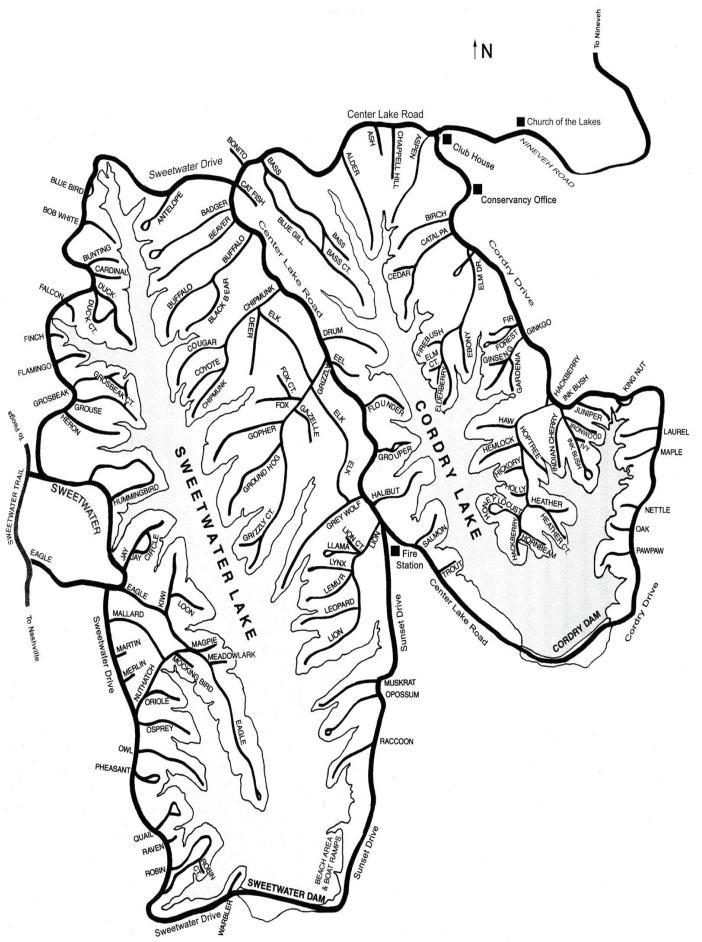
Because appliances like refrigerators and ovens, among others, are major energy users, investing in more efficient models provides both cost and energy savings. Additionally, homes more than 15 years old could benefit from updates to the air conditioner or heater as systems 15-20 years old or older may be candidates for replacement as they're inefficient by today's standards.

ADD CEILING FANS

In comparison to running your air conditioner consistently, the cost of running a ceiling fan (or several) is significantly less. Particularly on days that may not require cooling the entire house completely, fans can provide a gentle breeze and circulate air in the spaces you use most often. Simply adjust the switch to the counterclockwise position to ensure it's pushing air downward during warmer months.

For more information and home improvement ideas, visit whyskylights.com/livelighter.







GET ORGANIZED

Make the most of your closet space

BY FAMILY FEATURES

Getting organized and making the most of your home's storage space can be a daunting task. To help keep clutter at bay and streamline organization throughout the house, consider these tips for revamping your closets and designated storage areas from the experts at ClosetMaid. Find closet systems and other organization hacks at ClosetMaid.com.

DETERMINE YOUR GOAL

Create a plan of attack and sketch out a closet design, accounting just for things you want to keep.

BEAT CLOSET BLAHS

Spruce up your closet with stylish storage accessories like drawers, shelves and sturdy, matching hangers.

GET COLORFUL

Get your closets in tip-top shape with a shelf track system with colorful and patterned fabric bins.

RELIEVE CLUTTER STRESS

Keep clutter at bay with functional materials and extras that allow you to make the most of every aspect of the room.

MEET YOUR NEEDS

Inspire and streamline organization throughout the whole house by redirecting clutter and taking advantage of adjustable shelving.



YOUR TRUSTED NASHVILLE MORTGAGE LENDER

National Strength. Hometown Service.

As a local mortgage lender who lives and works in Nashville, I understand the area and would love to help finance your next home, vacation home or investment property!

Contact me today to learn more!



Tracy J. Landis

Loan Officer | NMLS #256205 | Office: 317-597-8007

tracyl@fairwaymc.com | www.landisloanpro.com 91 West Mound Street | Nashville, IN 47448



It's a **great time** to buy your home



First-time homebuyer: With a smaller down payment and no private mortgage insurance, you can get into your dream home sooner, lock in great mortgage rates, and keep more money in savings.

Call Maggie to get started.

MAGGIE DE LA ROSA

Mortgage Loan Originator 765-717-2260 mdelarosa@centra.org NMLS# 907648





