

### NEED A MORTGAGE?

We are the alternative to conventional institutional mortgages. Our money comes from private sources. Therefore, we can be flexible in arranging mortgages to suit individual requirements.

Also, possible leases with options to buy.

If a mortgage is too big for the Red Neck Mortgage Company, we have direct access to several major Wall Street firms where nothing is too big.

**RED NECK MORTGAGE CO.**  
Licensed PA Dept of Banking  
**814-355-8500**

### Koch Homestead Realty

91 Princeton St Wellsboro PA 570-724-3500  
9 North Main St Mansfield PA 570-662-3287  
403 E Main St Elkland PA 16920 814-258-7117

**W123 - Build your Dream Home!** on this 2 acre lot with great views. Soils work completed. Located between Mansfield and Wellsboro Mansfield Schools \$40,000 #112454

**W050 - RARE OPPORTUNITY!** This custom log home is located on 2.25 acres in the sought after Hills Creek area. Ideal for a permanent residence or vacation hideaway. This home is accented with a beautiful stone fireplace to enjoy throughout the winter \$139,900 #112494

**M117-3 in-town lots** host this two unit house and two car garage currently used as one by owner. This is ready to be an investment close to Ward Foundry, schools and other amenities this community has to offer. Also would be a great one family home. Road frontage on two in-town streets. Don't hesitate, call today! \$69,000. # 112436

**E241 - FABULOUS VIEWS!** 54 acre farm near Cowanesque Lake outside of Lawrenceville. Three-bedroom home needs some TLC. Features 51 stall bank barn, non operational dairy at present \$199,000 #112265

Visit our website [www.koch-real-estate.com](http://www.koch-real-estate.com)


**South Central Virginia:** 302 ac, 90 ac pasture, balance woodland, several creeks, 2400 sq ft ranch, plus 3 bdrm separate guest quarters w/decks, hot tub, miles of horse/hiking trails, pond, mountain view. Annual taxes \$3,000. Priced at \$795,000. Bill Benhoff, State Wide Realty, Farmville, VA 23901, (434) 392-6163 or [www.statewiderealty.com](http://www.statewiderealty.com).

**Large Tract**  
2000 ac. located Clearfield Co., PA. Just 50 minutes from PSU.

Acres include home, barn, & large pond. Perfect weekend retreat or outdoor recreation of all sorts. Property is abundant with wildlife... \$2.5 million.

Additional Acreage avail.  
**John Curtin @ 814-355-2324**  
[www.curtinrealestate.net](http://www.curtinrealestate.net)

or  
**David Nelson @ 814-857-7681 ext. 305**




**For Rent or Sale**  
Fully equipped dairy facility, Blair County. New 600 head, drive-through heffer barn. Owner could supply feed.  
**(814) 935-9818**

**HAVE YOUR OWN PRIVATE GETAWAY**  
This is a lodge with a residential home attached - also has a private cottage sitting across from the lodge - all sitting on 165+/- acres with State Forest Lands on two sides of the property. Would make a nice private club with plenty of privacy. Has private streams running thru the property - at least 3 ponds on property - great area for fishing and hunting - have your own private hunting reserve also. Many possibilities. Place has been run as a lodge for fishing and hunting, has a liquor license - gift shop - shooting range and more. Run this as you please. Asking price is \$950,000. If you've been wanting your own paradise you must check this out. Located in Potter County, Pennsylvania G-3610

**BE YOUR OWN BOSS**  
Busy Bar & Restaurant fronting on Kettle Creek - sits out in the country. Restaurant serves Buffets on Friday and Saturday from April thru December - includes liquor license and equipment - has apartment for owners quarter - Bar seats 10, seats 27 at tables - dining room seats 63 - open deck in back seats 36 Deer, Bear, Turkey and occasional Elk have been seen on this property. Kettle Creek is one of the major fishing streams in the area. Extra income from rental cabin also. Located in Potter County, Pennsylvania. Priced to sell at \$325,000 G-6303

**Stevens Real Estate**  
PO Box 94, Gaines, PA 16921  
888/435-6556  
[www.stevensrealtors.com](http://www.stevensrealtors.com)



**DEMEREER REALTY**  
171 N. Gardiner Rd.  
Little Falls, NY 13365  
Phone (315) 823-0288  
George Demeree, Broker  
[demereerealty.com](http://demereerealty.com)

**#630 - KOWPATCHY FARM - RICHFIELD SPRINGS** - 355 acre dairy farm w/180 tillable - like-new 200x66 ft one story barn w/144 ties on 2" pipeline. 8 units - office milk house complex, calf area, 6 box stalls, new lagoon manure storage for 1 yr - 100x48 ft free stall heifer barn - 96x48 ft mach shed w/insulated shop area - 4 lg silos w/unloaders paved driveway for farm & home areas - also VG totally remodeled 8 rm home - \$450,000.

**#364 - Dead-end road** combination free stall & stanchion barn dairy farm has room for 135 cows - 325 A - 179 tillable, 40 pasture & 100 woods - EX loam soil - 3 lg Harvestores w/unloaders & 3 other silos - 6 mos manure storage lagoon - 3 lg mach sheds, shop & 2 car garage - Good 5 B R home - \$450,000.

**W-103 - ORGANIC CROP/VEGETABLE GROWERS DREAM** - 515 acres of chemical & commercial fertilizer free (past 15 yrs) of which 225 acres is tillable - 128 acres of this is stoneless river bottom with more than 1 mi of river frontage - also 200+ acres of pasture land with magnificent views & one bldg set up to operate a business - all located on more than a mile of rd frontage on paved highway - \$449,000.

**H-210 - 264 acres** - 135 level tillable acres, 122 stall single story barn, 82 cow stalls - 40 heifer stalls, 2 - 20x70 C S silos, large milk house. Priced to sell at \$185,000.

**B-157 - Dairy Farm with 165 acres** of which 65 are tillable. Large 2 story farmhouse has 7 bedrooms and 1 1/2 baths, average condition 70 cow trestall barn, 800 gallon bulk tank, Patz barn cleaners, Surge pipeline, Nice pond - \$175,000.

**#113-321 ACRES AT FOOT OF ADIRONDACKS**, all wooded, creek, hunter's paradise with wildlife everywhere, potential for logging, \$192,600

**"DEAL FELL THROUGH"...**and now this exception 242 acre farm is once again offered! Farm has 160 acres tillable high-lime soil and usually gets 4 cuttings most years. All tillable land directly behind the barn. Good grazer potential. Barn has 91 oversized ties on 8 unit 2" Boumatic pipeline, new pre-cooler on bulk tank, concrete gravity fed manure pit, cow mats, tunnel ventilation - 24 calf stalls in main barn. 76 FS for heifers in attached 30x135' wing 14x40, 18x50 and 20x55' CS silos. Very good 4 bedroom home built in 1980 \$335,000 includes crops.

**MORT WIMPLE ASSOCIATES**  
Real Estate Sales - Management  
FREE CATALOGUES U.S. ROUTE 20  
E-mail [wimple@capital.net](mailto:wimple@capital.net) SLOANSVILLE, N.Y. 12160  
Internet Page 518/875-6355  
[www.farmsunlimited.com](http://www.farmsunlimited.com) FAX: 518/875-6749

**THE REAL ESTATERS OF MANSFIELD**  
1671 S. Main St., Mansfield, PA 16933  
(570)662-2138 • Evening (570)662-2363  
[realmans@epix.net](mailto:realmans@epix.net)

**WOODS, FIELDS & PRIVACY**  
182 92 acres in Charleston Twp near Wellsboro, PA, Welsh Settlement area. Great mix of fields and woods. Approved sewage site. Great hunting. Some wetlands for wild life. 644' deeded right-of-way for access. Just \$205,800 M-1745

**HOME OR INCOME PROPERTY**  
Beautiful Victorian featuring 17 rooms, 6 bdrms & 3 baths in 3,464 sq ft. Would easily convert to a bed & breakfast or 3 to 4 unit apartment bldg. Hardwood floors. Wraparound porch. Appliances. 2 barns & block garage minutes to Mansfield, Troy & Elmira. Just \$118,000 M-1679

**BALDWIN RUN HIDEAWAY**  
3.45 surveyed & mostly wooded acres bordering Baldwin Run Road in Delmar Twp. Walk across road to State land. Approved sewage site. Just \$16,500 w/\$3,300 down bal \$13,200 8% int 10 yr amort \$160 15 p/m M-1463

**LOG HOME & ACREAGE**  
40.43 gorgeous acres of woods & fenced horse pasture. Custom built log home w/living space on 3 floors. 4 bdrms & 2 baths, 36x46 multi-use barn. Beautiful setting between Wellsboro, PA & Pa Grand Canyon, \$274,900 M-1792

**LAND PRICE REDUCTION!**  
8 wooded acres on Tower Hill Road in Jackson Township. Electric next door on both sides. 750 feet of frontage on T-669. Approved sewage site. Great place for your new home or camp. Was \$32,900. Now just \$29,900! M-1770

**HOME, ACREAGE & HIDEAWAY!**  
29.65 acres w/2 separately deeded lots (additional well & septic). Ranch home over full bsmt (could easily be finished) & attached 2 car garage. Cedar siding. Rear deck. Great hunting. Asking \$185,000 M-1611

**CHARLESTON TOWNSHIP LOCATION**  
Between Whitneyville and Wellsboro. Ranch home over full partially-finished basement. Attached garage and detached 24' x 30' woodworking shop/garage. Dual heating system. Covered patio. Appliances included. Just \$99,900 M-1772

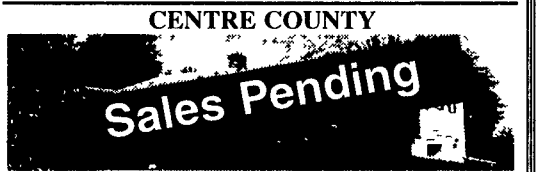
**NO RESTRICTIONS!**  
Ready to build 2.83 acre lot in Covington Township w/easy access bldg site fronting paved & gravel roads. Trailers, doublewide & stick all acceptable. Gas, elec & phone avail. Approved low cost septic site. Just \$17,900 M-1604

### CALL COLDWELL BANKER

**FARM & RURAL PROPERTY DIVISION**  
FREE VIDEO TOURS ON CD & DVD  
CENTRE COUNTY



**Bald Eagle Valley** - 26.1 acre farmette. 19 acres pasture or hay land, 3.5 acres woodland & 2.5 acres site. 1890's remodeled home, 1 1/2 bath, 3 bedrooms, bank barn, smoke house, machine shed & crib, 4 bay garage. Nice small stream, close to state forest & park. Potential for horse farm or small beef operation. \$246,900. View complete brochure and slide show at [www.cburl.com](http://www.cburl.com)

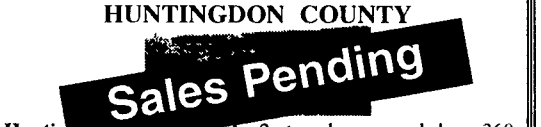


**Centre County**  
**New Listing - Penns Valley** - 5.29 acre farmette. 28' x 52' dwelling in excellent condition, 30 x 48' heated garage-workshop, outstanding views, easy commuting distance from State College. Price Reduced. View our brochure, slide show, and video clips at [www.cburl.com](http://www.cburl.com) - Free CD & DVD Available


If You Want the Most Complete Farm and Rural Property Marketing Plan Available Visit the Farm and Rural Property Division at [www.cburl.com](http://www.cburl.com)  
View farm, farmette, rural acreage, woodland and cabin brochures and slide shows. If you don't have Internet access call toll free for detailed brochures and list



**BLAIR COUNTY**  
**Tyrone area** 115 acre general farm, excellent home. Licensed butcher shop sound 2-story bank barn outbuildings. \$449,500. Please view the complete details on [www.cburl.com](http://www.cburl.com). Free CD & DVD available.



**HUNTINGDON COUNTY**  
**Huntingdon** 12.04 Ac 2 story home, workshop, 360 degree panoramic views, \$135,000. Add'l 13.86 Ac tract available, please view complete details [www.cburl.com](http://www.cburl.com) - Free CD & DVD Available



**Don Myers**  
814/422-8111  
e-Pro Certified

**Dale Sherman**  
814/692-8140

**COLDWELL BANKER UNIVERSITY REALTY**  
126 E. Foster Ave. State College PA 16801  
800/669-4925 Toll Free

### Lancaster Co. Properties

- New** 133 ac. Southern Lancaster Co. large 200 yr-old stone home (real nice), large barn, other good outbuildings, dairy horses or country estate - some woods, pasture stream mostly tillable farm land
- 26 acre farmette, Quarryville area** - 5 br 4 bath home, horse barn stream large pond surrounded by preserved farmland. You must see this one!
- 95 acre poultry farm** E-town area **UNDER CONTRACT**
- REDUCED** 4.6 ac. country estate with large stone house and stone barn stream. Fenced pasture
- Mount Joy Twp. 86 ac. farm land**, no buildings, nearly all tillable, stream small pasture. build your farm or country estate **UNDER CONTRACT**
- 43 ac. w/outbuildings** - near Maytown - close to town for on farm produce sales, makes a good farm for horses or country estate
- Hassle free living** in Lancaster's Clock Towers, a real nice condo for \$91,000 - ready to move into

More farms for sale or rent not included in this ad. Lancaster Co.

- New Sullivan Co. PA**
- Near Estella
  - 170 acre Dairy farm** - 82 cow stall barn - Silos - Manure storage - Extra home, etc. **Newer modern equipment.** Ready to move into and more land to rent near with good soil. Currently operating. **Priced for dairy farmers to buy!**
  - 81 acre farmette** along Rt 154 - Nice home, barn & silos. Rolling land, stream & wildlife. Looking for a vacation home or farm **call today.**
  - Hunters & Vacationers - Look here!** 87 acres with some woods, pond, and borders large lake Sullivan - **Bradford Co. line. WOW**
  - 43 acres** - Mostly clear overlooking Estella - Great view for cabin or house

Direct line to Phil 717-940-5964  
Ken 717-940-9025

Call Ken Rutt - a life long farmer and real estate investor who can assist you in any sale or purchase of real estate. Creative tax and financial arrangements, low farm mortgage rates. Serving Southeast PA

**Ken Rutt**  
Cell 940-9025 Office 717-786-1300

**Phil Rutt**  
717-940-5964

**HOMESALE SERVICES GROUP**  
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