

courtesy of The Republic-Monitor of Perryville, MO • www.republicmonitor.com

## Welcome to Perry County,

the place roughly 20,000 people call home, and anchored by the county seat of Perryville. We are proud to be a population full of opportunities for anyone who wants to join our thriving business economy, diversified industry or strong manufacturing base. We are also pleased to be home to a substantial agricultural foundation strongly boosted by our hardworking residents. We are the perfect blend of old and new, where industry, technology and agriculture meet.

Whether our visitors are seeking and celebrating their Saxon-German history, searching for unique personalized gifts or looking for something off the beaten path, Perry County offers a wide array of attractions.

Located in the heart of beautiful Southeast Missouri, our community and the surrounding region offer scenic views of the Mississippi River, a national forest, and abundant recreational opportunities uncommon for a community of our size, including multiple wineries, theater and plenty of activities for the outdoor enthusiast. Our rolling hills, and rich river bottoms serve as a backdrop to a lively mix of fine food, fun times, vibrant arts, rich history and a warm Midwest welcome.

Perry County is the birthplace of the Lutheran Church Missouri Synod and Concordia University. Perryville is also the site of the first Catholic Seminary west of the Mississippi River and the historic seat of the American Vincentians. The National Shrine of Our Lady of the Miraculous Medal is in Perryville and, Perryville is honored to be the home of the Missouri National Veterans Memorial, featuring a full-size, exact model of the Vietnam Wall.

Perryville is a bustling community of quaint shops, diverse commerce, fitness activities, and many other luxuries that would be expected in a large city - yet it maintains the comforts and charm of a small town. We are also the home of several fabulous restaurants with roots that run deep and host to an eclectic retail market. Finally, Perryville's park system features a 105,000 square foot park center complete with

Olympic-size, indoor swimming pool, a 417-seat theatre showing first-run movies and plays, 10-baseball fields, a splash pad, a dog park, the Bank of Missouri Soccer Complex and nearly 7 miles of concrete hike/bike trails.

Whether you are staying for a visit, just passing through or you've decided to Plant your Family Here, we know you'll feel at home and love your experience in Perry County.

**Mike Sauer, Presiding Commissioner** 

Larry Riney, Mayor





## AgriBuck PROPERTIES

#### 8995 Bammann Pl. Dittmer MO, 63023

- 4 bed 2.5 batth
- · Freshly remodeled
- Nestled on 34.11 acres m/l!



#### 1 BCR 538 Marble Hill, MO 63764

- 142.71 acres m/l consisting of mostly hardwood timber with a few small fields
- 2 bed 1 bath house making for an excellent hunting cabin
- Very peaceful setting with excellent hunting opportunities

#### NEW LISTING! \$464,000 - MLS # 22029102

#### 414 West Street (House & 4.84 acres m/l) Frohna MO 63748

- Very nice custom home on property with a shop
  stocked pond on the property with 4.84 acres m/l
- Scenic views all around this beautiful place!



414 West Street

(42 acres m/l

Frohna MO 63748

- Good mix of timber, tillable land, and

· Electric available and in the process of

\$210.000 - MLS # 22027706

pasture land

Stocked pond on property

having up to date survey

#### Hwy E, 555 Morning Star Circle, Perryville M0 63775

- 113.68 acres m/l of prime recreational land!
- Approximately 2400 sq ft. Bardominium & a 5 bed 1 bath farm house included with sale as both of them
  are currently providing income as the bardominum is an Air/BNB and the farm house is being rented!
- Would be a prime family getaway place with a creek on the property and breathtaking views!



#### 414 West Street (83 acres m/l) Frohna MO 63748

- Mixture of pasture land and timber
- Excellent hunting opportunities
- Electric available and in the process of having a up to date survey



### County Road 272, Neelyville MO 63954

- 175 Acres M/L
- Deer & Duck hunting opportunities!
- CRP income with diverse habitat



212 WEST SAINTE MARIES ST. | PERRYVILLE, MO 63775 | 573-513-5701 | WWW.AGRIBUCKPROPERTIES.COM









griBuck PROPERTIES











Our agents are happy to help you find that perfect property! JUST LIKE THESE HAPPY FOLKS!





\$69.900 • MI S # 2108750

Hwy 51 Tract 1, Marble Hill, MO 63764 Tract 1 consists of 129.36 recently surveyed acres m/l
 Abundant stand of marketable timber with excellent hunting opportunities Electric readily available and navigable trails all over the property





















f O FIND YOUR PERFECT PROPERTY! 3 AgriBuck





1310 W. St. Joseph, Perryville, MO

# Buying a home within your means: what does it mean?



House-hunting is exciting. However, don't allow your enthusiasm to make you lose sight of the realities of your financial situation. It's not enough to qualify for a mortgage. You must also ensure you can make the payments over the next 15, 25 or 30 years. Here are a few things to consider

to avoid running into trouble.

#### THE ONE-THIRD RULE

Many financial professionals advise against spending more than one-third of your net income on your mortgage payments. You may be able to afford a larger payment, and your lender may agree to modify your agreement. Still, you should give yourself a buffer to ensure you have money on hand for an emergency.

#### **TOTAL DEBT**

You must consider all your debt when determining much you can afford to pay towards your mortgage every month. This is a significant factor for financial institutions and helps them determine how much they'll let you borrow. For example, if your mortgage, car and credit card payments take up half your net monthly income, the bank may consider you a high risk and lend you less money.

#### **OTHER COSTS**

Always keep in mind that the cost of buying a house doesn't stop at the mortgage. You must also factor in expenses like maintenance, repairs and municipal taxes when making your calculations.

Get personalized advice from a financial or real estate professional to avoid costly mistakes.

FDIC

## THE BANK OF **HOME SWEET HOME**

Home is where life happens. As a local community bank, we work closely with our customers to understand their priorities and the changes that affect their finances. No matter how you choose to bank, the Bank of Missouri is here for you. See Tiffany or Shannon with your home loan needs!

MORTGAGELOANSBYSHANNON.COM TIFFANYHAERTLING.COM

NMLS# 503410



Beth Yamnitz GRI Broker/Officer 768-1541

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