

FREE

southeast missouri

HOMES!

magazine

• january 2023



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**WELCOME TO
PERRY COUNTY**

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**FOUR REAL ESTATE
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**HOW TO PREPARE FOR RISING
HOME INTEREST RATES**

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.

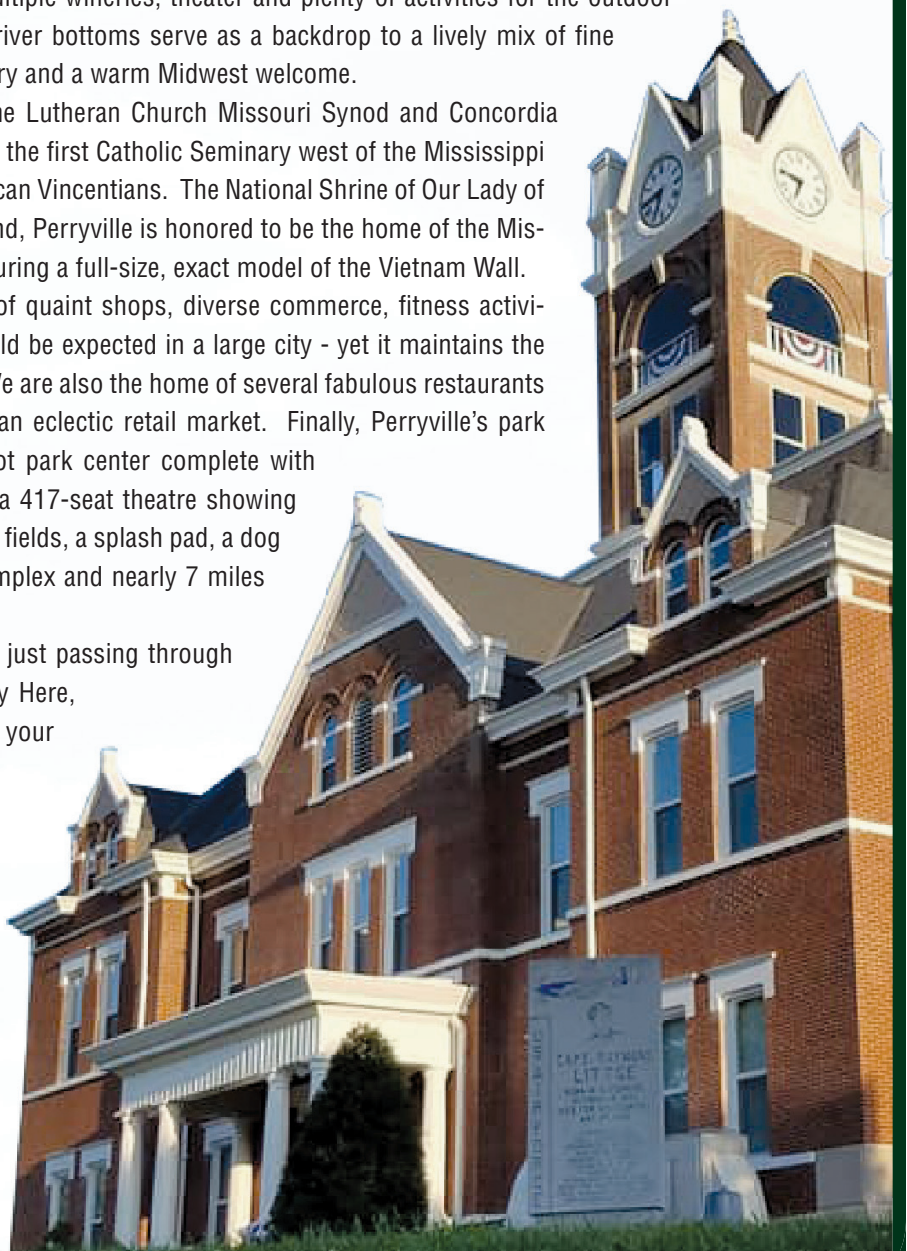
Perry County is the birthplace of the Lutheran Church Missouri Synod and Concordia University. Perryville is also the site of the first Catholic Seminary west of the Mississippi River and the historic seat of the American Vincentians. The National Shrine of Our Lady of the Miraculous Medal is in Perryville 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



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Four real estate myths DEBUNKED

For the average person, real estate can seem complex and overwhelming. To help demystify this industry, here are four common misconceptions explained.

best price. However, this strategy doesn't always work. Instead, buyers may be turned off by the price and avoid making offers or booking showings altogether.

1. YOU NEED A 20 PERCENT DOWN PAYMENT TO PURCHASE A HOME

Although having enough money to put 20 percent down on a home purchase is great, it's not absolutely necessary. In America, the average down payment is between six and 12 percent. There are also loan programs such as FHA mortgages that only require 3.5 percent down.

3. SPRING IS THE BEST TIME TO SELL YOUR HOME

Although spring is one of the busiest seasons for home sales, it's not necessarily the best. Putting your home up for sale during a slower time like fall or winter could allow you to secure a better price and expedite the sale.

2. LISTING YOUR HOME AT A HIGHER PRICE ALWAYS LEAVES ROOM FOR NEGOTIATION

When the real estate market is hot, many sellers believe that listing their home above its true market value will get them the

4. SELLING YOUR HOME WITHOUT AN AGENT WILL SAVE YOU MONEY

Many sellers attempt to sell their homes privately instead of hiring an agent to save on commission costs. However, selling your home isn't as simple as putting a sign in your front yard. Hiring a real estate agent will ensure you price your home correctly, negotiate the best offer and protect yourself from potential pitfalls.



If you need help buying or selling your property, do your research and find a real estate agent in your area that meets your needs. Every agent has different skills, experience levels and areas of expertise.

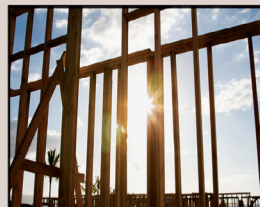
HOME IMPROVEMENTS

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bistate2@ccilink.net

How to prepare for rising home interest rates

Interest rate hikes are on the horizon for consumers in North America. Here are a few tips to ensure you're doing everything you can to prepare.

1. Balance your budget and cut costs where needed. If you currently live beyond your means, you'll quickly feel the effects of rising interest rates. Therefore, it's a good idea to analyze your expenses and adjust your spending ahead of future interest rate changes.
2. Pay down high-interest debt as quickly as you can. The more debt you pay down now, the more room you'll have in your budget to absorb any additional costs caused by a rise in interest rates.
3. Lock in low interest rates while you can. If possible, lock in your variable rate or open mortgage at a low interest rate for the next several years. Moreover, you may want



to consider consolidating your high-interest debt or applying for a consumer proposal to reduce your debt load.

Finally, if you need help preparing your finances for higher interest rates, book a consultation with a financial professional in your area.

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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!



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1303 W. Saint Joseph Street
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573-547-1214
www.ahreal.com

Highway T Acreage
19078479 • \$115,000

- 10 ac m/l minutes from I-55
- Creek runs through edge of property

REDUCED



202 N Main St., Perryville • 22069721 • \$150,999

- Brick Commercial Building
- located in downtown Perryville

COMMERCIAL



Colonial Plaza Lots 17 & 18 & Sides
Minor Subdivision Lot 2

- 1.8 ac m/l
- Visible from high traffic area

REDUCED



17 Amber Lane • 22036504 • \$325,000

- 4 BR, 3 BA Ranch
- Minutes from town
- 29 ac m/l

UNDER CONTRACT



199 N 8th Street, Ste. Genevieve
22065803 • \$179,900

- 2 BR 2 BA Renovated home
- walking distance to Ste. Genevieve school and historic main street

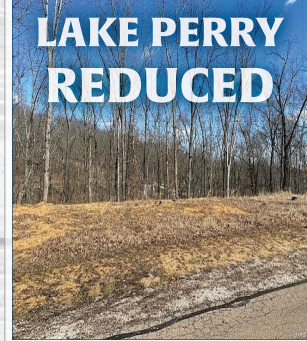
UNDER CONTRACT



105 Dreamz Estates Dr., Perryville, MO
22076602 • \$429,900

- 6.08 ac m/l - 3 BR 2 BA home
- minutes from town
- large shop with concrete floor

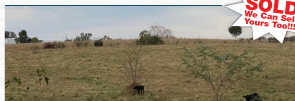
LAKE PERRY REDUCED



7039 S. Port Perry Dr.
22016149 • \$15,500

- Great 1.05 ac m/l building lot
- Enjoy all Lake Perry amenities

SOLD
We Can Sell Yours Too!!!



Sec 2 34 9 Highway CC
22065839 • \$88,000

SOLD
We Can Sell Yours Too!!!



190 N Sixth St., Ste. Gen
22042866 • \$89,500

SOLD
We Can Sell Yours Too!!!



5117 Big Dipper Dr., Lake Perry
22062831 • \$58,000

SOLD
We Can Sell Yours Too!!!



238 W. North Street
22064186 • \$149,900

SOLD
We Can Sell Yours Too!!!



218 Bruce Street
22064186 • \$149,900

SOLD
We Can Sell Yours Too!!!



697 Parkers Lake Drive
22033134 • \$54,000

SOLD
We Can Sell Yours Too!!!



6098 Lake Point Dr.
22005241 • \$22,500

SOLD
We Can Sell Yours Too!!!



Sec 17 3510 Highway N
22047554 • \$80,340

SOLD
We Can Sell Yours Too!!!



211 South Moulton
22034773 • \$144,900

SOLD
We Can Sell Yours Too!!!



6038 N. Point Court
22034034 • \$275,000

LAKE PERRY **SOLD**
We Can Sell Yours Too!!!



1032 Port Perry Dr.
22033971 • \$59,000

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