

athletes of the week



LEVI PEPIN, EAST JORDAN

The Red Devil senior had a huge game in the season finale at Boswell Stadium, hauling in three touchdown passes, on receptions of 23, 47 and 61-yards in East Jordan's win over Mancelona.

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ABBY PARAMO, CHARLEVOIX

The Rayder senior led the team 20 kills and 34 digs, while also adding five aces, and going 53-of-58 on serve receive as Charlevoix took part in the Mt. Morris tourney.



Sports

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Charlevoix **County News**

Section B

Thursday, October 24, 2019

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FOOTBALL



The East Jordan defense swarms Mancelona's Adam Eckler on this play. (Photo by Joanie Moore)

Red Devils win for the third time in last four starts

**EAST JORDAN 21,
MANCELONA 6**

EAST JORDAN — Finish strong.

That's a saying that most athletes have heard a coach one time or another say.

Whatever coach Greg Kitson is telling his Red Devils, it is working as EJ picked up their third win in four weeks, downing Mancelona 21-6 on October 18.

"Just very proud of these guys," coach Kitson said. "We feel like we let a couple get away at the start of the season, and some teams never come back from that, but these kids have never mailed it in, they come to work every day and it is starting to show."

After scoring on their first drive, taking a 7-0 lead on a Chandler Bartig to Levi Pepin touchdown pass-reception and Judd Wise kicked the extra

point, the Red Devils and Ironmen turned to their defenses as the score would remain the same for the rest of the first half.

The combination of Bartig to Pepin would rekindle in both the third and fourth quarters, as the duo connected for a 47 and 61-yards, respectively, giving the Red Devils a 21-0 advantage before Mancelona would finally break through into the EJ end zone late in the contest.

"I am so happy for Levi, Mancelona had a great plan to stop our run game and they really did a good job of taking Jackson Raymond away, he pretty much was double covered all night," coach Kitson added. "I will say that Levi has been a pretty tough cover for most teams all year, so when we were forced to go away from Jackson, Levi was ready."

Defensively Cooper Stevenson lead the way with 16 tackles, while Zander Johncheck had 10 and Wyatt Thompson finished with nine, while Raymond pulled down two interceptions.

"We had a lot of seniors playing their last home game and those emotions really showed, we made some mistakes that we haven't made all year and I was glad that we were able to overcome those," the coach noted. "Our defense



East Jordan's Levi Pepin (20) looks to avoid a Mancelona defender on this play. Pepin would record three scores in the Red Devils victory. (Photo by Joanie Moore)

played another great game against a good team."

With the win, EJ improves to 3-5 overall. The Red Devils

travel to Ferris State University on October 25, when they

will face Grandville Calvin Chr Squires.

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FOOTBALL

Fast start by Rayders fizzles against Glen Lake

GLEN LAKE 42, CHARLEVOIX 18

CHARLEVOIX — What appeared to a strong start against the Division 6, No. 2 ranked Glen Lake Lakers, quickly fizzled out after half-time, as GL pulled away for a 42-18 Northern Michigan Football League - Leaders Division contest on October 18.

Charlevoix would take a lead in the second quarter, pulling ahead 12-7, but the Lakers would respond with a pair of scores as the half closed out, taking a 21-12 advantage into the break.

Glen Lake would open things up through the air, and when the Rayders tried to adjust, the Lakers turned to their ground game and chewed up real estate almost at will.

Once again, the Rayders got a big game from Alan Ritter, as the senior reeled off touchdown runs of 10 and 33 yards as he piled up a total of 84 yards rushing on the night.

The other Charlevoix score came on a Cole Wright one-yard keeper. The touchdown was set up by a Phillip Sterrett interception return near the goal line.

Luke Snyder continued his monster defensive season, recording 15 stops, while Ritter chipped in with 11.

The Rayders (5-3) will look to pick up win number six on October 25, when they face Harbor Springs (6-2).



Rayder running back, Jake Snyder (20) looks to pull away from the Glen Lake defense. (Photo by Scott Richards)

Ramblers overcome miscues as they down Benzie Central

BOYNE CITY 21, BENZIE CENTRAL 9

BOYNE CITY — The Ramblers would overcome early miscues and a slow start, en route to a 21-9 Northern Michigan Football League - Legends Division victory on October 18 over Benzie Central.

Following a 61-yard opening kickoff return by sophomore Bobby Hoth to the Benzie 24 yard line, the Ramblers would fumble on their first play from scrimmage, setting up the makes for what seemed to be a long night.

The Huskies would go three and out on their first possession, before marching 59 yards on their second possession, resulting in a touchdown and a 7-0 Benzie Central lead, that would stand until the end of the quarter, when Boyne senior Phong Nguyen took the handoff and plunged in for a one-yard touchdown into the North end zone. Ally Herrick would boot the extra point to knot the score at 7-all.

The Ramblers would keep things rolling on their next possession, as senior quarterback, Pete Calcaterra called his own number and raced in for a score from 12-yards out, and following another Herrick point after, Boyne would lead



Rambler quarterback, Pete Calcaterra (11) follows the blocking of Nick Aown (59). (Photo by Chris Fiel)

14-7.

Boyne would pull ahead 21-7 in the third, as Calcaterra found a wide open Max Vondra for a 42-yard pass and catch score. Herrick was once again successful on the extra point attempt.

Benzie would pick up a controversial safety in the fourth quarter, while it appeared that he got the ball away with plenty of room between himself and the ground, Calcaterra was called down as he slipped during a pass attempt. Calcaterra would finish 5-of-12 passing for 101 yards and a score, while also picking up 44 yards and a score on the

ground.

Hoth would lead the rushing attack with 48 yards on 11 carries, while also hauling in a 38-yard reception. Aaron Bess and Nguyen would chip in with 36 yards rushing each.

Vondra would manage 52 yards receiving and a touchdown to lead all receivers.

On the defensive side, Hoth and Nick Aown would make 10 stops each, while Vopndra added eight tackles and Josh Robinson had seven.

The Ramblers (4-4) overall, host Division 5 top ranked Kingsley on October 25 in the regular season finale.



Rambler defensive back, Stephan Orban (9) lines up on this play. (Photo by Chris Fiel)



Boyne senior, Jakob Steinhoff (21) slips as he tries to haul in this pass against Benzie Central. (Photo by Chris Fiel)

Sports

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VOLLEYBALL RESULTS

Red Devils take three from Lady Ironmen

EAST JORDAN 3, MANCELONA 1

EAST JORDAN — The East Jordan volleyball team picked up a tough victory on October 17, downing visiting Mancelona in four sets.

The Red Devils took the opening set 28-26, in what was a highly competitive back-and-forth match, but Mancelona would respond with a 25-21 win of their own in set two.

EJ would then buckle down and take the next two sets, 25-22 and 25-12 to pull out the victory.

The Red Devils would get 29 digs from Haley Gibson, while Kylie Skrocki and Tegan Swanson would each add 18, Jayden Weber chipped in with 17 digs of her own, Ellie Skrocki had 14 digs, Lindsey Cross added seven and five blocks and Lauren Peterson added five digs and one block. Sophie Snyder recorded two blocks. Weber led the offense with

10 kills, while Evelyn Diller had six, Kylie Skrocki chipped in with three kills and four aces, while Lauren Peterson added three kills and two aces. Snyder had two kills and Cross added one.

Rayders take part in Mt. Morris tourney

MT. MORRIS — Taking on a challenge.

That is exactly what the Charlevoix volleyball team did over the weekend, traveling to take part in the Mt. Morris tournament, where the Rayders faced some tough Class B competition and also advanced to the Gold Bracket tournament.

In pool play, Charlevoix split with Clarenceville 25-13, 13-25, split with Yale 25-20, 25-18, defeated Perry 25-15, 25-13, before falling to Southfield High School 25-22, 25-18, resulting in a 4th place finish in the 10 team pool.

In Gold Bracket play, the

Rayders matched up with Class B power North Branch in the semifinals, falling 5-25 and 18-25.

“We have watched (North Branch) at State Finals many times,” Rayder coach Audra Randall said. “We knew we had our hands full and went in with a great attitude and giving it everything.”

“The first set was an eye opener but the second set we stayed in stride with their starting line up to 17-17 fighting point for point,” the coach noted. “We walked away with great competition and a more confident playing the bigger teams to help us get postseason experience coming up soon. Im very proud of the girls taking the challenge on of each team and getting better each match.”

Abby Paramo led the Rayders with 20 kills and 34 digs, while also adding five aces, and going 53-of-58 on serve receive. Grace Lentz added 18 kills 46 digs, 20-of-23 on serve receive; Zoe Brodin had 57 assists, 10 kills, 25 digs; Taylor Petroskey had 33 digs, 42-of-53 on serve receive, four aces and four kills.

Claire Scholten added 24 digs, was 34-of-39 on serve receive; Abby Cunningham had 11 kills; Kirsten Wagner

nine kills; and Olivia Vollmer chipped in with six aces, 18 digs 7-of-7 on serve receive.

Boyne secured No. 1 seed for upcoming LMC tourney

BOYNE CITY 3, ELK RAPIDS 0

ELK RAPIDS — Staying perfect.

That is exactly what the Rambler volleyball team did on October 17, when they traveled to Elk Rapids and disposed of the Elks in three straight sets.

Boyne won 25-20, 30-28 and 27-25.

The Ramblers started out the opening match with an 11 point lead, one that would eventually vanish as the Elks were able to rally back

and tie the contest. But senior Josee Behling would have none of it as she delivered some clutch offense and propel Boyne to the win.

In set two, Bc found themselves trailing by seven points in the middle of set two again, Josee Behling put the team on her back and was offensively able to help the Ramblers tie up the game. Jillian Cain then reeled off five straight serving points, combined with some great defense by Katelyn Gabos, the Ramblers were eventually able to pull out the victory.

In the third and final set, the two teams went back and forth from the start with both teams clearly evenly matched, but Boyne was able to outlast the Elks to secure the win.

“Wow, what a game tonight,” Rambler coach Mallory Slate said. Kudos to both teams for putting on a great performance. Of course I am happy we were able to come out on the winning end, especially winning in three sets. I am so unbelievably proud of how the girls played, they never gave up and didn’t let circumstances they couldn’t control get the best of them.”

Josee Behling finished the night with 10 kills, while Annabelle Seelye added 24

assists, six kills and 14 digs and was 100 percent serving and Gabos had 23 digs and was 29-of-31 on serve receptions.

Brooklyn Fitzpatrick chipped in with eight kills, 22 digs and went 13-of-15 on serve receptions, Cain added seven kills, three blocks and eight digs and Maggee Behling had 20 digs, was 8-of-9 on serve receptions and was 100 percent serving.

“The combination of Josee Behling, Katelyn Gabos, and Annabelle Seelye was unstoppable,” coach Slate noted. “Jillian Cain had a great night at the net and Brooklyn Fitzpatrick and Gabby Musser both came through at crucial times.”

“Maggee Behling was on point in the back row as well, helping Gabos hold that line. No matter what we will go into the Conference tournament with the number one seed, which has never happened before,” the coach added.

“We still have Grayling to get by on Tuesday and then a non-conference PINK game with East Jordan on Thursday then we are fully ready for the tournament. These girls seem to be hitting their peak just at the right point in the season and I am excited to see what they can do!”

FOOTBALL STATE RANKINGS

The Michigan Associated Press has released its latest high school state poll of 2019.

DIVISION 1

1. Chippewa Valley (4) (8-0) 40
2. Belleville (8-0) 36
3. West Bloomfield (7-1) 32
4. Dearborn Fordson (7-1) 25
5. Lake Orion (7-1) 24
6. Grandville (7-1) 16
7. Saline (7-1) 13
8. Rockford (7-1) 11
- (tie) Brownstown Woodhaven (8-0) 11
- (tie) Plymouth (7-1) 11

DIVISION 2

1. Midland (4) (8-0) 40
2. Oak Park (7-1) 36
3. Walled Lake Western (7-1) 32
4. Birmingham Groves (7-1) 27
5. Detroit King (6-2) 24
6. Grosse Pointe South (7-1) 15
7. Muskegon Mona Shores (6-2) 11
8. Warren De La Salle (5-3) 10
- (tie) Battle Creek Lakeview (8-0) 10
10. Traverse City Central (7-1) 8

DIVISION 3

1. Muskegon (5) (8-0) 50
2. Edwardsburg (8-0) 45
3. Byron Center (8-0) 39
4. Orchard Lake St. Mary's (7-1) 34
5. Chelsea (8-0) 29
6. River Rouge (7-1) 25
7. Zeeland West (7-1) 20
8. Mason (8-0) 14
9. Mt. Pleasant (6-2) 6
- (tie) Coldwater (7-1) 6

DIVISION 4

1. Detroit Country Day (5) (8-0) 59
2. Paw Paw (1) (8-0) 55
3. Muskegon Orchard View (8-0) 47
4. Grand Rapids Catholic Central (7-1) 43
5. Milan (8-0) 36
6. Pontiac Notre Dame Prep (7-1) 30
7. Ortonville Brandon (7-1) 24
8. Sparta (7-1) 11
9. St. Clair (7-1) 9
10. Flint Powers (6-2) 7

DIVISION 5

1. Muskegon Oakridge (4) (8-0) 40
2. Kingsley (8-0) 35



Others receiving votes: Brighton 1.

DIVISION 7

1. New Lothrop (2) (8-0) 46
2. Jackson Lumen Christi (2) (8-0) 45
3. Pewamo-Westphalia (1) (8-0) 42
4. Schoolcraft (8-0) 33
5. Clinton (8-0) 30
6. Iron Mountain (8-0) 24
7. Cassopolis (8-0) 17
8. Beaverton (8-0) 11
9. Riverview Gabriel Richard (8-0) 10
10. Cass City (7-1) 9

DIVISION 8

1. Reading (4) (7-1) 49
2. Harbor Beach (1) (8-0) 46
3. Johannesburg-Lewiston (8-0) 38
4. Ubly (7-1) 34
5. Breckenridge (7-1) 23
6. White Pigeon (7-1) 22
7. Clarkston Everest Catholic (7-0) 20
8. Adrian Lenawee Christian (7-1) 18
9. Fowler (7-1) 17
10. Mendon (6-2) 7

DIVISION 8 PLAYER

1. Powers North Central (7) (8-0) 78
2. Colon (1) (8-0) 70
3. Pickford (7-1) 58
4. Deckerville (8-0) 43
5. Morrice (7-1) 38

3. Frankenmuth (8-0) 33
4. Lansing Catholic (7-1) 25
5. Portland (7-1) 20
- (tie) Hopkins (8-0) 20
7. Marine City (8-0) 19
8. Almont (8-0) 11
9. Hillsdale (8-0) 5
- (tie) Saginaw Swan Valley (6-2) 5

Others receiving votes: Berrien Springs 4. Olivet 3.

DIVISION 6

1. Monroe St. Mary Catholic Central (4) (7-1) 40
2. Ithaca (7-1) 34
3. Niles Brandywine (8-0) 32
4. Montrose (7-1) 27
5. Glen Lake (7-1) 21
6. Ravenna (6-2) 20
7. Grass Lake (7-1) 15
8. Warren Michigan Collegiate (7-1) 14
9. Hemlock (6-2) 7
9. Calumet (7-1) 7

Others receiving votes: Flint Hamady 3.

VOLLEYBALL STATE RANKINGS

The Michigan Interscholastic Volleyball Coaches Association has released its recent poll.

DIVISION 1

1. Farmington Hills Mercy
2. Hudsonville
3. Lowell
4. Mattawan
5. Clarkston
6. Bloomfield Hills Marian
7. Byron Center
8. Rochester Hills Stoney Creek
9. Grand Haven
10. Ann Arbor Skyline

DIVISION 2

1. Grand Rapids Christian
2. Hamilton
3. Coopersville
4. Lake Odessa Lakewood
5. Pontiac Notre Dame Prep
6. Detroit Country Day
7. Parma Western
8. Ida
9. Kingsley
10. Holland Christian

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DIVISION 3

1. Schoolcraft
2. Monroe St. Mary Catholic Central
3. Kalamazoo Christian
4. Muskegon Western Michigan Christian
5. Bronson
6. Centreville
7. Brighton Charyl Stockwell
8. Beaverton
9. Morley Stanwood
10. Saginaw Valley Lutheran

DIVISION 4

1. Southfield Christian
2. Battle Creek St. Philip
3. Mendon
4. Camden-Frontier
5. Leland
6. Merrill
7. Auburn Hills Oakland Christian
8. Adrian Lenawee Christian
9. Plymouth Christian
10. Rudyard

STANDINGS

BIG NORTH CONFERENCE

Team	Conf	Ovr
TC West	9-0-1	15-4-2
Gaylord	7-2-1	19-3-2
Alpena	5-4-1	17-5-2
TC Central	3-5-2	7-8-4
Petoskey	1-6-3	5-12-4
Cadillac	0-8-2	3-11-5

LAKE MICHIGAN CONFERENCE

Elk Rapids	9-1	18-3-2
Boyne City	6-1-3	13-4-5
Grayling	5-3-2	12-5-3
Charlevoix	4-6	6-12
Harbor Springs	3-6-1	5-9-1
Kalkaska	0-10	1-15

NORTH STAR LEAGUE

Alcona	5-0-1	10-6-1
Oscoda	3-1-2	10-7-4
Fairview	1-3-1	3-5-2
W-P	0-5	0-10

NO. MICH LEAGUE (NORTH)

Roscommon	6-0	17-6
Cheboygan	1-4	8-11-1

NO. MICH LEAGUE

Ogemaw Heights	4-2	14-9-1
North Mich Chr	0-5	0-12-1

FOOTBALL

BIG NORTH CONFERENCE

Team	Conf	Ovr
TC Central	4-0	7-1
TC West	3-1	6-2
Alpena	3-2	4-4
Cadillac	2-2	5-3
Petoskey	1-3	2-6
Gaylord	0-5	2-6

NO. MICHIGAN FOOTBALL CONFERENCE-LEGACY

Joburg-Lewiston	3-0	8-0
Harbor Springs	3-1	6-2
St Ignace	2-2	4-4
East Jordan	1-3	3-5
Inland Lakes	0-3	0-8

NO. MICHIGAN FOOTBALL CONFERENCE--LEGENDS

Kingsley	5-0	8-0
St Francis	5-1	6-2
Boyne City	4-1	4-4
Cheboygan	3-3	3-5
Grayling	2-4	3-5
Benzie Central	1-5	2-6
Kalkaska	0-6	0-8

NO. MICHIGAN FOOTBALL CONFERENCE--LEADERS

Glen Lake	4-0	7-1
Charlevoix	3-1	5-3
Mancelona	2-2	4-4
Frankfort	1-3	3-5
Elk Rapids	0-4	2-6

NORTH STAR LEAGUE

Oscoda	3-0	7-1
Alcona	1-2	3-5
Rogers City	1-2	2-6
W-P	1-2	1-7

MIDWEST CENTRAL MI 8 PLAYER CONF-EAST

Mio	6-0	7-1
Hillman	5-0	7-1
Pelliston	6-1	7-1
Posen	5-2	5-3
Hale	4-3	5-3
Onaway	3-4	4-4
Atlanta	1-5	2-6
Au Gres-Sims	1-5	2-6
Charlton Heston	0-5	1-6

MIDWEST CENTRAL MI 8 PLAYER CONF-WEST

Suttons Bay	4-0	8-0
Onokama	2-1	5-3
Bellaire	1-2	2-6
Central Lake	1-3	3-5
Forest Area	0-2	1-5

INDEPENDENT

Team	Overall
Gaylord St. Mary	3-5

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2016 Silverado 1500 LT. \$29,950. CARFAX 1 owner, 4WD, All Star Edition, Bedliner, Leather heated seats, Rear vision camera. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2018 Chevrolet Silverado 2500HD. \$38,950. CARFAX one owner, Less than 6k miles, Tow pkg., Snow plow prep pkg., 6.0L V8, Rear view camera. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2019 Ford F-150 XLT Truck. 4WD, 2.7L EcoBoost, rear camera, SYNC 3, FordPass Connect 4G Wi-Fi hotspot. MSRP \$50,915. Save \$11,730. Feeny Price \$39,185. Feeny Ford. 208 S. James, Grayling. 989-348-2791

2019 Ford F-150 XLT, 4WD, tow pkg, reverse sensing system, 36 gallon fuel tank, SYNC 3 with 8 touchscreen, FordPass connect 4G Wi-Fi hotspot, 3.5L EcoBoost. MSRP \$53,145. Save \$12,040. Feeny Price \$41,105. Feeny Ford. 208 S. James, Grayling. 989-348-2791

2019 Ford F-150 XLT. 4WD, 3.5L EcoBoost, tow pkg, SYNC 3 with 8 touchscreen, rear camera, FordPass connect 4G Wi-Fi hotspot, 23 MPG Hwy. MSRP \$55,155. Save \$12,093. Feeny Price \$43,062. Feeny Ford. 208 S. James, Grayling. 989-348-2791

2019 Ford F-150 XLT. 4WD, SYNC 3 with 8 touchscreen, rear camera, FordPass connect 4G Wi-Fi hotspot, navigation, heated seats, 2.7L EcoBoost, MSRP \$49,320. Save \$11,573. Feeny Price \$37,747. Feeny Ford. 208 S. James, Grayling. 989-348-2791

2019 Ford F-150 XLT. 4WD, tow pkg, navigation, SYNC 3 with 8 touchscreen, rear camera, FordPass connect 4G Wi-Fi hotspot, 23 MPG Hwy. MSRP \$54,760. Save \$12,047. Feeny Price \$42,713. Feeny Ford. 208 S. James, Grayling. 989-348-2791

2019 Ford F-150 XLT. 4x4, 2.7L twin turbo EcoBoost, tow pkg, FordPass 4G Wi-Fi hotspot, rear camera, SYNC 3. MSRP \$49,740. Save \$11,619. Feeny Price \$38,121. Feeny Ford. 208 S. James, Grayling. 989-348-2791

2019 Ford F-150 XLT. 4x4, pre-collision assist, SYNC 3, FordPass 4G Wi-Fi hotspot, MSRP \$49,320. SAVE \$11,581. Feeny Price \$37,739. Feeny Ford. 208 S. James, Grayling. 989-348-2791

VANS

2013 Dodge Caravan. \$9,450. CARFAX One owner, Third row seating, 1st and 2nd rowbucket seats. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2017 GMC Savanna. \$18,950. CARFAX One owner, 4.8L V8. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

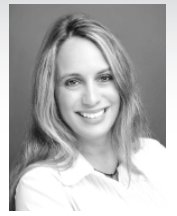
2018 Chevrolet Express. \$24,950. CARFAX 1 owner, Rear view camera. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2019 Dodge Grand Caravan. \$19,950. CARFAX one owner, 3.6L V6, 6.5" Touchscreen. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2020 Ford Transit Connect XL. Blind spot sensor, lane departure, rear camera, SYNC 3, tow pkg, 3rd row seats. MSRP \$32,110. SAVE \$2,124. Feeny Price \$29,986. Feeny Ford. 208 S. James, Grayling. 989-348-2791

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Top 6 Reasons Mortgage Applications are Rejected

Part 2 of 2

Half of refinance applications are abandoned or rejected, as are 30 percent of purchase mortgage applications, according to the Mortgage Bankers Association. All told, the Federal Financial Institutions Examination Council (FFIEC) says that well over 2 million mortgage applications were rejected last year.

Want to avoid falling into that number? It's tough — especially in light of the fact that mortgage lenders have become increasingly restrictive in terms of their lending guidelines since the housing market crash.

Here, as a cautionary tale and primer on what to expect, are the reasons 4-6 mortgage lenders reject applications.

4. Property didn't appraise. Since the whole industry had its hand (among other things) smacked for allowing home values to skyrocket in a very short time, appraisal guidelines have tightened up — some would say, even more than overall mortgage guidelines. So, it is increasingly common to have the property appraise for a price lower than the sale price negotiated between the buyer and seller.

This is especially common in the refinance realm, as well over a quarter of U.S. homes are now upside-down, meaning the mortgage balance owed is greater than the value of the home. (If you're trying to refinance an upside-down mortgage, consider the FHA Short Refi program — contact your lender or get refer-

als to any mortgage broker who makes FHA details to apply.)

5. Condition problems. With all the distressed properties on the market, and with most non-distressed sellers barely breaking even, more home-sale transactions than ever are falling apart due to condition problems with the property. Many lenders will not extend financing on homes where the appraiser points out problems like cracked or broken windows, missing kitchen appliances, electrical problems, or wood rot.

And in the world of condos and other units that belong to a homeowners association, if more than 25 percent of units are rented (rather than owner-occupied) or more than 15 percent are delinquent on their HOA dues, new applications for refinance or purchase mortgages on units in the development are likely to be rejected.

6. Technical difficulties with application. The days when lenders just took your word for it are long, long gone. Applications with incomplete or unverifiable information are doomed.

If any of these mortgage loan application glitches arise in your home-buying or refinancing process, it's critical that you connect with your mortgage professional, be it your banker or mortgage broker, to determine what course of action to take.

pro will need to help you determine whether it makes sense to pay some bills down, get a co-signer, or even wait six months so your income documentation will qualify.

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Real Estate Feature Property
BEAUTIFUL BOYNE CITY HOME WITH TERRIFIC LOCATION



BY JIM AKANS

Situated on a large lot on in Boyne City, this exceptionally updated classic style home is beautiful both inside and out. This three bedroom, two-and-a-half bath home features just over 1,900 square feet of gorgeously appointed space on the main two levels and finished basement level. The main living area is natural light filled, has a vaulted ceiling, and opens to the wonderful kitchen and dining area, making this a great home for entertaining. The main level master en-suite has a large walk-in closet, there is a convenient main floor laundry, and the basement includes a rec-room plus lots of storage space. The interior is cooled by central air, and there is a wood-burning fireplace to cozy up to on cold winter days and nights.

An inviting open deck overlooks the large back yard, which extends all the way back to Spring Street. The property also has a one-car detached garage. The location is close to downtown Boyne City, providing easy access to a wide variety of shopping, dining, entertainment and Lake Charlevoix.

This beautiful Boyne City home with terrific location is located at 346 State Street in Boyne City and it is listed at \$219,900. For more information or to arrange a home tour, call Lynda Christensen, Associate Broker at Lynda's Real Estate Service in Boyne City at 231-582-9555 or email at lynda@lyndasrealestateservice.com.



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404 MILL STREET • EAST JORDAN

Charming Victorian home with original woodwork on a large lot, 233 x 157. There is an attached, two car garage and the home is close to the schools and near Lake Charlevoix and all that East Jordan has to offer... fishing, snowmobiling, boating, pickle ball, tennis. MLS #460229. **PRICE REDUCED!! \$114,900**



8869 W M-32 HIGHWAY • EELMIRA

Convenience/Party Store, Deli, Pizza, Groceries, Residential Rental. This property is also being sold with an additional lot that is directly behind the store. The parcel ID # is 061-100-000-030-00, address is 2319 Division Street Elmira, Michigan 49730. This is a 4 bedroom, 1 bath home. MLS #460589. **\$179,900**



6508 CENTER STREET • ELLSWORTH

Investors, entrepreneurs, don't pass this large commercial building up. Located in the heart of Ellsworth, is currently set up as a grocery store, with a pizzeria, and deli, meat case, and Chicken fryer. Beer Cave with walk in coolers, carry out liquor license, this is a dream opportunity to be your own boss. For the investor shine it up and rent all the spaces and watch your investment grow. MLS #459037. **PRICE REDUCED!! \$90,000**

Pine Valley Association - Lots Available




Land Contract terms with low down payments, 1.5 Miles of Recreational Trail around development, 7+Acres of Natural Open Space with Pond for Common Use, County Maintained Roads, Minimum Sq Footage: 1,500 SQFT, Builder of Choice/ School of Choice, Surrounded by acres of conservancy and school property, Adjacent to Boyne Mountain and Centrally located between Boyne City, Petoskey and Gaylord. Very close drive to the new EJ Factory in Elmira.

Lot pricing starting at only \$28,900



TBD CEMETERY ROAD • MANCERLONA

Heavily wooded 10 acres with a cabin no utilities. State land is located directly across the street. This would make a great building location or a great getaway for hunters. Call today, so you have that great spot for hunting this fall. MLS #452500. **\$22,000**



SIX MILE LAKE ROAD • EAST JORDAN

How would you like to own 67' of frontage on Beals Lake? Look no further, great fishing and a wonderful area to set up camp and just take in the beautiful views of nature. Property also has a 14' drive well.. MLS #456738. **\$15,800**



TBD US 131 • BOYNE FALLS

Location, Location, Location!! These lots are located right across from Boyne Mountain. Great location to build your dream home! This location is close to all that Boyne Mountain has to offer, skiing, golfing, waterpark and great proximity to Lake Charlevoix too! MLS #457238, 457239, 457236, 457237 **\$25,000, \$35,000, \$33,000, \$35,000**



We are adding to our sales force.

EXP Realty is growing and we need solid professionals to serve customers in the Charlevoix County and surrounding area.

Contact Holly Stark for details.



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