A SPECIAL EDITION OF NDEPENDENT N E W S M E D I A Saturday, October 19, 2019 to Wednesday, October 23, 2019

Serving the communities of Sun City, Sun City West and Sun City Grand



Sun City West - 14323 W. Colt Lane



RESIDENTIAL BROKERAGE



of the home's w/natural gas granite counter, walkboth a water filtr

NEW LISTING! You'll war SEL Sq ft, 2 bedrog e/cra ths. blights Lic brig ide

Dir: Bell/RH Johnson

L-135th, L-R-Me ful Safford ntatic sh ea .che

unite counters. Extended south facing patio, bace for entertaining. Master suite features dual sinks, bset a window. Hard surface floors are tile & laminate. Home has em & solar hot water. You'll be impressed with this home. Don't hesitate! Call today to view & to begin your Sun City West adventure. **\$298,875** MLS# 5959208

Valle

Fom Ryan, L-Colt Ln

me as soon as possible. 1669

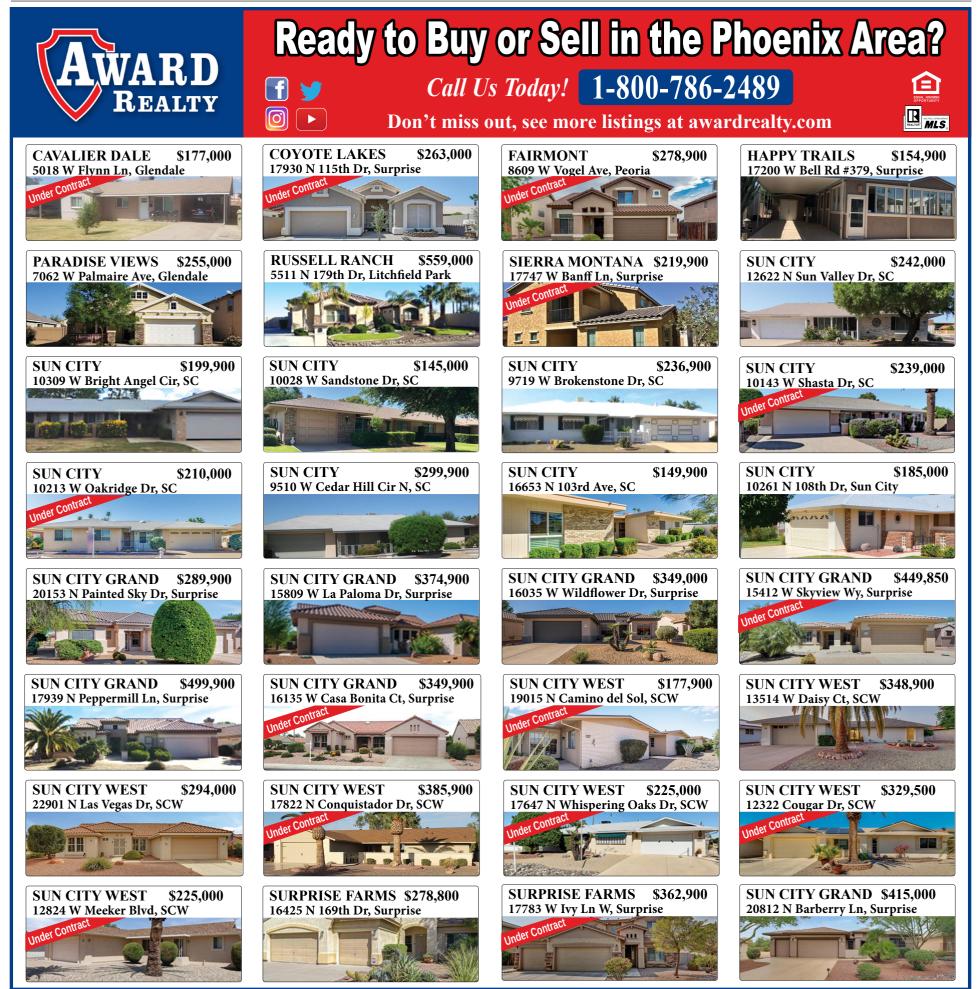
 $\sim \alpha$ a golf cart garage are just some



the "TOWN CRYERS" Sandy & Lew Cryer Allison Cryer McFarlin 602-402-4568



Saturday, October 19, 2019 to Wednesday, October 23, 2019 - NORTHWEST HOMES 3



Who wouldn't

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these homes!

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EOLINDA REALTY



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17405 W CALISTOGA DR SUN CITY GRAND

\$397,500

EXPANDED AZALEA 2 BDRMS + DEN, FULLY TILED HOME, SOLID SURFACE COUNTERS, STAINLESS APPLIANCES, 2 BAY WINDOWS, PLANTATION SHUTTERS, ANDERSON WINDOWS, CROWN MOLDING, PAID SOLAR, UPGRADED & REMODELED MASTER BATH, INSIDE LAUNDRY, OUTDOOR KITCHEN, EXT. GARAGE, PVC IRRIGATION SYSTEM, & EXT. COVERED PATIC W/NO BACKYARD NEIGHBORS, AC/FURNACE REPLACED IN 2009.

15953 W KINO DR

SUN CITY GRAND

2 REDROOM PLUS DEN CHOLLA WITH, PAID SOLAR SYSTEM

TILE LAID ON DIAGONAL. PRIVACY DOORS TO DEN. MODERN

WHITE KITCHEN CABINETRY, SKYLIGHTS, RAISED PANEL IN-

TERIOR DOORS, BAY WINDOW IN MASTER BEDROOM & TWO SINKS AT MASTER BATH, PVC LANDSCAPING SYSTEM, VACA-

TION MAILBOX & EXTENDED GARAGE WITH GOLF CART RAMP

OPEN HOUSE Saturday 10/19/19 10am to 1pm OPEN HOUSE Sunday 10/20/19 10am to 1pm

21109 N CIRCLE CLIFFS DR

SUN CITY GRAND

BORGATA WITH 3 CAR GARAGE, NEW WINDOWS BY WIN-

DOW WORLD, REMODELED KITCHEN, QUARTZ COUNT-ERS, GAS COOKING, REVERSE OSMOSIS, PLANTATION

SHUTTERS, TWO SINKS IN MASTER BATH, RAISED BATH

VANITIES. EXTENDED SCREENED IN PATIO. FENCED BACK YARD, PVC LANDSCAPING SYSTEM & VACATION MAILBOX.

MLS# 5977976

\$349.900

MLS# 5971109

\$312.000



15104 W CACTUS RIDGE WAY SUN CITY GRAND

3 BEDROOM AZALEA W/GORGEOUS WOOD-LIKE TILE FLOORS, WHITE EUROPEAN STYLE SHAKER CABINETRY, SOLID QUARTZ COUNTERS IN KITCHEN & BATHS, STAINLESS APPLIANCES, GAS STOVE, REMODELED MASTER SHOWER, BAY WINDOWS IN MASTER & GUEST BDRMS & EXT. GARAGE \$299.000 MLS# 5966353



16107 W QUAIL CREEK LN SUN CITY GRAND 3 BEDROOM MARIPOSA SPLIT BED-

ROOM FLOOR PLAN ON SHORT QUITE STREET IN SUN CITY GRAND.

MLS# 5977949 \$257.000



14950 W MOUNTAIN VIEW BLVD. #6304 SUN CITY GRAND

A SOLANA AVISTAR, DESIGNER REMODEL, 20" TILE THROUGHOUT, UPGRADED LIGHTING, STAIN-LESS APPLIANCES. "BOSCHE" DISHWASHER, GRANITE COUNTERS, CUSTOM CABINETRY, 2014 AIR CONDITIONER & FURNACE, 2016 WATER HEAT ER, 2018 FRONT LOADING WASHER & DRYER.

\$149,900 MLS# 5988265



22507 N LAS VEGAS DR SUN CITY WEST

PAYSON MODEL, WITH SPLIT BEDROOM FLOOR PLAN, MODIFIED GREAT ROOM AND BREAKFAST NOOK, VAULTED CEILINGS, PLAN-TATION SHUTTERS, STAINLESS APPLIANCES BAY WINDOW IN MASTER BEDROOM, 2 SINKS IN MASTER BATH, 2007 AIR CONDITIONER \$294.900 MLS# 5963832



16230 W TUSCANY WAY SUN CITY GRAND HOME SITUATED ON THE BEAUTIFUL 17TH TEE-BOX OF DESERT SPRINGS GOLF

COURSE W/VIEWS OF THE GREEN & 2 PONDS. VIEW FROM THE GREAT RM & FAMILY BM ONTO THE GOLE COURSE 20" DIAGONAL THE GRANITE KITCHEN COUNTERS G BLACK DIAMOND STAINLESS APPLIANCES, BAY WINDOW IN MASTER BDRM, 2 SINKS IN MASTER BATH, EXT. GARAGE, BUILTIN GARAGE CABINETS, EXT. COVERED PATIO EXP DECK & PVC I AND SCAPING FURNACE/AC REPLACED APRIL 2019 \$427.000 MLS# 5988615



17540 W CALISTOGA DR SUN CITY GRAND

CACTUS FLOWER MODEL WITH SPLIT 3 BEDROOMS, NEWER KITCH-EN APPLIANCES, GAS RANGE, 2 SINKS IN MASTER BATH. PAID SO-LAR FOR LOW ELECTRIC BILLS! \$258.000

MLS# 5968877



16295 W DESERT WINDS DR SUN CITY GRAND

MADERA WITH NEUTRAL TIL, DECORATOR'S PAINT PALETTE WITH ACCENT WALLS, GRANITE SURFAC-ES IN KITCHEN, BAY WINDOW IN BREAKFAST NOOK, EUROPEAN CABINETRY, CROWN MOLDING, BAY WIN-DOW IN MASTER BEDROOM. PLANTATION SHUTTERS, SKYLIGHT AND INSIDE LAUNDRY WITH UTILITY SINK.

\$291,700 MLS# 5987648



18239 N SHADOW CT SUN CITY GRAND

RARELY AVAILABLE IRONWOOD ESTATE MODEL W/FULL 3 CAR GARAGE TERED WITH VAULTED CEILINGS. HUGE MASTER BEDROOM, MASTER BATH WITH JETTED TUB. GUEST SUITE WITH FULL BATH & TRIPLE CLOSET, LOCATED ON A LARGE PRIVATE & QUIET CULDE-SAC LOT. OUTDOOR AMENITIES INCLUDE BAIN GLITTERS VACATION MAILBOX MISTING SYSTEM & ARTIFICIAL GRASS. HUGE EXP. COVERED PATIO W/KNEE-HIGH WALL & WELL PLANTED SHRUBBERY.

\$448.000 MLS# 5986658



16244 W SANDIA PARK DR **SUN CITY GRAND**

EXPANDED IN MASTER & GUEST BEDROOMS, 42" EU-ROPEAN CABINETS, UPGRADED APPLIANCES, FIRE-PLACE, ANDERSON WINDOWS, 3 SECURITY SCREEN DOORS, EXTENDED GARAGE, NICE PRIVATE YARD MLS# 5890399 \$344.000

14800 W Mountain View Blvd, Suite 100, Surprise, AZ 85374

Nikolai Riasnianski

2018 International President's Circle Award Recipient

- Certified International Property Specialist
- E-Pro Multi-Million Dollar Producer
- Lifetime Member of the Presidents Roundtable

See Pictures & Videos at: www.NikolaiRealtor.com 623.694.6578 | Riasnianski@gmail.com





9603 W. Calico Dr., Sun City | \$209,000

Nice and cozy, almost 1300 sq ft 2 bedroom, 2 bathroom, 2 car garage Sun City Phase 3 single home. Carpeted, tiled flooring. Roof 2014, A/C 2014, Water Heater 2014, Washer/ Dryer 2014. Huge Family/Living room. Spacious garage with cabinets and work bench. Great Buy! MLS# 5991621







Over 60

"Servina the

Northwest Valley

for 20 years!"

10421 W. Willow Creek Cir., Sun City \$330,000 Open House Saturday Oct 19th and Sunday Oct 20th 11 am to 2 pm Skillfully remodeled and enlarged to almost 2000 sq ft 2 bedroom, 2 bathroom, 2 car garage Annapolis Model on Union Hills Golf Course. Recently replaced kitchen cabinets, granite counterlops, vanities-2017, dual pane doors and windows on South/West side of the house (kitchen/Living Room). Roof 2016, Patio Cover-2018, Pavers-2018. Stucco outside. Big covered back patio with beautiful view of Golf Course and mountains. Solar Panels. Huge utility room/Office with a lot of cabinets. Great Buy! MLS# 5992166





13206 W. Castle Rock Dr., Sun City West | \$268,000

3BD/2BA, over 2200 sq ft home with beautiful gated Front Courtyard, covered screened porch and over 300 sq ft Utility Room/office. Recently replaced roof, A/C, Water Heater, Sliding Glass Doors, Garage Door.

Real Estate Corner...

Q. How can I net more money selling my own home?

A. Here are three important tips:

• Set the right price from the start. Homes that sell for the most money are priced right when they go on the market.

• Create a comprehensive plan to market your home. You can target buyers though flyers and open houses, but your home should be listed in the official MLS

database by a REALTOR® so more buyers see it and you get a price closer to what you're asking.

• **Hire an experienced Home Marketing Expert.** A REALTOR® who knows how to effectively market your home can net you more money. Plus, they can save you time by assisting you with every aspect of the sale, from pricing your home to coordinating the closing process.

You can learn about these tips and more in my Free Consumer Report called **"7 Insider Tips To Net More Money Selling Your Own Home."** Ask me for a copy and I'll send it right over.

Do you have a question you want answered? Just call me at **623-694-6578**. Perhaps I'll feature it in my next issue! **FREE Home Evaluation at: www.lflSellItToday.com**

Free, Quick, Over-The-Phone Evaluation of Your Home 623.694.6578

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Call for a FREE Consumer Report showing which repairs and fix ups will net you the most value for your home called the "Home Seller's Guide to Money-Making Fix Ups" It's great even if you are not planning to sell soon. Call Now at: 623-694-6578

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"As you slide down the banister of life, may the splinters never point in the wrong direction." –**Irish saying**





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When searching for a Realtor among the many in the profession, know that we demand the same outstanding qualities in the buying or selling process for you that we would demand for our own family.

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and where I'm going to be"

RETIREMENT COMMUNITY SPECIALIST Sun City West | Sun City | Sun City Grand | Festival | Surprise | Corte Bella



12427 W. TORREADOR DR. SUN CIT

1957 Sq. Ft. of wonderful! This is the Classic floor plan that is lite and brite with many updates and features 2 bdrms 1.75 bths, tile floors, popcorn removed, painted inside and outside. Kitchen has lovely cabinets, granite, Bosch dishwasher, Braun exhaust fan, new oven and induction cooktop, KitchenAid refrigerator and new microwave, new water heater last Nov., roof is new in 2019. Large covered South Patio, the laundry is big and can be used for crafts or office. Front Master has a bay with a window seat and new dressing area.

@ (623) 221-1927







Wes

Saturday, October 19, 2019 to Wednesday, October 23, 2019 - NORTHWEST HOMES 7



Alice Chris Sadowski Saunders

Tim

Rowe



Tom Mitchell
Michele Moorehead
Elayne Myers

Image: Specific stress stre

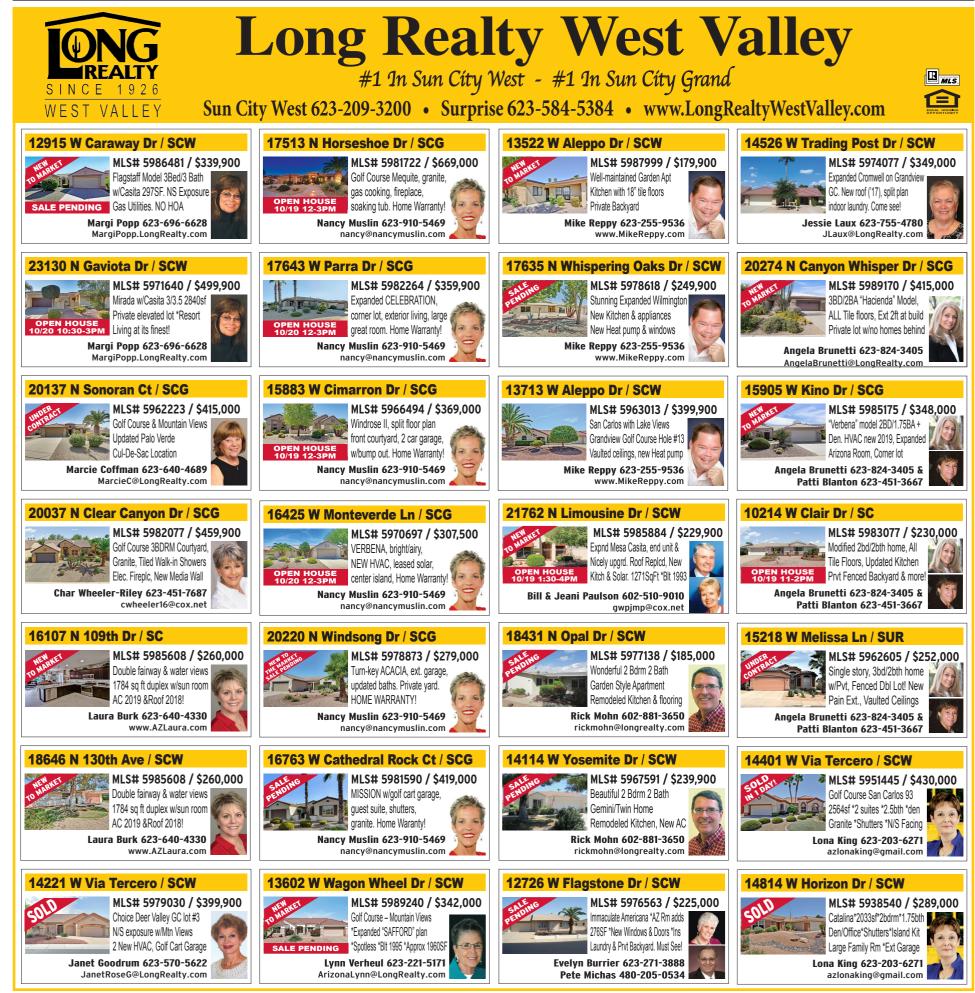
Janiece Tanquary

Audrey Ken Vickers Vickers

Lorraine s Williams

Sarah Stephens

Paul Wise Barbara William Tsonis Tsonis 8 NORTHWEST HOMES - Saturday, October 19, 2019 to Wednesday, October 23, 2019







Chuck & Janet Adams 623-215-5070



Patti Blanton 623-451-3667



623-628-1328



Billy Heinzman 480-297-3830



Ruth Krinke 623-252-7629



Rick Mohn 602-881-3650



Fllen Rose Plotkin 480-252-0092



Mike Reppy 623-255-9536







Shelly Bailey

623-256-8628

Joan Boesen

480-204-1487

Toni Froese

623-853-5773

Darlene Jaffe

623-544-0340

Jessie Laux & Angela Brunetti

623-755-4780 / 623-824-3405

Nancy Muslin

623-910-5469

Margi Popp

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Lvnn Verheul

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Kevin Reppy 623-980-1402



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Char Wheeler-Riley

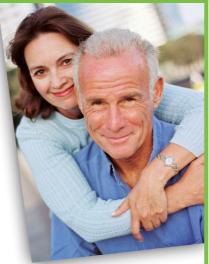
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How you could use your home equity in retirement

Your home equity is a powerful, and often overlooked retirement asset. **Designed specifically for homeowners** or home buyers 62+, a Reverse Mortgage can be used to:

- Refinance existing mortgage(s) to unburden your monthly cash flow
- Consolidate debt—such as credit cards, car loans, medical bills, and other loans—to reduce monthly bills
- Pay for home remodeling to make your home safer, more comfortable, and better suited to your needs as health issues may require



仓

- Establish a steady stream of monthly funds to continue for as long as you live in your home, to supplement your retirement income
- Establish a line of credit that cannot be canceled or reduced, so it'll be there for unexpected expenses
- We've got answers to all your Home Equity Conversion Mortgage (HECM) questions.
- Can be used for prolonging taking social security or reducing tax burned from taking money out of assets
- BUY A HOME THAT BETTER FITS YOUR LIFESTYLE

Contact us today to learn how using the power of home equity could give you greater financial flexibility and control.



As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, maintenance and any hc association fees. This material has not been reviewed, approved, or issued by HUD, FHA, or any government agency. The company is affiliated with, or acting on behalf of or at the direction of, HUD, FHA, or any government agency. **MB #10007** MB #1000724

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Gene Reppy

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Ginny Stack

623-693-2558



Lori Bissell

623-337-3706

Scott Ellis

623-326-8089

Cindy Kingery 623-910-5376



Pete Michas 480-205-0534





Simplify paving stone installation

Paving stones can add beauty to walkways, driveways and backyard patios, providing that eye-catching finishing touch to a property while enhancing its curb appeal.

Even though the installation of pavers can be a labor-intensive process, with the right tools and tips, this can be a do-it-yourself project for homeowners with renovation experience. Consider these tricks and how-to tips courtesy of The Home Depot, DIY Network and Unilock.

Get your supplies

To begin a paver project, homeowners will need to stock up on some supplies they may not already have at home. Marking paint, mason line, wooden stakes, leveling sand, paver base, and more will be required. A manual tamper can be used. However, for larger areas, it can be worth the cost to rent a plate compactor.

Measure the area

The number of bags of sand, paver base and paving stones needed for the project depends on the size of the area. For example, according to the Home Depot, for 60 square feet, homeowners will need about 30 12 x 12-inch paver stones, 40 bags of paver base and 12 bags of paver leveling sand.

Spray or mark the area where the paving stones will be laid. Measure carefully so you can order exactly how many stones you will need. Have the materials delivered to reduce heavy lifting and trips to the store. Be sure to have all utility lines marked prior to excavation to avoid damage.

Prepare the base carefully

One of the most important aspects of paver installation involves preparing the base. If you cut corners in this process, the finished results can be sloppy, weeds can grow through and/or



stones may loosen.

It's essential to grade the area away from the house. That means that the highest point of the patio or walkway should be closest to the house and then the incline gradually flattens out as it moves away from the home. This allows proper water runoff. Mark the height on the stakes and adjust the mason line. Remember to slope the area away from your home with a drop-off of about one inch for every 8 feet.

The base of many DIY applications should be between four and six inches deep. Work incrementally, raking and tamping until the base is firm. Lightly wetting the material can help it solidify.

Sand helps inhibit weed growth and anchor the pavers together. Plastic lining will not be practical.

Installation

Use edge restraints and a string line to keep the design straight. Do not hammer the pavers together. Paver sand will need to be swept over and settled between the stones to help set them in place.

It helps to read tutorials and watch videos on paving stone installation prior to beginning the project. With practice, the installation will go more smoothly.



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I vnn Verheul

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Mike Reppy

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Linda Van Peursem

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Barbara Wade 602-525-6273

Ginny Stack

623-693-2558

Dorothy Weekley

623-764-2558





Char Wheeler-Riley

623-451-7687





Readiness Checklist: 5 Steps to Prep for Buying a Home

(StatePoint) For many Americans, making the jump to buying that first house is a significant achievement that allows them to put their mark on their own space, while creating room for family and pets.

But how do you know you're ready?

Americans see homeownership as an investment in their future, yet they are concerned about the steps they need to take to put themselves into a position to buy, according to the "How Americans View Homeownership" survey conducted by The Harris Poll April 17–29, 2019, among 1,004 U.S. adults 21 and older on behalf of Wells Fargo. The study showed that 44 percent of non-homeowners identified saving for a down payment as a top barrier to buying, more so than any other obstacle.

"Homeownership is very much a part of the American Dream, yet too many firsttime buyers don't know where to start," says Liz Bryant, Wells Fargo Home Lending's national retail sales leader. "We find that a great way to get moving down the path to homeownership is with a conversation. By reaching out to your mortgage lender, your banker or even a housing counselor, you can start putting together a plan that will help get you on your way."

Here are some steps to consider:

• Research lenders and loan options. Identify a lender who has a breadth of home loan options, including low down payment mortgages, and who is willing to provide you with personalized guidance. Then just start the conversation. • Know your goal. Your mortgage consultant can help, and so can a financial health banker or a housing counselor. A discussion about spending, saving, debt and credit will help you make decisions about what you can afford, how much you need to save and whether you need to do work to improve your credit score.

• Get your down payment ready. If you don't already have one, create a budget for your monthly spending, so you can identify areas where you can save. Set aside unexpected windfalls, such as tax refunds, to grow savings.

• Keep an eye on overall debt. While there's room for student loans and credit card debt, a good rule of thumb is to keep your overall debt level – including your new mortgage – at or below 36 percent of gross monthly income.

• Think beyond the down payment. Consider setting aside 1-2 percent of the purchase price of your home each year for maintenance projects. If that seems like too much, start with less and work your way up.

"Too many first-time buyers get intimidated by the down payment or the work they might need to do around credit," says Bryant. "Many don't realize that there are lending options available for homebuyers with a range of credit scores, and programs that require buyers to put as little as three percent down. It's important to explore your options, take it step by step and work toward your homeownership goals."





A.J. Kovac REALTOR® 602-413-0941 Email: a.j.kovac@reagan.com

Tempus

Where did you grow up? Been in Arizona since 1967. I discovered Sun City before I was 'age qualified' to live here.

Do you live in the Sun Cities? Yes, the people.

What do you enjoy doing in your off time? I serve as a Trustee for the Sun Cities Historical Society, volunteer as a Docent at Del Webb's Sun Cities Museum and a new Pride's volunteer.

Why did you become a Realtor? I wanted to work in Sun City.

What do you love about being a Realtor? Sharing my passion for Sun City along with it's rich history and culture.

How long have you worked in Real Estate? 3 years **Do you have any accreditations or certifications?** S.R.E.S. (Senior Real Estate Specialist)

What is the most gratifying aspect of what you do? Witnessing my clients joy and welcoming them home!

What is the one tip you have for someone looking to buy a home today? Start looking now.

What is the one tip you have for someone looking to sell a home today? Phone A.J. - "Your Guide To The Sun Cities."

Why should someone use you as a Real Estate agent? I put my clients interests as my highest priority. 12 NORTHWEST HOMES - Saturday, October 19, 2019 to Wednesday, October 23, 2019



Open Houses

OPEN SATURDAY 10/18 10AM-2PM

18206 N. Stonebrook Dr. Sun City West Dir: Bell/RH Johnson, N-RHJ, L-Aleppo, L-Stonebrook Dr.

OPEN SUNDAY 10/19 NOON-2PM

18206 N. Stonebrook Dr. Sun City West

Dir: Bell/RH Johnson, N-RHJ, L-Aleppo, L-Stonebrook Dr.

OPEN TUESDAY 10/22 9:30-NOON

18206 N. Stonebrook Dr. Sun City West Dir: Bell/RH Johnson, N-RHJ, L-Aleppo, L-Stonebrook Dr.



If you want to sell your home call the "Town Cryers" today!

Don't wait as the market is strong and there are buyers very active in the market that are buying homes everyday



14323 W. Colt Ln., SUN CITY WEST Dir: Bell/RH Johnson, N-RHJ, R-Meeker, L-135th, L-Deer Valley,

R-Tom Ryan, L-Colt Ln.

Very nice Safford model. 1669 Sq. ft, 2 Bdrms, 2 baths, office/craft Rm & a golf cart garage. Light/bright kitchen w/granite counters. Bath Rms also have granite counters. Home has hard surface flooring & plantation shutters. Large South facing extended patio ideal for entertaining. This is a lovely home. Call today to view! MLS# 5959208



Dir: Bell/RH Johnson, N-RHJ, L-Aleppo, L-Stonebrook Dr. Nicely updated 2 Bdrm 2 bath garden apt. New roof and master bath walk-in shower added in 2017. Home even has a 2-hole putting green in private block walled back patio. Located SCW lower tax area & close to shopping, dining, churches, medical & recreational facilities. Don't Wait! Call today to view! MLS# 5992155



SUN CITY WEST Dir: Bell/RH Johnson, N-RJH, R-Meeker, L-135th, L-Deer Valley Rd, R-Dusty Trail, R-Rico Dr.

Popular Cameron model with 1371 Sq. ft, 2 bdrms (split), 2 baths plus a craft Rm/office. Master Ste has dual sinks, bay window, granite counter & walk-in closet. Extended south facing patio, tile & vinyl plank flooring, decorator colors, plantation shutters and new AC/heat 2015 are just some of the added features of this home. Don't wait Call today to view! MLS# 5955259.



\$298,875

GLENDALE Dir: Grand Ave/Northern, E-Northern, L-55th Ave, L-Butler to end of street, L-56th Dr.

If you want a Glendale home with a private oasis for a backyard, 1800+ sq, ft, 3 bedrooms and 2 baths this just might be the home for you. Private block wall fencing provides privacy to enjoy the covered patio, sparkling pool, rock waterfall & your own 5 hole artificial turf putting green. Home is near schools, Butler Park, golf course, shopping & dining. Call today to View! MLS# 5970421



Dir: Hw# 89IPrescott Lakes Pkwy, W-Prescott Lakes Pkwy, L-Blooming Hills (at 1st. stoplight), R-Lancaster, thru gate & roundabout, R-Commonwealth Dynamic 2342 Sq. ft, home with 2 Bdrm, 3 bath, den & 3 car garage is located in gated development of Prescott Lakes in Prescott. Great room combined wibeautiful back patio is ideal for hosting family/friends. Home is located less than 4.5 miles from Prescott, AZ's historical Courthouse Sq. & Whiskey Row If you want to escape from the Valleys seasonal heat this might be just the home for you. Call today to view! MLS# 5929938



SUN CITY WEST Dir. Bell/RH Johnson, N-RHJ, R-128th, R-Aurora, L-124th Drive, R-Tigerseye, R-124th Ave.

Sweeping views of SCW's Stardust GC's 11th, 12th, 13th & 14th holes, White Tank Mtns., water & beautiful sunsets are a must see from the extended covered patio of this spacious San Simeon model home. 2515 Sq. ft., 3 bdrms, 2 baths, granite counters, wet bar & lots of tile are just some of the homes features. Don't hesitate! Call today to view! MLS# 5884966



Popular Fontaine model. 1465 Sq. ft, 3 bdrms, 2 baths. New interior paint & tile 2019. AC/heat pump 2011. Corner lot, block fenced back yard, screened patio, close to shopping & restaurants. Don't hesitate! Call today to view! MLS# 5954826



10/19/1814 - In Baltimore, MD, the first documented performance of "The Defense of Fort McHenry" with music took place at the Holliday Street Theatre. The work was later published under the title "The Star-Spangled Banner."

10/19/1864 - The Mormon Battalion, under the command of Philip St. George Cooke, set out from Santa Fe to open the first wagon road across Arizona