



# Create the Home of Your Dreams

Instead of waiting for the perfect house to come along, why not create the home of your dreams? From a new kitchen to a top-to-bottom makeover, renovation loans offer flexibility to choose your own remodeling adventure.

- Home sale price and renovation costs are included in one mortgage
- Choose your own contractor to create a scope of work for your upgrades
- Bring as little as 5% down, 3% for some first-time homebuyers
- Renovations can start the day after closing

With just one loan and one monthly payment, paying for your home improvement will be easier than you ever imagined. You don't need to know anything about renovation, you just need to know us.



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4723 Butler St, Suite 1  
Pittsburgh PA 15201



All loans subject to credit approval. Rates and fees subject to change. ©2022 PrimeLending, a PlainsCapital Company (PrimeLending). (NMLS:13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in PA. v010918.



**228 McKinley Ave, Pittsburgh, PA 15202**  
**Renovation Loan Possible Scenerio**

Price of Home	\$185,000.00
Renovation Estimates:	
Flooring	\$6,000.00
Painting	\$4,000.00
Kitchen	\$22,000.00
Powder Room	\$5,000.00
Bathroom	\$10,000.00
Lighting	\$3,000.00
3rd Floor Drywall	\$6,000.00
Other / Contingency	\$6,500.00
	<hr/>
	\$62,500.00
Total Cost of Home + Renovation	\$247,500.00
After Repaired Value (ARV)	\$275,000.00
10% down Renovation Loan	\$247,500.00

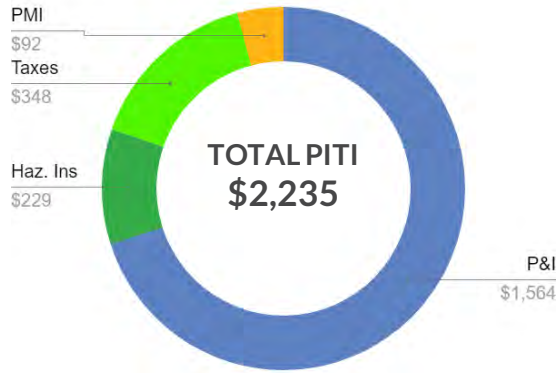
# HOME ESTIMATE

ESTIMATE FOR  
228 McKinley Avenue,  
Pittsburgh, PA 15202

## CHRISTA ROSS

724-309-1758

christa@greenhomespgh.com



### BUYER'S CONVENTIONAL LOAN INFORMATION

Estimated Closing Date:	12/30/2022
HOUSE PRICE:	\$275,000.00
10% DOWN PAYMENT:	\$27,500.00
30 YEAR LOAN AT 6.5%:	\$247,500.00
APR:	6.955%

### PREPAID COSTS

14 MONTHS OF INSURANCE:	\$3,208.33
4 MONTHS OF TAXES:	\$1,392.64
15 DAYS OF INTEREST:	\$661.13
<b>TOTAL PREPAID COSTS:</b>	<b>\$5,262.10</b>

### MONTHLY PAYMENT INFORMATION

PRINCIPAL & INTEREST:	\$1,564.37
HOMEOWNERS INS.:	\$229.17
MONTHLY PROPERTY TAX:	\$348.16
PMI:	\$92.81
<b>TOTAL PITI:</b>	<b>\$2,234.51</b>

### CLOSING COSTS

FIXED COSTS:	\$13,242.45
PREPAID COSTS:	\$5,262.10
<b>TOTAL CLOSING COSTS:</b>	<b>\$18,504.55</b>
DOWN PAYMENT:	\$27,500.00
<b>BRING TO CLOSING:</b>	<b>\$46,004.55</b>

This estimate is provided for informational purposes only, based upon the above proposed purchase price, type of financing and projected closing date, has been prepared to assist in computing costs. Amounts will vary depending upon differences between actual and estimated repairs that may occur in the transaction, assessments, liens, impound accounts, charges by lenders, escrow companies, title insurers and other service providers and other items. Not all liens may yet have been identified. Neither Broker, Agent nor PalmAgent guarantee, and assumes no responsibility for the accuracy, timeliness, correctness, or completeness of the above information. Any conclusions that users draw from the information presented here are their own and are not to be attributed to the Broker, Agent or PalmAgent. PalmAgent is not a financial institution engaged in mortgage lending and/or loan originations. The interest rates listed are for exemplary purposes only. All numbers are estimates and should be viewed as such. Total monthly payment identified includes PITI (Principal, Interest, Taxes and Insurance). Final numbers should be obtained from your lending institution prior to closing. By signing below client acknowledges that client has read, understands and agrees to this Disclaimer.

Sign(X) \_\_\_\_\_ Date: \_\_\_\_\_

Sign(Y) \_\_\_\_\_



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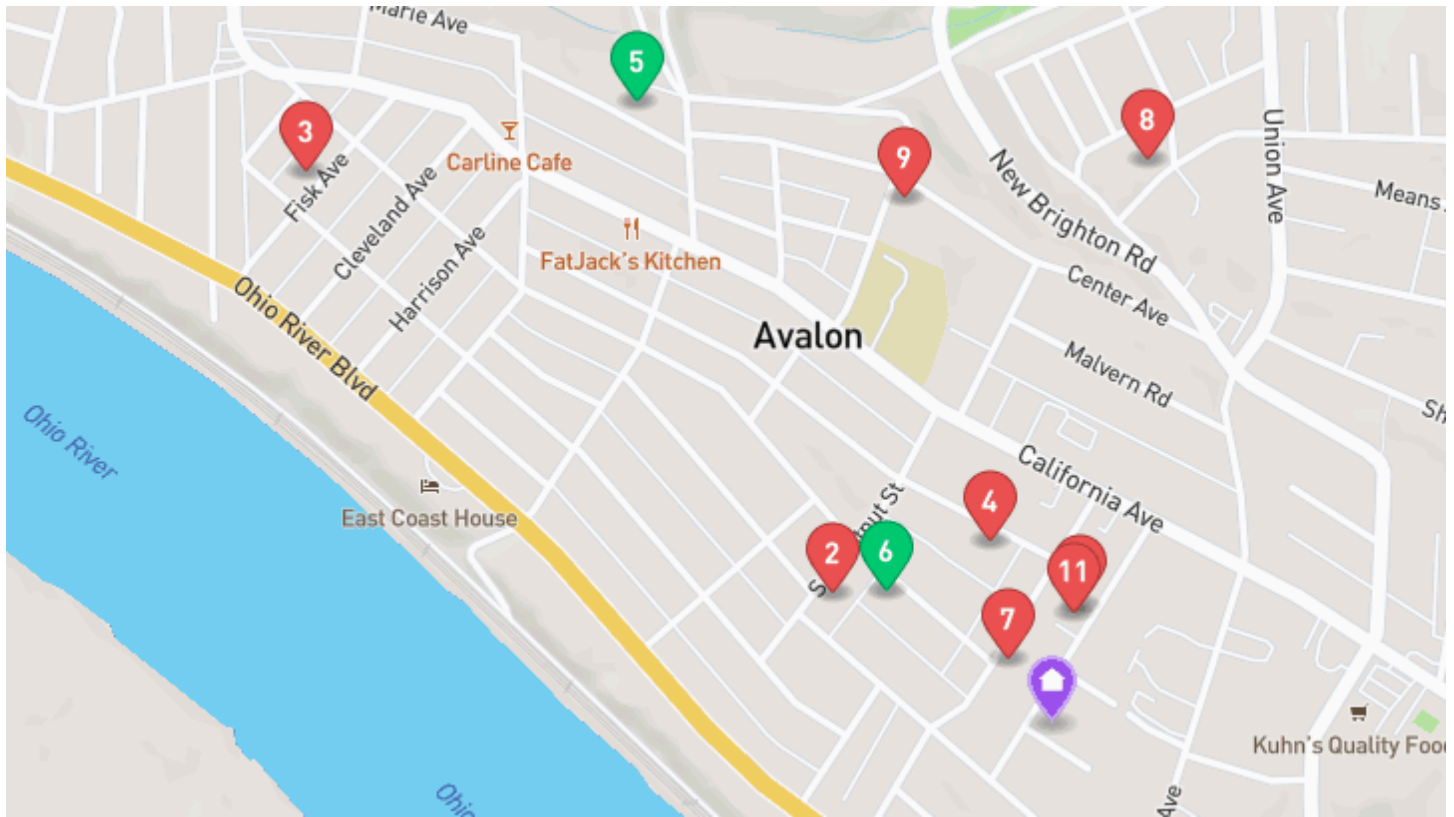
License#: RS310271

5807 Penn Avenue  
Pittsburgh, PA 15206



Title fees and  
rates provided by

# After Repaired Value Comparable Listings



STATUS: ● = SOLD ● = ACTIVE

MLS #	STATUS	ADDRESS	BEDS	BATHS	SQFT	PRICE
<b>1</b>	<b>Subject</b>	<b>228 Mckinley Ave</b>	<b>4</b>	<b>1.00</b>	<b>2,032</b>	<b>-</b>
2	1568377	232 S Chestnut Street	4	2.10	-	\$335,000
3	1546400	211 Fisk Avenue	5	3.10	2,370	\$300,000
4	1558806	838 Taylor Ave	5	2.00	2,226	\$287,500
5	1574887	537 Marie Avenue	4	1.20	1,875	\$274,900
6	1575745	818 Florence Avenue	5	2.10	-	\$270,000
7	1538261	300 Elizabeth Ave	3	1.10	-	\$262,000
8	1548533	837 Chester Ave	4	3.00	-	\$260,000
9	1555187	442 N School St	3	2.10	1,782	\$250,000
10	1553718	321 Mckinley Ave	4	1.00	1,944	\$225,000
11	1570796	319 McKinley Ave	4	1.10	-	\$214,900



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# Sold Property Analysis

## Averages

101.2%

Homes sold for an average of 101.2% of their list price.

24 Days on market

It took an average of 24 days for a home to sell.

## Analysis

ADDRESS	ORIG LIST PRICE	SOLD PRICE	% OF ORIG LIST PRICE	DOM	\$ PER SQFT
232 S Chestnut Street	\$340,000	\$335,000	98.53%	75	-
211 Fisk Avenue	\$300,000	\$300,000	100.00%	25	\$127
838 Taylor Ave	\$310,000	\$287,500	92.74%	40	\$129
300 Elizabeth Ave	\$259,900	\$262,000	100.81%	3	-
837 Chester Ave	\$249,900	\$260,000	104.04%	5	-
442 N School St	\$230,000	\$250,000	108.70%	4	\$140
321 Mckinley Ave	\$230,000	\$225,000	97.83%	28	\$116
319 McKinley Ave	\$224,900	\$214,900	95.55%	19	-
<b>Averages</b>	<b>\$268,087</b>	<b>\$266,800</b>	<b>99.52%</b>	<b>24</b>	<b>\$128</b>



**Christa Ross**

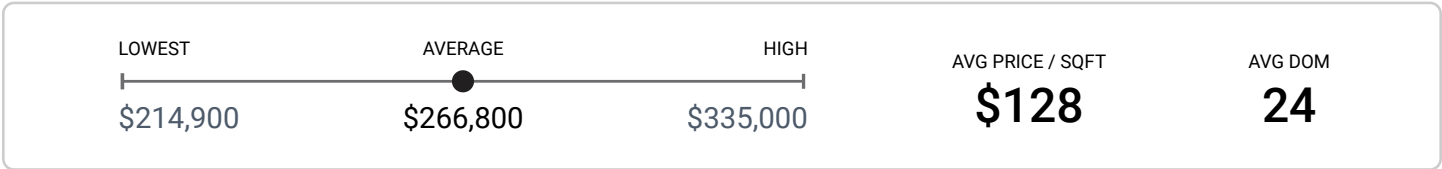
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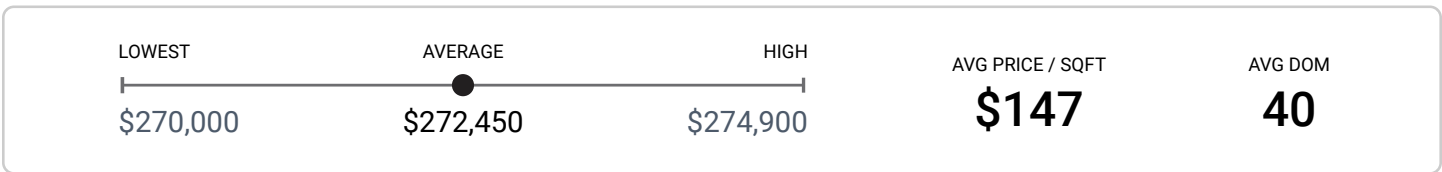
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# Comparable Property Statistics

## S 8 Sold Listings



## A 2 Active Listings



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# 232 S Chestnut Street Avalon, Pennsylvania 15202

**MLS #1568377**

**\$335,000**

**SOLD** 10/14/22

**4 Beds 2.10 Baths**

**Year Built 1896**

**Days on market: 75**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 3 or More Stories

**Full baths:** 2.0

**Half baths:** 1.0

**Acres:** 0.1056

**Lot Size (sqft):** 40

**Garages:** 2

**List date:** 7/29/22

**Sold date:** 10/14/22

**Off-market date:** 10/12/22

**Updated:** Oct 15, 2022 8:52 AM

**List Price:** \$329,900

**Orig list price:** \$340,000

**Taxes:** \$2,931

**School District:** Northgate

## Features

**Architecture:** Colonial

**Basement:** 1

**Basement Description:**  
FULLUNF

**Baths Full Locations:** Upper

**Baths Partial Locations:**  
Main

**Construction:** Frame

**Construction Type:** Existing

**Cooling:** Central

**Floors:** Hard Wood, Tile, Wall to Wall

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Auto Door on Garage, Dishwasher, Gas Stove, Microwave Oven, Multi-Pane Windows, Refrigerator, Screens, Wall to Wall Carpet, Window Treatments

**Insulation:** Yes

**Parking Description:**  
Detached Garage

**Pool:** false

**Roof:** Asphalt

**School Transportation:** false

**Sewage:** Public

**Short Sale:** No

**Water:** Public



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# 232 S Chestnut Street

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**MLS #1568377**

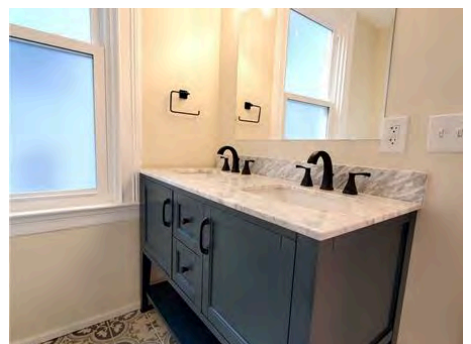
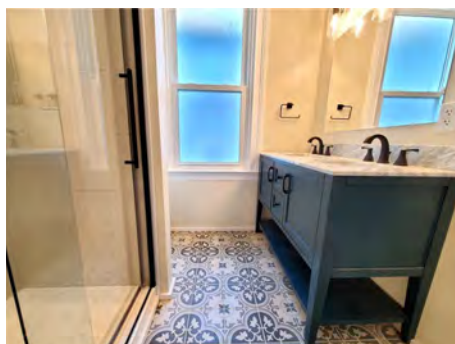
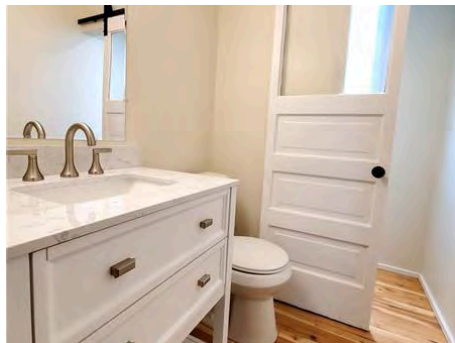
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# 211 Fisk Avenue Avalon, Pennsylvania 15202

**MLS #1546400**

**\$300,000**

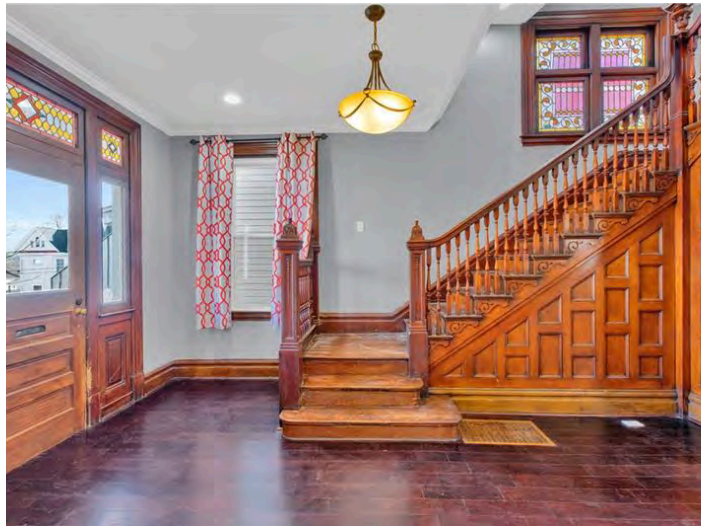
**SOLD** 5/25/22

**5 Beds 3.10 Baths**

**Year Built 1906**

**2,370 Sq. Ft.** (\$127 / sqft)

**Days on market: 25**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 3 or More Stories

**Full baths:** 3.0

**Half baths:** 1.0

**Acres:** 0.0844

**Lot Size (sqft):** 37

**List date:** 4/1/22

**Sold date:** 5/25/22

**Off-market date:** 4/26/22

**Updated:** May 27, 2022 5:07 AM

**List Price:** \$300,000

**Orig list price:** \$300,000

**Taxes:** \$7,507

**School District:** Northgate AM

## Features

**Architecture:** Victorian

**Basement:** 1

**Basement Access:** Walk Up

**Basement Description:**  
unfinid

**Baths Full Locations:** Upper

**Baths Partial Locations:**  
Main

**Construction:** Vinyl

**Construction Type:** Existing

**Cooling:** Electric

**Floors:** Tile, Vinyl

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Dishwasher, Disposal, Gas Cook Top, Gas Stove, Kitchen Island, Microwave Oven, Multi-Pane Windows, Refrigerator, Washer/Dryer, Window Treatments

**Parking Description:**  
Detached Garage

**Roof:** Asphalt

**Sewage:** Public

**Short Sale:** No

**Sq Ft Source:** Tax Record

**Water:** Public

## Remarks

Welcome home to this spacious 5 bedroom, 3.5 bath home with plenty of charm, natural light, large front porch and an eat in kitchen great for entertainment! Enter into the huge entry way surrounded by judges paneling, stained glass, pocket



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# 211 Fisk Avenue

Avalon, Pennsylvania 15202

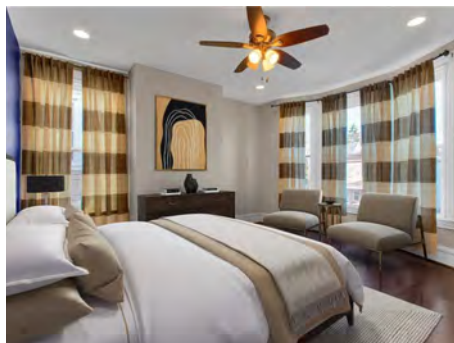
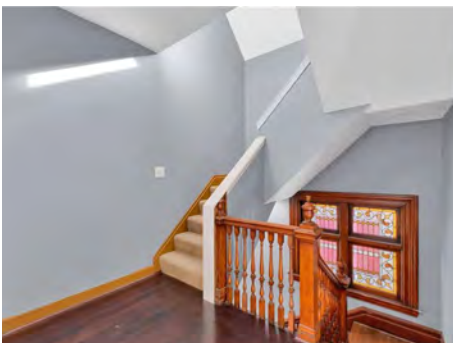
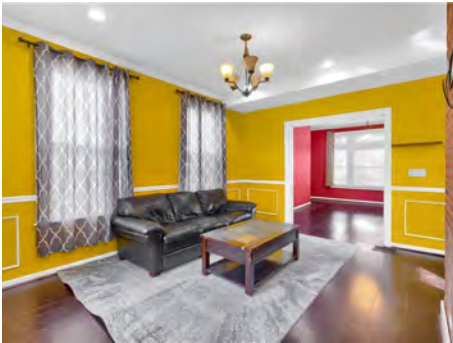
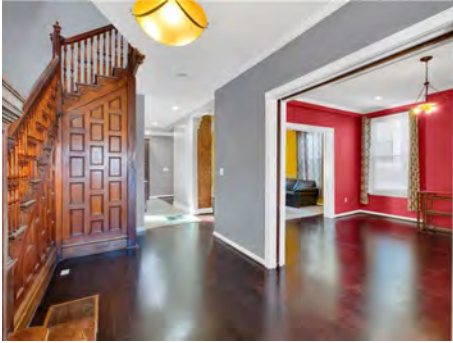
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**\$300,000**

**SOLD** 5/25/22

**5 Beds 3.10 Baths**  
**Year Built 1906**

**2,370 Sq. Ft.** (\$127 / sqft)  
**Days on market: 25**



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# 838 Taylor Ave Avalon, Pennsylvania 15202

**MLS #1558806**

**\$287,500**

**SOLD** 8/30/22

**5 Beds 2.00 Baths**

**Year Built 1901**

**2,226 Sq. Ft.** (\$129 / sqft)

**Days on market: 40**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 3 or More Stories

**Full baths:** 2.0

**Acres:** 0.1522

**Lot Size (sqft):** 0.15

**Garages:** 1

**List date:** 6/8/22

**Sold date:** 8/30/22

**Off-market date:** 7/18/22

**Updated:** Sep 1, 2022 10:29 AM

**List Price:** \$298,500

**Orig list price:** \$310,000

**Taxes:** \$3,577

**School District:** Northgate AM

## Features

**Basement:** 1

**Basement Access:** Walk Up

**Basement Description:** Large

**Baths Full Locations:** Main

**Baths Partial Locations:**  
Upper

**Construction:** Frame, Vinyl

**Construction Type:** Existing

**Cooling:** Window A/C

**Floors:** Hard Wood, Tile

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Dishwasher, Gas Stove, Microwave/Convection Oven Combo, Refrigerator, Washer/Dryer, Window A/C, Window Treatments

**Parking Description:**  
Detached Garage

**Roof:** Asphalt

**School Transportation:** false

**Sewage:** Public

**Short Sale:** No

**Sq Ft Source:** Tax Record

**Water:** Public

## Remarks

You are going to fall in love with this amazing 5 Bedroom 2 full bath Avalon beauty! A perfect blend of modern updates and timeless charm & character this home has it all! Parking is never an issue with off street parking for several cars PLUS an oversized one car garage. You'll enjoy not one but THREE out door living areas PLUS a beautiful level back yard. Upon



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# 838 Taylor Ave

Avalon, Pennsylvania 15202

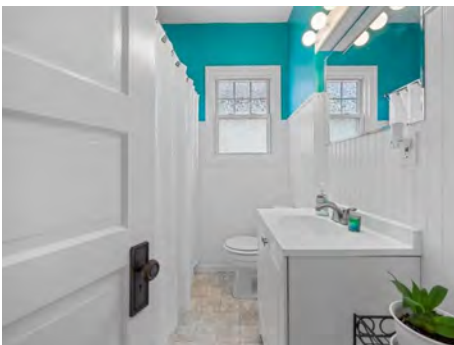
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# 537 Marie Avenue Avalon, Pennsylvania 15202

**MLS #1574887**

**\$274,900**

**ACTIVE** 9/6/22

**4 Beds 1.20 Baths**

**Year Built 1902**

**1,875 Sq. Ft.** (\$147 / sqft)

**Days on market: 43**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Subdivision:** Lawton

**Style:** 2 Story or 2 Level

**Full baths:** 1.0

**Half baths:** 2.0

**Acres:** 0.0646

**Lot Size (sqft):** 28

**List date:** 9/6/22

**Updated:** Oct 13, 2022 8:03 AM

**List Price:** \$274,900

**Orig list price:** \$295,000

**Taxes:** \$2,800

**School District:** Northgate AM

## Features

**Architecture:** Other

**Basement:** 1

**Basement Access:** Walk Out

**Basement Description:**  
Unfin.

**Baths Full Locations:** Upper

**Baths Partial Locations:**  
Basement, Main

**Construction:** Vinyl

**Construction Type:** Existing

**Cooling:** Central

**Fireplace Description:** Non  
op

**Floors:** Other, Vinyl

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Central Vacuum,  
Dishwasher, Gas Stove,  
Microwave Oven, Multi-Pane  
Windows, Pantry,  
Refrigerator

**Insulation:** Yes

**Insulation Type:** Blown in

**Parking Description:** Off-  
Street Parking

**Pool:** false

**Roof:** Asphalt

**School Transportation:** true

**Sewage:** Public

**Short Sale:** No

**Sq Ft Source:** Seller

**Water:** Public

## Remarks

This 4 bedroom 1 full bath 2 half bath home w/ bonus room/office is situated on a quiet street in the ever desirable Avalon Borough. It is one block away from the shops and restaurants on California Ave and a few blocks away from the



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**\$274,900**

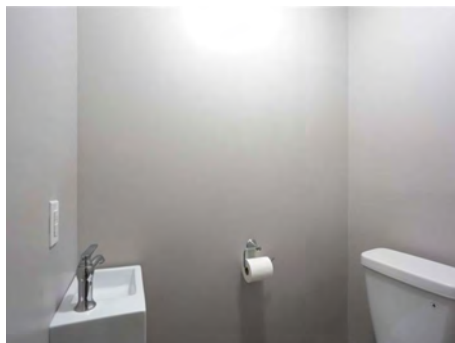
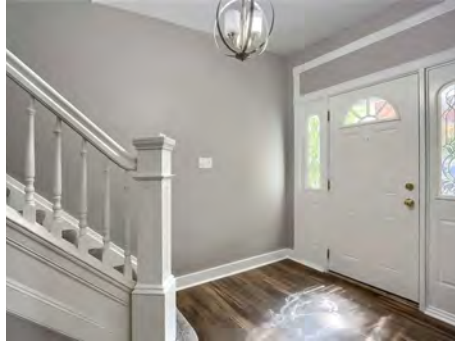
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# 818 Florence Avenue Avalon, Pennsylvania 15202

**MLS #1575745**

**\$270,000**

**ACTIVE** 9/12/22

**5 Beds 2.10 Baths**

**Year Built 1906**

**Days on market: 37**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 3 or More Stories

**Full baths:** 2.0

**Half baths:** 1.0

**Acres:** 0.109

**Lot Size (sqft):** 40

**Garages:** 2

**List date:** 9/12/22

**Updated:** Oct 2, 2022 9:03 AM

**List Price:** \$270,000

**Orig list price:** \$270,000

**Taxes:** \$6,345

**School District:** Northgate

## Features

**Architecture:** Victorian

**Basement:** 1

**Basement Access:** Walk Out

**Basement Description:** Full

**Baths Full Locations:** Upper

**Baths Partial Locations:**  
Main

**Construction:** Frame

**Construction Type:** Existing

**Cooling:** Window A/C

**Fireplace Description:** Decor

**Floors:** Ceramic Tile, Hard  
Wood, Wall to Wall

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Dishwasher,  
Disposal, Gas Stove,  
Microwave Oven, Multi-Pane  
Windows, Refrigerator,  
Screens, Wall to Wall Carpet,  
Window A/C, Window  
Treatments

**Parking Description:** Off-  
Street Parking

**Pool:** false

**Roof:** Asphalt

**School Transportation:** true

**Sewage:** Public

**Short Sale:** No

**Water:** Public

## Remarks

Welcome to 818 Florence Avenue. The main floor features a welcoming entry, large living room, dining room and fully equipped kitchen. You'll love the granite countertops, newer cabinetry and appliances plus all the extra work space and



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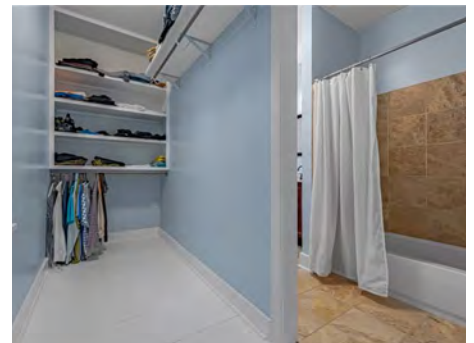
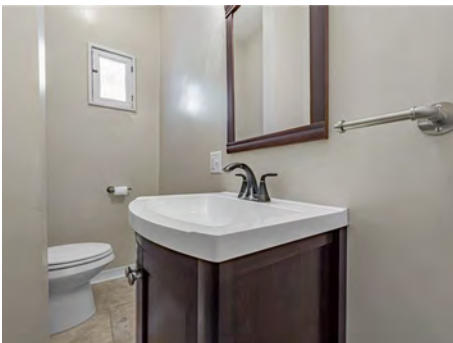
**\$270,000**

**5 Beds 2.10 Baths**

**Year Built 1906**

**ACTIVE** 9/12/22

**Days on market: 37**



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# 300 Elizabeth Ave

Avalon, Pennsylvania 15202

**MLS #1538261**

**\$262,000**

**SOLD** 3/17/22

**3 Beds 1.10 Baths**

**Year Built 1923**

**Days on market: 3**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 2 Story or 2 Level

**Full baths:** 1.0

**Half baths:** 1.0

**Lot Size (sqft):** 34

**Garages:** 1

**List date:** 2/7/22

**Sold date:** 3/17/22

**Off-market date:** 2/10/22

**Updated:** Mar 18, 2022 5:05 AM

**List Price:** \$259,900

**Orig list price:** \$259,900

**Taxes:** \$3,237

**School District:** Northgate AM

## Features

**Architecture:** Colonial

**Basement:** 1

**Basement Access:** Walk Up

**Baths Full Locations:** Upper

**Baths Partial Locations:**  
Basement

**Construction:** Frame

**Construction Type:** Existing

**Cooling:** Central

**Floors:** Hard Wood, Vinyl,  
Wall to Wall

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Dishwasher, Gas  
Stove, Microwave Oven,  
Refrigerator

**Insulation:** Unknown

**Parking Description:**  
Detached Garage

**Pool:** false

**Roof:** Composition

**Sewage:** Public

**Short Sale:** No

**Water:** Public

## Remarks

Beautifully remodeled home in Avalon featuring new Hardwood Flooring in Living Room & Dining Room as well as new Modern Light Fixtures throughout. The Kitchen is designed w/ White Shaker Style Cabinetry, White Calcutta Quartz Countertops, Stainless Steel Appliances, Modern Faucet & Matte Black Drawer Pulls. Upstairs you'll find Comfortable sized



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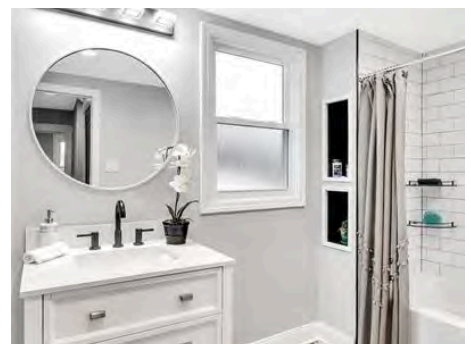
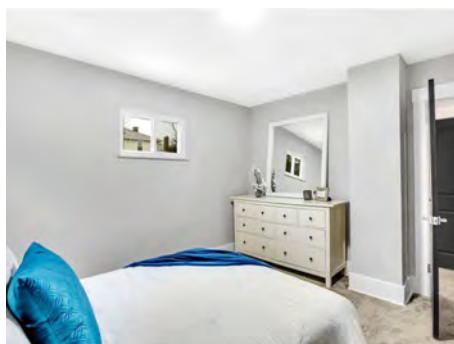
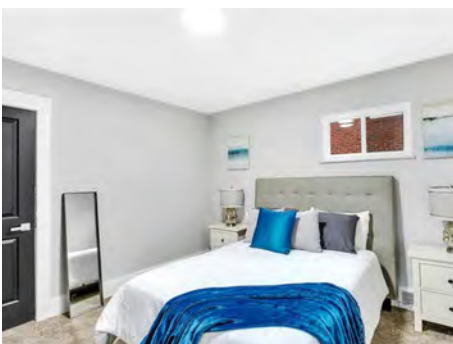
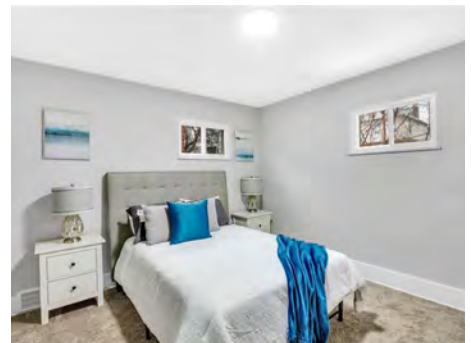
**\$262,000**

**SOLD** 3/17/22

**3 Beds 1.10 Baths**

**Days on market: 3**

**Year Built 1923**



**Christa Ross**

RE/MAX Select Realty

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christa@greenhomespgh.com | DRE # RS310271



# 837 Chester Ave

Avalon, Pennsylvania 15202

**MLS #1548533**

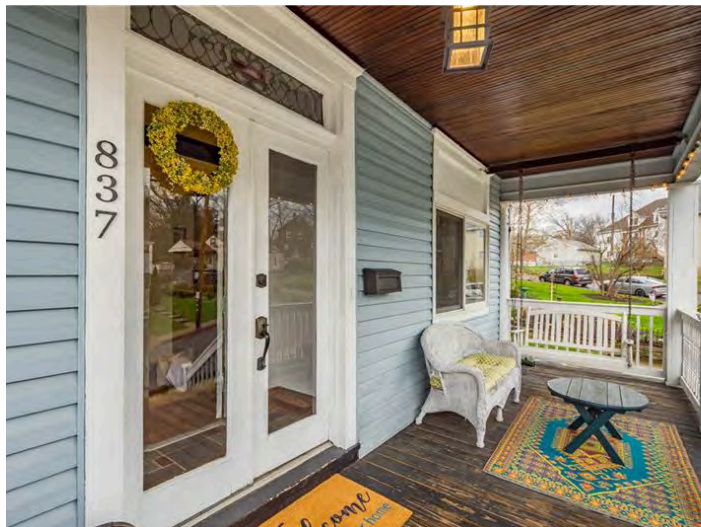
**\$260,000**

**SOLD** 5/31/22

**4 Beds 3.00 Baths**

**Year Built 1900**

**Days on market: 5**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 3 or More Stories

**Full baths:** 3.0

**Acres:** 0.1

**Lot Size (sqft):** 93

**Garages:** 2

**List date:** 4/14/22

**Sold date:** 5/31/22

**Off-market date:** 4/19/22

**Updated:** May 31, 2022 10:19 AM

**List Price:** \$249,900

**Orig list price:** \$249,900

**Taxes:** \$7,399

**School District:** Northgate

## Features

**Architecture:** Victorian

**Basement:** 1

**Baths Full Locations:** Main, Upper

**Construction:** Frame

**Construction Type:** Existing

**Cooling:** Central

**Floors:** Hard Wood, Tile, Wall to Wall

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Dishwasher, Disposal, Gas Stove, Microwave Oven, Refrigerator, Washer/Dryer

**Insulation:** Unknown

**Insulation Type:** unknown

**Parking Description:** Off-Street Parking

**Roof:** Asphalt

**Sewage:** Public

**Short Sale:** No

**Virtual Tour:** [View](#)

**Water:** Public

## Remarks

Captivating 1900's Victorian boasts charm & grace! Preserving its original historic character w/ the addition of modern comforts! Perfectly placed in the heart of Avalon just a short walk to the shops & restaurants on Lincoln Ave! Exquisite architectural details & craftsman finishes. A distinctive mission style entryway w/ stunning woodwork, showstopper



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# 837 Chester Ave

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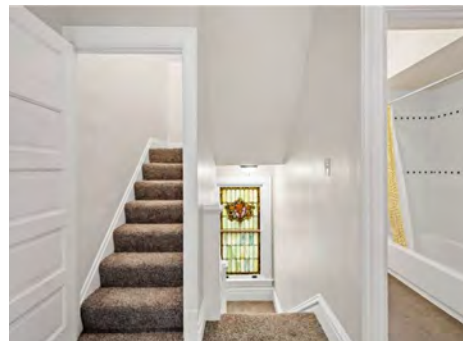
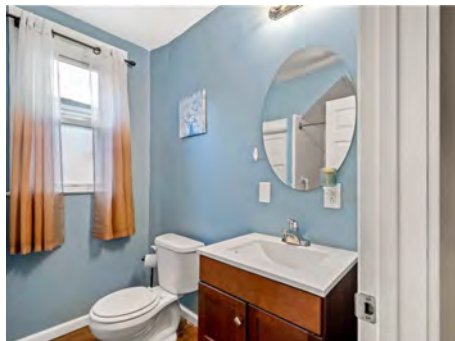
**\$260,000**

**SOLD** 5/31/22

**4 Beds 3.00 Baths**

**Year Built 1900**

**Days on market: 5**



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# 442 N School St Avalon, Pennsylvania 15202

**MLS #1555187**

**\$250,000**

**SOLD** 7/5/22

**3 Beds 2.10 Baths**

**1,782 Sq. Ft.** (\$140 / sqft)

**Year Built 1920**

**Days on market: 4**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**Half baths:** 1.0

**Sold date:** 7/5/22

**Taxes:** \$5,866

**County:** Allegheny-North

**Acres:** 0.1074

**Off-market date:** 5/23/22

**School District:** Northgate

**Area:** Avalon

**Lot Size (sqft):** 0.11

**Updated:** Jul 5, 2022 8:01 AM

**Style:** 2 Story or 2 Level

**Garages:** 2

**List Price:** \$230,000

**Full baths:** 2.0

**List date:** 5/19/22

**Orig list price:** \$230,000

## Features

**Basement:** 1

**Cooling:** Central, Window A/  
C

**Inclusions:** Dishwasher,  
Refrigerator, Washer/Dryer

**School Transportation:** true

**Baths Full Locations:** Upper

**Floors:** Ceramic Tile, Hard  
Wood

**Parking Description:** On-  
Street Parking

**Sewage:** Public

**Baths Partial Locations:**  
Main

**Heat Fuel:** Gas

**Pool:** false

**Short Sale:** No

**Construction:** Frame

**Heat:** Forced Air

**Roof:** Composition

**Sq Ft Source:** Tax Record

**Construction Type:** Existing

**Water:** Public

## Remarks

Updated, spacious move in ready home! Covered front porch welcomes you and leads to spacious foyer. Bright, open concept dining and living room with beautiful hardwood flooring and recessed lighting. Dining area showcases a stone fireplace feature. Living room area offers built in storage with custom cabinets and the cutest dog/cat food and water



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# 442 N School St

Avalon, Pennsylvania 15202

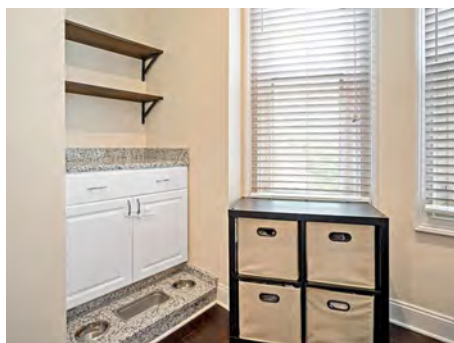
**MLS #1555187**

**\$250,000**

**SOLD** 7/5/22

**3 Beds 2.10 Baths**  
**Year Built 1920**

**1,782 Sq. Ft. (\$140 / sqft)**  
**Days on market: 4**



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# 321 Mckinley Ave Avalon, Pennsylvania 15202

**MLS #1553718**

**\$225,000**

**SOLD** 8/3/22

**4 Beds 1.00 Baths**

**1,944 Sq. Ft.** (\$116 / sqft)

**Year Built 1930**

**Days on market: 28**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**Full baths:** 1.0

**Sold date:** 8/3/22

**Orig list price:** \$230,000

**County:** Allegheny-North

**Acres:** 0.082

**Off-market date:** 6/9/22

**Taxes:** \$2,776

**Area:** Avalon

**Lot Size (sqft):** 0.08

**Updated:** Aug 7, 2022 4:03 PM

**School District:** Northgate

**Style:** 2 Story or 2 Level

**List date:** 5/12/22

**List Price:** \$227,000

## Features

**Architecture:** Colonial

**Fireplace Description:** dec

**Insulation:** Unknown

**Short Sale:** No

**Basement:** 1

**Floors:** Hard Wood, Other

**Parking Description:** On-Street Parking

**Sq Ft Source:** Tax Record

**Basement Access:** Walk Out

**Heat Fuel:** Gas

**Pool:** false

**Water:** Public

**Baths Full Locations:** Upper

**Heat:** Forced Air

**School Transportation:** false

**Construction:** Other

**Inclusions:** Dishwasher, Gas Stove, Microwave Oven

**Sewage:** Public

**Construction Type:** Existing

## Remarks

Beautiful, well maintained home in a fantastic location. Close to downtown, local brewery, dining, shopping, parks, libraries and more! Easy access I-279, Rt 65 and airport. Covered front porch leads to a grand foyer with a gorgeous wood staircase. Foyer is flanked by Living room which offers brick fireplace and flows in large dining room showcasing second fireplace, built in china hutch and large window. Eat-in kitchen off dining room with white cabinets, double ovens and



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# 321 Mckinley Ave

Avalon, Pennsylvania 15202

**MLS #1553718**

**\$225,000**

**SOLD** 8/3/22

**4 Beds 1.00 Baths**

**Year Built 1930**

**1,944 Sq. Ft. (\$116 / sqft)**

**Days on market: 28**



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# 319 McKinley Ave

Avalon, Pennsylvania 15202

MLS #1570796

**\$214,900**

**SOLD** 10/12/22

**4 Beds 1.10 Baths**

**Year Built 1905**

**Days on market: 19**



## Details

**Prop Type:** ["Residence/  
Single Family"]

**County:** Allegheny-North

**Area:** Avalon

**Style:** 3 or More Stories

**Full baths:** 1.0

**Half baths:** 1.0

**Acres:** 0.08

**Lot Size (sqft):** 34

**Garages:** 2

**List date:** 8/15/22

**Sold date:** 10/12/22

**Off-market date:** 9/3/22

**Updated:** Oct 16, 2022 5:57  
PM

**List Price:** \$214,900

**Orig list price:** \$224,900

**Taxes:** \$2,195

**School District:** Northgate

## Features

**Architecture:** Colonial

**Basement:** 1

**Basement Access:** Walk Out

**Basement Description:** Full

**Baths Full Locations:** Upper

**Baths Partial Locations:**  
Main

**Construction:** Frame

**Construction Type:** Existing

**Cooling:** Window A/C

**Fireplace Description:** DECO

**Floors:** Hard Wood, Tile, Wall  
to Wall

**Heat Fuel:** Gas

**Heat:** Forced Air

**Inclusions:** Dishwasher, Gas  
Stove, Microwave Oven,  
Refrigerator, Wall to Wall  
Carpet, Washer/Dryer,  
Window A/C, Window  
Treatments

**Insulation:** Yes

**Insulation Type:** Blown in

**Parking Description:** On-  
Street Parking

**Pool:** false

**Roof:** Asphalt

**School Transportation:** false

**Sewage:** Public

**Short Sale:** No

**Water:** Public

## Remarks

This charming updated home has so many outstanding features including; hardwood floors, built-in bookcases, newer



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# 319 McKinley Ave

Avalon, Pennsylvania 15202

MLS #1570796

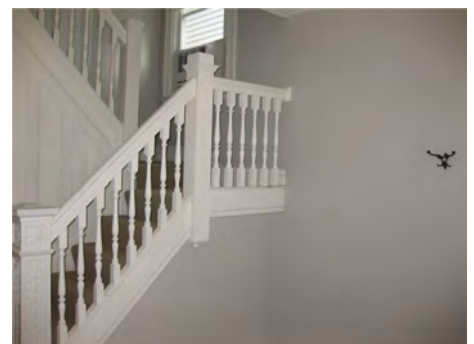
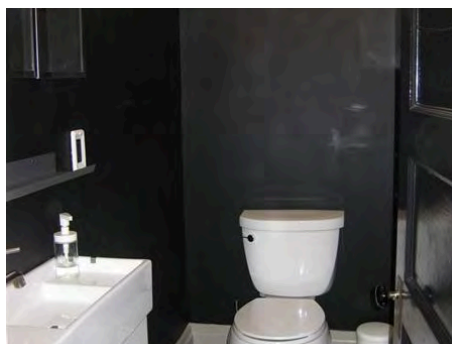
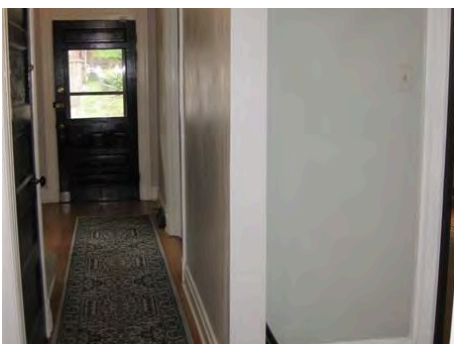
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**4 Beds 1.10 Baths**

**Year Built 1905**

**Days on market: 19**



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# Your Renovation Journey

The renovator's journey can be both overwhelming and exciting! We developed this path to help you know where you are and what comes next. Remember that every path will be a little different, and it's not always a linear process. The good news is we're here to personally guide you every step of the way.

## Keys to Success

- 1 Get pre-approved\* before you start looking at houses.
- 2 Set up email notifications and check your texts frequently! Your response speed keeps us on track.

Start here if you are looking for a house and want to understand the mortgage process.

## The Pre-Approval

Even if you are just thinking about buying a house, getting pre-approval will jumpstart your homebuying process.



### Introductory Call

We learn where you hope to go.



### Financial Overview

We'll pull your credit, ask about income and debts, confirm your income and assets, and talk through loan types.



### Budget Worksheets

We'll create scenarios to help you know what to expect financially.



### Submit your Offer

Work with your real estate agent to craft a competitive offer.



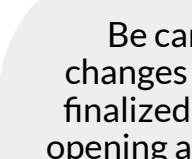
### Offer Accepted

Negotiate a closing date at least 60 days from your offer to allow time to organize your mortgage and project.



### Call us!

Call us immediately when your offer has been accepted.



Be careful of financial changes before your loan is finalized. This could include opening a new credit card, big purchases, or big deposits.

## The Launch Sequence

Now the fun starts! Gather your financial documents and sign your initial loan disclosures.



### Send Your Documents

Your punch list will include paystubs, W2s, and bank statements.



### Submit Your Application

A mortgage goes through a series of approvals. We submit your loan application to our team once we have your documents and signed disclosures.



### Pay Appraisal Fee

We'll send you a link.



### Shop for Insurance

You'll need a homeowners insurance policy at least two weeks before closing.



### Interview Contractors

You need a contractor and bid you're happy with while working within a budget and timeline. This is perhaps the trickiest part of the adventure—hang in there!



### Submit Contractor Bid

You need a clear estimate of what's being done, including all labor & materials (sorry—no DIY in the budget). If you're moving walls or adding space, you'll need drawings for the appraiser.



### Order Appraisal

The appraiser will value the home based on it's post-renovated state.



## Approval & Contractor Validation

With the bid and appraisal, our project team will confirm that your contractor is in good standing and we'll approve the project.



### Appraisal Is In!

We check the value and see if any other work needs to be addressed in the bid.



### Contractor Coordination

We collect contractor insurance, licenses, and other basic info to validate them in our system.



### Submit your Docs

Even after loan approval, we may need to send in more documentation. Moving quickly is the key!



### Closing Disclosures

At least three days before closing, you'll receive draft documents to review & sign. Not your final numbers yet, but a pretty close approximation.



### Plan Your Down Payment

Choose either a cashier's check or wire transfer for your payment to the title company.

## The Final Preparation

You're almost there. Make sure you have these two items in place before you schedule your closing.



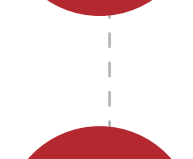
## The Closing

You've made it. You'll pay your cash to close, sign your final documents, and pick up your keys!



### Prepare Your Payment

We'll tell you the final amount that you owe, and you can pick up your cashier's check or schedule your wire.



### Meet With the Title Company

Bring your photo ID and your cashier's check (or get the wire transfer sent). You'll review and sign forms with a title agent guiding you through.



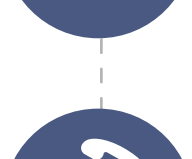
### Receive Your Keys

Congratulations! You are officially a home owner.



### Renovation Starts

Your contractor can start work after closing.



### Meet Your Draw Specialist

Your Draw Specialist will e-mail to introduce themselves and let you know what to expect in the draw phase.



### Have Fun!

Work with your contractor to make plans a reality and enjoy your new home.



## Post-Closing

Once all the documents are signed and the home is yours, the renovation work starts!



# Reno Loan Cheat Sheet



Product	Use	Units	Down Payment	Limit on Reno	Contractor Deposit	Additional Parties
Conventional HomeStyle®* or CHOICERenovation**	Primary Residence or Investment	1 - 4	5% for Primary; 20% for Investment	No more than 75% of the appraised value	30%	None
FHA 203k Limited	Primary Residence only	1 - 4	3.5%	Combined reno, contingency, and fees no more than \$35k	30%	None
FHA 203k Standard	Primary Residence only	1 - 4	3.5%	No limit	0%	HUD Consultant

## Key for All Reno Loans

- Itemized bid required to order appraisal
- Must appraise at or more than the combined sale price, renovation costs, and contingency
- Closing can typically take 60 days



### Jeff Philibin

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### Katie Grauer

Loan Originator  
NMLS# 2009610  
Mobile: (443) 257-3462  
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