

3414 North Bend	Monfort Heights	OH	45247	\$59,900	The perfect home if you're looking to downsize. A very nice 2 BR 2 BA bath tucked away in a very quiet condo community. Includes a 1 car garage.	
230 Willow Brook	Wilder	KY	41071	\$69,900	A very nice third floor condo that features vaulted ceilings, 2 BR's and 2 full baths.	
420 Buckner	Elsmere	KY	45239	\$35,000	A cozy 2 BR 1BA that would make a great rental property or inexpensive personal residence...just needs some TLC.	
8417 E. Main	Alexandria	KY	41001	TBD	Large 4 BR 2 BA home with many unique features and located on large lot with huge, oversize garage.	
5249 Emerald View	Maineville	OH	45039	\$499,000	This is a brand new, never lived in 3 BR 3.5 BA home located at the River Bend Golf Course, featuring a beautiful, open floor plan with many builder upgrades.	
6286 Oakcreek	White Oak	OH	45251	\$119,000	A 3 BR 2 BA home in a very quiet section of White Oak. Minutes to Northgate, schools and the expressway.	
3568 Carmel Terrace	Cheviot	OH	45211	\$12,000	Nice building lot suitable for a 4 family apartment building.	

Mortgage Products

- Fixed Rate Loans
- FHA Loans & VA Loans
- Home Equity Loans/Second Mortgages
- Adjustable Rate Mortgages: 1 year and 3/1
- Permanent/Construction Loans & Building Lot Loans
- Jumbo & Balloon Loans
- Blanket Loans
- Interest Only Loans

Guardian Savings Bank REO

We currently have several single-family homes and multi-family properties immediately available at below market value.

- GSB owns all listed properties and can offer various types of financing and mortgage assistance on each property.
- Our local underwriting and flexible loan programs help ensure a quick turnaround for loan closings and occupancy.
- Guardian offers many loan programs, including low cost conventional fixed and adjustable rate loans as well as FHA & VA loan programs, all with attractive rates.
- Guardian has low closing costs on conventional mortgages for owner-occupied homes including \$399* for first time home buyers, \$500* for purchases and \$250* for refinances.

*Additional restrictions may apply. Recording fees not included. Credit scores and LTV may cause additional fees.

Frequently Asked Questions

1. **Will you finance the property?** Yes. We will finance our properties to qualified buyers. A \$250 application fee applies.
2. **Will I be responsible for back taxes?** No. All properties are sold with a clear title, including up to date payment of taxes.
3. **Can I have the property inspected?** Yes. All inspections are at buyers expense.



Bank Owned Properties



5249 Emerald View, Rivers Bend G.C.

GuardianSavingsBank.com

GSBREO.com

6100 Westchester Road
West Chester, OH 45069

Call Remo Loreto

513-942-3500 (w) 513-661-9000 (cell)



380 and 440 Bunchberry	Maineville	OH	45039	\$135,000 & \$129,000	These newer homes each feature 3 BR and 2.5 Baths and a 2 car garage on nice lots in Maineville.	
5717 Hamilton	College Hill	OH	45224	\$79,000	This 3 BR 1.5 BA home has had extensive renovations, including a beautifully updated kitchen. Has a large detached garage and private rear yard.	
1336 Custer	Mt. Lookout	OH	45209	\$259,000	Beautiful 3 BR 2 BA home in Mt. Lookout within walking distance of Ault Park. The LR features a beautiful fireplace, and the rear of the home a very large, private deck.	
9688 Pebble View	Northgate	OH	45252	\$199,000	This is an incredible deal on a brand new, never lived in 3 BR 2.5 BA located on Pebble Creek Golf Course.	
4345 St. Martins	Cheviot	OH	45211	\$74,900	Great deal on this 3 BR 1 BA. It will need a fair amount of rehab, however it will be an efficient and affordable home once the work is completed.	
706 Westside	Aurora	OH	45205	\$249,000	An incredibly restored Victorian beauty featuring 6 BR and 5 Baths. The home sits on top of a hill minutes from downtown Aurora.	
3963 Carrie	Cheviot	OH	45214	\$59,000	Very well keep and efficient 2 BR 1 BA home that is fully equipped and could be moved right in to.	
153 Carmen	Hamilton	OH	45240	\$72,000	Nice 3 BR 2 BA home on a very quiet street. Large LR/FR combination with a WBFP. Large two car detached garage in the rear.	
8007 Miami	Maderia	OH	45243	\$225,000	This 5 BR 2.5 BA bath is located just minutes from the Maderia shopping district. The home does need updating, however it has tremendous potential.	
1511 Easter	Batavia	OH	45103	\$115,000	A 3BR 2 bath home located on nearly 1 acre in Batavia.	
4493 Logsdon Meadow	Hamilton	OH	45011	\$169,000	A very nice, newer 4 BA 2.5 BA situated on the crest of the hill overlooking the entire community. Freshly painted and ready to move right in.	
3336 Whispering Trees	Amelia	OH	45211	\$119,900	Another property just in...if you're looking for a nice home on the east side, give me a call and be the first to see this home.	
1225 Scott	Covington	OH	45017	\$35,000	This property needs work but has the potential to be a nice investment property...updated electric and newer mechanicals.	
1264 ST 131	Milford	OH	45150	\$65,000	A 2 BR 1 BA home situated on just under 2 acres. In addition to the built in garage, there is a huge 20x30 detached garage/workshop in the rear. Great potential here.	
2850 McIntosh	Bethel	OH	45106	\$27,000	A beautiful three acre building lot in Bethel. The lot features a large pond and a 2 car garage on the site.	

We also have a variety of building lots available, including two lots in Cheviot suitable for rebuilding multi-family housing, a spectacular 5 acre parcel in a prestigious area in New Richmond, 3 acres with a pond & garage in Bethel, 2.8 acres in Delhi, and 2.3 acres in Mt. Airy. See them all at GSBREO.com 3/14/12