

You'll Also Find Our  
**BRAND-NEW  
 LOWER PRICES**  
 At These Fine Communities  
 In St. Charles County



2 BR, 2 Bath Condos from the \$109s  
 Monthly Payments Under \$500 p&i  
 Take I-70 or Hwy. 94 to Mid Rivers Mall  
 Drive to west on Ohmes Road 1/3 mile.  
 Open 11-5 Daily • 314/713-0838



Single-Family Homes from the \$179s  
 Carefree Luxury Villas from the \$179s  
 Hwy. 94 at Heritage Crossing Exit,  
 Just South of Page Ave. Extension  
 Open 11-5 Daily • 314/479-2807



Estate Homes from the \$270s  
 Just Off Page Avenue Extension  
 Page Ave. Extension, to Arena Parkway Exit  
 then north, and Left on Hemsath  
 Open 11-5 Daily • 314/220-2861



Estate Homes from the \$249s  
 Beautiful Heritage Landing Address  
 Hwy. 94 to Heritage Crossing Exit then east,  
 turn Right on Gettysburg, Left on Hudson  
 Landing, and Left on Burnside  
 Open 11-5 Daily • 314/220-2861



Estate Homes from the \$259s  
 I-70 to Hwy. 79/Salt Lick Rd Exit then south,  
 Left on Ohmes Road  
 Open 11-5 Daily • 314/713-0838

# A Brand-New Opportunity You Simply Can't Afford To Miss

MONTHLY PAYMENTS AS LOW AS

**\$671.51**

PRINCIPAL & INTEREST\*



THE TOWNES AT

**BELLEAU CREEK**

Free-Standing Carefree Cottage Homes  
 In St. Peters from only the \$149's

Distinguished 1 1/2-Story & Two-Story Designs

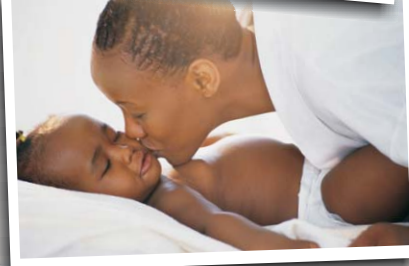
2, 3, and 4 Bedroom Plans with up to 1,932 sf

Outstanding Walk-Out & Look-Out Site Selections

Walking Distance To Fort Zumwalt High School

**\$8,000 Tax Credit For Eligible Buyers.  
 Buy Now To Close By Dec. 1st Deadline.**

Take I-70 to T.R. Hughes/Belleau Creek Exit then south  
 on Belleau Creek Road 1.1 miles to entrance.  
 Open 11-5 Daily • 314/713-0838



[www.PayneFamilyHomes.com](http://www.PayneFamilyHomes.com)

\*Prices and incentives are subject to change without notice. Financing programs offered to qualified purchasers who contract with our preferred lender Heartland Bank Mortgage. Payment examples are based on a 20% downpayment and do not include taxes or insurance fees.