



Dedicated to the Quality of Service You Have Come to Expect

COMMERCIAL/RESIDENTIAL PROPERTY
1589 French Creek-Mina Rd.
French Creek, NY 14724



4380 sq. ft. Cement Block Building
3472 sq. ft. A-Frame Building
MFG Home with 3 Bedrooms and 2 Bathrooms
Endless Business Opportunities
Conveniently locate near a ski resort and lakeside vacation retreats

AUCTION DATE: June 6th, 2026 @ 11 AM



10438 Main Street, #1 Alexander Findley Square
P.O. Pox 496, Findley Lake, New York 14736-0496

Licensed and Bonded in New York & Pennsylvania
(716) 769-7300 • FAX (716) 769-7341

E-mail: findleylakeproperty@gmail.com • <http://www.findleylakeproperty.com>



AMENITIES & FEATURES

- ◆ **Location:** Property is located in a continually growing all season recreational area in the Southwest corner of New York State. Peek n Peak Resort is minutes away from the storefront. There is a new campground in development across the creek from the store. This region has become the playground in large part to the communities of Ohio.
- ◆ Spring & Summer Activities: Fishing, Boating, Bicycling, Golfing, RV/Camping. There are approximately 15 public and private golf courses in a 20 mile radius.
- ◆ Fall/Winter Activities: Ice fishing, Hunting, Snow Skiing, Cross Country Skiing, Snowmobiling

GENERAL AREA AMENITIES

- ◆ **Findley Lake** is a great lake to *Canoe, Kayak, Fish, and Water Ski* on. For the *rowing* enthusiasts, Findley Lake is the home of the **Mercyhurst University Rowing Center**. There are a variety of *shops* and nearby *restaurants* to eat at, such as **Alexanders on the Lake**, the **French Creek Tavern**, The **Pine Junction**, the **I-86 Restaurant**, **Vinnie's Restaurant and Bar**, and the **Dutch Village Restaurant** located in Clymer, NY.
- ◆ **Peek N' Peak Resort** offers many *family oriented activities* with its 8 Chair lifts, 27 ski slopes, 18 hole *golf* course, fitness rooms/ sauna, whirlpool, *tennis* courts, indoor/outdoor *swimming* pool, biking, hiking area, *miniature golf, zip line, cross country skiing*. The Hotel at the Peek offers *full bar and casual dining*, in the Main Lodge. During different events in the ski season the Retreat, and the Sugar Shack are open.
- ◆ The **Snowmobiling Club of Chautauqua County** provides over 200 miles of volunteer groomed snowmobile trails to complement the existing 400 miles of state groomed *snowmobile* trails. Findley Lake is one of the starting points for these many trails. Trail maps available online at chautauquasnow.com/Trail-Information/Conditions/Trail-Conditions-Map.aspx
- ◆ Minutes from the community of **French Creek** with its general store, the **French Creek Tavern**, St. Matthias Catholic Church, the Clymer Hill Reformed Methodist Church, Edwards Chapel United Methodist Church, and the nearby Findley Lake Methodist Church.
- ◆ Short drive to **Clymer, NY** with it's many shops and restaurants including the **Necker's General Store** which has been offering groceries, fresh cut meats, made-to-order pizzas/subs, home decor, and apparel since 1910. The **Dutch Village Restaurant** offers everyday style food made from fresh, natural ingredients from local farms reminiscent of Mom's home cooking. In addition there is the Clymer Methodist Church and the Clymer Reformed Church.

NEARBY ATTRACTIONS:

- ◆ A short drive to **Chautauqua Lake** with its *many restaurants, year around activities* and the prestigious **Chautauqua Institution**; a *national historical landmark*. This is a summer resort of learning, culture, and self-growth through their four program areas: The Arts, Science & Education, Religion, and Recreation through which you can explore the best in human values and the enrichment of life through a program that explores the important religious, social and political issues of our time.
- ◆ Short drive to **North East, PA Marina** and the **Barcelona Marina** in Westfield, NY for excellent *boating access to Lake Erie*, one of our country's Great Lakes.
- ◆ Centrally located to **multiple wine trails** and wineries in Westfield, NY & North East, PA. Also located near a number of established and upcoming breweries, including the **Southern Tier Brewery**.
- ◆ 25 Minutes to **Bemus Point**, site of the **Bemus Bay Pops** concerts on the lake along with great village *shopping, entertainment, and restaurants*, and the historic **Hotel Lenhart**.
- ◆ 30 minutes to the **Wilderness Lodge** featuring *cross country skiing*, along with a restaurant, bar, and overnight lodging at the first Nordic skiing center in PA.
- ◆ 30 minutes to **Erie, PA** featuring **Presque Isle**, a *national natural landmark*. The state park there features freshwater beaches, *swimming, kayaking*, trails, and many forms of wildlife. Also located in Erie is Peach St, about 3 miles of strip *malls* and the central **Millcreek Mall** so anyone can find just about anything they would need. From one of the oldest *amusement parks* in the nation, **Waldameer Park & Water World**, to the modern indoor **Splash Lagoon**, you can also find a way to entertain the kids.

PROPERTY DETAILS

Open House May 13th, 2026 at 5pm - 7pm or by appointment

Lot Size: 132 x 185 M/L

Approximate Square Footage:

Mobile Home: 1368 Sq.Ft.
A-Frame Building: 4340 Sq.Ft.
Cement Building: 4380 Sq.Ft.

Approximate Taxes:

2026 Town & County: \$1884.84
2025-2026 School Tax: \$2455.80
Approx. Total Taxes: \$4340.64

Note: The STAR tax program is available to NY permanent residents. Contact Assessor for the township that property is located in for details.
Note: Tax & County Tax Year runs from Jan 1 to Dec 31.
School Tax runs from July 1 to June 30.

Note:
Property is being sold in an “AS IS WHERE IS CONDITION WITH ANY AND ALL FAULTS WHETHER READILY VISIBLE, DETECTIBLE, HIDDEN, KNOWN OR UNKNOWN”

PROPERTY DATA

Zoning: Town of French Creek does not have zoning.

Tax Parcel ID: 393.00-1-25, 393.00-1-78
Property Assessment: \$186700.00

School District: Clymer Central School

Township: French Creek

County: Chautauqua

Deed Reference:

Book 2017 Page 4703 Filed 7/31/2017

Title Search: Current Title Search To Be Furnished By Sellers

Survey Reference: White Land

Surveying, Matthew G. White P.L.S. Job No. NY-22-002 Dated 1/12/2022

Owner Of Record: SC&D Holding Company LLC

Possession: Deed Recording

Legal Representative:

Attorney Crandall G Nyweide
8761 W. Main St.

PO Box 369 Clymer, NY 14724

P: 716-355-2740

F: 716-355-6167

Email: cgnescq@prodigy.net

BUILDING STRUCTURE INFORMATION

BUILDING #1—Manufactured Home

1980 Mfg Home: 12' x 60' with a 7' x 24' tilt out and a 24' x 20' addition with cathedral ceiling

Total Approx. Sq. Ft.: 1388 Sq. Ft.

Bedrooms: 3

Bathrooms: 2

- Living Room: 19'-7" x 14'-6"
- Kitchen: 10'-4" x 11'-3"
- Dining Room: 8'-7" x 6'-6"
- Utility Room: 5'2" x 5'
- Bedroom: 8' x 7'-5"
- Bathroom: 7'10" x 4'-6"
- Bedroom: 8' x 11'
- Bedroom: 11' x 11'
- Bathroom: 7'-2" x 7'-7"
- Outside Decks: 8' x 10' (West Side), 8'6" x 14' (North)

Sanitary Sewage: On-Site Septic System.

It is believed the system serves both the manufactured home and the cement building.

Water: Water supplied from cement building system

Electrical Service: 200 Amp. Distribution system w/20 circuit breakers, Primary feed from front of cement building.

Heating: Nordyne M1MB 070A BW Furnace, Forced Air Natural Gas. New (9/14/2016).

Roof: Pitched, Metal Color Green, New 2011

Parking Area: Paving brick, concrete and gravel.

BUILDING #2—A-Frame

A-Frame Building: (Sketch 90059-1)

Size: Original Bldg.: 50' x 46'-6" - 1976

Addition 1: 50' x 21'-6" - 1984

Addition 2: 75' x 12' - 1984

Total Square Ft.: 3472 Sq. Ft.

Second Floor 868 Sq.Ft.

Addition 3: 900 Sq.Ft.

General Construction: Wood frame, vertical wood siding, concrete floor

Roof: Asphalt fiberglass shingle

Electrical Service: 200 Amp, Cutler Hammer Distribution Panel w/ Circuit Breakers

Heating: Reznor Unit Heater, Propane Fuel

Date Of Construction: 1984

BUILDING #3—Cement Block Building

A. Cement Building: Size: 44' x 85'

Constructed: 1955-56

Total Approx. Sq. Ft.: 3740 Sq. Ft.

Lot Size: 115' x 155'

General Construction: Concrete block walls, concrete floor constructed on grade

Ceiling: 8' 7"

Roof: Pitched, Metal, Color Green. New 2010.

Date Of Construction: 1955-56

B. North Addition:

Size: 8' x 80'

Total Approx. Sq. Ft.: 640 Sq. Ft.

Exterior: Vertical Board & Batton

Date Of Construction: 1984

Note: This Section Unheated

Total Gross Floor Area: 4380 Sq.Ft. For A & B

Utilities:

- ◆ Electrical Service: Two (2) Cutler Hammer 150 amp Load Centers with Circuit Breakers. Service Updated in 2012 by Vidal Electric.
- ◆ Electrical Service For Water System: 100 amp Cutler Hammer Load Center 18 Circuit Breaker & Cutler Hammer Load Center 16 Circuit Breaker.
- ◆ Water: Hand driven well, no data available on well. Myers Centrifugal pump piped in shallow well pump configuration. Note: Water system also provides service to mobile home.
- ◆ Hot Water Tank: Bradford-White 40 Gal, Electric. New 4/12/2021
- ◆ Heating System: Fujitsu Hi Efficiency Forced Air Furnace. Propane Fuel. New 2020.
- ◆ Air Conditioning: Byrant Air Quest, Central Air Conditioner. New 2018. Model #END4X60L24A Model #N4A360AKN
- ◆ Lighting: Building is lit with ceiling mounted fluorescent lighting fixtures. Note: Fluorescent tubes were replaced with energy saving tubes by National Grid in 2011. The balance of the area's lighting is incandescent lighting as needed.

DISCLOSURES:

1. **Subject To:** Zoning, all restrictions, easements, rights-of-way, building lines, leases and oil and gas leases of record conveying any and all rights thereunder, insofar as pertaining to the subject parcel, and to all easements and rights-of-way visible and discoverable upon an inspection of the premises.
 2. **Agriculture Disclosure:** The property is in an agricultural area. "Farming Community" with its associated activities causing noise, dust, odors, in addition to but not limited to the use of various agricultural chemicals for crop maintenance and production
 3. **Square Footage:** If the square footage is important to the Buyer/Buyers they should have the property measured and not rely upon the information provided in this property prospectus.
 4. **Sale Price To Current Assessment Disclosure:** Under current assessment practices, in order to maintain 100% equalization rate, if the assessment does not equal the sale price you may expect at some point, the assessment to be changed to reflect the actual sale price. If you have questions contact the local town assessment office in which the property is located.
 5. **Property Dimension:** All property dimensions are approximate and subject to verification by a current land / plot survey
 6. **Out of State Purchasers:** Out of State Purchasers must be represented by a licensed New York State Attorney for the closing.
 7. **Flood Plain Insurance Disclosure:** It is the opinion of Howard & Associates Real Estate the parcel is **not in** the flood plain. It is the responsibility of the purchaser/purchasers to verify and satisfy themselves of this opinion.
 - Town of French Creek Community No. 361370A
 - Zone #5 FEMA FIRMette
- NOTE:** It is recommended before purchasing a property that may require flood insurance, that you contact your proposed lending institution and insurance provider for a price quotation.
8. It is believed the on site septic system serves both the store and the manufactured home.

FOR VIEWING APPOINTMENT
CONTACT:

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Real Estate-Appraisals-Auctions
716-769-7300 Office
716-769-7341 Fax

Email: findlelakeproperty@gmail.com
Website: www.findlelakeproperty.com

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PA Broker's License: SBR001643
Peter S. Howard License NY: 10311200994
Peter S. Howard License PA: SBR001643
E. Stephen Denny License: 31DE0892852



**EQUAL HOUSING
OPPORTUNITY**

Fair Housing: It is illegal, pursuant to the fair housing law, Division (H) of Section 4112.02 of the revised code and the federal housing law, 42 U.S.C.A 3601, to refuse to sell, transfer, assign, rent, sublease, or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status, military status, ancestry, handicap, or national origin; or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services; it is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

NOTE : Howard & Associates
Real Estate—Appraisals—Auctioneers
believes all information to be accurate
but subject to verification.

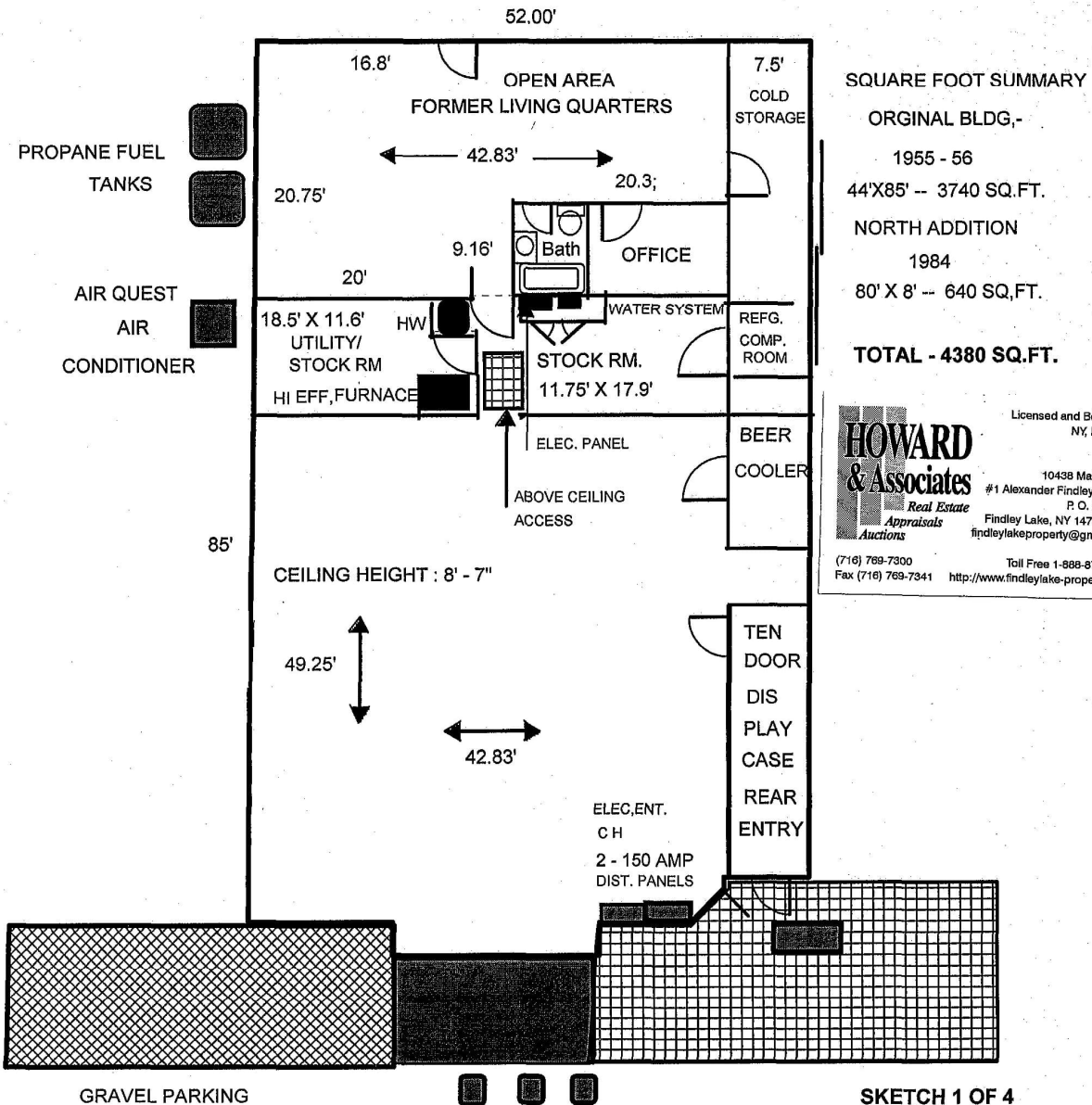
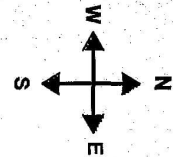
SKETCH ADDENDUM

File No. 90059

FRENCH CREEK GENERAL STORE							
Property Address	1589 FRENCH CREEK MINA ROAD, CLYMER, N.Y., 14724						
City	FRENCH CREEK	County	CHAUTAUQUA	State	NEW YORK	Zip Code	14724
HOWARD & ASSOCIATES REAL ESTATE		Address	10438 MAIN STREET, FINDLEY LAKE, NEW YORK, 14736				

NOTE:

THIS IS A REFERENCE SKETCH, ALL INFORMATION, SUBJECT TO VERIFICATION,



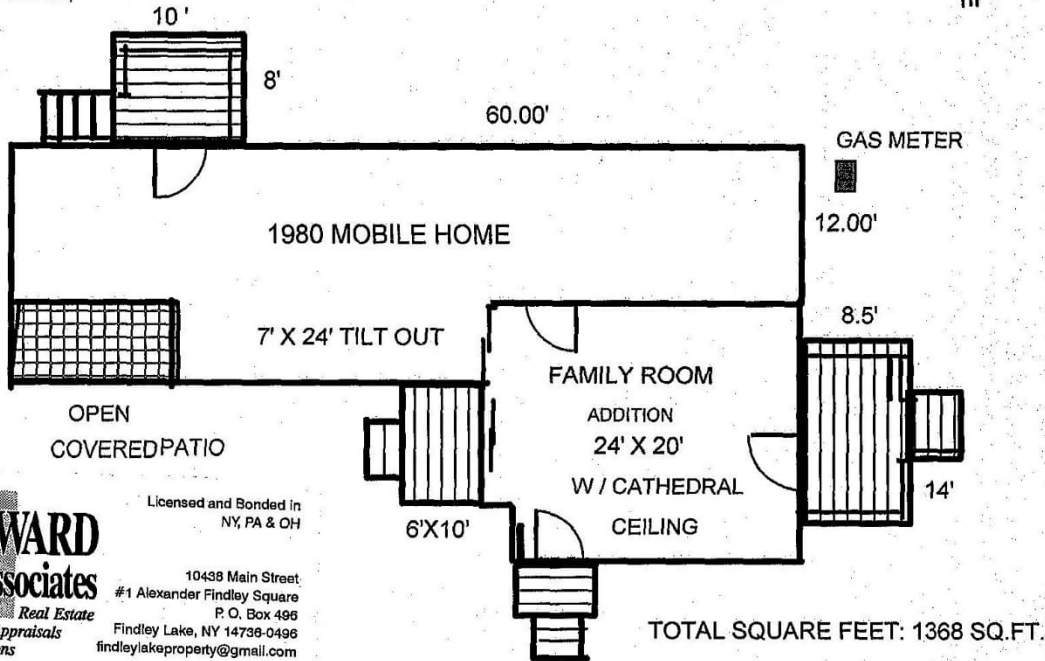
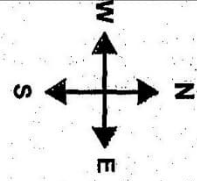
FRENCK CREEK GENERAL STORE

Manufactured Home:

- Home has a 24'x20' family room with cathedral ceiling added on for additional living space.
- 3 Bedrooms
- 2 Bathrooms

NOTE:

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TOTAL SQUARE FEET: 1368 SQ.FT.

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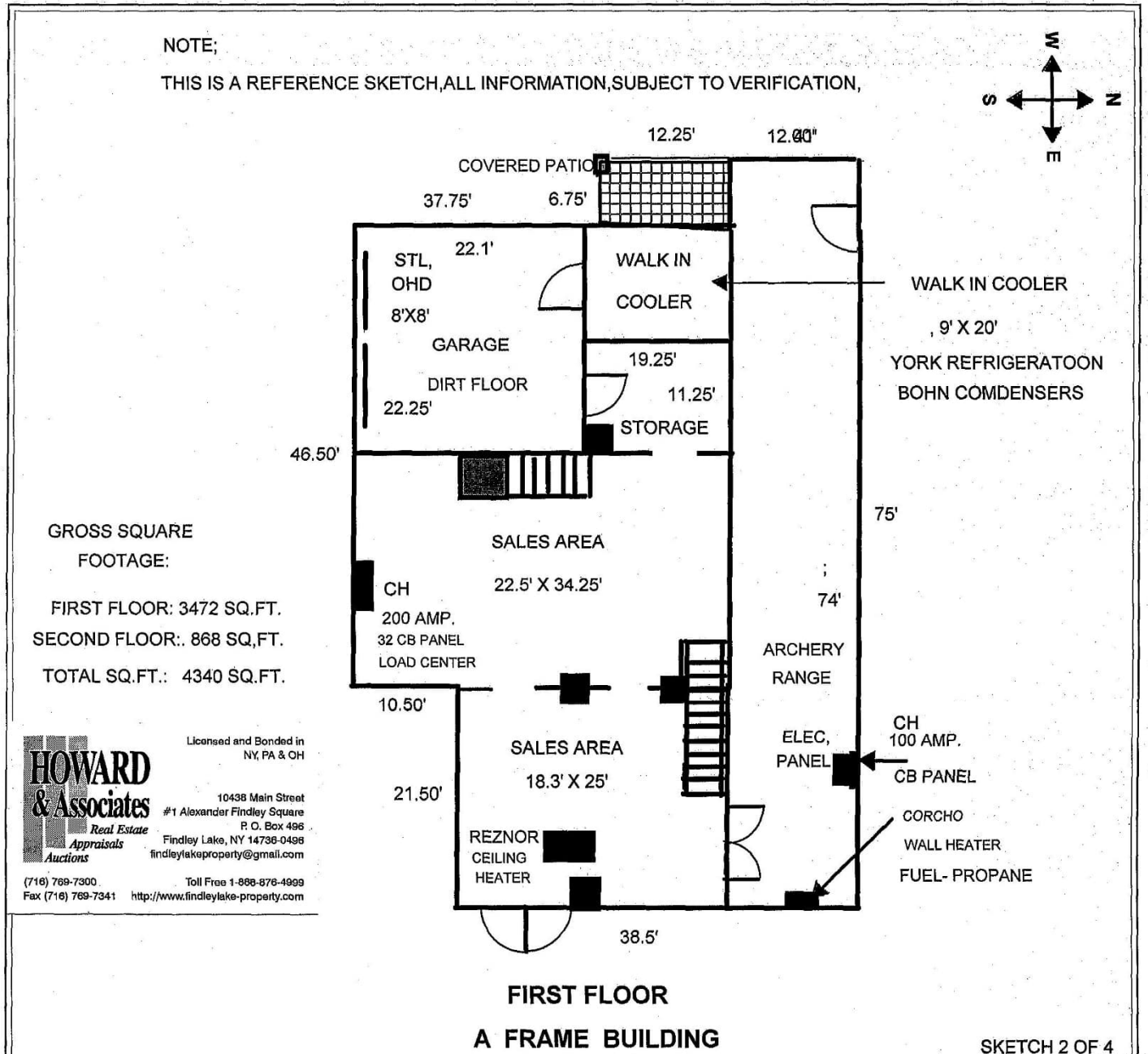
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SKETCH 4 OF 4



A-Frame Building

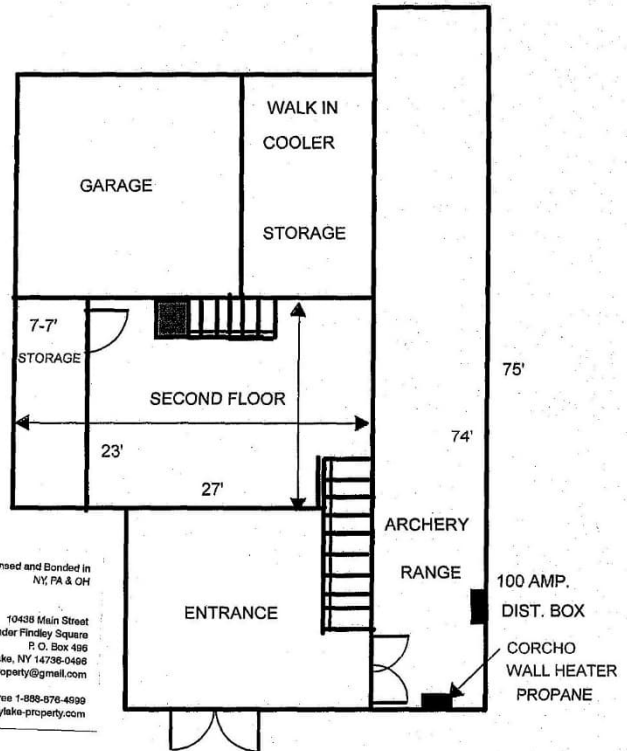
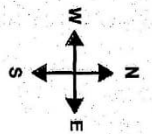
- Offers Many Unique Business Opportunities
- Formerly Boot & Outdoor Apparel Store
- Well Constructed Building with Second Floor





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SECOND FLOOR AREA

A FRAME BUILDING BUILDING

SKETCH 3 OF 4



Cement Block Building



A-Frame Second Floor of Building



Rec Room in Manufacture Home





Manufactured Home Living Room





Manufactured Home Kitchen and Bedroom





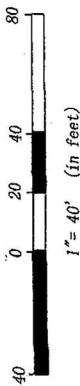
Manufactured Home Bedroom and Bathroom



— FOR REFERENCE ONLY —
REQUIRES RECERTIFICATION

**SC & D HOLDING COMPANY, LLC
& SUSAN POLLUTRO SURVEY**
LOT- 39, TOWN- 1, RANGE- 15 OF THE
HOLLAND LAND COMPANY'S SURVEY,
TOWN OF FRENCH CREEK,
COUNTY OF CHAUTAUKUA,
STATE OF NEW YORK.
JOB No. NY-22-002
TAX MAP No. 393.00-1-24.1, 25 & 78
DATED: JANUARY 12, 2022.

GRAPHIC SCALE



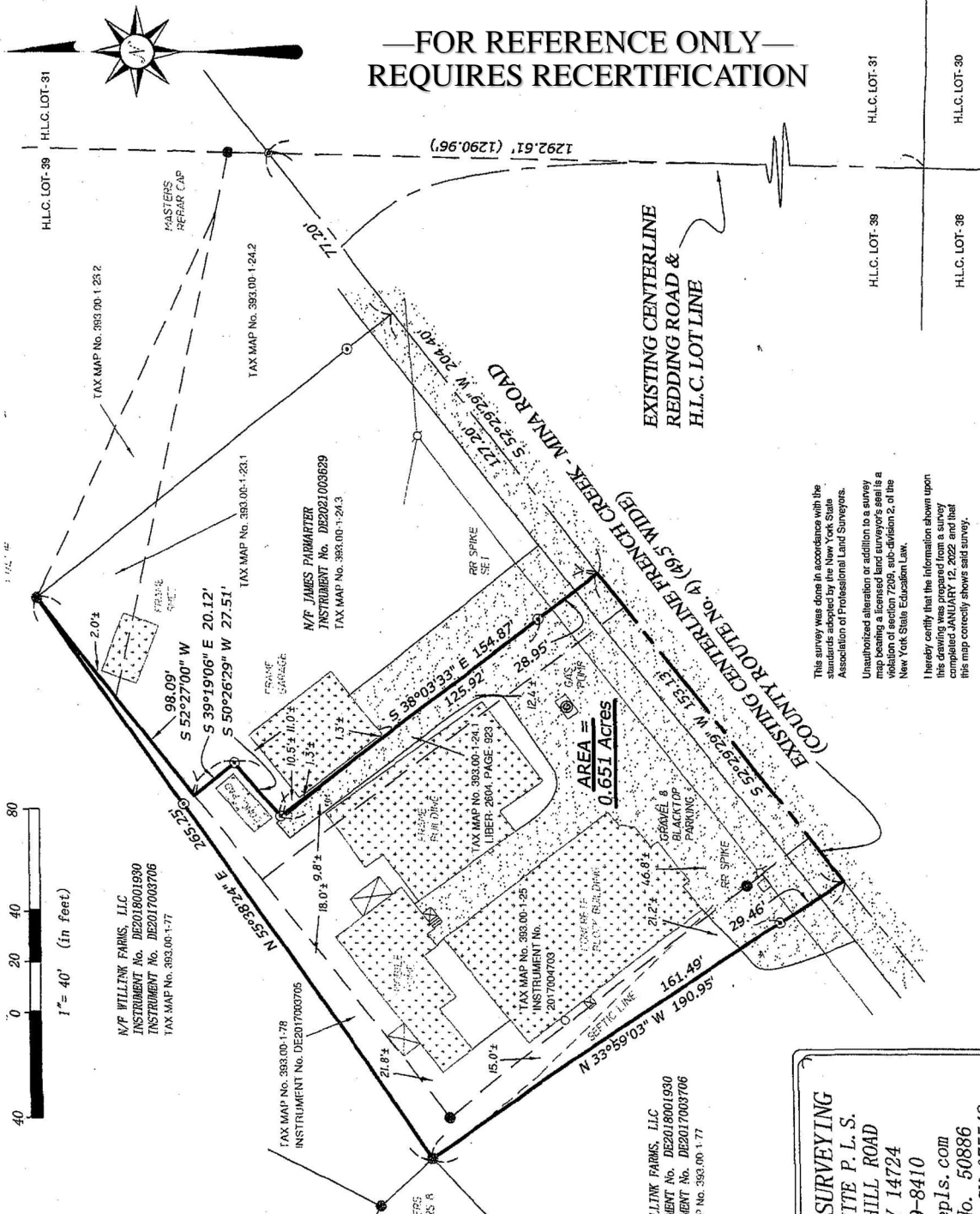
N/P WILLIAMS FARMS, LLC
INSTRUMENT No. DE2018001930
INSTRUMENT No. DE2017003706
TAX MAP No. 393.00-1-77

< LEGEND >
 ○ SET 1/2" REBAR WITH CAP, UNLESS NOTED
 ● EXISTING IRON STAKE, UNLESS NOTED
 N/P NEW OR FORMERLY OWNED BY
 ETC. ELECTRIC, TELEPHONE & CABLE LINES
 M&D MEASURED AND DEEDED INFORMATION
 (-) DEEDED INFORMATION

NOTES:
 UNDERGROUND UTILITIES, IF ANY,
 ARE NOT LOCATED OR SHOWN.
 THIS SURVEY WAS PREPARED WITHOUT THE
 USE OF A TOTAL STATION. THE SEARCH
 HEREFOR SUBJECT TO FACTS THAT AN
 UP TO DATE TITLE SEARCH MAY DISCLOSE

ONLY COPIES FROM THE ORIGINAL
 OF THIS SURVEY, MARKED WITH A
 PROFESSIONAL SURVEYOR'S SEAL, ARE
 CONSIDERED AS TRUE AND CORRECT.

WHITE LAND SURVEYING
 MATTHEW G. WHITE P. L. S.
 611 CLYMER HILL ROAD
 CLYMER, NY 14724
 (716) 499-8410
 matt@whitepls.com
 NY License No. 50886
 PA License No. SU-075548



This survey was done in accordance with the standards adopted by the New York State Association of Professional Land Surveyors. Unauthorized alteration or addition to a survey map bearing a licensed land surveyor's seal is a violation of section 7209, sub-division 2, of the New York State Education Law.
 I hereby certify that the information shown upon this drawing was prepared from a survey completed JANUARY 12, 2022 and that this map correctly shows said survey.

H.L.C. LOT-31
 H.L.C. LOT-38
 H.L.C. LOT-30

FINDLEY LAKE, NY

TOWN OF MINA, CHAUTAUQUA COUNTY, N.Y.

The Hamlet of Findley Lake is situated on the western boarder of New York State. Findley Lake was formed by the damming of two ponds in 1815, covering an area of approximately 300 acres. The water level is controlled by a dam with a summer elevation of 1420 feet above sea level and is lowered 32 inches for a winter level.

FINDLEY LAKE YESTERDAY AND TODAY

Findley Lake, the name alone means so much to those who have spent any amount of their time on and around its shores. But why? Can it be just the restful lapping of the cooling waters, or the gentle breeze through the flowers and trees? No, I think there's more. Its history is ever changing. From when a young man of Scot-Irish decent came from Ireland searching for a place to raise a family and finding just that site purchased it in 1811. He then went off to war and returned in 1815 to start his mill, then built his home in 1816. By the building of the dam for the mill it created a large pond and was known as Findley's Pond, then later Findley's Lake. The settlement sprung up around the mills, hotels, several stores, churches, and schools. Fires tried to destroy it but it kept springing back. We had our own Little Chautauqua. Its name, Lakeside Assembly, started in 1895 and ran through 1915.

Steamboats in the summer and horse races in the winter, those are all memories now. The lake today still has its activities, the town is growing with changes. So we are again making History!

Article provided by Findley Lake Town Historian - Mrs. Paul (Sharon) Scarem

Howard & Associates, Real Estate-Appraisals-Auctions, All Types of Insurance, the firm serving Western New York and Northwestern Pennsylvania, marketing homes, vacation homes, lake front homes, business, commercial and industrial properties. Our firm specializes in the marketing of farms, land and timberland. We market Real Estate throughout New York, Pennsylvania,

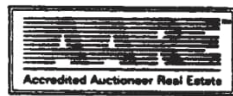
Our firm also does land developments in addition to offering complete design and construction services, meeting all local and state regulations in the states of New York and Pennsylvania. We are also agents for a complete line of manufactured housing.

In addition, we offer complete auction services through our associated firm, Howard & Reimold, specializing in farms, real estate, estates, commercial and industrial plants, construction and industrial equipment.

Please call anytime for a free consultation or market analysis at (716) 769-7300. Our staff is ready to serve you.

Our firm has been providing all types of real estate services for over 40 years with its staff totally involved with the communities it serves.

NOTE: Howard & Associates believes all material to be correct, but assumes no legal responsibility for its accuracy or for the accuracy of its representation.



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Our Staff

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Kerry Mulkearn



Vicky Altman

In Loving
Memory
of
Peter S.
Howard



Peter S. Howard

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Vicky Altman- Real Estate Sales	(716)450-7164	40AL1059973
Ashley Covey-Real Estate Sales	(716)456-1540	10401399588
Evelyn A. Card- Office Manager	(716)769-7300	
Main Office Number	(716)-769-7300	

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