

**BAGNELL DAM ASSOCIATION OF REALTORS®**  
**LAKE OF THE OZARKS BOARD OF REALTORS®**  
**MLS AREA MAP DESCRIPTIONS**

**Area “A”** Area “A” includes all of Horseshoe Bend NOT located within the Four Seasons Lakesites Property Owner’s Association. Area “A” also includes **portions** of the City of Lake Ozark.

**Area “B”** Area “B” includes properties on Horseshoe Bend which ARE WITHIN the Four Seasons Lakesites POA. This includes some parcels which are in Area “A” on the map (Seasons Ridge, for example). The presence or absence of Four Seasons amenities should be the determining factor when selecting Area “A” or Area “B”.

**Area “C”** Area “C” is bounded on the North by the Osage River, on the South by US Highway 42 and on the West by US Highway 54. Also includes the cities of Brumley, Iberia, Ulman, Crocker, St. Elizabeth and St. Anthony.

**Area “D”** Area “D” is bounded on the North by the Lake Ozark/Osage Beach city limits. It includes the city of Osage Beach, all of Turkey Bend and properties South to Lake Roads 54-62 and 54-63.

**Area “D/TTA”** Properties in Area “D” which are located within Tan-Tar-A Estates.

**Area “E”** Area “E” is bounded on the North by Lake Road 54-62 and the Glaize Arm of the Lake of the Ozarks, on the West by US Highway 54 and on the South by Highway 5. Also includes the cities of Richland, Montreal, Stoutland, Swedeborg and Decaturville.

**Area “F”** Area “F” is bounded on the North by Lake Road 54-63 and the Osage Arm of the Lake of the Ozarks, on the East by US Highway 54 and on the West by Highway 5.

**Area “G”** Area “G” is bounded on the East by Highway 5, on the North by Highway 7, on the West by State Road J connecting to and South along US Highway 54. The city of Camdenton is in Area “G”. Also includes the cities of Eldridge, Branch, Tunas and Urbana.

**Area “H”** Area “H” includes properties North of Highway 7 and South and West of the Osage Arm of the Lake of the Ozarks. It also includes all properties North of the Niangua Bridge that are East of Highway 5 and bounded by the Niangua Arm and Osage Arm of the Lake of the Ozarks.

**Area “I”** Area “I” includes properties on both sides of Highway 5 North of the Hurricane Deck bridge and is bounded on the North at Lake Roads 5-32 and 5-33. All of Lake Roads 5-32 and 5-33 are included in Area “I”. It also includes all of State Routes F, TT, and MM. Also includes Porto Cima and Villages.

**Area “J”** Area “J” is bounded on the East by Highway 5 starting North of Lake Road 5-32, then up to Versailles, on the North by Highway 52, on the West by State Road T to the Osage Arm of the Lake of the Ozarks. The city of Versailles is in Area “J”. Also includes the cities of Fortuna and Tipton and properties North of Versailles between Highway D and Highway 5.

**Area “K”** Area “K” is bounded on the West by Highway 5 starting North of Lake Road 5-33, to the South of Gravois Mills, bounded on the East by the Gravois Arm and the Osage Arm of the Lake of the Ozarks.

**Area “L”** Area “L” includes properties North of the Gravois Arm and Osage Arm of the Lake of the Ozarks and North of the Osage River below Bagnell Dam, bounded on the East by the Osage River up to Bagnell, across US Highway 54, along W-25 then bounded on the North by State Road W to Versailles. Bounded on the West by Highway 5 to Gravois Mills.

**Area “M”** Area “M” includes properties South of US Highway 42, North of the Grand Glaize Arm of the Lake of the Ozarks, East of the Osage Beach city limits and West of the border of the Lake of the Ozarks State park. Area “M” also includes a small area North of US Highway 42, the intent is to include all properties within the geographic boundaries of the Lake of the Ozarks State Park.

**Area “N”** Area “N” includes all properties North of State Road W from Versailles to and North of W-25, across US Highway 54 to North of Bagnell and then bounded on the South by the Osage River and bounded on the West by Highway 5 North of Versailles. The cities of Eldon & Tuscumbia are in Area “N”. Also includes the cities of California, High Point, Russellville, Mount Pleasant, Hickory Hill, Eugene, Olean, Eterville, Mary’s Home, Henley and Brazito.

**Area “O”** Area “O” includes all properties that are out of the areas stated. If a property is not in the “City” list, it should be listed in Area “O” – Out of Area.

**Area “P”** Area “P” is bounded on the North by Highway 7, on the East by State Road J, and on the South by US Highway 54, to and including the surrounding area around Macks Creek.

**Area “R”** Area “R” is bounded on the North by US Highway 52 from the Morgan/Benton County line to State Road T, on the East & South by State Road T to the Osage Arm of the Lake of the Ozarks. The city of Stover is in Area “R”. Also includes the cities of Cole Camp, Florence, Warsaw and Lincoln.