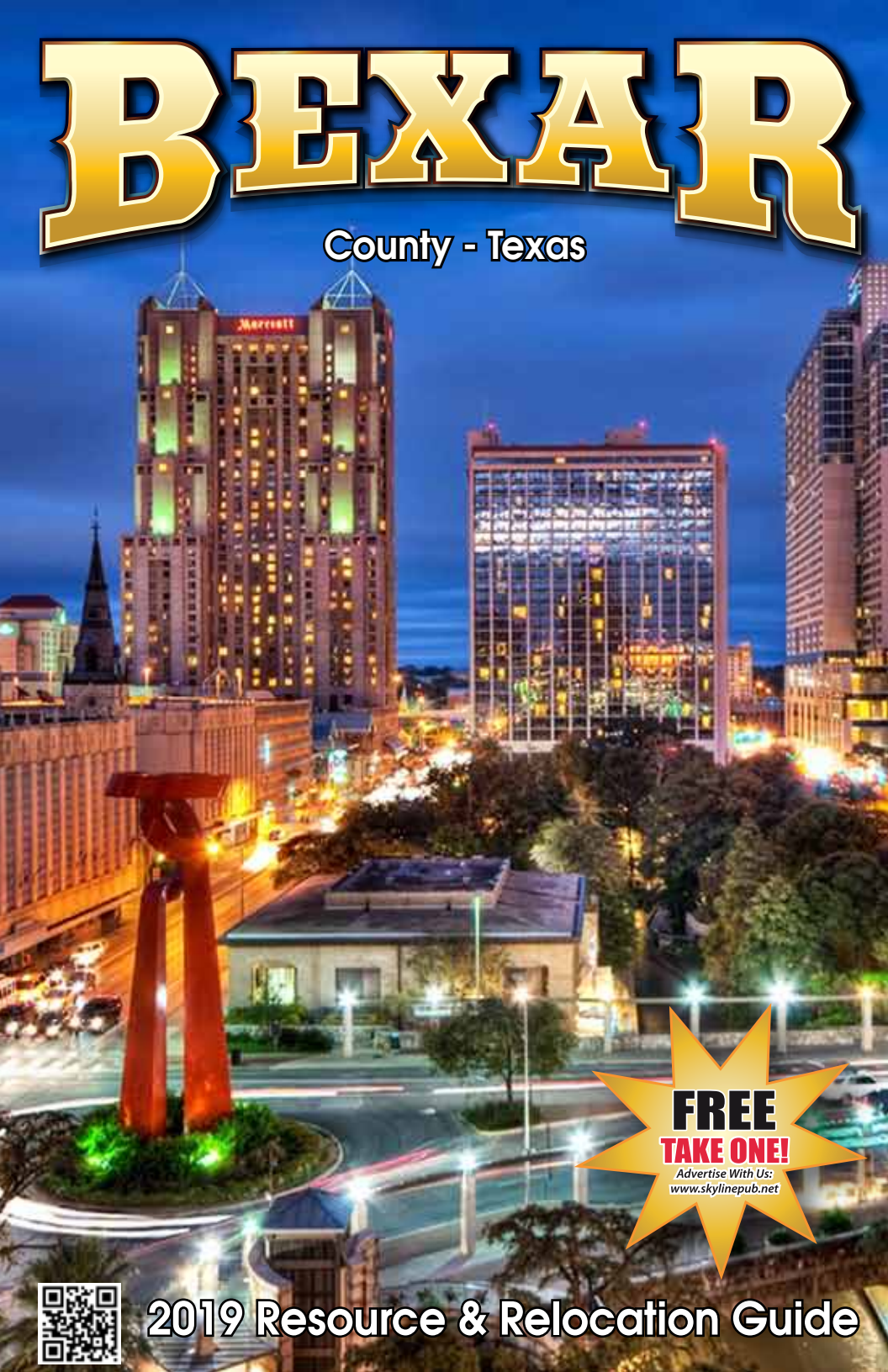
BEXAR

County - Texas



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2019 Resource & Relocation Guide

Guild mortgage

OWN WHAT MATTERS

Loans to fit your life

A mortgage properly tailored to your needs becomes an instrument that enables a whole new life. That's why we offer a wide array of loan products to fit individual borrower situations, including first-time homebuyers, military families and rural residents. We also offer national programs for doctors and dentists and many state housing programs that provide down payment assistance.

Conventional

- Credit scores as low as 620
- Up to 97% loan-to-value
- Financing for borrowers with 5-10 financed properties

USDA

- Credit scores as low as 600
- 100% financing available

Jumbo

- Credit scores as low as 610
- Debt-to-income ratio as high as 50%
- Up to 95% loan-to-value
- Interest Only options

FHA

- Credit scores as low as 580
- Manual underwrites
- FHA-approved condos

VA

- Credit scores as low as 580
- Manual underwrites

Alternative Options

- Down payment assistance
- Manufactured homes
- Builder Extended Rate Lock Program
- Doctor/Dentist programs
- Non-Conforming loan amounts
- Non-warrantable condo options

Erin Lefler
Loan Officer NMLS ID# 1735068
14100 San Pedro Avenue
Suite 210
San Antonio, TX 78282
O: 210.853.5924 | M: 970.778.1186
elefler@guildmortgage.net

Apply Online
guildmortgage.com/erinlefler

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Ministry For Everyone

SUNDAY ACTIVITIES

- Church School 9:15am • Worship 7:30 & 10:45am
- Tape Broadcast KCHL 1480 AM at 10am Service
- Covenant Service 1st Sunday
- Bible Study Word & Worship Wed 6:30pm - 8:00pm
- Thursday Morning Bible Study 10:00am
- Prayer Meeting Mon - Fri 6:00pm - 6:30pm

1001 N. Walters • San Antonio, TX

www.antiochsat.org

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210-373-5923

patricia.chapa.realtor@gmail.com

Contact me if you are in the process of buying, selling or renting a property. Get help finding the right home, pricing and selling a home, contracts and negotiations and more.

12411 Bandera Rd. #109 • Helotes, TX 78023

Welcome TO THE NEIGHBORHOOD

Bexar County located in the state of Texas and is the fourth-most populated in the state and seventeenth-most populous county in the nation. The county seat is the city of San Antonio, which is the second-most populous city in Texas and the seventh-largest city in the United States. Bexar County was created in December, 1836, and encompassed almost the entire western portion of the Republic of Texas. The county was named after San Antonio de Béxar, one of the 23 Mexican municipalities of Texas at the time of its independence. Bexar county includes Government Canyon state natural area in the northwestern part of the county. Bexar County is also included in the San Antonio-New Braunfels, TX Metropolitan Statistical Area.

There is plenty to see and do here in the Bexar County and San Antonio Area. Come and visit the well known San Antonio Riverwalk! Find some family fun activities, outdoor adventure or do some relaxing with friends. Come explore the outdoors, do some hiking or biking, go fishing, boating, golfing or attend an outdoor event. Come grab a bite to eat or do some shopping, enjoy a live theatre show or explore the historical landmarks around the area. No matter what kind of adventure you're looking for, you're sure to find something here in beautiful Bexar County!

ONLINE RESOURCES: *www.bexar.org | www.sanantonio.gov*
www.visitsanantonio.com | www.thesanantonioriverwalk.com

HOW TO USE THIS GUIDE *This Resource & Relocation Guide provides you with the essential information you may need in an easy to follow format so that your move or visit to the area goes smoothly. We provide telephone numbers and websites for the people and agencies that can assist with relocating your home or business. Although every effort has been made to ensure accuracy, calling ahead before attending a listed event or business is recommended.*

Newcomer Information

Bexar County Courthouse
100 Dolorosa
San Antonio, TX
(210) 335-2011

Post Offices

US Post Office
12951 Huebner Rd.
San Antonio, TX
(800) 275-8777

US Post Office
5837 De Zavala Rd.
San Antonio, TX
(800) 275-8777

US Post Office
702 Richland Hills Dr.
San Antonio, TX
(800) 275-8777

US Post Office
10410 Perrin Beitel Rd.
San Antonio, TX
(800) 275-8777

US Post Office
615 E. Houston St.
San Antonio, TX
(800) 275-8777

US Post Office
6825 Huebner Rd.
San Antonio, TX
(800) 275-8777

Area Utilities

Bexar Metro Water System
(210) 354-6500

City Public Service Energy
(210) 353-2222

Southwest Bell
(800) 464-7928

San Antonio Public Utilities
(210) 207-5734

AT&T
(800) 331-0500

Time Warner Cable
(800) 222-5355

San Antonio Water System
(210) 704-7297

Grande Communications
(210) 320-3241

Verizon
(800) 922-0204

Police Departments

Bexar County Sheriff
200 N. Comal St.
San Antonio, TX
(210) 335-6010

Alamo Heights Police
(210) 822-3321

Balcones Heights Police
(210) 735-6244

Bexar Co. Constable Precinct 1
(210) 335-2806

Bexar Co. Constable Precinct 2
(210) 335-4850

Bexar Co. Constable Precinct 3
(210) 335-4750

Castle Hills Police
(210) 342-2341

Converse Police
(210) 658-0898

Elmendorf Police
(210) 635-8710

Fair Oaks Ranch Police
(210) 698-0990

Grey Forest Police
(210) 695-3261

Helotes Police
(210) 695-3087

Hill Country Village Police
(210) 494-3671

Hollywood Park Police
(210) 494-3575

Kirby Police
(210) 661-8515

Leon Valley Police
(210) 684-3215

Live Oak Police
(210) 653-0033

Lytle Police
(830) 709-0277

Olmos Park Police
(210) 822-2000

San Antonio Police
(210) 207-7484

San Antonio Park Police
(210) 207-8590

Shavano Park Police
(210) 492-9248

Somerset Police
(210) 622-5611

Universal City Police
(210) 658-5353

Windcrest Police
(210) 655-2666

Texas Highway Patrol
(210) 531-2220

Fire Departments

Ata-Bexar Fire
(210) 626-1324

Bexar Bulverde Fire
(830) 980-4733

Camelot Fire
(210) 656-0888

China Grove Fire
(210) 648-4923

Converse Fire
(210) 658-8900

Gardendale Fire
(210) 661-3144

Geronimo Village Fire
(210) 679-7051

Grey Forest Fire
(210) 695-5033

Harmony Fire
(210) 633-3298

Helotes Fire
(210) 695-3572

Kirby Fire
(210) 661-2612

Leon Springs Fire
(210) 698-1593

Lone Oak Fire
(210) 649-2141

Lytle Fire
(830) 709-2326

Sandy Oaks Fire
(210) 621-2131

Schertz Fire
(210) 619-1300

Selma Fire
(210) 651-9150

Somerset Fire
(830) 429-1243

South Bexar Fire
(210) 626-3516

Southwest Fire
(210) 622-9743

St. Hedwig Fire
(210) 667-1612

Windcrest Fire
(210) 599-6007

CALL 911

HELP is ALWAYS within your grasp . . . with a simple phone call.

The Crisis Hotlines/Helplines are here for you 24 hours a day, 7 days a week, 365 days a year - ready to lend a helping hand.

Cancer

Cancer Information Service 800-422-6237

Children/Youth (Abduction, Abuse, Adoption, Runaway/Exploited, etc.)

Child Abuse National Hotline 800-25-ABUSE (252.2873)
Child Find of America Hotline - *www.childfindofamerica.org* 800-I-AM-LOST (426.5678)
CONFIDENTIAL Runaway Hotline 800-231-6946
Missing Children Network 800-235-3535
National Hotline for Missing & Exploited Children - *www.missingkids.com* 800-843-5678
ChildHelp USA - *www.childhelp.org* ..... 800-4A-CHILD (422.4453) / 800-2A-CHILD (222.4453, TDD)
National Runaway Switchboard - *www.1800runaway.org* 800-RUNAWAY (786.2929)
National Youth Crisis Hotline 800-448-4663
New York Parent & Kin Connection Helpline - *www.ocfs.state.ny.us* 800-345-KIDS (345.5437)
Parent Abduction Hotline 800-292-9688
Parent Hotline - *parenthotline.net* 800-840-6537
Thursday's Child's National Youth Advocacy - *www.thursdayschild.org* 800-USA-KIDS (872.5437)

Crisis Intervention / Suicide

Boys Town Suicide & Crisis Line - *www.boystown.org* ..... 800-448-3000 / 800-448-1833 (TDD)
Covenant House Hotline - *nineline.org* or *www.covenanthouse.org* 800-999-9999
National Adolescent Suicide Hotline 800-621-4000

Domestic Violence

National Domestic Violence Hotline - *www.thehotline.org* ..... 800-799-SAFE (799.7233) / 800-787-3224 (TTY)

Eating & Associated Disorders

National Association of Anorexia - *www.anad.org* ..... 847-831-3438 (long distance)
National Mental Health Association - *www.nmha.org* 800-969-6642

HIV/AIDS/STDs

National AIDS Hotline ..... 800-342-AIDS (342.2437) / 800-243-7889 (TDD)
National AIDS Hotline in Spanish 800-344-SIDA (344.7432)
National HIV/STDs Hotline 800-227-8922
National Prevention Information Network (CDC) - *www.CDCNAC.org* 800-458-5231

Poison Control

Poison Control (Any Kind of Substance) 800-662-9886
Poison Control - *www.poison.org* 800-222-1222

Rape

Nationwide RAINN National Rape Crisis Hotline - *www.rainn.org* 800-656-HOPE (656.4673)

Substance Abuse/Alcoholism

24/7 Drug Addiction Hotlines 866-675-4912
24/7 Drug & Alcohol Rehab Referral Service 800-521-7128
Alcohol Abuse & Crisis Intervention 800-234-0246
Alcohol & Drug Abuse Helpline & Treatment 800-234-0420
Alcohol Hotline Support & Information 800-331-2900
Al-Anon / Alateen - *www.al-anon.alateen.org* 800-352-9996
National Drug Info Treatment & Referral Hotline - *www.samhsa.gov* 800-662-HELP (662.4357)
National Cocaine Hotline - *800cocaine.com* 800-COCAINE (262-2463)
The Alcohol & Drug Addiction Resource Center 800-390-4056

EXCELLENT HEALTH CARE... CLOSE TO HOME.

Having good health overall is a major key to a long and healthy life. Finding ways to take care of your health can aid in recovery and help you feel better daily. Get routine check-ups and visit your doctor when you're not feeling well. Sometimes, it is hard to tell whether not feeling well is due to a side-effect of medicine, a symptom of a health disorder or any other different health problem. Talk to your doctor or other health care specialist for any other questions or information.

Dial 911 for Emergencies

AREA HEALTH & HOSPITALS

Metropolitan Health District
332 W. Commerce
San Antonio, TX
(210) 207-8780

Baptist Medical Center
111 Dallas St.
San Antonio, TX
(210) 297-7000

Children's Hospital of San Antonio
333 N. Santa Rosa St.
San Antonio, TX
(210) 704-2011

Christus Santa Rosa Hospital
11212 TX-151
San Antonio, TX
(210) 703-8000

Foundation Surgical Hospital of San Antonio
9522 Huebner Rd.
San Antonio, TX
(210) 478-5400

Kindred Hospital
3636 Medical Dr.
San Antonio, TX
(210) 616-0616

Methodist Hospital
7700 Floyd Curl Dr.
San Antonio, TX
(210) 575-4000

Methodist Texsan Hospital
6700 IH 10 West
San Antonio, TX
(210) 736-6700

Nix Health Care System
414 Navarro St.
San Antonio, TX
(210) 271-1800

North Central Baptist Hospital
520 Madison Oak Dr.
San Antonio, TX
(210) 297-4000

South Texas Spine & Surgical Hospital
18600 Hardy Oak Blvd.
San Antonio, TX
(210) 404-0800

Southwest General Hospital
7400 Barlite Blvd.
San Antonio, TX
(210) 921-2000

St. Luke's Baptist Hospital
7930 Floyd Curl Dr.
San Antonio, TX
(210) 297-5000

University Family Health Center - Southeast
1055 Ada St.
San Antonio, TX
(210) 358-5515

University Hospital
4502 Medical Dr.
San Antonio, TX
(210) 358-4000

MICHAEL'S CHILD CARE

Accepting
Ages 6 weeks - 12 years
TRANSPORTATION AVAILABLE
(Only Pickup from Area Schools)

210-533-3939
645 Kayton Ave.
San Antonio, TX 78210

Where Learning Begins

Education is a very vital tool that is used in the contemporary world to succeed. It is important because it is used to mitigate most of the challenges faced in life. The knowledge that is attained through education helps open doors to a lot of opportunities for better prospects in career growth. Getting a head start in education can help you succeed in many aspects of your life and help you grow to your full potential.

Local School Districts

Alamo Heights ISD
(210) 824-2483

Boerne ISD
(830) 357-2000

Comal ISD
(830) 221-2000

East Central ISD
(210) 648-7861

Edgewood ISD
(210) 444-4500

Fort Sam Houston ISD
(210) 368-8701

Harlandale ISD
(210) 989-4300

Judson ISD
(210) 945-5100

Lackland ISD
(210) 357-5000

Medina Valley ISD
(830) 931-2243

North East ISD
(210) 407-0000

Northside ISD
(210) 397-8500

Randolph Field ISD
(210) 357-2300

San Antonio ISD
(210) 554-2200

Schertz-Cibolo-Universal City ISD
(210) 945-6200

Somerset ISD
(866) 852-9858

South San Antonio ISD
(210) 977-7000

Southside ISD
(210) 882-1600

Southwest ISD
(210) 622-4731

When Registering Your Children For School, Please Remember to Bring:

- Current Immunization Record & Birth Certificate
- Name & Address of Last School Attended
- Last Report Card & Any Scores Obtained From Standardized Tests

Area Colleges & Universities

Alamo Community College District Locations:

Northeast Lakeview College
1201 Kitty Hawk Rd.
Universal City, TX
(210) 486-5000

Northwest Vista College
3535 N. Ellison Dr.
San Antonio, TX
(210) 486-4000

Palo Alto College
1400 W. Villaret Blvd.
San Antonio, TX
(210) 486-3000

San Antonio College
1300 San Pedro Ave.
San Antonio, TX
(210) 486-0000

St. Phillip's College
1801 Martin Luther King Dr.
San Antonio, TX
(210) 486-2000

Baptist University of the Americas
7838 Barlite Blvd.
San Antonio, TX
(210) 924-4338

Our Lady of the Lake University
411 S.W. 24th St.
San Antonio, TX
(210) 431-6711

St. Mary's University
1 Camino Santa Maria St.
San Antonio, TX
(210) 436-3011

Texas A & M University
One University Way
San Antonio, TX
(210) 784-1000

Trinity University
1 Trinity Place
San Antonio, TX
(210) 999-7501

University of the Incarnate Word
4301 Broadway St.
San Antonio, TX
(210) 829-6005

University of Texas Health Science Center
7703 Floyd Curl Dr.
San Antonio, TX
(210) 567-5552

Wayland Baptist University
11550 IH-35 N.
San Antonio, TX
(210) 826-7595

Wander. Explore. Discover.

From the simple pleasures to a variety of other fun choices there is always something to entertain just about anyone in the Bexar County and San Antonio Area. The area offers many beautiful views and a variety of art, music and theater, as well as other endless possibilites such as shopping, relaxing and more. No matter what activities you favor, you're sure to find it here!

Alamodome
100 Montana St.
San Antonio, TX
(210) 207-3663

Andretti Indoor Karting & Games
5527 N. Loop 1604 W.
San Antonio, TX
(210) 469-0700

Battle for Texas: The Experience
849 E. Commerce St.
San Antonio, TX
(210) 592-6825

Blue Star Contemporary
Art Museum
116 Blue Star
San Antonio,TX
(210) 227-6960

Brackenridge Park Conservancy
3700 N. St. Mary's St.
San Antonio, TX
(210) 207-7275

Briscoe Western Art Museum
210 W. Market St.
San Antonio, TX
(210) 299-4499

Charline McCombs
Empire Theatre
226 N. St. Mary's St.
San Antonio, TX
(210) 226-5700

Freeman Coliseum
3201 E. Houston St.
San Antonio, TX
(210) 226-1177

GO RIO San Antonio
River Cruises
809 E. River Walk
San Antonio, TX
(210) 227-4746

Government Canyon State Area
12861 Galm Rd.
San Antonio, TX
(210) 688-9055

Institute of Texan Culture
801 E. Cesar E. Chavez Blvd.
San Antonio, TX
(210) 458-2300

Japenese Tea Garden
3853 N. St. Mary's St.
San Antonio, TX
(210) 735-4648

La Villita Historic Arts Village
418 Villita St.
San Antonio, TX
(210) 207 8614

Majestic Theatre
224 E. Houston St.
San Antonio, TX
(210) 226-5700

Maverick Carter House
119 Taylor St.
San Antonio, TX
(210) 226-1715

McNay Art Museum
6000 N. New Braunfels Ave.
San Antonio, TX
(210) 824-5368

Morgan's Wonderland
5223 David Edwards
San Antonio, TX
(210) 495-5888

Natural Bridge Caverns
26495 Natural Bridge Caverns Rd.
Natural Bridge Caverns, TX
(210) 651-6144

Natural Bridge Wildlife Ranch
26515 Natural Bridge Caverns Rd.
San Antonio, TX
(830) 438-7400

Ripley's Believe It or Not!
307 Alamo Plaza
San Antonio, TX
(210) 224-9299

San Antonio Aquarium
6320 Bandera Rd.
Leon Valley, TX
(210) 310-3210

San Antonio Botanical Garden
555 Funston Pl.
San Antonio, TX
(210) 536-1400

San Antonio Fire Museum
801 E. Houston St.
San Antonio, TX
(210) 390-7236

San Antonio Missions Park
6701 San Jose Dr.
San Antonio, TX
(210) 534-8833

San Antonio Museum of Art
200 W. Jones Ave.
San Antonio, TX
(210) 978-8100

San Antonio River Walk
110 Broadway, Suite 500
San Antonio, TX
(210) 227-4262

San Antonio Zoo
3903 N. St. Mary's St.
San Antonio, TX
(210) 734-7184

San Pedro Creek Culture Park
705 Camaron St.
San Antonio, TX
(210) 302-3652

San Pedro Springs Park
2200 N. Flores
San Antonio, TX
(210) 732-5992

SeaWorld San Antonio
10500 SeaWorld Dr.
San Antonio, TX
(800) 700-7786

Shops at Rivercenter
849 E. Commerce St.
San Antonio, TX
(210) 225-0000

Six Flags Fiesta Texas
17000 IH-10 W.
San Antonio, TX
(210) 697-5050

Spanish Governor's Palace
105 Military Pl.
San Antonio, TX
(210) 224-0601

Splashtown San Antonio
3600 N. IH-35
San Antonio, TX
(210) 227-1400

Sunken Garden Theater
5800 Enrique M. Barrera Pkwy.
San Antonio, TX
(210) 207-7275

Texas Transportation Museum
11731 Wetmore Rd.
San Antonio, TX
(210) 490-3554

The Alamo
300 Alamo Plaza
San Antonio, TX
(210) 225-1391

The Aztec Theatre
104 N. St. Mary's St.
San Antonio, TX
(210) 812-4355

The Buckhorn Saloon & Museum
318 E. Houston St.
San Antonio, TX
(210) 247-4000

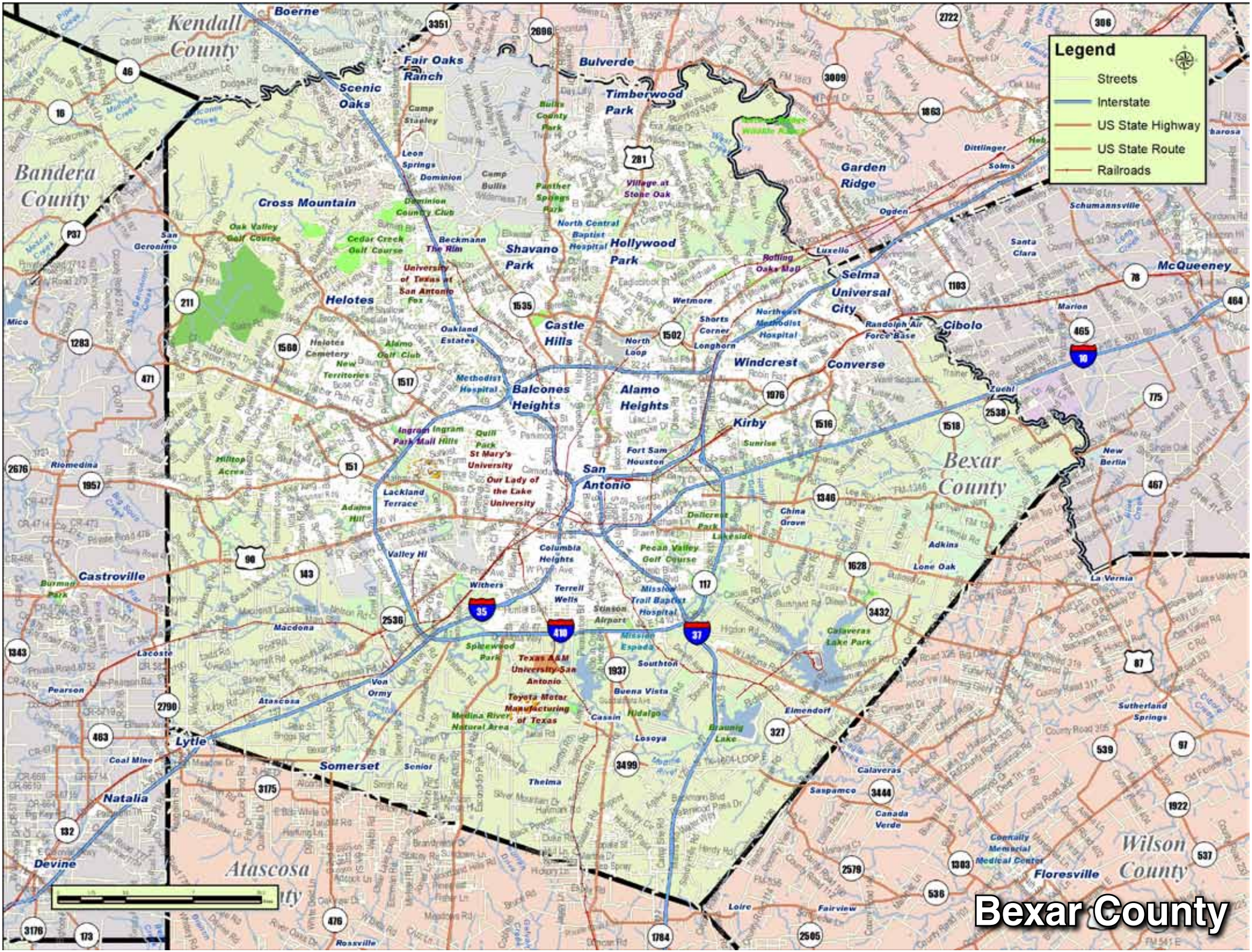
The DoSeum
2800 Broadway St.
San Antonio, TX
(210) 212-4453

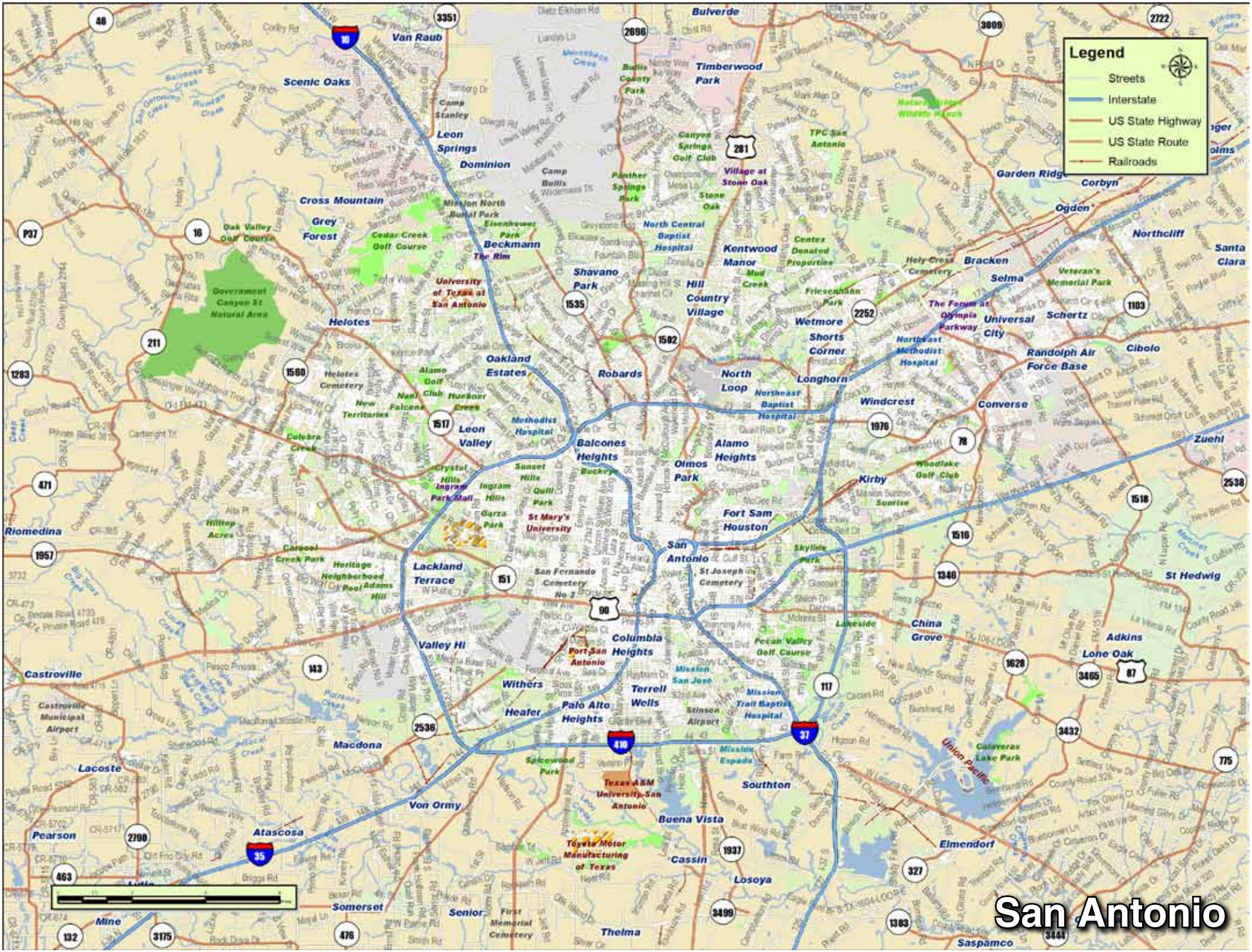
Tower of the Americas
739 E. Cesar E. Chavez Blvd.
San Antonio, TX
(210) 223-3101

US Army Medical Museum
2310 Stanley Rd.
Fort Sam Houston, TX
(210) 221-6358

Witte Museum
3801 Broadway St.
San Antonio, TX
(210) 357-1910

For more information and additional listings please visit:
www.visitsanantonio.com
www.thesanantonioriverwalk.com


Legend
Streets
Interstate
US State Highway
US State Route
Railroads
Kendall County
Bandera County
Bexar County
Atascosa County
Wilson County
Boerne
Fair Oaks Ranch
Scenic Oaks
Bulverde
Timberwood Park
Cross Mountain
Helotes
Shavano Park
Hollywood Park
Castle Hills
Balcones Heights
Alamo Heights
San Antonio
Kirby
Windcrest
Converse
Selma
Universal City
Garden Ridge
Cibolo
McQueeney
Castroville
Lytle
Somerset
Natalia
Devine
Floresville
Bexar County


Legend
Streets
Interstate
US State Highway
US State Route
Railroads
San Antonio
Van Raub
Scenic Oaks
Bulverde
Timberwood Park
Leon Springs
Dominion
Cross Mountain
Grey Forest
Oak Valley Golf Course
Cedar Creek Golf Course
Government Canyon St Natural Area
Helotes
Oakland Estates
Robards
Shavano Park
Hill Country Village
Kentwood Manor
North Central Baptist Hospital
Beckmann
The Rim
University of Texas at San Antonio
Wetmore
Shorts Corner
North Loop
Longhorn
Northeast Baptist Hospital
Windcrest
Converse
Universal City
Schertz
Randolph Air Force Base
Cibolo
Zuehl
Balcones Heights
Alamo Heights
Olmos Park
Leon Valley
Methodist Hospital
Fort Sam Houston
San Antonio
Kirby
Lackland Terrace
Valley Hi
Columbia Heights
Port San Antonio
Terrell Wells
Palo Alto Heights
Withers
Heafer
Macdona
Lacoste
Castroville
Castroville Municipal Airport
Von Ormy
Atascosa
Pearson
Somerset
Mine
Senior
Thelma
Texas A&M University-San Antonio
Toyota Motor Manufacturing of Texas
Buena Vista
Cassin
Losoya
Southton
Elmendorf
Saspamco
Lone Oak
Adkins
China Grove
St Hedwig
Riomedina
Castroville
Garden Ridge
Corbyn
Ogden
Northcliff
Santa Clara
Bracken
Selma
Laredo
Houston
Austin
Dallas
Corpus Christi
Eagle Pass
Del Rio
Brownsville
Waco
Amarillo
Lubbock
Abilene
Midland
Odessa
Wichita Falls
Tyler
Longview
Texarkana
Beaumont
Port Arthur
Galveston
Houston
Dallas
Fort Worth
Austin
San Antonio
Corpus Christi
Laredo
Brownsville
Waco
Amarillo
Lubbock
Abilene
Midland
Odessa
Wichita Falls
Tyler
Longview
Texarkana
Beaumont
Port Arthur
Galveston

Relocation

Home Buying Procedures

Buying a house requires a lot of time and effort, but these 10 steps can help make the home buying process manageable and help you make the best decisions possible.

Step 1: Start Your Research Early

As soon as you can, start reading web sites, newspapers, and magazines that have real estate listings. Make a note of particular homes you are interested in and see how long they stay on the market. Also, note any changes in asking prices. This will give you a sense of the housing trends in specific areas.

Step 2: Determine How Much House You Can Afford

Lenders generally recommend that people look for homes that cost no more than three to five times their annual household income if the home buyers plan to make a 20% down payment and have a moderate amount of other debt.

But you should make this determination based on your own financial situation. Use an online affordability calculator to see how much house you can afford.

Step 3: Get Prequalified and Preapproved for Credit for Your Mortgage

Before you start looking for a home, you will need to know how much you can actually spend. The best way to do that is to get prequalified for a mortgage. To get prequalified, you just need to provide some financial information to your mortgage banker, such as your income and the amount of savings and investments you have. Your lender will review this information and tell you how much we can lend you. This will tell you the price range of the homes you should be looking at. Later, you can get preapproved for credit, which involves providing your financial documents (W-2 statements, paycheck stubs, bank account statements, etc.) so your lender can verify your financial status and credit.

Step 4: Find the Right Real Estate Agent

Real estate agents are important partners when you're buying or selling a home. Real estate agents can provide you with helpful information on homes and neighborhoods that isn't easily accessible to the public. Their knowledge of the home buying process, negotiating skills, and familiarity with the area you want to live in can be extremely valuable. And best of all, it doesn't cost you anything to use an agent – they're compensated from the commission paid by the seller of the house.

Step 5: Shop for Your Home and Make an Offer

Start touring homes in your price range. It might be helpful to take notes on all the homes you visit. You will see a lot of houses! It can be hard to remember everything about them, so you might want to take pictures or video to help you remember each home.

Make sure to check out the little details of each house. For example:

-Test the plumbing by running the shower to see how strong the water pressure is and how long it takes to get hot water

-Try the electrical system by turning switches on and off

-Open and close the windows and doors to see if they work properly.

It's also important to evaluate the neighborhood and make a note of things such as:

-Are the other homes on the block well maintained?

-How much traffic does the street get?

-Is there enough street parking for your family and visitors?

-Is it conveniently located near places of interest to you: schools, shopping centers, restaurants, parks, and public transportation?

Take as much time as you need to find the right home. Then work with your real estate agent to negotiate a fair offer based on the value of comparable homes in the same neighborhood. Once you and the seller have reached agreement on a price, the house will go into escrow, which is the period of time it takes to complete all of the remaining steps in the home buying process.

Step 6: Get a Home Inspection

Typically, purchase offers are contingent on a home inspection of the property to check for signs of structural damage or things that may need fixing. Your real estate agent usually will help you arrange to have this inspection conducted within a few days of your offer being accepted by the seller. This contingency protects you by giving you a chance to renegotiate your offer or withdraw it without penalty if the inspection reveals significant material damage.

Both you and the seller will receive a report on the home inspector's findings. You can then decide if you want to ask the seller to fix anything on the property before closing the sale. Before the sale closes, you will have a walk-through of the house, which gives you the chance to confirm that any agreed-upon repairs have been made.

Step 7: Work with a Mortgage Banker to Select Your Loan

Lenders have a wide range of competitively priced loan programs that new home buyers can look into.

Every home buyer has their own priorities when choosing a mortgage. Some are interested in keeping their monthly payments as low as possible. Others are interested in making sure that their monthly payments never increase. And still others pick a loan based on the knowledge they will be moving again in just a few years.

Step 8: Have the Home Appraised

Lenders will arrange for an appraiser to provide an independent estimate of the value of the house you are buying. The appraiser is a member of a third party company and is not directly associated with the lender. The appraisal will let all the parties involved know that you are paying a fair price for the home.

Step 9: Coordinate the Paperwork

As you can imagine, there is a lot of paperwork involved in buying a house. Your lender will arrange for a title company to handle all of the paperwork and make sure that the seller is the rightful owner of the house you are buying.

Step 10: Close the Sale

At closing, you will sign all of the paperwork required to complete the purchase, including your loan documents. It typically takes a couple of days for your loan to be funded after the paperwork is returned to the lender. Once the check is delivered to the seller, you are ready to move into your new home!

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10 Mistakes Home Buyers Make

Home buyers almost always make a few mistakes when buying their first home. Perhaps they pay too much, choose the wrong type of mortgage or neglect to budget for needed home improvements. Working with a trustworthy, experienced lender can help prevent such mistakes. Consumers should also take responsibility for their budgets and choices. Before buying a home, you should look into developing a short- and long-term perspective on your purchase.

1. Choosing a real estate agent who is not committed to forming a strong business relationship with you.
Here's how to avoid it:
Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

2. Making an offer on a home without being pre-qualified.
Here's how to avoid it:
Pre-qualification will make your life easier-take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownershop.

3. Not knowing the total costs involved.
Here's how to avoid it:
Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner's association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the Internet.
Here's how to avoid it:
Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

5. Thinking that there is only one perfect home out there.
Here's how to avoid it:
Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

6. Not considering long-term needs.
Here's how to avoid it:
It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence.
Here's how to avoid it:
Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection.
Here's how to avoid it:
Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

9. Not examining insurance issues.
Here's how to avoid it:
Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan.
Here's how to avoid it:
This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.

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How Much House Can You Afford?

How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make $48,000 a year, divided by 12 months, your monthly income is $4,000. (Remember, that's $48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of $4,000 is $1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don't look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months. Also, overtime pay & bonuses sometimes may not be figured into your average income.

Don't forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.

RR

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RELOCATION

SECRETS TO SELLING YOUR HOME

Selling a home often requires months of hard work and dedication. However, while it takes a lot to get to that point, there is still more to do on the horizon. Simply put, the house needs to be sold to make a profit. While extremely rewarding, the fact remains that a transaction must occur. To make sure all of your hard work does not go to waste, here are ten of the best-kept secrets for selling a home:

Selling Secret #1: The first impression is the only impression.
No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show.
Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first.
You're not actually selling your house, you're selling your kitchen – that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock $10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house.
One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade.
Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Conceal the critters.
You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field.
A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology – a tech-savvy one has many tools to get your house sold.

Selling Secret #8: Light it up!
Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery – it will make it more sellable.

Selling Secret #9: Half-empty closets.
Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right.
Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids — even in the worst markets — and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.

Packing Tips & Strategies

Who can't use some moving tips when they're packing up their whole life for a new home? If you're among thousands of people who have picked up and moved their family to a new home or a new community, you have fresh memories of some of the ups and downs or thrills or frustrations of moving.

Make a List

Write everything down! You'll thank yourself later. Before you pack even one box, create a simple record keeping system.

Packing Central

This is where you'll find your labels, marking pens, box tape, and other supplies. When describing the box contents, be specific.

Have Plenty of Supplies

You'll need LOTS of boxes-probably more boxes than you think, and having enough boxes will make your life easier! (If you buy your boxes from a moving company, you can always return unused boxes for a refund.) You'll also need strong plastic packing tape to close up the boxes securely. Use unprinted newsprint (newspaper can stain your items) or packing paper or bubble wrap to wrap and cushion household good.

Utilize Wardrobe Boxes

These tall boxes are perfect for bulky, lightweight items such as comforters, pillows, and blankets, as well as clothes that need to remain hanging. Measure the clothes in your closets (including coat closets) to see how many wardrobe boxes you'll need. However don't make the boxes too heavy to lift.

Color Coordinate

Designate a color for each room in the new home, such as yellow for kitchen, orange for the dining room, etc. Apply colored stickers on the box near the box number. In your new home put a matching sticker on the door to each room and you'll know exactly where everything should go.

Keep Things Together

Insist on keeping things together when you or the movers are packing boxes. Keep bookends with books, light bulbs with lamps, and extension cords with appliances. Small, loose parts can be attached to the item they belong to with tape or placed in small envelopes. Keep larger corresponding items (such as a cable TV cord) in resealable bags, and tape these to the underside or back of the item. As a backup, have a "Parts Box" open on the kitchen counter. Keep this box with you, or mark it well so it can be easily located on move-in day.

Pack Ahead

Anything you can pack ahead will save you time on moving day. If it's summer, get your winter clothes out of the way. Box up your shampoo and extra toothpaste and live out of a travel cosmetic case for the last week or two. Pare down cooking utensils and food supplies to bare essentials. Wastebaskets can also be packed (put things in them!) while you switch to using plastic grocery bags (hang them on a cabinet door or door handle to collect trash.)

Consolidate Cleaning Supplies

If you must clean your old place after moving out, put together a kit of basic cleaning supplies and rags. Clean anything possible ahead of time (the inside of kitchen cupboards, the oven, windows, etc.), and if possible, vacuum each room as movers empty it.

Safeguard Valued Items

It's a good idea to keep valuable possessions, such as silverware, collections, or antiques, with you. Check your homeowner's insurance to see how you are covered during the move, and if you need additional insurance from the mover. Also, find out what paperwork you might need to file a claim in case of loss and of course, keep all important papers with you! These papers might include birth certificates, school records, mover estimates, new job contacts, utility company numbers, recent bank records, current bills, phone lists, closing papers, realtor info, maps, and more.

Moving Checklist

Thinking of moving, but are overwhelmed by the thought of clearing out your home and putting it on the market? You are not alone! Did you know moving is the 2nd most stressful event in someone's life? Add 30 years of family memories and loads of accumulated "stuff" and the monumental task becomes unbearable. You can break down the moving process , putting your moving anxieties to rest. A checklist can be the first step to take in creating a roadmap to a simpler home and lifestyle.

Moving Out

Moving Preparations

- ☐ Buy boxes
- ☐ Schedule movers
- ☐ Arrange transportation needs for the move
- ☐ Reserve storage unit
- ☐ Acquire school transcript for children

Utilities to cancel/transfer

- ☐ Telephone*
- ☐ Water
- ☐ Garbage removal
- ☐ Gas & electric*
- ☐ Cable/internet*

*check for refunds

Address changes

- ☐ Forward new address to post office
- ☐ Notify work contacts/human resources
- ☐ Update bank account/investment information
- ☐ Modify credit card account data
- ☐ Change delivery for publications/newspapers

Medical services updates

- ☐ Medical records
- ☐ Prescription transfers
- ☐ Dental records
- ☐ Veterinarian records

Closer to moving day

- ☐ Defrost refrigerator
- ☐ Hand-carry jewelry and valuables
- ☐ Withdraw travel cash or prepare checks
- ☐ Leave keys/garage door openers

Moving In

Address change

- ☐ Arrange for post office to hold mail for new address until move-in date

Utilities to activate

- ☐ New telephone number
- ☐ Water
- ☐ Garbage removal
- ☐ Gas & electric
- ☐ Cable/internet

Government licenses/services

- ☐ Change address on driver's license
- ☐ Register children in new school

If moving to a different state:

- ☐ Apply for new driver's license
- ☐ Register car
- ☐ Register to vote (and find new polling place)

Medical services updates

- ☐ Find new doctor
- ☐ Find new pharmacy
- ☐ Find new dentist
- ☐ Find new veterinarian

Notes:

HOME FINDER NOTEPAD

Looking for the right home takes a fair amount of work, this page is here to help you weigh out your top options.

	House #1	House #2	House #3
Address			
Year Built			
Price			
Yearly Insurance			
Monthly Payment			
Avg. Utility Payment			
Square Footage			
Lot Size			
Style of House			
# of Bedrooms			
# of Baths			
Garage / Carport			
Neighborhood Quality			
Closet Space			
Heating & A/C			
Separate Dining Room			
Kitchen Space			
Refrigerator			
Stove			
Garbage Disposal			
Dishwasher			
Washer / Dryer			
Laundry Area			
Attic			
Condition of Windows			
Insulation			
Electrical Wiring & Age			
Deck , Patio & Fence			
Type of Siding			
Exterior Condition			

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