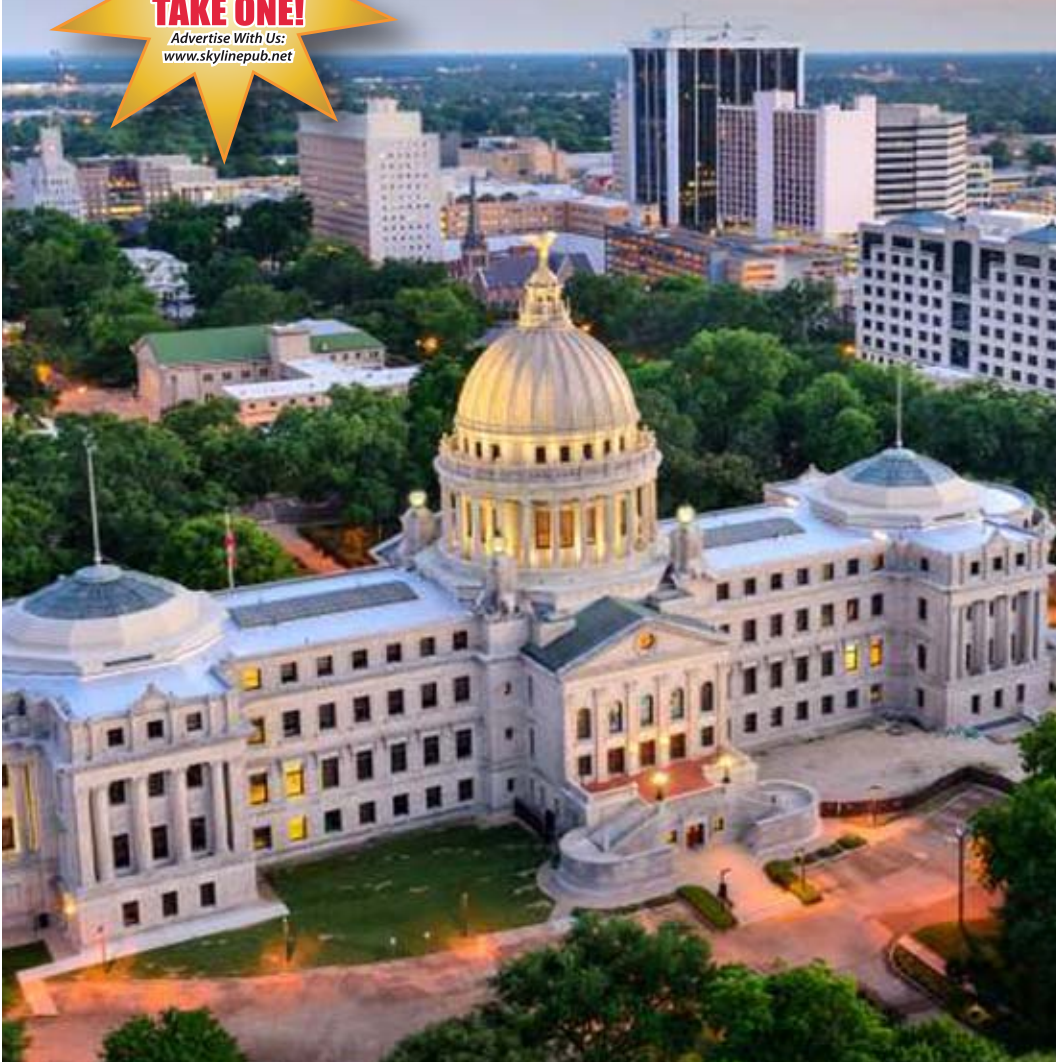


JACKSON

Area - Mississippi

**FREE
TAKE ONE!**

Advertise With Us:
www.skylinepub.net



2019 Resource & Relocation Guide

Mobile Truck Repair & Roadside Assistance

RD'S Road Service

"We Keep You On The Road"

**AUTO
TRUCKS
SEMI
JUMP STARTS
FLAT TIRES
REPLACE
FUEL**



*Mention this ad
When You Call*

1st Time & Returning Customers

5% OFF

WHEN YOU TRIED THE REST, CALL THE BEST!

AFTER HOURS CHARGES APPLY FROM 5PM-7AM - LIMITED TIRE SIZES AVAILABLE FROM 5PM-7AM

601-209-5398



115 Laurel Park Cove
Suite 204
Flowood, MS 39232

THREE RIVERS REAL ESTATE

Sandye Blalock

REALTOR®

601-321-9616

601-303-SOLD

bsandyeg@gmail.com

www.SandyeBlalock.com

Facebook: SoldBySandye.com



I work with buyers and sellers searching for residential homes and land. Utilizing my 35+ years as an accountant, I strive to ensure my clients understand all phases of the home buying or selling process. That includes taking the time to educate new home buyers every step of the way.



Opening the Doors of Opportunity for You!



GET UR DONE ROOFING & CONSTRUCTION LLC

Residential or Commercial

Specializing In Roofing, Roof Repairs, & Metal Roofing

We can put on a new roof or we can do a full blown remodel- Kitchens, Bathrooms, Home additions, or even a brand new home from the ground up. We can handle your vision, dream home or remodel and make your home beautiful.

Free Estimates

601-594-0138

Jackson, MS



BELE'S ON THE BAYOU AT INDIAN POINT

1600 INDIAN POINT PKWY. • GAUTIER, MS
(228) 522-0545

GREAT BREAKFAST!

7 DAYS FROM 7 AM - 11 AM

COME SEE US TODAY!



Published By:



In association with



PUBLISHING, INC.

BARTONVILLE, IL

FOR ALL YOUR PRINTING NEEDS

(800) 893-9309

Sales Coordinator:

Sarah Pusey

Ad Designer:

Linda Swindler

Book Designer:

Asha Bohannon

www.skylinepub.net



CONTENTS

5	Welcome
6-7	Newcomer Information
8	Help Hotlines
9	Health & Hospitals
11	Local Education
12-13	Entertainment & Fun
16-17	Jackson Area Map
18-19	Downtown Jackson Area Map
20-21	Home Buyer Information
22	Buyers Mistakes
23	How Much Can You Afford?
24-25	Tips to Selling Your Home
26	Packing Tips
27	Moving Checklist
28	Homefinder Notepad



111 Joshua Dr. • Brandon, MS 39042



**For All Your
Autobody Needs**

**Quality Work
At Affordable Prices**

**Insurance Claims
Welcome**

**Over 31 Years
Experience**

601-383-2905



FAITH. FAMILY. FELLOWSHIP.

Sunday Services:

9:00 a.m., 10:30 a.m. and 6:00 p.m.

Wednesday Services: 6:30 pm

We have fellowship, worship, and study classes for all ages.

www.fbcfannin.org

601-829-1004

Welcome TO THE NEIGHBORHOOD

The City of Jackson, is the capital and most populous city of the state of Mississippi. It is one of two county seats in Hinds County, with Raymond, Mississippi being the other seat. The city sits on the Pearl River and is the anchor for the Jackson, Mississippi Metropolitan Statistical Area. Officially founded in 1821 as the site for a new state capital, the city is named after General Andrew Jackson, who was honored for his role in the Battle of New Orleans during the War of 1812 and later served as U.S. president. During the 1920s, Jackson surpassed Meridian to become the most populous city in the state following a natural gas boom in the region. The current city slogan is "The City with Soul" and has had numerous musicians prominent in blues, gospel, folk, and jazz emerge from the area.

There is plenty to see and do here in the Jackson Area. 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 Jackson Area!



ONLINE RESOURCES: www.hindscountymys.com | www.jacksonms.gov
www.visitjackson.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



Hinds County Courthouse

407 E. Pascagoula St. | Jackson, MS
(601) 968-6628

Madison County Courthouse

128 W. North St. | Canton, MS
(601) 352-2049

Rankin County Courthouse

301 E. Government St. | Brandon, MS
(601) 825-1466

POST OFFICES

US Post Office
401 E. South St.
Jackson, MS
(800) 275-8777

US Post Office
1501 Jacksonian Pl.
Jackson, MS
(800) 275-8777

US Post Office
4542 Robinson Rd.
Jackson, MS
(800) 275-8777

US Post Office
629 Fondren Pl.
Jackson, MS
(800) 275-8777

US Post Office
550 Melvin Bender Dr.
Jackson, MS
(800) 275-8777

US Post Office
820 Cooper Rd. # A
Jackson, MS
(800) 275-8777

AREA UTILITIES

Brandon Water Department
(601) 825-8421

Entergy - Jackson
(601) 351-4400

AT&T
(601) 923-3505

Jackson Water Department
(601) 960-2000

Entergy - Madison
(800) 368-3749

Comcast
(601) 732-9545

Madison Public Utilities
(601) 856-8958

Southern Electric
(601) 939-2333

Verizon
(601) 956-1135

POLICE DEPARTMENTS

Hinds County Sheriff
407 E. Pascagoula St.
Jackson, MS
(601) 974-2900

Brandon Police
1455 W. Government St.
Brandon, MS 39042
(601) 825-7225

Pearl Police
2561 Old Brandon Rd.
Pearl, MS
(601) 939-7000

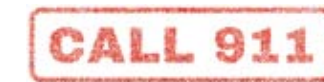
Madison County Sheriff
2941 U.S. Highway 51
Canton, MS 39046
(601) 859-2345

Jackson Police
327 E Pascagoula St.
Jackson, MS
(601) 960-1234

Ridgeland Police
115 W. School St.
Ridgeland, MS
(601) 856-2121

Rankin County Sheriff
221 N. Timber St.
Brandon, MS
(601) 825-1479

Madison Police
2001 Main St.
Madison, MS
(601) 856-6111



FIRE DEPARTMENTS

Brandon Fire
629 Marquette Rd.
Brandon, MS
(601) 824-4636

Jackson Fire
355 W. Woodrow
Wilson Ave.
Jackson, MS
(601) 960-2110

Reservoir Fire
2232 Spillway Rd.
Brandon, MS
(601) 992-2657

Jackson Fire
555 S. West St.
Jackson, MS
(601) 960-2101

Jackson Fire
1941 Canton Mart Rd.
Jackson, MS
(601) 960-2117

Ridgeland Fire
456 Towne Center Blvd.
Ridgeland, MS
(601) 856-7004

Jackson Fire
4265 N. State St.
Jackson, MS
(601) 960-2107

Madison Fire
1239 US-51
Madison, MS
(601) 856-8894





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.nmba.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.

Hinds County Health Dept.
350 W. Woodrow Wilson Ave.
Jackson, MS
(601) 432-3070

Rankin County Health Dept.
401 Parkway Dr.
Pearl, MS
(601) 825-2141

Madison County Dept. of Health
309 Park Dr.
Canton, MS
(601) 859-3316

HEALTH & HOSPITALS

Baptist Medical Center
1225 N. State St.
Jackson, MS
(800) 948-6262

Mississippi Hospital Association
116 Woodgreen Crossing
Madison, MS
(601) 982-3251

St. Dominic Hospital
969 Lakeland Dr.
Jackson, MS
(601) 200-2000

Jackson Memorial Hospital
1171 Hart St.
Canton, MS
(601) 855-0274

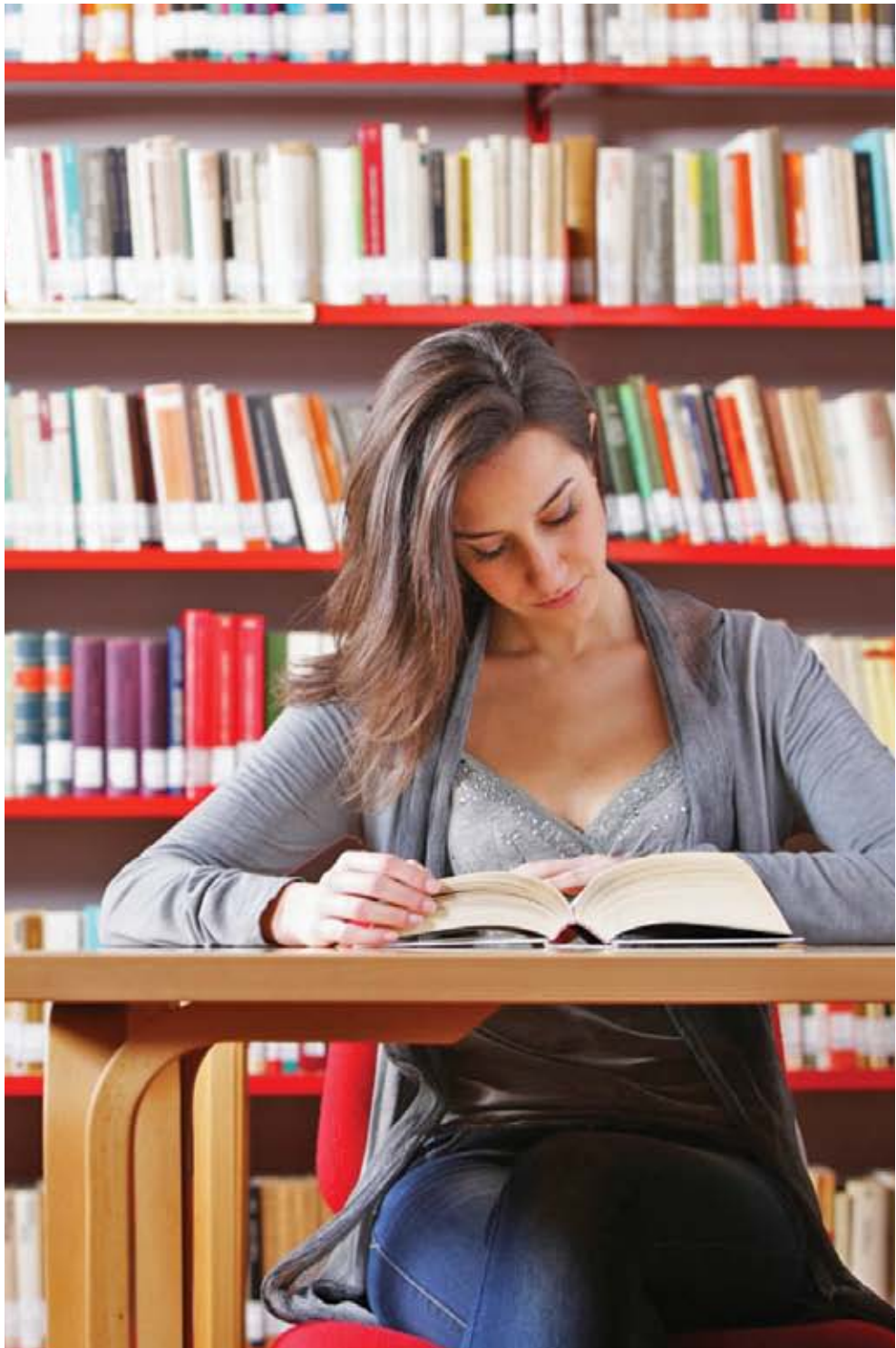
River Oaks Health System
1030 River Oaks Dr.
Flowood, MS
(601) 932-1030

University of Mississippi Medical Center
2500 N. State St.
Jackson, MS
(601) 984-1000

Merit Health Central
1850 Chadwick Dr.
Jackson, MS
(601) 376-1000

Select Specialty Hospital
5903 Ridgewood Rd.
Jackson, MS
(601) 899-3800

Dial 911 for Emergencies



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

- | | | |
|--|--|---|
| Canton Public School District
(601) 859-4110 | Jackson Public School District
(601) 960-8700 | Rankin County School District
(601) 825-5590 |
| Clinton Public School District
(601) 924-7533 | Madison County School District
(859) 624-4500 | |
| Hinds County School District
(601) 857-5222 | Pearl Public School District
(601) 932-7916 | |

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

- | | | |
|--|---|---|
| Antonelli College
2323 Lakeland Dr.
Jackson, MS
(601) 362-9991 | Millsaps College
1701 N. State St.
Jackson, MS
(601) 353-8021 | University of Mississippi
Medical Center
2500 N. State St.
Jackson, MS
(601) 984-1000 |
| Belhaven College
1500 Peachtree St.
Jackson, MS
(601) 352-3805 | Mississippi College
200 W. College St.
Clinton, MS
(601) 925-3000 | Virginia College at Jackson
5841 Risgewood Rd.
Jackson, MS
(601) 977-0960 |
| Hinds Community College
501 E. Main St.
Raymond, MS
(601) 857-5261 | Mississippi State University
153 Mississippi Pkwy.
Canton, MS
(601) 407-2700 | Wesley Biblical Seminary
787 E. Northside Dr.
Jackson, MS
(601) 366-8880 |
| Jackson State University
1400 John R. Lynch St.
Jackson, MS
(601) 979-2121 | Tougaloo College
500 West Countyline Rd.
Tougaloo, MS
(601) 977-7700 | |
| Magnolia College
of Cosmetology
4725 I-55 North
Jackson, MS
(601) 362-6940 | Tulane University
2115 Main St.
Madison, MS
(601) 605-0007 | |



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 Jackson Area. The area offers many beautiful views and a variety of art, music and theater, as well as other endless possibilities such as shopping, relaxing and more. No matter what activities you favor, you're sure to find it here!



Alamo Theatre
333 N. Farish St.
Jackson, MS
(601) 352-3365

Cinemark Tinseltown USA
411 Riverwind Dr.
Pearl, MS
(601) 936-5856

Jackson Zoo
2918 W. Capitol St.
Jackson, MS
(601) 352-2580

Allen's Creek Resort
3930 Mississippi 471
Brandon, MS
(601) 829-4777

City of Jackson Fire Museum
355 W. Woodrow Wilson Ave.
Jackson, MS
(601) 960-2433

LeFleur's Bluff State Park
3315 Lakeland Terrace
Jackson, MS
(601) 987-3923

Barnett Reservoir
115 Madison Landing Cir.
Ridgeland, MS
(601) 856-6574

Eudora Welty House
1119 Pinehurst Place
Jackson, MS
(601) 353-7762

Malco Grandview Theatre
221 Grand View Blvd.
Madison, MS
(601) 898-7819

Black Rose Theatre Co.
103 Black St.
Brandon, MS
(601) 825-1293

International Museum of Muslim Cultures
201 E. Pascagoula St.
Jackson, MS
(601) 960-0440

Medgar Evers Boulevard Library
4215 Medgar Evers Blvd.
Jackson, MS
(601) 982-2867

Canton Flea Market
3332 N. Liberty St.
Canton, MS
(601) 859-8055

Jackson Convention Complex
105 E. Pascagoula St.
Jackson, MS
(601) 960-2321

Mississippi Agricultural & Forestry Museum
1150 Lakeland Dr.
Jackson, MS
(601) 713-3365

Mississippi Arts Center
201 E. Pascagoula St.
Jackson, MS
(601) 960-1500

Mississippi Petrified Forest
124 Forest Park Rd.
Flora, MS
(601) 879-8189

Smith-Wills Stadium
1200 Lakeland Dr.
Jackson, MS
(601) 362-2294

Mississippi Children's Museum
2145 Highland Dr.
Jackson, MS
(601) 981-5469

Mississippi Sports Hall of Fame
1152 Lakeland Dr.
Jackson, MS
(601) 982-8264

Timberlake Campground
143 Timberlake Dr.
Brandon, MS
(601) 992-9100

Mississippi Civil Rights Museum
222 North St. #2205
Jackson, MS
(601) 576-6800

Mississippi Veterans Memorial Stadium
2531 N. State St.
Jackson, MS
(601) 354-7011

United Artists Parkway Place Stadium 10
1075 Parkway Blvd.
Flowood, MS
(601) 939-0201

Mississippi Coliseum
1207 Mississippi St.
Jackson, MS
(800) 551-1830

Museum of Mississippi History
222 North St.
Jackson, MS
(601) 576-6800

War Memorial Building
120 S. State St.
Jackson, MS
(601) 354-7207

Mississippi Crafts Center
950 Rice Rd.
Ridgeland, MS
(601) 856-7546

Mynelle Gardens
4736 Clinton Blvd.
Jackson, MS
(601) 960-1894

Winner's Circle Park
100 Winners Circle
Flowood, MS
(601) 992-4440

Mississippi Governor's Mansion
300 E. Capitol St.
Jackson, MS
(601) 359-3175

Old Capitol Museum
100 S. State St.
Jackson, MS
(601) 576-6920

Yogi Bear's Jellystone Park
143 Campground Rd.
Pelahatchie, MS
(601) 854-6859

Mississippi Museum of Art
380 S. Lamar St.
Jackson, MS
(601) 960-1515

Russell C. Davis Planetarium
201 E. Pascagoula St.
Jackson, MS
(601) 960-1552

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

Mississippi Museum of Natural Science
2148 Riverside Dr.
Jackson, MS
(601) 354-7303

Smith Robertson Museum
528 Bloom St.
Jackson, MS
(601) 960-1457



MARL



MISSISSIPPI
ANIMAL
RESCUE
LEAGUE

Your Pet
Adoption
Headquarters
Over 58,000
adoptions

Serving The Animals & People
In Central Mississippi for
48 Years.

- **ADOPTIONS**
- **LOW-COST SPAY/NEUTER PROGRAM**
- **VOLUNTEER OPPORTUNITIES**

Courtesy Of The Marie Hoerner Foundation

Open Doors.... Open Hearts

Visit MARL to Find
Your New Best Friend

601-969-1631

www.msarl.org



5221 Greenway Dr. Ext. • Jackson, MS 39204

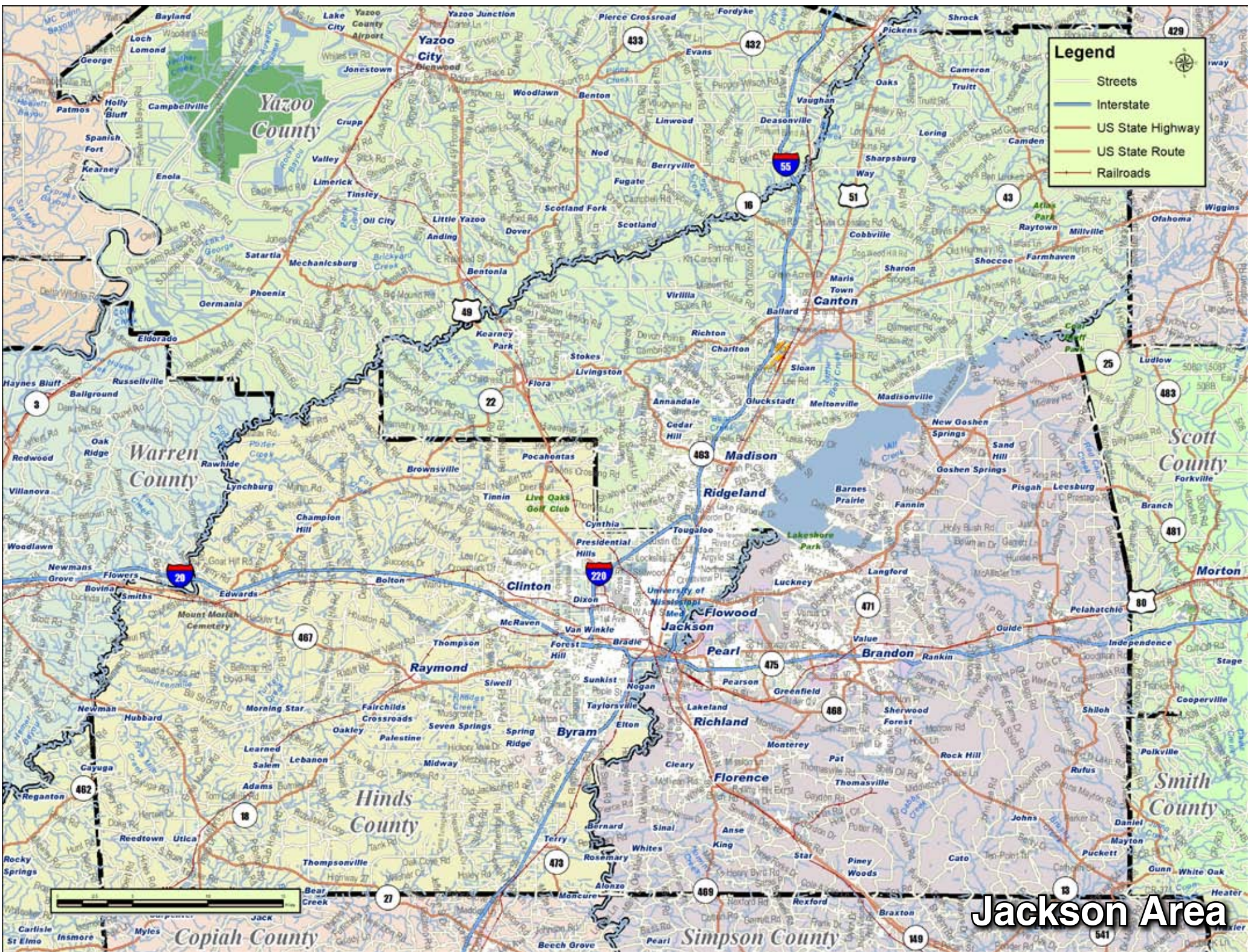
Hours of Operation

- *Mon. Closed • Tues., Wed., Thurs. 10 - 5*
- *Fri. 10 - 12 & 1 - 5 • Sat. 10 - 12 & 1 - 4 • Sun. 1 - 4*

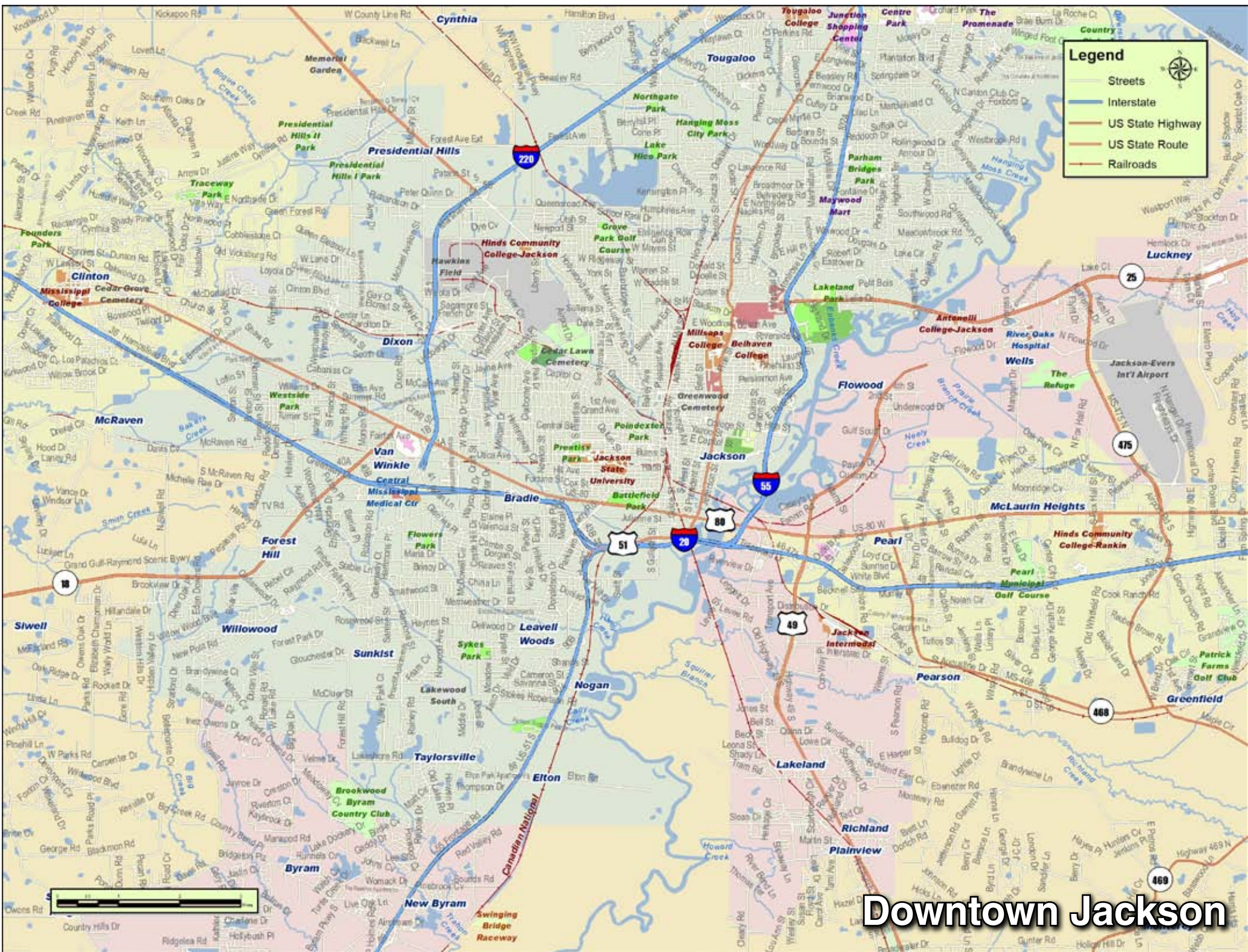
Over 7,400 lost pets reunited
with their families at MARL.

Thanks to your generous support,
MARL has placed
over **58,000** animals
in loving homes.





Jackson Area



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!



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 ownership.

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.



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.

Put Your Advertising Dollars To The Best Use...



Your One Stop Print Shop For All Your Printing Needs!

- Resource Guides •
- Flyers/Posters •
- Folding Pamphlets •
- Business Cards •
- Calendars •
- School/Sports Programs •
- Website Design •



To speak to a representative or to order guides, please call

1-800-893-9309

www.skylinepub.net



SKYLINE
PUBLISHING

Loyalty
PUBLISHING, INC.



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 to 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

<input type="checkbox"/> Telephone*	<input type="checkbox"/> Gas & electric*
<input type="checkbox"/> Water	<input type="checkbox"/> Cable/internet*
<input type="checkbox"/> Garbage removal	*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

<input type="checkbox"/> Medical records	<input type="checkbox"/> Dental records
<input type="checkbox"/> Prescription transfers	<input type="checkbox"/> Veterinarian records

Closer to moving day

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

Notes:

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

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			

Notes:



Interior-Exterior





Cement Stamp & Overlay • Score & Stain
The Most Scuff Resistant Sealers In The Industry

EXPERTS IN CONCRETE REPAIR

Want Bang For Your Buck?
 Get The Look Of Travertine, Marble
 Or Stone With Our Custom Overlay

Call Now



601-750-0664
www.colorstonellc.com

Mention this ad to receive a SPECIAL DISCOUNT

MARL



**Open Doors....
Open Hearts**

**MISSISSIPPI
ANIMAL
RESCUE
LEAGUE**

**Your Pet Adoption
Headquarters
Over *58,000*
*adoptions***

Serving The Animals & People In Central Mississippi for
49 Years.

- **ADOPTIONS**
- **LOW-COST SPAY/NEUTER PROGRAM**
- **VOLUNTEER OPPORTUNITIES**

Visit MARL to Find

Your New Best Friend

601-969-1631

www.msarl.org



5221 Greenway Dr. Ext. • Jackson, MS 39204

Hours of Operation

- *Mon. Closed • Tues., Wed., Thurs. 10 - 5*
- *Fri. 10 - 12 & 1 - 5 • Sat. 10 - 12 & 1 - 4 • Sun. 1 - 4*