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County - Florida

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Welcome TO THE NEIGHBORHOOD

Stretching between the St. Johns River and the Atlantic Ocean, Volusia County is located in the east-central part of the U.S. state of Florida. The county seat is DeLand. Volusia County is also a part of the Deltona–Daytona Beach–Ormond Beach, FL metropolitan statistical area, and a part of the larger Orlando–Deltona–Daytona Beach, FL Combined Statistical Area. The county was founded on December 29, 1854, and was named for the community of Volusia, located in the northwestern part of the county.

Volusia County and the Daytona Beach Area are great if you're looking for sunny days, warm waves and endless adventures. The area is a wonderful blend of the easy beach lifestyle and a variety of activities and entertainment events. It's a great place for visitors and anyone looking to move to the area.



ONLINE RESOURCES: www.volusia.org
www.daytonabeach.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.*



Armstrong Team Realty

Jean Armstrong

Mobile:
386.748.0745
jeanarmstrong@cfl.rr.com



The complete satisfaction of the customer is my main concern and goal. To this end, I use my education, knowledge, contacts and experience to make the process of buying or selling a home as 'painless' as possible. Educating the customer is also important so there are no surprises prior to closing. Give me a call and allow me to assist you. I guarantee you will be satisfied with my performance.

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Fax: 386.789.2215

www.c21arm.com



NEWCOMER INFORMATION



Volusia County Courthouse
101 N. Alabama Ave. | DeLand, FL
(386) 736-5915

POST OFFICES

US Post Office
500 Bill France Blvd.
Daytona Beach, FL
(800) 275-8777

US Post Office
301 Mission Dr.
New Smyrna Beach, FL
(800) 275-8777

US Post Office
2048 Howland Blvd.
Deltona, FL
(800) 275-8777

US Post Office
231 7th St.
Daytona Beach, FL
(800) 275-8777

US Post Office
260 N Industrial Dr.
Orange City, FL
(800) 275-8777

US Post Office
260 Williamson Blvd.
Ormond Beach, FL
(800) 275-8777

AREA UTILITIES

Deltona Water Department
(386) 575-6800

Duke Energy
(800) 700-8744

AT&T
(386) 304-1175

Daytona Beach Utilities
(386) 671-8100

Florida Power & Light Co.
(386) 252-1541

CenturyLink
(386) 774-1006

Ormond Beach Water Utilities
(386) 676-3209

Florida Public Utilities
(386) 668-2600

Verizon
(386) 226-8000

POLICE DEPARTMENTS

Daytona Beach Police
(386) 671-5100

Holly Hill Police
(386) 248-9475

Ponce Inlet Police
(386) 236-2160

Daytona Beach Police
(386) 671-5380

Lake Helen Police
(386) 228-2145

Port Orange Police
(386) 506-5800

Daytona Beach Shores Police
(386) 763-5321

New Smyrna Police
(386) 424-2220

South Daytona Police
(386) 322-3030

Deltona Police
(386) 860-7030

Orange City Police
(386) 775-9999

Edgewater Police
(386) 424-2400

Ormond Beach Police
(386) 248-1777



FIRE DEPARTMENTS

Daytona Beach Fire
(386) 671-4000

Ponce Inlet Fire
(386) 322-6720

DeLand Fire
(386) 740-5834

Port Orange Fire
(386) 509-5900

Deltona Fire
(396) 860-7177

South Daytona Fire
(386) 322-3033

Edgewater Fire
(386) 424-2445

Volusia County Fire Service
(386) 254-4657

Holly Hill Fire
(386) 248-9473

West Volusia Fire
(386) 736-5940

New Smyrna Beach Fire
(386) 402-8125

Orange City Fire
(386) 775-5460

Ormond Beach Fire
(386) 676-3255



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DeLand, FL





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.



Volusia County
Health Department
1845 Holsonback Drive
Daytona Beach, FL
(386) 274-0500

HOSPITALS

Daytona Beach VA Outpatient Clinic 551 National Health Care Dr. Daytona Beach, FL (386) 323-7500	Florida Hospital Fish Memorial 1055 Saxon Blvd. Orange City, FL (386) 917-5000
Florida Hospital DeLand 701 W. Plymouth Ave. DeLand, FL (386) 943-4522	Florida Hospital Oceanside 264 S. Atlantic Ave. Ormond Beach, FL (386) 672-4161
Florida Hospital Memorial Medical Center 301 Memorial Medical Pkwy. Daytona Beach, FL (386) 231-6000	Halifax Health Medical Center of Port Orange 1041 Dunlawton Ave. Port Orange, FL (386) 322-4700

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 - * **Spirit Encounter Tours**
 - * **Tour Packages**
- **Wednesday Message Service**
Colby Temple - 7 pm
 - **Sunday Adult Lyceum**
Davis Building - 9:30 am
 - **Sunday Church Service**
Colby Temple - 10:30 am
 - **Sunday Message Service**
Davis Building - 12:30-1:30 pm

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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



Volusia County Schools
 200 N. Clara Ave.
 DeLand, FL
 (386) 822-6790

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

- | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Angley College
 1700 S. Woodland Blvd.
 Deland, FL
 (321) 257-0797</p> | <p>Daytona State College
 2351 Providence Blvd.
 Deltona, FL
 (386) 789-7300</p> | <p>Stetson University
 421 N. Woodland Blvd.
 DeLand, FL
 (386) 822-7000</p> |
| <p>Bethune-Cookman University
 640 Dr. Mary McLeod
 Bethune Blvd.
 Daytona Beach, FL
 (386) 481-2000</p> | <p>Daytona State College
 940 10th St.
 New Smyrna Beach, FL
 (386) 423-6300</p> | |
| <p>Daytona College
 425 S. Nova Rd.
 Ormond Beach, FL
 (386) 267-0565</p> | <p>Embry-Riddle Aeronautical
 University - Daytona Beach
 600 S. Clyde Morris Blvd.
 Daytona Beach, FL
 (386) 226-6100</p> | |
| <p>Daytona State College
 1200 W. International Spdwy.
 Daytona Beach, FL
 (386) 506-3000</p> | <p>Florida Technical College
 1199 S. Woodland Blvd.
 DeLand, FL
 (844) 402-3337</p> | |
| <p>Daytona State College
 1155 County Rd.
 DeLand, FL
 (386) 785-2000</p> | <p>Keiser College
 1800 Business Park Blvd.
 Daytona Beach, FL
 (386) 274-5060</p> | |



WANDER. EXPLORE. DISCOVER.

From the simple pleasures to a variety of other fun choices there is always something to entertain just about anyone in Volusia County and the Daytona Beach Area. The area also offers a variety of art, music & 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!



Athens Theater
124 N. Florida Ave.
DeLand, FL
(386) 736-1500

Central Florida Airboat Rides
Jolly Gator Fish Camp
Geneva, FL
(407) 321-0753

Cinematique Theater
242 S. Beach St.
Daytona Beach, FL
(386) 252-3778

Daytona Beach Bandshell
70 Boardwalk Ave.
Daytona Beach, FL
(386) 671-8250

Daytona Beach Racing
960 S. Williamson Blvd.
Daytona Beach, FL
(386) 252-6484

Daytona International Speedway
1801 W. International
Speedway Blvd.
Daytona Beach, FL
(800) 748-7467

Daytona Lagoon Waterpark
Entertainment Center
601 Earl St.
Daytona Beach, FL
(386) 254-5020

Daytona Tortugas Baseball
Jackie Robinson Stadium
Daytona Beach, FL
(386) 257-3172

DeBary Hall Historic Site
210 Sunrise Blvd.
DeBary, FL
(386) 668-3840

DeLand Historic Mural Walk
100 N. Woodland Blvd.
DeLand, FL
(386) 738-0649

DeLand Naval Air
Station Museum
910 Biscayne Blvd.
DeLand, FL
(386) 738-4149

DeLand Sculpture Walk
600 N. Woodland Blvd.
DeLand, FL
(386) 747-1123

Deltona Arts & Historical Center
682 Deltona Blvd.
Deltona, FL
(386) 575-2601

Family Fun Town
401 S. Volusia Ave.
Orange City, FL
(386) 775-3181

Go-Kart City & Mystic Harbor
Miniature Golf
4114 S. Nova Rd.
Port Orange, FL
(386) 761-2882

Halifax Historical Museum
252 S. Beach St.
Daytona Beach, FL
(386) 255-6976

Hanksters Hot Rods & Museum
1790 S. Nova Rd.
South Daytona, FL
(386) 944-9219

Jackie Robinson Ballpark & Statue
105 E. Orange Ave.
Daytona Beach, FL
(386) 257-3172

Joyland Amusement Center
49 Boardwalk Ave.
Daytona Beach, FL
(386) 253-0254

Living Legends of Auto
Racing Museum
2400 S. Ridgewood Ave.
South Daytona, FL
(386) 763-4483

Lyonia Environmental Center
2150 Eustace Ave.
Deltona, FL
(386) 789-7207

Marine Science Center
100 Lighthouse Dr.
Ponce Inlet, FL
(386) 304-5545

Motorsports Hall of
Fame of America
1801 W. International
Speedway Blvd.
Daytona Beach, FL
(386) 681-6842

Museum of Arts & Sciences
352 S. Nova Rd.
Daytona Beach, FL
(386) 255-0285

Museum of Art - DeLand
600 N. Woodland Blvd.
DeLand, FL
(386) 734-4371

NASCAR Racing Experience
1801 W. International
Speedway Blvd.
Daytona Beach, FL
(800) 237-3889

New Smyrna Beach Golf Course
1000 Wayne Ave.
New Smyrna Beach, FL
(386) 424-2190

New Smyrna Speedway
3939 State Rd. 44
New Smyrna Beach, FL
(386) 427-4129

Ormond Beach Historical Society
Welcome Center & Museum
38 E. Granada Blvd.
Ormond Beach, FL
(386) 677-7005

Pioneer Settlement for
the Creative Arts
1776 Lightfoot Ln.
Barberville, FL
(386) 749-2959

Planetarium at Museum of
Arts & Sciences
1040 S. Museum Blvd.
Daytona Beach, FL
(386) 255-0285

Reptile Discovery Center
2710 Big John Dr.
DeLand, FL
(386) 740-9143

Screamer's Park
25 S. Atlantic Ave.
Daytona Beach, FL
(386) 254-8626

Shoestring Theatre
380 S. Goodwin St.
Lake Helen, FL
(386) 228-3777

Speed Park Motorsports
201 Fentress Blvd.
Daytona Beach, FL
(386) 253-3278

The Little Theatre of
New Smyrna Beach
726 Third Ave.
New Smyrna Beach, FL
(386) 423-1246

Volusia Co. Fairgrounds
& Expo Center
3150 E. New York Ave.
DeLand, FL
(386) 734-9515

Volusia Co. Farmers Market
3050 E. New York Ave.
DeLand, FL
(386) 734-1612

Volusia Co. Historic Courthouse
125 W. New York Ave.
DeLand, FL
(386) 734-4371

Victoria Square 6 Theatres
1798 S. Woodland Blvd.
DeLand, FL
(386) 738-2600

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www.daytonabeach.com





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EXPLORE THE OUTDOORS

Whether you prefer hiking the trails of your favorite park, bicycling, boating, fishing or just being in nature, Volusia County will be sure to fulfill any one who loves the outdoors. There are additional beautiful parks, beaches, golf courses, sports complexes, and connecting trails where you can clear your mind and relax.

Bicentennial Park
1800 N. Ocean Shore Blvd.
Ormond Beach, FL
(386) 257-6000

Campbell Park
1315 Briarwood Ave.
Deltona, FL
(386) 878-8900

Ed Stone Park
2990 W. SR 44
DeLand, FL
(386) 736-5953

Blue Heron River Tours
2999 W. State Rd. 44
DeLand, FL
(386) 873-4843

Coraci Sports Complex
5200 Coraci Blvd.
Port Orange, FL

Fun Cat Sailing
4936 S. Peninsula Dr.
Ponce Inlet, FL
(386) 871-7778

Blue Spring State Park
2100 W. French Ave.
Orange City, FL
(386) 775-3663

Daytona Beach Boardwalk
12 N. Ocean Ave.
Daytona Beach, FL
(386) 253-0254

Gemini Springs Park & Dog Park
37 Dirksen Dr.
De Bary, FL
(386) 668-3810

Bulow Creek State Park
3351 Old Dixie Highway
Ormond Beach, FL
(386) 676-4050

DeLeon Springs State Park
601 Ponce DeLeon Blvd.
DeLeon Springs, FL
(386) 985-4212

Highbridge Park
39 Highbridge Rd.
Ormond Beach, FL



Hontoon Island State Park
2309 River Ridge Rd.
DeLand, FL
(386) 736-5309

Nature Adventures of Daytona
25 Wilmette Ave.
Ormond Beach, FL
(386) 846-3290

Spruce Creek Park
6250 Ridgewood Ave.
Port Orange, FL

Kayak Atlantic Waters
Daytona Beach, FL
(386) 334-5551

Ponce Inlet Lighthouse
4931 S. Peninsula Dr.
Ponce Inlet, FL
(386) 761-1821

Spruce Creek Scuba
1646 Taylor Rd.
Port Orange, FL
(386) 767-1727

Lake Ashby Park
4150 Boy Scout Camp Rd.
New Smyrna Beach, FL
(386) 428-4589

Ponce Inlet Watersports
4936 S. Peninsula Dr.
Ponce Inlet, FL
(386) 405-3445

St. Johns River Eco Tours
488 W. Highbanks Rd.
DeBary, FL
(386) 626-9004

Lake George State Forest
5458 N. Highway 17
DeLeon Springs, FL
(386) 985-7822

River Breeze Park
250 H.H. Burch Rd.
Oak Hill, FL
(386) 345-5525

Tiger Bay State Forest
4316 W. International
Speedway Blvd.
Daytona Beach, FL
(386) 226-0250

Lake Monroe Park
975 U.S. Hwy. 17-92
DeBary, FL
(386) 668-3825

Riverfront Park
Magnolia Ave. & Beach St.
Daytona Beach, FL

Tomoka State Park
2099 N. Beach St.
Ormond Beach, FL
(386) 676-4050

**Lake Woodruff National
Wildlife Refuge**
2045 Mud Lake Rd.
DeLeon Springs, FL
(386) 985-4673

Southside Jet Ski
3226 Riverview Ln.
Daytona Beach, FL
(386) 760-3008

For more information and
additional listings please visit:
www.volusia.org
www.daytonabeach.com

Memorial Park
76 Dirksen Dr.
DeBary, FL
(386) 668-2040

Spring-to-Spring Trail
Throughout W. Volusia Co.
(386) 736-5953

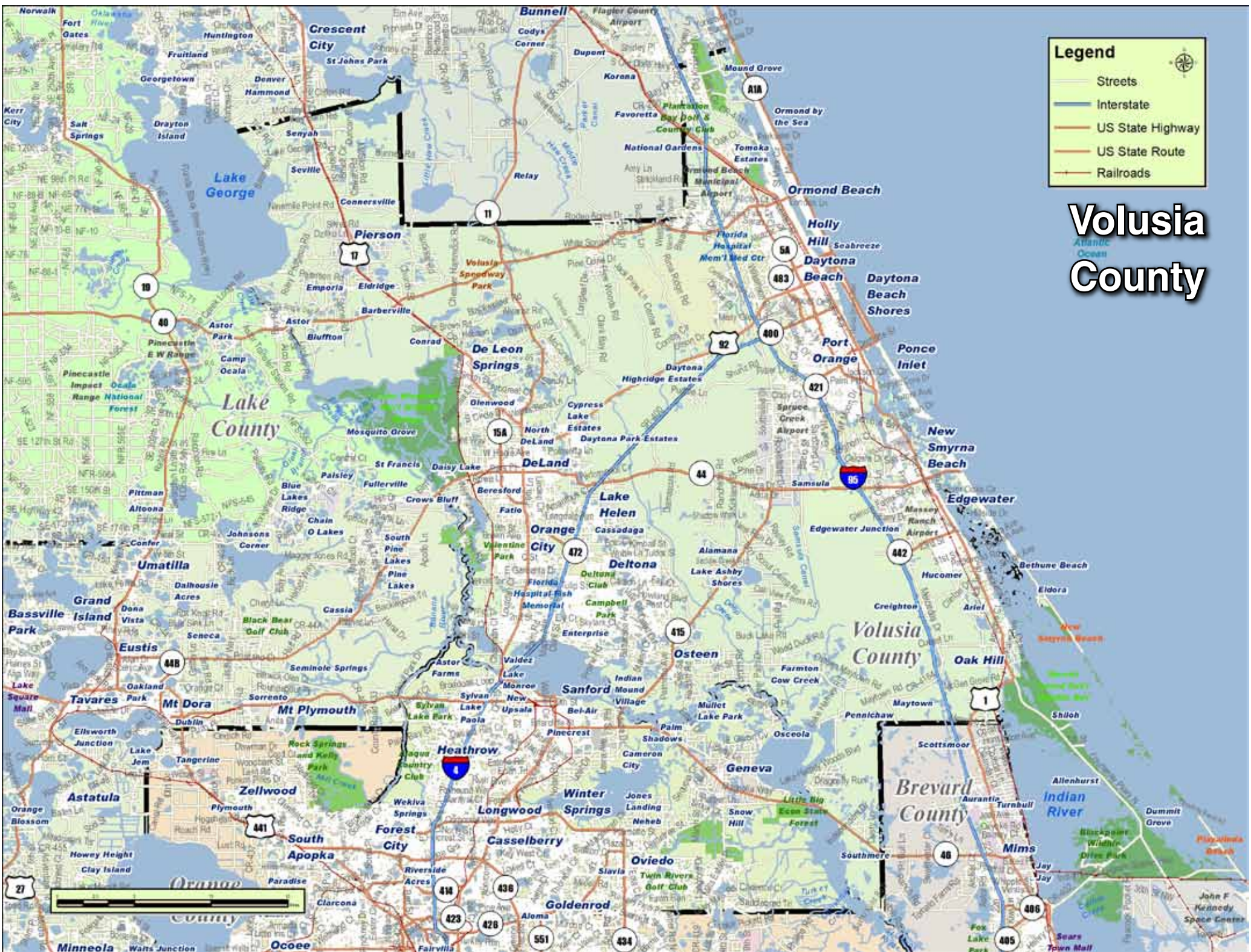


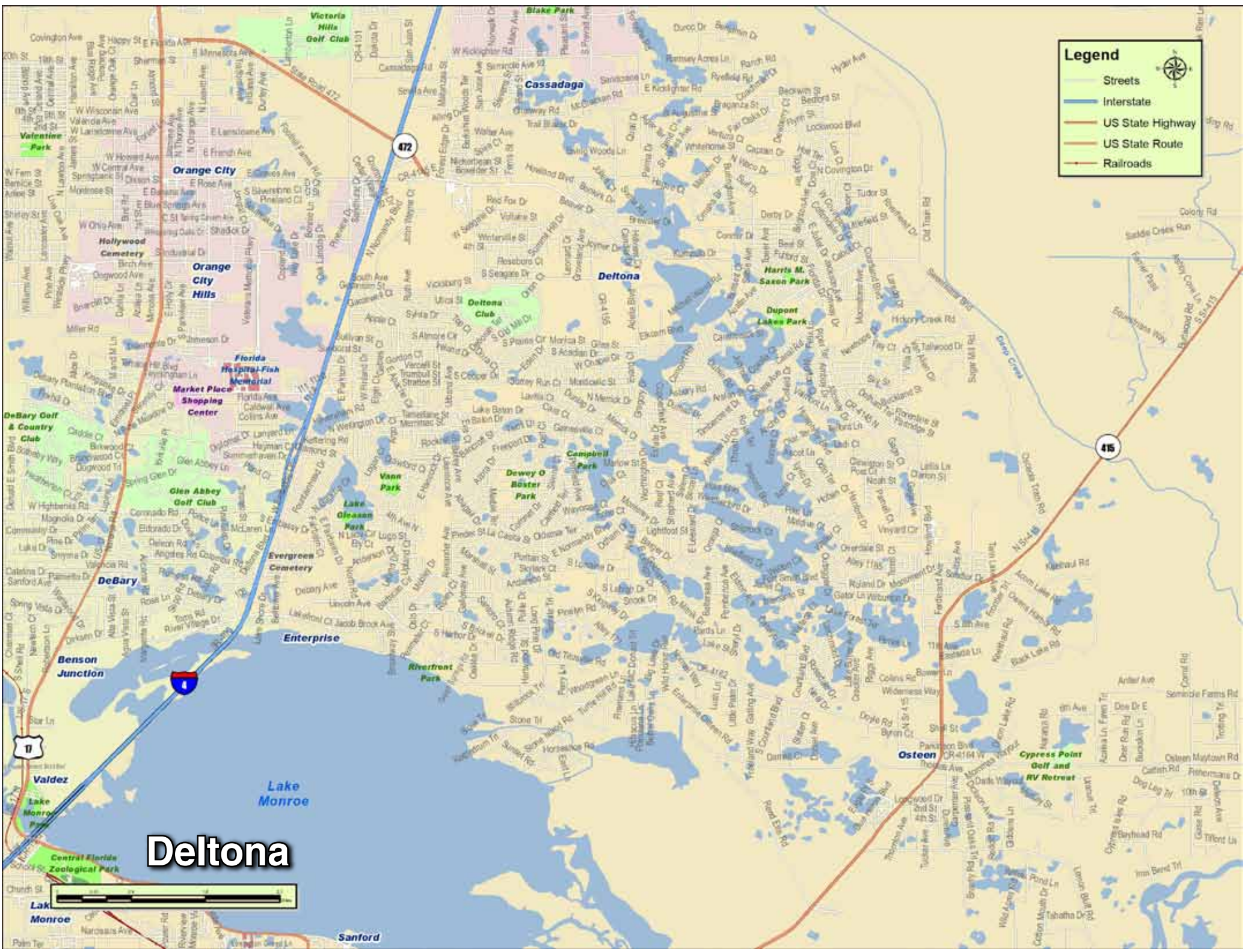
Legend

- Streets
- Interstate
- US State Highway
- US State Route
- Railroads



Volusia County





Legend

- Streets
- Interstate
- US State Highway
- US State Route
- Railroads



Deltona



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.

Continued on the next page...



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*Home Buying Procedures
continued...*

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 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.



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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.

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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.



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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!

Utilize Wardrobe Boxes

These tall boxes are perfect for bulky, lightweight items.

will save you time on your moving day.

Packing Central

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

Color Coordinate

Designate a color for each room and the boxes to go with.

Consolidate Cleaning Supplies

If you must clean your old place after moving out, put together a kit of basic cleaning supplies and rags.

Have Plenty of Supplies

You'll need LOTS of boxes, tape and packing supplies-probably more boxes than you think!

Keep Things Together

Insist on keeping things together when you or the movers are packing boxes.

Safeguard Valued Items

It's a good idea to keep valuable possessions and important paperwork with you.

Pack Ahead

Anything you can pack ahead

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

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

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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:



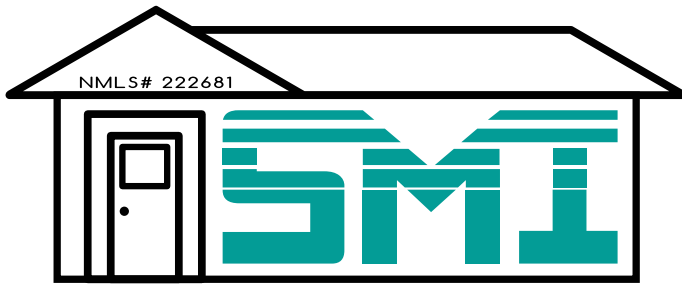
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Lower scores are not a problem. I work with less than perfect credit to get you approved and if I am unable able to obtain financing for you, I will guide you as to what to do to better prepare yourself for a future loan.

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