

# A GUIDE TO BUYING YOUR HOME



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Candace Thomas ~ Realtor Associate

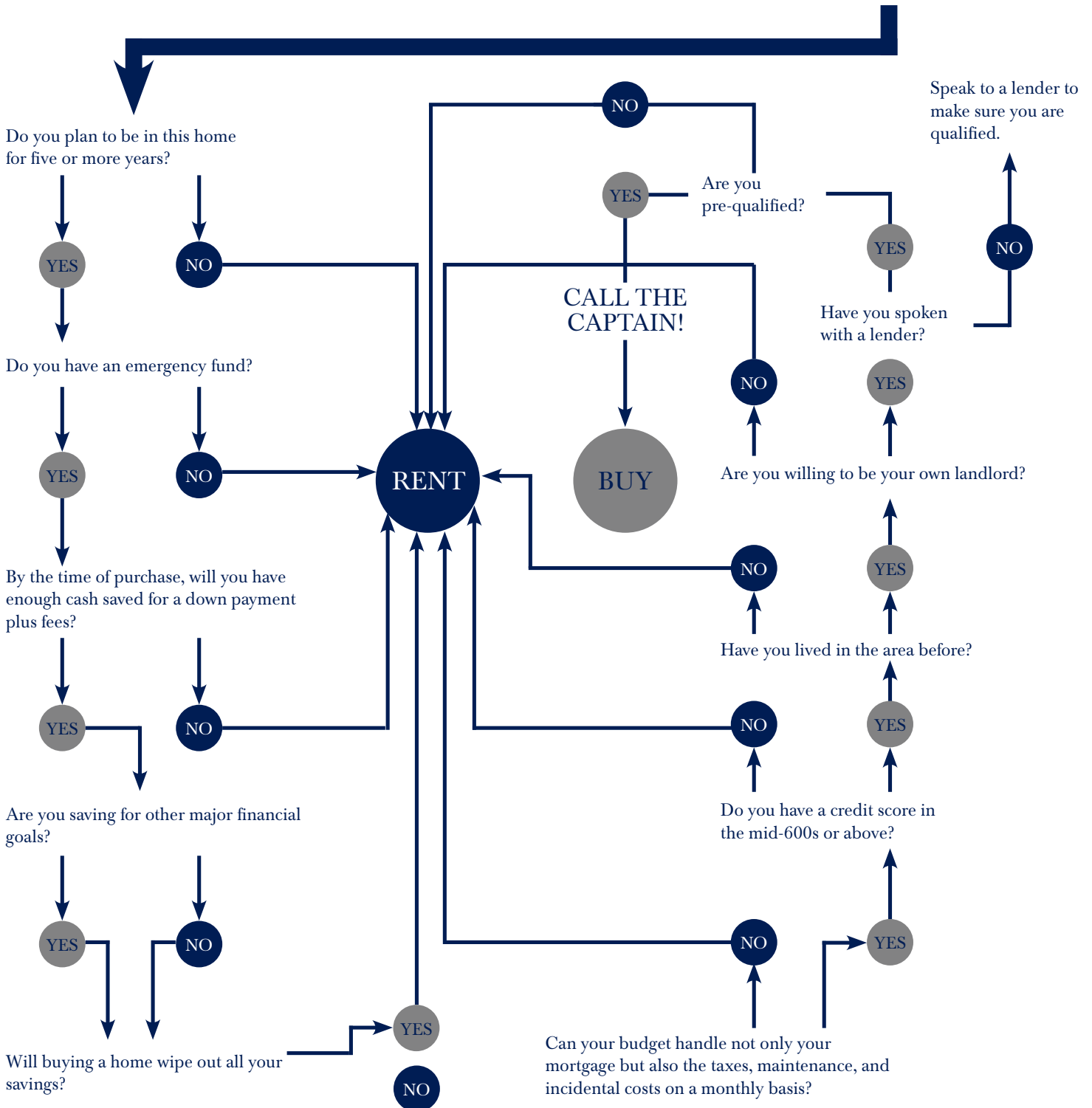
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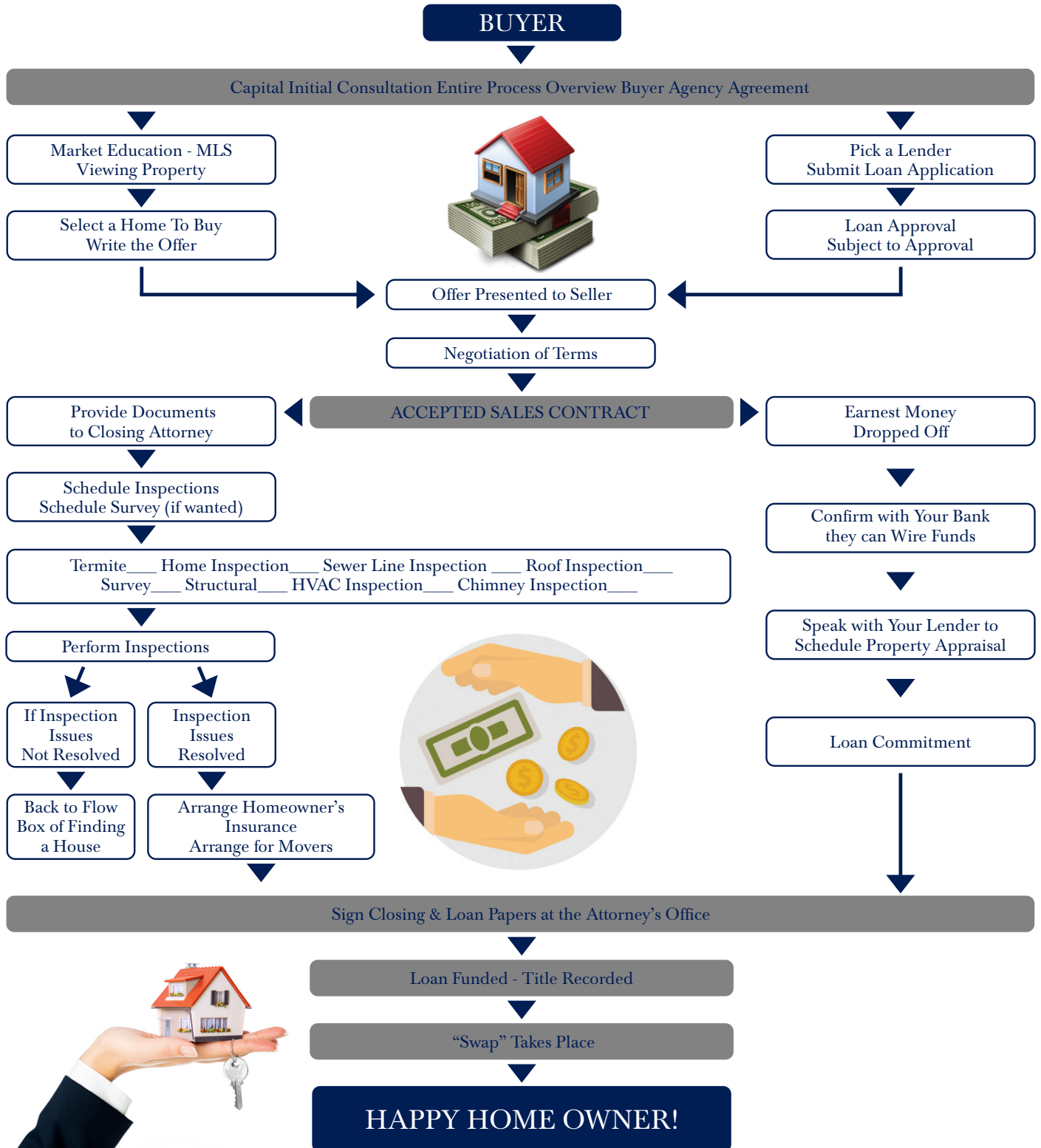
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## Should You Rent Or Buy?



## Home Buyer Diagram



# 7 Dos and Don'ts on Property Tours

Property tours are fun! You get to imagine yourself living in new spaces and, perhaps, learn something new about your priorities and preferences.

It's also relatively easy to make mistakes while touring properties—mistakes that could anger the seller, hurt your negotiating position, or worse. For the best results, follow these tips:

## ✓ DOS

### ✓ 1. DO ASSUME THE OWNER IS WATCHING AND LISTENING.

Surveillance cameras are increasingly common and used to monitor buyers' behavior and comments on property tours. It's an easy and effective way for owners to safeguard their property and gauge a buyer's interest, for negotiating purposes. Comments and movements outside the home, in the driveway or the yard, may also be scrutinized, with or without cameras. Owners have been known to watch from neighbors' windows or recruit neighbors to spy on their behalf.

### ✓ 2. DO USE YOUR IMAGINATION.

Every homeowner has different tastes. If a house doesn't reflect your style, what easy and potentially inexpensive changes can you make, including fixtures, window treatments, and paint? Several paint companies offer augmented reality (AR) apps to view walls in different colors, via your phone. Similarly, some retailers provide AR apps for viewing virtual furniture in a room. Use these tools to help envision your own style in a home.

### ✓ 3. DO ENVISION YOUR LIFE AT THE HOUSE

Does it feel like you found "the one"? Often, I can tell from your facial expressions and body language if it's the right house. It's typically a feeling that occasionally meets the checklist but overall simply "feels right". If you feel that the house meets all of your criteria items, I will ask you to take another walk through envisioning your furniture and decor. Additionally, I will ask you to envision your daily flow of life through the house as you walk through each room. Do you picture yourself living here every day? If the answer is yes, we are ready to make an offer.

## ✗ DONT'S

### ✗ 4. DON'T BRING AN ENTOURAGE.

Relatives and friends may enjoy tagging along or providing personal advice, but they're also a distraction, shifting the focus away from YOUR interests and concerns. Plus, the things they say and do could hurt your negotiating position.

### ✗ 5. DON'T TAKE PHOTOS OR VIDEO (OR USE LIVE-STREAMING SERVICES).

In today's world, people take photos wherever they go. When touring homes, however, remember that you're on someone else's property. Unless the owner has granted permission, you may be violating state laws. Even if you're allowed to take pictures, don't share them on social media sites. It's another way to hurt your negotiating position and invade the owner's privacy. Wait until it's YOUR house.

### ✗ 6. DON'T HELP YOURSELF TO THE BATHROOM.

Yes, it's fine to flush the toilets and test the water faucets. It's also okay to open cabinets, drawers, and closet doors. But check with your buyer's rep before "using" a toilet. The owner may have preferences regarding this. Better yet, schedule a pit stop before starting the tour.

### ✗ 7. DON'T PARK IN THE DRIVEWAY

Based on the time slots of the showing, the seller may be leaving the house as we arrive. Or the Seller may be arriving as we are leaving the showing. For this reason, we ask our buyers to park on the street when possible. There have also been times when buyers have destroyed yards when backing out driveways. To reduce your liability of damaging the Sellers property, we suggest parking on the street when possible.

## Common Myths and Misunderstandings about Shopping for Homes

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You've been searching for homes online, driving by interesting properties in your car, and found one that looks perfect. What do you do next?

Contact the agent featured on the yard sign and the online listing? While that may sound like the most logical step, it's a common home buying mistake based on several myths and misunderstandings:

**Assumption:** It's best to contact the listing agent because they're already familiar with the property.

Sure, the agent on the yard sign knows the property, but that's because they've been hired by the owners to help sell it. That's what listing agents do. Their job is to represent sellers in property transactions, marketing properties to potential buyers and helping sellers earn as much as possible on the sale.

Does that sound like an agent who will be looking out for YOUR best interests? Buyers will be better served if they avoid the listing agent (anything you tell them may hurt your negotiating position) and select a buyer's agent to arrange a showing—someone who will represent your interests in a transaction.

**Assumption:** I'll save money on commissions if I work with the seller's agent.

Not true. Commissions paid to the buyer's and seller's agents are predetermined and written into the listing agreement; in most cases, if the listing agent brings a buyer to the table (because the buyer contacted them directly) that brokerage will earn both sides of the commission.

That means buyers don't necessarily save anything by going directly to the listing agent. More importantly, when a buyer approaches the listing agent, they've potentially lost a vital opportunity to receive loyalty, confidentiality and other fiduciary duties that buyer's agents owe their clients.

**Assumption:** All real estate agents are basically the same, so I might as well contact this one.

Again, not true. As in all professions, some real estate agents deliver a higher standard of service than others. One way to make sure you're working with a professional who's already received special training in representing buyers is to find an agent who's earned their Accredited Buyer's Representative (ABR®) designation—an official designation certified by the National Association of REALTORS®.



NAME \_\_\_\_\_

DATE \_\_\_\_\_

# PERSONAL CASH FLOW WORKSHEET

Record each expense on either a monthly or annual basis.

**Approximate monthly amount available to fund and protect your goals:** \_\_\_\_\_

INCOME	Money in	Monthly	Annually
	Income (gross) (net)		
	Dividends, interest, capital gains		
	Social Security		
	Pension		
	Other income		

Total Annual Money in: \_\_\_\_\_

SHARE		Monthly	Annually
	Church		
	Charitable contributions		

Total Annual Contributions: \_\_\_\_\_

SAVE		Monthly	Annually
	Emergency savings		
	Retirement savings		
	Other savings		

Total Annual Savings: \_\_\_\_\_

SPEND	Housing and Maintenance	Monthly	Annually
	Mortgage/rent		
	Home equity loan/line of credit payments		
	Property taxes		
	Homeowners/renters insurance		
	Utilities (gas, electric, sewer, etc.)		
	Maintenance/repair/association fees		
	Furniture, decorations, lawn, etc.		

Total Annual Housing and Maintenance: \_\_\_\_\_

SPEND	Transportation	Monthly	Annually
	Loan/lease payments		
	Auto insurance premiums		
	Auto registration/taxes		
	Gas/maintenance		
	Public transportation		

Total Annual Transportation: \_\_\_\_\_

Health Care	Monthly	Annually
Medical insurance premiums (e.g., payroll deductions)		
Health Savings Account (HSA), Flexible Spending Account (FSA)		
Co-pay/out of pocket		
Prescriptions		

Total Annual Medical: \_\_\_\_\_

Other Expenses	Monthly	Annually
Income taxes (paid prior year) – Federal:		
– State:		
Student loan payments		
Credit card payments		
Insurance premiums		
Food/groceries		
Phone/television/Internet		
Children (e.g., support, daycare, activities)		
Clothing/personal care		
Education		
Financial planning/legal/tax accounting fees		
Pets		
Vacations/travel		
Gifts/holidays		
Other:		

Total Annual Other: \_\_\_\_\_

**Total Money In - Total Money Out =** \_\_\_\_\_



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# Home Inspection Solutions

Send your inspection list to us to

*Exterior Structure*

**STRUCTURE**

Addition (foundation to roof)	\$95-\$130/sq ft
Basement entrance	\$5250-\$10500
Basement main beam	\$2100
Basement support post/foundation	\$500-\$1000
Excavation/Waterproofing	\$125-\$175/sq ft
Foundation cracks (excavation method)	\$525-\$1100
Foundation cracks (injection method per crack)	\$500
Masonry wall (single story)	\$525-\$800/lin ft
Lower basement	\$200-\$425
Remove bearing wall	\$2100-\$3200
Remove partition wall	\$850-\$1700
Re-support floor joist (sistering)	\$325-\$525
Roof sheathing (replace)	\$6-\$8/sq ft
Underpinning	\$325-\$525/lin ft
Termite prevention (chemical soil treatment)	\$2100

**WALL SYSTEM**

Aluminum siding	\$5-\$6/sq ft
Brick veneer	\$10-\$25/sq ft
Brick cleaning (unpainted)	\$3/sq ft
Brick cleaning (painted)	\$6/sq ft
Brick repainting	\$6-\$8/sq ft
Cedar siding	\$10-\$15/sq ft
Stucco	\$10-\$15/sq ft
Vinyl siding	\$5-\$6/sq ft

**EXTERIOR**

Aluminum storm door	\$375
Metal insulated door	\$675-\$800
Patio door (replace)	\$775-\$1600
Patio door (brick wall 6 ft)	\$2600-\$3600
Patio door (wood wall 6 ft)	\$2100-\$3100

*Roofing*

**SLOPED ROOFS**

Asphalt shingle (strip & re-shingle)	\$2-\$5/sq ft
Asphalt shingle (high quality)	\$3-\$7/sq ft
Cedar shake/shingle	\$7-\$10/sq ft
Clay tile	\$7-\$10/sq ft
Concrete tile	\$9-\$13/sq ft
Wood shake/shingle	\$6-\$8/sq ft
Slate tile	\$30-\$55/sq ft

**FLAT ROOFS**

Roll roofing asphalt (90 lb)	\$2-\$3/sq ft
4 ply (tar gravel)	\$6-\$11/sq ft
Shingle ply membrane	\$6-\$11/sq ft

**GUTTERS**

Gutter cleaning	\$300
Gutter/Downspout (aluminum)	\$7-\$9/lin ft
Gutter/Downspout (galvanized)	\$6-\$7/lin ft
Downspout extension	\$16
Soffits/Fascia (aluminum)	\$16/lin ft

**FLASHING**

Chimney flashing (asphalt)	\$250-\$500
Chimney flashing (flat build-up)	\$350-\$600
Metal cricket at chimney	\$250-\$500
Parapet wall flashing	\$32/lin ft
Roof vent flashing	\$125
Reflash skylight	\$425-\$625
Valley flashing	\$21-\$32/lin ft
Wall flashing	\$6-\$7/lin ft

**CHIMNEY**

Chimney extension	\$150-\$275/lin ft
Chimney repointing	\$8-\$11/brick
Concrete cap (single flue)	\$100-\$275
Concrete cap (double flue)	\$200-\$425
Rain cap	\$125+
Re-line flue	\$45-\$55/lin ft
Chimney sweep	\$350

*Electrical*

**RETROFIT**

Attic ventilator (mechanical)	\$385
Ceiling fan	\$250+
Doorbell system	\$100-\$250
Dryer duct	\$125-\$200
Hardwired smoke detector	\$75-\$150
Exhaust fan (bathroom)	\$150-\$200
Exhaust fan (oven)	\$250-\$325
Exterior light fixture	\$125-\$275
Fluorescent light fixture	\$175-\$275
Ground (public system w/ ground rods)	\$250-\$325
Receptacle (conventional)	\$60-\$175
Receptacle (split)	\$130-\$200
Receptacle (exterior w/ cover)	\$175-\$275
Receptacle (replace conv w/ GFCI)	\$100-\$150
Receptacle (stove/dryer)	\$100-\$150
Receptacle (rewire reverse polarity)	\$50-\$80
Standard light fixture	\$125-\$225

**ELECTRICAL UPGRADES**

100 amp (new panel)	\$1200-\$1600
100 amp (existing panel)	\$750-\$1100
200 amp (new panel)	\$2100-\$2600
200 amp (existing panel)	\$1250-\$1600
120/240-volt circuit	\$250-\$525
Breaker panel (main)	\$775-\$950
Breaker panel (auxiliary)	\$125-\$325
Circuit breaker (replace)	\$75-\$125
Knob & tube wiring (replace)	\$7500-\$13000

**FORCED-AIR SYSTEM**

Air duct (new)	\$4200+
Air duct (retrofit)	\$6300+
Annual service	\$200+
Blower motor	\$375-\$525
Clean duct	\$180-\$325
Convert oil to gas (1 story)	\$2500-\$3300
Convert hot water to forced air (1 story)	\$7500-\$11000
Electronic air filter	\$625-\$950
Gas (mid efficiency)	\$2600-\$3300
Gas (high efficiency)	\$3600-\$4700
Humidifier (drum type)	\$100-\$175
Humidifier (flow through type)	\$400-\$475
Existing chimney flue (metal)	\$600-\$1100

**AIR CONDITIONER/HEAT PUMP**

Air handler 3-ton (vertical)	\$1400-\$1900
Air handler 3-ton (horizontal)	\$1800-\$2100
Central A/C existing duct	\$2500-\$5000
Central A/C attic mounted (separate duct)	\$11000+
Compressor (replace)	\$1500-\$1800
Condenser (replace)	\$1800-\$2700
Heat recovery ventilator (HRV)	\$1800-\$2700
Heat pump	\$5200-\$6500

**HOT WATER SYSTEM**

Circulating pump	\$600-\$800
Cast iron radiator	\$600-\$800
Expansion tank	\$300-\$450
Gas boiler (standard)	\$3000-\$4800
Gas boiler (high efficiency)	\$6500-\$11000
Removal of oil tank from basement	\$400-\$650
Radiator/boiler removal	\$1500-\$2600
Radiator	\$600-\$950
Radiator valve	\$125-\$225

*Heating & Cooling*

# Estimate Guide

get an estimate within 48 hours.

Exterior Features

GARAGE	
Detached carport	\$5250+
Detached wood frame (single)	\$10500+
Detached wood frame (double)	\$15750+
Detached block (single)	\$21000+
Detached block (double)	\$26250+
Removal of existing garage	\$1575+
OVERHEAD DOORS	
Automatic garage door opener	\$475
Cladboard (single)	\$625-\$850
Cladboard (double)	\$1050-\$1275
Metal (single 1 piece)	\$900
Metal (double 1 piece)	\$1350
Wood (single 1 piece)	\$1050
Wood (double sectional)	\$1900
DRIVEWAY	
Asphalt paving (existing base)	\$5-\$7/sq ft
Asphalt paving (new base)	\$5-\$8/sq ft
Asphalt (seal)	\$65-\$80
Concrete (stamped)	\$7-\$11/sq ft
Interlock brick/stone	\$11-\$13/sq ft
LANDSCAPING	
Lay soil & sod	\$3-\$6/sq ft
Sprinkler system	\$1200+
Retaining wall (concrete)	\$55/sq ft
Retaining wall (wood)	\$45/sq ft
DECK	
Pressure treated/cedar	\$15-\$30/sq ft
Custom designed & built	\$55-\$80/sq ft
PATIO	
Concrete	\$16-\$25/sq ft
Flagstone/Fieldstone	\$21/sq ft
Interlock brick/stone	\$11-\$16/sq ft
Patio stone	\$6/sq ft
PORCH	
Flooring	\$8/sq ft
Railing	\$225+
Skirting	\$21/lin ft
Steps (concrete)	\$525
Steps (wood)	\$325
FENCE	
Chain-link (h 4 ft)	\$10-\$20/lin ft
Wood (cedar h 6 ft)	\$25-\$40/lin ft
Wood (pressure treated h 6 ft)	\$18-\$30/lin ft
Reset post in concrete	\$80

Interior

WINDOWS	
Awning	\$55/sq ft
Awning/Casement (replace)	\$50/sq ft
Bay/Bow	\$50-\$70/sq ft
Casement	\$63/sq ft
Double hung	\$53/sq ft
Double hung (replace)	\$42/sq ft
Skylight	\$800+
Slider (aluminum)	\$32/sq ft
Slider (aluminum replace)	\$27/sq ft
Storm (aluminum)	\$75-\$200
Thermal glass (existing frame)	\$32/sq ft
KITCHEN/BATHROOM	
Kitchen cabinet	\$50-\$125/lin ft
Kitchen counter (laminated)	\$45/lin ft+
Kitchen counter (marble)	\$80/lin ft+
Kitchen renovation	\$7500+
Bathroom renovation	\$5250+
FLOOR	
Carpet clean	\$150
Carpet (outdoor)	\$5/sq ft
Carpet & underpad	\$3-\$11/sq ft
Ceramic tile	\$6-\$11/sq ft
Hardwood	\$6-\$11/sq ft
Hardwood (prefinished)	\$11-\$16/sq ft
Hardwood (refinish)	\$3-\$6/sq ft
Vinyl (sheet)	\$4-\$9/sq ft
Vinyl (tile)	\$4-\$9/sq ft
DOORS	
BI-fold louver	\$850
BI-fold panel	\$625
Custom w/ casing/hardware	\$525
Exterior (panel)	\$1050
Interior (panel)	\$525
French	\$1050
Patio	\$2100
Storm (aluminum)	\$200-\$325
STAIRS/RAILINGS	
Curved stair (oak 7 risers)	\$7350+
Spiral stair (oak)	\$5250+
Standard stair (oak 7 risers)	\$1050+
Stair railing	\$42-\$63/lin ft
INSULATION	
Rigid exterior (prior to finish)	\$1-\$2/sq ft
R20 (batt)	\$1-\$2/sq ft
R20 (loose)	\$1-\$2/sq ft
R32 (batt)	\$2-\$3/sq ft
R32 (loose)	\$2-\$5/sq ft
Wall/Roof cavity	\$2-\$5/sq ft
FIREPLACES	
Damper	\$600+
Brick replacement	\$400-\$1050
Gas insert	\$2600-\$4200
Flue cleaning	\$250-\$300
Metal box insert	\$1050-\$2600
Masonry w/ flue rough-in	\$5250+
Wood stove	\$1575-\$3500
CEILING/WALL	
Acoustic ceiling (suspended)	\$6/sq ft
Baseboard/Door/Window casing	\$4/lin ft
Drywall over plaster	\$3-\$4/sq ft
Plaster (over existing plaster)	\$3-\$4/sq ft
Stucco/Stipple	\$3/sq ft
Walls (insulations/drywall)	\$4/sq ft
Walls painting (3 coats)	\$2/sq ft
Wallpaper	\$6-\$11/sq ft
SECURITY SYSTEM	
Intercom system	\$1500

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Plumbing

BATHROOM PLUMBING	
Basin (pedestal type)	\$375+
Basin (vanity)	\$250+
Bathtub (replace/retile)	\$2500+
Shower connection	\$250+
Shower stall (plastic)	\$900-\$2000
Shower stall (ceramic tile)	\$2500-\$3300
Toilet (flush mechanism)	\$125-\$175
Toilet (replace)	\$425
Toilet (replace seal)	\$125-\$275
Toilet (unclog)	\$125-\$225
Tub enclosure (ceramic tile)	\$2500-\$3300
Tub enclosure (plastic)	\$600-\$1275
Whirlpool bath	\$4250

KITCHEN PLUMBING	
Dishwasher	\$675-\$950
Garbage disposal	\$200-\$425
Range hood	\$350-\$525
Sink (porcelain)	\$750-\$900
Sink (stainless steel)	\$650-\$800

PLUMBING UPGRADE	
Hose bibb	\$125-\$175
Hot water tank (40-gal electric)	\$600-\$1400
Hot water tank (40-gal gas)	\$800-\$1600
Tankless water heater	\$2000-\$3000
Laundry tub/connection	\$350-\$550
Main water service	\$175-\$225/lin ft
Main shut-off valve	\$175-\$325
Sump pump	\$175-\$275
Supply lines (1 story - up to 2 baths)	\$1850-\$2600
Temperature & pressure relief valve	\$60-\$100
Water softener	\$925-\$1600
Waste drain lines	\$2600-\$4200



### Home Inspection Solutions

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These estimates reflect the average basic costs for supplies & installation of building materials in the U.S. Costs may vary depending on regions, upgrades, complexity, and disposal fees. Please contact Home Inspection Solutions at 901.592.1008 or quotes@timelysolutions.net to receive a more accurate estimate.

## Life Expectancies

ROOF COVERING	YEARS
Asphalt standard shingle	12-15
Asphalt premium shingle	15-30
Wood shingle	10-20
Concrete/Clay tile	20-40
Asbestos cement	40-80
Slate tile	40-80
Roll roofing	5-15
Tar & gravel	15-25
Metal	60

HEATING	YEARS
Forced air furnace	10-25
Oil tank	40
Water/Steam boiler (welded steel)	15-30
Water/Steam boiler (cast iron)	30-50
Water/Steam circulating pump	10-25

COOLING	YEARS
Central air	10-15
Heat pump	10-15
Window air conditioning	10-20

PLUMBING	YEARS
Galvanized water pipe	20-25
Hot water heater	5-15
Septic/Sewer pump	5-10
Well pump	10

APPLIANCES	YEARS
Dishwasher	5-12
Dryer	10-25
Garbage disposal	5-12
Oven/Range	15-20
Washing machine	5-15



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**Patti Sachenbacher** - *Lender for Life*  
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**A GOOD LOAN OFFICER WILL** communicate with you in a timely fashion and will be easily accessible. They will always put your best interest first. They will be in constant communication with their underwriting department throughout the process. A good loan officer will take care of all of your lending needs from the beginning to the end. I have worked with plenty of lenders over the years. Finding a good lender can make or break a deal.

## Home Inspection

AS A PROSPECTIVE HOME PURCHASER YOU ARE LOOKING AT POTENTIALLY THE LARGEST INVESTMENT YOU WILL MAKE IN YOUR LIFE AND YOU WANT TO MAKE SURE THAT INVESTMENT IS SOUND AND SAFE FOR YOU AND YOUR FAMILY.

To help secure your investment we always recommend that you have a professional inspection completed by a certified inspector. A qualified inspector will inspect and evaluate critical areas of the structure, including but not limited to:

- Mechanical - heating, air-conditioning, appliances.
- Electrical - wiring, out of date systems.
- Plumbing - fixtures, lines, water heaters, sewers.
- Structural - doors, windows, roof, foundation, drainage, and environmental hazards.

IT IS ALWAYS RECOMMENDED THAT A BUYER GET A HOME AND OTHER INSPECTIONS.



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- ✓ Radon Inspections
- ✓ Mold inspections
- ✓ Aerial Drone Roof Inspections

## Do You Have Reserve Funds?

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At some point in time, your appliances will reach the end of their life term. Do you have enough saved up to purchase new appliances? If your answer is no, you may want to consider getting a Home Warranty - ask The Captain for details. Listed below is the average life expectancy for many common household appliances.

\*\*These are only estimates and were derived from manufacturers' web sites and consumer resources.\*\*

### Major Appliances

Water heater, gas .....	11-20 years
Water heater, electric .....	13-20 years
Refrigerator, side by side.....	14 years
Refrigerator, single door.....	19 years
Washing machine, top load.....	14 years
Washing machine, front load.....	11 years
Dryer .....	13 years
Range, electric.....	17 years
Range, gas .....	15 years
Dishwasher .....	10 years
Cook top .....	13-20 years

### Mechanical Systems

Air conditioning compressor .....	10-15 years
Forced air furnace, heat pump.....	10-15 years
Baseboard electric heat system .....	20 years
Water pump .....	7-10 years
Water softener.....	20 years

## Home Warranty

A home warranty provides repair or replacement coverage for mechanical failures of major systems and appliances. Examples of the systems and appliances are (but not limited to): Air Conditioning System, Heating System, Electrical System, Plumbing System, Water Heater, Oven, Range, Cooktop, Refrigerator, Washer & Dryer, Dishwasher, Garbage Disposal, Sump Pump & Jetted Tub.

Anyone can purchase a home warranty; **SELLERS, BUYERS, INVESTORS** and **EXISTING HOMEOWNERS**.

The warranty offers peace of mind to everyone in a real estate transaction. It helps the transaction run smoother and keeps everyone happy along the way. It also prevents any kind of buyer's remorse.

Talk to Bradford Sterling from Choice Home Warranty about details of coverage available in your area and how a warranty can help you.



### AT CHOICE HOME WARRANTY, OUR FOCUS IS ON QUALITY...

providing quality home-warranty products to our customers, following up with quality customer service when our homeowners contact us, building quality business relationships with our contractors, and ensuring quality work from our contracted technicians.



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### WHAT'S COVERED UNDER YOUR POLICY

*Single-Family Home (under 5,000 sq. ft.)*

#### SYSTEMS & APPLIANCES COVERED:

Heating  
 Central Air Conditioning  
 Ductwork  
 Electrical System  
 Garage Door Openers  
 Attic, Ceiling & Exhaust Fans  
 Plumbing System

Plumbing Stoppages  
 Water Heater  
 Sump Pump (permanently installed)  
 Dishwasher  
 Oven/Range/Cooktop  
 Built-In Microwave  
 Garbage Disposal  
 Trash Compactor

Clothes Washer & Dryer  
 Kitchen Refrigerator  
 Plumbing Upgrade\*  
 Heating & Air Conditioning Upgrade\*  
 Appliances Upgrade\*  
 Permit Fees\*  
 Code Violations\*

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*\$65 Service Call Fee Applies To All Others*

# What Is A TITLE SEARCH?



A title search is a MUST when selling any real estate. This careful examination of records is used to provide early warnings of anything that will have to be dealt with before the property can be sold. This is typically paid for by the seller. A title search will show, first, that the seller has the legal right to sell the property, and also, that the title is free from any liens, mortgages, property line issues, or any other problems that could prevent you from closing.

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Real estate closings have and continue to be the forefront of our law practice here at Griffin, Clift, Everton & Maschmeyer, PLLC for over 40 years. This area of practice extends to client representation for residential closings and refinances, construction loans, development projects and any type of commercial real estate transaction. Our clients include buyers, sellers, borrowers, lenders, contractors and developers.

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*When I send my Sellers to Griffin Clift Everton & Maschmeyer, PLLC, I know they will be taken care of from the start to the finish. Rob always ensures my clients are satisfied. He has a great personality and makes the closing process an enjoyable experience. Rob's team is always available for questions and concerns. In the rare instance that we are in a pressing situation, we have been able to overcome the obstacles and work together as a team. I will never forget the day when my clients were pressed for time on their closing. Rob had his car keys out at the table, after my client was complete with signing papers, Rob hopped in his car and made sure the swap took place, he returned back within 10 minutes and we were closed. He's a rare find in this industry, I don't know what I'd do without him and his team!*

~ Fara Captain

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## Neighborhood Considerations

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Buying a home involves buying into an entire community. It's important to make sure your new neighborhood suits your needs and preferences every bit as much as the house you decide to purchase. After all, most houses can be modified, but neighborhoods can't.

Your buyer's rep will be able to assist you in many important aspects of your purchase, like locating suitable properties, negotiating, and executing essential transaction details. Along the way, they'll be able to help answer your questions, with the exception of certain questions concerning neighborhoods.

That's because real estate professionals are required to abide by Fair Housing laws, which prohibit housing discrimination. Further, neighborhood preferences are highly subjective and personal. As a buyer, YOU need to decide if a neighborhood feels right for you. Your buyer's rep can point you to excellent resources for background research, but it's up to you to interpret that information.

### WHEN CONSIDERING A NEIGHBORHOOD, HERE ARE SOME OF THE MOST IMPORTANT QUESTIONS TO ASK YOURSELF:

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#### 1. SCHOOLS

Are the public schools well regarded?  
What are the private school options?

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#### 2. CRIME

Will I feel safe in this neighborhood?

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#### 3. TRANSPORTATION

How easy is it to get around? Is there convenient access to highways and public transit? Are there problems with traffic, lack of parking, etc.?

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#### 4. DEMOGRAPHICS

Who else lives here? Will I be able to develop friendships? Will I feel welcome?

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#### 5. EATING AND SHOPPING

What restaurants and stores are nearby?

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#### 6. RECREATION

Are there parks and other facilities for sports, entertainment, etc.?

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#### 7. HOUSE OF WORSHIP

Regardless of my faith, will I be able to find a new house of worship?

## Hear It From The Locals



“Memphis is a great place to live. There’s a genuinely friendly vibe, a great food scene, and the cost of living is ridiculous - in a good way. It’s also an easy place to get around and the traffic, when compared to other major cities, is pretty much a non-issue. And if you’re into music, you can enjoy amazing talent just about any night of the week, if you know where to go.”

- Troy, Memphian

“I love Memphis’s history, which can be seen along its streets, storefronts, and houses, and can be experienced in places like Sun Studio, Stax, and the National Civil Rights Museum. I love Memphis’s food, with all of its Southern traditions, from its famous BBQ to Gus’s Chicken. And most of all, I love its soul, which can be felt in its music, its food, bars and taverns, streets, sports, and in its people.”

- Mark, Memphian

“We love the Culture and the sense of Community that Memphis has. From the music, the food, the history, and the people- every piece makes it feel like a home.”

- Matt, Memphian

“I love Memphis because it’s a big city, but feels like a small town. Whether it’s supporting small businesses or local artists, Memphis has an incredible sense of local pride, and we love to show it!”

- Rebecca, Memphian

“I love the energy in Memphis, whether it’s in our creativity or in our loyalty to this city. We, Memphians, are constantly reshaping this city to meet our innovative dreams. We also release our pride, like a supernova fireball, to support our Memphis favorites (the Tigers and Grizzlies). Try experiencing a Grizzlies game at the Grindhouse (aka FedEx Forum) to let this statement come to life.”

- Minna, Memphian

“I have lived in several cities, states, & countries, and there is no place quite like Memphis. There is a sense of community that embraces you. It’s a city where I feel I can make a difference. It’s a city where almost everyone has at least one friend in common. You are always greeted positively, in a true Southern fashion, wherever you go. There is no place like HOME!”

- Fara, Memphian



## Fun Things To Do In Memphis

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There are many ways to experience and enjoy Memphis. Here's a list of some of the locals' favorites:

- Spend the day exploring Shelby Farms (furry friends welcome)
- Visit Ya Ya and Le Le, the 2 giant pandas at the Memphis Zoo
- Walk along the river at Mud Island or Tom Lee Park
- Listen to live music at W.C. Handy Park on Beale Street
- Visit Elvis's home, Graceland
- Watch a movie at the Summer Drive-In
- Watch the sunset from the Peabody rooftop, or Beale Street Landing
- Take a ride to the top of the Bass Pro Pyramid on America's tallest free-standing elevator
- Cheer on our Memphis Tigers football team at the Liberty Bowl
- Watch the Nutcracker at Ballet of Memphis
- Catch a play at The Orpheum Theatre, Playhouse on the Square, or Hattiloo Theater
- Enjoy some beautiful art at the East Buntyn Art Walk, V & E Greenline Art Walk, the Brooks Museum, or the Broad Avenue Arts District, to name a few.
- Connect with nature at the Memphis Botanic Garden or Dixon Gallery and Gardens
- Have fun & learn about history at The Civil Rights Museum, Mississippi River Museum, Chucalissa Indian Village, or the Fire Museum, among others.
- Play ping pong, sip on your favorite cocktail, eat, or relax in a hammock at Railgarten
- Spend an day exploring the Pink Palace or Children's Museum with your favorite kid
- Watch a Redbirds game at Autozone Park
- "Hoop" and holler for our Memphis Grizzlies, Hustle, or Tigers basketball
- Listen to music on your picnic blanket at the Levitt Shell or Collierville Concert series.
- Experience Memphis's soul at its roots at the Memphis Rock N' Soul Museum, Stax Museum, Memphis Music Hall of Fame, Sun Studio, & Blues Hall of Fame, are a few

## Festivals, Parades, & Seasonal Fun

Memphis, and its many micro-communities, offers a vast array of festivals, parades, and fun events as well. There is always something going on, and there is definitely something for everyone! Here are just a few:

- Guitar drop on Beale Street on New Year's Eve
- Beale Street St. Patrick's Day Parade
- Memphis in May
- Twilight Tuesday Movie Nights At Beale Street Landing
- Trolley Nights on South Main St
- Indie Memphis Film Festival
- Crawfish Festivals: Rajun Cajun, Harbor Town, & Overton Square
- Germantown Festival
- Cooper Young Festival
- Southern Heritage Classic
- Mid-South & Delta Fairs
- Stumbling Santa Pub Crawl
- Fourth of July Fireworks & Parades: Downtown, Midtown (Levitt Shell), Cooper Young, Central Gardens, Autozone Park, Collierville, Germantown, Bartlett, Millington, & Cordova
- Christmas Parades & Tree Lighting: Beale Street, Downtown, Botanic Garden, Collierville, Germantown, Saddle Creek, Whitehaven, Bartlett, Peabody, Arlington, Millington, & more

## Your Moving Planner

### 6 TO 8 WEEKS BEFORE

- Contact a moving company and tell them the dates you plan to move; Set up a time for them to come out and provide an estimate.
- Decide if you will pack yourself or have the movers do it.
- Organize personal records, i.e. insurance, dental, prescription, financial etc.
- Start to use up things that can't be moved.

### 4 TO 6 WEEKS BEFORE

- Alert Post Office and subscriptions.
- Plan to cancel/transfer phone and utilities.
- Prepare a list of people to notify of your move and new address.
- Consider a garage or yard sale for unwanted items.

### 2 TO 3 WEEKS BEFORE

- Consider helping your children host their own "going away" party.
- Assemble packing materials (boxes, tape, markers, knife).

### 3 DAYS BEFORE

- Defrost freezer so it can dry for at least 24 hours.
- Set aside valuables and personal documents not to be packed on moving van.
- Think about items to pack, but leave off the moving van... items that you will need upon arrival, such as: paper towels, toothpaste, tool kit, soap, toilet paper, bath towels, trash bags, snacks, pencil and paper and paper plates.

### 1 DAY BEFORE

- Leave mirrors and pictures on the walls for the movers to pack.
- Take sheets and blankets off beds.
- Unplug all TV sets 24 hours before move. Moving a set that has retained heat can cause damage.

### MOVING DAY

- Save all documents that will be needed for tax returns.
- Remain with movers until all your goods are loaded.
- Be sure you discuss exact address and directions with driver.
- Leave a note with new address and telephone number so new occupants can forward mail.
- Make sure to call MLGW to disconnect services. If there will be an overlap with 2 residences, make sure to let MLGW know. Call 901-820-7878 prompt: 1,2,3,1,1 (these prompts will by-pass voice recordings)
- IMPORTANT! Make sure to let your agent know the day you have set up for services to end. If the buyer does not arrange for transfers before you disconnect, buyer can be without services for days or has to arrange to be absent at work for MLGW to show up. PLEASE let your agent know!
- If your new house is in a unincorporated area, you will need to find out the waste services provided. Contact your agent for info.



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could talk,  
they'd  
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