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BUILDER'S SHOWCASE

2017 EDITION

LOOK INSIDE FOR GUIDES ON

Home Improvements

Remodeling

Selling Your Home

Down Payments

& more!



a guide to your dream home

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Home inspections are an indispensable part of the home-buying or even home selling process. Buying a home without one is the same as buying a car without taking it for a test drive or even kicking the tires.

Any good real estate salesperson will recommend you take advantage of the home inspection clause when you make an offer on a house. That usually means you'll be paying for the inspection, so you need to know what you're getting for your money.

THE VALUE OF A HOME INSPECTOR

A qualified home inspector scrutinizes a property's visible and accessible areas to identify any health and safety problems, positive or negative conditions of the property and any conditions that need further specialized attention.

An inspection includes structural elements such as the roof, foundation, grading and drainage around the home, walls, windows, doors, insulation, crawlspace if it has one and the scorching roof structure in the attic. Also includes interior and exterior stairs if installed.

Electrical, plumbing, heating and cooling systems are also part of a home inspection. It even includes examination of appliances and should also report any evidence of damage for insects such as termites.

Once the inspection is complete, a home inspector provides a written, comprehensive report detailing any issues with the home they found.

What can we inspect?



Some important things to remember about home inspection reports:

—No home is perfect!!!!!! It is not uncommon for a report to include 50 or more issues.

—This is not “pass” or “fail.” Repeat, you can not fail. The inspection gives you the information you need to decide whether or not to buy the home “as is” or negotiate with the seller to either fix (some of) the problems or reduce the price.

—This is not a warranty. The report identifies issues found the day of inspection and cannot predict problems that may arise a few months or a few days down the road.

YOU SHOULD NOT TRY TO INSPECT THE HOME YOURSELF

Home inspection is another one of those jobs best left to professionals. Few of us have the expertise to identify electrical, plumbing and structural problems. Combine that with the emotional factors of buying a home, and it's easy to see why potential buyers are not the ones who need to do the inspecting.

With that said, it's a good idea to accompany your home inspector so you can ask questions and see the good and not-so-good for yourself.

HOW TO FIND A GOOD INSPECTOR

Your real estate agent will probably be able to provide a list of home inspectors in our area. If you'd rather choose your own, be savvy and search for experience and training and not just the least expensive inspection. Treat it as an interview and find out a little about your inspector, my first question would not be what's your price but what's your experience. In Texas, we are all required to be licensed and insured. Advanced training is always a plus. Check out the Texas Real Estate Commission or one of the two Texas Inspector related associations Tare& Tpreia web sites for more information on selecting an inspector. Their web sites have an inspector search engine.

Home inspection fees vary based on size, location and age, but are usually under \$500. Considering how much an inspection can save you by avoiding potential disasters, spending 2/10th's of 1% of the sales price is money well spent.

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Home improvements that increase home value

When granite countertops or shiny, stainless steel appliances beckon homeowners from the display areas of home improvement stores, it's tempting to gear remodeling thoughts toward the items that will add flair and decorative appeal to a home. Even though most improvements add some measure of value, deciding which are the best investments can be difficult.

Return on investment, often referred to as "ROI," varies depending on the project. Frequently, the projects that seem like the best investments don't bring the greatest rate of return, while those that seem like smaller projects bring substantial returns. Real estate professionals routinely weigh in with their expert advice, and homeowners can couple that advice with Remodeling magazine's annual "Cost vs. Value Index" to reap the greatest financial impact from their renovations.

The following were some of the projects that garnered the greatest ROI in 2015.

OPEN THE DOOR TO IMPROVEMENT

Region by region across the United States, installation of a new steel door on the front of a home can have a large impact on the resale value of a property. The ROI ranges from 123 percent at the highest, to 86 percent at the lowest - which is still a considerable investment return for such a simple project. Match the door's style with the style of the house for the best value.

TURN UP THE KITCHEN HEAT
An attractive kitchen can encourage buyers to overlook

some of a home's less attractive components. In the kitchen, replacement countertops, wall color changes, new cabinetry and flooring offer the biggest ROI.

DREAMING OF A NEW BEDROOM

Remodeling magazine also points to creating an attic bedroom to increase home value. The ROI of an attic remodel that adheres to code can garner an 83 percent ROI.

HOME MAINTENANCE PROJECTS

There's little good to improving the aesthetic appeal and functionality of a home if there are existing structural or maintenance issues, warn experts. Siding replacement, HVAC system repair or replacement, a new roof, and basement dampness prevention solutions can be smarter investments before other flashy remodels. Many buyers have a strict budget for a house, and those buyers may be more likely to buy a house with little or no maintenance issues. Such buyers will then upgrade the kitchen or baths themselves, according to Harvard's Joint Center for Housing Studies.

WORTHY WINDOW REPLACEMENT

Angie's List, a home services review and referral resource, has found that the average ROI of new windows is 77 percent. The cost of installation and energy savings tend to offset at around the 10-year point.

If remodeling is on the horizon, homeowners should give strong consideration to ROI before choosing a project.



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- Recovering from blemished credit, foreclosure or bankruptcy

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Chris Pfluger

Sr. Vice President of Lending
NMLS #224644
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Chris Pfluger has nearly 40 years of industry experience. A graduate of Texas State University, he draws his extensive experience from the mortgage lending field, having successfully funded all types of real-estate-backed loans.



Dan Andreas

Vice President of Lending
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Dan is a retired Army veteran with over 22 years of active duty service. For the majority of his military career he managed retention programs as a Senior Career Counselor. Prior to that, he worked in operations management for Army aviation units. "As a homeowner and small business owner, I know what it's like for real people out there," he says. "It is an honor to be able to deliver the financial solutions offered by SouthStar Bank to my customers."



Craig Cook

Vice President of Lending
NMLS #568598
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A proud Central Texas native and graduate of Baylor University, Craig Cook has been serving the financial needs of his local customers since 2006. In that time he has developed a wide range of experiences to share with borrowers. Many have become lifelong friends.



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How to save enough for a down payment on a house

A home is the most costly thing many people will ever buy. The process of buying a home can be both exciting and nerve-wracking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other items, only on a far grander scale. Many financial planners and real estate professionals recommend prospective home buyers put down no less than 20 percent of the total cost of the home they're buying. Down payments short of

Prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save.

20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally between 0.3 and 1.5 percent of the original loan amount. While plenty of homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so. Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward making a down payment on their next home.

DECIDE WHEN YOU WANT TO BUY

The first step to buying a home begins when buyers save their first dollar for a down payment. Deciding when to buy can help buyers develop a saving strategy. If buyers decide they want to buy in five years away, they will have more time to build their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.

PREQUALIFY FOR A MORTGAGE

Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they will qualify for. Prequalifying for a mortgage can make the home buying process

a lot easier, and it also can give first-time buyers an idea of how much they can spend. Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, preapproval for a \$300,000 loan means buyers will have to put down \$60,000 to meet the 20 percent down payment threshold. In that example, buyers can put down less than \$60,000, but they will then have to pay PMI. It's important for buyers to understand that a down payment is not the only costs they will have to come up with when buying a home. Closing costs and other fees will also need to be paid by the buyers.

EXAMINE MONTHLY EXPENSES

Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.

AVOID RISKY INVESTMENTS

Some times it's great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts can ensure the money buyers are saving for their homes is protected and not subject to market fluctuations. Saving enough to make a down payment on a home can be accomplished if buyers stay disciplined with regard to saving and make sound financial decisions.



Tips for First TIME BUYERS

**Mortgage
preapproval lets
buyers know how
much a bank
will loan them,
meaning they
won't spend time
looking at homes
they can't afford.**

Buying a home for the first time is an exciting period in a person's life. Deciding to buy a home often indicates buyers are ready to establish firm roots in a community where they can see themselves living for years to come.

The process of buying a home is rarely easy, and first-time buyers may feel overwhelmed at times. Such feelings are perfectly normal and felt by first-time buyers regardless of their budgets or home preferences. But there are a few ways to make buying a home more enjoyable than it is nerve-racking.

EXAMINE YOUR FINANCES

The first step toward buying a home has nothing to do with deciding if you prefer a craftsman- or Tudor-style home. Before you even begin your search for a home, carefully examine your finances to determine how much is coming in and how much is going out of your household each month. Figure out how much debt you are currently carrying, be it student loan, automotive, consumer

or any other types of debt. Order a credit report so you can see how prospective lenders are likely to see you, and address any errors you find on the report before meeting with any lenders. Peruse past bank statements to track your spending habits, looking for areas where you might be able to scale back if need be.

BE PREPARED WHEN VISITING LENDERS

Prospective borrowers can make the home-buying process go smoothly by having all of the necessary documentation ready when visiting potential lenders. Many mortgage lenders will want to see some recent pay stubs (from both borrowers if buying with a spouse or partner), a couple years' worth of W-2s and tax returns, as well as your recent bank statements. You can always call ahead and ask lenders what they need to see when applying for a loan. Having these materials ready in advance means you will spend less time at the bank and more time finding the right home for you.

SECURE FINANCING BEFORE YOU BEGIN HOUSE HUNTING

Many first-time home buyers might not realize the

benefits of securing financing before they begin looking for a home. Mortgage preapproval lets buyers know how much a bank will loan them, meaning they won't spend time looking at homes they can't afford. In addition, preapproval means buyers won't lose out on their dream homes as they scramble to secure financing after making an offer.

WORK WITH A LOCAL REAL ESTATE AGENT

Real estate agents are an invaluable resource to home buyers and are especially valuable to those buyers who have never before purchased a home. Agents can help first-time buyers navigate the often confusing and, at times, disappointing process of buying a home. Choose an agent who is established in the area where you want to buy a home. He or she can provide information about local property taxes and schools as well as a multitude of additional issues that first-time buyers may not think of. Agents also know the lay of the land regarding home prices, which can ease first-time buyers' fears about overpaying for their first homes.

A home is the biggest purchase many people will ever make. First-time buyers may be intimidated as they begin searching for their homes, but there are several ways to make the process go smoothly.

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Curtis Cook has been designing homes in the Central Texas area for over 25 years.

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The design firm's creativity, experience and professionalism are what separate them from the competition. Curtis has built a reputation designing elegant homes for clients with discriminating taste.

What sets them apart from other designers in the area is their commitment to create a home that not only meets the owner's needs and personal tastes, and also to develop a plan that clearly and accurately conveys those desires to the builder.

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3 tips to prepare to sell your home

Eliminating pet odors, including those associated with pets, can help homeowners prepare their homes for prospective buyers.

According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

1. ADDRESS THE EXTERIOR OF THE HOME

Winter can be harsh on a home's exterior, so as winter winds down, homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, S.C., from researchers at Clemson University found that the value of homes with landscapes that were upgraded from "good" to "excellent" increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals is akin to staging inside the home.



2. CONQUER INTERIOR CLUTTER

Clutter has a way of accumulating over the winter, when people tend to spend more time indoors than they do throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do their "spring" cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes before appraisers visit, and the same approach can be applied

to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

3. ELIMINATE ODORS

A home's inhabitants grow accustomed to odors that might be circulating throughout the house. Pet odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come

late-winter than they are during the rest of the year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that accumulated over the winter, can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.

Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.

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Are formal spaces disappearing?



Formal dining and living spaces could once be found in every home. But such rooms are becoming more and more rare, thanks in large part to the rising popularity of multipurpose open spaces.

As early as 1992, architects and builders were predicting the demise of formal living spaces in homes. At that year's International Geographical Congress, architectural geographer Artimus Keiffer estimated the living room and dining room would disappear from the American residence in the next century, to be replaced by the family-entertainment room and the computer room. According to North Carolina-based builders Stanton Homes, many home buyers have inquired about converting their formal dining rooms into office spaces or rooms to be used for purposes other than dining.

...the concept of devoting one space as a media-free zone may seem antiquated to this plugged-in generation.

The National Association of Home Builders also released a special report listing home features expected to become the norm within the next several years. More than half of the NAHB study participants expected the living room to merge with other spaces in the home, while 30 percent expected it to vanish to save on square footage.

So what is taking the place of living rooms and

dining rooms? Great rooms and open-concept kitchens have steadily caught the eyes of designers and homeowners alike. Such rooms enable a free flow between lounging and entertaining spaces and the heart of the home - the kitchen. On-the-go families may not be sitting down to the same formal dinners they once were, or they don't need the pomp and circumstance of formal meals. Large eat-in-kitchens function well for

family meals and even for entertaining friends in a relaxing way.

Thanks to the advent of wireless technology and mobile devices, home residents no longer need to be relegated to one room in the house for their media watching or computer use. This may have helped to accelerate the disappearance of living rooms. In addition, the concept of devoting one space as a media-free zone (traditional formal living or sitting rooms tend to be tech-free) may seem antiquated to this plugged-in generation. Rooms that are comfortable and serve various purposes better suit today's homeowners.

The rules that once governed the traditional home floor plan are more fluid than ever. Homeowners' preferences are having a greater impact over which rooms are now being included in new homes and which ones are soon to be history.

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President of the Fort Hood Area Association of Realtors, I have seen Realtors and agencies come and go. The gauntlet you have to run to last in this business requires hard work and a depth of knowledge that many don't ever master or possess. We take great pride in the depth of our talent pool, hand selecting our employees and agents to carefully structure a team of seasoned, dedicated professionals. With decades of combined experience in sales, leasing, investments, construction, finance, and development, we know that there are few questions about this industry that we cannot answer. No matter what your real estate needs may be, we've got your solutions, and we'll be here for years to come.

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EVERY DETAIL MATTERS

How to make sure your new home is built faster



If you're in the market for a newly built home, you probably have a long list of requirements for your builder. Everyone's list is different, but one common element is that your new home needs to be ready quickly, or at the very least, on time. Yet we've all heard the horror stories of construction delays and families having to move out of their old homes before their new ones are ready. Fortunately, there's a way you can help ensure your home is built faster - ask your builder to use insulated concrete forms.

"A huge step forward is to replace the traditional wood framing of your house with what we call ICFs - insulated concrete forms," says Keven Rector at Nudura, a leading name in this technology. "ICF construction assures the adherence to American building codes, it takes up less shipping space, requires less manpower at the site, and the assembly is faster than wood framing. Time-strapped builders and eager homeowners benefit equally from this efficiency."

The compact ICFs are delivered to the construction site, where each form interlocks with the next to quickly assemble one strong monolithic wall.

ICFs also do more than get you into your new home quicker - they maximize energy efficiency, reduce drafts and cold spots, form an effective barrier to unwanted outside noise, and make your home less prone to mold. In addition, homes built with insulated concrete wall systems are more environmentally friendly and disaster-resilient.

"Our advanced design combines two panels of thick (EPS) foam with the structural strength and thermal mass of concrete," Rector explains. "The resulting envelope immediately gives your house hurricane wind-resistance up to 250 miles per hour. Concrete walls also deliver an energy efficiency rating as high as R-50 (compared to an average R-20 in wood structures), saving you up to 70 percent on utility bills. With the concrete option, countless trees remain untouched and with lowered energy consumption and less tapping of natural resources every day, imagine how much your house will contribute to recapturing a sustainable environment over the years."

If you want your builder to use ICFs, be sure to discuss it early in the plans. Find more information online at nudura.com.

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A full-service mortgage lender headquartered in San Antonio since 1988, SWBC Mortgage opened a branch in Killeen in 2009. Branch Manager Leslie Lovett and Assistant Branch Manager Jimmy Alexander have over 50 years in combined mortgage lending experience. Whether a purchase or refinance, the Killeen SWBC Mortgage staff is poised to

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serve all your mortgage needs. "We offer mortgage lending programs such as FHA, VA, TXVet, USDA/Rural Development, Conventional Conforming and Jumbo loans. If you have a mortgage need, SWBC Mortgage has an option to serve your financial goals," Lovett said.

"Many mortgage companies have gone to a complete online environment or by providing service to their clients by phone," Lovett said. "In the Killeen office, we continue to meet face-to-face with the majority of our clients. We believe this is essential in the Fort Hood area where there are so many families in transition. We are here to help them get documentation printed and expedited to get them into their new home and settled as quickly as possible.



"We take the time to meet and explain all their options to them and walk them step-by-step through the process," Lovett said. "We are committed to over-delivering to our clients."

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