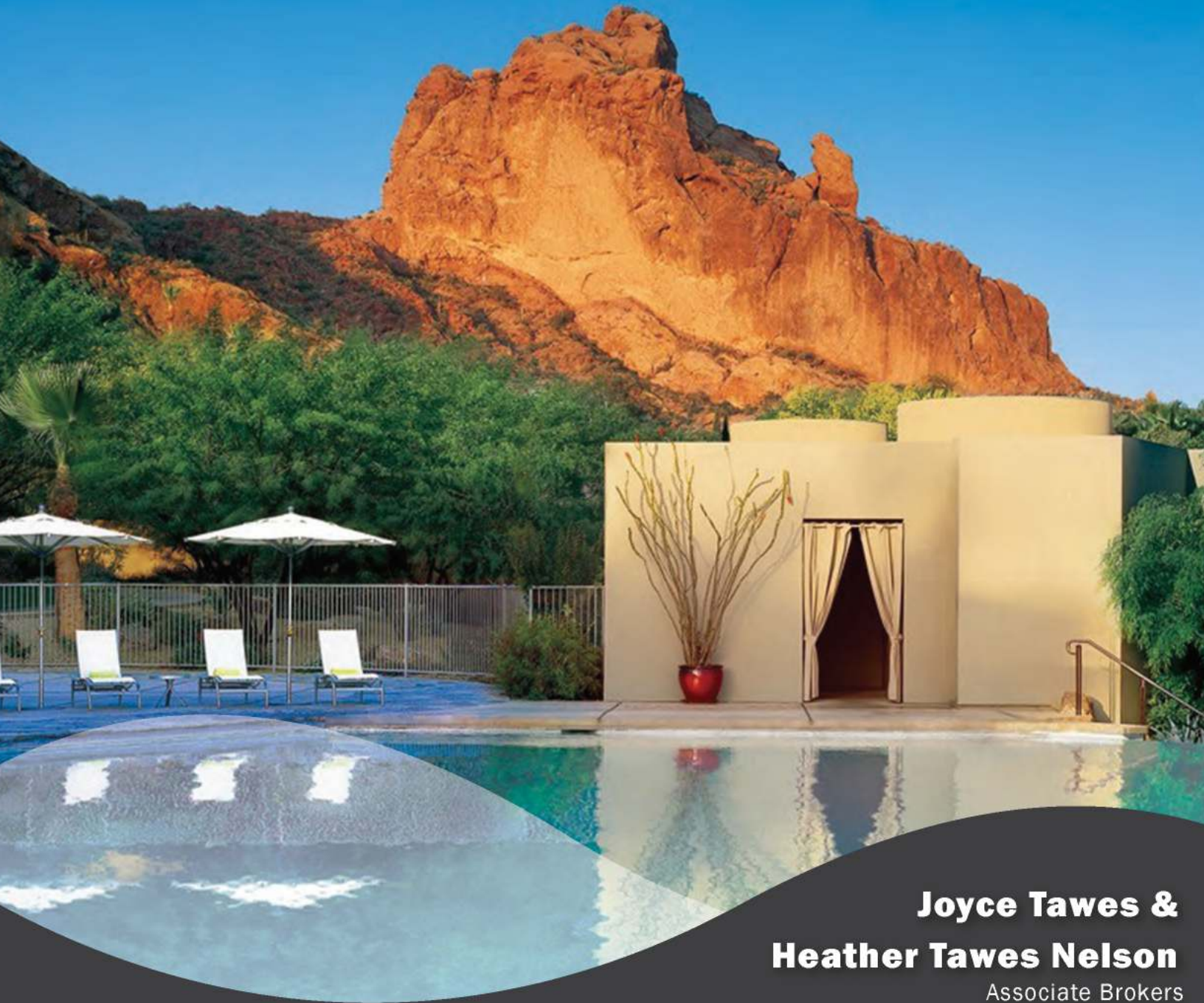


RELOCATION & BUYERS GUIDE

Scottsdale



ARIZONA



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find the newest Scottsdale area property listings

visit: www.LiveBetterInScottsdale.com

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REALTY

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Why We Love Scottsdale

In three words? *The incredible lifestyle.*

We have been fortunate to live in and enjoy this amazing community for well over a decade and we delight in helping others find their perfect lifestyle here.

With over 300 days of sunshine per year and an average temperature of 72.5°F, Scottsdale is a city that can offer any lifestyle you choose – urban or suburban, family-friendly, singles or retired – and the list goes on. Combine this fabulous climate with over 200 golf courses within the greater Phoenix area and you can understand why it has earned the title of “Golfer’s Paradise.” But golf is not Scottsdale’s only draw. The city offers healthy outdoor pursuits for all tastes.

Interested in cultural events, art and shopping? Head south to Downtown Scottsdale and peruse Old Town’s dozens of galleries, boutiques and museums or stroll through the Scottsdale Fashion Square shopping center with its 250 stores.

And last, but not least, Scottsdale is home to many world-class restaurants and the offerings are creative and diverse. We love trying out new places as well as returning to our favorites. Plus, the great weather provides plenty of opportunities for al fresco dining.

Whatever lifestyle you prefer, you can find it in Scottsdale. The housing market in Scottsdale offers an enormous variety of choices from lock-and-leave condos to multi-million dollar estates with breathtaking views of the valley and city lights. So whether you are planning to live here full time or are looking for a second home, Scottsdale has just what you are looking for. The choice is yours.

ABOUT US

Joyce has been working in the Scottsdale marketplace since 2003 and was joined by her daughter, Heather, in 2005. They are both Associate Brokers and have earned their Accredited Buyer’s Representative (ABR) designations. Their philosophy is to help their clients find their ideal lifestyle and community first and then the perfect home.

Scottsdale Relocation Guide

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Scottsdale consistently ranks among the nation's best places to live, with top-rated schools, award winning parks, low crime and a vibrant economy.

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LIVE BETTER
IN SCOTTSDALE



SCOTTSDALE - *A World-Class Community*

Located in the beautiful Sonoran Desert, Scottsdale is nestled between Paradise Valley and the McDowell Mountains. Scottsdale is a premier community known for a high quality of life with attractive residential, working and shopping areas. It is an internationally recognized visitor destination and a thriving location for business.

Scottsdale was founded by Army Chaplain Winfield Scott in 1888, but was not incorporated until 1951 when Scottsdale was a small community of 2,000 residents situated on about two square miles of land. Today, Scottsdale has nearly 250,000 residents spread across 185 square miles.

Traditions old and new mingle in this cultural capital. Start at Western Spirit: Scottsdale's Museum of the West, then browse the many art galleries in Old Town. During peak season, you may rub shoulders with a fifth-generation Arizonan or a tech entrepreneur at the Barrett Jackson car auction, a Cactus League baseball game, the Waste Management Phoenix Open, or the Arabian Horse Show - Living in Scottsdale puts you in the center of it all.

And you'll definitely want to spend time in the lush desert environment. Scottsdale McDowell Sonoran Preserve, in the city's northern reaches is the largest urban wilderness area in the United States.

Scottsdale consistently ranks among the nation's best places to live, with top-rated schools, award winning parks, low crime and a vibrant economy. Downtown Scottsdale is home to many restaurants, retail shops, art galleries, and hotels. There are recreational opportunities for everyone with many golf courses, tennis courts, parks, pools, bike paths, and trails.

And make sure your cell's fully charged; you'll want to capture the can't-believe-the-color sunsets. Whatever's on the agenda, Scottsdale is definitely greater than the sum of its parts.



The city is loosely divided into four areas: South Scottsdale (McKellips Road north to Thomas Road), Old Town (Downtown) Scottsdale, Central Scottsdale (also known as the “Shea Corridor,” extending from Camelback Road north to Shea Boulevard), and North Scottsdale.

SOUTH SCOTTSDALE

South Scottsdale has for many years been the working class region of Scottsdale. The median resale home price is \$291,500, compared to \$667,450 in North Scottsdale. A portion of McDowell Road in South Scottsdale used to be known as “Motor Mile,” having at one time 31 dealerships represented along the street. The strip, at one time, generated over \$10 million in sale tax revenue each year and was one of the most profitable auto-miles in the United States. In recent years, many of these dealerships have left the city. South Scottsdale is the home to a new research center for Arizona State University, known as SkySong, a collaboration between the university, local business, and global companies. The development has attracted the research and development arms of a number of international corporations.



OLD TOWN SCOTTSDALE

Old Town Scottsdale is an area with many streets, old fashion stores, restaurants, bars, nightclubs, and art galleries. It contains the major nightlife for the area and is a major art center of metro Phoenix. Scottsdale’s main cultural district is also in this area, which includes the high-end Scottsdale Fashion Square Mall, one of the twenty largest malls in the United States. The district has recently

seen a revival with new condominiums and hotels nearby.

CENTRAL SCOTTSDALE

The Shea Corridor is so named because it is in close proximity to the east-west running Shea Boulevard. The houses in this region were generally built during the 1970s. Real estate in the Shea Corridor (Central Scottsdale) has increased during the 1990s, and overall, the Phoenix-Mesa-Scottsdale real estate market saw the largest gain in house prices in the nation during the mid-2000s with a 38.4% increase in value. There are a number of communities in this central region of Scottsdale that remain among the most highly desired residential areas in the metropolitan area, including Gainey Ranch and McCormick Ranch. A large portion of Scottsdale Road in the Shea Corridor has been dubbed the Resort Corridor for the high number of resorts locating on the street.



NORTH SCOTTSDALE

North Scottsdale is currently the most actively developed area of Scottsdale. This portion of the city also claims many of the most expensive houses in Arizona, with several exceeding \$5 million in value. The city’s borders are rapidly expanding to the east and west in this area, containing the McDowell Mountain range. Much of the residential boom in North Scottsdale is driven by available land to build.

Many important companies are headquartered or have regional headquarters in Scottsdale including AXA, GE Capital, DHL, Discount Tire Company, Fidelity Investments, JDA Software, GoDaddy.com, The Vanguard Group, And Quicken Loans.

SCOTTSDALE

SCOTTSDALE, ARIZONA

SCOTTSDALE BY THE NUMBERS

POPULATION: 265,249 AVE HOUSEHOLD INCOME: \$84,601 MEDIAN RENT: \$1,882
AVE HOME LISTING PRICE: \$1,050,000 AVE HOME SELLING PRICE: \$439,600
YEAR INCORPORATED: 1951 COMMUTE: 0:19 PERSONS PER HOUSEHOLD: 2.22
DRIVING DISTANCE TO SAN DIEGO: 365 MILES DRIVING DISTANCE TO PHOENIX: 12 MILES

SCOTTSDALE - *Eight Reasons To Live Here*

By Stephanie Stewart-Howard

Scottsdale, Ariz., has a reputation as a travel destination, but it's also a city beloved by residents. If you're thinking about moving to the desert Southwest, Scottsdale deserves consideration. A move to Scottsdale promises abundant amenities, from vibrant outdoor activities and sports to a thriving downtown and waterfront. The city of about 220,000 is known for excellent quality of life, as well as tourist appeal (the city has the fourth-most AAA Four Diamond hotels in the U.S.).

"I'm not sure people realize Scottsdale has such great weather," says Mike Phillips, public affairs manager for the City of Scottsdale, as he waxes poetic its exceptional outdoor activities. "It's very mild, even in the summer. We do have a few-week period where we get those 100 degree-plus days, but what they say about dry heat is very true – it's not uncomfortable the way high humidity is. Today it's 80 degrees and perfect, and it's November. There's a great lifestyle here – you can get up, go run in the desert, live within a five- to 15-minute drive to work – with all that, it's pretty easy to grow Scottsdale's brand."

The reasons to move to Scottsdale are myriad, including the sunny, dry climate; here are a few great ones:

IT'S FAMILY-FRIENDLY

In spite of its reputation as a city for retirees, Scottsdale has abundant Gen X and millennial residents raising young families in the area. The city's school districts are consistently ranked among the top in the state, including charter and magnet schools, an outstanding community college and proximity to Arizona State University. Charter BASIS High School ranks among the top 10 high schools in the country, per U.S. News and World Report. Likewise, the city has plenty of activities to appeal to families, including accredited sports and recreational activities and arts and museum culture.

VIBRANT DOWNTOWN

Known for nightlife, Scottsdale's downtown has exploded with condos and urban housing for an effective mix of "live-work-play" in the area, according to Phillips. It's also one of the top five art markets in the country, with more than 70

galleries. "It's home to a growing tech sector. Weebly and Yelp have both opened branch offices here, among others; it's less expensive than the Silicon Valley environment," Phillips says. Shopping is also a priority; Scottsdale Fashion Square sets a high standard with anchors Neiman Marcus, Nordstrom, Dillard's and Barney's New York. Residents appreciate the blend of arts and culture downtown with business, shopping and nightlife: "I love the Scottsdale Center for the Performing Arts. The grounds are green with beautiful fountains and a nice selection of restaurants. Scottsdale Fashion Square is the best place for people-watching, from hipsters to dowagers," says resident Teresa Andrews.

ARTS AND CULTURE

Scottsdale is home to plenty of great museums and cultural attractions, including the afore-mentioned Center for the Performing Arts. Other draws include the new Museum of the West, new in 2015; the Fiesta Bowl Museum, recording the history of the great college bowl game since 1971; and the Scottsdale Museum of Contemporary Art, dedicated to modern works. Phillips also recommends the Cavalliere's Blacksmith Shop, a working forge since 1909 that's remained in the same family and now showcases the ornamental ironwork of founder George Cavalliere's descendants while maintaining the original historic character.





SPORTS

Scottsdale is legendary for golf, and it's a big economic and tourism driver locally. The Waste Management Phoenix Open is the most-attended tournament in the world, with an annual attendance at 500,000. The legendary 16th hole has a temporary stadium that manifests around it each year, so popular that the city is considering making it permanent. But of course, baseball spring training for several pro teams and the local Scottsdale Scorpions is another huge draw, along with the wonderful baseball traditions and culture built up over the years – including restaurants like Pink Pony and Don & Charlie's, which showcase memorabilia dating back to the 1950s and lure diners as much for the history as the good food. College football fans come down for the Fiesta Bowl and the Cactus Bowl at University of Phoenix Stadium in adjacent Glendale.

OUTDOOR ENVIRONMENT

Most people don't think about Scottsdale having a waterfront, but it's one of the best local draws, a point where canals that date back 1500 years to Native American inhabitants converge to create a thriving spot downtown, a live-work-play destination modeled on San Antonio's River Walk. Scottsdale is also built along the Indian Bend Wash Greenbelt, a floodplain turned into parks, lakes, paths and golf courses meandering through Scottsdale. It's a world-renown flood control project turned outstanding greenspace. "And of course, there's the exquisite McDowell Sonoran Preserve, which offers up 30,000 acres of lush desert environment, complete with flora and animal herds, attached to a national forest the size of Rhode Island," says Mike Phillips. "All that, and its close by residential, shopping areas and the airport."

PARKS AND RECREATION

Kids and adults both benefit from Scottsdale's Sports Complex, as well as an award-winning parks and recreation department that offers up 51 golf courses, 45 miles of paved

paths for walkers and cyclists, and another 115 miles of non-motorized trails. "When the Greenwash was built, the Corps of Engineers recommended it be turned into a concrete ditch. Instead, we opted for a series of parks, lakes and golf courses, since it rarely actually floods. It runs for about 8 miles and connects to Tempe and Arizona State University, right through the heart of the city," Phillips says.

DINING

Scottsdale's burgeoning downtown benefits from entrepreneurship in the restaurant scene as well, with more than 790 restaurants in the city. Scottsdale's chefs are gaining visibility at places like the Beard House in New York. Fine dining establishments like Cafe Monarch, Talavera and Eddie V's Prime Seafood have outstanding reputations, or try a British-style high tea at Afternoon Tea as a shopping break. The microbrewery scene is also growing, with Goldwater Brewing Co. in Old Town setting an outstanding example.

BUSINESS CLIMATE

The proximity of Scottsdale Airport has helped define the business environment, with one of the busiest single runway airports in the U.S., nearly all corporate or general aviation. The surrounding Airpark developed as a regional center of commerce, employing more than 50,000 people within the brief radius that houses more than 2,500 individual businesses (commercial travelers use Phoenix's nearby SkyHarbor International Airport). A partnership with Arizona State University has produced SkySong, the ASU Scottsdale Innovation Center, connecting technology, research, education and entrepreneurship to help build the area business communities. Scottsdale is also home to a prominent branch of the famed Mayo Clinic, plus Scottsdale Healthcare and other boutique medical research firms, sometimes dubbed the "Cure Corridor." Hotels, spas and other tourist-focused businesses also make up a large part of the Scottsdale economy.

SCOTTSDALE BY THE *season*

Every Scottsdale season has its charms. And with 330 days of sunshine every year and plenty of outdoor playtime, any season is a great time to enjoy your surroundings!



Dec. 1 – Feb. 15

Average High: 70° F / 21° C

Average Low: 40° F / 4° C

Seasonal Rainfall: 2"

Enjoy outdoor adventures like off-road tours, horseback riding and hot-air ballooning

Play a round of desert golf

Take in a special event like the Waste Management Phoenix Open, Barrett-Jackson Collector Car Auction and Celebration of Fine Art



Feb. 16 – April 30

Average High: 79° F / 26° C

Average Low: 47° F / 8° C

Seasonal Rainfall: 1.5"

Stretch your legs on a wildflower hike

Cheer for your favorite team during a Spring Training baseball game

Browse the shops, galleries and wine-tasting rooms in downtown



May 1 – June 30

Average High: 99 F / 37 C

Average Low: 64 F / 18 C

Seasonal Rainfall: <0.25"

Go rafting, tubing or kayaking on the Salt River
Rent a poolside cabana with chilled towels, cooling fans and fruity cocktails



July 1 – Sept. 15

Average High: 103 F / 39 C

Average Low: 73 F / 23 C

Seasonal Rainfall: 2.25"

Explore world-class museums, including the Scottsdale Museum of Contemporary Art, Museum of the West and Musical Instrument Museum
Rent a cabana at one of the epic summer pool parties at Talking Stick Resort or Hotel Valley Ho



Sept. 16 – Nov. 30

Average High: 87 F / 31 C

Average Low: 56 F / 13 C

Seasonal Rainfall: 1.74"

Take a hike at Scottsdale's McDowell Sonoran Preserve or Pinnacle Peak

Go off-road on a rugged Jeep or Hummer tour

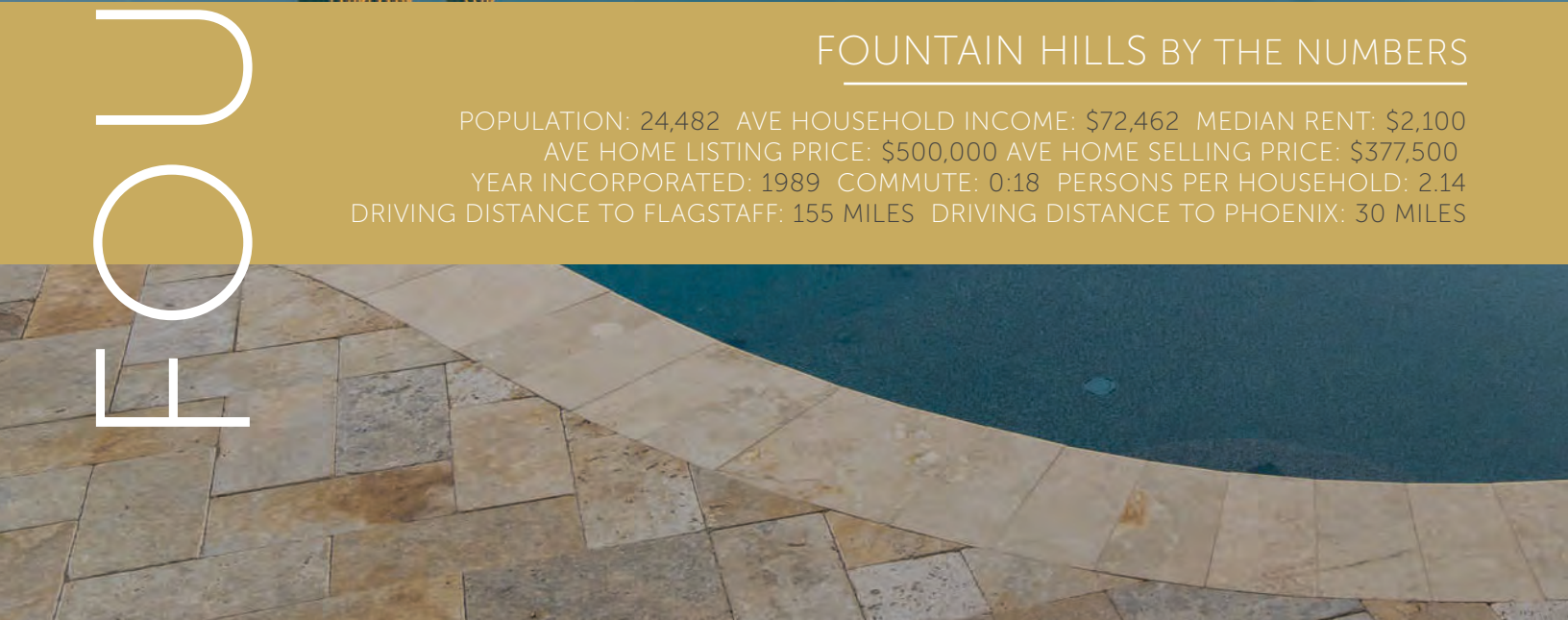
Make a day trip to Sedona to see colorful fall foliage

FOUNTAIN HILLS



FOUNTAIN HILLS BY THE NUMBERS

POPULATION: 24,482 AVE HOUSEHOLD INCOME: \$72,462 MEDIAN RENT: \$2,100
AVE HOME LISTING PRICE: \$500,000 AVE HOME SELLING PRICE: \$377,500
YEAR INCORPORATED: 1989 COMMUTE: 0:18 PERSONS PER HOUSEHOLD: 2.14
DRIVING DISTANCE TO FLAGSTAFF: 155 MILES DRIVING DISTANCE TO PHOENIX: 30 MILES



PARADISE VALLEY, ARIZONA

PARADISE VALLEY



PARADISE VALLEY BY THE NUMBERS

POPULATION: 14,355 AVE HOUSEHOLD INCOME: \$86,248 MEDIAN RENT: \$3,600
AVE HOME LISTING PRICE: \$2,295,000 AVE HOME SELLING PRICE: \$1,980,000
YEAR INCORPORATED: 1961 COMMUTE: 0:18 PERSONS PER HOUSEHOLD: 2.40
DRIVING DISTANCE TO LOS ANGELES: 385 MILES DRIVING DISTANCE TO PHOENIX: 15 MILES





Jerome

Distance: 120 Miles

A point to ponder: Jerome once produced three million pounds of copper each month. That's a lot of copper!

Once Arizona's third-largest city, when mining operations halted, nearly all of the 15,000 people who lived in Jerome at the peak of the copper boom left the area. The few who remained promoted Jerome as a historic ghost town. More recently, the town's resident reinvented this mile-high town as an enclave of art studios, shops, and galleries ideal for exploring.

With sweeping views of the entire Verde Valley, today's Jerome welcomes history buffs and art lovers alike with its homey vibe and variety of wonderful restaurants, charming lodging, and dozens of eclectic, artistic shops.

Perched on the side of Cleopatra Hill in the Mingus Mountains, Jerome is a great place to spend a weekend walking through the streets, admiring the historic buildings, visiting museums, shopping, and snapping pictures.

Sedona

Distance: 124 Miles

Sedona nestles among a geological wonderland. Multi-hued stone formations jut upwards from the high desert floor creating a vivid, mesmerizing setting that changes hourly with the light. When USA Weekend compiled their Most Beautiful Places in America list, Sedona claimed the top spot.

Surrounded by 1.8 million acres of national forest land, visitors have instant access to recreational activities. Trails for hiking and biking, along with bouncy jeep tracks, weave among the bristling forest of pinnacles, spires, buttes and domes. Yet, you're never far from the indulgences of town.

Sedona is equal parts rugged, equal parts resort. Prowl the 40-plus art galleries lining the streets or to receive soothing treatments from the dozens of spa facilities. Most recently, with its nearby vineyards and tasting rooms, Sedona has emerged as a destination for wine enthusiasts.



Grand Canyon

Distance: 230 Miles

The Grand Canyon is a wonderful year-round vacation destination and has millions of facts, info, stories, history, geology and areas to study. Learning the history and interesting facts about the Grand Canyon can be a life long venture of research and exploration.

With its ever-changing and dramatic scenery of enormous proportions, the Grand Canyon is one of the world's most spectacular landscapes. Its pine and fir forests, painted deserts, sandstone canyons, mesas and plateaus, volcanic and geologic features, the Colorado River, perennial streams, and waterfalls breathtakingly combine to form one of Earth's greatest landmarks. The only one of the Seven Natural Wonders of the World to be located in North America, more than 4,500,000 people visit the canyon each year, making it the most visited national park in the United States.

The Grand Canyon achieved National Park status in 1919, although it was afforded Federal protection since 1893 as

a forest reserve, and later as a National Monument. The most visited area of the park is Grand Canyon Village on the south rim. This area is listed as a National Historic Landmark District consisting of 257 structures.

There are a variety of ways to experience the Grand Canyon based on each person's interest. Visitors can travel to the many viewpoints via shuttle bus or commercial buses. There are also information centers, museums and interpretive ranger programs where you may learn more about the canyon and its history. If you are feeling adventurous, take a day hike above the rim, or plan for a camping trip down into the canyon. One of the more famous ways to experience the Grand Canyon and Colorado River is a rafting trip.

WHAT WE LOVE: *Explore Scottsdale!*



SCOTTSDALE MCDOWELL SONORAN PRESERVE

This expansive urban preserve, the largest of its kind in the nation, boasts nearly 200 miles of scenic shared-use trails in the McDowell Mountain foothills that are great for hiking, mountain biking and horseback riding. The Gateway trailhead offers access to numerous paths, ranging from the ADA accessible Bajada Nature Trail to the challenging Windgate Pass Trail.



MUSICAL INSTRUMENT MUSEUM

Discover unique instruments and music from around the world at MIM. High-tech headphones and multi-media displays immerse you in global musical traditions, while the hands-on Experience Gallery lets aspiring musicians of all ages try their hand at instruments like guitars, gongs and gamelans.



FRANK LLOYD WRIGHT'S TALIESIN WEST

Legendary architect Frank Lloyd Wright was so captivated by the Sonoran Desert's natural beauty and sunny climate that he chose Scottsdale as the location for his winter home and architectural school, Taliesin West. Daily tours offer guests an insider's look into Wright's ingenious designs and his ability to seamlessly blend indoor and outdoor spaces.



DOWNTOWN SCOTTSDALE

Downtown's nine walkable neighborhoods offer you a variety of experiences by day and night. Discover historic Scottsdale in Old Town, browse the galleries of the Arts District, shop along Fifth Avenue or discover the energy of Scottsdale after dark in the Entertainment District.



SCOTTSDALE MUSEUM OF THE WEST

This downtown gem celebrates the pioneer spirit of the American West through changing exhibitions of fine art, rare historic artifacts and cultural treasures. Be sure to check out the museum's event calendar for live music, speakers and Western film screenings.



DESERT BOTANICAL GARDEN

The Garden's five paved thematic trails introduce you to thousands of arid-land plants from around the world. Must-see events at the Garden include Las Noches de las Luminarias, the Music in the Garden concert series, and summer Flashlight Tours.



ODYSEA IN THE DESERT

This one-of-a-kind dining, shopping and entertainment center features three of Scottsdale's newest attractions – OdySea Aquarium, Dolphinaris and Butterfly Wonderland. Explore the rivers and oceans of the world, swim with dolphins, and walk among thousands of butterflies – it's all at OdySea in the Desert!



TPC SCOTTSDALE

TPC Scottsdale may be best known as the home of the Waste Management Phoenix Open, but it's also one of Scottsdale's finest public, desert-style golf courses. Play where the pros play with a round on TPC's Stadium Course – you can almost hear the crowds cheering on the infamous 16th hole.



The McDowell Sonoran Preserve & Its Best Trails

The McDowell Sonoran Preserve in Scottsdale, Arizona is a unique slice of untainted open desert. The preserve is home to diverse desert flora and fauna, sweeping views of the surrounding landscape, and hundreds of miles of multi-use trails popular with Arizona's mountain bikers, hikers, trail-runners, and horseback riders. The McDowell Mountains rise above the city of Scottsdale, four thousand foot peaks nestled on 27,800 acres of protected land.

HISTORY OF THE PRESERVE

In 1991, a group of Scottsdale citizens got together to discuss their concerns about new home and commercial development on the outskirts of the city. They formed the McDowell Sonoran Land Trust and set about to find a way to protect the McDowell Mountains and the surrounding desert from development. It was a landmark moment in 1994 when, as a result of the trust's efforts, the city of Scottsdale dedicated the initial McDowell Sonoran Preserve, totalling 5 acres.

Over two decades of hard work and advocacy by the McDowell Sonoran Conservancy (formerly Land Trust) have led to the development of new trailheads, a complex network of multi-use trails, and even a research initiative to monitor and track the flora and fauna of the preserve. In

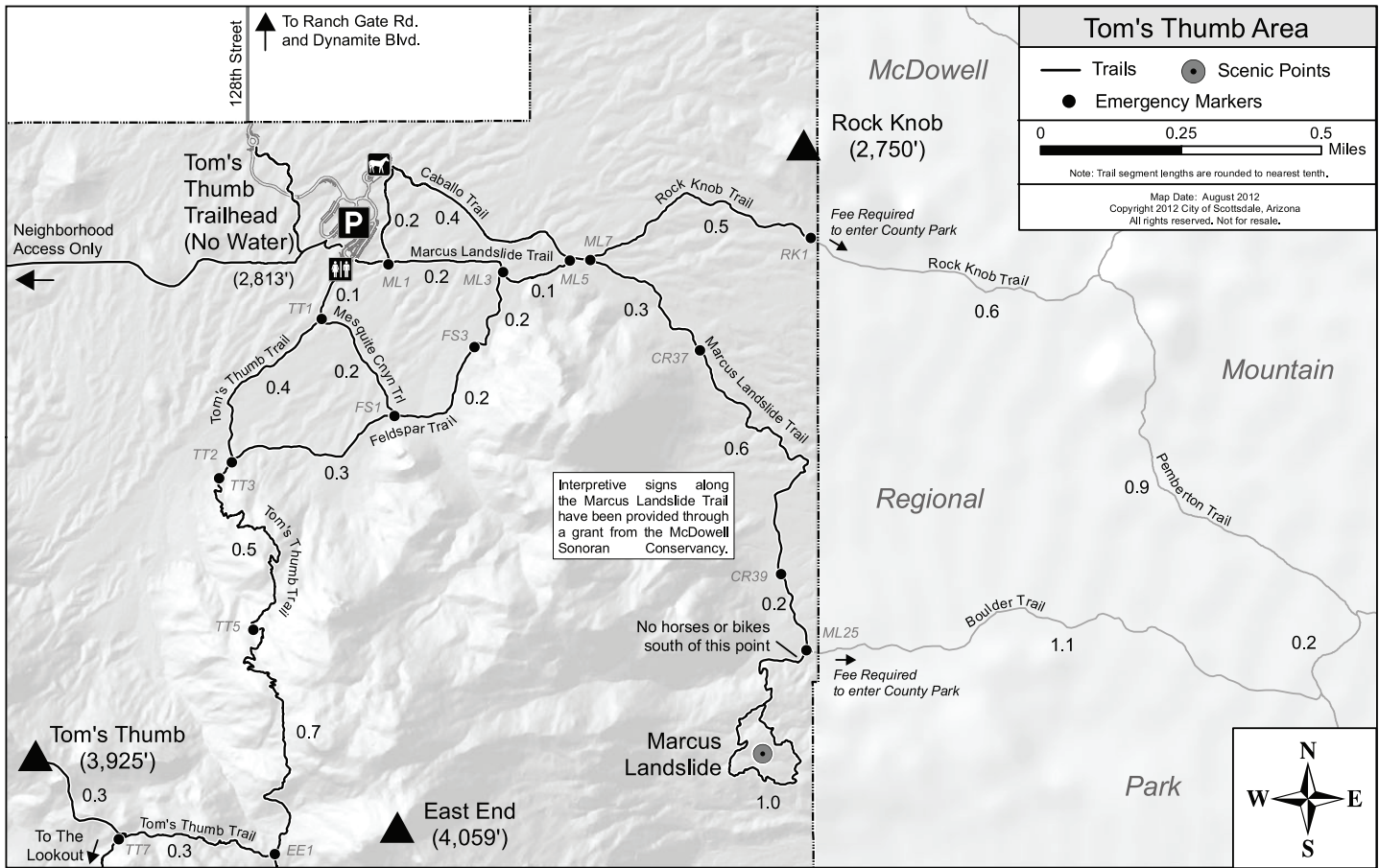
October 2013, the city celebrated the opening of the Brown's Ranch Trailhead and the incorporation of over 50 miles of new trails.

POPULAR TRAILS

The preserve itself comprises nearly one quarter of the area of the city of Scottsdale, and the McDowell Sonoran Conservancy and city planners have been careful to ensure that the many diverse areas of the preserve are accessible by an extensive network of well-maintained trails anchored by numerous trailheads.

– TOM'S THUMB TRAILHEAD –

In October 2012 the Toms Thumb Trailhead was opened, creating access to some of the most popular trails in the northern half of the Preserve including the Toms Thumb trail, the East End trail, and the Marcus Landslide trail into the McDowell Mountain Regional Park. Toms Thumb is a unique granite rock formation that juts up into the sky and is popular with rock climbers around the valley. Hike up the Toms Thumb trail and you find yourself in a veritable sculpture garden of natural granite formations with access to popular rock climbing routes, the Gateway trailhead on the west side of the preserve, and East End – the highest peak in the McDowell Mountains. Off the main trail you can explore



the hermit cave, also sometimes known as “Ogre’s Den,” where it appears a squatter once lived high on this peak in solitude, sign his journal and take in the view for yourself.

– BROWN’S RANCH TRAILHEAD –

Expansion of the preserve further north over the last five years has made the incredible granitic terrain of North Scottsdale more accessible to residents and tourists, while simultaneously creating a wilderness corridor stretching from the southern part of the preserve all the way into the Tonto National forest to the north and east. The new trails at Brown’s Ranch offer fun mountain biking riding with whoopy doos and climbs accessible for the intermediate to advanced rider, as well as jeep trails for the less adventurous beginner. Check out the amphitheater off the Cholla Mountain Loop trail and take a rest from your ride while enjoying the breathtaking views of granite and cactus studded rolling desert.

– GATEWAY TRAILHEAD –

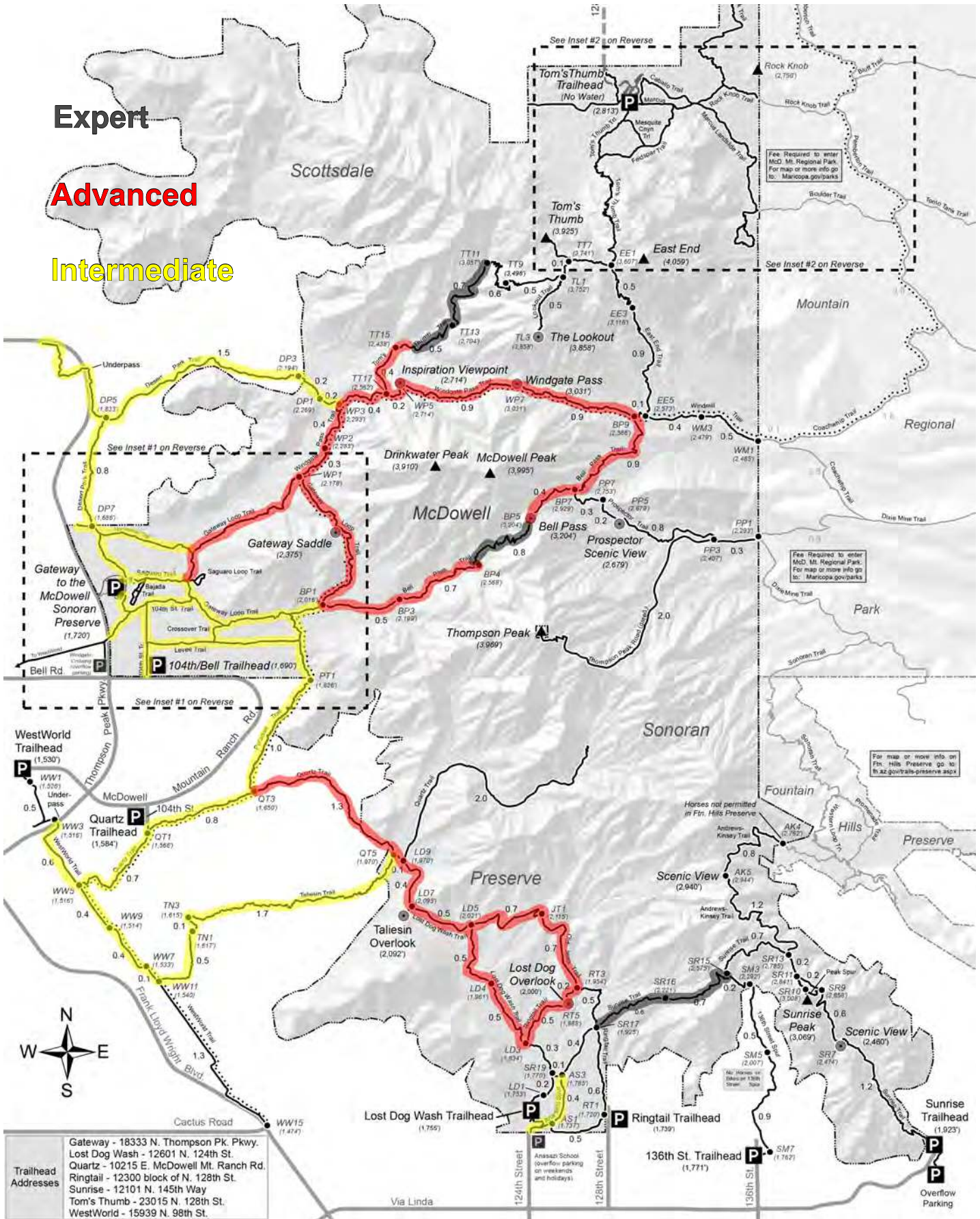
Gateway trailhead in the west of the preserve is perhaps the most well-known, popular, and accessible of all access points in the preserve. The 4.5 mile Gateway Loop Trail is

a favorite of early morning hikers ,as well as Scottsdale’s mountain bikers and equestrians. LEED Platinum certified trailhead facilities offer water, bathrooms, information and regular events held by the Conservancy Stewards and the location has received accolades for its Bajada Nature trail – barrier free and wheelchair accessible!

TERRAIN

No matter where in the McDowell Sonoran Preserve you choose to hike or mountain bike it is easy to see the amazing intricacy of the landscape. The McDowell Mountains were formed millions of years ago by volcanic activity and plate tectonics which created what we now know as basin and range topography. The mountains here were once much taller and the valleys far deeper but over time, erosive forces wore down the faces of the mountains carrying alluvial soil into the valleys and raising the floor to the moderate grade it is today. The McDowell Mountains are rich in plant and animal life, home to bobcats, woodpeckers, hawks, rattlesnakes, mule deer, cotton tail rabbits, and diverse desert plants including ocotillo, prickly pear cactus, palo verde and mesquite trees, and Arizona’s iconic giant saguaro cactus.

Expert
Advanced
Intermediate







SCOTTSDALE BOASTS 51 GOLF COURSES WITHIN THE CITY AND
MORE THAN 200 IN THE SURROUNDING AREA.

ENJOY CHALLENGING & *Scenic Golf*



Ak-Chin Southern Dunes G.C.

48456 W. Hwy. 238

Maricopa, AZ 85139

480-367-8949

golfsoutherndunes.com

COURSE NAME: Championship

HOLES & PAR: 18 / 72

YARDAGE: 7,546

DESIGN: Links

SLOPE & RATING: 141 / 76.2

This 18-hole championship golf course finds the perfect balance between a laid-back, relaxed atmosphere and the high-end golf experience.



ASU Karsten Golf Course

1125 E. Rio Salado Pkwy.

Tempe, AZ 85281

480-921-8070

asukarsten.com

COURSE NAME: **

HOLES & PAR: 18 / 70

YARDAGE: 7,002

DESIGN: Links

SLOPE & RATING: 131 / 73.8

Play the course where champions like Phil Mickelson honed their game! The PING Learning Center features all the latest equipment and instructors.



Boulders Club

34631 N. Tom Darlington Rd.

Carefree, AZ 85377

480-488-9009

theboulders.com

COURSE NAME: North / South

HOLES & PAR: 18 / 72 - 18 / 71

YARDAGE: 6,811 / 6,726

DESIGN: Desert

SLOPE & RATING: 137 / 72.6

These two championship golf courses are considered among the most demanding in the Southwest and are known for their rugged beauty.



Camelback Golf Club

7847 N. Mockingbird Ln.

Scottsdale, AZ 85253

480-596-7050

camelbackgolf.com

COURSE NAME: Padre / Ambiente

HOLES & PAR: 18 / 72 - 18 / 72

YARDAGE: 6,868 / 7,225

DESIGN: Traditional / Links

SLOPE & RATING: 130 / 72.2

Featuring championship golf in a parkland setting that promises a demanding and dynamic adventure. Also offering an expansive golf shop.



Desert Canyon Golf Club

10440 Indian Wells Dr.

Fountain Hills, AZ 85268

480-837-1173

desertcanyonogolf.com

COURSE NAME: **

HOLES & PAR: 18 / 71

YARDAGE: 6,415

DESIGN: Desert

SLOPE & RATING: 123 / 69.0

Stunning mountain vistas, scenic desert course. Enjoy an authentic Sonoran Desert golf experience with spectacular elevation changes and beautiful greens.



Dove Valley Ranch Golf Club

33750 N. Dove Lakes Dr.

Cave Creek, AZ 85331

480-488-0009

dovevalleyranch.com

COURSE NAME: **

HOLES & PAR: 18 / 72

YARDAGE: 7,035

DESIGN: Desert

SLOPE & RATING: 132 / 72.8

Dove Valley Ranch Golf Club is player friendly, with manicured transition areas that allow its guests to recover without penalty.



Eagle Mountain Golf Club

14915 E. Eagle Mountain Pkwy.

Fountain Hills, AZ 85268

480-816-1964

eaglemtn.com

COURSE NAME: **

HOLES & PAR: 18 / 71

YARDAGE: 6,800

DESIGN: Desert

SLOPE & RATING: 136 / 71.2

Eagle Mountain is a spectacular representation of man's creation in harmony with nature as it winds through box canyons, rolling hills and lush desert valleys.

**Gainey Ranch Golf Club**

7500 E. Doubletree Ranch Rd.
Scottsdale, AZ 85258
480-444-1234
scottsdale.regency.hyatt.com

COURSE NAME: Arroyo / Lakes
HOLES & PAR: 9 / 36 - 9 / 36
YARDAGE: 3,424 / 3,376
DESIGN: Traditional / Traditional
SLOPE & RATING: 128 / 35.9

These resort-style layouts, which are rotated daily, provide a refreshing break from the Valley's desert scene.

**Grayhawk Golf Club**

8620 E. Thompson Peak Pkwy.
Scottsdale, AZ 85255
480-502-1800
grayhawkgolf.com

COURSE NAME: Talon / Raptor
HOLES & PAR: 18 / 72
YARDAGE: 6,973 / 7,135
DESIGN: Desert
SLOPE & RATING: 146 / 73.3

Grayhawk offers two of the Southwest's most enjoyable and challenging golf experiences.

**Legend Trail Golf Club**

9462 E. Legendary Ln.
Scottsdale, AZ 85262
480-488-7434
legendtrailgc.com

COURSE NAME: **
HOLES & PAR: 18 / 72
YARDAGE: 6,845
DESIGN: Desert
SLOPE & RATING: 138 / 72.3

This exquisitely manicured course features breathtaking panoramic vistas and provides players of all skill levels with numerous diverse and unique shot-making situations.

**Longbow Golf Club**

5601 E. Longbow Pkwy.
Mesa, AZ 85215
480-807-5400
longbowgolf.com

COURSE NAME: **
HOLES & PAR: 18 / 71
YARDAGE: 7,050
DESIGN: Desert
SLOPE & RATING: 134 / 72.9

Ranked as one of the "Top 25 Places to Play" in Arizona by Arizona The State of Golf magazine. Features include a new clubhouse and revamped practice facility.

**McCormick Ranch Golf Club**

7505 E. McCormick Pkwy.
Scottsdale, AZ 85258
480-948-0260
mccormickranchgolf.com

COURSE NAME: Palm / Pine
HOLES & PAR: 18 / 72 - 18 / 72
YARDAGE: 7,044 / 7,187
DESIGN: Traditional
SLOPE & RATING: 137 / 73.7

McCormick Ranch features breathtaking scenery, immaculate course conditions, restaurant, pro shop, practice facilities and service-oriented personnel.

**McDowell Mountain Golf Club**

10690 E. Sheena Dr.
Scottsdale, AZ 85255
480-502-8200
mcdowellmountaingc.com

COURSE NAME: **
HOLES & PAR: 18 / 71
YARDAGE: 7,072
DESIGN: Desert
SLOPE & RATING: 137 / 73.3

Led by the talented team of Steve Loy and Phil Mickelson, the club delivers a wonderful desert-style experience on the recently renovated golf course and clubhouse.

**The Phoenician Golf Club**

6000 E. Camelback Rd.
Scottsdale, AZ 85251
480-423-2449
thephoenician.com

COURSE NAME: Oasis / Desert
HOLES & PAR: 9 / 35 - 9 / 35
YARDAGE: 3,250 / 3,060
DESIGN: Desert
SLOPE & RATING: 129 / 34.3

The Phoenician's 27 holes offer the challenge and diversity golfers long for. The facility consists of three distinctive nines that offer multiple 18-hole combinations.



Rancho Mañana Golf Club
5734 E. Rancho Mañana Blvd.
Cave Creek, AZ 85331
480-488-0398
ranchomanana.com

COURSE NAME: **
HOLES & PAR: 18 / 70
YARDAGE: 6,016
DESIGN: Desert
SLOPE & RATING: 128 / 66.7

A beautiful, challenging, high-desert course. The breathtaking view and abundant wildlife provide an experience that truly represents golf in the Arizona desert.



Raven Golf Club Phoenix
3636 E. Baseline Rd.
Phoenix, AZ 85042
602-243-3636
ravenphx.com

COURSE NAME: **
HOLES & PAR: 18 / 72
YARDAGE: 7,078
DESIGN: Traditional
SLOPE & RATING: 132 / 73.2

Raven Golf Club Phoenix's spectacular championship golf course offers an array of world-class amenities.



Starfire Golf Club
11500 N. Hayden Rd.
Scottsdale, AZ 85260
480-948-6000
starfiregolf.com

COURSE NAME: King / Hawk
HOLES & PAR: 9 / 36 - 9 / 34
YARDAGE: 3,258 / 2,840
DESIGN: Traditional
SLOPE & RATING: 121 / 34.7

The Starfire Golf Club and The Starfire Grille offer a well-loved tournament, wedding and corporate-event venue as well as inspired American dining.



Stonecreek Golf Club
4435 E. Paradise Valley Pkwy S.
Phoenix, AZ 85032
602-953-9111
stonecreekgc.com

COURSE NAME: **
HOLES & PAR: 18 / 71
YARDAGE: 6,871
DESIGN: Traditional
SLOPE & RATING: 131 / 72.8

Stonecreek Golf Club offers remarkable golf with upscale amenities located in the heart of Phoenix with spectacular mountain views.



SunRidge Canyon Golf Club
13100 N. SunRidge Dr.
Fountain Hills, AZ 85268
480-837-5100
sunridgegolf.com

COURSE NAME: **
HOLES & PAR: 18 / 71
YARDAGE: 6,823
DESIGN: Desert
SLOPE & RATING: 140 / 72.3

This thrilling and beautiful desert-golf experience is capped by the famed Wicked Six, Arizona's most challenging finishing holes.



Talking Stick Golf Club
9998 E. Talking Stick Way
Scottsdale, AZ 85256
480-860-2221
talkingstickgolfclub.com

COURSE NAME: North / South
HOLES & PAR: 18 / 70 - 18 / 71
YARDAGE: 7,133 / 6,833
DESIGN: Links / Traditional
SLOPE & RATING: 125 / 72.7

Talking Stick's North course features Scottish-style bunkers, while the South course incorporates traditional tree-lined fairways.



TPC Scottsdale
17020 N. Hayden Rd.
Scottsdale, AZ 85255
480-585-4334
tpc.com/scottsdale

COURSE NAME: Stadium
HOLES & PAR: 18 / 71
YARDAGE: 7,261
DESIGN: Desert
SLOPE & RATING: 142 / 74.7

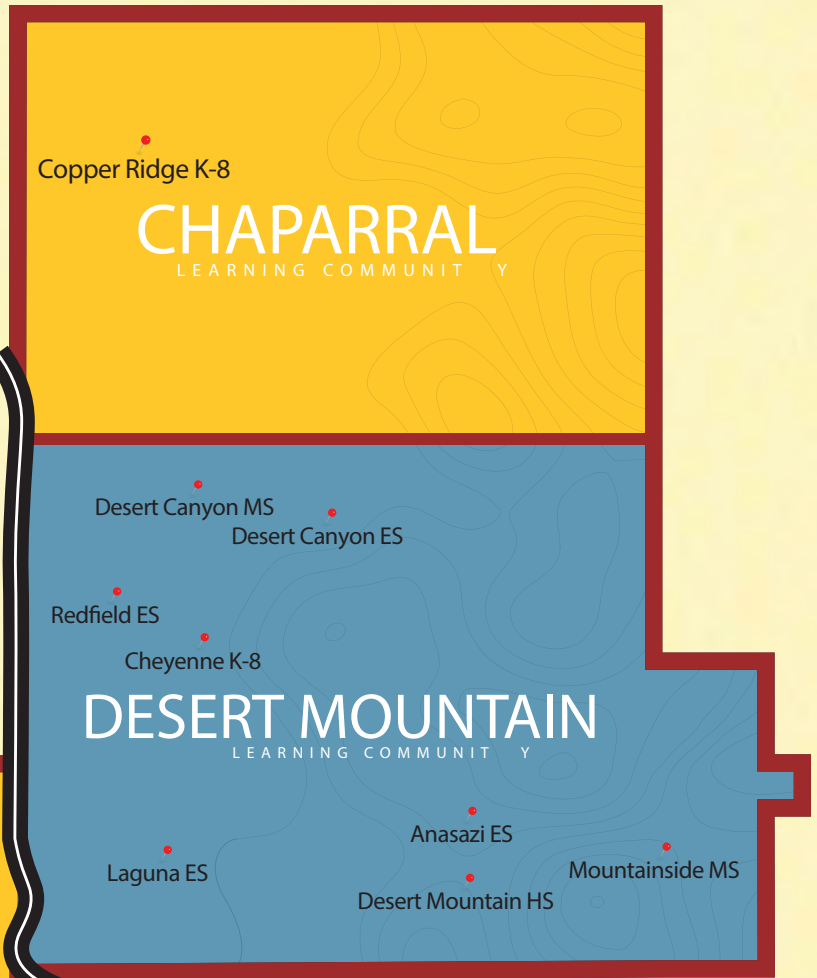
TPC Scottsdale features the award winning Stadium course, host to the PGA TOUR's Waste Management Phoenix Open, and the Champions course.





Scottsdale *Unified* SCHOOL DISTRICT

- Founded 1896
- 30 schools (1 online)
- 24,000+ students
- 3,000 employees
- 90% graduation rate
- 92% of graduates go on to college
- Nationally ranked schools
- Award-winning academics, arts and athletics



ROUTE 168

Our Vision

A community that engages, educates, and empowers all to excel.

Our Mission

To deliver a world-class education promoting the highest level of academic achievement, creativity and personal growth that will inspire greatness in today's students and tomorrow's leaders.

Our Goals

ACADEMIC ACHIEVEMENT

To establish high expectations for all stakeholders through a commitment to increase academic rigor and relevance that instills a passion for lifelong learning.

FINANCIAL STABILITY

To ensure effective and transparent financial stewardship resulting in optimal class sizes that create a more personalized learning environment.

EXTERNAL COMMUNICATION

To simplify and improve communication along with fostering relationships that result in strong support, partnerships, volunteerism, community trust and pride.

ORGANIZATIONAL HEALTH

To cultivate a culture and workplace environment that attracts and retains the best employees.

SCHOOL SAFETY AND STUDENT SUPPORT

To cultivate a safe, structured and supportive learning environment which enables students to grow and achieve.

Information may be outdated. Please visit the website for the most current data..

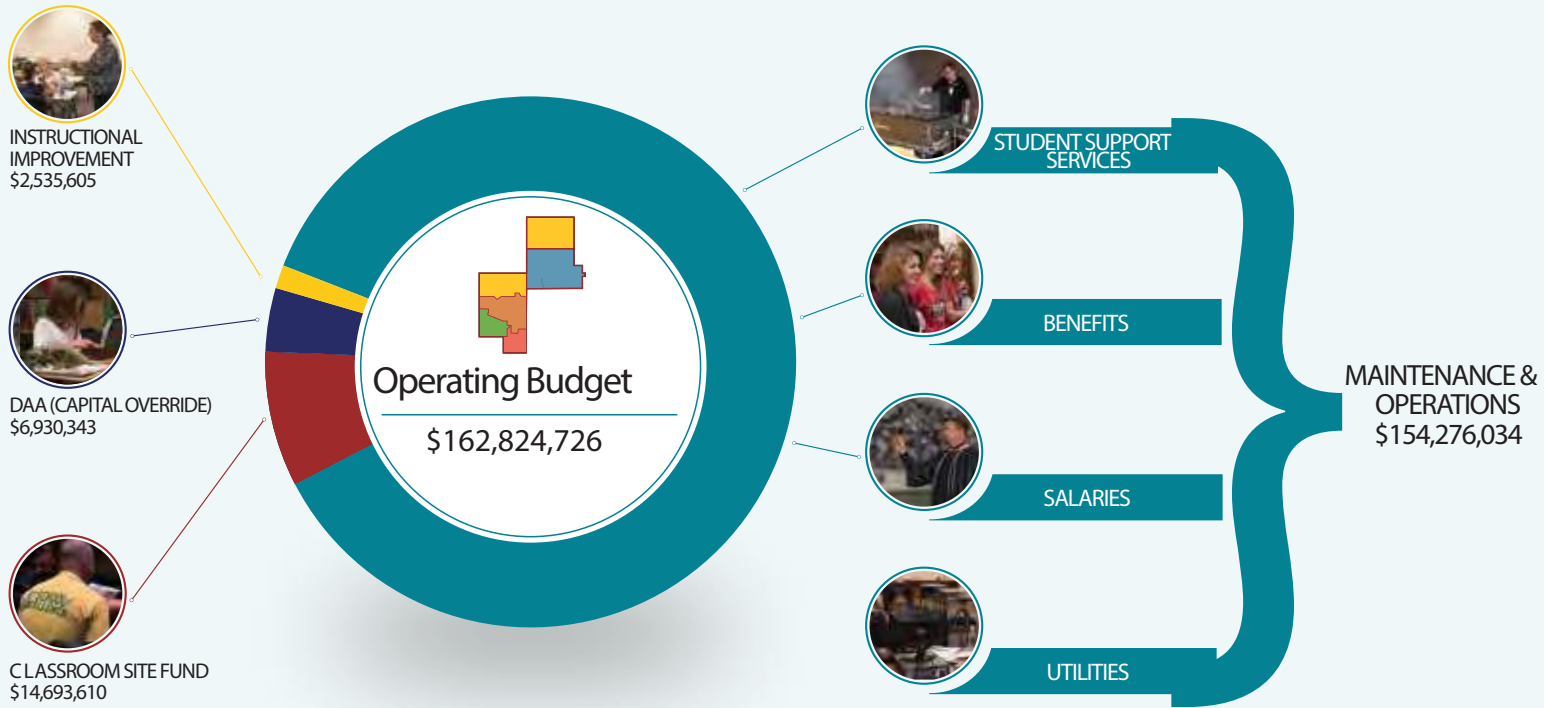


For the newest Scottsdale area properties visit www.LiveBetterInScottsdale.com

FINANCIALS

2016 - 2017*

SUSD has been awarded the Certificate of Achievement for Excellence in Financial Reporting by the Association of School Business Officials International for its comprehensive annual financial report



Dollars Spent in the Classroom



Scottsdale annually reviews systems and best practices to increase efficiencies and savings.

Recently addressing IT security gaps, transportation and administrative costs while increasing workflow and productivity.

56.8% Classroom Instruction |

13.4% Plant Operations |

8.0% Student Support |

7.9% Administration |

5% Food Service |

4.8% Instructional Support |

4.1% Transportation |

Statewide FY2015 53.6%

Statewide FY2015 12.1%

Statewide FY2015 8.00%

Statewide FY2015 10.2%

Statewide FY2015 5.50%

Statewide FY2015 5.80%

Statewide FY2015 4.80%

* Please visit the SUSD website for current information

Founded 1896
23,000+ Students
3,000+ Employees
30 Schools (1 Online)

HIGHLIGHTS SUSD

4th

According to 2016 Niche Rankings, SUSD is ranked Fourth Best Public School District in Arizona.

90%

SUSD has a 90% graduation rate.

92%

92% of our graduates go onto college.

ACT
SAT

1250 average SAT and 28 average ACT.

8

National Merit Scholars

\$55.6
MILLION

The Class of 2016 earned \$55.6 million in scholarships.



In 2016 Newsweek recognized Chaparral High School as one of America's Top High Schools.



Four SUSD high schools nationally recognized & three listed in the top 50 high schools in Arizona by U.S. News & World Report's 2016 Best High School Rankings.

BEST HIGH SCHOOLS
#14 Desert Mountain
#20 Chaparral
#26 Arcadia

BEST HIGH SCHOOLS
Saguaro



Christine Marsh, an AP English teacher at Chaparral H.S. is Arizona Educational Foundation Teacher of the Year.



Richard Maxwell, creator of CMAS at Arcadia, named quarterfinalist for the Music Educator Award presented by The Recording Academy and the GRAMMY Foundation.



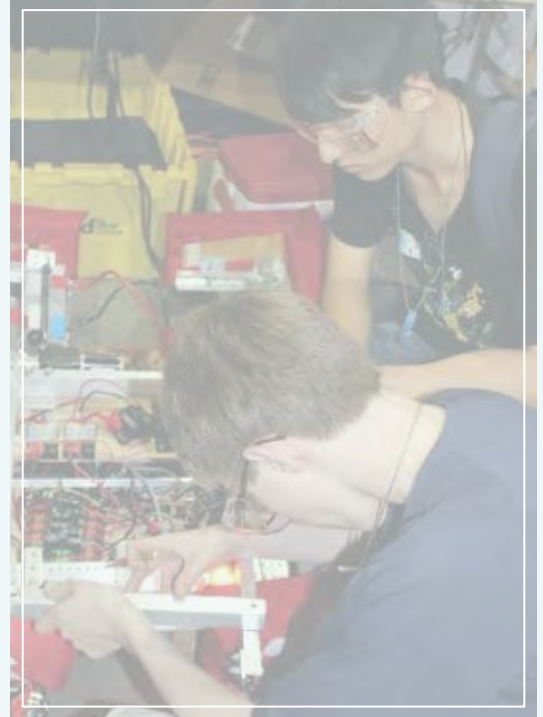
Arizona Educational Foundation's (AEF) A+ Schools of Excellence.

- Anasazi Elementary School
- Chaparral High School
- Cherokee Elementary School
- Cochise Elementary School
- Copper Ridge School
- Hohokam Traditional School
- Laguna Elementary School
- Navajo Elementary School
- Sequoia Elementary School
- Tavan Elementary School



2016 Athletics State Champions

- Chaparral Girls Swim & Dive
- Chaparral Spirit Line
- Desert Mountain Boys Golf
- Desert Mountain Boys Tennis
- Saguaro Football



2016 World Renowned Robotics

FIRST ROBOTICS WORLDS:

- Chaparral High School
- Saguaro High School

VEX WORLDS:

- Saguaro High School
- Hohokam Traditional School

FIRST NORTH AMERICAN CHAMPIONSHIP:

- Yavapai Elementary School



Please visit the SUSD website for the most current information.

HEALTHCARE IN SCOTTSDALE







HONORHEALTH SCOTTSDALE OSBORN MEDICAL CENTER

Scottsdale Osborn Medical Center is a 337-bed, full-service hospital that's a leader in the fields of trauma, orthopedics, neurosurgery, cardiovascular services and critical care.

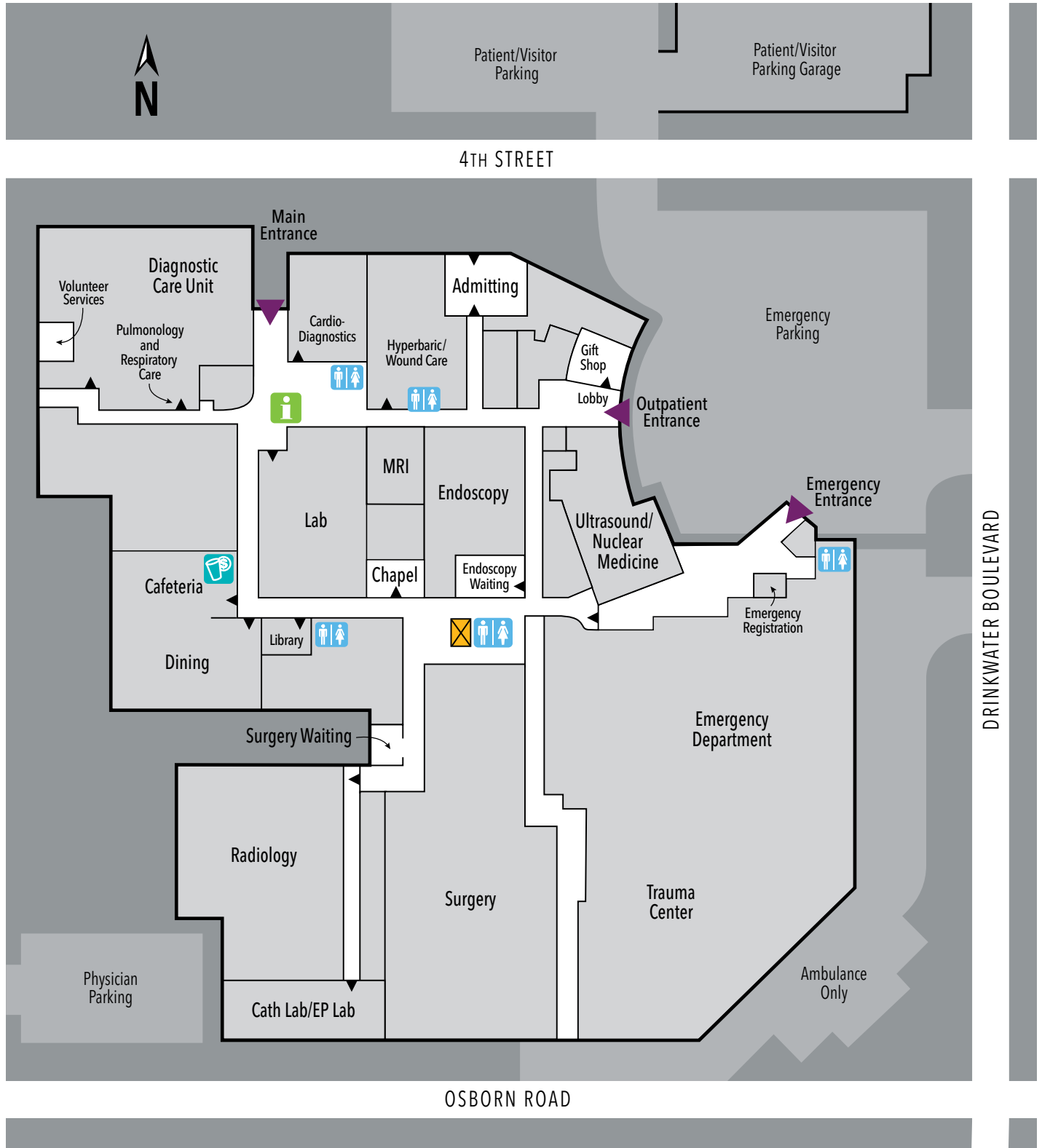
The campus is also home to a family birthing center and neonatal unit; a family medicine residency program, and a trauma/medical training center for the U.S. military. The hospital is a certified Chest Pain Center, American College of Surgeons-verified Level I Trauma Center and a certified Primary Stroke Center.

Other services at Scottsdale Osborn Medical Center include those offered at Greenbaum Surgical Specialty Hospital, which focuses on such general surgeries as ear, nose and throat; urology and gynecology.

The facility has earned Magnet designation, the highest national designation for excellence in nursing care. Scottsdale Osborn Medical Center also was named a Top 100 Hospital by Truven in 2015.

PROVIDED MEDICAL SERVICES:

- Cancer Care
- Cardiac Arrest Center
- Emergency
- Gynecology
- Heart & Vascular
- Inpatient and Outpatient General Surgery
- Level I Trauma Center
- Maternity
- Neonatology
- Neurosciences
- Orthopedics
- Primary Stroke Center
- Research
- Robotics Surgery
- Spine Care
- Urology



-  ENTRANCE
-  INFORMATION
-  VISITOR ELEVATOR
-  RESTROOM
-  VENDING



HONORHEALTH SCOTTSDALE SHEA MEDICAL CENTER

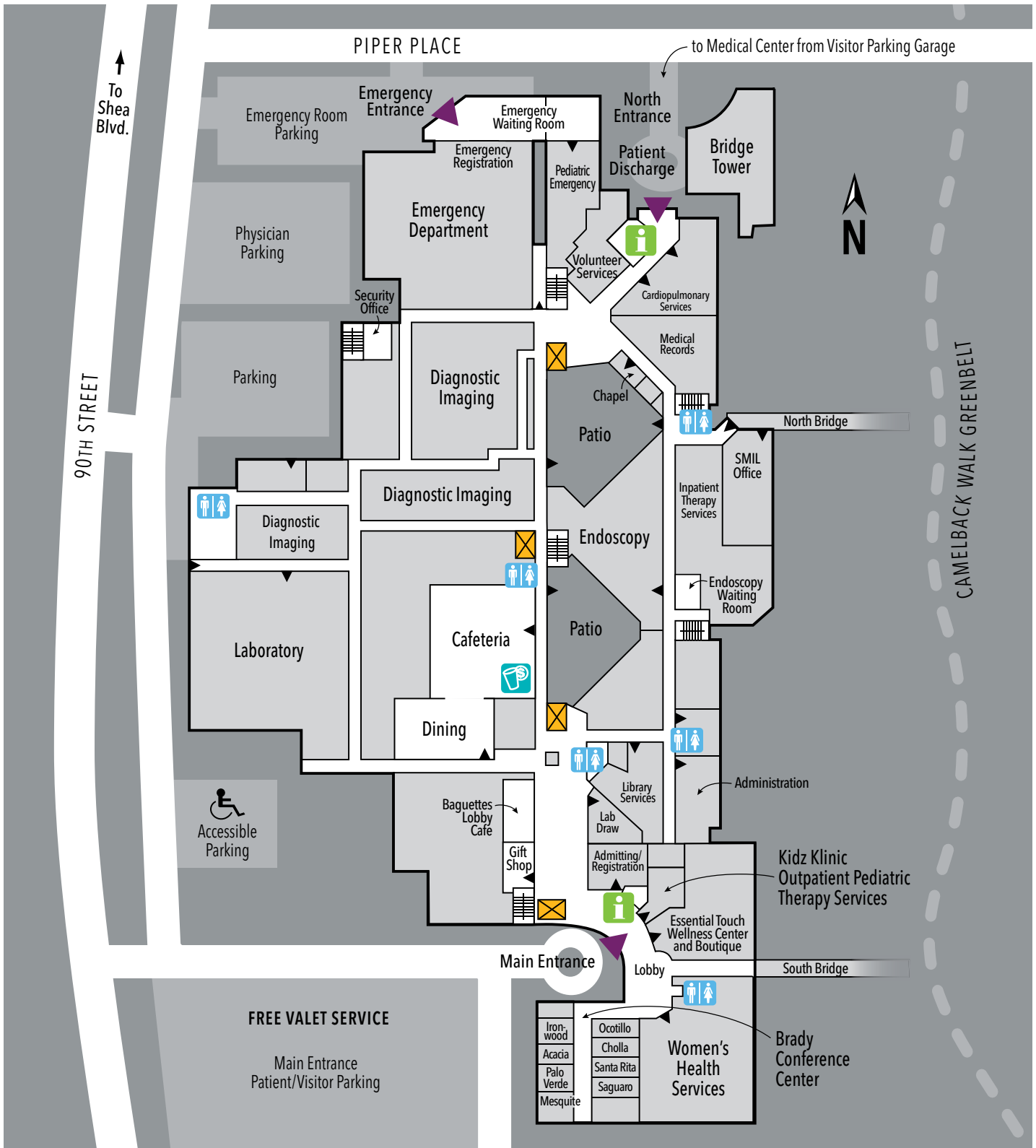
Scottsdale Shea Medical Center has 433 beds, women's services, a dedicated pediatric emergency department, pediatric ICU, and a Level III neonatal ICU. The hospital also is known as a bariatric surgery center of excellence, total joint replacement center, and cardiology and oncology services.

The Virginia G. Piper Cancer Center, accredited by the Commission on Cancer of the American College of Surgeons, is on the Shea campus and houses the HonorHealth Research Institute.

Scottsdale Shea Medical Center is a certified Chest Pain Center and Heart Attack Center. The facility has earned Magnet designation, the highest national designation for excellence in nursing care.

PROVIDED MEDICAL SERVICES:

- Cancer Care
- Cardiac Arrest Center
- Diabetes Center
- Emergency
- Gynecology
- Heart & Vascular
- Inpatient and Outpatient General Surgery
- Maternity
- Neonatology
- Neurosciences
- Orthopedics
- Pediatric ER
- Pediatric Intensive Care Unit
- Pediatrics
- Research
- Robotics Surgery
- Surgical Weight Loss
- Urology
- Virginia G. Piper Cancer Center



-  ENTRANCE
-  INFORMATION
-  VISITOR ELEVATOR
-  STAIRS
-  RESTROOM
-  VENDING



HONORHEALTH SCOTTSDALE THOMPSON PEAK MEDICAL CENTER

Located north of Loop 101 and Scottsdale Road, Scottsdale Thompson Peak Medical Center is a 120-bed facility offering state-of-the-art medical, surgical and emergency care services. Surgical services include minimally invasive and robotic-assisted procedures including orthopedics, total joint replacement, spine, general surgery, gynecologic oncology, gastroenterology, urology, wound care and vascular. The hospital also provides intensive care services and cardiac care including cardiac catheterization. Scottsdale Thompson Peak Medical Center is a certified Chest Pain Center.

The facility has earned Magnet designation, the highest national designation for excellence in nursing care. Additionally, the facility was awarded the Top Hospital designation by the Leapfrog Group in 2015.

PROVIDED MEDICAL SERVICES:

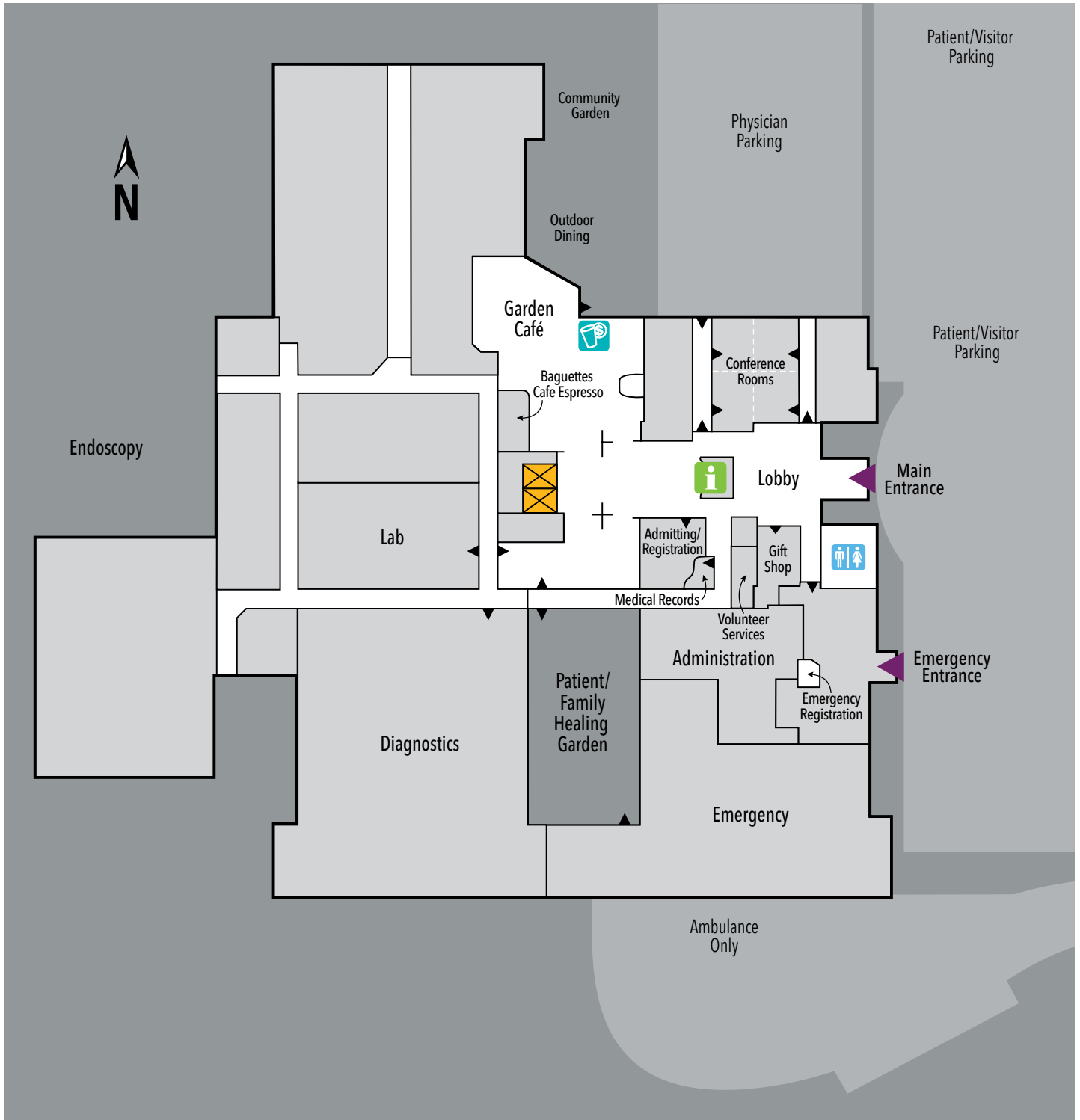
- Cancer Care
- Cardiac Arrest Center
- Diabetes Center
- Emergency
- Gynecology
- Heart & Vascular
- Inpatient and Outpatient General Surgery
- Orthopedics
- Research
- Robotics Surgery
- Urology



Scottsdale Thompson Peak Medical Center

7400 E. Thompson Peak Pkwy., Scottsdale, AZ 85255 480-324-7000

FIRST FLOOR



THOMPSON PEAK PARKWAY

- ENTRANCE
- INFORMATION
- VISITOR ELEVATOR
- RESTROOM
- VENDING



IRONWOOD CANCER & RESEARCH CENTER

You can find that team at Ironwood Cancer & Research Centers. With community-based centers strategically located throughout the Metro Phoenix area, Ironwood offers advanced therapies and a multi-disciplinary approach usually associated with large academic centers – but with a personalized touch recognizing the individual needs of the patient.

Studies have shown the importance of a multi-disciplinary approach in effectively treating cancer. We spare you time and worry simply by having all the doctors, therapists, and resources you need in one convenient location, eliminating the delays and miscommunication. These collaborative efforts ensure the highest standards of care. Because Ironwood is actively involved in cutting-edge research, you can also benefit from promising new treatments through participation in clinical trials.

Ironwood Breast Centers offer comprehensive treatment of benign and malignant diseases of the breast. We are distinguished by our broad-based multi-disciplinary model of care which includes breast surgeons, medical oncologists,

radiation oncologists, certified genetic counselor, registered dietitian and full complement of integrative teams are assembled for each patient and can include plastic surgeons, additional specialists and ancillary services.

Our breast surgeons are committed to personalized evidence based treatment therapies that utilize the most current research and treatments. They are nationally recognized by their peers for their contributions to the field of breast surgery. Control and eradication of cancer is our first priority, but body image and quality of life are important as well. Our breast surgeons utilize advances in surgical techniques to reduce deformity, scarring and development of lymphedema. Breast cancer treatment impacts more than just the breast and we are committed to optimal care of the entire person.

SCOTTSDALE BREAST CENTER

8880 E. Desert Cove Ave.
Scottsdale, AZ 85260
480-324-5252
www.ironwoodcrc.com



MAYO CLINIC SCOTTSDALE CAMPUS

Mayo Clinic in Phoenix is ranked the No. 1 hospital in Arizona and is ranked No. 20 on the Honor Roll.

MAYO CLINIC BUILDING — SCOTTSDALE

Many people begin their experience at this five-story, 240-exam room outpatient clinic on the Scottsdale campus. Mayo Clinic Building — Scottsdale offers outpatient surgery; a laboratory; diagnostic testing, imaging and pharmacy services; a patient education library; and multilevel underground parking.

MAYO CLINIC SPECIALTY BUILDING

The Mayo Clinic Specialty Building is an outpatient clinic building connected to the northeast corner of Mayo Clinic Hospital on the Phoenix campus. It houses a variety of outpatient specialty services.

MAYO CLINIC HOSPITAL

Mayo Clinic Hospital, located on the Phoenix campus, has 268 licensed beds with 21 operating rooms, an emergency room, a transplant center and a full-service clinical laboratory. It also offers diagnostic imaging and noninvasive

heart tests, and lung testing services. Mayo Clinic Hospital opened in the fall of 1998 and is the first hospital designed and built by Mayo Clinic.

MAYO CLINIC BUILDING — PHOENIX

Mayo Clinic Building — Phoenix is home to the Mayo Clinic Cancer Center, our proton beam facility and other medical practices and patient services. The building is the latest addition to our growing Phoenix campus and our expanding medical practice.

SCOTTSDALE CAMPUS

13400 E. Shea Blvd.
Scottsdale, AZ 85259
480-301-8000
www.mayoclinic.org

SCOTTSDALE ECONOMICS







SCOTTSDALE *Business*

Scottsdale, one of Arizona's 10 largest cities is a premier visitor location as well as a tremendous place to live and do business. Scottsdale is home to 125 golf courses, 220 tennis courts, dozens of parks and hundreds of miles of bike paths and hiking trails, and a Downtown with more than 20 hotels, 90 restaurants, 320 retail shops and 80 art galleries. Scottsdale Airport and its surrounding Commerce Airpark area is home to nearly 2,500 businesses with more than 48,000 jobs. The high-tech innovation center SkySong, located just a few miles from Downtown, is designed to help companies grow through a unique partnership with Arizona State University. Scottsdale was recently named one of the Top 100 Best Places to Live in the United States, and was honored as Arizona's 2013 "eCity" by Google.

The City of Scottsdale is a premier Arizona community with a distinguished history of economic vitality and prosperity. It is a place where people from around the globe flock to be a part of "the vibe" that

is Scottsdale. Scottsdale is Arizona's mecca for corporate business professionals and new technology startups. It is a business-friendly community where stakeholders create environments which generate some of the world's most successful companies and entrepreneurs. Scottsdale attracts industry and people who are seeking a higher quality of life and a superior corporate climate. Business and people who locate in Scottsdale enjoy:

- Higher quality of life with a lower cost of living in comparison to other major urban centers across the U.S.
- Close proximity and accessibility to major domestic and international markets via Phoenix Sky Harbor International Airport and Scottsdale Municipal Airport.
- World-class research and development opportunities with a highly educated and well-trained workforce

With an impressive number of accolades, Scottsdale continues to be recognized nationally and internationally for its beautiful landscape, vast retail offerings, attainable quality of life and community safety.

The city offers a mix of lifestyle options for all income levels and living preference, such as modern urban living, high-end estates and family neighborhoods. Scottsdale is an environmentally conscious community with a long history of open space preservation, environmentally and financially sustainable municipal operations and facilities.

Scottsdale's Appaloosa Library was named one of 10 Landmark Libraries in the United States, Sunset Magazine named Scottsdale one of the West's best places to live, and America's Promise Alliance named it as one of the 100 Best Communities for Young People, for five consecutive years.

LARGEST Employers

- Arizona Breastnet LLC
- Arizona Center for Fertility Studies Ltd.
- Arizona Oncology Associates
- Arizona Oncology Services
- Arizona State University Department of Biomedical Informatics
- Array Therapeutic
- Brain State Technologies
- Cayenne Medical Inc.
- Clinical Technologies Inc.
- CVS Health
- Global Dental Science
- GlobalMed Group
- HealthSouth Scottsdale Rehabilitation Hospital
- GoXstudio
- Ironwood Cancer & Research Centers
- Lattice Biologics
- Systems Imagination
- LabCorp
- Mayo Clinic
- Mayo Medical School -Arizona Campus
- Orthoscan
- Provista Diagnostics
- HonorHealth
- HonorHealth Research Institute
- Scottsdale Medical Imaging
- Scottsdale Pediatric Center PC Inc.
- Scottsdale Urologic Surgeons Ltd.
- Sleep Healthcenters LLC
- Spooner Physical Therapy & Hand Rehab P.C.
- St. Jude Medical
- Translational Drug Development (TD2)
- Arizona Oncology
- Valley Anesthesiology Consultants Ltd.
- Valley Ent P.C.
- Virginia G. Piper Cancer Center at HonorHealth
- West Pharmaceutical Services
- Magellan Health
- Accolade
- Matrix Medical Network
- Primus Pharmaceuticals
- Orion Health
- ZocDoc
- NeoLight
- 21st Century Oncology
- Prismic Pharmaceuticals
- Theranos
- SkySong, the Scottsdale ASU Innovation Center
- GoBiquity
- Vanguard
- Nationwide
- Quicken Loans
- PayPal
- Nautilus Insurance
- Troon Golf
- CNA National Warranty Corporation
- FITCH

SCOTTSDALE RANKINGS

- 21% of Arizona Corporate Headquarters are located in Scottsdale
- Top 100 Best Communities for Young People -America's Promise Alliance
- No. 2 High School in the Nation - U.S. News & World Report
- Top 10 Tech-Savvy City - Center for Digital Government
- Named Google ECity for Strongest Online Business City in the State - Google
- No. 6 Best Run City in the U.S. - 24/7 Wall St.
- No. 6 Safest City in the U.S. - Law Street Media
- Best City to Raise Children - Livability.com
- Top 25 City in the U.S. for Arts Destinations -American/Style Magazine



FOR MORE INFORMATION

Scottsdale Economic Department
3839 North Drinkwater Blvd., 2nd
Scottsdale, AZ 85251
480-312-7989
Business@ScottsdaleAZ.gov

* Please visit the Scottsdale Economic Department for the most current information.



SCOTTSDALE *Wine Trail*

Downtown Scottsdale is a destination for Arizona wine tasting! Five Arizona wineries with tasting rooms within walking distance in downtown have joined forces to launch the first ever “Scottsdale Wine Trail.” This cooperative of wineries united to advance education and exposure for Arizona produced wines and the growing wine industry statewide.

The Scottsdale Wine Trail is comprised of: LDV Winery , Carlson Creek , Aridus Wine Company, Su Vino Winery and Salvatore Vineyards. All of the wineries produce award-winning wines that are available for tasting and purchase at unique tasting rooms/retail shops in the heart of Scottsdale’s entertainment district. Spend the day or the weekend and experience downtown Scottsdale – great wine tasting, culinary delights, first class lodging, diverse entertainment, art galleries, theaters, shopping, baseball, and museums. There is something for everyone.



Aridus Wine Company

7173 E. Main Street, Scottsdale
520-954-2676
www.AridusWineCo.com

Carlson Creek Tasting Room

4142 N. Marshall Way, Scottsdale
480-947-0636
www.CarlsonCreek.com

LDV Winery Wine Gallery

6951 E. 1st Street, Scottsdale
480-664-4822
www.LDVWinery.com

Salvatore Vineyards Tasting Room

7064 E. 5th Avenue; Scottsdale
480-423-2901
www.passioncellars.com

Su Vino Winery

7330 E. Main Street, #105; Scottsdale
480-994-8466
www.SuVinoWineryAZ.com





“OLD TOWN SCOTTSDALE HAS A LOT GOING ON THAT IS, DECIDEDLY, NOT OLD. IN FACT, ITS FOOD, NIGHTLIFE AND SHOPPING OPTIONS, AS WELL AS THE MANY FESTIVALS THAT TAKE PLACE THERE, ARE PERFECT FOR A MILLENNIAL CROWD ON THE LOOKOUT FOR ALL THINGS NEW AND TRENDY.”

SCOTTSDALE *Downtown*

Discover the heart and soul of our city – Downtown Scottsdale! Here you’ll find nine walkable neighborhoods brimming with boutiques, galleries, restaurants, nightclubs and attractions. Here are just a few of the delights that await you in downtown.

Downtown Scottsdale’s pedestrian-friendly streets are home to more than 100 art galleries and museums, 120 restaurants 600 retail shops, and when the sun goes down you don’t have to because of the exciting nightlife. Downtown is a visual treat with dramatic public art, flower-laden gathering spots and a full calendar of special events.

Scottsdale is famous for sprawling, luxurious resorts, championship golf courses, and high-end boutiques, but the heart of the city is Old Town Scottsdale. This Western-tinged quarter celebrates the city’s past while still remaining a lively point of destination for locals and visitors.

Whether you’re shopping for hand-crafted jewelry, dining at a hot new gastropub, or stepping behind the red velvet rope at a downtown nightspot, this lively, pedestrian-friendly zone is one of the most popular and unique neighborhoods in Scottsdale and the Phoenix Metro area.

THE ARTS

Despite its Western heritage and reputation as a Mecca for cowboy art, Scottsdale boasts one of the Southwest’s most progressive modern art museums and a thriving contemporary art scene. The Scottsdale Museum of Contemporary Art, or SMOCA, was founded in 1999 and features five galleries of revolving exhibitions with works by local, national, and international artists. The outdoor sculpture garden is a photo-worthy destination for modern art lovers, and the gift shop is well-stocked with classic design furnishings and objects, art and architecture books, and imaginative gifts.





EAT

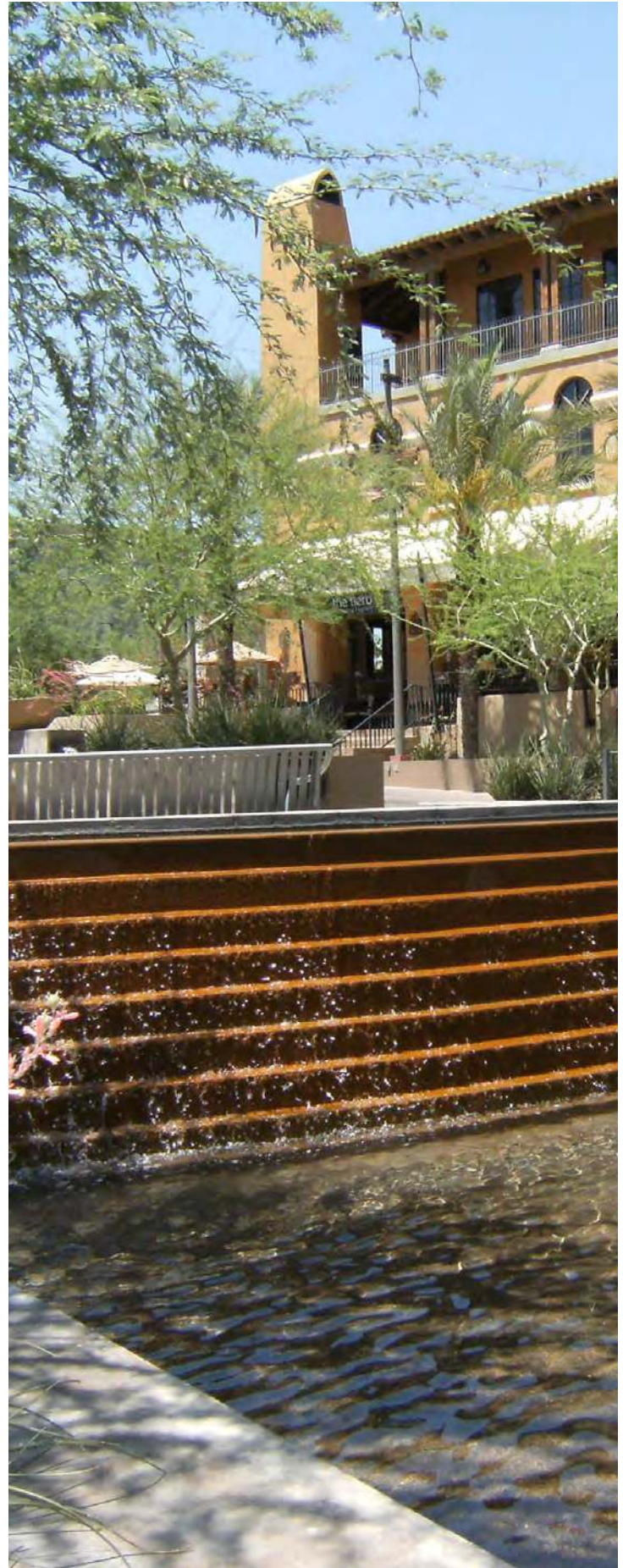
Scottsdale is a city of constant reinvention, and nowhere is this more evident than in Old Town Scottsdale's revolving line-up of cafes, gastropubs, and wine bars. It seems a new, creative and delicious restaurant is opening all of the time. Some of our Old Town favorites are fNb, Virtu Honest Craft, The Mission and Prep & Pastry. Looking for something sweet, you cannot miss the iconic Sugar Bowl and the Ruze Cake House is a fun newer place.

PARTY

Old Town Scottsdale is still a destination for dressed-to-the-nines club-goers looking for a wild night on the dance floor. But for those seeking a more sophisticated night in Old Town, swanky lounges and wine bars like Kazimierz World Wine Bar can make you feel as if you've escaped into your own private desert hideaway. High tables, low tables, plush sofas and chairs, wooden wine casks, and live music playing in the background add to the cozy sensuality of this hidden jewel.

SHOP

You'll want to commemorate your visit to Old Town Scottsdale by picking up a uniquely Arizona souvenir at one of the 5th Avenue boutiques and galleries. One of the largest specialty shops in Old Town is the Gilbert Ortega Indian Jewelry and Gallery, one of the city's largest purveyors of fine Native American jewelry, arts, textiles, crafts, and furniture.







SCOTTSDALE
Fashion Square

MARSHALL WAY
FASHION SQUARE

Crate & Barrel

P
Public
Parking
←

WHY YOU SHOULD WORK WITH A REALTOR®



Not all real estate agents are REALTORS®.

The term REALTOR® is a registered trademark that identifies a real estate professional who is a member of the NATIONAL ASSOCIATION of REALTORS® and subscribes to its strict Code of Ethics. Here are nine reasons why it pays to work with a REALTOR®.

1. YOU'LL HAVE AN EXPERT TO GUIDE YOU THROUGH THE PROCESS. Buying or selling a home usually requires disclosure forms, inspection reports, mortgage documents, insurance policies, deeds, and multi-page settlement statements. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes.

2. GET OBJECTIVE INFORMATION AND OPINIONS. REALTORS® can provide local community information on utilities, zoning, schools, and more. They'll also be able to provide objective information about each property. A professional will be able to help you answer these two important questions: Will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

3. FIND THE BEST PROPERTY OUT THERE. Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your REALTOR® to find all available properties.

4. BENEFIT FROM THEIR NEGOTIATING EXPERIENCE. There are many negotiating factors, including but not limited to price, financing, terms, date of possession, and inclusion or exclusion of repairs, furnishings, or equipment. In addition, the purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

5. PROPERTY MARKETING POWER. Real estate doesn't sell due to advertising alone. In fact, a large share of real estate sales comes as the result of a practitioner's contacts through previous clients, referrals, friends, and family. When a property is marketed with the help of a REALTOR®, you do not have to allow strangers into your home. Your REALTOR® will generally prescreen and accompany qualified

prospects through your property.

6. REAL ESTATE HAS ITS OWN LANGUAGE. If you don't know a CMA from a PUD, you can understand why it's important to work with a professional who is immersed in the industry and knows the real estate language.

7. REALTORS® HAVE DONE IT BEFORE. Most people buy and sell only a few homes in a lifetime, usually with quite a few years in between each purchase. And even if you've done it before, laws and regulations change. REALTORS®, on the other hand, handle hundreds of real estate transactions over the course of their career. Having an expert on your side is critical.

8. BUYING AND SELLING IS EMOTIONAL. A home often symbolizes family, rest, and security — it's not just four walls and a roof. Because of this, home buying and selling can be an emotional undertaking. And for most people, a home is the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on both the emotional and financial issues most important to you.

9. ETHICAL TREATMENT. Every member of the NATIONAL ASSOCIATION of REALTORS® makes a commitment to adhere to a strict Code of Ethics, which is based on professionalism and protection of the public. As a customer of a REALTOR®, you can expect honest and ethical treatment in all transaction-related matters. It is mandatory for REALTORS® to take the Code of Ethics orientation and they are also required to complete a refresher course every four years.

QUESTIONS TO ASK WHEN CHOOSING A REALTOR®

Make sure you choose a REALTOR® who will provide top-notch service and meet your unique needs.

1. HOW LONG HAVE YOU BEEN IN RESIDENTIAL REAL ESTATE SALES?

Is it your full-time job? While experience is no guarantee of skill, real estate — like many other professions — is mostly learned on the job.

2. WHAT DESIGNATIONS DO YOU HOLD?

Designations such as GRI and CRS® — which require that agents take additional, specialized real estate training — are held by only about one-quarter of real estate practitioners.

3. HOW MANY HOMES DID YOU AND YOUR REAL ESTATE BROKERAGE SELL LAST YEAR?

By asking this question, you'll get a good idea of how much experience the practitioner has.

4. HOW MANY DAYS DID IT TAKE YOU TO SELL THE AVERAGE HOME?

How did that compare to the overall market? The REALTOR® you interview should have these facts on hand, and be able to present market statistics from the local MLS to provide a comparison.

5. HOW CLOSE TO THE INITIAL ASKING PRICES OF THE HOMES YOU SOLD WERE THE FINAL SALE PRICES?

This is one indication of how skilled the REALTOR® is at pricing homes and marketing to suitable buyers. Of course, other factors also may be at play, including an exceptionally hot or cool real estate market.

6. WHAT TYPES OF SPECIFIC

MARKETING SYSTEMS AND APPROACHES WILL YOU USE TO SELL MY HOME?

You don't want someone who's going to put a For Sale sign in the yard and hope for the best. Look for someone who has aggressive and innovative approaches, and knows how to market your property competitively on the Internet. Buyers today want information fast, so it's important that your REALTOR® is responsive.

7. WILL YOU REPRESENT ME EXCLUSIVELY, OR WILL YOU REPRESENT BOTH THE BUYER AND THE SELLER IN THE TRANSACTION?

While it's usually legal to represent both parties in a transaction, it's important to understand where the practitioner's obligations lie. Your REALTOR® should explain his or her agency relationship to you and describe the rights of each party.

8. CAN YOU RECOMMEND SERVICE PROVIDERS WHO CAN HELP ME OBTAIN A MORTGAGE, MAKE HOME REPAIRS, AND HELP WITH OTHER THINGS I NEED DONE?

Because REALTORS® are immersed in the industry, they're wonderful resources as you seek lenders, home improvement companies, and other home service providers. Practitioners should generally recommend more than one provider and let you know if they have any special relationship with or receive compensation from any of the providers.

9. WHAT TYPE OF SUPPORT AND SUPERVISION DOES YOUR BROKERAGE OFFICE PROVIDE TO YOU?

Having resources such as in-house support staff, access to a real estate attorney, and assistance with

technology can help an agent sell your home.

10. WHAT'S YOUR BUSINESS PHILOSOPHY?

While there's no right answer to this question, the response will help you assess what's important to the agent and determine how closely the agent's goals and business emphasis mesh with your own.

11. HOW WILL YOU KEEP ME INFORMED ABOUT THE PROGRESS OF MY TRANSACTION?

How frequently? Again, this is not a question with a correct answer, but it reflects your desires. Do you want updates twice a week or do you not want to be bothered unless there's a hot prospect? Do you prefer phone, e-mail, or a personal visit?

12. COULD YOU PLEASE GIVE ME THE NAMES AND PHONE NUMBERS OF YOUR THREE MOST RECENT CLIENTS?

Ask recent clients if they would work with this REALTOR® again. Find out whether they were pleased with the communication style, follow-up, and work ethic of the REALTOR®.



Take the Stress Out of Homebuying

Buying a home should be fun, not stressful. As we look for your dream home, keep in mind these tips for making the process as peaceful as possible.

FIND A REAL ESTATE AGENT WHO YOU CONNECT WITH. Home buying is not only a big financial commitment, but also an emotional one. It's critical that the REALTOR® you chose is both highly skilled and a good fit with your personality.

REMEMBER, THERE'S NO "RIGHT" TIME TO BUY, JUST AS THERE'S NO PERFECT TIME TO SELL. If you find a home now, don't try to second-guess interest rates or the housing market by waiting longer — you risk losing out on the home of your dreams. The housing market usually doesn't change fast enough to make that much difference in price, and a good home won't stay on the market long.

DON'T ASK FOR TOO MANY OPINIONS. It's natural to want reassurance for such a big decision, but too many ideas from too many people will make it much harder to make a decision. Focus on the wants and needs of your immediate family — the people who will be living in the home.

ACCEPT THAT NO HOUSE IS EVER PERFECT. If it's in the right location,

the yard may be a bit smaller than you had hoped. The kitchen may be perfect, but the roof needs repair. Make a list of your top priorities and focus in on things that are most important to you. Let the minor ones go.

DON'T TRY TO BE A KILLER NEGOTIATOR. Negotiation is definitely a part of the real estate process, but trying to "win" by getting an extra-low price or by refusing to budge on your offer may cost you the home you love. Negotiation is give and take.

REMEMBER YOUR HOME DOESN'T EXIST IN A VACUUM. Don't get so caught up in the physical aspects of the house itself — room size, kitchen, etc. — that you forget about important issues as noise level, location to amenities, and other aspects that also have a big impact on your quality of life.

PLAN AHEAD. Don't wait until you've found a home and made an offer to get approved for a mortgage, investigate home insurance, and consider a schedule for moving. Presenting an

offer contingent on a lot of unresolved issues will make your bid much less attractive to sellers.

FACTOR IN MAINTENANCE AND REPAIR COSTS IN YOUR POST-HOME BUYING BUDGET. Even if you buy a new home, there will be costs. Don't leave yourself short and let your home deteriorate.

ACCEPT THAT A LITTLE BUYER'S REMORSE IS INEVITABLE AND WILL PROBABLY PASS. Buying a home, especially for the first time, is a big financial commitment. But it also yields big benefits. Don't lose sight of why you wanted to buy a home and what made you fall in love with the property you purchased.

CHOOSE A HOME FIRST BECAUSE YOU LOVE IT; THEN THINK ABOUT APPRECIATION. While U.S. homes have appreciated an average of 5.4 percent annually over from 1998 to 2002, a home's most important role is to serve as a comfortable, safe place to live.

Common First-Time Home Buyer Mistakes

They don't ask enough questions of their lender and end up missing out on the best deal.

They don't act quickly enough to make a decision and someone else buys the house.

They don't find the right agent who's willing to help them through the homebuying process.

They don't do enough to make their offer look appealing to a seller.

They don't think about resale before they buy. The average first-time buyer only stays in a home for four years.



YOUR HOME SEARCH: 8 TIPS

- 1. Research before you look.** Decide what features you most want to have in a home, what neighborhoods you prefer, and how much you'd be willing to spend each month for housing.
- 2. Be realistic.** It's OK to be picky, but don't be unrealistic with your expectations. There's no such thing as a perfect home. Use your list of priorities as a guide to evaluate each property.
- 3. Get your finances in order.** Review your credit report and be sure you have enough money to cover your down payment and closing costs. Then, talk to a lender and get prequalified for a mortgage. This will save you the heartache later of falling in love with a house you can't afford.
- 4. Don't ask too many people for opinions.** It will drive you crazy. Select one or two people to turn to if you feel you need a second opinion, but be ready to make the final decision on your own.
- 5. Decide your moving timeline.** When is your lease up? Are you allowed to sublet? How tight is the rental market in your area? All of these factors will help you determine when you should move.
- 6. Think long term.** Are you looking for a starter house with plans to move up in a few years, or do you hope to stay in this home for a longer period? This decision may dictate what type of home you'll buy as well as the type of mortgage terms that will best suit you.
- 7. Insist on a home inspection.** If possible, get a warranty from the seller to cover defects for one year.
- 8. Get help from a REALTOR®.** Hire a real estate professional who specializes in buyer representation. Unlike a listing agent, whose first duty is to the seller, a buyer's representative is working only for you. Buyer's reps are usually paid out of the seller's commission payment.

FINDING THE PERFECT NEIGHBORHOOD

Your neighborhood has a big impact on your lifestyle. Follow these steps to find the perfect community to call home.

IS IT CLOSE TO YOUR FAVORITE SPOTS?

Make a list of the activities — movies, health club, church, etc. — you engage in regularly and stores you visit frequently. See how far you would have to travel from each neighborhood you're considering to engage in your most common activities.

CHECK OUT THE SCHOOL DISTRICT.

This is especially important if you have children, but it also can affect resale value. The Department of Education in your town can probably provide information on test scores, class size, percentage of students who attend college, and special enrichment programs. If you have school-age children, visit schools in

the neighborhoods you're considering. Also, check out www.schoolmatters.com.

FIND OUT IF THE NEIGHBORHOOD IS SAFE.

Ask the police department for neighborhood crime statistics. Consider not only the number of crimes but also the type — such as burglaries or armed robberies — and the trend of increasing or decreasing crime. Also, is crime centered in only one part of the neighborhood, such as near a retail area?

DETERMINE IF THE NEIGHBORHOOD IS ECONOMICALLY STABLE.

Check with your local city economic development office to see if income and property values in the neighborhood are stable or rising. What is the percentage of homes to apartments? Apartments don't necessarily diminish value, but do mean a more transient population. Do you see vacant businesses or homes that have been for

sale for months?

SEE IF YOU'LL MAKE MONEY.

Ask a local REALTOR® or call the local REALTOR® association to get information about price appreciation in the neighborhood. Although past performance is no guarantee of future results, this information may give you a sense of how good of an investment your home will be. A REALTOR® or the government planning agency also may be able to tell you about planned developments or other changes in the neighborhood — like a new school or highway — that might affect value.

MAKE PERSONAL OBSERVATIONS.

Once you've narrowed your focus to two or three neighborhoods, go there and walk around. Are homes tidy and well maintained? Are streets quiet? How does it feel? Pick a warm day if you can and chat with people working or playing outside.





TIPS FOR BUYING **IN A TIGHT MARKET**

Increase your chances of getting your dream house in a competitive housing market, and lower your chances of losing out to another buyer.

GET PREQUALIFIED FOR A MORTGAGE

You'll be able to make a firm commitment to buy and your offer will be more desirable to the seller.

STAY IN CLOSE CONTACT WITH YOUR REAL ESTATE AGENT TO FIND OUT ABOUT THE NEWEST LISTINGS

Be ready to see a house as soon as it goes on the market — if it's a great home, it will go fast.

SCOUT OUT NEW LISTINGS YOURSELF

Look at Web sites such as REALTOR.com, browse your local newspaper's real estate section, and drive through the neighborhood to spot For Sale signs. If you see a home you like, write down the address and the name of the listing agent. Your real estate agent will schedule a showing.

BE READY TO MAKE A DECISION

Spend a lot of time in advance deciding what you must have in a home so you won't be unsure when you have the chance to make an offer.

BID COMPETITIVELY

You may not want to start out offering the absolute highest price you can afford, but don't go too low to get a deal. In a tight market, you'll lose out.

Keep contingencies to a minimum. Restrictions such as needing to sell your home before you move or wanting to delay the closing until a certain date can make your offer unappealing. In a tight market, you'll probably be able to sell your house rapidly. Or talk to your lender about getting a bridge loan to cover both mortgages for a short period.

DON'T GET CAUGHT IN A BUYING FRENZY

Just because there's competition doesn't mean you should just buy it. And even though you want to make your offer attractive, don't neglect inspections that help ensure that your house is sound.

YOUR PROPERTY WISH LIST

What does your future home look like? Where is it located? As we hunt down your dream home, we'll consult this list to evaluate properties and keep your priorities top of mind.

NEIGHBORHOODS

What neighborhoods do you prefer?

SCHOOLS

What school systems do you want to be near?

TRANSPORTATION

How close must the home be to these amenities:

- Public transportation
- Airport
- Freeways / Expressways
- Neighborhood shopping
- Schools
- Other

HOME STYLE

- Architectural style preference?
- Single Family, Condo, Townhouse?
- Single Level or Multi-Level?
- Bedrooms:
- Bathrooms:

BUDGET

- Target Price:
- Max Price:

HOME CONDITION

- New Home or Existing home?
- Oldest Home you might consider:
- Turn-Key Home or Some Repairs Okay?
- Any special needs?

HOME FEATURES

Please circle one of the choices: Must Have, Would Like, Flexible, Do Not Want, Unimportant

Family Room	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Formal Living Room	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Formal Dining Room	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Eat-In Kitchen	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Laundry Room	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Finished Basement	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Attic	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Fireplace	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Spa in Bath	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Air Conditioning	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Wall-to-wall Carpet	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Wood Floors	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Tile Floors	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Pool & Spa	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Den / Office	Must Have	Would Like	Flexible	Do Not Want	Unimportant
Great View	Must Have	Would Like	Flexible	Do Not Want	Unimportant

7 REASONS TO OWN YOUR HOME

1. **TAX BREAKS.** The U.S. Tax Code lets you deduct the interest you pay on your mortgage, your property taxes, as well as some of the costs involved in buying your home.

2. **APPRECIATION.** Real estate has long-term, stable growth in value. While year-to-year fluctuations are normal, median existing-home sale prices have increased on average 6.5 percent each year from 1972 through 2005, and increased 88.5 percent over the last 10 years, according to the NATIONAL ASSOCIATION OF REALTORS®. In addition, the number of U.S. households is expected to rise 15 percent over the next decade,

creating continued high demand for housing.

3. **EQUITY.** Money paid for rent is money that you'll never see again, but mortgage payments let you build equity ownership interest in your home.

4. **SAVINGS.** Building equity in your home is a ready-made savings plan. And when you sell, you can generally take up to \$250,000 (\$500,000 for a married couple) as gain without owing any federal income tax.

5. **PREDICTABILITY.** Unlike rent, your fixed-mortgage payments don't rise over the years so your housing costs

may actually decline as you own the home longer. However, keep in mind that property taxes and insurance costs will increase.

6. **FREEDOM.** The home is yours. You can decorate any way you want and benefit from your investment for as long as you own the home.

7. **STABILITY.** Remaining in one neighborhood for several years gives you a chance to participate in community activities, lets you and your family establish lasting friendships, and offers your children the benefit of educational continuity.



5 PROPERTY TAX QUESTIONS YOU NEED TO ASK

- 1. What is the assessed value of the property?** Note that assessed value is generally less than market value. Ask to see a recent copy of the seller's tax bill to help you determine this information.
- 2. How often are properties reassessed, and when was the last reassessment done?** In general, taxes jump most significantly when a property is reassessed.
- 3. Will the sale of the property trigger a tax increase?** The assessed value of the property may increase based on the amount you pay for the property. And in some areas, such as California, taxes may be frozen until resale.
- 4. Is the amount of taxes paid comparable to other properties in the area?** If not, it might be possible to appeal the tax assessment and lower the rate.
- 5. Does the current tax bill reflect any special exemptions that I might not qualify for?** For example, many tax districts offer reductions to those 65 or over.



TAX BENEFITS OF HOMEOWNERSHIP

The tax deductions you're eligible to take for mortgage interest and property taxes greatly increase the financial benefits of homeownership.

HERE'S HOW IT WORKS. ASSUME:

\$9,877 = Mortgage interest paid (a loan of \$150,000 for 30 years, 7 percent, using year-five interest)

\$2,700 = Property taxes (at 1.5 percent on \$180,000 assessed value)

—————
\$12,577 = Total deduction

Then, multiply your total deduction by your tax rate. For example, at a 28 percent tax rate: $12,577 \times 0.28 = \$3,521.56$

\$3,521.56 = Amount you have lowered your federal income tax (at 28 percent tax rate)

HOMEOWNER'S INSURANCE: 5 THINGS TO KNOW

KNOW ABOUT EXCLUSIONS TO COVERAGE. For example, most insurance policies do not cover flood or earthquake damage as a standard item. These types of coverage must be bought separately.

KNOW ABOUT DOLLAR LIMITATIONS ON CLAIMS. Even if you are covered for a risk, there may be a limit on how much the insurer will pay. For example, many policies limit the amount paid for stolen jewelry unless items are insured separately.

KNOW THE REPLACEMENT COST. If your home is destroyed you'll receive money to replace it only to the maximum of your coverage, so be sure your insurance is sufficient. This means that if your home is insured for \$150,000 and it costs \$180,000 to replace it, you'll only receive \$150,000.

KNOW THE ACTUAL CASH VALUE. If you chose not to replace your home when it's destroyed, you'll receive replacement cost, less depreciation. This is called actual cash value.

KNOW THE LIABILITY. Generally your homeowner's insurance covers you for accidents that happen to other people on your property, including medical care, court costs, and awards by the court. However, there is usually an upper limit to the amount of coverage provided. Be sure that it's sufficient if you have significant assets.

HOMEOWNER'S INSURANCE: LOWERING COSTS

1. REVIEW THE COMPREHENSIVE LOSS UNDERWRITING EXCHANGE (CLUE) REPORT ON THE PROPERTY YOU'RE INTERESTED IN BUYING.

CLUE reports detail the property's claims history for the most recent five years, which insurers may use to deny coverage. Make the sale contingent on a home inspection to ensure that problems identified in the CLUE report have been repaired.

2. SEEK INSURANCE COVERAGE AS SOON AS YOUR OFFER IS APPROVED.

You must obtain insurance to buy. And you don't want to be told at closing that the insurer has denied your coverage.

3. MAINTAIN GOOD CREDIT.

Insurers often use credit-based insurance scores to determine premiums.

4. BUY YOUR HOME OWNERS AND AUTO POLICIES FROM THE SAME

COMPANY AND YOU'LL USUALLY QUALIFY FOR SAVINGS. But make sure the discount really yields the lowest price.

5. RAISE YOUR DEDUCTIBLE. IF YOU CAN AFFORD TO PAY MORE TOWARD A LOSS THAT OCCURS, YOUR PREMIUMS WILL BE LOWER.

Avoid making claims under \$1,000.

6. ASK ABOUT OTHER DISCOUNTS. FOR EXAMPLE, RETIREES WHO TEND TO BE HOME MORE THAN FULL-TIME WORKERS MAY QUALIFY FOR A DISCOUNT ON THEFT INSURANCE.

You also may be able to obtain discounts for having smoke detectors, a burglar alarm, or dead-bolt locks.

7. SEEK GROUP DISCOUNTS. IF

you belong to any groups, such as associations or alumni organizations, they may have deals on insurance coverage.

8. REVIEW YOUR POLICY LIMITS AND THE VALUE OF YOUR HOME AND POSSESSIONS ANNUALLY.

Some items depreciate and may not need as much coverage.

9. INVESTIGATE A GOVERNMENT-BACKED INSURANCE PLAN.

In some high-risk areas, federal or state government may back plans to lower rates. Ask your agent.

10. BE SURE YOU INSURE YOUR HOUSE FOR THE CORRECT

AMOUNT. Remember, you're covering replacement cost, not market value.

THINGS TO KNOW ABOUT HOME FINANCING

MORTGAGE



GET YOUR FINANCES IN ORDER: TO-DO LIST

DEVELOP A HOUSEHOLD BUDGET

Instead of creating a budget of what you'd like to spend, use receipts to create a budget that reflects your actual spending habits over the last several months. This approach will factor in unexpected expenses, such as car repairs, as well as predictable costs such as rent, utility bills, and groceries.

REDUCE YOUR DEBT

Lenders generally look for a total debt load of no more than 36 percent of income. This figure includes your mortgage, which typically ranges between 25 and 28 percent of your net household income. So you need to get monthly payments on the rest of your installment debt — car loans, student loans, and revolving balances on credit cards — down to between 8 and 10 percent of your net monthly income.

LOOK FOR WAYS TO SAVE

You probably know how much you spend on rent and utilities, but little expenses add up, too. Try writing down everything you spend for one month. You'll probably spot some great ways to save, whether it's cutting out that morning trip to Starbucks or eating dinner at home more often.

INCREASE YOUR INCOME

Now's the time to ask for a raise! If that's not an option, you may want to consider taking on a second job to get your income at a level high enough to qualify for the home you want.

SAVE FOR A DOWN PAYMENT

Designate a certain amount of money each month to put away in your savings account. Although it's possible to get a mortgage with only 5 percent down, or

even less, you can usually get a better rate if you put down a larger percentage of the total purchase. Aim for a 20 percent down payment.

KEEP YOUR JOB

While you don't need to be in the same job forever to qualify for a home loan, having a job for less than two years may mean you have to pay a higher interest rate.

GOOD CREDIT HISTORY

Get a credit card and make payments by the due date. Do the same for all your other bills, too. Pay off the entire balance promptly.



BUDGET BASICS WORKSHEET

The first step in getting yourself in financial shape to buy a home is to know exactly how much money comes in and how much goes out. Use this worksheet to list your income and expenses below.

INCOME

Household Income	<input type="text"/>
Child Support/Alimony	<input type="text"/>
Pension/Social Security	<input type="text"/>
Disability/Other Insurance	<input type="text"/>
Interest/Dividends	<input type="text"/>
Other	<input type="text"/>
TO TAL INCOME	<input type="text"/>

EXPENSES

Rent/Mortgage	<input type="text"/>
Life Insurance	<input type="text"/>
Health/Disability Insurance	<input type="text"/>
Vehicle Insurance	<input type="text"/>
Other Insurance	<input type="text"/>
Car Payments	<input type="text"/>
Other Loan Payments	<input type="text"/>
Savings/Pension Contribution	<input type="text"/>
Utilities	<input type="text"/>
Credit Card Payments	<input type="text"/>
Car Upkeep	<input type="text"/>
Clothing	<input type="text"/>
Personal Care Products	<input type="text"/>
Groceries	<input type="text"/>
Food Outside the Home	<input type="text"/>
Medical/Dental/Prescriptions	<input type="text"/>
Household Goods	<input type="text"/>
Recreation/Entertainment	<input type="text"/>
Child Care	<input type="text"/>
Education	<input type="text"/>
Charitable Donations	<input type="text"/>
Miscellaneous	<input type="text"/>
TO TAL EXPENSES	<input type="text"/>

HOW BIG OF A MORTGAGE CAN I AFFORD?

Not only does owning a home give you a haven for yourself and your family, it also makes great financial sense because of the tax benefits — which you can't take advantage of when paying rent.

The following calculation assumes a 28 percent income tax bracket. If your bracket is higher, your savings will be, too. Based on your current rent, use this calculation to figure out how much mortgage you can afford.

RENT: \$

MULTIPLIER: $\frac{x1.32}{\text{_____}}$

MORTGAGE PAYMENT: \$

(Subtract Total Income from Total Expenses)

**REMAINING INCOME
AFTER EXPENSES**

LENDER CHECKLIST: GET A MORTGAGE

When it comes to preparing paperwork for your lending appointment there is a bit of a grey area because different banks (or alternative lending institutions) may require different things. However, there are some key items that usually required when you apply.

- W-2 forms or business tax return forms if you're self-employed — for the last two or three years for every person signing the loan.
- Copies of at least one pay stub for each person signing the loan.
- Account numbers of all your credit cards and the amounts for any outstanding balances.
- Copies of two to four months of bank or credit union statements for both checking and savings accounts.
- Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
- Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
- Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- Copies of your most recent 401(k) or other retirement account statement.
- Documentation to verify additional income, such as child support or a pension.
- Copies of personal tax forms for the last two to three years.

10 Questions to Ask Your Lender

1. What are the most popular mortgages you offer? Why are they so popular?
2. Which type of mortgage plan do you think would be best for me? Why?
3. Are your rates, terms, fees, and closing costs negotiable?
4. Will I have to buy private mortgage insurance? If so, how much will it cost, and how long will it be required? (NOTE: Private mortgage insurance is usually required if your down payment is less than 20 percent. However, most lenders will let you discontinue PMI when you've acquired a certain amount of equity by paying down the loan.)
5. Who will service the loan — your bank or another company?
6. What escrow requirements do you have?
7. How long will this loan be in a lock-in period (in other words, the time that the quoted interest rate will be honored)? Will I be able to obtain a lower rate if it drops during this period?
8. How long will the loan approval process take?
9. How long will it take to close the loan?
10. Are there any charges or penalties for prepaying the loan?

YOUR CREDIT SCORE: 5 FACTORS

Credit scores range between 200 and 800, with scores above 620 considered desirable for obtaining a mortgage. The following factors affect your score:

1. **YOUR PAYMENT HISTORY.** Did you pay your credit card obligations on time? If they were late, then how late? Bankruptcy filing, liens, and collection activity also impact your history.
2. **HOW MUCH YOU OWE.** If you owe a great deal of money on numerous accounts, it can indicate that you are overextended. However, it's a good thing if you have a good proportion of balances to total credit limits.
3. **THE LENGTH OF YOUR CREDIT HISTORY.** In general, the longer you have had accounts opened, the better. The average consumer's oldest obligation is 14 years old, indicating that he or she has been managing credit for some time, according to Fair Isaac Corp., and only one in 20 consumers have credit histories shorter than 2 years.
4. **HOW MUCH NEW CREDIT YOU HAVE.** New credit, either installment payments or new credit cards, are considered more risky, even if you pay them promptly.
5. **THE TYPES OF CREDIT YOU USE.** Generally, it's desirable to have more than one type of credit — installment loans, credit cards, and a mortgage, for example.

IMPROVE YOUR CREDIT

Credit scores, along with your overall income and debt, are big factors in determining whether you'll qualify for a loan and what your loan terms will be. So, keep your credit score high by doing the following:

1. Check for and correct any errors in your credit report.
2. Pay down credit card bills. If possible, pay off the entire balance every month.
3. Don't charge your credit cards to the maximum limit.
4. Wait 12 months after credit difficulties to apply for a mortgage.
5. Don't order expensive items for your new home on credit until after the loan is approved.
6. Don't open new credit card accounts before applying for a mortgage.
7. Shop for mortgage rates all at once. Too many credit applications can lower your score, but multiple inquiries from the same type of lender are counted as one inquiry if submitted over a short period of time.
8. Avoid finance companies. Even if you pay the loan on time, the interest is high and it will probably be considered a sign of poor credit management.

LOAN TYPES TO CONSIDER

Brush up on these mortgage basics to help you determine the loan that will best suit your needs.

MORTGAGE TERMS. Mortgages are generally available at 15-, 20-, or 30-year terms. In general, the longer the term, the lower the monthly payment. However, you pay more interest overall if you borrow for a longer term.

FIXED OR ADJUSTABLE INTEREST RATES. A fixed rate allows you to lock in a low rate as long as you hold the mortgage and, in general, is usually a good choice if interest rates are low. An adjustable-rate mortgage is designed so that your loan's interest rate will rise as market interest rates increase. ARMs usually offer a lower rate in the first years of the mortgage. ARMs also usually have a limit as to how much the

interest rate can be increased and how frequently they can be raised. These types of mortgages are a good choice when fixed interest rates are high or when you expect your income to grow significantly in the coming years.

BALLOON MORTGAGES. These mortgages offer very low interest rates for a short period of time — often three to seven years. Payments usually cover only the interest so the principal owed is not reduced. However, this type of loan may be a good choice if you think you will sell your home in a few years.

GOVERNMENT-BACKED LOANS.

These loans are sponsored by agencies such as the Federal Housing Administration (www.fha.gov) or the Department of Veterans Affairs (www.va.gov) and offer special terms, including lower down payments or reduced interest rates to qualified buyers.

Slight variations in interest rates, loan amounts, and terms can significantly affect your monthly payment. For help in determining how much your monthly payment will be for various loan amounts, use Fannie Mae's online mortgage calculators.



SPECIALTY MORTGAGES: RISKS AND REWARDS

In high-priced housing markets, it can be difficult to afford a home. That’s why a growing number of home buyers are forgoing traditional fixed-rate mortgages and standard adjustable-rate mortgages and instead opting for a specialty mortgage that lets them “stretch” their income so they can qualify for a larger loan.

But before you choose one of these mortgages, make sure you understand the risks and how they work.

Specialty mortgages often begin with a low introductory interest rate or payment plan — a “teaser” — but the monthly mortgage payments are likely to increase a lot in the future. Some are “low documentation” mortgages that come with easier standards for qualifying, but also higher interest rates or higher fees. Some lenders will loan you 100 percent or more of the home’s value, but these mortgages can present a big financial risk if the value of the house drops.

SPECIALTY MORTGAGES CAN:

- Pose a greater risk that you won’t be able to afford the mortgage payment in the future, compared to fixed rate mortgages and traditional adjustable rate mortgages.
- Have monthly payments that increase by as much as 50 percent or more when the introductory period ends.
- Cause your loan balance (the amount you still owe) to get larger each month instead of smaller.

COMMON TYPES OF SPECIALTY MORTGAGES:

- **Interest-Only Mortgages:** Your

monthly mortgage payment only covers the interest you owe on the loan for the first 5 to 10 years of the loan, and you pay nothing to reduce the total amount you borrowed (this is called the “principal”). After the interest-only period, you start paying higher monthly payments that cover both the interest and principal that must be repaid over the remaining term of the loan.

- **Negative Amortization Mortgages:** Your monthly payment is less than the amount of interest you owe on the loan. The unpaid interest gets added to the loan’s principal amount, causing the total amount you owe to increase each month instead of getting smaller.
- **Option Payment ARM Mortgages:** You have the option to make different types of monthly payments with this mortgage. For example, you may make a minimum payment that is less than the amount needed to cover the interest and increases the total amount of your loan; an interest-only payment, or payments calculated to pay off the loan over either 30 years or 15 years.
- **40-Year Mortgages:** You pay off your loan over 40 years, instead of the usual 30 years. While this

reduces your monthly payment and helps you qualify to buy a home, you pay off the balance of your loan much more slowly and end up paying much more interest.

QUESTIONS TO CONSIDER BEFORE CHOOSING A SPECIALTY MORTGAGE:

- How much can my monthly payments increase and how soon can these increases happen?
- Do I expect my income to increase or do I expect to move before my payments go up?
- Will I be able to afford the mortgage when the payments increase?
- Am I paying down my loan balance each month, or is it staying the same or even increasing?
- Will I have to pay a penalty if I refinance my mortgage or sell my house?
- What is my goal in buying this property? Am I considering a riskier mortgage to buy a more expensive house than I can realistically afford?

Be sure you work with a REALTOR® and lender who can discuss different options and address your questions and concerns!

6 CREATIVE WAYS TO AFFORD A HOME

INVESTIGATE LOCAL, STATE, AND NATIONAL DOWN PAYMENT ASSISTANCE PROGRAMS.

These programs give qualified applicants loans or grants to cover all or part of your required down payment. National programs include the Nehemiah program, www.getdownpayment.com, and the American Dream Down Payment Fund from the Department of Housing and Urban Development, www.hud.gov.

EXPLORE SELLER FINANCING.

In some cases, sellers may be willing to finance all or part of the purchase price of the home and let you repay them gradually, just as you would do with a mortgage.

CONSIDER A SHARED

APPRECIATION OR SHARED EQUITY ARRANGEMENT.

Under this arrangement, your family, friends, or even a third-party may buy a portion of the home and share in any appreciation when the home is sold. The owner/occupant usually pays the mortgage, property taxes, and maintenance costs, but all the investors' names are usually on the mortgage. Companies are available that can help you find such an investor, if your family can't participate.

ASK YOUR FAMILY FOR HELP. PERHAPS A FAMILY MEMBER WILL LOAN YOU MONEY FOR THE DOWN PAYMENT OR ACT AS A CO-SIGNER FOR THE MORTGAGE.

Lenders often like to have a co-signer if you have little credit history.

LEASE WITH THE OPTION TO BUY.

Renting the home for a year or more will give you the chance to save more toward your down payment. And in many cases, owners will apply some of the rental amount toward the purchase price. You usually have to pay a small, nonrefundable option fee to the owner.

CONSIDER A SHORT-TERM SECOND MORTGAGE.

If you can qualify for a short-term second mortgage, this would give you money to make a larger down payment. This may be possible if you're in good financial standing, with a strong income and little other debt.



INSPECTION



WHAT A HOME INSPECTION SHOULD COVER

Home inspections will vary depending on the type of property you are purchasing. A large historic home, for example, will require a more specialized inspection than a small condominium. However, the following are the basic elements that a home inspector will check. You can also use this list to help you evaluate properties you might purchase.

STRUCTURE: A home's skeleton impacts how the property stands up to weather, gravity, and the earth. Structural components, including the foundation and the framing, should be inspected.

EXTERIOR: The inspector should look at sidewalks, driveways, steps, windows, and doors. A home's siding, trim, and surface drainage also are part of an exterior inspection.

- Doors and windows
- Siding
- Driveways/sidewalks
- Attached porches, decks, and balconies

ROOFING: A well-maintained roof protects you from rain, snow, and other forces of nature. Take note of the roof's age, conditions of flashing, roof draining systems (pooling water), buckled shingles, loose gutters and downspouts, skylight, and chimneys.

PLUMBING: Thoroughly examine the water supply and drainage systems, water heating equipment, and fuel storage systems. Drainage pumps

and sump pumps also fall under this category. Poor water pressure, banging pipes, rust spots, or corrosion can indicate problems.

ELECTRICAL: Safe electrical wiring is essential. Look for the condition of service entrance wires, service panels, breakers and fuses, and disconnects. Also take note of the number of outlets in each room.

HEATING: The home's heating system, vent system, flues, and chimneys should be inspected. Look for age of water heater, whether the size is adequate for the house, speed of recovery, and energy rating.

AIR CONDITIONING: Your inspector should describe your home cooling system, its energy source, and inspect the central and through-wall cooling equipment. Consider the age and energy rating of the system.

INTERIORS: An inspection of the inside of the home can reveal plumbing leaks, insect damage, rot, construction defects, and other issues. An inspector should take a close look at:

- Walls, ceilings and floors
- Steps, stairways, and railings
- Countertops and cabinets
- Garage doors and garage door systems

VENTILATION/INSULATION: To prevent energy loss, check for adequate insulation and ventilation in the attic and in unfinished areas such as crawlspaces. Also look for proper, secured insulation in walls. Insulation should be appropriate for the climate. Excess moisture in the home can lead to mold and water damage.

FIREPLACES: They're charming, but they could be dangerous if not properly installed. Inspectors should examine the system, including the vent and flue, and describe solid fuel burning appliances.

For more information, try the virtual home inspection at www.ASHI.org, the Web site of the American Society of Home Inspectors.

10 QUESTIONS TO ASK HOME INSPECTORS

Before you make your final buying or selling decision, you should have the home inspected by a professional. An inspection can alert you to potential problems with a property and allow you to make an informed decision. Ask these questions to prospective home inspectors:

1. WILL YOUR INSPECTION MEET RECOGNIZED STANDARDS?

Ask whether the inspection and the inspection report will meet all state requirements and comply with a well-recognized standard of practice and code of ethics, such as the one adopted by the American Society of Home Inspectors or the National Association of Home Inspectors. Customers can view each group's standards of practice and code of ethics online at www.ashi.org or www.nahi.org. ASHI's Web site also provides a database of state regulations.

2. DO YOU BELONG TO A PROFESSIONAL HOME INSPECTOR ASSOCIATION?

There are many state and national associations for home inspectors, including the two groups mentioned in No. 1. Unfortunately, some groups confer questionable credentials or certifications in return for nothing more than a fee. Insist on members of reputable, nonprofit trade organizations; request to see a membership ID.

3. HOW EXPERIENCED ARE YOU?

Ask how long inspectors have been in the profession and how many inspections they've completed. They should provide customer referrals on request. New inspectors also may be highly qualified, but they should describe their training and let you

know whether they plan to work with a more experienced partner.

4. HOW DO YOU KEEP YOUR EXPERTISE UP TO DATE?

Inspectors' commitment to continuing education is a good measure of their professionalism and service. Advanced knowledge is especially important in cases in which a home is older or includes unique elements requiring additional or updated training.

5. DO YOU FOCUS ON RESIDENTIAL INSPECTION?

Make sure the inspector has training and experience in the unique discipline of home inspection, which is very different from inspecting commercial buildings or a construction site. If your customers are buying a unique property, such as a historic home, they may want to ask whether the inspector has experience with that type of property in particular.

6. WILL YOU OFFER TO DO REPAIRS OR IMPROVEMENTS?

Some state laws and trade associations allow the inspector to provide repair work on problems uncovered during the inspection. However, other states and associations forbid it as a conflict of interest. Contact your local ASHI chapter to learn about the rules in your state.

7. HOW LONG WILL THE INSPECTION TAKE?

On average, an inspector working alone inspects a typical single-family house in two to three hours; anything significantly less may not be thorough. If your customers are purchasing an especially large property, they may want to ask whether additional inspectors will be brought in.

8. WHAT'S THE COST?

Costs can vary dramatically, depending on your region, the size and age of the house, and the scope of services. The national average for single-family homes is about \$320, but customers with large homes can expect to pay more. Customers should be wary of deals that seem too good to be true.

9. WHAT TYPE OF INSPECTION REPORT DO YOU PROVIDE?

Ask to see samples to determine whether you will understand the inspector's reporting style. Also, most inspectors provide their full report within 24 hours of the inspection.

10. WILL I BE ABLE TO ATTEND THE INSPECTION?

The answer should be yes. A home inspection is a valuable educational opportunity for the buyer. An inspector's refusal to let the buyer attend should raise a red flag.



5 THINGS TO KNOW ABOUT TITLE INSURANCE

Title insurance protects the holder from any losses sustained from defects in the title. It's required by most mortgage lenders. Here are five other things you should know about title insurance.

1. It protects your ownership right to your home, both from fraudulent claims against your ownership and from mistakes made in earlier sales, such as mistake in the spelling of a person's name or an inaccurate description of the property.
2. It's a one-time cost usually based on the price of the property.
3. It's usually paid for by the sellers, although this can vary depending on your state and local customs.
4. There are both lender title policies, which protect the lender, and owner title policies, which protect you. The lender will probably require a lender policy.
5. Discounts on premiums are sometimes available if the home has been bought within only a few years since not as much work is required to check the title. Ask the title company if this discount is available.

WHAT IS A HOME WARRANTY?

A home warranty is a service contract, normally for one year, which helps protect home owners against the cost of unexpected covered repairs or replacement on their major systems and appliances that break down due to normal wear and tear. Coverage is for systems and appliances in good working order at the start of the contract.

Check your home warranty policy to see which of the following items are covered. Also find out if the policy covers the full replacement cost of an item.

- Plumbing
- Electrical systems
- Furnace
- Water heater
- Heating ducts
- Water pump
- Dishwasher
- Garbage disposal
- Stove/cooktop/ovens
- Microwave
- Refrigerator
- Washer/dryer
- Swimming pool (may be optional)



HOMEOWNER'S INSURANCE: 5 THINGS TO KNOW

KNOW ABOUT EXCLUSIONS TO COVERAGE. For example, most insurance policies do not cover flood or earthquake damage as a standard item. These types of coverage must be bought separately.

KNOW ABOUT DOLLAR LIMITATIONS ON CLAIMS. Even if you are covered for a risk, there may be a limit on how much the insurer will pay. For example, many policies limit the amount paid for stolen jewelry unless items are insured separately.

KNOW THE REPLACEMENT COST. If your home is destroyed you'll receive money to replace it only to the maximum of your coverage, so be sure your insurance is sufficient. This means that if your home is insured for \$150,000 and it costs \$180,000 to replace it, you'll only receive \$150,000.

KNOW THE ACTUAL CASH VALUE. If you chose not to replace your home when it's destroyed, you'll receive replacement cost, less depreciation. This is called actual cash value.

KNOW THE LIABILITY. Generally your homeowner's insurance covers you for accidents that happen to other people on your property, including medical care, court costs, and awards by the court. However, there is usually an upper limit to the amount of coverage provided. Be sure that it's sufficient if you have significant assets.



HOMEOWNER'S INSURANCE: LOWERING COSTS

- 1. Review the Comprehensive Loss Underwriting Exchange (CLUE) report on the property you're interested in buying.** CLUE reports detail the property's claims history for the most recent five years, which insurers may use to deny coverage. Make the sale contingent on a home inspection to ensure that problems identified in the CLUE report have been repaired.
- 2. Seek insurance coverage as soon as your offer is approved.** You must obtain insurance to buy. And you don't want to be told at closing that the insurer has denied your coverage.
- 3. Maintain good credit.** Insurers often use credit-based insurance scores to determine premiums.
- 4. Buy your home owners and auto policies from the same company and you'll usually qualify for savings.** But make sure the discount really yields the lowest price.
- 5. Raise your deductible.** If you can afford to pay more toward a loss that occurs, your premiums will be lower. Avoid making claims under \$1,000.
- 6. Ask about other discounts.** For example, retirees who tend to be home more than full-time workers may qualify for a discount on theft insurance. You also may be able to obtain discounts for having smoke detectors, a burglar alarm, or dead-bolt locks.
- 7. Seek group discounts.** If you belong to any groups, such as associations or alumni organizations, they may have deals on insurance coverage.
- 8. Review your policy limits and the value of your home and possessions annually.** Some items depreciate and may not need as much coverage.
- 9. Investigate a government-backed insurance plan.** In some high-risk areas, federal or state government may back plans to lower rates. Ask your agent.
- 10. Be sure you insure your house for the correct amount.** Remember, you're covering replacement cost, not market value.

WHAT NOT TO OVERLOOK ON A FINAL WALK-THROUGH

It's guaranteed to be hectic right before closing, but you should always make time for a final walk-through. Your goal is to make sure that your home is in the same condition you expected it would be. Ideally, the sellers already have moved out. This is your last chance to check that appliances are in working condition and that agreed-upon repairs have been made. Here's a detailed list of what not to overlook for on your final walk-through.

- Repairs you've requested have been made. Obtain copies of paid bills and warranties.
- There are no major changes to the property since you last viewed it.
- All items that were included in the sale price — draperies, lighting fixtures, etc. — are still there.
- Screens and storm windows are in place or stored.
- All appliances are operating, such as the dishwasher, washer and dryer, oven, etc.
- Intercom, doorbell, and alarm are operational.
- Hot water heater is working.
- No plants or shrubs have been removed from the yard.
- Heating and air conditioning system is working
- Garage door opener and other remotes are available.
- Instruction books and warranties on appliances and fixtures are available.
- All personal items of the sellers and all debris have been removed. Check the basement, attic, and every room, closet, and crawlspace.



COMMON CLOSING COSTS FOR BUYERS

You'll likely be responsible for a variety of fees and expenses that you and the seller will have to pay at the time of closing. Your lender must provide a good-faith estimate of all settlement costs. The title company or other entity conducting the closing will tell you the required amount for:

- Down payment
- Loan origination
- Points, or loan discount fees, which you pay to receive a lower interest rate
- Home inspection
- Appraisal
- Credit report
- Private mortgage insurance premium
- Insurance escrow for homeowner's insurance, if being paid as part of the mortgage
- Property tax escrow, if being paid as part of the mortgage. Lenders keep funds for taxes and insurance in escrow accounts as they are paid with the mortgage, then pay the insurance or taxes for you.
- Deed recording
- Title insurance policy premiums
- Land survey
- Notary fees
- Prorations for your share of costs, such as utility bills and property taxes

A NOTE ABOUT PRORATIONS: Because such costs are usually paid on either a monthly or yearly basis, you might have to pay a bill for services used by the sellers before they moved. Proration is a way for the sellers to pay you back or for you to pay them for bills they may have paid in advance. For example, the gas company usually sends a bill each month for the gas used during the previous month. But assume you buy the home on the 6th of the month. You would owe the gas company for only the days from the 6th to the end for the month. The seller would owe for the first five days. The bill would be prorated for the number of days in the month, and then each person would be responsible for the days of his or her ownership.

CLOSING DOCUMENTS YOU SHOULD KEEP

On closing day, expect to sign a lot of documents and walk away with a big stack of papers. Here's a list of the most important documents you should file away for future reference.

SETTLEMENT STATEMENT

Itemizes all the costs — commissions, loan fees, points, and hazard insurance — associated with the closing. You'll need it for income tax purposes if you paid points.

TRUTH IN LENDING STATEMENT

Summarizes the terms of your mortgage loan, including the annual percentage rate and recision period.

MORTGAGE AND NOTE

Spell out the legal terms of your mortgage obligation and the agreed-upon repayment terms.

DEED

Transfers ownership to you.

AFFIDAVITS

Binding statements by either party. For example, the sellers will often sign an affidavit stating that they haven't

incurred any liens.

RIDERS

Amendments to the sales contract that affect your rights. Example: The sellers won't move out until two weeks after closing but will pay rent to the buyers during that period.

INSURANCE POLICIES

Provide a record and proof of your coverage.



PACK LIKE A PRO: 17 TIPS

Moving to a new home can be stressful, to say the least. Make it easy on yourself by planning far in advance and making sure you've covered all the bases.

1. **PLAN AHEAD BY ORGANIZING AND BUDGETING.** Develop a master "to do" list so you won't forget something critical on moving day, and create an estimate of moving costs.
2. **SORT AND GET RID OF THINGS YOU NO LONGER WANT OR NEED.** Have a garage sale, donate to a charity, or recycle.
3. **BUT DON'T THROW OUT EVERYTHING.** If your inclination is to just toss it, you're probably right. However, it's possible to go overboard in the heat of the moment. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. That will eliminate regrets after the move.
4. **PACK SIMILAR ITEMS TOGETHER.** Put toys with toys, kitchen utensils with kitchen utensils. It will make your life easier when it's time to unpack.
5. **DECIDE WHAT, IF ANYTHING, YOU PLAN TO MOVE ON YOUR**

OWN. Precious items such as family photos, valuable breakables, or must-haves during the move should probably stay with you. Don't forget to keep a "necessities" bag with tissues, snacks, and other items you'll need that day.

6. **REMEMBER, MOST MOVERS WON'T TAKE PLANTS.** If you don't want to leave them behind, you should plan on moving them yourself.
7. **USE THE RIGHT BOX FOR THE ITEM.** Loose items are prone to breakage.
8. **PUT HEAVY ITEMS IN SMALL BOXES SO THEY'RE EASIER TO LIFT.** Keep the weight of each box under 50 pounds, if possible.
9. **DON'T OVER-PACK BOXES.** It increases the likelihood that items inside the box will break.
10. **WRAP EVERY FRAGILE ITEM SEPARATELY AND PAD BOTTOM AND SIDES OF BOXES.** If necessary, purchase bubble-wrap or other packing materials from moving stores.
11. **LABEL EVERY BOX ON ALL SIDES.** You never know how they'll be stacked and you don't want to have to move other boxes aside to find out what's there.
12. **USE COLOR-CODED LABELS TO**

INDICATE WHICH ROOM EACH ITEM SHOULD GO IN. Color-code a floor plan for your new house to help movers.

13. **KEEP YOUR MOVING DOCUMENTS TOGETHER IN A FILE.** Include important phone numbers, driver's name, and moving van number. Also keep your address book handy.
14. **PRINT OUT A MAP AND DIRECTIONS FOR MOVERS.** Make several copies, and highlight the route. Include your cell phone number on the map. You don't want movers to get lost! Also make copies for friends or family who are lending a hand on moving day.
15. **BACK UP YOUR COMPUTER FILES BEFORE MOVING YOUR COMPUTER.** Keep the backup in a safe place, preferably at an off-site location.
16. **INSPECT EACH BOX AND ALL FURNITURE FOR DAMAGE AS SOON AS IT ARRIVES.**
17. **MAKE ARRANGEMENTS FOR SMALL CHILDREN AND PETS.** Moving can be stressful and emotional. Kids can help organize their things and pack boxes ahead of time, but, if possible, it might be best to spare them from the moving-day madness.

MOVING CHECKLIST

TWO MONTHS BEFORE

- SORT AND PURGE**
Go through every room of your house and decide what you'd like to keep and what you can get rid of. Think about whether any items will require special packing or extra insurance coverage.
- RESEARCH**
Start investigating moving company options. Do not rely on a quote over the phone; request an on-site estimate. Get an estimate in writing from each company, and make sure it has a USDOT (U.S. Department of Transportation) number on it. Also, check moving companies' websites to see if they are members of organizations like the American Moving and Storage Association (AMSA) and the Better Business Bureau (BBB). When companies are members of these organizations, it is often an indicator they are committed to providing good customer service.
- CREATE A MOVING BINDER**
Use this binder to keep track of everything—all your estimates, your receipts, and an inventory of all the items you're moving.
- ORGANIZE SCHOOL RECORDS**
Go to your children's school and arrange for their records to be transferred to their new school district.

ONE MONTH BEFORE

- CHOOSE YOUR MOVER AND CONFIRM THE ARRANGEMENTS**
Select a company and get written confirmation of your moving date, costs, and other details.
- BEGIN PACKING**
Start packing the things that you use most infrequently, such as the waffle iron and croquet set. While packing, note items of special value that might require additional insurance from your moving company. Make sure to declare, in writing, any items valued over \$100 per pound, such as a computer.

ONE MONTH BEFORE CONTINUED

- LABEL**
Clearly label and number each box with its contents and the room it's destined for. This will help you to keep an inventory of your belongings. Pack and label "essentials" boxes of items you'll need right away.
- SEPARATE VALUABLES**
Add items such as jewelry and important files to a safe box that you'll personally transport to your new home. Make sure to put the mover's estimate in this box. You'll need it for reference on moving day.
- DO A CHANGE OF ADDRESS**
Go to your local post office and fill out a change-of-address form, or do it online at usps.gov. But in case there are stragglers, it's always wise to ask a close neighbor to look out for mail after you've moved. Check in with him or her two weeks after the move, and again two weeks after that.
- NOTIFY IMPORTANT PARTIES**
Alert the following of your move: banks, brokerage firms, your employer's human resources department, magazine and newspapers you subscribe to, and credit card, insurance, and utility companies.
- FORWARD MEDICAL RECORDS**
Arrange for medical records to be sent to any new health-care providers or obtain copies of them yourself. Ask for referrals.

TWO WEEKS BEFORE

- ARRANGE TO BE OFF FROM WORK ON MOVING DAY**
Notify your office that you plan to supervise the move and therefore need the day off.
- ARRANGE UTILITIES**
Contacting your old & new utility companies (power, gas, trash, internet, & cell) to cancel service and arrange new service at your new address.
- CLEAN OUT YOUR SAFE-DEPOSIT BOX**
If you'll be changing banks, remove the contents of your safe-deposit box and put them in the safe box that you'll take with you on moving day.

TWO-WEEKS BEFORE CONTINUED

- CONTACT THE MOVING COMPANY**
Verify arrangements and moving schedule.

ONE WEEK BEFORE

- REFILL PRESCRIPTIONS**
Stock up on prescriptions you'll need during the next couple of weeks.
- PACK YOUR SUITCASES**
Aim to finish your general packing a few days before your moving date. Then pack suitcases for everyone in the family with enough clothes to wear for a few days.

A FEW DAYS BEFORE

- DEFROST THE FREEZER**
If your refrigerator is moving with you, make sure to empty, clean, and defrost it at least 24 hours before moving day.
- DOUBLE-CHECK THE DETAILS**
Reconfirm the moving company's arrival time and other specifics and make sure you have prepared exact, written directions to your new home for the staff. Include contact information, such as your cell phone number.
- PLAN FOR THE PAYMENT**
If you haven't already arranged to pay your mover with a credit card, get a money order, cashier's check, or cash for payment and tip. If the staff has done a good job, 10 to 15 percent of the total fee is a good tip. If your move was especially difficult, you might tip each mover up to \$100. Don't forget that refreshments are always appreciated.

MOVING DAY

- VERIFY**
Make sure that the moving truck that shows up is from the company you hired: The USDOT number painted on its side should match the number on the estimate you were given. Scams are not unheard-of.
- TAKE INVENTORY**
Before the movers leave, sign the bill of lading/inventory list and keep a copy.



LOCAL FACEBOOK PAGES TO JOIN

These LOCAL Facebook groups are local favorites - from recreational groups, to individuals selling items, and even a place to post found or lost pets. Scottsdale really embraces social media.



Swip Swap Scottsdale

<https://www.facebook.com/groups/485636074802386/>

Swip Swap North Scottsdale

<https://www.facebook.com/groups/267405243466661/>

Scottsdale & Paradise Valley Online Garage & Yard Sale

<https://www.facebook.com/groups/555835114500055/>

Moms RUN This Town/She Runs This Town

<https://www.facebook.com/groups/ScottsdaleTempeMRTT/>

Scottsdale Cycling

<https://www.facebook.com/groups/793682160651227/>

Scottsdale Nights

<https://www.facebook.com/groups/ScottsdaleNightsAZ/>

Scottsdale LIVE MUSIC & Entertainment

<https://www.facebook.com/groups/702474043146932/>

Scottsdale Lost, Found and Adoptable Pets

<https://www.facebook.com/groups/181679208840070/>

Scottsdale jobs

<https://www.facebook.com/groups/562460360596352/>

Family Fun Scottsdale

<https://www.facebook.com/groups/familyfunscottsdale/>

Scottsdale Sea & Ski Club

<https://www.facebook.com/groups/306730477295/>

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