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“Enhancing, promoting, and protecting the private property rights in our communities.”

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Please see inside for cover photo identities and titles.



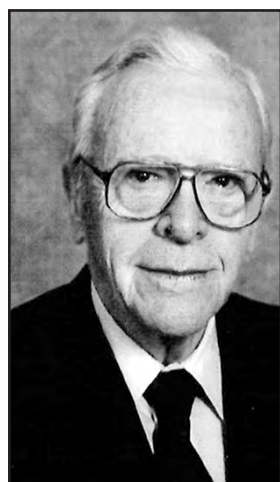


Serving Bradley, Bledsoe, McMinn, Meigs, Polk and Rhea counties

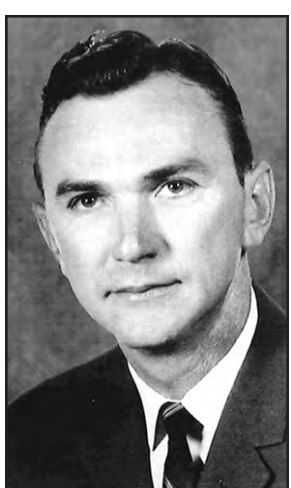
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RIVER COUNTIES ASSOCIATION OF REALTORS

RCAR is the local voice for real estate

Chartered in 1961, the River Counties Association of REALTORS started with eight or 10 REALTORS. Since that time, the 439 primary, 26 secondary and 42 affiliate members.

The REALTOR members bring value to home buyers, sellers REALTORS give buyers, sellers and investors the advantage they need to succeed in today's market. REALTORS know what our counties.

They have the expertise and experience to help their clients interpret and

navigate the complex, time consuming and overwhelming world of real estate, so sellers can protect their investment and buyers build their dream.

The REALTOR members have unparalleled knowledge of local market conditions and can leverage that expertise to help their clients reach their real estate goals.

National Association of REALTORS shows consumers who have worked with a REALTOR are sold — 9 out of 10 buyers and sellers said they would

use the same agent again or recommend that agent to others.

Not all real estate licensees are REALTORS. Only members of the National Association of REALTORS can call themselves REALTORS.

The River Counties Association of REALTORS strives not only to work for the buyers, sellers and investors, but continues to support local community activities.

The River Counties Association of REALTORS has provided monetary support along with

volunteer hours to American Heart Association, Bradley County Relay for Life, Cleveland State Community College, Chattanooga State Community College — Dayton Campus, Tennessee Technology Center at Athens, Bradley County Friends of the Greenway, Dayton Sack Packs Program, Y-Cap Cleveland and Rhea County Greenway Project.

River Counties Association of REALTORS is the local voice for real estate.

Marcia Botts named RCAR Realtor of the Year

Each year the River Counties Association of Realtors honors one of their own for efforts on behalf of the organization and the enhancement of the industry.

On Dec. 8, 2017, Marcia Botts, broker of Award Realty, was named 2017 RCAR Realtor of the year.

The award was presented during the annual Christmas Gala. Botts has been a member of the River Counties Association of Realtors since 1994 and has been managing broker/owner of Award Realty since 2008, taking the baton from her parents Floyd and Genelle Hardin at that time.

She has served on numerous committees for the local association and has been on the board of directors for both the

River Counties Association of Realtors, and the River Counties Association of Realtors Multiple Listing Service.

Botts served as the 2017 president of the River Counties Association of Realtors Multiple Listing Service. Botts is involved in many different community organizations as well as with the Association of Realtors. She is a past member of the board of directors for the Bradley County Chamber of Commerce. She is currently serving on the board of directors for New Hope Pregnancy Care Center, an organization helping families deal with unexpected pregnancies. She also volunteers her time every Monday morning to serving at New Hope Pregnancy Care Center.

In addition to giving her time, Botts is also a generous supporter of numerous community and charitable organizations. Botts is an active member of First Baptist Church Cleveland.

She currently serves in the First Touch ministry. Botts takes yearly mission trips to Nicaragua with First Baptist to serve the people by helping to host medical clinics, building homes, hosting vacation Bible schools, and sharing food with those in need. She attends a bi-annual mission trip to Europe to serve and refresh missionaries that are serving full time on the mission field.

A resident of Cleveland since 1994, and an attendee of Lee University, she has been married to Dennis Botts



Marcia Botts

for 20 years. Together, they have five children: Ben Sweeney, Olivia Gravelle, Matt Botts, Zach Botts and Kaitlin Botts, and are currently parenting their grandson, Caiden Botts. They also have nine grandchildren.

Remodel for fire safety

By SCOTT MCGILLIVRAY

(MS) — It's surprising that, although millions of homes are remodeled in America each year, few homeowners realize the importance of remodeling with fire safety in mind.

While smoke alarms and fire extinguishers are top of mind, do you know how you can improve passive fire protection in your home?

Passive fire safety installations do not alert you to, or react to, the presence of fire in your home. This type of fire precaution is part of the core of the building and will help to control the fire by limiting its spread.

One very effective form of passive fire protection is the installation of insulation. When adding or upgrading insulation, look for products made from naturally fire-resistant, inorganic materials. A favorite among builders, contractors and homeowners is a stone wool insulation called

Roxul Safe 'n' Sound, which offers fire resistance up to 2,150° F. Its melting point is higher than the temperature of a typical house fire, which

means it will stay in place longer to provide passive fire protection when every second counts.

Effective compartmentalization through the use of fire-resistant materials can help avoid the spread of fire to

other areas of the home, and more importantly, protect vital escape routes. Consider installing a fire-resistant insulation in walls, floors and ceilings to maximize protection and escape time.

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Realtors Give Back



The River Counties Association of REALTORS conducted a Community Give Back Day Saturday, May 5. REALTORS from six counties including Bradley, Bledsoe, McMinn, Meigs, Polk and Rhea spent the day volunteering for the community.

Some acts of kindness included:

- Cleaning up the Greenway, handing out bottled waters, nutrition bars, side walk chalk and painted rocks. All headed by Coldwell Banker Kinard.

- Bender Realty working with RE/MAX Professionals donated a taco lunch to the homeless shelter along with cleaning supplies.

- Re/Max Experience handed out dog treats at the dog park.

- Southern Heritage Bank handed out gift cards in the bank drive thru.

- Platinum Financial handed out bottled waters at the soccer complex.

- Award Realty helped an elderly client pack up her house for her move to New York.

- The RCAR staff handed out dog treats and gift cards on the Greenway.

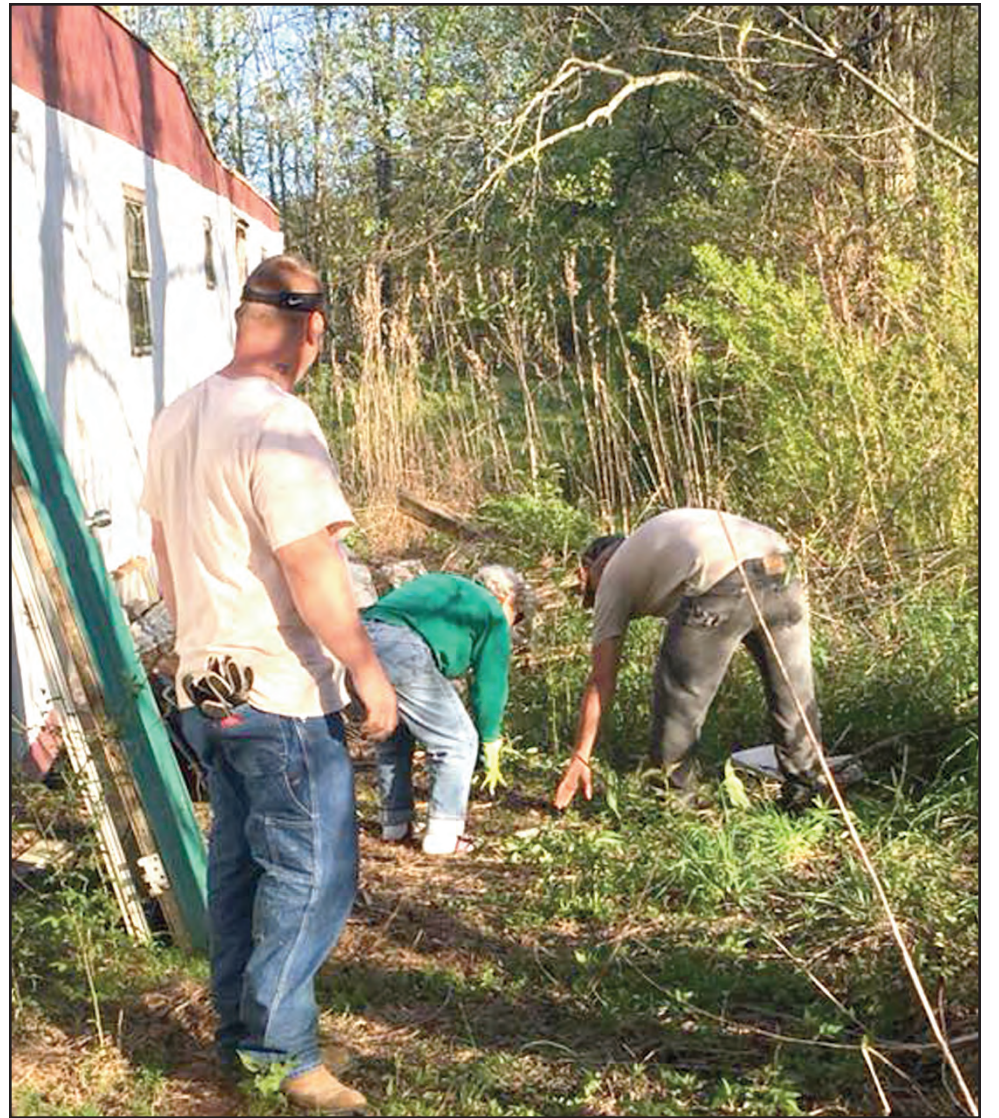
- The Rhea county REALTORS Collected box fans for the elderly.

- The McMinn County members donated supplies and \$200 to the local animal shelter.

- Bank of Cleveland donated diapers and paper products to The Caring Place.

- KW Cleveland donated biscuits and Blessing bags to the homeless.

- Ricky and Julia Tallent with Bender Realty, and



Tina and Chris Ledford with Weichert Realty, handed out bottled water on the Greenway.

- Jennie and Shawn Troutman from Coldwell Banker Pryor Spring City helped cleanup a yard of a lady in Rhea County.

- New Venture Realty donated adult briefs to Bradley Healthcare and Rehab.

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146 Timber Lake Dr NW, Cleveland

Excellent home on beautifully landscaped 1+ acre lot. Located near schools, shopping and great access to I-75 at Exit 33. This home features 3 bedrooms, 2 baths, formal dining, eat-in kitchen that is complete with granite counter tops and custom cabinets. Living room with cathedral ceiling & fireplace, and double glass doors to covered deck. Bonus room is 4th bedroom. 5th bedroom, bathroom and family room in finished basement with access to large deck. The unfinished area in the basement is space for workshop, car, boat or trailer storage. The home has a whole house generator for emergency use, has 2 concrete driveways and 2 car garage. MLS20182312 Priced at \$359,900.00

148 Tree Frog Lane, Benton

"WATERFRONT" Experience the beauty of Polk County in its panoramic views. A custom built log home on the Ocoee River. You want to get away from the hustle and bustle of city life! Well this place will take your mind off of all that & more whether it's a vacation property or even a full time home. This area has it all. Rafting, tubing, canoeing, boating, hiking and so much more that could be listed. Come check out this beauty and see for yourself. MLS 20170715 Priced at \$297,900.00

239 Porter Rd, Ocoee

Country setting near Cherokee National Forest and Parkersville Lake. Lots of garden space, landscaped, storage building, screened deck and open deck. The home was completely remodeled in 2012 with additions in 2012 and features 3 bedrooms, 2 bathrooms (tiled) large closets, HVAC 2 years old, and all this on a secluded dead end road. MLS 20182586 Priced at \$175,000.00



MEMBERS OF RIVER Counties Association of Realtors volunteered their services in various sites and events in Bradley, Bledsoe, McMinn, Meigs, Polk and Rhea counties in May. This was a part of the RCAR Give Back to the Community Day.



Not all the real estate agents are REALTORS

First of all not all real estate licensees in Tennessee are REALTORS®.

REALTORS® are real estate licensees who have made a professional decision to become members of the National Association of REALTORS® through the Knoxville Area Association of REALTORS® and adhere to a strict Code of Ethics with Standards of Practice that promote the fair, ethical and honest treatment of all parties in a transaction in addition to the Real Estate Laws of Tennessee.

The term REALTOR® and the familiar Block "R" logo are trademarked by the National Association of REALTORS® and can only be used by REALTORS®. REALTORS® improve their professionalism through education and designation programs.

Many homeowners and home-buyers are not aware of the true value a REALTOR® provides during the course of a real estate transaction. At the same time, regrettably, REALTORS® have generally assumed that the expertise, professional knowledge and just plain hard work that go into bringing about a successful transaction were understood and appreciated.

Many of the most important services and steps are performed behind the scenes by either the REALTOR® or their brokerage staff and traditionally have been viewed simply as part of their professional responsibilities to the client. But, without them, the transaction could be placed in jeopardy.

REALTORS® routinely provide a wide variety of services that are as varied as the nature of each transaction. Some transactions may not require as many steps to

be equally successful. However, most REALTORS® would agree that given the unexpected complications that can arise, it's far better to know about a step and make an intelligent, informed decision to skip it, than to not know the possibility even existed.

Through out a transaction, the personal and professional commitment of the REALTOR® is to ensure that a seller and buyer are brought together in an agreement that provides each with a "win" that is fair and equitable.

The motivation is easy to understand - for most REALTORS® will receive no compensation unless and until the transaction closes.

By contrast, there are firms that offer "limited services" in exchange for an up-front flat fee, or perhaps offer a menu of

pay-as-you-go or "a la carte" options. Some even offer a sliding scale ranging from limited to full service. In these cases, the compensation of the REALTOR® is based on these reduced service levels with the seller bearing full responsibility for all the other steps and procedures in the selling process.

A new Tennessee Law that became effective July 1, 2006, now requires a "limited services" firm to make sure the seller understands and agrees fully to the services they will and will not receive.

In short, the marketplace truism is that "you get what you pay for."

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Buyer's we offer: 16 years of Knowledge and Experience that we use to negotiate the best price possible, Provide lender assistance if needed and then work closely with your lender. We guide you every step of the way. Our goal is Maximum Results that is "Stress Free". We also, have a Full Time Buyer's Specialist on our Team.

To make your next Buying or Selling Experience Exciting and Fun call Robert or Teresa and let our Team of Experts go to work for you!! Call (423) 887-4663 or (423) 595-0309 or e-mail tk0727@aol.com and text is welcome.



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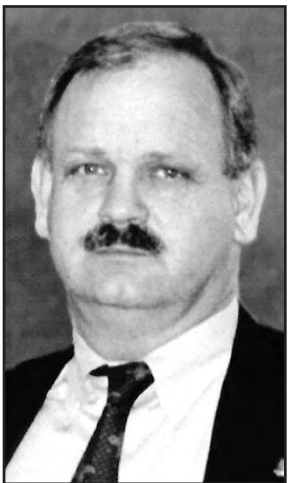
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Tips for home buying

Of all the decisions you'll face when buying a home, there's none more important than the person you choose to represent you, according to the River Counties Association of Realtors.

The job of your sales associate is to support you in finding the right home with the best possible terms, and to aid you through the entire process.

Your sales associate will explain the process of buying a home, and familiarize you with the various activities, documents and procedures that you will experience throughout the transaction.

Tips for selecting a Realtor® your real estate professional should be:

- Knowledgeable about the communities of interest to you.
- Aware of the complicated local and state requirements affecting your transaction.
- Effective in multi-party, face-to-face negotiations.
- Highly-trained, with access to programs for continued learning and additional certifications.
- Technology-focused.
- Supported by professional legal counsel.

Financing
Most real estate pro-

fessionals and mortgage lenders recommend pre-qualifying for a loan

See TIPS, Page C7

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All Programs have specific guidelines for Refinance and Purchase Transactions. The USDA loan is also based on location of the property and household income. (Subject to credit approval. Some restrictions apply.)



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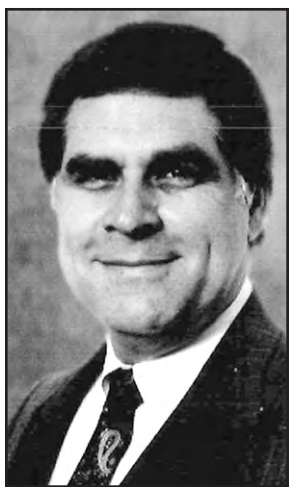
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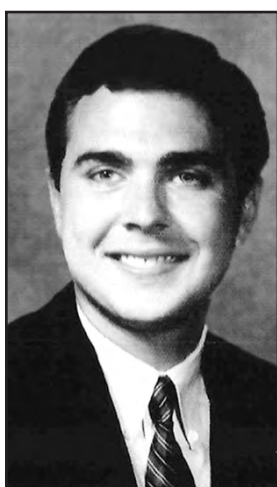
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Did you know?

Of the 29 projects it studied for its 2017 "Cost vs. Value Report," Remodeling magazine found that the average payback in resale value was 64.3 cents.

The lone project in the 2017 report to return a higher value than its cost was the

installation of loose-fill insulation in an attic, which provided a return of 107.7 percent. Homeowners who replaced an existing entry door with a 20-gauge steel unit recouped 90.7 percent of their investment at resale, placing that project second on the list.

TIPS: Helping home buyers get service needed

FROM PAGE C6

before selecting a home to purchase.

This process will help you:

- Determine the price range you can afford.
- Understand the types of loans you qualify for.
- Determine what your monthly payment will be.
- Estimate the down payment and closing costs.

The Loan Process

Your sales associate will help you to select a mortgage lender. Once you have made your decision, these are the steps of the process:

- Application - All pertinent documentation is obtained. Fees and down payments are discussed, and the borrower will receive a Good Faith Estimate (GFE) and a Truth-in-lending statement (TIL), itemizing the rates and associated costs for the loan.

You will be asked to provide certain documents to your lender in order that your loan can be processed in a timely manner.

- Loan Submission - Once all the necessary documentation is in, your completed file is submitted to a lender for approval.

• Loan Approval (Underwriting) - Loan approval, or underwriting, generally takes 24 to 72 hours. All parties are notified of the approval and any loan conditions that must be received before the loan can close.

- Closing - Once all parties have signed the loan documents, they are returned to the lender. If all the forms have been properly executed, the lender sends the loan funds by wire transfer. At this point, the borrower finishes the loan process and actually buys the house.

Finding and Choosing the Right Home

Based on criteria that you and your sales associate establish together, your associate will help you find the perfect home. There are many factors to consider in selecting a property, including location, bedroom and bath count, schools and amenities.

Your sales associate will apply their extensive community knowledge and professional resources to research available properties, and show you the homes that best meet your needs. If you find a property that

interests you through the Internet or your own research, let your sales associate know so that a showing can be arranged.

As you view different properties, your criteria may change. Open and direct communication with your sales associate is a key element of a successful property search.

Making an Offer

Once you have found the home that you wish to purchase, your sales associate will apply their professional training and do all the necessary research to help you structure an effective offer.

This is where your sales associate's negotiation skills come into play.

When an offer is made, the seller will have the option of accepting, rejecting or counter-offering.

Your sales Associate will negotiate the best possible terms for you.

Your sales associate will draft the purchase agreement, advising you of protective contingencies, customary practices, and local regulations. Home warranty, title and escrow arrangements will be detailed in the offer. Although your sales associate will give you advice and information, it is your decision as to the exact price and terms that you wish to offer.

Managing the Escrow

When the purchase agreement is accepted and signed by all parties, your sales associate will open escrow for you and your earnest money will be deposited.

The escrow is a neutral third party that will receive, hold, and distribute all funds associated with your transaction.

Removing Contingencies

Prior to closing escrow, all of the contingencies of the Purchase Agreement must be met. Your sales associate will coordinate this process.

Typical contingencies include:

- Approval of the Seller's Property Disclosure Statement.
- Approval of the preliminary title report.
- Loan approval, including an appraisal of the property.
- Physical inspections of the property.
- Pest inspection and certification.
- Acquisition of homeowner's insurance.

Closing Escrow and Moving In!

When all of the conditions of the purchase agreement have been met, you will sign your loan documents and closing papers.

You will deposit the balance of your down payment and closing costs to escrow, and your lender will deposit the balance of the purchase price.

The deed will then be recorded at the County Recorder's office and you will take ownership of your home.

Your sales associate is a valuable source of helpful tips for planning and coordinating your move.

"So you want to water your lawn?"

You do not have to take out a loan to water your lawn if you follow a few basic steps.

- 1. Water during the cool part of the day.** Heat can rob your lawn of water before it can use it. Watering early in the morning is better than late evening.
- 2. Let the water soak deep.** When watering let it run long enough for it to soak down to the roots where it will do the most good. A light sprinkling can evaporate quickly and tends to encourage root systems that are shallow.
- 3. Water only when it is needed.** Never follow a fixed schedule. Water only when the lawn or garden shows signs of needing it. If the grass springs back up after you step on it, it doesn't need watering.
- 4. Odd & Even Watering Schedule.** If your home or business address has an even number we ask that you water on the even numbered days of the month. If your home or business address has an odd number we ask that you water on the odd numbered days of the month.
- 5. Measure your performance when watering your lawn.** The next time you turn on the sprinkler system, watch the meter dial turn precisely one minute. Multiply this number by 60 for the amount used in one hour.

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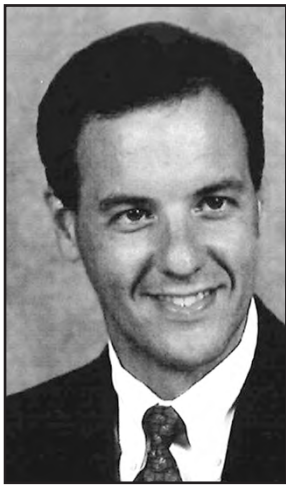
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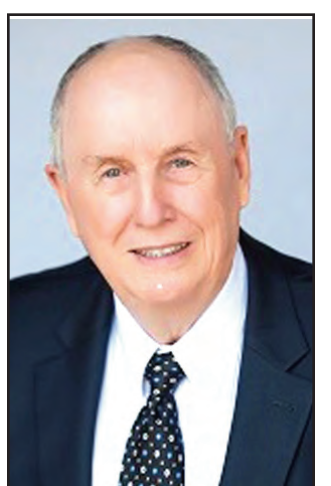
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Simple ways to cut mortgage costs

METROCREATIVE CONNECTION — Monthly mortgage payments are the biggest single expense for many homeowners. So it's understandable why plenty of homeowners would love to trim those costs.

A host of factors determine how much homeowners pay for their mortgages each month. The cost of the home, the amount of the initial down payment and property taxes, which are often folded into monthly payments, will factor heavily into the cost of home ownership. While homeowners may feel as though there's little wiggle room to cut the costs of their mortgages, there are several ways to do just that and potentially trim years from the life of a home loan.

- Make bi-weekly payments. Making bi-weekly instead of once-a-month payments can save homeowners substantial amounts of money. A year's worth of once-a-month payments equates to 12 payments per year. But homeowners who pay on a bi-weekly basis will make 26 half pay-

ments, or 13 full payments, per year. That extra annual payment can be applied directly to the principal, dramatically reducing how much homeowners pay in interest over the life of their loans.

- Stop paying PMI. Homeowners whose initial down payments are less than 20 percent of the sale price will have to pay private mortgage insurance, or PMI. But once the balances on such mortgages falls below 80 percent, homeowners can cancel such insurance. Homeowners may also be able to stop paying PMI by having their homes reappraised.

- Refinance the loan. Refinancing a loan also can save homeowners substantial amounts of money each month.

Homeowners are typically eligible for lower interest rates when refinancing their loans, meaning they will pay less in

interest each month. However, refinancing is not free, so homeowners

See MORTGAGE, Page C9

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Steps to take before appraiser's visit

(MetroCreativeConnect ion) — Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.

- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes

may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.

- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less than similar homes with no such repair issues.

See VISIT, Page C10

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MORTGAGE: Simple ways to cut costs

FROM PAGE C8

should first check the going home interest rates and examine their credit scores to see if the interest rate they're likely to get upon refinancing will save them money. The cost of refinancing might be more than homeowners can save.

- Request a tax reassessment. Real estate values increase and decrease, and homeowners

who feel their homes have decreased in value can request that their homes be reassessed. Homeowners whose homes are assessed at a value lower than the current value can expect to pay less each month in taxes.

Homeowners hoping to cut mortgage costs have various options at their disposal.



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THE CLEVELAND/BRADLEY Chamber of Commerce held a ribbon cutting earlier this year for River Counties Association of Realtors Inc. River Counties Association of Realtors is still located at 2070 Candies Lane, but has a new look. The recent renovation boasts more space, upgraded audio and visual equipment and serves as a more efficient meeting space for the community the organization serves. With the completion of the renovation, RCAR is equipped to provide more on-site training to its members. RCAR serves six counties: Bradley, Bledsoe, McMinn, Meigs, Polk and Rhea. For information on RCAR, call 423-476-5912 or visit their website at www.rivercounties.com. The staff at RCAR include Regina Tuttle, association executive; Jenna Woody, MLS Services; and Meghan Hartman, member services.

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Growing trends in today's homes

(MS) - Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors® says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior. In fact, in May 2017, home sales in Canada increased to their highest level in more than five years, according to the Canadian MLS® Systems.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past. The following

are some trends that are helping to steer the real estate market further.

- **Smaller homes:** Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energy-efficient appliances and plenty of storage space.

- **Matte finishes:** Stainless steel and luster

have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their warmth and elegance. While some high-end models with matte finishes have been available for

several years, even less expensive models are now available.

- **Smarter technology:** Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient thermostats.

VISIT: Before the appraiser comes

FROM PAGE C9

Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.

- Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process.

Such documentation may include a survey of the house and property; a deed or title

report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.

- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements.

The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.

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January 1, 2018 through March 31, 2018

All Counties within MLS		Bradley County	
Total Units SOLD	803	Total Units SOLD	293
Average Days on Market	117	Average Days on Market	102
Average List Price	\$190,051	Average List Price	\$202,749
Average SOLD Price	\$183,701	Average SOLD Price	\$197,663

The chart above reflects total Residential units Sold during 1st Quarter of 2018
 Information deemed reliable but not guaranteed. (As of 4/17/18 at 8:45 a.m.)

RCAR serves SE Tennessee

The River Counties Association of REALTORS (RCAR) services the Southeast Tennessee counties of Bledsoe, Bradley, McMinn, Meigs, Polk, and Rhea. The members of the Association play an active role in the growth and marketing of each of the communities within these counties.

One of the valued services that have been attributed to RCAR is the ability to report accurate statistics in the local area. These statistics are based on the accumulated data submitted from the REALTORS in these areas through their participation in the RCAR Multiple Listing Service.

The most recent real estate market statistics,

with an overview of the last three months, showed the following:

Beginning January 1 through March 31, 2018, the total residential units sold were 803. In that same time frame, the average days for a property to remain on the market prior to being sold or closed were 117 days. The average price of listed properties was \$190,051, with the

average sold price being \$183,701.

In reporting the numbers for residential sales only, the first quarter of 2018 showed an increase from fourth quarter of 2017. In the fourth quarter of 2017 there were 283 residential units sold or closed with the average days on

the market being 95. The average list price was \$191,760 with an average sold price of \$187,306.

In Bradley county the first quarter of 2018 showed an increase over the fourth quarter 2017 reflecting 293 residential units sold with an average 102 days on the market. There was an average list price of \$202,749, and an average sold price of \$197,633.

REALTORS in the community are seeing more activity and River Counties Association of REALTORS are happy to report that sales are slightly higher this year. The organization hopes to continue to see consistent increases in the real estate market.



U.S. long-term mortgage rates fall; 30-year at 4.54 percent

WASHINGTON (AP) — Long-term U.S. mortgage rates fell this week for the second straight week, providing a helpful jolt for potential home buyers.

Last week's decline followed weeks of increases that pushed long-term loan rates to their highest levels in seven years. Mortgage buyer Freddie Mac said Thursday the average rate on 30-year, fixed-rate mortgages was 4.54 percent, down from 4.56 percent last week.

The average benchmark rate has been running at its highest levels since 2011. By contrast, the 30-year

rate averaged 3.89 percent a year ago.

The average rate on 15-year, fixed-rate loans dipped to 4.01 percent from 4.06 percent last week.

To calculate average mortgage rates, Freddie Mac surveys lenders across the country between Monday and Wednesday each week.

The average doesn't include extra fees, known as points, which most borrowers must pay to get the lowest rates. The average fee on 30-year fixed-rate mortgages rose to 0.5 point from 0.4 point last week.

The fee on 15-year mortgages was

unchanged at 0.4 percent.

The average rate for five-year adjustable-rate mortgages dropped to 3.74 percent from 3.80 percent last week. The fee increased to 0.4 point from 0.3 point.

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Home equity boosts the U.S. household wealth 1% to \$100.8T

WASHINGTON (AP) — Increased home prices boosted U.S. household net worth 1 percent in the January-March quarter to crack \$100 trillion for the first time.

The Federal Reserve said Thursday that home values rose \$500 billion, offsetting a decline in stock portfolios of \$400 billion. Overall household wealth rose to \$100.8 trillion from \$99.7 trillion in the October-December quarter.

The figure reflects the value of assets like homes, bank accounts and stocks minus debts like mortgages and credit cards. The figures aren't adjusted for inflation or population growth.

Increased wealth could boost consumer spending in coming months. Still, wealth increases aren't

widely shared: Roughly 80 percent of the U.S. stock market is owned by 10 percent of the population. And a smaller share of Americans now own homes compared with a decade ago.

About 64 percent of Americans own their homes, down from a peak of about 69 percent in 2005. Home sales have leveled off this year as price increases and a dwindling supply of available properties have thwarted many would-be buyers.

Mortgage rates are also moving up, partly because the Federal Reserve is lifting the short-term rate it controls. That trend could also weigh on sales in the coming months.

Home prices rose 6.8 percent in March from a year earlier, according to

the S&P CoreLogic Case-Shiller home price index. Some markets, like Seattle, San Francisco and Las Vegas, are experiencing double-digit annual price gains. Those increases are making it especially hard for younger Americans, already burdened by student loans, to buy a house.

Greater household wealth can support faster economic growth, although that effect might be fading. Research has found that in the past, people spent roughly 3 to 5 cents of every dollar in additional wealth they accumulated.

Since the recession, though, Americans have become more cautious with their wealth. Economists now estimate that roughly only 1 penny for every dollar is spent.

Borrowing growth slows in April

WASHINGTON (AP) — Americans increased their borrowing in April at the slowest pace in seven months, dragged by a big slowdown in the category that covers auto and student loans.

Consumer debt rose \$9.3 billion in April after a gain of \$12.3 billion in March, the Federal Reserve reported Thursday. It was the smallest monthly increase since a rise of \$8.6 billion in September.

The category that includes credit cards climbed \$2.3 billion in April after falling by \$1.1 billion in March. But the category that includes auto loans and student loans rose \$7 billion in April, just about half of the \$13.4 billion March increase.

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RIGHT AT HOME:

Storage for the urban kitchen

By **KIM COOK**
Associated Press

For city dwellers, adaptability comes in handy in the kitchen. Urban kitchens are typically tiny, presenting storage challenges.

And for food storage, there's also the frequent problem of unwelcome houseguests, like mice or bugs.

Luckily, there's a lot of great gear to keep perishables and pantry goods organized and protected, much of it pretty stylish too.

Alex Weibel, senior food editor at Rachael Ray Every Day magazine, spends a lot of time cooking and developing recipes in her tiny Brooklyn, New York, kitchen. When her cookbooks began to buckle her cabinetry, she realized it was time to triage the collection.

"I moved my aspirational cookbooks to shelves outside the kitchen," she says.

And then she used the same approach with everything else.

"Anything not vital to daily activity doesn't belong on kitchen shelves," she says. "I disguise visible pantry storage in attractive vessels, like vintage Pyrex containers which are easily stackable. And I live by the 'first in, first out' mantra I learned in culinary school, strategically positioning perishables in the front so they get used first."

Weibel went to Home Depot for a large wire shelf to mount on an empty wall, and stows her hundreds of spice containers on it. "Now my spices are easily accessible, and look charming," she says.

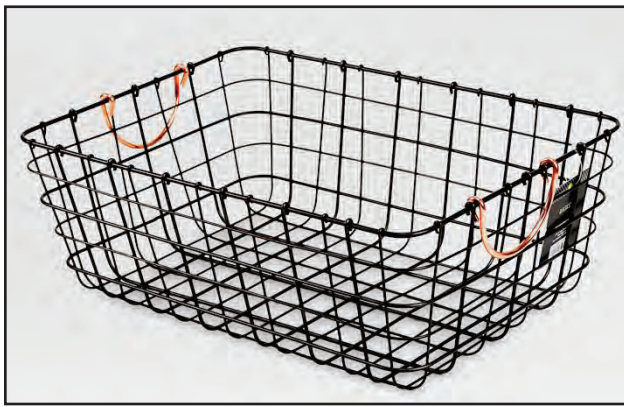
You can also mount metal-lidded jars under cabinetry by affixing a sturdy, strong magnetic strip.

Yamazaki Home's under-cabinet white metal storage shelf is a handy place for resealable bags or tea towels.

Rolling chef's tables or carts with wooden tops provide more surface and storage in tiny kitchens with limited counter space. The cart's shelves and baskets can house hand mixers or other small appliances.

Don't forget about the inside of cabinet doors. A short curtain rod attached to the inside of a cabinet can hold small tools on ring clips; put a peel 'n' stick cork panel behind it for a message board. A larger rod under the sink can stow spray bottles, paper towels and trash bag rolls.

Lowe's spokesman Matt Michaels has a pro tip for keeping the fridge functioning well: "Clean door seals regularly with soap and water." He says dirt and grime can prevent a tight seal, so the fridge doesn't stay cold. "Test your seals by slid-



The Associated Press

THIS UNDATED provided by Target show a pewter wire basket with copper handles which brings some farmhouse chic to a small city kitchen, where it can be used to store small tools, napkins, cleaning cloths or produce.

ing a piece of paper in the closed fridge door; if it falls out, it's time to replace them."

For countertops or cabinets, consider a system of matching containers that stack and stow seamlessly together.

Rubbermaid's Brilliance storage set, made of BPA-proof plastic, is leak-proof, air-tight and stain-resistant, with sturdy latches. Vents allow for microwaving, and the pieces not only stack but are freezer and dishwasher safe. There's also a system for produce, called FreshWorks. Its containers have trays in the bottom and a vent on the lid that keep moisture away and increase airflow to keep fruits and vegetables from spoiling too quickly in the fridge.

Glasslock's Slimline low-profile lidded set is made of tempered microwave-safe glass. And the Pyrex sets can go straight from fridge to oven. Identify all the containers using erasable food storage labels.

Target has a set of sleek stainless steel canisters for cereals, pasta or baking essentials. A steel rack stowed in a cabinet will hold pot lids, pie pans, and baking and roasting sheets more efficiently than stacking. There's also a collection of glass storage cylinders with decorative stained wood tops.

Pest removal and prevention services may be provided by landlords, or you can try some non-chemical methods, like those Katie Voytasek, of LA Best Pest Control, posts on <http://www.forrent.com>.

As soon as you bring food home, for instance, transfer it out of its paper, cardboard or Styrofoam packaging and into pest-proof receptacles.

Cleaning is key to keeping a small urban kitchen prep-ready and pest-free. Attend to dishes and counters right away. That includes the dishwasher. If it's got dirty dishes in it for too long, roaches and ants will find their way in.



The Associated Press

THIS UNDATED photo provided by Rubbermaid shows Rubbermaid's FreshWorks food storage system, which has vented lids and crisper trays that keep foods like fruits and vegetables fresher longer. Storing perishables in the fridge and off counters is a key way to keep pests at bay in the urban kitchen and systems like these are convenient to store in limited cupboard space.

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THE RIVER COUNTIES Association of Realtors presented its annual gift of \$1,000 to the Cleveland State Foundation to support student scholarships. The purpose of RCAR is to create a professional environment for its members, enabling them to provide ethical, high-quality real estate services to their communities. From left are Tara Hampton, association executive; Dr. Bill Seymour, CSCC president; Marcia Botts, 2017 MLS president; and Cathy McCracken, 2017 MLS treasurer.

Interest rates are rising: should you buy a home now or wait?

(StatePoint) With heightened talk of rising interest rates, many prospective homebuyers are understandably concerned about whether it's the right time to purchase a home.

Indeed, you may be wondering if you waited too long and let the historically low interest rates pass you by or if you can still find a dream home that fits within your current budget.

Experts say it's true that rates are at their highest in almost four years and that this year has been particularly rough, however, it's not all bad news. Rates are still well below the levels seen 10, 20 and 30 years ago.

"Rates are still low by historical standards, helping make mortgage payments affordable for many, but your wallet might take a hit if rates continue to go up," says Freddie Mac deputy chief economist, Len Kiefer.

How big will the hit be? Assume you buy a home with a 20 percent down payment, take out a \$200,000 mortgage and are getting a 30-year fixed-rate mortgage. At a 4.5 percent interest rate, your monthly payment would be \$811 with total interest paid over the life of the loan being \$131,851. With a 7.5 percent interest rate, your monthly payment would be \$1,119 with a total interest paid of \$242,748. With an 18 percent interest rate, your monthly payment skyrockets to \$2,411 with a total inter-

est paid of \$708,081. If rates jump a half percentage, you'll pay a bit more each month, which isn't ideal, but the added expense will unlikely be a deal-breaker. However, if rates jump to the levels they were in 1981 (an average of 18 percent), you can expect to pay a whopping \$1,600 more per month, which may cause you to think twice about taking the plunge into homeownership. To find out how much you'll pay, check Freddie Mac's free Fixed-Rate Mortgage Calculator at calculators.freddiemac.com.

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KINARD REALTY

2018 is truly a year of celebration for Coldwell Banker Hamilton & Associates. We celebrate a legacy, a transition, innovation of service, and growth.

Coldwell Banker Hamilton & Associates was proud to celebrate its 34th Anniversary in 2017. The company, founded in 1983 by the late Loye Hamilton and Boyd Williams, has been around long enough to experience major changes in the real estate market. Real estate has seen many challenges over the last several years, and Coldwell Banker Hamilton & Associates is no stranger to meeting those challenges with strength and perseverance, our most recent of which was the unexpected passing of Mr. Hamilton. Through the turbulence of that time and the uncertainty that comes with any loved one's passing, we were able to reassure our clients and customers that we will embrace and honor Loye's legacy. Coldwell Banker announced that Mr. Hamilton has been awarded Coldwell Banker Commercial's Top Sales Agent in Tennessee for 2017, and we couldn't imagine a more commemorative way to celebrate his life.

In March, we were excited to announce that our firm joined hands with Coldwell Banker Kinard Realty to become something much bigger than we are now. With the loss of a Commercial Broker and firm owner, the Hamilton family was left with a few more difficult decisions to make. "After we all lost Mr. H. so suddenly, it was important for us, as a family, to find the right fit for our company going forward." Said Loye's daughter, Alison. "We wanted to be sure you were affiliated with a company that embraces the Coldwell Banker brand, while growing without a drastic change to our culture." "It's a very bittersweet time for the Hamilton office, but we feel like the company is in good hands and they will continue the legacy of Coldwell Banker Hamilton & Associates with our same level of professionalism, ethics, and service offered to all clients and customers," announced Alison at a January sales meeting.

Kinard Realty was founded by Bob and Dixie Kinard in 1974 with one office in Dalton, GA. Kinard Realty affiliated with the international brand, Coldwell Banker in 1982 and has been a loyal member of the franchise since. Coldwell Banker Kinard Realty expanded into the Fort Oglethorpe and Ringgold markets in the late 1980s and onto Calhoun, GA in 1999. Longtime team members Mike Maret, Bill Blackwood, and John Thomas formed Georgia One Realty, Inc. and acquired Coldwell Banker Kinard Realty in 2007.

Coldwell Banker Residential Affiliates provides franchise owners with tools that are unmatched in the industry. Each year, the company is recognized with multiple industry awards for its learning platform, Coldwell Banker University, which combines innovative learning practices and a unique ability to measure the positive impact of its courses and training programs. 2017 saw our first full year of Coldwell Banker's revolutionary ZAP platform and client-friendly CBX app, which accommodates the faster paced, information driven needs of the modern homebuyer.

The Hamilton office has seen a new drive to acquire and train new agents with the introduction of managing broker, Shawn Matthews. Shawn has set forth to grow the company significantly. "Longevity and loyalty is a cornerstone of the company philosophy," says Matthews. "We may not be the biggest company in the market, but we don't believe that bigger is always better. Our sales associates are very experienced in Residential and Commercial Real Estate, which is one reason I believe we are recognized for our quality of service." The last 10 months saw not only Matthews and his wife, Gale, but also 6 more agents driven to join the company. All of our associates share our company mission of dedication and loyalty, and we are proud to have each one of them on our team.

Our brand has embraced change and perseverance in 2018. We celebrate the legacy of Mr. Hamilton, the support of a growing associate family, and the cutting edge to not only lead in our market, but empower those around us to do the same. The company cannot wait to see what is in store in 2018.



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Owner/President



Bill Blackwood
Owner



John Thomas
Owner



Shawn Matthews
Managing Broker



Patti Angelle
Affiliate Broker, ABR, GRI
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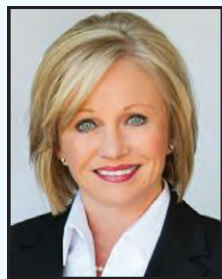
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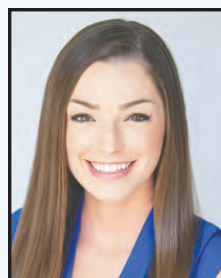
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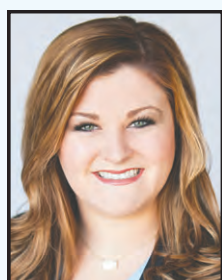
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Spruce up your OUTDOOR spaces

(Family Features) — Over time, the appearance and function of any outdoor space can dull due to combinations of heat, precipitation and use. With some careful attention, you can quickly spruce up your outdoor living areas and get them back in great working order for patio season.

Take Care of Textiles

Outdoor textiles often take a beating from the elements. Freshen up often-overlooked things like outdoor rugs, lawn furniture cushions, pillows and umbrellas.

A thorough vacuuming may be adequate to remove leaves, bugs or dirt. However, if stubborn spots persist and a deeper cleaning is needed, review the manufacturer's guidelines. Washing covered furniture from time to time helps ensure it's ready for use no matter the season.

Declare Dust Off-Limits

Dingy light fixtures and fans lend an air of disrepair in any space. Outdoors, they'll undoubtedly collect dust and dirt quickly, but a deep clean can help make them easier to maintain. Dust and scrub as needed, and if necessary, grab a scrub brush and some soapy water to brighten up other items like decorative pieces and flower pots.

Freshen Up Finishes

From furniture to hard surfaces, the finishes can take a beating. Take time to bring these items back to their former glory by rinsing, scrubbing and brushing dirt away from your wrought iron, metal, aluminum or wicker furniture. If needed, apply a fresh coat of sealant or add a rust-preventive layer of new paint. The same applies for other surfaces with finishes that may be chipped and



Photo courtesy of Getty Images

dull.

Blast Away Grime

A careful sweeping with a sturdy broom is a good starting point, but to get your outdoor space truly clean you may need a little more power. When used at the appropriate settings, a pressure washer can clean a wide range of surfaces

from patios, decks and sidewalks to siding, windows, screens and tables.

When cleaning these surfaces, it's important to find a power washer that can cut through the grime and rinse it away. In addition to gas-powered options, Briggs & Stratton offers a full line of electric pressure wash-

ers to help you tackle light-duty outdoor cleaning projects around the house. Some models, like the S1800, feature a turbo nozzle to give you the ability to blast away grime up to 40 percent faster than with a standard spray tip. When that power is combined with an onboard deter-

gent tank, you can eliminate outdoor grime quickly and efficiently, so you can get back to enjoying your outdoor living space.

Getting started is simple. Just turn on the washer and begin with a rinse setting to loosen

See **OUTDOOR**, Page C15



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OUTDOORS: Sprucing up your space

FROM PAGE C14

dirt and debris. Next, use the soap nozzle to apply the detergent in the tank. You may want to let the detergent sit for especially grimy areas, depending on the detergent's directions for use. Rinse thoroughly and repeat the process if needed.

Find more cleaning solutions and a limited-availability discount code for a \$1800 electric power washer at Briggsandstratton.com/OutdoorCleaning.

7 Safety Tips for Operating a Pressure Washer

As with any power equipment, it's important to know how to operate a pressure washer safely and correctly. Even if you've had your unit for a while, it's a good idea to refresh yourself on how to use it properly before you get started on your outdoor to-do list.

1. Dress for the task. Wear indirect-vented (chemical splash) goggles for eye protection and a pair of closed-toe shoes

such as sneakers or boots.

2. Before getting started, be sure to remove all electronics, cords and wires, and place them safely away from water.

3. Perform routine maintenance. Prior to each use, check the oil level and top off if low. Check the water screens to ensure they can freely move water. Inspect hoses and couplings; if they are cracked or brittle, replace them.

4. Know your equipment and where it can or can't be used. Never operate your gas pressure washer indoors or in enclosed structures. When operating a gas pressure washer, use it outdoors away from occupied spaces to prevent a potentially deadly buildup of carbon monoxide.

5. When operating a gas pressure washer, know the signs of potential carbon monoxide poisoning (dizziness, fatigue, headache, nausea or irregular breathing), and if you experience these symptoms get to fresh air

right away and seek medical attention.

6. Always point the nozzle in a safe direction. Never operate a pressure washer near small children or pets.

7. Before storing, relieve the pressure in the system. Also run a cycle of water through the machine to eliminate any detergent residue and give the unit time to cool down before storing.

The Powers of a Pressure Washer

A pressure washer can provide up to 75 times more cleaning power than a standard hose for deep cleaning. They are ideal tools to clean the following areas:

- Siding
- Driveways and sidewalks
- Decks
- Patio furniture
- Windows
- Brick or stone steps
- Trash cans
- Vehicles or boats
- Grills
- Fire pits
- Garage door

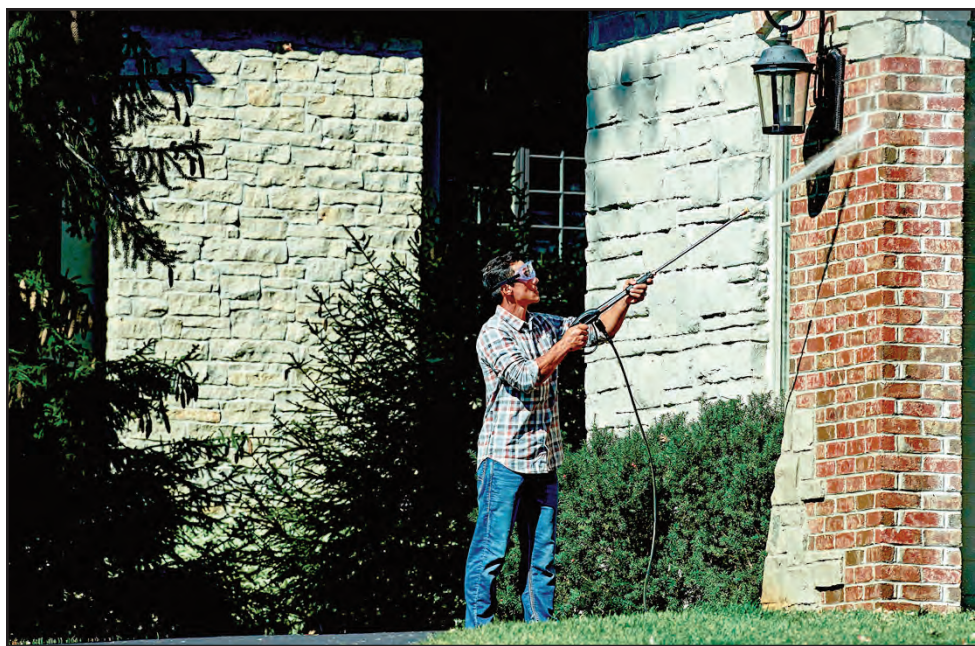


Photo courtesy of Getty Images

Corral your entryway clutter

MS) — The entryway to a home is the first thing guests experience when coming inside. It also can be the first place residents drop their belongings after long days at school or work. As a result, entryways can quickly be consumed by clutter. Taming such messes takes a mixture of ingenuity and planning.

Homeowners hoping to clear their entryways of clutter must first decide what they want to get out of the space. Will it simply be a decorative spot with photos and other home decor on display? Or is functionality the primary goal?

Once that decision has been made, take inventory of which items, such as shoes, keys, umbrellas

or coats, need to be in the area, which don't (i.e., old mail). To make things more organized, rearrange the former while removing the latter.

Clutter can accumulate in entryways. But some simple adjustments can quickly revamp the space to make it neater and much more functional.



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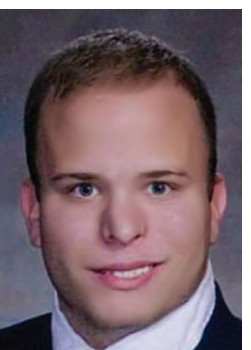
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