Cindy's Realty Group by eXp Realty

LOCAL LIVING

ALABAMA • PROPERTY EDITION

SEPTEMBER 2026

Owens Cross Roads Living and Real Estate Guide

Local resources, address research and a practical plan for buying, selling or moving.



YOUR DECISION TOOLKIT

1. Explore
2. Compare
3. Verify
4. Plan

Find your fit. Verify the address. Plan your move.

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Visit the website

Call to discuss your plan

REAL ESTATE WITHOUT LIMITS.

Your decision roadmap



Choose a stage. Each card opens its first topic; the detailed index includes every topic.

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Jurisdictions, priorities and official starting points.

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Healthcare, travel, education and personal priorities.

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Utilities, weather, records and a practical scouting visit.

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05 Prepare to buy or sell

State guidance, representation and transaction planning.

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Timing, final comparisons and your local consultation.

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Browse every topic and worksheet

Roadmap Start here All topics

A note from Cindy

A local guide should help you picture an ordinary week, not just a weekend visit.

This guide is for buyers, sellers and people comparing a move to Owens Cross Roads. It connects everyday life with the property decisions that determine cost, timing and long term fit.

Use the official local resources to explore the area, then verify the exact address. A mailing city, neighborhood name, listing description or attractive photograph cannot establish school assignment, service territory, access rights or insurance eligibility.

My role is to help you organize the questions, compare properties and build a realistic transaction plan. Your own priorities determine fit. There is no universal best neighborhood, standard offer or guaranteed sale result.

Bring your address or search area, timing, budget and biggest unanswered question. We will separate what is known from what needs professional verification before you commit.

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Explore the area broadly. Make the final decision at the property level.

Choose your starting point



Use the route that matches today's decision. You do not have to read every page in order.

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Start with the address

Use this sequence before turning a local preference into a purchase requirement.

Confirm jurisdiction

Find the parcel and municipal boundary through the responsible government. Postal labels and city limits can differ. Confirm which office handles permits, zoning, taxes and public services.

Confirm the routine

Test the actual route to work, school or other regular stops. Evaluate travel at the time you would make it, including parking, access credentials and the return trip.

Confirm the commitment

Obtain property specific information on utilities, insurance, association rules, taxes and condition. Request documents before a contract deadline makes the answer urgent.

Keep a comparison file

For every finalist record the source, date, answer and unresolved question. A statement that remains unverified belongs on the action list, not in the assumed benefit column.



CINDY'S STRATEGY NOTE

One verified property file is worth more than a dozen broad neighborhood descriptions.

Sources: **LO1** **LH1** 27 Sep 2026

Your local priorities



Choose priorities that describe your own needs rather than assumptions about who lives in an area.

Define what the location must support. • Your commute, routines and housing priorities. • A brief for comparing actual addresses.

Preferred property type / usable space / access needs

Locations reached regularly / days and actual travel times

Total monthly comfort range / purchase cash / reserves

School or learning questions to confirm with the district

Care, recreation, shopping and other routine needs

Conditions that would make a property unsuitable

Three unknowns to resolve before scheduling a tour

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Owens Cross Roads and the Cove

Treat these names as starting points for address research, not interchangeable jurisdictions.

City and postal label

Owens Cross Roads is a municipality, but an Owens Cross Roads mailing address can require a different jurisdictional inquiry. Confirm municipal boundaries and the parcel rather than assuming the postal name controls services.

Hampton Cove and nearby addresses

A community name can describe a neighborhood or broader area without establishing city limits, school district, club rights or utility providers. Verify each item independently.

Routes and terrain

Compare the actual US 431, Cecil Ashburn, Taylor Road or other route relevant to your destination. Observe grades, access, drainage and property maintenance needs instead of assuming a scenic setting answers practical questions.

Start with the right office

Use Owens Cross Roads city resources and Huntsville GIS where applicable. Ask the office to confirm whether it is responsible for the specific parcel before relying on a permit or service answer.



CINDY'S STRATEGY NOTE

The address is the key that connects the correct school, utility, permit and tax questions.

Sources: **LO1** **LH1** 27 Sep 2026

Work routes, gates and airport

Use the linked official resources, not an old directory screenshot.

Redstone Arsenal access [LH9]

Use the Army's current access control page for visitor credentials and permitted gate arrangements. Confirm your actual work entrance before testing a commute; gate schedules are not assumed permanent.

Huntsville International Airport [LH8]

Use the Port of Huntsville's current airport resources for flights, parking, access and travel support. Confirm the specific itinerary rather than relying on an old list of destinations.

City transportation resources [LH2]

Check current route, operating, access and service information through city resident resources. Match it to the actual trip and time you need.

CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.



Sources: **LH9** **LH8** **LH2** 27 Sep 2026

Military relocation without guesswork

A property decision needs to fit the confirmed move and financing facts.

Orders and timing

Separate confirmed dates from tentative planning. Keep reporting, travel, shipping, sale, purchase and possession dates visible in one plan.

Housing choice

Compare purchase, rental and temporary housing using total cash, expected stay, ongoing cost and a possible earlier move. Military status alone does not make buying the right choice.

VA and agreements

Ask the lender about eligibility, entitlement, occupancy and available loan paths. Have military legal assistance review lease or contract protections; orders do not universally cancel a purchase agreement.

Privacy

Use secure document channels and verified contacts. Avoid public posts showing orders, travel dates or an unattended property.



CINDY'S STRATEGY NOTE

Ask for the state specific PCS or VA guide when those decisions are central to your move.

Sources: MS3 MS4 VC1 MS1 27 Sep 2026

Healthcare connections

Use the linked official resources, not an old directory screenshot.

Huntsville Hospital [LH10]

101 Sivley Road, Huntsville. Main contact: 256-265-1000. Use the official site to find the correct campus and service.

Crestwood Medical Center [LH11]

One Hospital Drive, Huntsville. Main contact: 256-429-4000. Confirm the service location and arrangements directly.

Plan the transition

Ask your insurer and provider about coverage, appointments, record transfers and prescription continuity. A nearby facility does not establish that a particular clinician accepts your plan or can see you immediately. Hospital main numbers are not emergency dispatch.

CINDY'S STRATEGY NOTE

For an emergency, call 911. Confirm network participation and new patient availability directly.



Sources: **LH10** **LH11** 27 Sep 2026

Compare the complete routine

A workable home supports the things you do repeatedly.

Work and remote work

Confirm the actual worksite, attendance expectations and internet service offered at the address. Ask about installation lead time and test cellular coverage inside the home. A provider's general coverage map is not a service order.

Education and care

Use the exact address to ask the district about current assignment, enrollment and transportation. Check any childcare or care provider directly for capacity, hours, required documents and ongoing costs.

Errands and activities

Drive an ordinary grocery, pharmacy and recreation loop. Consider opening times, parking and the return route, not just straight line distance.

Noise and access

Visit at more than one time. Observe roads, nearby uses, deliveries, events and access conditions. Review legal records rather than assuming a visible path or driveway gives a right of use.



CINDY'S STRATEGY NOTE

Test a normal weekday before treating a pleasant visit as proof of everyday fit.

Sources: **LO1** **LH1** 27 Sep 2026

Commute and errand test



Repeat the test for each finalist address; record observations rather than promised travel times.

Test the routes you will actually use. • Candidate addresses and your travel times. • Observed travel notes, not assumed drive times.

Property / work entrance or regular destination

Date, departure time, arrival time and return time

Route, parking, gate or access delay

Alternative route and observed limitations

Three stop errand loop / total time

Cellular and internet availability checked with whom?

What changed the property comparison?

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Schools and learning

Use the linked official resources, not an old directory screenshot.

Huntsville City Schools [LH3]

Use the official district resource to confirm the property address, current attendance assignment, enrollment documents, calendars, transportation and any services you need.

Madison County Schools [LH4]

Use the official district resource to confirm the property address, current attendance assignment, enrollment documents, calendars, transportation and any services you need.

University of Alabama in Huntsville [LH22]

Review the actual campus, program format, admissions process and cost. Proximity does not establish eligibility or availability.



CINDY'S STRATEGY NOTE

Choose your own education criteria and verify them with the responsible institution.

Sources: **LH3** **LH4** **LH22** 27 Sep 2026

Address and enrollment record



Keep sensitive student records in the district's secure system, not in a shared guide.

Record district answers for an exact address. • The address and official enrollment contacts. • Dated confirmations and unresolved requirements.

Property address / district contacted / date

Attendance assignment and source of confirmation

Enrollment documents / submission process

Calendar, transportation and transfer questions

Program or service request / office responsible

Care or activity arrangements / cost / availability

Follow up required before a housing decision

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Owens Cross Roads contacts

Use the linked official resources, not an old directory screenshot.

City of Owens Cross Roads [LO1]

City hall: 9032 US 431, Owens Cross Roads, AL 35763. Main contact: 256-725-4163. Ask which city service or permitting office applies to the property.

Owens Cross Roads Water Authority [LO2]

The city identifies this as a separate authority. Contact: 256-725-4203; 2949 Old Highway 431 S. Confirm service territory and account requirements directly.

Huntsville Utilities [LH6]

Use the provider's current service resources for addresses it serves. Confirm electricity, gas and water separately; sewer responsibility may be different.



CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.

Sources: **LO1** **LO2** **LH6** 27 Sep 2026

Set up utilities without surprises

Confirm each service separately for the exact home.

Identify the providers

Ask who supplies electricity, natural gas where present, water, sewer, solid waste and internet. A city name does not prove a particular provider serves every address.

Schedule and budget

Confirm deposits, connection or transfer costs, start dates and any access appointment. A landlord or seller's current bill may include usage, rates or exemptions that will not match yours.

Water and wastewater

Establish whether the property uses public water, a private well, public sewer or septic. Obtain the relevant records and inspection advice; do not infer a sewer connection from a water bill.

At possession

Record condition and any meter information requested by the provider. Coordinate the changeover with the actual possession agreement so service is not disconnected prematurely.

CINDY'S STRATEGY NOTE

Keep the confirmation number, start date and responsible person for each service.



Sources: **LO1** **LH1** **LH6** 27 Sep 2026

Service activation tracker



Confirm service territory and the actual possession date before making appointments.

Organize utilities and service activation. • The exact address and provider responses. • Confirmed contacts, costs and activation dates.

Electric / gas provider, start date, deposit and confirmation

Water / sewer or well / septic responsibility

Trash / recycling / bulk pickup rules

Internet / installation date / backup connection

Access appointments, keys and authorized contact

Services to stop at the previous address

Unexpected cost allowance / unresolved item

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Weather, access and insurance

Use live information for changing conditions and property evidence for long term risk.

Before a visit or move

Check the National Weather Service forecast and alerts. Have a plan for travel disruption, power interruption and a delayed delivery or closing.

At the property

Discuss drainage, roof condition, water intrusion, slopes and the available records with the appropriate inspector or specialist. A neighborhood reputation does not replace an investigation of the home.

Before an offer deadline

Obtain an insurance quote for the actual address and intended occupancy. Ask about deductibles, exclusions, roof requirements, flood coverage and the timing of coverage. Lender acceptance and insurance affordability are separate decisions.

On arrival

Identify an appropriate shelter plan, emergency contacts and accessible supplies. Follow official emergency instructions; a saved forecast cannot establish future conditions.

CINDY'S STRATEGY NOTE

Price the risk before you become contractually committed to it.



Sources: **LH7** 27 Sep 2026

Credentials, records and local tasks

Build a move checklist around your circumstances.

Driver and vehicle tasks

Use the state driver services agency for licensing requirements and the responsible tag or revenue office for vehicle registration. Check required documents and applicable deadlines directly.

Property records

Confirm mailing addresses for taxes and association notices, lender and insurer records, and any exemption application. Do not assume the closing office completes every post closing task.

Household records

Transfer prescriptions and care records through secure provider channels, update essential contacts and arrange enrollment or service appointments.

Keep evidence

Save confirmations and note the date of each completed task. A submitted request may need a later acknowledgment or supporting document.



CINDY'S STRATEGY NOTE

Assign an owner and a completion date to each administrative task.

Sources: **LH21** **AL8** 27 Sep 2026

Places to explore

Use the linked official resources, not an old directory screenshot.

Hays Nature Preserve [LH15]

Flint River trails and outdoor exploration. Use the official entrance and trail map; weather and access rules matter.

Goldsmith Schiffman Wildlife Sanctuary [LH16]

Nature trails and habitat exploration. Check the distinct pet and bicycle restrictions before visiting.

Monte Sano State Park [LH17]

Regional trails, day use and overnight options. Check current access, admission and reservations.

CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.



Sources: **LH15** **LH16** **LH17** 27 Sep 2026

Dining, shopping and daily stops

Use an up to date local directory to create your own shortlist.

Choose by your needs

Compare the location, menu, access, hours, ordering arrangements and the kind of visit you need. Ask the business directly about food allergies, seating, accessibility or a group reservation.

Map practical shopping

Include groceries, prescriptions, home supplies and any specialized shopping in your location comparison. Test the route during your normal routine.

Verify the actual business

A directory listing is a starting point, not proof that every service, opening time or telephone number remains current. Check the linked business website or call before a special trip.

Keep choices separate from housing advice

A restaurant, retail or recreation reference is informational, not a ranking of residents or a claim that an area suits a demographic group. No paid placement or client result is implied.



CINDY'S STRATEGY NOTE

Choose one meal, one errand loop and one local activity for your scouting visit.

Sources: **LH12** **LH18** 27 Sep 2026

Fitness, clubs and recreation

Compare public programs, private memberships and association amenities separately.

What is included?

Ask about the actual facilities, class reservations, staffed hours, pool access, accessibility and guest rules. A membership at one location does not necessarily include another.

What is the commitment?

Review initiation and monthly fees, contract length, freezes, cancellation, waitlists and optional services. Confirm the written terms rather than relying on a tour conversation.

Does ownership give access?

An HOA, golf club and public recreation center can be distinct organizations. A home near an amenity does not automatically include membership or access rights.

Try your routine

Visit at the time you would normally use the facility. Consider parking, travel, class capacity and the total recurring cost in your housing budget.

CINDY'S STRATEGY NOTE

Budget the routine you will use, not the list of amenities in a brochure.



Sources: **LH12** **LH18** 27 Sep 2026

A useful scouting visit

This is a planning example, not a fixed itinerary or promise of opening hours.

First session: orientation

Confirm the property areas and drive a realistic work route. Visit one finalist home, then compare a second with the same scorecard.

Second session: daily life

Test a grocery and pharmacy loop, identify a recreation or learning resource and take time to observe access and parking.

Third session: questions

Review the unresolved costs, documents and property issues. Ask the appropriate professional what must be known before an offer or decision.

Return with purpose

Repeat the commute or neighborhood observation at a different time. Use the second visit to test the most important uncertainty, not simply to see more kitchens.



CINDY'S STRATEGY NOTE

Keep a short list of unanswered questions rather than rushing a decision at the end of a trip.

Sources: **LH12** **LH18** 27 Sep 2026

Your scouting visit plan



Build a flexible plan with realistic time for appointments and travel.

Use the visit to resolve important unknowns. • Addresses, priorities and appointments. • A practical visit plan and follow up questions.

Visit dates / lodging / transport / cancellation deadlines

Two property areas to compare and why

Work or gate route to test at an ordinary time

One recreation stop / one meal / one errand loop

Documents or professional appointments to arrange

What must be answered before an offer?

Backup plan for weather, access or appointment changes

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Science, gardens and history

Use the linked official resources, not an old directory screenshot.

U.S. Space & Rocket Center [LH13]

Explore the official museum and program options. Confirm exhibit, ticket and separate program availability before booking.

Huntsville Botanical Garden [LH14]

Use the official seasonal visitor and event information. A special event may have different admission or access arrangements.

Burritt on the Mountain [LH19]

Museum, historic park and learning programs. Consult the current calendar and visitor policies for the actual outing.



CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.

Sources: **LH13** **LH14** **LH19** 27 Sep 2026

Recreation to compare

Use the linked official resources, not an old directory screenshot.

Mark Russell Recreation Center [LH18]

429 Taylor Road. Use the city recreation directory for current facilities, programs and contact arrangements.

RTJ Golf Trail at Hampton Cove [LH20]

Compare current tee times, facilities and access terms directly. Nearby homeownership does not automatically provide golf privileges.

Other public recreation centers [LH18]

The city directory lists multiple facilities. Select by the activity, access, travel and schedule you need rather than assuming every center offers the same program.

CINDY'S STRATEGY NOTE

Confirm current arrangements directly before making a special trip or relying on a service.



Sources: **LH18** **LH20** 27 Sep 2026

Choose the property, not just the label

Property types bring different ownership duties and investigation needs.

Resale homes

Examine condition, prior repairs, roof and systems, permits, drainage and the limits of available records. Ask specialists about concerns outside a general inspection.

New construction

Review the builder's agreement, price components, deposit terms, financing conditions, inspection access, completion timing and warranty. A model home is not a promise of everything included in your purchase.

Attached homes and communities

Determine ownership boundaries, association obligations, reserves, assessments, insurance responsibilities, parking and rental restrictions. The appearance of a townhome does not establish its legal structure.

Land and unusual properties

Verify access, survey, zoning, buildability, utilities, environmental concerns and intended use. Obtain the appropriate professional advice before assuming future improvements are feasible.



CINDY'S STRATEGY NOTE

Use the purchase agreement to create a workable investigation period and clear next steps.

Title, survey, access and ownership

A clear looking property is not the same as a clear legal interest.

Read the title work with the right professional

Ask who owns the property, which liens must be released, and which recorded restrictions, easements or exceptions remain. Discuss the difference between the lender's title policy and an owner's policy, available coverage and exclusions. Do not assume every physical or boundary problem is insured.

Decide whether a survey is needed

Ask a surveyor and closing professional about boundary evidence, encroachments, fences, structures, setbacks and access. A county tax map or old sketch may not answer where a new improvement can lawfully go. Waterfront, acreage and unusual lots deserve particular care.

Test the right to use what you see

Confirm legal and practical access, private road maintenance, shared driveway terms, utility easements and any off site dependency. A road, dock, path or gate that appears available may not be owned or transferable with the house.

Choose the ownership structure deliberately

Ask counsel about vesting, shared ownership, inheritance and entity/trust questions; ask the lender before changing the buyer or title holder. Putting someone on a deed does not necessarily release another person from a mortgage. Resolve authority and identity discrepancies early.

CINDY'S STRATEGY NOTE

Do not remove title or survey protections until the relevant questions are resolved.



Sources: **CF4** 27 Sep 2026

HOAs, condominiums and townhomes

The association's documents and finances are part of the property decision, not paperwork for the last week.

Know the legal form

A townhome describes a building style; it does not by itself tell you whether ownership is condominium or fee simple. Ask what you own, what the association maintains, what insurance you need and whether the lender must review the project as well as your finances.

Get the complete package

Request current covenants, rules, amendments, budget, financial information, insurance details, assessment notices and relevant meeting records. Ask about litigation, major planned work, reserve adequacy, transfer/initiation fees and any unpaid account balance or violation.

Check the rules that affect your use

Review rentals, minimum lease terms, caps or waiting lists, pets, parking, exterior changes, signs, fences and business use. A seller's permission or grandfathered status may not transfer. Get an answer from the appropriate authority and retain it in writing.

Separate cost from financing eligibility

An affordable monthly due does not prove the project is financially sound or acceptable to a particular lender. Ask about special assessments, master policy deductibles and lender review before relying on a closing date. The contract determines your document review protections.



CINDY'S STRATEGY NOTE

Ask what major costs could arrive after closing, not only what the monthly dues are today.

New construction: compare the full package



The base price is only one part of the decision. Obtain the full contract and cost schedule before committing.

Representation and registration

Speak with Cindy before visiting a sales center or registering online; builders may have their own registration and representation policies. The builder's sales representative works within the builder's sales process. Clarify your own representation rather than assuming it is included.

Compare incentives on a common basis

Record the base price, lot premium, design upgrades, structural options, allowances, deposits and closing costs. Compare any preferred lender incentive with a competing loan's full cost. A credit may be conditional, limited to specific charges or tied to a particular closing deadline.

Read the risk allocation

Ask counsel about deposit refunds, completion estimates, delay provisions, material substitutions, change orders, dispute resolution, inspection access and termination rights. A promotional "move in date" may not be a contractual guarantee.

Verify what is delivered

Clarify landscaping, fencing, blinds, appliances, drainage, utilities, internet, mailbox and association obligations. Ask how the completed property will be assessed and insured. Plan independent inspections allowed by the contract, a documented punch list and warranty follow up.

CINDY'S STRATEGY NOTE

Do not spend the same incentive twice in your cost comparison.

Sources: **CF3** **CF7** 27 Sep 2026

Your new construction cost comparison



Compare written quotes and contracts, not model home impressions. Label incentives that are conditional.

Compare	Builder / home A	Builder / home B
Base price + lot premium		
Structural + design selections		
Items excluded from delivery		
Deposits / refund conditions		
Lender quote + incentive conditions		
Estimated taxes / HOA / insurance		
Inspection access / warranty		
Completion window / delay risk		
Total cost and unresolved items		

What must be in a signed addendum before I proceed?

Inspection / punch list / warranty follow up dates

YOUR NEXT STEP

A builder warranty is not a substitute for an independent inspection or a contract review.

Insurance and flood: investigate before waiving



Insurability can affect affordability and the ability to close. Obtain an address specific quote early.

Ask what the policy really covers

Give the insurer accurate roof age, condition, prior use information, planned occupancy and special features. Compare replacement cost assumptions, deductibles, exclusions, roof settlement terms and separate coverages. A low premium with a large deductible or limited coverage may not fit your risk tolerance.

Mapped risk is only one part of flood risk

Review the FEMA map and local drainage/history information. NFIP explains that flooding can occur outside high risk mapped areas, and standard homeowners insurance generally does not cover flood damage. A lender not requiring flood insurance is not a finding of zero flood exposure.

Check timing and availability

NFIP policies generally have a 30 day waiting period, with exceptions including qualifying loan related purchases. Private flood policies can differ. Ask the insurer which rule applies and the actual effective date; do not wait for a storm forecast or the final day to investigate coverage.

Make the decision while protections remain

Discuss unresolved roof, water, claims history, vacancy or coverage issues with the lender and advisers. Record premiums and deductibles in the monthly budget and ask whether needed repairs must be completed before binding coverage or closing.

CINDY'S STRATEGY NOTE

Ask for the actual premium, deductible, exclusions and effective date, not only a statement that coverage is available.

Sources: **CF6** **FL1** **FL2** **FL3** 27 Sep 2026

The payment is not the full cost

A lender's approval limit and your comfortable ownership budget answer different questions.

Recurring ownership costs

Start with principal and interest. Add estimated property taxes, homeowners insurance, any mortgage insurance, flood or other separate coverage, association dues, utilities and a realistic maintenance reserve. Ask which items will be collected through escrow and which you must pay directly.

Costs can move independently

A fixed interest rate does not freeze taxes, insurance, dues or repair costs. The seller's bill may reflect exemptions or conditions that will not apply to you. New construction tax estimates deserve particular attention if the current assessment reflects land rather than the completed improvement.

Stress test the plan

Try a higher insurance quote, an association assessment and one major repair. Also check the household budget after childcare, transport, medical needs, savings and irregular bills. Do not count an uncertain future raise, refinance or tenant as money already available.

Separate reserves from the down payment

Money left in an account after closing has a different job from money paid to complete the purchase. Ask the lender about required reserves, then choose a separate personal cushion based on the property and your income stability.



CINDY'S STRATEGY NOTE

Bring an ownership budget to the lender, not only a target purchase price.

Sources: **CF1** **CF6** 27 Sep 2026

A complete monthly cost example



ILLUSTRATIVE ONLY • Not a rate quote, tax estimate, insurance quote or approval.

Monthly item	Example
Principal and interest	$2,401.86
Property tax allowance	$330.00
Homeowners insurance	$175.00
Mortgage insurance allowance	$110.00
Association dues	$60.00
Maintenance reserve	$300.00
Utilities allowance	$240.00
Illustrative monthly total	$3,616.86

Loan assumption: $380,000 principal, 30 years, fixed 6.50% annual interest, fully amortizing monthly payments. The principal and interest amount is calculated from those inputs; every other line is an invented planning allowance. Separate flood coverage, special assessments or other needs could increase the total.

Read the difference

The $1,215 difference between principal and interest and the full total represents other ownership and operating allowances. Mortgage insurance and escrow treatment depend on the actual loan. Obtain address specific quotes before removing contractual protections.

CINDY'S STRATEGY NOTE

Replace every allowance with verified figures. This example is not a current market forecast.

Cash to close is not all your cash

A deposit is usually credited in the transaction, not an additional down payment charged twice.

Track three separate buckets

First, track funds required to settle the purchase: down payment, loan and closing charges, prepaid items, escrow deposits and approved credits. Second, record outside closing expenses such as inspections, moving, utility deposits and immediate work. Third, protect the cash you intend to retain.

Ask what a credit can actually pay

A negotiated seller credit is not automatically cash back and may not pay every category. Loan rules, actual allowable charges and the contract can limit its use. Obtain a lender review of the proposed concession before building an offer around it.

Document the money trail

Keep deposit confirmations, bank records and the source of transfers. Tell your lender before moving large sums, accepting a gift, borrowing against assets or selling investments. A screenshot of an account value is not the same as verified funds available by the closing deadline.

Reconcile estimates as the deal changes

Recheck cash after a price change, appraisal, rate lock decision, credit, tax proration or repair agreement. The final settlement and loan documents determine actual figures; a guide worksheet cannot replace them.



CINDY'S STRATEGY NOTE

Ask: "What must I bring to closing, what have I already paid, and what will I still have afterward?"

Sources: **CF3** **CF4** 27 Sep 2026

A cash to close example



ILLUSTRATIVE ONLY • Assumes all credits shown are permitted and fully usable.

Purchase / settlement calculation	Amount
Purchase price	$400,000
Less mortgage principal	– $380,000
Down payment	$20,000
Plus remaining closing costs and prepaids	+ $10,500
Less usable seller credit	– $3,000
Less earnest money deposit already paid	– $5,000
Illustrative funds due at closing	$22,500

The $10,500 assumption excludes costs already paid outside closing. The $5,000 deposit is credited once. Loan fees, taxes, insurance, title charges and prepaid items must be replaced with actual estimates; there is no assumed standard fee percentage.

Total resources are a different number

Add the $5,000 deposit, $22,500 remaining closing funds, $1,200 of assumed inspections, $2,500 moving costs and $15,000 retained reserve. This example requires $46,200 of total resources, even though the closing day wire is only $22,500.

CINDY'S STRATEGY NOTE

A lower closing day wire does not mean the entire purchase cost is lower.

Your full ownership plan



Use quotes and contract figures for the actual property; these categories do not calculate automatically.

Separate purchase cash from ongoing ownership costs. • Loan estimates, quotes and household priorities. • A complete budget with reserves identified.

Principal and interest / mortgage insurance if any

Taxes / insurance / association / other assessments

Utilities / maintenance / reserve / optional amenities

Down payment / closing costs / prepaids / deposits

Moving / repairs / furnishings / temporary housing

Cash kept available after closing

Unknown amount / source / confirmation date

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Read the buyer agreement before touring

The practical question is: who represents you, for what work, for how long, and on what payment terms?

Make the agreement specific

Review the covered area/property types, services, exclusivity, duration, cancellation terms, any protection period and the circumstances in which compensation is owed. Ask what happens with a builder, FSBO, property you already identified or another agent's listing.

Treat compensation as a negotiated term

There is no government set standard commission. Understand the agreed amount or method and what you would owe if another party contributes less or nothing. A proposed seller payment is negotiable and not assured. Avoid conflicting or overlapping representation commitments.

Separate practice rules from state law

NAR practice changes require written buyer agreements before touring for covered participants working with a buyer. Attending an open house independently is different. The next page explains the state's brokerage framework; a disclosure form and a service contract are not necessarily the same document.

Ask about conflicts

Ask what representation is offered if both sides work with the same brokerage, what information stays confidential and what consent is required. Do not share a maximum price or negotiation limit until you understand the relationship.

CINDY'S STRATEGY NOTE

Ask Cindy to walk through the actual agreement, not a verbal summary of what it supposedly means.



Sources: **NR1** **NR2** **NR3** 27 Sep 2026

Alabama: RECAD and your agreement

ALABAMA PROPERTY TRANSACTIONS • The current rules use “transaction facilitator” for the nonagency role.

Disclosure is not an agency contract

Under the RECAD rule effective February 14, 2026, the information form explains brokerage services. It is not a contract, and the consumer is not legally required to sign the disclosure acknowledgment. Ask for the brokerage office policy and understand the services offered before disclosing confidential negotiation details.

Know whether someone is your advocate

The rules distinguish single agency, including designation where applicable, from dual agency with written informed consent, and from transaction facilitation. Without an agency agreement, the licensee is presumed to be a facilitator, not your fiduciary advocate. Ask which relationship applies in your transaction.

Check the agreement’s timing and terms

Alabama’s rule requires a written agreement before listing or submitting an offer on another’s behalf for compensation. Separate NAR practice requirements may require a buyer agreement before touring for covered participants. Do not mistake the disclosure form for that agreement or assume the two timing rules are identical.

Your practical next step

Review services, compensation, duration, cancellation and conflicts before an agent assisted search. Disclose an existing representation agreement.



CINDY’S STRATEGY NOTE

Ask: “Am I your agency client or a customer receiving facilitation, and where is that documented?”

Sources: **AL1** **AL2** **NR1** 27 Sep 2026

Alabama used homes: investigate early

Caveat emptor, often called “buyer beware”, makes independent verification especially important in used home sales.

Do not assume a general disclosure form protects you

Alabama case law generally applies caveat emptor to used residential property. Recognized exceptions involve a fiduciary relationship, certain known health or safety defects that are not readily observable and specific inquiries. These exceptions are fact sensitive; the legal treatment of new builder vendor homes is different.

An as is clause can materially change your rights

The Alabama Supreme Court has addressed how as is terms and a buyer’s inspection decisions can defeat reliance based claims. Do not treat a disclosure answer or a general exception as guaranteed protection. Ask Alabama counsel to review the actual clause before accepting it.

Convert uncertainty into written questions

Ask specifically about past water entry, structural movement, roof leaks, drainage, pests, repairs, permits and well/septic operation. Obtain records and specialist follow up. Define inspection access, termination rights, notice method and deposit consequences in the agreement rather than assuming they exist.

Your next step

Complete due diligence while your contractual rights remain available. A cheap inspection skipped today can leave an expensive unknown after closing.

CINDY’S STRATEGY NOTE

Federal lead paint requirements can also apply; state caveat emptor does not replace them.



Sources: **AL6** **CF7** 27 Sep 2026

Alabama's seller identity safeguard

CURRENT INFORMATION NOTICE • Act 2026-536 takes effect October 1, 2026.

When the licensee verification trigger applies

Before entering an agreement to sell or lease, the licensee must obtain government issued identification and ownership records when BOTH conditions are true: the licensee does not know the seller, and the seller is not physically present with the licensee. Do not describe this as the same statutory trigger for every Alabama seller.

Why it matters

The Alabama Securities Commission identifies seller impersonation as a concern, including schemes involving vacant or undeveloped land. A person communicating by email or telephone may falsely claim to own property. Identity and ownership records help the transaction team investigate that claim.

Share documents through a verified channel

Confirm the recipient independently before sending identification, deeds or authority records. A trust, entity, estate or power of attorney may require additional evidence that the signer has authority. Do not place sensitive identification in this guide or send it to an unverified email address.

There can be other checks

The Act also contains separate settlement related provisions. The listing stage trigger above is not an exhaustive description of every closing requirement. Ask the closing professional about the property specific process and any implementation updates.



CINDY'S STRATEGY NOTE

Verify identity, ownership and authority early. Do not wait until closing to discover they conflict.

Sources: **AL4** **AL5** 27 Sep 2026

From search to possession

Control the sequence rather than treating an accepted offer as the finish line.

Before shopping

Clarify goals, complete lender preparation and review representation terms. Decide how much cash and monthly cost you can support, not simply the maximum quoted approval.

Before offering

Review comparable evidence, contract protections, deposits, financing, appraisal, inspection access and possession. Record any condition or document question that could change the decision.

Under contract

Calendar the actual deadlines and delivery methods, complete investigations and obtain advice before waiving or accepting a material risk. Changes need proper written agreement.

Before closing

Review final figures and documents, confirm funding instructions independently, complete the agreed walkthrough and establish when keys and legal possession will be delivered.

CINDY'S STRATEGY NOTE

A deadline is only controlled when someone owns the task and confirms completion.



Sources: **CF1** **CF2** 27 Sep 2026

Run a deadline ledger



Write the calendar date, time zone, responsible person and evidence, not simply “inspection due.”

Milestone	Date / time	Owner / proof
Deposit delivered and acknowledged		
Inspection / specialist work completed		
Inspection or termination notice delivered		
Financing / loan application requirement		
Appraisal / gap decision		
Title / survey / HOA review deadline		
Insurance bound / lender conditions		
Closing Disclosure / final figures		
Walkthrough / funding / possession		

The contract may define days, notice delivery, holidays and extensions differently from a normal calendar. Confirm receipt of notices through the required method. An email requesting more time is not the same as a signed extension.

Critical issue / backup plan / next action

YOUR NEXT STEP

Escalate an unresolved item before its deadline. Do not let silence become an unintended decision.

Before you sign: figures, funds and documents

Protect the review time. Signing pressure is not a reason to ignore a discrepancy.

Review the Closing Disclosure

For most covered mortgages, the borrower must receive the Closing Disclosure at least three business days before consummation. Compare it with the latest Loan Estimate: rate, term, payment, points, credits, cash to close and closing charges. Not every change restarts the waiting period; ask the lender how a specific correction affects timing.

Read the other documents

Request the note, security instrument, deed and applicable title or settlement information early enough to ask questions. Confirm legal names, vesting, included loan terms and any unusual obligation. The closing professional should explain who can answer a legal or lending question.

Verify money independently

Use a previously confirmed telephone number to verify recipient, bank and instructions. Do not rely on a changed email, attachment, text or caller ID. Confirm receipt. For suspected fraud, contact your bank immediately and report it; speed matters, and recovery is not guaranteed.

Do not treat a wire as completion

Verify lender conditions, all signatures, settlement authorization and the contractual possession trigger. A scheduled appointment, completed wire and recorded ownership are different events. Keep copies of final documents and secure confirmations.

CINDY'S STRATEGY NOTE

Stop and verify any unexpected change to wiring instructions, even in a familiar email thread.



Sources: **CF4** **CF5** 27 Sep 2026

Final walkthrough and possession

Use the walkthrough to confirm the agreed condition and handoff, not to replace an inspection.

• Check that agreed repairs are complete and the supporting receipts, permits or warranties are available. Arrange specialist verification when the scope requires it.

• Confirm included appliances, fixtures and other personal property remain. Note damage, debris, missing items or changed conditions since the inspection.

• Confirm utilities needed for agreed testing remain on, and discuss any shutdown or weather related concern with the relevant professional.

• Verify keys, remotes, gate access, alarm information, mailbox access and relevant manuals. Plan secure credential resets after possession.

• Check any occupancy agreement: permitted occupants, end date, insurance, deposit, utilities, damage responsibility and remedy for failure to leave.

• Do not move belongings in, release disputed issues or assume access before the contractual possession event without a documented, professionally reviewed arrangement.

When something is wrong

Document it promptly and notify the transaction team before closing. Ask counsel/lender about the options and any required written agreement. A casual promise that the parties will “work it out later” is not the same as a defined remedy.



CINDY’S STRATEGY NOTE

Confirm possession, not just a date on the calendar.

Your seller roadmap

Organize the sale in the order that reduces avoidable surprises.

01. Define success
Identify timing, net proceeds needs, privacy, disruption tolerance and the next housing plan. Resolve who has authority to decide and sign.

02. Investigate first
Review title/loans, condition, disclosures, association obligations and unusual property or ownership issues. Obtain early professional input.

03. Prepare and position
Prioritize work, set a budget and build an evidence based price range. Decide what distinguishes this property from buyers' actual alternatives.

04. Agree on the launch
Document marketing deliverables, approvals, access, response standards and the plan for reviewing results.

05. Negotiate and perform
Compare complete offers, then track inspection, financing, title, repairs and closing obligations, not only the accepted price.

06. Close and move
Verify proceeds instructions, settlement figures, signing and possession. Keep the records needed for tax and postclosing follow up.

CINDY'S STRATEGY NOTE

A listing date is a project milestone, not proof the property is ready.



Prioritize preparation by purpose



Useful preparation improves presentation, addresses a real concern or removes a transaction obstacle. Those are different jobs.

Priority	How to decide
Safety / active damage	Investigate with the right specialist. An urgent condition or active leak is not a cosmetic choice.
Financing / insurance obstacle	Ask whether condition could prevent insuring or financing the property. Confirm the actual remedy and cost.
High visibility presentation	Consider cleaning, decluttering, lighting, odors, landscaping and small repairs that reduce distraction.
Large discretionary upgrade	Compare scope, cost, timing and competing properties. Do not assume every dollar spent returns at resale.
Maintenance / future replacement	Document condition honestly. Choose repair, price positioning or negotiation based on evidence.

A prelisting inspection or specialist assessment may help with an older home, uncertain repair history or a complex system. It also creates information to evaluate and address appropriately. Discuss scope, legal disclosures and practical use with the relevant professionals.

Do not start a renovation solely because it photographs well. Ask what buyer concern it resolves, how it affects launch timing and whether a less expensive alternative would address the same issue.

CINDY'S STRATEGY NOTE

Price the work before promising it, and keep the cash required for your move.

Sources: **CF7** 27 Sep 2026

Build a price from the evidence

The market does not price a home from the seller's payoff, renovation budget or next purchase needs.

Choose the right comparison set

Study recent closed sales that a buyer would genuinely compare with this property. Adjust the reasoning for location, layout, condition, land, age, improvements, concessions and timing. A distant sale with the same square footage may be a poor substitute.

Understand the different signals

Closed sales show completed transactions. Active listings show today's competition. Pending activity can show demand but may not reveal final price or concessions. Expired or withdrawn listings can suggest positioning problems, but do not prove a single cause.

Use a range before choosing the launch point

Discuss a defensible range and what would support the upper or lower end. Then consider current competition, property readiness, your timing and the risk of repeated reductions. A valuation model or price per square foot calculation is one input, not an appraisal or a guarantee.

Set review triggers in advance

Agree when to review showings, qualified interest, objections, competing inventory and offers. Do not confuse online views with buyer willingness to pay. The right response may involve presentation, access, terms or price; diagnose before changing everything at once.

CINDY'S STRATEGY NOTE

Ask Cindy to explain why each comparable belongs in the analysis.



A marketing plan is more than an MLS entry

Define the agreed work, property positioning and response process before judging the campaign.

Start with the buyer's real alternatives

What verified features matter for this property's use: layout, land, access, workspace, condition, permitted amenities or a specific location advantage? Describe those facts without demographic assumptions or unsupported lifestyle claims.

Choose deliverables that serve the property

Discuss photography, accurate floor plans, video, property descriptions, digital distribution, signs, agent outreach, open houses and other appropriate channels. These are options to agree in writing, not a promise that every service or advertising spend is automatically included.

Protect accuracy and consent

Verify measurements, room labels, permits, features and any claims about schools, rental use or included equipment. Obtain needed permissions for images or testimonials. Do not fabricate a listing campaign, buyer demand, property result or testimonial.

Connect exposure to follow through

Clarify who responds to inquiries, how access is handled, what information is shared, and how qualified interest is tracked. A polished presentation without useful follow up leaves the seller unable to evaluate the response.



CINDY'S STRATEGY NOTE

Ask for the marketing plan for this home, not only a list of platforms.

Sources: **HU2** 27 Sep 2026

Compare the whole offer

The highest headline price can produce a weaker result after credits, obligations and execution risk.

Start with the dollars

Compare price, seller credits, negotiated compensation, repairs, prorations, association charges and payoff assumptions. Update the estimate for each offer. Identify which costs are fixed, percentage based, unknown or dependent on the closing date.

Then test performance

Review financing evidence, source and availability of funds, deposit, contingencies, appraisal risk, deadlines and any dependence on another sale. A cash label or preapproval letter does not eliminate title, inspection, fraud or timing risk.

Check the other than price terms

Consider possession, leaseback terms, included items, assignments, required repairs and dispute provisions. Compare these with your own moving and funding needs. Get legal advice on unusual terms rather than valuing every offer as though it uses the same contract.

Keep the decision objective

Evaluate lawful transaction criteria, not protected characteristics or personal letters. Record why an offer or counteroffer fits your priorities. Your representation agreement and applicable duties determine how offers are handled; do not assume another offer will remain available indefinitely.

CINDY'S STRATEGY NOTE

Negotiate the tradeoff you care about instead of reacting only to the price.



Sources: **HU2** 27 Sep 2026

Estimated proceeds: every deduction matters

A sale price is not spendable equity, and spendable equity is not taxable gain.

Start with actual obligations

Obtain payoff information for mortgages, home equity lines and other liens. An online loan balance may omit daily interest, fees or release requirements. Tell the closing team about judgments, deferred assistance, financed equipment and other claims that could affect the proceeds.

Include negotiated and transaction costs

Account for the compensation you actually agreed to, any seller paid buyer costs, repairs, title/legal/settlement charges, taxes, association charges and other obligations. Compensation is negotiable; this guide assumes no standard commission or universal allocation of fees.

Separate what is paid before closing

Preparation, inspections, moving and replacement housing may be paid outside settlement. Track them when evaluating the overall result, but do not deduct them twice if already included in another category.

Update the estimate when the deal changes

A change to price, credits, repair agreement, payoff date or possession can change the result. Ask for an updated estimate and compare the final settlement to it. Retain a reserve for unresolved tax or postclosing obligations instead of committing every projected dollar.



CINDY'S STRATEGY NOTE

Use current payoffs and actual agreements, not a "price minus mortgage" shortcut.

Sources: **IR1** **CF4** 27 Sep 2026

A complete illustrative seller net



ILLUSTRATIVE ONLY • Invented dollar amounts, not standard fees, a commission schedule or a property valuation.

Seller settlement calculation	Amount
Sale price	$450,000
Buyer closing cost credit	– $8,000
All agreed brokerage compensation	– $22,500
Title / legal / settlement charges	– $4,250
Tax and other prorations	– $2,250
Agreed repair expense at settlement	– $3,500
Mortgage payoff	– $295,000
Association balance / transfer charges	– $1,200
Illustrative proceeds before income tax	$113,300

No second loan, judgment or other lien is assumed. Brokerage compensation is an invented negotiated total, including any amounts paid under the assumed agreements; do not add the same payment again. Actual charges and who pays them depend on the transaction.

If $4,000 preparation and $2,500 moving costs are paid separately, the remaining overall sale resources in this example are $106,800 before income tax and other unlisted obligations. The settlement proceeds and the broader move budget are different totals.

CINDY'S STRATEGY NOTE

This example is not an estimate for your home. Request a property specific net sheet.

Your net proceeds worksheet



Use a current payoff and identify which costs are confirmed, estimated or still unknown.

Line item	Amount	Source / date
Proposed sale price		
Less buyer credits / concessions		
Less total agreed compensation		
Less legal / title / closing charges		
Less taxes / prorations / association		
Less repairs paid at settlement		
Less all loans / liens / obligations		
Estimated settlement proceeds		
Outside closing preparation / moving / housing costs		
Tax and other professional questions still unresolved		
Updated estimate date / offer or contract version		

YOUR NEXT STEP

Confirm that credits, compensation and repair costs have not been counted twice.

Selling and buying: coordinate three clocks

Sale completion, replacement purchase funding and possession need a plan that works together.

Clock 1: your sale proceeds

Ask when the settlement team expects to receive funds, satisfy payoffs and release proceeds. Confirm bank and recording cutoffs where relevant. An appointment in the morning does not guarantee usable funds for a purchase that afternoon.

Clock 2: your purchase approval and cash

Have the lender verify whether you must close the sale first, can qualify with both obligations or need another approved route. A bridge loan, recast or sale contingency has requirements and costs; do not build the move on an unapproved financing assumption.

Clock 3: your right to occupy

Clarify the contractual handoff of each property. A temporary occupancy or postclosing leaseback should address duration, funds held, insurance, damage, utilities and what happens if possession is not delivered. Get appropriate legal and lender review.

Choose a real backup

Compare temporary housing, storage, a flexible mover and a reserve for delays. Avoid promising vacant possession while assuming the buyer will allow extra days later. Review every connected contract before accepting a new date.

CINDY'S STRATEGY NOTE

Use the guide for the property's state, not the state you happen to live in now.



Sources: **CF4** 27 Sep 2026

Your coordinated move plan



Write a backup for the weakest link in the sequence.

Connect the sale, purchase and possession dates. • Contracts, funding dates and moving needs. • A coordinated timeline and backup plan.

Sale closing date / expected proceeds availability

Replacement closing date / required source of funds

Lender conditions that depend on the sale

Possession date and trigger for each property

Mover / storage / utilities / access arrangements

Temporary housing and cost allowance

If the sale is delayed: contract and housing plan

If the purchase is delayed: possession and funds plan

YOUR NEXT STEP

A verbal understanding about keys or timing should not carry a high stakes move.

Arrival and the first month

Plan the handoffs, not just the moving truck.

Before possession

Confirm insurance, utilities, movers, temporary storage and the actual access agreement. Keep a fallback for delayed funding or possession.

At handover

Record condition, collect keys and instructions, update appropriate access codes and retain warranties and service records.

First week

Check essential systems and services, settle routine routes and complete urgent credential or enrollment tasks. Use qualified professionals for property concerns.

First month

Review the real monthly spending, remaining reserve and maintenance schedule. Confirm tax mailing details and any exemption follow up. Keep a record of improvements for later use.

CINDY'S STRATEGY NOTE

A good arrival plan protects both the household and the remaining cash reserve.



Sources: **LO1** **LH1** 27 Sep 2026

Compare two finalist addresses



Apply the same questions to both properties.

Compare facts using the same criteria. • Address specific research and your priorities. • A comparison with unknowns marked clearly.

Address A / address B / confirmed jurisdictions

Total ownership cost and verified estimates for each

Actual commute, school, utility and insurance checks

Condition, association, title and access concerns

Nearby services you would actually use

Cost to resolve the remaining issues

Preferred option / reason / next verification

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Questions worth asking early

Ask for evidence and next steps instead of a broad reassurance.

Does the mailing city determine schools?

Do not assume it does. Obtain the current district answer for the exact address and retain the source and date.

Does a nearby lake or golf course convey privileges?

Not necessarily. Review legal access, membership and permit arrangements. A view or proximity is not proof of a use right.

Will current taxes and utilities be my costs?

Not automatically. Occupancy, exemptions, rates, usage, reassessment and service arrangements can differ. Build your own property specific estimates.

Can I buy before my sale closes?

That depends on financing, available cash, contract terms and risk tolerance. Coordinate the separate funding and possession dates with your professionals.

How do we start?

Bring your timing, location or address, budget and biggest concern. The first task is deciding what must be verified before the next commitment.

CINDY'S STRATEGY NOTE

The most valuable question is often: what evidence would change this decision?



Sources: **LO1** **LH1** 27 Sep 2026

Your local consultation



Use this page to prepare a focused conversation with Cindy.

Prepare the property planning conversation. • Your priorities, timing and available records. • Questions and specific next actions to discuss.

Buying / selling / relocating / comparing options

Address or search area / reason for moving

Target timing and dates that cannot move

Monthly budget / available cash / reserve priorities

Three important property or local questions

Which documents or professional answers are missing?

Next action / person responsible / target date

YOUR NEXT STEP

Record what is known, what needs verification, the responsible person and the next review date.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

LO1 **Municipal information**

City of Owens Cross Roads. Reviewed September 27, 2026. Current city website and city hall contact; verify service boundaries and permit jurisdiction.

LH1 **GIS and address research**

City of Huntsville. Reviewed September 27, 2026. Official mapping gateway; boundaries, zoning and other layers have different purposes.

LO2 **Water service information**

City of Owens Cross Roads. Reviewed September 27, 2026. City page identifies the separate water authority and its contact; water and sewer are not interchangeable.

LH6 **Services and account arrangements**

Huntsville Utilities. Reviewed September 27, 2026. Provider service and account gateway; confirm each service by address.

LH9 **Access control and visitor information**

U.S. Army, Redstone Arsenal. Reviewed September 27, 2026. Gate and visitor procedures; do not rely on a printed permanent gate schedule.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

LH8 **Huntsville International Airport**

Port of Huntsville. Reviewed September 27, 2026. Current airport gateway after the older airport website redirects; verify routes and trip details.

LH2 **Resident services**

City of Huntsville. Reviewed September 27, 2026. Official gateways to public services, transport, recreation and city information.

MS3 **Moving and housing resources**

Military OneSource. Reviewed September 27, 2026. Official relocation support and current installation resources; no entitlement amount is promised.

MS4 **Plan My Move**

Military OneSource. Reviewed September 27, 2026. Personalized official move checklists; coordinate with orders and installation offices.

VC1 **Eligibility and Certificate of Eligibility**

U.S. Department of Veterans Affairs. Reviewed September 27, 2026. Service categories, COE and restoration paths; VA determines individual eligibility.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

MS1 **SCRA financial and housing rights**

U.S. Department of Justice. Reviewed September 27, 2026. Residential lease notices, effective dates and selected federal protections; individualized eligibility requires review.

LH10 **Hospital and service locations**

Huntsville Hospital. Reviewed September 27, 2026. Official hospital gateway and main contact; availability and insurance require individual confirmation.

LH11 **Contact and locations**

Crestwood Medical Center. Reviewed September 27, 2026. Official hospital contact page, not a quality ranking or guarantee of service availability.

LH3 **District and enrollment**

Huntsville City Schools. Reviewed September 27, 2026. Official district resource; confirm the exact property and current assignment.

LH4 **District and enrollment**

Madison County Schools. Reviewed September 27, 2026. Separate county district; use current maps, enrollment and district contacts.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

LH22 **University programs**

University of Alabama in Huntsville. Reviewed September 27, 2026. Official university gateway; confirm campus, program format, admission and costs.

LH7 **Huntsville forecast office**

National Weather Service. Reviewed September 27, 2026. Current regional alerts and preparedness resources, not a forecast printed in this guide.

LH21 **Driver license information**

Alabama Law Enforcement Agency. Reviewed September 27, 2026. Current credential and appointment guidance; individual transfer requirements must be checked.

AL8 **Homestead exemptions**

Alabama Department of Revenue. Core source review: September 27, 2026. Tax year occupancy and ownership; county assessment/exemption review.

LH15 **Hays Nature Preserve**

City of Huntsville. Reviewed September 27, 2026. Official nature preserve page; use current entrance, trail map and posted rules.

LH16 **Goldsmith Schiffman Wildlife Sanctuary**

City of Huntsville. Reviewed September 27, 2026. Official sanctuary page; bicycles restricted to greenway, pets excluded except ADA service animals.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

LH17 **Monte Sano State Park**

Alabama State Parks. Reviewed September 27, 2026. Official park resource; verify closures, entrance, admission and reservations.

LH12 **Visitor resources**

Huntsville Madison County Convention and Visitors Bureau. Reviewed September 27, 2026. Official destination directory for attractions, dining, events and lodging; use current individual listings.

LH18 **Recreation centers**

City of Huntsville. Reviewed September 27, 2026. Official list includes Mark Russell Recreation Center at 429 Taylor Road.

LH13 **Visitor and program information**

U.S. Space & Rocket Center. Reviewed September 27, 2026. Official museum and program gateway; tickets and special programs are separate inquiries.

LH14 **Visitor and event information**

Huntsville Botanical Garden. Reviewed September 27, 2026. Official visitor resource; seasonal programs and access can change.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

LH19 **Museum, historic park and programs**

Burritt on the Mountain. Reviewed September 27, 2026. Official venue website and current program gateway.

LH20 **Hampton Cove golf**

Robert Trent Jones Golf Trail. Reviewed September 27, 2026. Official facility page; reservations and privileges require separate confirmation.

CF4 **Review documents before closing**

CFPB. Core source review: September 27, 2026. Closing Disclosure review for most covered mortgage transactions; other closing documents.

CF3 **Review and compare Loan Estimates**

CFPB. Core source review: September 27, 2026. Compare loan terms, lender controlled costs, credits and cash to close.

CF7 **Schedule a home inspection**

CFPB. Core source review: September 27, 2026. Independent inspections and the difference between inspection and appraisal.

CF6 **Shop for homeowner's insurance**

CFPB. Core source review: September 27, 2026. Coverage shopping, deductibles and early insurance review.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

FL1 **FloodSmart: flood risk and coverage**

FEMA / NFIP. Core source review: September 27, 2026. Flooding can occur outside high risk mapped areas; standard homeowners coverage generally excludes flood.

FL2 **Flood Map Service Center**

FEMA. Core source review: September 27, 2026. Official mapped flood hazards; use the exact property and effective map information.

FL3 **Flood Disaster Protection Act: waiting periods**

FDIC. Core source review: September 27, 2026. NFIP waiting periods and loan related exceptions; private policies may differ.

CF1 **Buying a house: consumer tools**

CFPB. Core source review: September 27, 2026. Affordability, mortgage shopping and transaction planning.

NR1 **Consumer guide: written buyer agreements**

National Association of REALTORS®. Core source review: September 27, 2026. Written agreement practice requirements for covered participants; not a claim about every state statute.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

NR2 **Consumer guide: negotiating buyer agreements**

National Association of REALTORS®. Core source review: September 27, 2026. Scope, compensation and agreement terms are negotiable.

NR3 **Consumer guide: open houses and agreements**

National Association of REALTORS®. Core source review: September 27, 2026. Distinguishes attending an open house independently from working with a touring agent.

AL1 **Rule 790-X-3-.13: RECAD**

Alabama Real Estate Commission / Administrative Code. Core source review: September 27, 2026. Current brokerage disclosure and agreement rules; updated terminology effective February 14, 2026.

AL2 **Rule 790-X-3-.14: brokerage office policy**

Alabama Real Estate Commission / Administrative Code. Core source review: September 27, 2026. Office services, agency choices and compensation policy.

AL6 **Nesbitt v. Frederick, 941 So. 2d 950 (2006)**

Supreme Court of Alabama. Core source review: September 27, 2026. Primary court opinion reproduced by Justia: used home caveat emptor, exceptions and as is language.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

AL4 **Alabama Property Protection Act**

Alabama Securities Commission. Core source review: September 27, 2026. Act 2026-536, effective October 1, 2026; seller impersonation safeguards.

AL5 **Enrolled SB292: Act 2026-536**

Alabama Legislature / ASC. Core source review: September 27, 2026. Section 35-21-5: conditional licensee verification; separate settlement provisions. Official enrolled text.

CF2 **Documents and the Loan Estimate**

CFPB. Core source review: September 27, 2026. Six application items; verification documents are not a prerequisite to a Loan Estimate.

CF5 **Beware of mortgage closing scams**

CFPB. Core source review: September 27, 2026. Independent verification of closing instructions and fraud prevention.

HU2 **Fair Housing rights and obligations**

HUD. Core source review: September 27, 2026. Equal housing opportunity, prohibited discrimination and complaint resources.

IR1 **Publication 523: Selling Your Home**

IRS. Core source review: September 27, 2026. Gain, adjusted basis and home sale exclusion tests. Current available publication reviewed; not an individual tax calculation.

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