

# YOUR COMPLETE HOME BUYER'S GUIDE

Clarksville, TN · Fort Campbell · Montgomery  
County

<b>\$304K</b> Median Home Price	<b>\$40K–\$70K</b> Typical Equity After 5–7 Yrs	<b>27K+</b> Active Duty at Ft. Campbell
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## George Scott

Buyer's Agent · Keller Williams Realty · Clarksville, TN  
First-time buyers · Fort Campbell military families · VA  
loans

Sango · St. Bethlehem · Rossvieiw · Montgomery  
County  
Middle TN



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## MEET YOUR AGENT

### Clarksville's Trusted Buyer Specialist

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#### George Scott — Your Buyer's Agent

#### Keller Williams Realty · Clarksville, TN

Buying a home is one of the most significant financial decisions you'll ever make. It deserves a guide who knows this market from the inside — not just the listings, but the lenders, the inspectors, the neighborhood streets, and the Fort Campbell gate timing.

My practice is built on one principle: educate first, let the trust do the selling. I'm not here to push you toward a purchase. I'm here to make sure that when you're ready, you move with confidence.

I came to Clarksville through Fort Campbell — I know what a PCS move feels like, what VA loan anxiety feels like, and what it means to plant roots in a community that's going to be home. That context shapes every conversation I have with a buyer.

#### MY BACKGROUND

- U.S. Army veteran — Fort Campbell alumnus
- Graduate, Bethel University
- Eagle Scout — service, follow-through, integrity
- 10+ years Clarksville resident
- Buyer's Agent, Keller Williams Realty — TN License #377474
- Leasing Agent, Fast Train Property Management
- Deep VA loan and Fort Campbell market expertise

#### MY COMMITMENT TO YOU

- Educate you at every step — no surprises, ever
- Represent your interests exclusively — never the seller's
- Run a CMA before every offer you make
- Attend every inspection with you in person
- Manage every contingency deadline on your behalf
- Connect you with lenders and inspectors I've personally worked with
- Be available when you have questions — including nights and weekends
- Never push — always guide
- Stay your resource long after closing day

#### AREAS I SERVE

- North Clarksville (37042) · Kenwood cluster
- Sango / Rossvie (37043) — top CMCSS schools
- St. Bethlehem · Farmington Corridor
- West County (USDA-eligible) · Downtown Clarksville
- Fort Campbell area — Gates 1 through 7
- Surrounding Middle TN

*"My job doesn't end at closing. It changes shape. The relationship we build during your transaction is the foundation for everything that follows."*

— **George Scott, KW Clarksville**

MARKET SNAPSHOT

# Clarksville, TN — Q1 2026

**\$304K**

Median Home Price

**1.3%**

YoY Appreciation

**29%**

Below National Median

**\$2,266**

Est. VA Payment/mo

## Why Clarksville Buyers Win

Home prices have risen from approximately \$230,000 in 2020 to \$304,000 in Q1 2026 — a 32% gain. That growth, paired with below-national pricing and stable military-driven demand, creates one of the most buyer-friendly markets in Tennessee.

- \$0 down payment available for VA-eligible buyers — no PMI
- Median price 29% below the national average
- Homeowner net worth: \$400,000 avg vs. \$10,400 for renters (NAR 2025)
- Builder concessions of \$15K–\$28K common on new construction
- THDA down payment assistance up to \$15,000 available
- Strong rental market — investment backup if your plans change
- Delaying ownership from age 30 to 40 costs ~\$150,000 in equity

## The VA Loan Advantage at Fort Campbell

Fort Campbell creates one of the most VA-loan-experienced real estate markets in Tennessee. Contrary to popular myth, VA loans close in the same 40–45 days as conventional loans here.

- \$0 down — no PMI — saves \$150–\$250/month
- 2.15% funding fee is rollable into the loan — waived for service-connected disability
- Tidewater Initiative: 48-hr window to challenge low appraisals
- VA IRRRL: streamline refinance when rates drop — no new appraisal needed
- BAH for most Fort Campbell ranks covers the full median 3BR mortgage payment

<b>Rate (30-yr)</b>	6.5%
<b>Active Duty FT</b>	27,000+
<b>Median Price</b>	\$304K — 29% below national

## WHY GEORGE?

### What Sets This Representation Apart

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Every buyer in Clarksville has options when choosing an agent. Here is what George brings that generic representation doesn't.

#### **Local First**

Over 10 years living and working in Clarksville. When you're deciding between Sango and North Clarksville, George isn't reading a brochure — he's driven those streets, toured those schools, and closed in those neighborhoods.

#### **Military Fluent**

Fort Campbell alumnus. VA loan process, BAH calculations, PCS timelines, Tidewater Initiative — these aren't concepts George researched. They're experience he carries into every military buyer conversation.

#### **Education Over Sales**

George won't push you into a home you're not ready for. If renting is smarter for your situation this year, he'll say so. His goal is your best financial outcome — not a fast commission.

#### **Full-Time Advocate**

He runs a CMA before every offer, attends every inspection in person, manages every contingency deadline, and reviews your Closing Disclosure line-by-line before closing day.

#### **Vetted Partner Network**

Real lenders, real inspectors — people George has transacted with, not a paid directory. Your deal won't stall because of a weak referral.

#### **Post-Closing Resource**

Annual CMA updates. Contractor referrals from day one. George doesn't disappear at closing — the relationship shifts, it doesn't end.

## THE 8-STEP JOURNEY

### From Decision to Keys — Your Complete Roadmap

STEP		YOUR ROLE	GEORGE'S ROLE
1	<b>DECIDE TO BUY</b>	Analyze renting vs. buying: finances, timeline, and goals	Runs rent-vs-buy analysis with real Clarksville numbers
2	<b>HIRE YOUR AGENT</b>	Choose exclusive representation for your interests	Explains buyer agreement, fiduciary duty, and compensation
3	<b>SECURE FINANCING</b>	Get fully pre-approved; understand loan types and true costs	Connects with VA/FHA/THDA lenders; walks through all options
4	<b>FIND YOUR HOME</b>	Search by neighborhood, school zone, commute, lifestyle	CMA on every home; local knowledge on every street
5	<b>MAKE AN OFFER</b>	Build CMA-backed offer with right price, terms, contingencies	Negotiates on your behalf; handles counter-offers
6	<b>DUE DILIGENCE</b>	Inspection, appraisal, title — three-track protection period	Attends inspection in person; manages contingency deadlines
7	<b>CLOSING DAY</b>	Review Closing Disclosure; sign; transfer ownership	Reviews CD with you; attends closing; monitors wire fraud risk
8	<b>PROTECT INVESTMENT</b>	Seasonal maintenance; equity growth; plan your next move	Annual CMA; contractor referrals; your long-term resource

### Typical Timeline: Offer to Keys

PHASE	TYPICAL DURATION	WHAT HAPPENS
Pre-Approval	<b>1–3 days</b>	Full income, credit, and asset verification
House Search	<b>2–10 weeks</b>	Showings, neighborhood research, CMAs
Offer to Contract	<b>1–3 days</b>	Negotiation, acceptance, earnest money
Due Diligence	<b>7–21 days</b>	Inspection, appraisal, title search
Clear to Close	<b>5–10 days</b>	Final underwriting, Closing Disclosure delivery
Closing Day	<b>35–45 min</b>	Signing, funding, key handoff

## STEPS 1 & 2

### Decision & Representation

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#### STEP 1 — DECIDE TO BUY

This step is less about 'am I ready?' and more about 'what do the numbers actually say?' George runs a real Clarksville-specific rent-vs-buy analysis — not a generic national calculator.

- Clarksville median rent ~\$1,450/mo; VA loan at \$304K ≈ \$2,266/mo (PITI) — often covered by BAH
- Homeowner net worth averages \$400,000 vs. \$10,400 for renters (NAR 2025)
- Home prices up ~32% in Clarksville since 2020
- Delaying ownership from age 30 to 40 costs ~\$150,000 in equity
- The 5-year rule: plan to stay at least 5 years to recover transaction costs
- Military families: VA BAH often covers the entire median 3BR mortgage payment

#### ARE YOU READY TO BUY?

- Do I plan to stay in Clarksville 5+ years?
- Is my credit score 620+ (580 minimum for FHA)?
- Do I have 2 years of stable employment history?
- Can I cover closing costs (~\$6,000–\$12,000)?
- Have I spoken with a lender about pre-approval?

*If you answered no to any of these — George can still help you build a plan to get there.*

#### STEP 2 — HIRE YOUR AGENT

Your buyer's agent works exclusively for you. In most Clarksville transactions, the seller's side covers buyer agent compensation — meaning you get full professional representation at no direct cost to you.

- Agent-assisted buyers pay a median \$425K vs. \$360K FSBO — an 18% gap (NAR 2025)
- 88% of buyers used an agent in 2025; 43% found them through a personal referral
- George's fiduciary duty runs to you — never the seller, never the commission
- George attends every inspection, manages every deadline, and reviews your Closing Disclosure with you
- Dual expertise: Buyer's Agent (KW) + Leasing Agent (Fast Train Property Management)

#### 2024 NAR RULE: WRITTEN BUYER AGREEMENT REQUIRED

Since August 2024, REALTORS® must have a signed buyer-representation agreement before any showing — virtual or in-person. George will walk you through this agreement line by line before you sign anything. No surprises.

## STEPS 3 & 4

### Financing & Home Search

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#### STEP 3 — SECURE FINANCING

Pre-approval is not a formality — it is your negotiating position. Sellers and their agents take pre-approved buyers seriously. George will connect you with the right lender for your loan type before you tour a single home.

- VA loans: \$0 down, no PMI, 2.15% funding fee (rollable); waived for service-connected disability
- FHA: 3.5% down; THDA Great Choice Plus adds up to \$15,000 down payment assistance
- Conventional: 3–20% down; stronger offer optics in competitive situations
- USDA: \$0 down for rural/suburban areas west of Clarksville

#### CLARKSVILLE COST BENCHMARKS

- Property tax (Montgomery County): ~\$131/mo on \$304K
- Closing costs: typically \$6,000–\$12,000 (2–4%) after seller concessions
- Seller concession limits: VA = unlimited closing costs + 4%; FHA = 6%; Conv = 3%

#### PRE-APPROVAL DOCUMENTS

- Last 2 years W-2s and federal tax returns
- Last 30 days pay stubs · Last 60 days bank statements
- Photo ID · VA Certificate of Eligibility (if VA loan)

#### STEP 4 — FIND YOUR HOME

Every Clarksville neighborhood has a distinct personality, price point, school zone, and commute reality. George knows each one — not from a map, but from years of showings, CMAs, and closed transactions.

- North Clarksville (37042): \$265K–\$400K — Gates 1–3: 10–25 min — I-24 Exit 1 or Exit 4 — best value for daily commuters
- St. Bethlehem: \$240K–\$440K — Gate 4/7: 15–30 min — I-24 Exit 4 (US-79/Wilma Rudolph) — popular with first-time buyers
- Sango / Rossview / Farmington (37043): \$280K–\$600K+ — Gate 4/7: 25–45 min — I-24 Exit 8 (Rossview Rd) — top CMCSS schools
- Downtown Clarksville: \$195K–\$380K — 20–35 min to post — I-24 Exit 11 — historic character, walkability
- Woodlawn / Rural West County (37191): \$200K–\$330K — US-79 west corridor — USDA-eligible, larger lots, rural lifestyle

#### SCHOOL QUALITY (CMCSS)

- 70%+ of schools earned A or B in 2024–25
- 'Advancing District' — 2nd consecutive year
- Rossview & Sango Elementary: top 5% statewide

#### NEW CONSTRUCTION MARKET

- 486+ active listings mid-2025
- Builders offering \$15K–\$28K in concessions right now

**Don't tour builder models without representation.** George negotiates builder contracts at no extra cost to you.

## STEPS 5 & 6

### Offer Strategy & Due Diligence

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#### STEP 5 — MAKE YOUR OFFER

A winning offer is not the highest number — it's the right number supported by data, with the right terms and the right contingencies. George runs a CMA before every offer, so you always know what a home is worth before you bid.

- Earnest money in Clarksville: typically \$500–\$1,500 flat — not the 1–2% national guides suggest
- Three components: price (CMA-supported), terms (possession/concessions), contingencies
- Keep your inspection contingency. Shorten to 7 days and pre-schedule your inspector
- Appraisal gap clause: cover a limited gap (\$5K–\$10K) instead of waiving protection entirely
- VA offers: include lender timeline confirmation + brief Tidewater explanation in the packet

#### OFFER CHECKLIST

- CMA completed before submitting
- Earnest money ready: \$500–\$1,500 (Clarksville norm)
- Inspection contingency included (7-day window)
- Pre-approval letter attached
- Concession request calculated
- Possession date confirmed with seller

#### STEP 6 — DUE DILIGENCE

Three separate tracks run simultaneously the moment your offer is accepted. Each protects a different party — and George manages all three so nothing falls through the cracks.

- Track 1 — Inspection (your protection): HVAC, roof, crawl space, electrical, plumbing
- Track 2 — Appraisal (lender's protection): confirms value supports the loan
- Track 3 — Title search (ownership protection): confirms clear, transferable title

#### COMMON CLARKSVILLE INSPECTION FINDINGS

- Aging HVACs — especially on 1980s–2000s homes
- Crawl space moisture — Middle TN climate requires regular monitoring
- Federal Pacific electrical panels — a known safety concern; always flag these
- WDI (termite) inspection: \$75–\$150; required for VA loans

#### POST-INSPECTION DECISION FRAMEWORK

- Negotiate repair credit or seller fix: safety items, major systems
- Accept and budget: cosmetic issues, normal wear
- Consider walking away: foundation failures, major structural defects

*Title insurance in Tennessee: ~0.5% of price. Seller typically pays owner's policy.*

## STEPS 7 & 8

### Closing Day & Protecting Your Investment

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#### STEP 7 — CLOSING DAY

Forty-five minutes of signatures. The best paperwork you'll ever sign. George reviews your Closing Disclosure with you before closing day so there are zero surprises at the table.

- Closing Disclosure: federal law requires delivery at least 3 business days before closing
- What to bring: government ID, cashier's check or wire confirmation, insurance proof
- Tennessee July 2025 law: buyers have exclusive right to choose their own settlement agent
- Middle Tennessee custom: buyer and seller sign in separate appointments
- Tennessee deed transfer tax: \$0.37 per \$100 (~\$1,125 on a \$304K purchase)

#### ⚠️ WIRE FRAUD WARNING

NEVER wire money based on email instructions alone. Always call the title company directly to verify wire instructions before sending. Wire fraud losses are rarely recoverable — one phone call prevents it.

#### STEP 8 — PROTECT YOUR INVESTMENT

Homeownership is not passive. The maintenance habits you build in year one determine whether your home grows in value — or slowly deteriorates.

#### SEASONAL MAINTENANCE

- Spring: HVAC tune-up, crawl space moisture check, roof and gutter inspection, exterior caulk
- Summer: crawl space humidity under 60%, HVAC filters every 30–60 days, pest inspection
- Fall: furnace service, pipe insulation before first freeze, tree trimming, final gutter pass
- Winter: drip faucets below 20°F, indoor humidity 35–50%, monitor exposed pipe runs

#### YOUR EQUITY OUTLOOK

- Typical Clarksville buyers build \$40K–\$70K in equity in 5–7 years
- That equity becomes your down payment on your next move
- George provides an annual CMA so you always know your position
- Contractor referral network available from day one

## HOW GEORGE GETS PAID

### Plain-English Compensation — No Surprises

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The August 2024 NAR practice changes brought real transparency requirements to buyer agent compensation. Here is exactly how it works when you work with George.

<b>Most Common — Seller Pays</b>	<b>Partial Compensation</b>	<b>No Commission Offered</b>
In most Clarksville transactions, the seller's side offers compensation to the buyer's agent as part of the sale. Aside from any administrative fees, no additional funds are required from you. George confirms this arrangement before you tour any home.	If a seller offers a lower-than-typical amount, this is resolved in one of three ways: George negotiates with the listing agent for full compensation, the buyer requests a purchase price adjustment, or the buyer covers the difference at closing. All options are disclosed in advance.	Rare, but it can happen — typically with certain FSBO or investor-listed properties. The same resolution options from above apply. George will always tell you the situation before you go under contract — never after.

**GEORGE'S PROMISE:** Before any showings, George walks through his buyer-representation agreement with you — every term, plain English. You'll know exactly how he's compensated and exactly what he's committed to delivering. His fiduciary duty runs entirely to you.

## LOAN COMPARISON

### VA · FHA · Conventional · USDA — Side by Side

FEATURE	VA LOAN	FHA LOAN	CONVENTIONAL	
<b>Down Payment</b>	\$0	3.5%	3–20%	\$0
<b>Min Credit Score</b>	620 typical (VA sets none)	580 (FHA floor) / 640 (THDA)	620+	640+
<b>PMI / MI</b>	No PMI	MIP required	PMI if <20% down	Annual fee (0.35%)
<b>Upfront Fee</b>	2.15% funding fee (rollable)	1.75% UFMIP + 0.55%/yr	None	1% upfront guarantee fee
<b>Seller Concessions</b>	Closing costs + 4%	Up to 6%	3% (<10% dn) / 6% (>10% dn)	Up to 6%
<b>Property Standards</b>	VA MPRs apply	FHA standards apply	Flexible	Primary residence required
<b>Best For</b>	Fort Campbell veterans & active duty	Lower credit / savings-limited	Strong credit 20%+ down	Rural/suburban west of Clarksville

### THDA Down Payment Assistance for Clarksville

- Great Choice Home Loan: 30-yr fixed; 640 min credit; works with FHA/VA/USDA/conventional
- Homeownership for Heroes: 0.5% rate reduction; waives first-time buyer requirement for military
- Great Choice Plus: \$6,000 forgivable OR up to \$15,000 (5% of price) repayable DPA
- Clarksville City Program: additional DPA for qualifying income-eligible buyers within city limits

## NEIGHBORHOOD GUIDE

### Where to Buy — and What Each Area Delivers

#### North Clarksville (37042)

**\$265K–\$400K** · Gates 1–3: 10–25 min · I-24 Exit 1 or Exit 4

- Closest major area to Fort Campbell post — best for daily commuters via SR-48/Trenton Rd or US-79
- Strong rental demand — good investment option if your plans change
- Kenwood / Kenwood Elementary school cluster — solid CMCSS zone
- Mix of 1980s–2000s resale stock — inspect HVAC and electrical carefully at these ages

#### St. Bethlehem

**\$240K–\$440K** · Gate 4/7: 15–30 min · I-24 Exit 4 (US-79/Wilma Rudolph)

- Established mid-range neighborhoods — popular with first-time buyers
- Good CMCSS school options — easy access to Governor's Square, shopping, and services
- Broad price range: starter homes through solid mid-market
- Active resale market — typically one of the best inventory options in Clarksville

#### Sango / Rossville / Farmington (37043)

**\$280K–\$600K+** · Gate 4/7: 25–45 min · I-24 Exit 8 (Rossville Rd)

- Top-rated CMCSS schools — Rossville & Sango Elementary top 5% statewide; Farmington rezoned to new Kirkwood school cluster
- Farmington sits ~2 miles east of I-24 at Exit 8 — easier Nashville commute than the Sango/Rossville interior
- Active new construction corridors with HOA communities; builders offering strong concessions
- Longer Fort Campbell commute — a deliberate trade-off for school quality and lifestyle amenities

#### Downtown Clarksville

**\$195K–\$380K** · Post: 20–35 min · I-24 Exit 11 (SR-76/MLK Pkwy)

- Historic character and walkability — Roxy Theatre, dining, Customs House Museum, McGregor Park Riverwalk
- Older housing stock — budget for inspection findings and deferred maintenance
- Widest price range in Clarksville — entry-level through mid-market
- Growing appreciation potential as downtown Clarksville continues to develop and attract new investment

#### Woodlawn / Rural West County (37191)

**\$200K–\$330K** · Gates 4/7: 25–40 min · US-79 west of I-24 Exit 4

- Woodlawn, Palmyra, Cunningham, and surrounding rural communities — the true 'west county' corridor
- USDA-eligible areas — \$0 down possible for qualifying buyers; verify specific address before committing
- Larger lots, quieter rural lifestyle — value with room to appreciate; some acreage options
- Electric via CEMC (outside city); water from Woodlawn or Cunningham Utility Districts; trash via private hauler — confirm before closing

## NEW CONSTRUCTION VS. RESALE

### Decision Framework + Builder Guide — Clarksville

Clarksville has one of the most active new construction markets in Middle Tennessee, with 71+ builders operating across 258+ communities. Here's how to think about the choice — and who's building here.

	NEW CONSTRUCTION	RESALE
<b>Price Range</b>	\$250K–\$600K+ (Sango/Rossvie/Farmington corridors)	\$195K–\$450K+ (market-wide)
<b>Builder Incentives</b>	\$15K–\$28K concessions, rate buydowns, closing costs	Seller concessions negotiated case-by-case
<b>Timeline</b>	4–12 months build time; spec homes available in 30–45 days	35–45 days typical offer-to-close
<b>Condition</b>	Builder warranty; new systems throughout	Inspection critical — HVAC, roof, electrical age matter
<b>Negotiation</b>	Against a professional sales team — bring George	Direct with seller; more personal flexibility
<b>Customization</b>	Finish selections if building from ground up; limited on specs	What you see is what you get (or negotiate repairs)
<b>HOA</b>	Common in new communities; often includes trash + amenities	Varies — confirm presence and fees before offer
<b>George's Role</b>	Negotiates builder contracts at no extra cost to you	CMA on every home; represents you start to finish

**Builder Sales Rep Tip:** The on-site sales representative works for the builder — not you. Having George present costs you nothing extra and gives you a professional advocate who has negotiated these contracts before. Never tour a model home alone.

### WHO'S BUILDING IN CLARKSVILLE

Clarksville's builder market splits into two groups: established local builders who know every HOA, school zone, and soil condition in the county — and national builders who bring volume, financing incentives, and standardized processes. Both can work well. Here's the landscape.

## LOCAL & REGIONAL BUILDERS

<p><b>Hawkins Homes</b>  <b>Local — Est. late 1990s</b>  <b>Price range:</b> \$280K–\$500K+  <b>Active in:</b> Farmington, Sango Mills, Chalet Hills, Charleston Oaks, Mills Creek, Autumn Creek, Eagles Bluff + 20+ communities  <i>Mainstreet Reader's Choice 'Best Home Builder' 2021–2025. Founded by Rex Hawkins, 2013 Builder of the Year. Former MCHBA president. Military-friendly track record.</i></p>	<p><b>Singletary Construction</b>  <b>Local — Est. 2005, third-generation builder</b>  <b>Price range:</b> \$340K–\$560K  <b>Active in:</b> Mills Creek, custom homesites across Clarksville-Montgomery County; rental communities also offered  <i>2017 James W. Russell Builder of the Year (Clarksville HBA). 1,000+ homes built. Community partner — Homes for Our Troops, Habitat for Humanity. Custom and semi-custom focus.</i></p>	<p><b>Grant Construction</b>  <b>Local — 50+ years experience</b>  <b>Price range:</b> \$270K–\$480K  <b>Active in:</b> Wellington Fields, Rossvie corridor; multiple Sango/St. Bethlehem subdivisions  <i>Second-generation Clarksville builder. Hands-on craftsmanship, strong community roots. Competitive in the Rossvie school zone corridor.</i></p>
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<p><b>MRG Homes</b>  <b>Local — Owner-operated</b>  <b>Price range:</b> \$265K–\$450K  <b>Active in:</b> Bentley Meadows, Crosswinds, Eagles Bluff, Promenade Hills, Wellington Fields  <i>Owner Mark Grant is on job sites daily. Focused on Clarksville and Fort Campbell area. Known for energy efficiency and current design trends.</i></p>	<p><b>Reda Home Builders</b>  <b>Local — Owner-operated</b>  <b>Price range:</b> \$260K–\$430K  <b>Active in:</b> Reda Estates, Bentley Meadows, Crosswinds, Wellington Fields  <i>Client-focused custom and semi-custom builder. Specializes in 3–4 bedroom homes. Notable for wooded lots and larger yard footprints at Reda Estates.</i></p>	<p><b>Maynard Construction</b>  <b>Local — Est. 1989, BBB A-rated</b>  <b>Price range:</b> \$240K–\$400K  <b>Active in:</b> Active across Clarksville-Montgomery County; residential new construction and rental properties  <i>Owned and operated by James Maynard. 36+ years in Clarksville. Offers both new home construction and rental property. Known for well-built homes that hold up over time.</i></p>
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## NATIONAL BUILDERS ACTIVE IN CLARKSVILLE

<p><b>Smith Douglas Homes</b>  <b>Southeast regional — publicly traded</b>  <b>Price range:</b> \$250K–\$400K  <b>Active in:</b> Active in Clarksville; townhome and single-family communities near I-24 corridors  <i>Known for affordability and value-focused floor plans. Military-friendly incentives. Wide finish selection. Townhome options available — lower maintenance lifestyle.</i></p>	<p><b>Ole South Properties</b>  <b>Tennessee's largest independent builder</b>  <b>Price range:</b> \$260K–\$420K  <b>Active in:</b> Clarksville office at 2693 Townsend Ct; multiple active communities  <i>Tennessee-owned and operated since 1986. Top 100 Builder Magazine nationally. THDA 'Builder of the Year' multiple years. Middle Tennessee market deep expertise.</i></p>	<p><b>Meritage Homes</b>  <b>5th-largest US public builder</b>  <b>Price range:</b> \$381K–\$470K+  <b>Active in:</b> River Ridge (NOW SELLING) — 2340 Woodmeadow Dr, off I-24 Exit 11/Memorial Dr · Wyncliff (Sango area) — sold out  <i>Industry leader in energy-efficient construction — 11-time EPA ENERGY STAR Partner of the Year. River Ridge features clubhouse, swimming pool; zoned Barksdale Elementary / Rossvie Middle. Every home includes refrigerator, washer/dryer, blinds, spray-foam insulation, Low-E windows, and M.Connected smart home suite.</i></p>
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<p><b>Lennar</b>  <b>America's largest homebuilder</b>  <b>Price range:</b> \$300K–\$550K+  <b>Active in:</b> Ross Farms (1027 Ross Farms Blvd), The Oaks, Longview Ridge — active 2024–2025  <i>Entered Clarksville market 2024 with Ross Farms master-planned community. 'Everything's Included' standard package: quartz countertops, stainless appliances, smart home tech. Pool, clubhouse, fitness center, and pickleball court at Ross Farms.</i></p>	<p><b>Ryan Homes (NVR Inc.)</b>  <b>National — A+ rated</b>  <b>Price range:</b> \$270K–\$500K+  <b>Active in:</b> Active in Nashville metro; check ryanhomes.com for current Clarksville community availability  <i>One of the largest builders in the US since 1948. 96%+ customer recommendation rate. Strong financing arm through NVR Mortgage. Good pre-approval integration.</i></p>
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# HOAs, Credit, Home Warranties & Fair Housing

## HOMEOWNERS ASSOCIATIONS (HOAs)

Clarksville's new construction market is heavily HOA-driven. Most communities in Sango, Rossvie, Farmington, and new build corridors carry an HOA. Here's what you need to know before you sign.

**What HOAs typically cover:** Common area maintenance, street lighting, community amenities (pools, playgrounds), landscaping of shared spaces, and in some communities — trash pickup.

**What HOAs typically don't cover:** Your lot, your exterior maintenance, your roof, or your individual utilities unless explicitly stated.

**Monthly fees in Clarksville:** Generally \$25–\$150/mo for residential subdivisions. Master-planned communities with pools and clubhouses run higher.

### QUESTIONS TO ASK BEFORE BUYING

- What is the current monthly/annual HOA fee and when was it last increased?
- Is there a transfer fee or capital contribution at closing?
- Are HOA financials healthy — or is there a special assessment coming?
- What are the rules on fencing, exterior paint, vehicles, and short-term rentals?
- Does the HOA cover trash pickup, or do you arrange that separately?

*George reviews HOA documents during due diligence and flags anything that could affect your lifestyle or resale value before you're locked in.*

## HOME WARRANTIES

**New construction builder warranty:** Typically covers 1 year on workmanship/materials, 2 years on mechanical systems (HVAC, plumbing, electrical), and 10 years on structural defects. Get the full written warranty before closing.

**Third-party home warranty (resale):** Optional service contracts (\$400–\$700/year) covering major systems and appliances. We often can get these negotiated as seller paid for the first year.

**What warranties don't cover:** Pre-existing conditions, cosmetic defects, code violations present at purchase, or lack of maintenance. Read the exclusions.

**Bottom line:** A home warranty is not a substitute for a thorough inspection. Get the inspection first — use the warranty as a backup.

## CREDIT SNAPSHOT — WHERE DO YOU STAND?

Not ready to buy today? Here's what the score tiers mean for your loan options — and a realistic timeline for getting there.

740+	Excellent — best rates on conventional
700–739	Strong — solid conventional options
660–699	Good — conventional with slightly higher rate
620–659	Minimum for most VA/conventional
580–619	FHA with 3.5% down; THDA requires 640
Below 580	FHA with 10% down; credit work needed

## HOW TO BUILD CREDIT BEFORE YOU BUY

- Pay every bill on time — payment history is 35% of your score
- Keep credit card balances below 30% of your credit limit
- Don't open new credit accounts or close old ones before applying
- Dispute any errors on your credit report at [annualcreditreport.com](http://annualcreditreport.com)
- Most buyers see meaningful score gains in 3–6 months with consistent habits

*George will connect you with a lender who can pull a soft credit review and give you a specific action plan — at no cost and no impact to your score.*

## FAIR HOUSING

Federal law prohibits discrimination in the sale, rental, or financing of housing based on:

- Race, color, or national origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial status (children under 18, pregnancy)
- Disability

Tennessee state law provides additional protections. As your REALTOR®, George is bound by the NAR Code of Ethics to treat all clients with equal professional courtesy and to never steer buyers toward or away from any neighborhood based on protected characteristics.

*If you believe you have experienced housing discrimination, contact the HUD Fair Housing Hotline: 1-800-669-9777.*

## SCHOOLS DEEP DIVE

### CMCSS District Guide by Neighborhood

Clarksville-Montgomery County School System (CMCSS) is an 'Advancing District' — two consecutive years with 70%+ of schools earning an A or B grade. Here's how the zones break down by neighborhood.

NEIGHBORHOOD	SCHOOL ZONE HIGHLIGHTS	NOTES
<b>Sango / Rossvie (37043)</b>	Rossvie & Sango Elementary: top 5% statewide Rossvie Middle & High School campus (I-24 Exit 8)	Best overall CMCSS performance; the premium price reflects it
<b>Farmington (37043)</b>	Original phases: Rossvie Elementary Newer phases: Kirkwood Elementary, Middle & High (new campus)	Confirm your specific lot zone with CMCSS — it changed; Kirkwood is growing
<b>North Clarksville (37042)</b>	Kenwood Elementary / Middle / High cluster I-24 Exit 1 corridor — convenient for Gate 1–3 commuters	Solid district schools; more affordable entry point than Rossvie
<b>St. Bethlehem</b>	Multiple A/B-rated elementary options Near Richview Middle and West Creek High	Good balance of price and school quality; active inventory
<b>Downtown Clarksville</b>	Older district schools; some magnet program options I-24 Exit 11 — Austin Peay State University nearby	Check specific zone by address — spans multiple attendance areas
<b>Woodlawn / Rural West (37191)</b>	West Creek, Kenwood, and Northeast zone cluster Longer bus routes due to larger rural lots	Verify address-specific zone with CMCSS before committing

**Important:** School zone boundaries are subject to change. Always verify the specific attendance zone for any address you are considering at [cmcss.net](http://cmcss.net) before making an offer.

## RENT VS. BUY

### Real Clarksville Numbers — Your Decision Framework

#### RENTING (Monthly)

- Avg. Clarksville rent: \$1,450
- No equity gained
- No tax benefit
- Rent increases 3–5%/yr on average
- No appreciation benefit

#### BUYING AT \$304K — VA (Monthly)

- Principal + Interest: ~\$1,600
- Property taxes: ~\$131
- Homeowner's insurance: ~\$100–\$150
- No PMI — VA loan saves \$150–\$250/mo
- Total: ~\$1,831–\$1,881/mo

#### 5-Year Equity Scenario

METRIC	RENTER	BUYER
Total paid out of pocket (5 yrs)	\$87,000+	\$109,860
Equity built	\$0	~\$50K–\$70K
Net wealth gain	\$0	~\$40K–\$60K
Home value (at 1.3%/yr growth)	N/A	~\$325K–\$340K
Net worth impact*	\$10,400 avg	\$400,000 avg

\*NAR 2025 average homeowner vs. renter net worth nationally

**THE 5-YEAR RULE:** Planning to stay in Clarksville 5+ years? Buying almost always wins financially. Staying less than 3 years? Renting may be the smarter choice. George will run your specific numbers — free. Text 931-385-5195 to schedule.

## YOUR WISH LIST

### Dream Home Worksheet — Find Your Must-Haves

Fill this out before your first meeting with George. The clearer you are about what you need — and what you're willing to trade off — the smarter and faster your search will be.

**Rank each item: M = Must Have · W = Would Love · N = Nice to Have**

#### SIZE & LAYOUT

Bedrooms needed ____	
Bathrooms needed ____	
Min square footage ____	
Single story preferred	M / W / N
Open floor plan	M / W / N
Home office / study	M / W / N
Bonus / flex room	M / W / N

#### LOCATION

Max commute to gate ____	
School zone preference ____	
Neighborhood preference ____	
Walk to shopping	M / W / N
Quiet street / cul-de-sac	M / W / N
Near highway access	M / W / N

#### EXTERIOR

Garage (# of cars) ____	
Min lot size ____	
Fenced yard	M / W / N
Covered porch / patio	M / W / N
New construction only	M / W / N
Resale OK	M / W / N

#### INTERIOR

Updated kitchen	M / W / N
Hardwood or LVP floors	M / W / N
Primary suite on main floor	M / W / N
Laundry on main floor	M / W / N
Gas range	M / W / N
Smart home features	M / W / N

#### MY BUDGET & TIMELINE

Max monthly payment:  
\$ \_\_\_\_\_

Target price range:  
\$ \_\_\_\_\_

Move-in timeline:  
\_\_\_\_\_

## HOME COMPARISON

### Compare Up to 3 Homes Side-by-Side

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After touring homes, use this sheet to compare objectively. George will pull a CMA on each before you make any offer — so the 'George's CMA Value' row is where reality meets your impression.

FEATURE	HOME #1	HOME #2	HOME #3
Address			
Asking Price			
Sq Footage			
Bedrooms / Baths			
Year Built			
Lot Size			
Garage			
School Zone			
HVAC Age			
Roof Age / Condition			
Crawl Space / Basement			
Kitchen Updated?			
Commute to Gate			
Neighborhood Feel (1–10)			
George's CMA Value			
Seller Concessions?			
HOA / Monthly Fees			
My Overall Score (1–10)			
What I Love Most			
My Biggest Concern			

## **BUYER FAQ**

### **Your Questions Answered Honestly**

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#### **Q: How much do I really need to save before buying?**

For a VA loan: ideally \$8,000–\$15,000 to cover closing costs and inspection fees (no down payment required). For FHA with THDA assistance: as little as \$3,000–\$5,000 out of pocket. Conventional at 3% down on \$304K = \$9,120 plus closing costs. George will give you a personalized estimate before your first lender call.

#### **Q: What credit score do I need?**

VA and conventional loans typically require 620+. FHA goes as low as 580, though THDA programs require 640. A lower score doesn't disqualify you — it means George will connect you with the right lender and, if needed, a credit-building plan to get you there faster than you think.

#### **Q: How long does the home buying process take?**

Pre-approval: 1–3 days. Home search: 2–10 weeks (most buyers find their home in 4–6 weeks). Offer to closing: 35–45 days. Total: most serious buyers are in their home within 60–90 days of starting.

#### **Q: Do VA loans take longer to close than conventional?**

No — this is the most persistent VA myth. In the Fort Campbell market, VA loans close in the same 40–45 days as conventional. Fort Campbell lenders process VA loans daily. The key is having your Certificate of Eligibility ready before you start shopping.

#### **Q: Can I negotiate with builders?**

Yes — and you should have George with you when you do. Clarksville builders are currently offering \$15K–\$28K in concessions, rate buydowns, and paid closing costs. Without representation, you're negotiating against a full-time sales team. George's representation costs you nothing extra and gives you real leverage.

#### **Q: What if the home appraises below my offer price?**

This is where contingencies protect you. With an appraisal contingency, you can renegotiate or walk away with your earnest money intact. VA buyers also have the Tidewater Initiative — a 48-hour window to submit additional comps before the appraiser issues a final value. Conventional buyers don't have this protection. George pre-plans every offer for this scenario.

#### **Q: What happens if the inspection finds problems?**

Most homes have inspection findings — that's completely normal. After the report, George helps you sort findings into three buckets: items to negotiate (safety, major systems), items to accept and budget for (minor wear), and items that could be deal-breakers (major structural failures). You're never locked in until you choose to be.

#### **Q: What if I need to back out of a deal?**

Your contingencies are your protection. If you're within the inspection or financing contingency window, you can typically exit and recover your earnest money. Outside those windows, walking away puts your earnest money at risk. George manages every deadline so you always know exactly where you stand and what your options are.

## **YOUR FIRST MEETING**

### **What to Expect When You Reach Out**

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There's no formal process to start. A text, a call, or an email is enough. Everyone has a different situation and the approach changes for how George can best work with you but often here's what happens next.

**1**

#### **You Reach Out**

Text 931-385-5195, email [Georgescott@kw.com](mailto:Georgescott@kw.com), or fill out the form at [buygeorgehomes.com](http://buygeorgehomes.com). George typically responds within a few hours — often faster. No obligation, no pressure.

**2**

#### **A 20-Minute Conversation**

George will ask where you are in the process, what's driving your timeline, and what your biggest questions are. He won't try to close you — he'll try to understand your situation. Phone, video, or in person at 2271 Wilma Rudolph Blvd.

**3**

#### **Your Personalized Numbers**

If you're not already pre-approved, George will walk you through a real Clarksville-specific rent-vs-buy comparison and connect you with one of his preferred lenders based on your loan type. You'll leave knowing exactly what you can afford.

**4**

#### **The Buyer Agreement**

Before any showings, George will go through his buyer-representation agreement with you — every term, plain English. You'll know exactly how he's compensated and exactly what he's committed to delivering.

**5**

#### **Your Search Begins**

With pre-approval in hand and your wish list defined, George sets up a live MLS search that sends you new listings the moment they hit the market — often before they're widely advertised. When you see something you like, he moves fast.

**GEORGE'S PROMISE:** If you're not ready to buy, George will tell you so — and help you build a plan to get ready. If another path makes more sense for your situation, he'll say that too. His goal is your best outcome. Not a fast commission.

## TRUSTED PARTNERS

**Real Names. Real Numbers. Real Experience.**

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Every name below is someone George has worked with through actual Clarksville transactions — not a paid directory. These are the professionals he calls when it's his client on the line.

### PREFERRED LENDERS — VA · FHA · Conventional · THDA

<p><b>Bruce Dawson</b> <b>VA · FHA · Conventional · USDA</b> Sr. Mortgage Loan Officer Legacy Mortgage Services NMLS# 33561   Co. NMLS# 1613 ☎ 931-551-8999 (office) · 931-216-4917 (mobile) ✉ bdawson@lms-tn.com</p>	<p><b>Chad Winn</b> <b>VA · FHA · Conventional · First-Time Buyer</b> Senior Loan Officer CrossCountry Mortgage, LLC NMLS# 628415   Branch NMLS# 2762618 ☎ 931-237-3015 (mobile) ✉ chad.winn@ccm.com</p>
<p><b>Connie Gillum</b> <b>VA · FHA · Conventional · THDA Programs</b> Senior Mortgage Banker Flat Branch Home Loans NMLS# 41857 ☎ 931-980-2380 (mobile) ✉ cgillum@fbhl.com</p>	<p><b>Laurie Reed</b> <b>VA · FHA · Conventional · First-Time Buyer</b> Branch Manager New American Funding NMLS# 1660071 ☎ 931-237-6243 (mobile) ✉ laurie.reed@nafinc.com</p>

### PREFERRED HOME INSPECTORS

<p><b>AmeriSpec of Middle TN</b> ☎ <b>931-410-3003</b> 🌐 amerispec.com Middle Tennessee franchise — full-service general home inspections with detailed written reports.</p>	<p><b>JW Goad Home Inspections</b> ☎ <b>931-801-1575</b> 🌐 jwgoadhomeinspections.com Local Clarksville inspector — known for thorough, buyer-friendly reports and clear explanations on-site.</p>	<p><b>Benspection</b> ☎ <b>931-305-9902</b> 🌐 benspection.com Clarksville-based — straightforward, detailed inspection service with strong local knowledge.</p>
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*For title companies, insurance agents, and home maintenance contractors, call or text George at 931-385-5195. He will personally match you with the right professional based on your specific situation and loan type. These are trusted partners — not paid referrals.*

## **KEY TERMS** Plain-English Real Estate Glossary

### **Pre-Approval**

A lender's written commitment to lend up to a specific amount, based on verified income, credit, and assets. Required by most Clarksville sellers before considering an offer. Stronger than pre-qualification.

### **CMA (Comparative Market Analysis)**

A data-driven home valuation using recent sold comps, active listings, and pending sales. George runs one before every offer you make.

### **Earnest Money**

Good-faith deposit paid when your offer is accepted. In Clarksville: typically \$500–\$1,500 flat — not the 1–2% that national guides suggest. Applied toward closing costs at closing.

### **Contingency**

A condition that must be met for the contract to proceed. Core types: inspection, financing, and appraisal. Protects your earnest money if the condition isn't satisfied.

### **Closing Disclosure**

Five-page federal document showing your final loan terms and all closing costs. Must be delivered at least 3 business days before closing — federal law.

### **Tidewater Initiative**

VA-specific protection: when a VA appraiser believes value may fall below the contract price, agents have 48 hours to submit additional comps before the final value is issued. Conventional buyers don't have this.

### **Title Insurance**

One-time policy protecting against hidden liens, ownership disputes, or title defects. In Tennessee: the seller typically pays the owner's policy (~0.5% of purchase price).

### **Deed of Trust**

Tennessee's security instrument — gives the lender an interest in the property until the loan is repaid. Does NOT mean the lender co-owns your home.

### **THDA**

Tennessee Housing Development Agency. Offers Great Choice home loans, down payment assistance (up to \$15K), and the Homeownership for Heroes program (0.5% rate reduction for military).

### **VA Funding Fee**

2.15% of the loan amount for first-time VA use — rollable into the loan, no cash required. Waived entirely for veterans with service-connected disability ratings.

### **DTI (Debt-to-Income)**

Monthly debt payments ÷ gross monthly income. Most lenders prefer under 43%; VA allows higher with compensating factors like strong residual income.

### **Equity**

Your home's current market value minus what you still owe. Grows through principal payments and appreciation. Becomes your down payment when you move up or right-size.

### **PMI (Private Mortgage Insurance)**

Required on conventional loans under 20% down. VA loans have no PMI — a significant monthly saving for Fort Campbell buyers.

### **WDI Inspection**

Wood-Destroying Insect (termite) inspection. Separate from the general inspection; required for VA loans. Typically \$75–\$150. Essential in Middle Tennessee.

### **Appraisal**

A licensed appraiser's formal market value opinion, ordered by the lender. Cost: ~\$400–\$900. Must support the loan amount, or you may need to renegotiate the price.

### **Buyer's Agent**

An agent who works exclusively for the buyer — not the seller. George's fiduciary duty runs entirely to you: your best interests, your timeline, your outcome.

## CHECKLISTS

### What to Prepare at Each Stage

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#### PRE-APPROVAL DOCUMENTS

- Last 2 years W-2s and federal tax returns
- Last 30 days pay stubs
- Last 60 days bank statements
- Photo ID (driver's license or passport)
- VA Certificate of Eligibility (if VA loan)
- Divorce decree or child support docs (if applicable)
- Gift letter if any portion of down payment is gifted
- Landlord contact for rental history verification

#### HOUSE HUNTING EVALUATION

- Commute time to Fort Campbell gate
- School zone (CMCSS district)
- HVAC age and visible condition
- Roof age and condition from ground
- Crawl space or foundation type
- Electrical panel type (flag Federal Pacific)
- Water heater age and type
- Neighborhood drainage and grading

#### CLOSING DAY

- Government-issued photo ID (every borrower)
- Cashier's check or confirmed wire transfer
- Homeowner's insurance binder / proof of coverage
- Closing Disclosure (reviewed 3+ days prior)
- Final documents requested by your lender
- Wire instructions VERIFIED by phone — not email
- Completed final walk-through with George
- George's number saved in your phone

#### FIRST 30 DAYS AS A HOMEOWNER

- Change all locks (front, back, deadbolts, garage)
- Locate and test main water shut-off valve
- Test all smoke and carbon monoxide detectors
- Label circuit breaker panel fully
- Introduce yourself to neighbors on each side
- Schedule HVAC tune-up if moving in spring/fall
- Set quarterly HVAC filter change reminder
- Save George's number — contractor referrals start now

#### MOVING IN — CLARKSVILLE UTILITY SETUP

- Electric (inside city limits): CDE Lightband — 931-648-8151 · Electric (outside city limits): CEMC (Cumberland Electric Membership Corp) — 931-645-2481 or cemc.org
- Natural gas + water + sewer (city/county): Clarksville Gas & Water (CGW) — 931-645-7400 · CGW serves Clarksville and most of Montgomery County; they are your gas provider, not Atmos
- Water outside city limits: served by one of four utility districts — Woodlawn, Cunningham, Cumberland Heights, or East Montgomery; call CGW at 931-645-7400 to identify your district
- Internet: CDE Lightband (fiber, city limits), CEMC Cumberland Connect (outside city), Spectrum, or AT&T — availability varies by address; confirm before closing
- Trash (inside city): City of Clarksville curbside pickup included in city services · Trash (non-HOA outside city or private): arrange your own hauler — local providers include WM (Waste Management), Waste Pro/Stinky Pinky, Walters Disposal, and Waste Connections
- Change your address: USPS mail forwarding, bank, employer, insurance, DEERS (military) · Tennessee driver's license: update within 30 days of address change

## COST-TO-OWN WORKSHEET

### Beyond PITI — Your Full Monthly Picture

PITI is a starting point, not the whole story. Use this worksheet to build a complete monthly ownership budget before you finalize your price range.

MONTHLY COST ITEM	ESTIMATED RANGE	YOUR NUMBER
Principal + Interest (on \$304K VA at 6.5%)	~\$1,600	\$ _____
Property Taxes (Montgomery County)	~\$131	\$ _____
Homeowner's Insurance	\$100–\$150	\$ _____
PMI (VA = \$0 / FHA / Conv <20% down)	\$0–\$250	\$ _____
HOA Fees (if applicable)	\$0–\$150	\$ _____
Utilities (electric, gas, water, internet — varies by location)	\$200–\$400	\$ _____
Lawn / Exterior Maintenance	\$50–\$150	\$ _____
Maintenance Reserve (1% of home value ÷ 12)	~\$250	\$ _____
Pest / WDI Annual Contract (÷ 12)	~\$25	\$ _____
<b>TOTAL ESTIMATED MONTHLY COST</b>		<b>\$ _____</b>

**Rule of Thumb:** Your total monthly housing cost should generally stay under 28–31% of your gross monthly income. George will walk through these numbers with you before your first lender call so you go in with realistic expectations.

## **READY TO START?**

Whether you're a first-time buyer figuring out if you can stop renting, a Fort Campbell family navigating VA loan strategy and PCS timing, or a long-term renter who's finally ready — this guide was written for you.

*The next step is a conversation. No pressure. No commitment. No sales pitch.*

**Closing day is my favorite day in this business — and I'll be with you at every step that leads there.**

### **GEORGE SCOTT**

Buyer's Agent · Keller Williams Realty ·  
Clarksville, TN

 **931-385-5195**     **Georgescott@kw.com**

 **buygeorgehomes.com**

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