

ALABAMA ASSOCIATION OF REALTORS®

NAR IDEA Exchange Submission

The Problem: The association's magazine "Alabama Realtor" had become stale and virtually unread. It was a 1990s style internal member *trade* magazine.

The Idea: In March 2014, Alabama REALTORS® (AAR) launched *Porch & Property ALABAMA*, a *consumer* driven magazine all about Alabama real estate – homeownership, commercial property, home improvement, and finally buying and selling.

It was also positioned strategically, to be utilized for advocacy in case any state or federal issues arose affecting home-ownership.

It's published twice a year and written by REALTOR and affiliate members, branding them as experts in the industry. REALTORS can also utilize the magazine as a marketing piece to include in listing presentations and closing packets. Additional copies are for sale on our Web site.

Circulation is 18,000 (11,500 members + 6,500 medical& professional offices statewide)

Readership is 37,500 (11,500 members + 26,000 consumers statewide)

Ad revenue has increased substantially.

See attached PDF of the latest edition. We would be prepared to bring or ship hard copies to the event if selected.

PORCH & PROPERTY

ALABAMA

SPRING/SUMMER 2015

PRO BASEBALL PLAYERS Call Alabama Home



UPDATING DECOR

Ready your home for resale
.....

WHAT IS A TND?

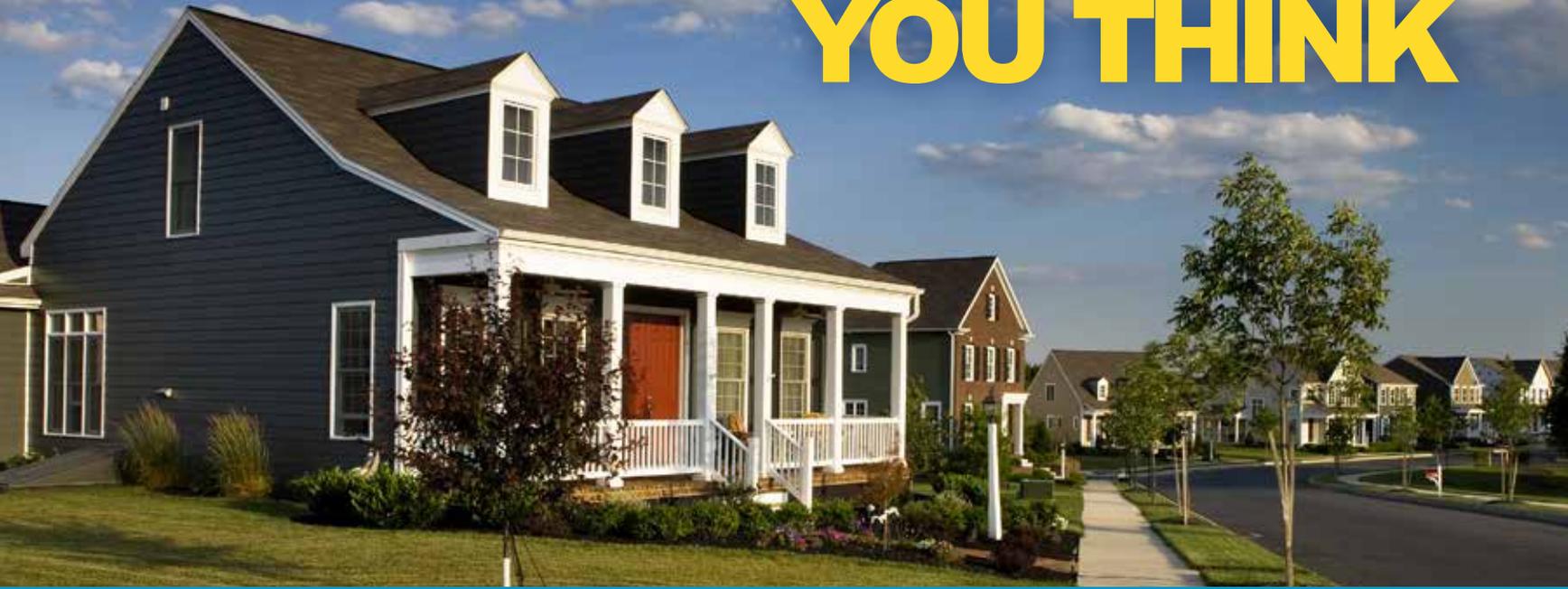
Traditional Neighborhood
Development
.....

PHENIX CITY

Gateway to East Alabama

*The Willingham family
at their home on the
Tennessee River in
Lauderdale County.
Story on page 12.*

YOUR DREAM HOME IS CLOSER THAN YOU THINK



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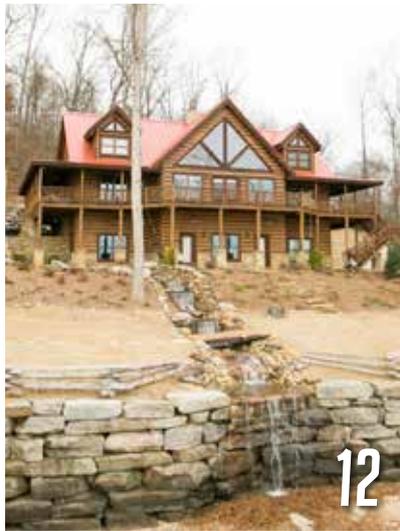
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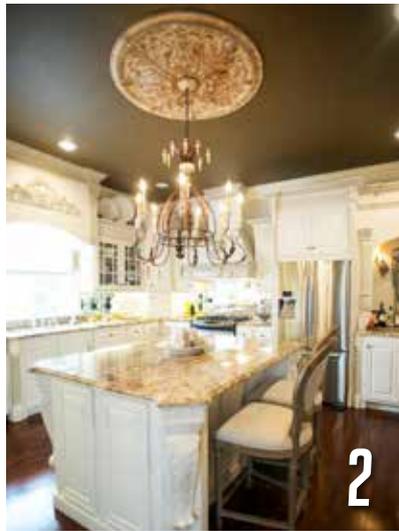
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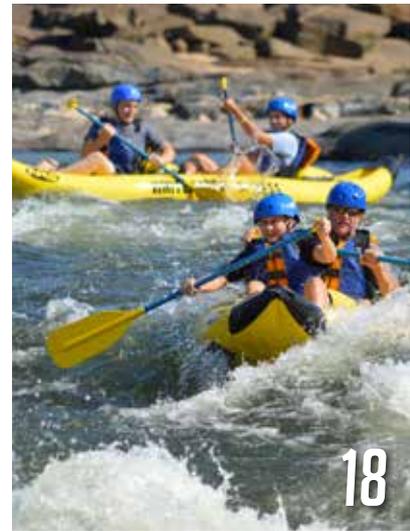
12



2



25



18

FEATURES

2 Updating Décor

Readying your home for resale involves more than putting a sign in the yard.

12 Pro Baseball Players Call Alabama Home

Meet two big leaguers who are invested in our state.

25 What Are TNDs?

Traditional Neighborhood Developments are making a comeback.

DEPARTMENTS

ask the expert

Lender Questions 8 Local vs. Online? Our expert answers your questions

home improvement

Energy Efficiency 10 Save money AND the environment!

travel

Phenix City 18 Riverfront development brings Whitewater fun to the Chattahoochee!

what's trending

In-Home Automation 22 What can a smart home do for you?

ABOUT THE COVER

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PORCH & PROPERTY

ALABAMA

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UPDATING DÉCOR

READY YOUR HOME FOR RESALE

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Jackie Wallace is a REALTOR® with Coldwell Banker Tennessee Valley Realty in Muscle Shoals. She is also an Interior Decorator and owner of Creative Fashion and Furniture located in Sheffield.

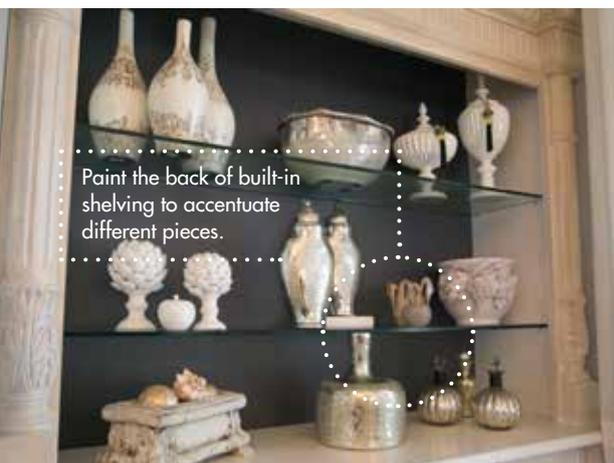
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As a home seller, you never get a second chance to make a good first impression. Your goal is to sell your home and you should do everything you can to reach that goal. Updating your home will help get you there. Some updates, like new appliances or fixtures, cost more to implement. Let me share some ideas for updating your home that won't break the bank.

Paint can be one of the least expensive and easiest ways to update and refresh a home. Not everyone reacts to color the same way so as a seller, it is better to go with neutral color palettes when it comes to paint. You want the buyer to be able to picture themselves living in your home with their personal taste. Most people do not have the vision to take color away but they can envision adding colors they like. For example, if you have a red dining room and the buyer doesn't like red, you may lose that sale because they can't picture it any other way. I've known sellers who have lost potential buyers for this very reason.



Try two light fixtures instead of one in the center.



Paint the back of built-in shelving to accentuate different pieces.



Replace dated, heavy drapes with lighter window treatments.



Matching furniture is out; Mix it up with different woods and finishes.

Combine old and new;
Mix newer pieces with
older family pieces.

Tired furniture can be
revived with a coat of
paint or faux finish.



Repainted ceiling medallions
change a room quickly.
Add metallic touches for interest.



Experiment with faux finishes for your tray ceiling.

An oversized chair-and-a-half is a good option for a large sitting area.

STAGING TIPS

HAVE YOUR CARPETS CLEANED.

Nothing turns away buyers like questionable stains and odors.

REMOVE YOUR PETS. Always arrange to remove your pets before a showing. Not everyone loves inside pets.

ALWAYS HAVE YOUR HOME READY TO SHOW. Make up the beds; put dishes in the dishwasher, not the sink.

SPACE IS YOUR FRIEND. Less furniture and sparse accessories give the appearance of larger, clean rooms.

USE LIGHT TO YOUR ADVANTAGE. Open all of your blinds; turn on the lights and ceiling fans if it's hot.

CREATE AN AMBIENCE. Play soft background music, light scented candles or bake cookies just prior to a showing.

ENHANCE YOUR HOME'S BEST FEATURES. Light your fireplace (indoor or outdoor) if it's cold. If you have a great deck or porch area, set a cozy scene with pillows and outdoor lighting.

REMOVE THE CLUTTER FROM EVERY ROOM. Now is the time to start boxing and storing items you want to keep and donating items you no longer want. You might even rent a storage unit while your home is on the market. Give special attention to closets, the garage and attic.

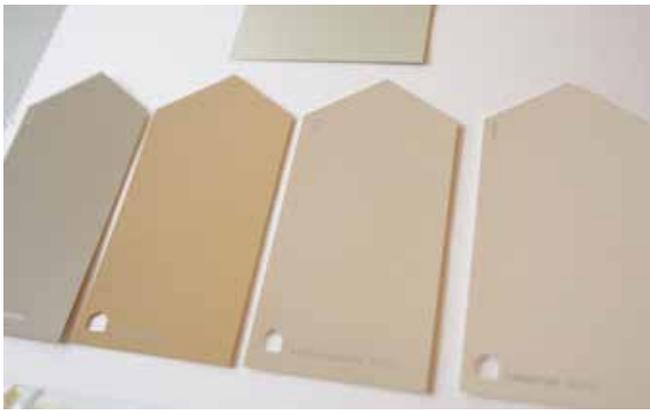
LEAVE A PERSONAL NOTE FOR PROSPECTIVE BUYERS stating why you love your home and neighborhood. But never stay during a showing. Give your buyers space and privacy to tour your home.

REMOVE OR SECURELY CONTAIN ALL VALUABLES, collectibles, guns, personal papers, medicines, etc. Also remove any irreplaceable items that could accidentally be broken.

Based on this premise, you want every room in your home to present a blank canvas for potential buyers. Depersonalize your home by removing family photos and memorabilia. Take notice of things that may need a fresh coat of paint. Kitchens and bathrooms are critical to the sale of your home. Everything should be clean and organized. Leave counters gadget and clutter free. Put away toasters, crockpots, mixers, hair dryers, etc. Update old knobs and faucets. These inexpensive things can make a big impact on the buyer's first impression. If your cabinets are nicked and scarred, consider paint there too but again stick to neutrals.

Neutral color palettes don't have to be boring. You can go up and down the color wheel from light to dark. Different textures of paint, like flat or semi-gloss, can also add variety to the overall look. Your rugs, fabrics, or art can help you to decide the shades that are right for you. That way you're not buying all new stuff, you're working with the things you have.

You can still have the colors you enjoy but instead of it being on your walls you can get it through your fabrics, rugs, art, accessories, and furnishings. You can always have accent walls for a touch of boldness if you absolutely have to have your bold color on the wall.



Color is so important in our everyday life. It surrounds us and influences our mood, attitude, and perceptions. A peek in someone's closet will tell you what colors appeal to them. I'll go even further. Color helps stimulate the economy. Every time color styles change, people run out and buy the latest items in the latest colors. Whether it is paint, clothes, cars, or even nail polish, everything is about color. Color has the power to make you feel a range of emotions – calm, relaxed, bold, empowered, happy, energetic, etc.

The great thing about paint is if you don't like the color you can always paint over it. Step out of your comfort zone and take a chance. You may surprise yourself and you may just sell your home in the process. •



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LENDER Q&A

Local vs. Online



JAMES DURHAM

James Durham is Divisional Vice President of InterLinc Mortgage in Auburn. He has been in the mortgage business for over 11 years. James has been a branch manager for over 7 years and is very familiar with the process of loan origination.

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What is the main difference I will notice between using an online lender versus a local mortgage lender for my purchase or re-finance transaction?

Answer The main difference you will experience is the ability to interact face-to-face if necessary. Internet lenders offer an easy application process yet are typically less flexible and less personal by virtue of being online or over the phone.

A local lender may require a more in-depth phone call or an in-person appointment for a detailed application interview as well as an options consultation session.

If I use an online lender, will I be assigned a loan officer that will be responsible for giving me options as well as suggestions for what is best for my particular situation and goals?

Answer When using an Internet lender you will complete a short application online or over the phone. Based on your information, you will be routed to the next available representative to assist you. There is an assumption made that there is equal experience and parity in capabilities across these individuals which may not always be the case.

If I use a local lender, how will I choose or know who to contact?

Answer The best way to choose a home mortgage lender is by referral from a trusted source. In a purchase situation this could be the Realtor representing your side of the transaction. Family or friends who have recently gone through the buying process in your area are also good sources for referrals.

You can rest assured that your Realtor has a vested interest in your satisfaction as well as ensuring that you are working with a competent loan officer that is going to get you closed on time to avoid unnecessary costs and alleviate stress.

In a re-finance transaction, referrals from trusted sources are still the best way to choose. And almost all local lenders that are proficient in the purchase business are equally proficient with re-finance transactions.

Who is my point of contact online or locally if an issue arises during my application process or any other stage of my transaction?

Answer If an issue or question arises with a local lender you have the direct line to the loan officer who acts as the quarterback and there is always the option for a face-to-face meeting that can involve all parties to discuss options and solutions; including local managers if necessary.

When utilizing an online lender, you generally will call or email a helpdesk with your loan transaction number and your question will be processed according to each company's protocol.

Is there a notable difference or advantage that online lenders have over local lenders regarding the various loan programs they offer?

Answer When it comes to the menu of mortgage options available to the public, the options are vast. However, speaking as a whole, there is one sandbox that everyone plays in. There are three major agency outlets which are Fannie Mae, Freddie Mac, and Ginnie Mae. These are generally known as the Triple Crown.

Most local and online lenders have the ability to originate and close the vast majority of products that fall under these outlets.

These include Federal Housing Administration (FHA) loans, Veterans Administration (VA) loans, conventional loans, renovation loans, re-finances and purchases. The key is to find the lender that has access to all three agencies ensuring you will have all options available when designing the best vehicle for your goals and situation. Local and online lenders vary when it comes to Triple Crown access. Always ask if a lender has Triple Crown access before making a decision.

Are rates and fees comparable between online and local lenders?

Answer Yes. Rates and fees may vary some from one lender to the next, but not so much in respect to whether they are local or online. Rates and fee structures are often dictated by the market. Over time a market tends to normalize based on the overall needs in that area to a particular structure. You will find some markets that do not charge an origination fee but have a slightly higher interest rate while other markets prefer, or default, to a 1% origination fee which generally results in a lower interest rate.

It is prudent to keep in mind that most lenders are able to adjust one or the other to achieve the desired results for each individual situation. Think of fees and rates as being weights on opposing sides of an old-fashioned scale. Having a professional to help you find your balance is the key.

After applying for a loan and securing a contract on a new home or locking my rate on a refinance, who will be handling the processing and underwriting part of the transaction?

Answer Most local lenders have local processing and underwriting. If not local to the immediate market they have them located in a nearby market that is still local in respect to the region and generally accountable to the same management staff that assists the local loan officers. Typically, online lenders have some type of centralized processing center that when finished, directs the file to another location or center that handles the underwriting portions of the transaction.

With all the new laws and regulations surrounding the industry and appraisals specifically, how will that part be handled when using online versus local money to buy or refinance my house?

Answer Like the real estate expression “location, location, location,” the appraisal process is crucial in the current marketplace across not only Alabama but the nation. Appraisals are heavily regulated to ensure there is no outside influence on value and that the chain of evidence is handled properly. With that said, the knowledge of local appraisers is critical for the success and accuracy needed to move transactions to the closing table and keep the market in check with respect to home prices.

Local understanding of the marketplace is also more readily accepted by sellers and Realtors alike for better or worse. Online lenders typically have master list appraisers for a particular state, therefore historically reducing the likelihood of assigning to a true local appraiser.

Once I have finished the origination, processing and underwriting phases of the transaction, how does the closing experience differ between being local and online lenders?

Answer When dealing with a local lender, the closing process generally consists of a dedicated person within that team called a closer or funder. That person will work closely with the closing attorney or title agent to prepare the needed documents as well as the HUD-1 Settlement Statement. Once complete, it is also common to have the loan officer or another company representative present at the document signing (closing) appointment to answer any questions or help reconcile any final adjustments.

Online lenders, by virtue of their virtual business model, do not attend closings in person but do typically have phone or online support available to the closing agent and borrower if a question or problem arises.

If I have already started the process with one lender and wish to change to another lender, is that possible? If so, what should I know or what should I ask my new lender?

Answer Yes. You have the right to switch lenders and withdraw your application with any lender up to the point the documents have been signed and the loan has been funded. However, if you have paid for any items in advance such as credit reports, appraisals, etc., that money may or may not be refundable.

There are some loan types such as FHA and VA loans where appraisals performed by a previous company may be transferrable. Most lenders will require a new credit report to be pulled through their system. However, it is reasonable to ask, based on the reasons for switching lenders, to have the new lender consider waiving duplicate fees to help make the switch easier.

Lastly, if you are engaged in a purchase contract and have the need to switch lenders, make sure you have notified your Realtor and/or seller to ensure that any delays will not affect performing to the terms written on the contract or have necessary extensions executed. Discussing those needs upfront with your new lender is also wise to ensure proper expectations.

The above article is for informational purposes only and does not express any opinion or endorsement by the Alabama Association of REALTORS®.



BILLY COTTER

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ENERGY EFFICIENCY

Save money AND the environment

Building a new home? Now is the time to consider energy efficiency measures that will keep your home comfortable and your power bill as low as possible for many years to come. Consider the following suggestions when building a new home. They may require a larger monetary investment, but, over an extended period of time, will pay for themselves in energy savings. Once you build an energy efficient home, maintenance is important. You'll want to review the big three – insulation, the age of your water heater, and weather stripping. These are the main culprits when it comes to energy efficiency and keeping your power bills low. It's best to review these things during transitional seasons (fall or spring) before extreme weather arrives.

INVEST IN ENERGY EFFICIENCY

ENERGY STAR is the government's nationally recognized program committed to helping individuals save money and energy while benefiting the environment through superior energy efficiency.

The R-value measures how well certain building materials, such as insulation, can resist heat. The higher the R-value, the greater the insulation.

- Double-paned windows, ENERGY STAR qualified Low-E windows or storm windows will greatly reduce heat loss in the winter and heat gain in the summer.
- Storm doors create a pocket of insulated air space between the door and the storm door, helping to reduce heat transfer into and out of the home.
- Proper insulation in the attic, walls, and floor is essential to the energy efficiency of your home. It is recommended that you choose R-30 for attics, R-19 for floors over unheated basements or crawl spaces, and R-13 for outside walls.
- When selecting a water heater for your home, choose a water heating system that will not only provide enough hot water but also that will do so energy efficiently, saving you money.
- Choose a heating and cooling system with a higher SEER (Seasonal Energy Efficiency Rating). ENERGY STAR qualified heat pumps and air conditioners are about 20 percent more efficient than current standard models.

INSULATION. A few inches of insulation can make a big difference on your energy bill. And the perfect time to check is right before the overpowering heat of summer arrives.

Start in the attic, and take a tape measure and flashlight with you. If you have fiberglass batt or blanket insulation, it needs to be 8.5 to 9 inches thick to reach an R-value of 30 (the minimum R-value recommended for attics in most climates). For loose-fill fiberglass, you'll need at least 12 inches of insulation to reach R-30.

Measure in several spots to make sure insulation is sufficient throughout the attic. This is especially important if your insulation is loose-fill, which is blown into your attic by machine. Adding insulation is a relatively simple do-it-yourself project. Batt or blanket insulation without a vapor barrier can be rolled into place and attached according to the manufacturer's instructions. Loose-fill requires an insulation-blowing machine that can be rented at most home centers. Watch for occasional offers of free rental with a minimum-quantity insulation purchase.

Remember to check the rest of your home for insulation needs. An unfinished attached garage is an often overlooked area and you can easily add batt or blanket insulation in the walls. Be sure to measure the thickness of your walls so that you purchase the correct size insulation.

WATER HEATER.

An average water heater lasts about 10-15 years. If your water heater is in that age range, you may be wasting money. As a water heater ages, it becomes inefficient and starts costing more to do less. There's also the added danger of leaking. You can determine how old it is by looking at the serial number. The first four digits of the serial number should tell you the month or week (of the year) and the year your water heater was made.

*If your water heater is getting old, Alabama Power makes it easy to get a free 40-gallon or 50-gallon water heater just for switching from gas to electric. Or, buy your own and we'll give you \$200. Call 1.800.990.APCO (2726) or visit AlabamaPower.com for details. You must be a residential customer of Alabama Power for this offer. Excludes manufactured/mobile homes. *For storage water heaters only.*



WEATHER STRIPPING.

We see a lot of extreme weather in Alabama during the winter and summer. It can be a real challenge to keep these elements out of the house and to keep comfort in. One of the easiest and most cost-effective ways to do this is to add or replace weather stripping on your windows. It's a simple process that can give your home big benefits. Here's how you do it yourself:

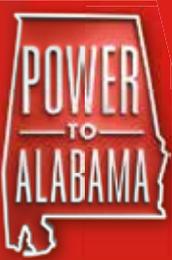
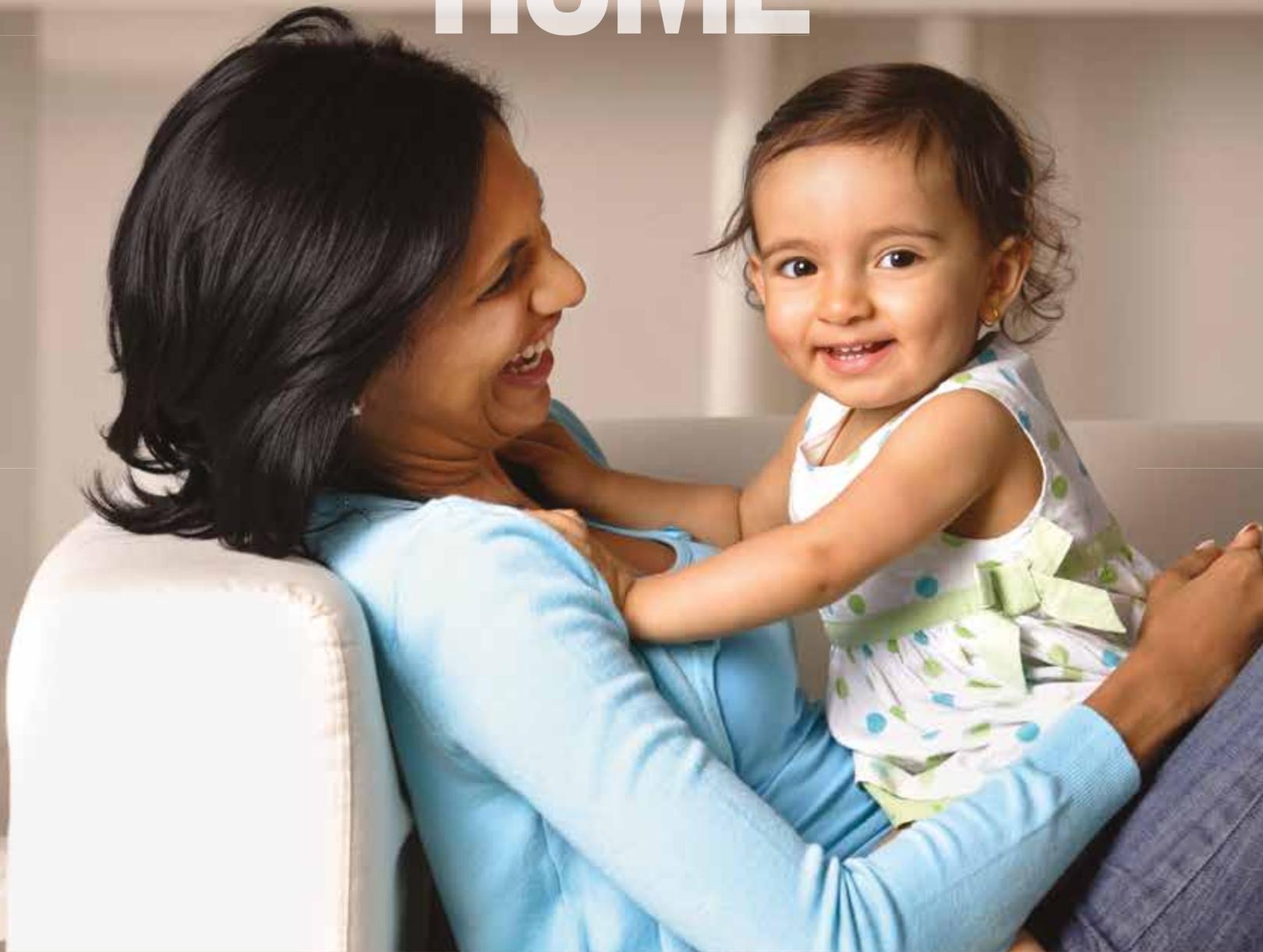
1. The first step is to check for air leaks. Move your hand around each window sash to check for air movement. Feel a draft? If so, it's time to add or replace weather stripping.
2. Before you head to the hardware store, take the inside measurements of each window so you'll know how much weather stripping you'll need.

3. Gather a few supplies and tools: cleaning solution (or warm soapy water), a cloth, a putty knife (an old flat-head screwdriver can work as well), scissors, a tape measure and a pencil.
4. With the putty knife, remove old weather stripping on the lower edge of the bottom sash and the upper edge of the top sash of each window. Scrape away as much as possible. Clean the edge of each sash, making sure to remove any loose debris and allow the area to dry.

5. Without removing the backing, position the weather stripping from one end of the sash to the other, mark the length and cut. Then, in increments of about 2 inches, peel away the backing from the weather stripping and press firmly in place.

6. Even if you don't detect any drafts, examine the weather stripping on your windows. If it's cracked, peeling or disintegrating, you should replace it.

POWER TO A COMFORTABLE HOME



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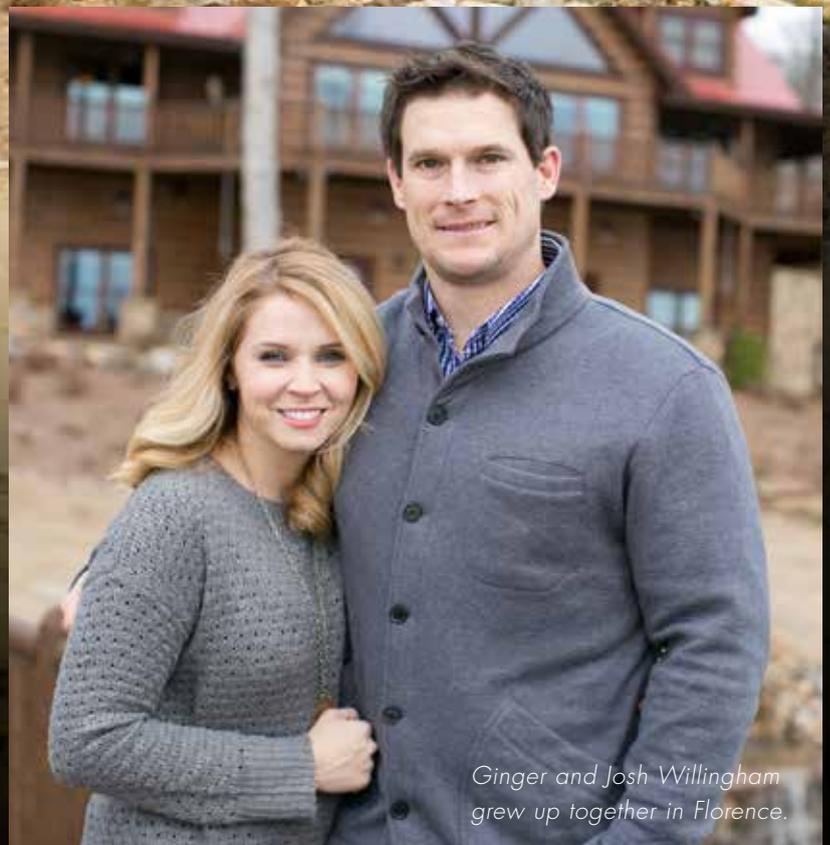
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KELLY BETTS, Editor *Porch & Property ALABAMA*

Growing up with an older brother in Alabama meant one thing for me – spending countless hours at his baseball games. There were little league teams, junior high teams, high school teams, not to mention All-Star teams (the youth equivalent of post-season play). At the time, there was grumbling and complaining in between the snow cones and hot dogs. Looking back now, it was awesome. I was so proud when he would get a hit, score a run, or just come up to bat.

The love of baseball runs deeply in Alabama. We enjoy a rich history of talented players at every level of the game. And the ultimate level is Major League Baseball (MLB). According to the baseball almanac there have been 319 MLB players born in Alabama. And that doesn't include MLB players who were born elsewhere but have relocated here permanently. That shouldn't surprise anyone who calls our state home.

The two players featured in this article represent both groups. Josh Willingham was born here, went to school here, and has settled his family here. Jon Lieber was born in Iowa, went to the University of South Alabama, and has settled his family here. Let's take a look at both players and see why they have chosen to call Alabama home.



Ginger and Josh Willingham grew up together in Florence.

JOSH WILLINGHAM

Josh Willingham 71 LF (Retired)
Kansas City Royals

Full Name: Joshua "Hammer" David Willingham
Born: February 17, 1979 in Florence, AL
Height: 6' 2"
Weight: 230
Bats: Right
Throws: Right
College: North Alabama
MLB debut: July 6, 2004
Last MLB appearance: September 28, 2014

CAREER STATS

G	AB	HR	RBI	AVG	SLG
1147	3912	195	632	.253	.465

Wife: Ginger
Children: Rhett, Ryder, and Rogan



STILL AT HOME IN ALABAMA

Josh Willingham was born and raised in Florence, a vibrant city in the northwest corner of Alabama. It is part of The Shoals, an area made up of Florence, Muscle Shoals, Tusculumbia, and Sheffield. And now after 11 seasons as a Major League Baseball player, he is retiring – in Florence. His baseball career was neatly capped by going to the 2014 World Series with the American League Champion Kansas City Royals. He had contract offers to play in the 2015 season but had turned them down.

"After praying on my decision many times and talking to my wife, my father and ex-players who have gone through the same process toward the end of their careers, I have decided to retire," Josh said. "I felt like it wouldn't be fair to myself and, more importantly, to the team that was paying me a lot of money to perform at a high level if there was a chance my dedication would waver, particularly as the season got longer. I'm honored to have played for as many years as I have, and I feel even luckier to walk away on my own terms instead of having the decision made for me."

Josh and wife Ginger (also a Florence native) have three adorable boys Rhett, Ryder and Rogan. There does seem to be a penchant for names that start with R. According to Rhett, he named Rogan. "My best friend was named Logan, so we called him Rogan." They even have an adorable British

Lab named Rudy. And they were all on hand to show me around their home on the Tennessee River. The property was originally Ginger's grandfather's fishing camp. The Willinghams razed it and built their new home using over 90% of the original wood and fixtures. It's a beautiful place – warm and inviting with plenty of room for company. Actually, they were expecting the youth group from their church that weekend. They also have a home in a Florence suburb but spend equal time between both.

Like most professional baseball players, Josh bounced around with different ball clubs and his family followed him every step of the way. According to Ginger "We have lived in over 30 places." And yet when I asked if they ever considered retiring to one of those 30 places, the answer was a definite no. "This is home. Our families are here," added Josh.

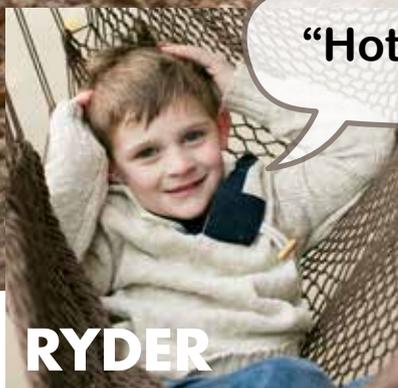
Josh and Ginger both attended high school at Mars Hill Bible School where Josh played baseball and basketball. According to Josh "We knew each other in high school but didn't date until college." They both went on to attend the University of North Alabama (UNA). While at UNA, Josh was a two-time All American and tied or broke 14 school single-game, season and career records.

What's your *favorite ball park food?*



ROGAN

“Chocolate!”



RYDER

“Hot dogs!”



Josh continues to be active with the UNA baseball program.

He spends time with the team, coaching staff and fans and in

2010 he made a donation of a hitting facility which includes three hitting tunnels and three tee hitting areas to support Lions baseball.

One of his proudest achievements is the Josh Willingham Award named in his honor and presented annually to Division II college baseball's most valuable player. The award is bestowed upon a player who not only excels on the field, but in the dugout, clubhouse and practice field as well, and leads his team to national championship caliber status.

Retirement plans for the Willingham family include a Deer Farm / Hunting Preserve on 430 acres off Highway 17 (a half mile from the Tennessee border). The whole clan enjoys deer hunting. Rhett killed his first deer this season. It was a 4 point. Ginger bagged a 7 point but more than the rack size, "It was an amazing shot," according to Josh.

Committed to giving back to the community they love, Josh and Ginger created The Josh Willingham Foundation. Their foundation is involved with several charitable projects including Isaiah's Call, Reach Out and Read Alabama, and the Children's Policy Council. The foundation has also been instrumental in disaster relief for the victims of the April 27, 2011 tornadoes across northwest Alabama.

One of the main fund-raising events for the foundation is the Josh Willingham Celebrity Classic Golf Tournament. It is held in honor of his younger brother, Jon Willingham, who died in a car accident in 2009. This year's tournament will be in November at the Turtle Point Yacht & Beach Country Club.

www.thejoshwillinghamfoundation.org

JOSH WILLINGHAM MLB CAREER HISTORY

FLORIDA MARLINS

He was drafted in the 17th round of the 2000 MLB Draft and made his debut on July 6, 2004 against the Pittsburgh Pirates. On April 4, 2006, Willingham recorded his first career multi-homer game, launching two

against the Houston Astros. He ended the 2006 season with a solid line of .277/.356/.496 with 26 home runs and 74 runs batted in. 2007 proved to be another successful season for Willingham in his sophomore season. He maintained a solid batting average while hitting 21 home runs and 89 runs batted in. He became the team's regular left fielder in 2007, making just three errors in 223 total chances.

WASHINGTON NATIONALS

On November 11, 2008, Willingham was traded to the Washington Nationals. Willingham was very productive, proving himself worthy of the everyday left fielder position. On July 27, 2009, Willingham became the 13th player in MLB history to hit two grand slams in the same game and the 7th in MLB history to accomplish this feat in back to back innings. He ended the season with a line of .260/.367/.496 with 24 home runs and 61 RBIs.

OAKLAND ATHLETICS

On December 16, 2010, Willingham was traded to the Oakland Athletics. His 2011 batting average of .246 was his lowest since his rookie season, but he reached career pinnacles in home runs (29) and RBIs (98). Willingham won the 2011 Catfish Hunter Award.

MINNESOTA TWINS

On December 15, 2011, Willingham signed a 3 year deal with the Minnesota Twins. Willingham was named American League Player of the Week for the week of April 9-15. Willingham hit 10-22 with 3 HR in 3 consecutive games and 4 RBI, getting a hit in every single game. Willingham singled in the 9th inning of a game on April 21, 2012 to tie Kirby Puckett's franchise record of getting a hit in the first 15 games of the season. On May 29, Willingham hit a three-run, walk-off HR against the Athletics. This was even more impressive because the Twins were trailing by two runs, and there were two outs in the inning. In late October it was announced that outfielder Josh Willingham won the Calvin R. Griffith Award, given to the most valuable player for the Twins. Willingham also



“Hot dogs for the Royals, Marlins, Nationals and Oakland but Minnesota Wild Rice for the Twins.”



RHETT

bagged the biggest prize of the team’s Diamond Awards, based on voting conducted by the Twin Cities Chapter of the Baseball Writers Association of America. In his first season with the Twins, Willingham became just the second player in franchise history to finish a season with 35 home runs and more than 100 runs batted in. He batted .260 with 30 doubles, 35 home runs and 110 runs batted in 145 games. After this career offensive year, the Twins left fielder was rewarded with his first Silver Slugger Award. The Silver Slugger is awarded annually to the best offensive player at each position in both the American League and National League as determined by the coaches and managers of Major League Baseball.

KANSAS CITY

And finally, on August 22, 2014, Kansas City bolstered their offense by acquiring outfielder Josh Willingham from the Minnesota Twins. This was a move by the Royals to end a playoff drought that stretched back nearly three decades. And it worked. With Josh’s assistance, the Royals faced but were ultimately defeated by the San Francisco Giants in the 2014 World Series. This was Josh’s first post season berth. He had 4 at bats and 1 hit in the series. •



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JOSH WILLINGHAM FOUNDATION



Isaiah’s Call Mission 58 is the new flagship program of the Josh Willingham Foundation. Backpacks filled with food are distributed weekly to needy children in the area.

Other charitable efforts include:

- ◆ Children’s Policy Council
- ◆ Reach Out and Read Alabama
- ◆ April 2011 Tornado Relief

2015

Josh Willingham Celebrity Classic Golf Tournament In Honor of Jon Willingham

To be held in November at the Turtle Point Yacht & Beach Country Club in Killen, Alabama.




thejoshwillinghamfoundation.org

JON LIEBER

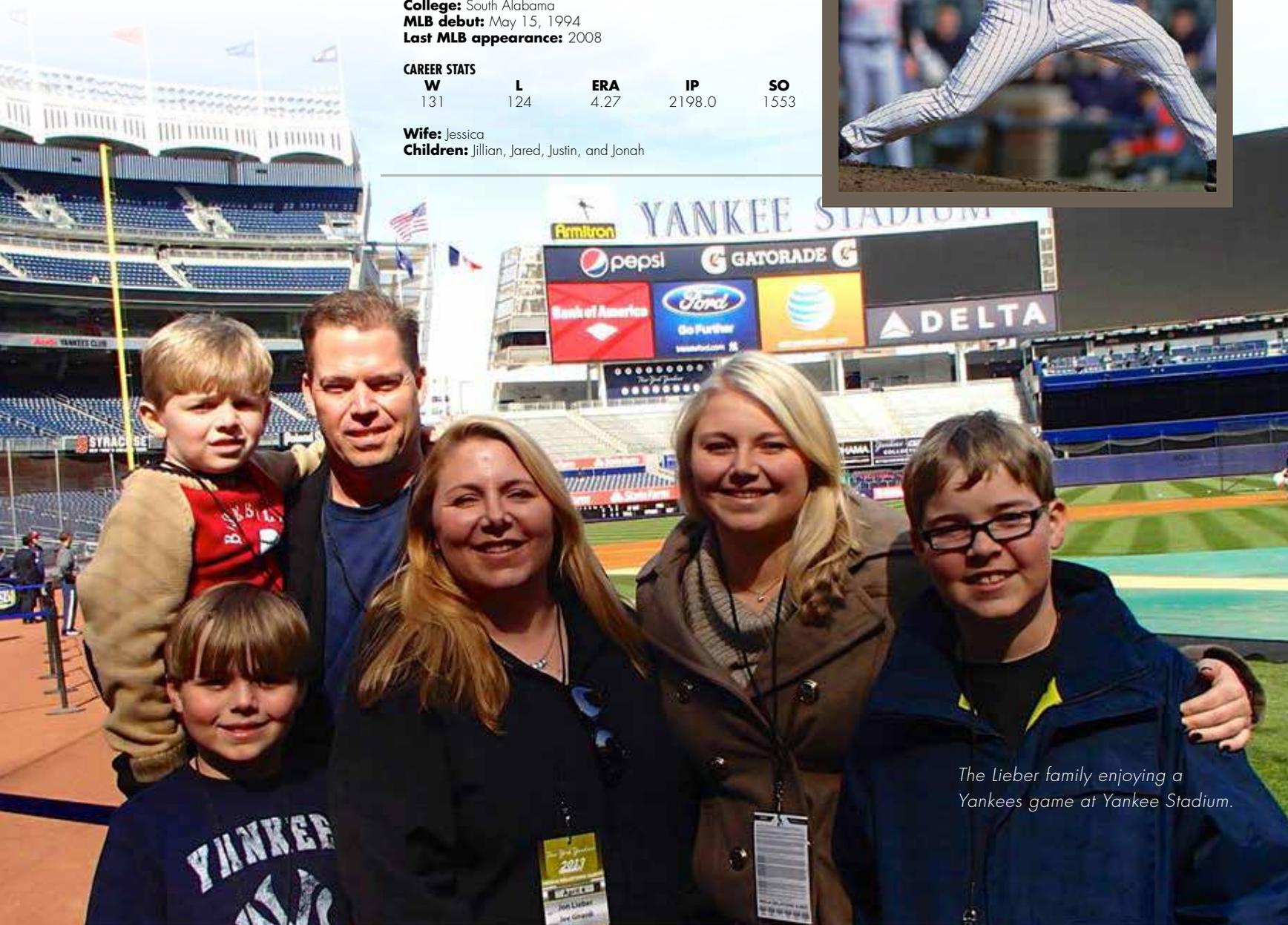
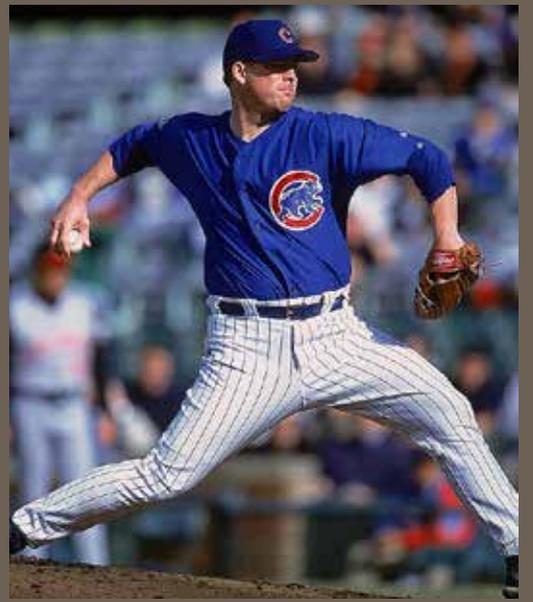
Jon Lieber 32 | P (Retired)
Chicago Cubs

Full Name: Jonathan Ray Lieber
Born: April 2, 1970 in Council Bluffs, IA
Height: 6' 2"
Weight: 240
Bats: Left
Throws: Right
College: South Alabama
MLB debut: May 15, 1994
Last MLB appearance: 2008

CAREER STATS

W	L	ERA	IP	SO
131	124	4.27	2198.0	1553

Wife: Jessica
Children: Jillian, Jared, Justin, and Jonah



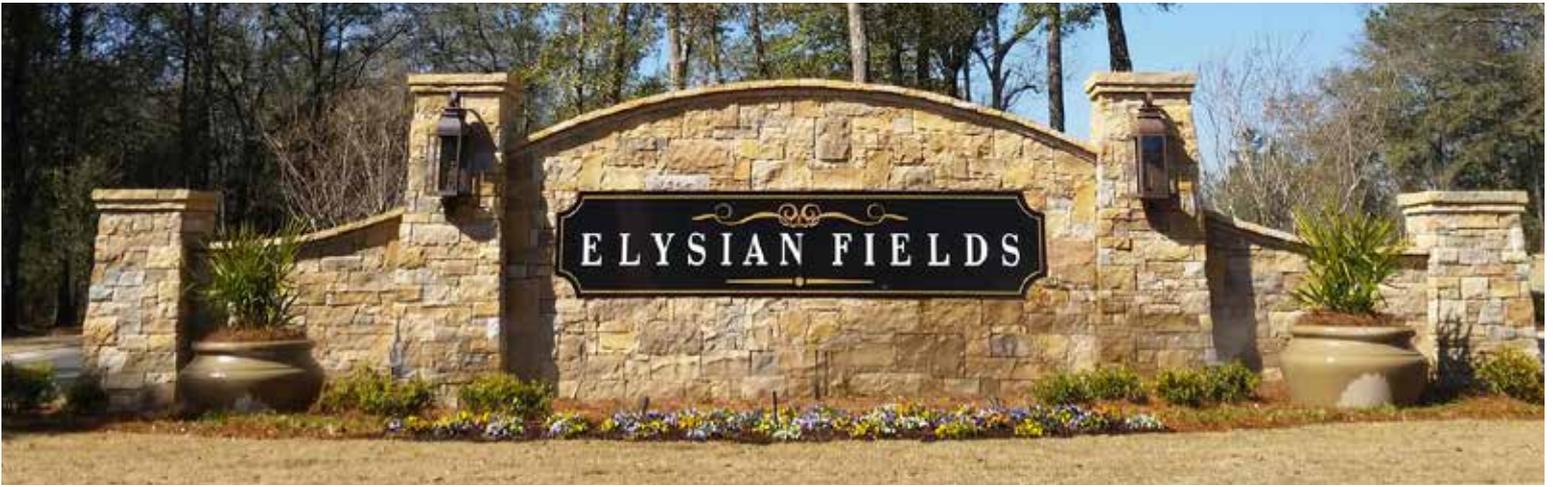
The Lieber family enjoying a Yankees game at Yankee Stadium.

INVESTED IN ALABAMA

Jon Lieber is a former MLB pitcher who was born in Iowa but settled in Mobile County when he transferred to the University of South Alabama in 1991. He retired from baseball in 2008. Jon and his wife Jessica have four children Jillian, Jared, Justin, and Jonah. Back in 2000, when he was with the Cubs, Lieber purchased 1,300 acres in Saraland for recreational use. It was a great place for hunting, four-wheeling, and just hanging with the kids. When Jon began to think about life after baseball, land development was not on his mind in particular, but with the guidance and advice of local

developers and investors, he decided to invest in Alabama and the dream of Elysian Fields was born.

Elysian Fields is a new home development within the Saraland school district which was named to the Advanced Placement District Honor Roll. The first phase is due for completion this summer. There are future plans for a community park, a recreation center, and there's even talk of a new elementary school. efsaraland.com



JON LIEBER MLB CAREER HISTORY

PITTSBURGH PIRATES (1994-1998)

CHICAGO CUBS (1999-2002, 2008)

NEW YORK YANKEES (2004)

PHILADELPHIA PHILLIES (2005-2007)

While at the University of South Alabama, Lieber helped them win the Sun Belt Conference Championship. He was drafted by the Kansas City Royals in the second round of the 1992 Major League Baseball Draft, but he was traded to the Pittsburgh Pirates the following season before even throwing a pitch in the major leagues. He made his debut in 1994 and was named the Pirates' Opening Day starter in 1995, but it was not until 1997 that he became a full-time major league starter. He was traded to the Chicago Cubs following the 1998 season. In 2000, he led the National League (NL) with 251 innings pitched. He had his best season in 2001, winning 20 games while losing just six. Lieber underwent Tommy John surgery in 2002 and missed the entire 2003 season. In 2004, he pitched for the New York Yankees, reaching the playoffs for the only time in his career. He signed with the Philadelphia Phillies in 2005 and tied for fifth in the NL with 17 wins. Injuries cut into his playing time over the next three years. He finished his career as a reliever with the Cubs in 2008.



HEATHER O'SHEA

Heather O'Shea is a REALTOR® with Better Homes and Gardens in Mobile with 10 years of experience in construction and interior design.

Before playing Major League Baseball, I went to college at the University of South Alabama and loved every second of it. Elysian Fields is my way of sharing the Southern living experience. I have big plans for Elysian Fields. That is why I developed it in a city with a bright future. Saraland is a charming community with one of the best school systems in the State of Alabama.

—Jon Lieber

PHENIX CITY

GATEWAY TO EAST ALABAMA

Located at the eastern most point of Alabama, Phenix City in Russell County is a burgeoning community conveniently located seconds away from Columbus, Ga. Russell County is included in the Columbus metropolitan area. Phenix City boasts a hub location 90 miles from Atlanta, 40 miles from the Kia Automotive Plant in West Point, Ga., and 90 miles from the Hyundai Automotive Plant in Montgomery.

A major private development of the Phenix City Riverfront area was announced in 2012 with a price tag of \$220 million. The development would be at the southern-most navigable point of the Chattahoochee River on 87+ acres with 3,000 feet of riverfront directly across from the Columbus Civic Center and just below the whitewater recreation course. The project would include mixed use commercial, residential, a full-service marina, and a major entertainment district. That was three years ago. Let's take a look at the Phenix City Riverfront area today.

The initial removal of two mill dams led the way to establish the urban whitewater course which promises to bring in thousands of visitors annually. With an increase in tourism, accommodations, restaurants and shopping aren't far behind. There are several retail projects under way including the new Marriott Courtyard, a four-story, 99-room hotel and conference center with more than 5,000 square feet of space to accommodate meetings, social gatherings, and outdoor weddings by the river.

Construction is also under way on the new Troy Riverfront Education Center, a 44,000 square foot Phenix City riverfront campus scheduled for completion this spring.

There are also many real estate developments in the works including RiverChase, perched above the

Chattahoochee. This will be a 200+ acre development featuring residential, commercial, and retail space.

This whole area of the state is enjoying a renaissance thanks to its amazing location. It's a great place to visit and you might just want to live here too!

WHITEWATER

The Chattahoochee River offers the longest urban whitewater rafting course in the world. The course consists of class III-V whitewater at high water. The biggest distinction between this river and other rivers is the volume of water which will be in the river when it is rafted. For comparison, the rapids on the Ocoee River can reach up to 1,100 cubic feet per second in volume, while the rapids at the Chattahoochee can reach up to 13,000 cubic feet per second in volume. This makes the Chattahoochee rapids the largest south of Canada and east of the Colorado. In addition to rafting, there is also zip lining, kayaking, S.U.P (stand up paddle boarding), an incredible ropes course, biking, and fishing. Visit whitewaterexpress.com/chattahoochee for more information.

RIVERWALK

The Phenix City Riverwalk is a 1.21 mile structure on the western bank of the Chattahoochee River. The Riverwalk begins at a beautiful open amphitheater that seats 3,000 and overlooks the Chattahoochee. As you travel the course of the Riverwalk you will encounter a number of different surroundings. From the amphitheater north, a good portion of the Riverwalk is shaded with great tree cover and offers a great location for viewing wildlife. There are also sections that are open and provide plenty of sunshine to daily bike riders, fitness enthusiasts, and peaceful strollers. The historic 14th Street Bridge has been refashioned into a pedestrian bridge.

phenixcityal.us



MARGARET MOSS

Margaret Moss is the Real Estate Sales Coordinator and Associate Broker for Bowden Realty in Phenix City. Bowden Realty serves a large geographical area that includes Lee County, Russell County, Muscogee County, Harris County, etc. These areas include, but are not limited to: Phenix City, Ala.; Smiths Station, Ala.; Columbus, Ga.; and Fort Benning, Ga. margaret_moss@att.net

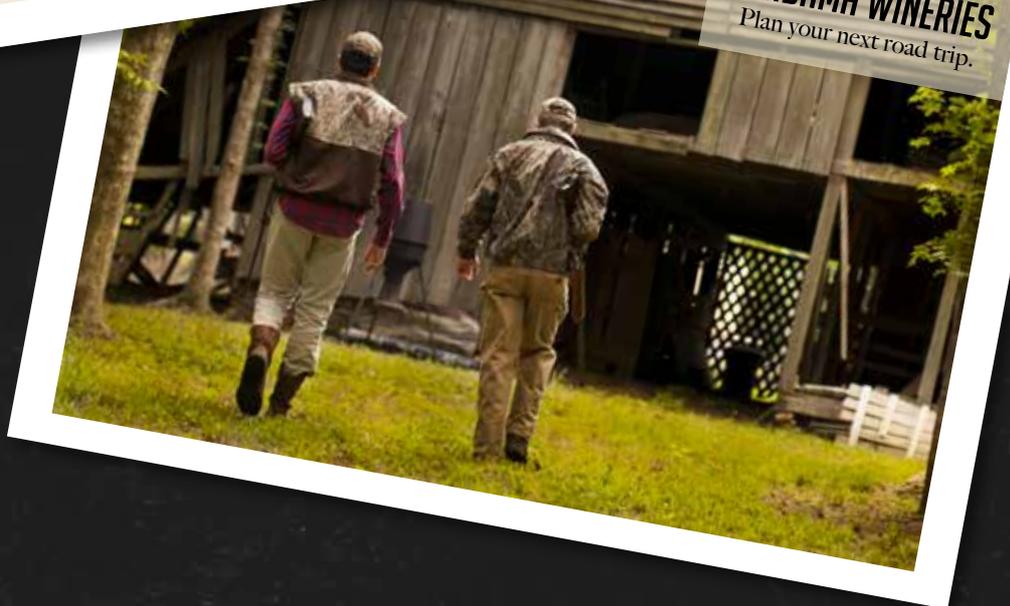


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IN-HOME AUTOMATION



In-Home Automation (IHA) may seem like a new concept but we've been flipping light switches and opening our garage doors with remote controls for decades. This automation has developed into the modern smart home thanks to the Internet, sensors and connectivity. The smart home can do more than turn on our lights or open our garage — it can actually think for us.

Once reserved primarily for the wealthy due to its complexity and whole-home-or-nothing model, today home automation is more accessible, no matter what your budget. Instead of buying into a \$50,000 whole-home system, you can build a smart home yourself piece-by-piece. However, there are hundreds of home automation products and monitoring companies out there and deciding which system is right for you will definitely take some research.

The big decision seems to be whether you want to pay for monitoring or do the monitoring yourself. If you opt for a monitoring service, the company will have their own products so that choice gets easier. There has been an increase in bundling by top-name companies of multiple products with one controller — and of course monthly fees. If you opt to do the monitoring yourself, then you will save those fees but you will have to choose your monitoring controller (phone, tablet, laptop, etc.) and then the individual products and the apps that go with them. The possibilities may seem endless so be sure to enlist the help of experts at your disposal — your Realtor, your builder, or even your insurance agent may have information that will help you make a good decision.



BOB ENGLISH

Bob English is a second generation State Farm Agent in Phenix City. He is very involved in his community with membership in the Phenix City Board of Realtors, Chamber of Commerce and Rotary Club.
bob@bobenglishinsurance.com

What can a smart home do for you?



FIRE

Smoke and CO2 detectors
Connected outlets
Remote temperature sensors

Fires don't just spark-up in the kitchen. Connected smart home technology monitors your home's smoke and CO2 detectors to keep you aware of potential fires from the laundry room to the garage. You can also shut off appliances that were accidentally left on, right from your smart device. Home automation's advanced connectivity alerts you to the fire so you can either take action or know that help is already on the way. The average cost of a fire claim is \$34,532 (source 2014 State Farm data based on National homeowner's averages).



WATER

Water detection
Automated shut off
Remote temperature sensors

From leaky pipes and roofs to bursting water lines and overflowing sump pumps, home automation alerts you to potential water damage. Home automation systems give you the ability to shut off the water valve from your smartphone or tablet to prevent further damages. The average cost of a water claim is \$8,057 (source 2014 State Farm data based on National homeowner's averages).



CARE

Automated lights
Control home's temperature remotely
Video monitoring to check on loved ones
Medical alert capabilities

Adding independent living capabilities to your home automation and monitoring system extends the freedom of self-reliant living while also strengthening your connectivity with loved ones.



CRIME

Glass break detection
Door/Window
Motion detection
Remote door locks
Video camera
Automated light

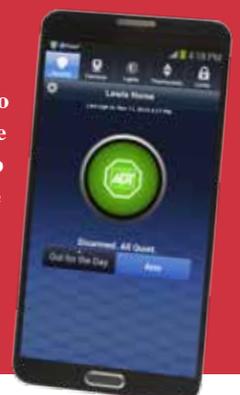
Before the neighborhood watch notices a break-in or vandalism, home security puts you in the know. Instant alerts of tampering or break-in attempts help you limit damage and loss. Home security systems offer in-home alarms or direct connections to the authorities to deter and potentially catch the trespasser. Also, you can use the video camera to check-in on windows and entryways while you're away. The average cost of a crime related claim is \$2,789 (source 2014 State Farm data based on National homeowner's averages).



Smart homes may qualify for smart discounts!

Protecting you from the unexpected is what State Farm is all about. And one of the best ways to safeguard your family, pets and belongings is with a home monitoring system. Whether you're home or away, home monitoring and automation help keep you secure and in control with alerts that help prevent damage, danger or loss. A home automation and security savings of up to 10% may be available to State Farm customers who buy a discount eligible system.

Ask your insurance agent if you qualify for home automation discount. Who says you can't save money and still protect your family, pets and belongings?



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WHAT IS A TND?



Traditional Neighborhood Developments

Traditional Neighborhood Developments (TNDs) are really gaining traction around the country as well as right here in Alabama. TNDs are comprehensive planning systems that include a variety of housing types and land uses in a defined area. The variety of uses allows educational facilities, civic buildings and commercial establishments to be located within walking distance of private homes. A TND is served by a network of paths, streets and lanes suitable for pedestrians as well as vehicles. This provides residents the option of walking, biking or driving to places within their neighborhood.

Public and private spaces have equal importance, creating a balanced community that serves a wide range of home and business owners. The inclusion of civic buildings and civic space – in the form of plazas, greens, parks and squares – enhances community identity and value.

TNDs are part of a movement called New Urbanism. After years of living in places that are far from work, entertainment and institutional buildings, there has been an increased demand for places that have it all. Places where residents can live quite comfortably without an automobile and most of the



FORREST MEADOWS

Forrest Meadows is the Broker/Owner of Forrest Meadows Homes & Land in Montgomery. With almost 20 years of experience in commercial and residential construction and real estate, Forrest offers an innovative and progressive approach to real estate that is as diverse and complex as today's market.

forrest@fmhomesandland.com

daily activities are located within walking distance. In a TND, buildings are closer together and exteriors are designed to be safe and attractive for pedestrians. Streets are constructed for slower speeds and traffic is dispersed through many different connections.

This model for self-contained communities is not a new one. Neighborhoods like these have survived sporadically around the country. It's just that we have begun to create new ones again. If you think TND living is for you, check out our list (not exhaustive by any means). The photos in this article were provided by Hampstead in Montgomery, Providence in Huntsville and Ross Bridge in Hoover.

HAMPSTEAD, Montgomery

From the designers of Seaside, Rosemary Beach, and Alys Beach, Hampstead is a sustainable community combining homes, park spaces, restaurants, retail, offices, schools, a library, a YMCA, and much more. The Town Center is the heart of activity at Hampstead with everything else walkable, efficient, and connected. The homes vary from townhomes, mews and condominiums to courtyard plans and custom estate homes. Residents enjoy an unrivaled quality of life in a setting that is unique and fun. Amenities are plentiful at Hampstead. There is tennis, a pool, playgrounds and a few more additions:

- Hampstead Lake is the largest lake in the City of Montgomery. Encircled by walking paths, wooded parks, custom home lots, and grassy open spaces, the 23-acre lake brings unbeatable beauty and tranquility to life at Hampstead.
- Hampstead Farm is an all-natural, working farm offering community garden beds, a working barn, chicken coops, lawn event space, and educational classes. It is operated by E.A.T. South, a local non-profit organization focused on children's education and healthy food production. It supplies local restaurants like The Tipping Point with seasonal produce.
- The Barking Lot is every dog and dog owner's dream. The fenced play space is a huge spot to meet other neighborhood dogs. There are also, fields, preserves, and sidewalks to ensure your four-legged friends plenty of room to roam. Dogs are also welcome at The Tipping Point restaurant. There is an outdoor seating area and there is frequent live music. This is a great spot if you want to go out and take your dog with you.

hampsteadliving.com





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PROVIDENCE – Huntsville

ROSS BRIDGE – Hoover

TANNIN – Orange Beach

THE PRESERVE – Hoover

THE WATERS – Pike Road

TRUSSVILLE SPRINGS – Trussville

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PROVIDENCE, Huntsville

For the last decade, the Village of Providence has set a new standard for excellence in Huntsville, providing a real, pedestrian friendly neighborhood, in an idyllic, traditional setting. A few short steps away from beautifully constructed houses, town houses, flats, lofts, and apartments lies a variety of restaurants, boutiques, retail shops, and local businesses. At the Village of Providence, residents can be right in the middle of the action without ever setting foot in a car.

The Meeting House provides a place for cultural activities. Pools, tennis courts, and an outdoor concert area offer ample recreational opportunities. Residents enjoy generous sidewalks and plazas, creek-side parks, walking trails, and the beautiful scenery. Streets are narrow to ensure slow-paced traffic and pedestrian safety.

villageofprovidence.com



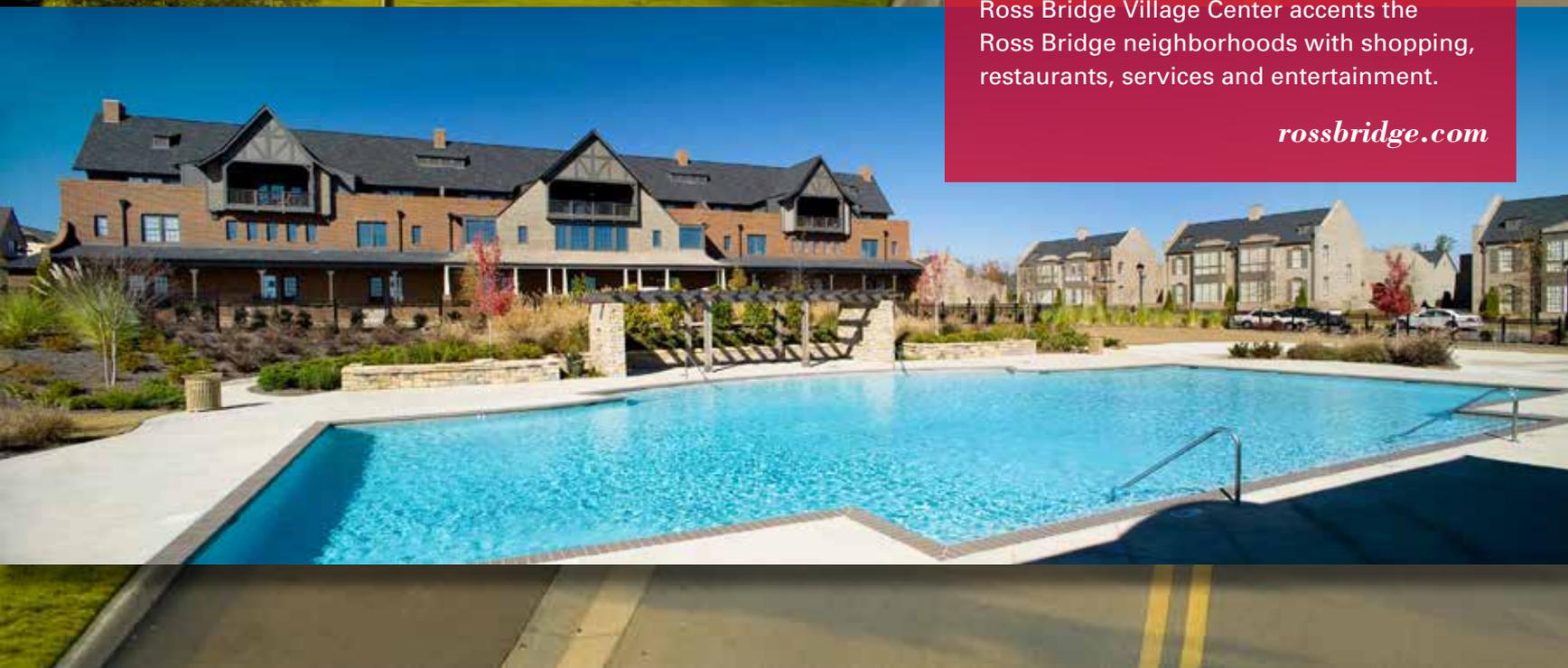


ROSS BRIDGE, Hoover

The award-winning new home community of Ross Bridge is located on approximately 1,700 rolling acres in Hoover. Each distinctive neighborhood within Ross Bridge has its own landscaped park, tree-lined streets & sidewalks. In all, there are over two-hundred acres of parks, green spaces, lakes, and the Shades Creek Preserve.

The world-class Renaissance Ross Bridge Golf Resort & Spa, features the stunning 8,191-yard Robert Trent Jones Trail Golf Course. Other amenities include Ross Park, miles of historic walking trails, swimming pools and a spectacular clubhouse. The Ross Bridge Village Center accents the Ross Bridge neighborhoods with shopping, restaurants, services and entertainment.

rossbridge.com





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ALABAMA HOME SALES

	AREAS	AVERAGE SELLING PRICE (YTD DECEMBER 2014)	AVERAGE DAYS ON MARKET (YTD DECEMBER 2014)
METRO MARKETS	Birmingham	205,132	88
	Huntsville-Madison County	194,657	115
	Mobile	134,521	109
	Montgomery	152,013	134
	Tuscaloosa	178,686	114
MIDSIZE MARKETS	Baldwin	257,254	159
	Calhoun County	119,330	132
	Cullman	175,483	137
	Dothan	148,471	165
	Gadsden	115,586	174
	Lee County	207,044	178
	Decatur-Morgan County	132,605	126
	Muscle Shoals	143,675	138
	Phenix City	149,000	146
	Wiregrass	130,324	167
RURAL MARKETS	Athens-Limestone County	169,362	129
	Cherokee County	131,415	195
	Covington	115,584	203
	Jackson County	129,371	159
	Lake Martin	305,111	203
	Marshall County	137,950	135
	Monroe County	99,588	231
	Selma	94,894	190
	Talladega County	143,588	130
	Walker County	136,006	174



GRAYSON GLAZE

Grayson Glaze is the Executive Director of the Alabama Center for Real Estate (ACRE). Housed within the University of Alabama's Culverhouse College of Commerce, ACRE collects, maintains and analyzes the state's real estate statistics, and is a trusted resource for Alabama real estate research and forecasting. www.acre.cba.ua.edu

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One last look...



Hampstead Farm, in Montgomery, supplies local restaurants.



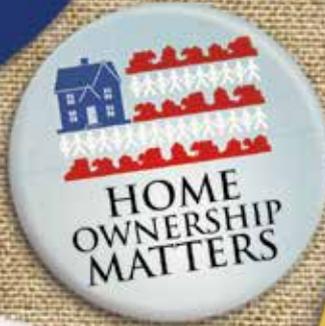
English cottage style home in Montgomery's Hampstead community.



Fired wood can be revived with a coat of paint or faux finish.



Metallics complement neutral palettes beautifully.



REALTORS®: Defending the Rights of Home Owners Since 1908.

The National Association of REALTORS® takes great pride in protecting the American Dream of home ownership. We feel that home ownership is under attack and being threatened for the first time in generations.

Please join our efforts in making sure that elected officials and governmental bodies are aware of housing issues and how they affect all Americans. Our goal is to make every home owner and future home owner aware of the issues that currently surround home ownership. Help us defend the rights of home owners.



The Voice for Real Estate®



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