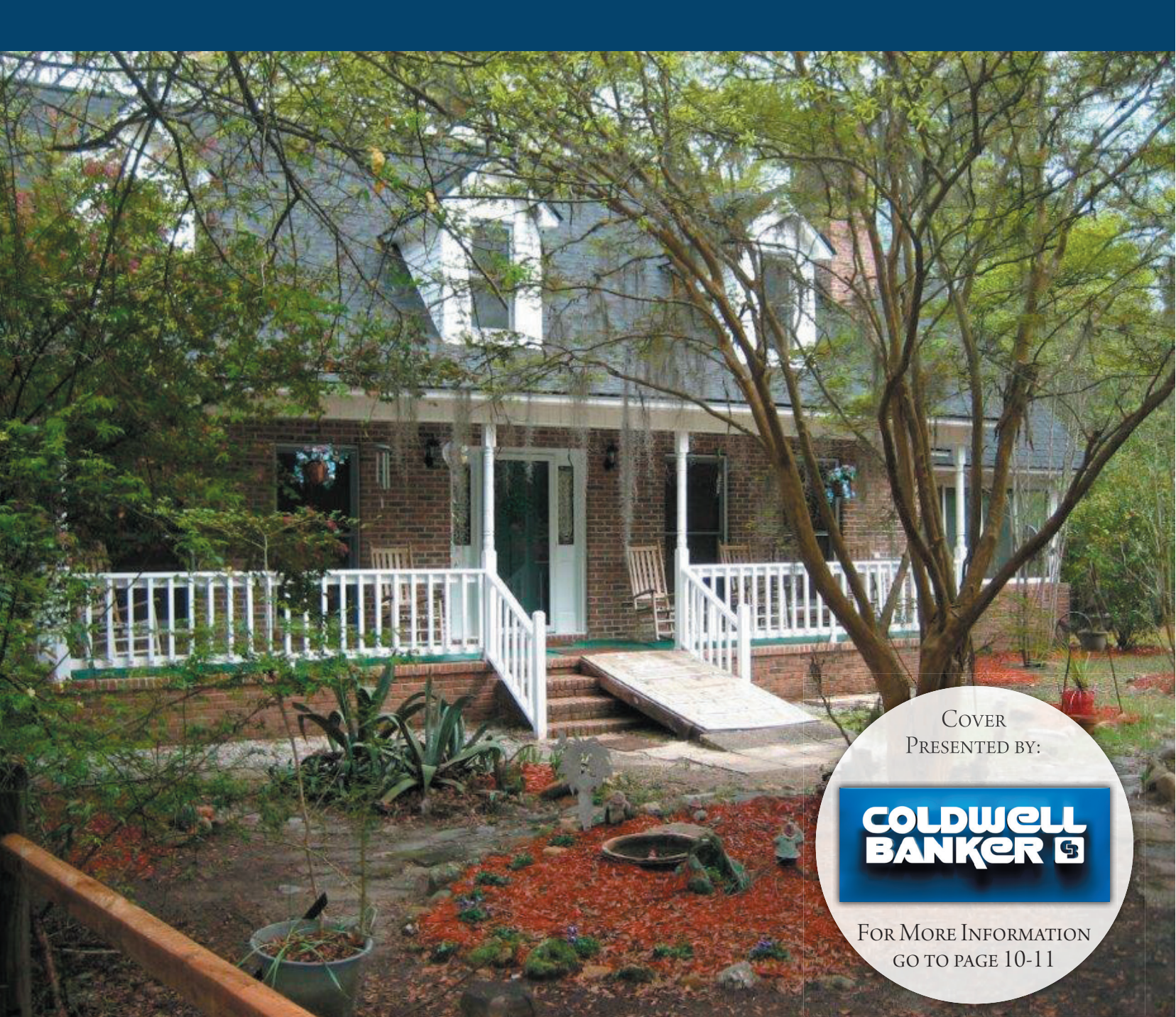


# THE *Address*

MAY 2020



COVER  
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BANKER** 

FOR MORE INFORMATION  
GO TO PAGE 10-11



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# Real Estate Trend: Mortgage Interest Rates Are on the Decline



Mortgage interest rates have been going down in 2019—steadily dropping below 4% for common types of loans.<sup>3,4</sup> In 2020, economist geeks think interest rates will stay around 3.7% for a 30-year mortgage and 3.2% for a 15-year mortgage (the only type of mortgage we recommend).<sup>5</sup>

In 2020, economist geeks think interest rates will stay around 3.7% for a 30-year mortgage and 3.2% for a 15-year mortgage (the only type of mortgage we recommend).<sup>5</sup>

But this is never a guarantee because things like tariffs and trade wars might gradually shift the economy, which could result in the Federal Reserve slowly increasing interest rates to balance things out.

### WHAT LOWER RATES MEAN FOR SELLERS

If interest rates stay low, buyers will be more motivated to buy your home sooner than later. But if interest rates do start to increase later in the year, just plan for your house to be on the market a little longer. A mortgage is a big commitment, and adding higher interest rates to the mix will make many buyers pause.

An experienced real estate agent can help you set expectations for how much you can make, and how long you'll have to wait for the right offer.

### WHAT LOWER RATES MEAN FOR BUYERS

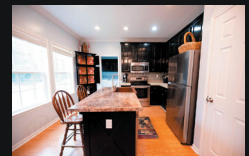
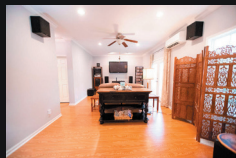
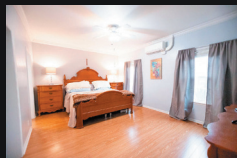
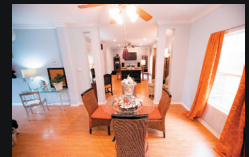
Even though interest rates are relatively low, if you're not buying with cash, be smart and go for a conventional 15-year fixed-rate mortgage. That way, you know exactly what your payment will be over the life of the loan.



## 117 Pinewood Street

3 Bedrooms • 2 Baths • 1,745 Sqft • \$199,000

Turn key ready!!! Come take a look at this beautiful home located in the desirable Forest Hills Subdivision. As you enter this spacious home with an open floor concept you will notice the new floors throughout! Your eat in Kitchen is ready for entertaining while you will be able to enjoy the custom island featuring a taste of the Lowcountry with sliding barn doors and a beautiful copper all in one sink! This 3 bedroom home features units throughout that are top of line energy efficient giving the air a fresh crisp feeling. Master suite is everything you dreamed, walk in closet, soaking tub, and separate stand up shower. The family room has beautiful French doors that opens up to your large backyard that is fenced in... Call today for a showing!



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### New Construction!







# Lowcountry Choice Properties



### **707 Hampton Street**

Charming Historic home in the heart of Walterboro. Built in 1820 then moved to Hampton Street in 1919 sits on a double lot - conveniently located to downtown shops & dining, library, USC-Salk and more! New roof and HVAC in 2014, recently updated electric and gas, brand new kitchen appliances and W&D (all included). The owners have made modern renovations while maintaining the integrity of the home. The house has a unique combination of plaster and wainscot of 20" single board southern pine. Besides all of the built-in storage throughout the house, a couple of antique pieces of furniture will remain, as well as, all of custom-made blinds and designer window treatments. In addition to outside storage shed, there is a small outbuilding with power capabilities - a former owner used as an office, can be easily used as a studio or workshop.



### **137 Watershed Court**

Turn Key, Custom Built Home. This single story home in the highly desired Summer Glen is going to be a Jewel. A spacious living area with an open floor plan into the kitchen that is not only functional but inviting. Attention to detail has not been left unnoticed in this home. Custom made countertops, stainless steel appliances, and a kitchen overlooking the back porch. The Master Bedroom consists of a massive walk in closet and private bath with a free standing soaking tub to relax and unwind. Start 2020 out with a New Custom Built Home.



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**#1**

**Save for Your Down Payment**

Create a budget and do your research. There are lots of low down payment options available.



**#2**

**Know Your Credit Score**

Learn your score and clean up outstanding debts like student loans and credit cards.



**#3**

**Find a Real Estate Agent**

Contact a local professional to guide you through the process.



**#4**

**Get Pre-Approved**

Differentiate yourself as a serious buyer and have a better sense of what you can afford.



**#5**

**Find a Home**

Work with your agent to find a home in your budget that meets your needs.

# 10 Steps to Buying a Home



**#6**

**Make an Offer**

Determine your price and negotiate the contract.



**#7**

**Have a Home Inspection**

Address any hidden issues in the home with the seller.



**#8**

**Get a Home Appraisal**

Ensure the property is worth the price you are prepared to pay.



**#9**

**Close the Sale**

Schedule a closing date once the loan is approved so you can sign the final paperwork.



**#10**

**Move In**

Congratulations! You're a homeowner.

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# Keep these 5 documents after purchasing your home

Buying a home involves a lot of paperwork, and some of it needs to be safely stored. Here are five documents to keep after closing on the purchase of your home.

**1. Buyer representation agreement.** This document outlines the terms of your relationship with your agent. While these agreements aren't mandatory, hold on to yours if you signed one. It may help if an issue arises.

**2. Purchase agreement.** This document outlines the terms and conditions the buyer and seller agree to. Keep it in case the seller fails to fulfill their obligations.

**3. Property conditions disclosure statement.** This type of document is meant to reveal problems that could impact the value of the property being sold. They aren't mandatory, but make sure you keep yours if the seller filled one out. It may be useful if you need to file a lawsuit against them.

**4. Home inspection report.** This document provides detailed notes about the condition of the home. Keep it so that you know what repairs you'll need to make down the road.

**5. Property deed.** This document is signed by you and the seller and transfers the property title over to you. It's essential to have on hand as it proves you're the legal homeowner.

Be sure to keep these listed documents and all paperwork pertaining to your homeowner's insurance. Though documents can be stored digitally, it's a good idea to also keep paper versions in a fireproof safe or in a safety deposit box at a bank.



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## Featured Listing



221 HAYMAKERS LANE • \$232,500

This brick ranch home is being sold with 7.92 +/- acres, offers 1,747 Sq. Ft., 3 bedrooms, 3 baths, family room, spacious eat-in kitchen, and a 1 car garage. The family room has wood floors, built-in shelves, and a wood burning fireplace.



**SOLD**

1202 IRELAND HILLS DRIVE

Located in Forest Hills Subdivision, this home sits on .71 +/- acres and is beautifully landscaped lots with Camilla's, Azaleas and Dogwoods. The home features 1,707 Sq. Ft., 2 bedrooms, 2 baths, newly finished hardwood floors throughout, and screened back porch.



**SOLD**

2711 POSSUM CORNER ROAD

White Pillared Colonial Plantation Style Home built in 1900 is situated on 26.41 +/- acres. 3,925 Sq. Ft., beautiful heart pine floors, 12 ft. ceilings, 5 bedrooms, 3 full baths, living room, family room, formal dining room, kitchen. Horse barn with 6 stalls and a tack room, detached 4-car garage/work shop, enclosed cook shed and a pond.



**SOLD**

105 OPAL DRIVE

Freshly painted. HVAC is 1 year old! Roof is 4 years old. Formal living room and kitchen dining room combo with french doors to a patio. Nice family room with a fireplace and a storage room off of the laundry room,, that also has an outside entrance from the patio. Low maintenance brick home!



**SOLD**

70 GLOVERVILLE LANE

Remodeled mobile home that has sheetrock walls and crown molding: Sits on 5 +/- acres, has a pond, offers 1,680 Sq. Ft., 3 bedrooms, 2 baths, and bonus room that can be used as an office or playroom, and a detached garage.



**SOLD**

60 CABOOSE COURT

Located in Cottageville, this modular home sits on 1 +/- acre, offers 2,890 Sq. Ft. 5 bedrooms, 3 baths. There is an additional 830 Sq. Ft. with a separate entrance that could be a private master or mother-in-law suite. There is also a 30' X 40' garage/workshop with an attached carport.



**SOLD**

318 NEW STREET

BEAUTIFULLY REMODELED HOME! Located in Smoaks! 1,448 Sq. Ft., 3 bedrooms, 2 baths, new heating and air unit, roof, tankless hot water heater, light fixtures, windows, interior and exterior and interior doors. Hardwood floors refinished, kitchen and both baths have new laminate flooring.

## Vacant Land

0 Ireland Hills Dr., Walterboro  
(2.11 +/- Acres) \$130,000

0 Cane Branch Rd., Walterboro  
(1.2 +/- Acres) \$25,000

0 Bama Rd., Cottageville  
(14.16 +/- Acres) \$104,899

10180 Cottageville Hwy.,  
Cottageville  
(2.88 +/- Acres) \$59,900

0 Southard Ln., Smoaks  
(1.04 +/- Acres) \$6,750

0 Meeting House Ln.,  
Cottageville  
Water Front (.78 +/- Acres)  
\$30,000

0 Forest Hills Rd., Walterboro  
(2.6 +/- Acres) \$125,000

0 Gadson Loop, Walterboro  
(5.24 +/- Acres) \$35,000

166 Rehoboth Rd.,  
Cottageville  
(36.6 +/- Acres) \$275,000

0 Featherbed Rd., Round O  
(28.29 +/- Acres) \$165,000

2222 Bells Hwy., Walterboro  
Commercial (4.01 +/- Acres)  
\$530,000



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## Top Renovations for Maximum ROI

#1



ROI: 107%

### New Roofing

Buyers may push pause on your home if they think the roof may need to be replaced anytime soon. Make the necessary repair for them, adding more than the value of the repair back in your pocket.

**Cost to Complete:** \$7,500 • **Return on Investment:** \$8,000

#2

### New Wood Flooring

Dollar signs start adding up when buyers see flooring they know they'll want to replace anyway. Showcase clean and fresh hardwoods in your home for a top-dollar return.

**Cost to Complete:** \$4,700 • **Return on Investment:** \$5,000



ROI: 106%

#3



ROI: 85%

### HVAC Replacement

Prioritizing energy efficient upgrades will make your house even more attractive, driving a high return on your investment.

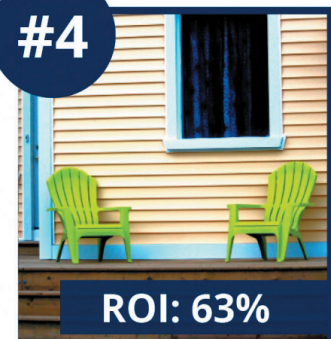
**Cost to Remodel:** \$8,200 • **Return on Investment:** \$7,000

#4

### New Vinyl Siding

Give the exterior of your home a fresh and clean look, so your house has the best curb appeal on the block. New siding can draw buyers in before they even open the door!

**Cost to Complete:** \$15,800 • **Return on Investment:** \$10,000



ROI: 63%



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**Adrienne Land**  
Agent  
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**Samantha Heape**  
Agent  
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## Vacant Land & Lots

### Land

0 Hendersonville Highway - Walterboro  
240 Acres - \$445,000

### Land

8654 Cane Branch Road - Walterboro  
108 Acres - \$350,000

### Land

0 Harrison Road - Smoaks  
16.73 Acres - \$63,000

### Lot

111 Harvest Way - Walterboro  
\$16,500

### Lot

0 Waverly Road - Walterboro  
\$10,500

### Land

0 Candlelight Drive - Walterboro  
4.7 Acres - \$26,000

### Lot

167 Abberley Drive - Green Pond  
Well & Septic - \$25,000

### Lot

2 Lots in Silverhill Subdivision - Walterboro  
Corner of Teakwood & Devon Court  
\$30,000 together

## 1190 Doctors Creek Rd.

**NEW LISTING!**

**NEW HOME**



**\$174,900**

Brand new 2020 live oak home! Move-in ready! This home sits on 1.2 acres. This 1,352 sq ft home has 3 bedrooms, 2 bathrooms. Brick underpinning, wrought iron railings on the front porch, and a large pergola on the back porch. All new appliances convey as well as a brand new hvac unit. Don't miss this opportunity!



## 305 Moore St.

REDUCED



**\$95,000**

This is the old Rhodes Oil and SCV Oil facility. Office space, storage closet, bulk plant, storage tanks and loading dock. Conveniently located off of Jefferies Boulevard on Moore Street. The office has 2407 square feet of usable office space with counters, desks and office equipment and petroleum tanks. The bulk plant is just down the street. Seller is motivated.

## 5360 Jefferies Hwy.



**\$215,000**

Look at this brand new construction! Open floor plan, 1,500 square feet, new paint, new floors, new cabinets with granite counter tops in the kitchen and bath, three bedrooms, two bathrooms, double vanity master bath! Vaulted ceiling in master bedroom, huge master closet, a must see!

## 414 Churchill Rd.



**\$209,000**

Come see this spacious 2796+/- sq. foot home located in the sought after Forest Hills Subdivision! A brick ranch, this 3 bedroom, 2 bath home is situated on five lots. There are hardwood floors throughout most of the home, along with tile floors in the kitchen. Don't let this one pass you by, come see it today! Home is being sold as is.

## 390 Sandy Springs Cir.



NEW LISTING!

**\$339,000**

The 3 bedroom, 2.5 Bathroom home sits on 4 acres. Features a full front porch, cathedral ceiling in family room, fireplace, and hardwood floors. Sun room with large hot tub. The master suite is located downstairs with a walk-in closet and bathroom. Upstairs there are two bedrooms and a study with built-in bookshelves.

## 10675 Bells Highway

NEW LISTING!

30 ACRES



**\$319,000**

This property is ideal for raising horses or cattle. The property is fenced and cross fenced. The property is less than an hour away from Charleston & Summerville. The property has a nice fish pond, an above ground pool, a large shed for storage of a tractor, implements, ATV, golf cart, etc. & 4 horse stables. It has a metal covered shed & an enclosed shed.

## 451 Better Built Way

15 ACRES



**\$429,500**

Welcome Home to the Lowcountry! This contemporary Craftsman style home sits on 15 acres of land about 12 miles outside of Walterboro, SC. The home is custom built of wood with many features: knotty pine wood floors, gas cook top, beautiful wooden cabinets, and generator, and many other features.





# Cleaning And Disinfecting Your Home

## Everyday Steps and Extra Steps When Someone Is Sick

### HOW TO CLEAN AND DISINFECT

Wear disposable gloves to clean and disinfect.

### CLEAN

Clean surfaces using soap and water. Practice routine cleaning of frequently touched surfaces.

### HIGH TOUCH SURFACES INCLUDE

Tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, sinks, etc.

### DISINFECT

- Clean the area or item with soap and water or another detergent if it is dirty. Then, use a household disinfectant.
- Recommend use of EPA-registered household disinfectant external icon.
- Follow the instructions on the label to ensure safe and effective use of the product.
- Many products recommend:
  - Keeping surface wet for a period of time (see product label)
  - Precautions such as wearing gloves and making sure you have good ventilation during use of the product.
- Diluted household bleach solutions may also be used if appropriate for the surface. Check to ensure the product is not past its expiration date. Unexpired household bleach will be effective against coronaviruses when properly diluted.
- Follow manufacturer's instructions for application and proper ventilation. Never mix household bleach with ammonia or any other cleanser.
- Leave solution on the surface for at least 1 minute
- To make a bleach solution, mix:
  - 5 tablespoons (1/3 cup) bleach per gallon of water
  - OR 4 teaspoons bleach per quart of water
  - Alcohol solutions with at least 70% alcohol.

### SOFT SURFACES

For soft surfaces such as carpeted floor, rugs, and drapes

- Clean the surface using soap and water or with cleaners appropriate for use on these surfaces.
- Launder items (if possible) according to the manufacturer's instructions. Use the warmest appropriate water setting and dry items completely.
- OR Disinfect with an EPA-registered household disinfectant. These disinfectant external icon meet EPA's criteria for use against COVID-19.

### ELECTRONICS

For electronics, such as tablets, touch screens, keyboards, and remote controls.

- Consider putting a wipeable cover on electronics
- Follow manufacturer's instruction for cleaning and disinfecting
- If no guidance, use alcohol-based wipes or sprays containing at least 70% alcohol. Dry surface thoroughly.

### LAUNDRY

For clothing, towels, linens and other items

- Wear disposable gloves.
- Wash hands with soap and water as soon as you remove the gloves.
- Do not shake dirty laundry.
- Launder items according to the manufacturer's instructions.
  - Use the warmest appropriate water setting and dry items completely.
- Dirty laundry from a sick person can be washed with other people's items.
- Clean and disinfect clothes hampers according to guidance above for surfaces.

### CLEAN HANDS OFTEN

- Wash your hands often with soap and water for 20 seconds.
- Always wash immediately after removing gloves and after contact with a sick person.
- Hand sanitizer: If soap and water are not readily available and hands are not visibly dirty, use a hand sanitizer that contains at least 60% alcohol. However, if hands are visibly dirty, always wash hands with soap and water.
- Additional key times to clean hands include:
  - After blowing one's nose, coughing, or sneezing
  - After using the restroom
  - Before eating or preparing food
  - After contact with animals or pets
  - Before and after providing routine care for another person who needs assistance (e.g. a child)
- Avoid touching your eyes, nose, and mouth with unwashed hands.

## When Someone is Sick...

### BEDROOM AND BATHROOM

Keep separate bedroom and bathroom for sick person (if possible)

*Continued on page 15 >>*





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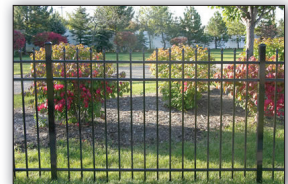
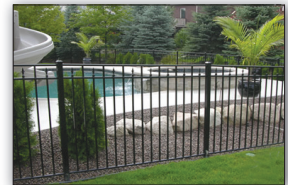
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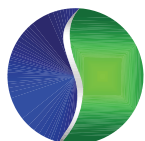


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## cleaning tips continued...

- The sick person should stay separated from other people in the home (as much as possible).
- If you have a separate bedroom and bathroom: Reduce cleaning to as-needed (e.g. soiled items and surfaces) to minimize the amount of contact with the sick person.
  - Caregivers can provide personal cleaning supplies to the sick person (if appropriate). Supplies include tissues, paper towels, cleaners, and EPA-registered disinfectants.
- If shared bathroom: Clean and disinfect after each use by the sick person. If this is not possible, the caregiver should wait as long as possible before cleaning and disinfecting.
- See precautions for household members and caregivers for more information.

### Food

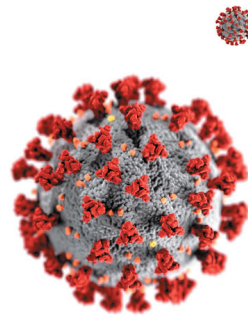
- Stay separated: The sick person should eat (or be fed) in their room if possible.
- Wash dishes and utensils using gloves and hot water: Handle any non-disposable used food service items with gloves and wash with hot water or in a dishwasher.

Clean hands after handling used food service items.

### Trash

- Dedicated, lined trash can: If possible, dedicate a lined trash can for the sick person. Use gloves when removing garbage bags, and handling and disposing of trash. Wash hands afterwards.

## COVID-19 (CORONAVIRUS) PREVENTION TIPS



WASH YOUR HANDS



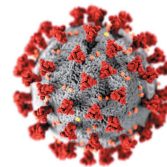
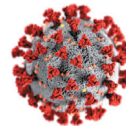
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# MAP OF WALTERBORO







## Colleton Medical Center is a small town hospital with big town services

Located in the heart of Walterboro, Colleton Medical has a long-standing history as a leader in the community with a commitment to patient-centered care. CMC is an HCA facility with 135 beds, offering both inpatient and outpatient medical services, as well as 24/7 emergency care for adults and children.

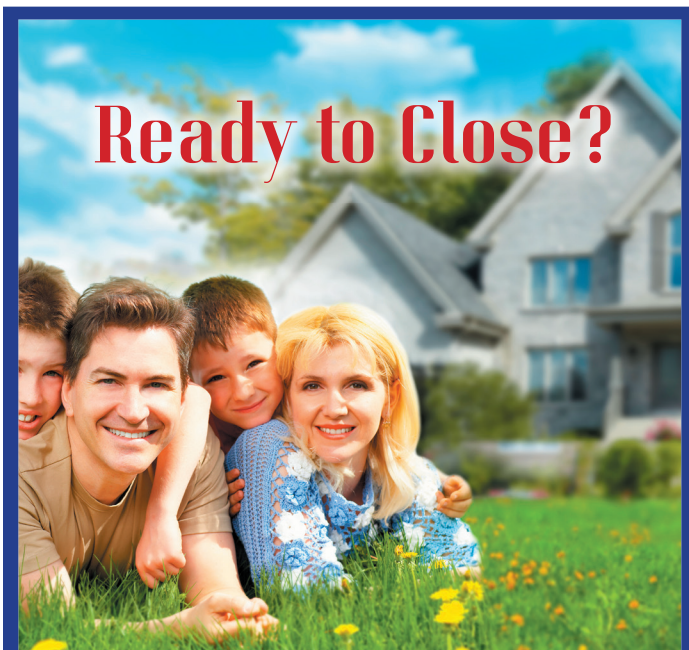
Expert physicians and staff combined with outstanding medical treatment leads to quality outcomes for patients. "But it's the compassionate and caring touch of our Colleton Medical Center family that makes the extra difference to our patients and their families," said CEO Jimmy Hiott.

Services include behavioral health, diagnostic imaging, emergency care, lab services, orthopedics, pediatric, physical therapy, rehabilitation, sleep disorders, surgery, women's health and wound

management.

"I am proud to share with you that, as a result of our skilled and dedicated staff, physicians and volunteers, Colleton Medical Center has been named a top performer on Key Quality Measures by The Joint Commission for five consecutive years. CMC ranks in the top 15 percent of U.S. hospitals for quality care. Committed to quality services and compassionate care, CMC continues to expand and advance to meet the needs of a growing community," Hiott said.

"We invite you to call or visit our hospital and discover how our broad range of services can support your healthcare and wellness needs."



# Ready to Close?


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# Colleton County School District

500 Forest Circle | Walterboro, S.C. 29488 | 843-782-4510

## 1st-12th Grade

Name	Address	Phone
Black Street Early Childhood Center	256 Smith St. Walterboro, 29488	843-782-4516
Bells Elementary School	12088 Bells Hwy. Ruffin, 29488	843-782-0012
Cottageville Elementary School	648 Peirce Rd. Cottageville, 29435	843-782-4528
Hendersonville Elementary School	6089 Hendersonville Hwy. Walterboro, 29488	843-782-0027
Forest Hills Elementary School	633 Hiers Corner Rd. Walterboro, 29488	843-782-4512
Northside Elementary School	1929 Industrial Rd. Walterboro, 29488	843-782-0015
Colleton County Middle School	1379 Tuskegee Airmen Dr. Walterboro, 29488	843-782-0040
Colleton County Alternative School	1379 Tuskegee Airmen Dr. Walterboro, 29488	843-782-0050
Colleton County High School	150 Cougar Nation Dr. Walterboro, 29488	843-782-0031
Thunderbolt Career and Technology Center	1069 Industrial Rd. Walterboro, 29488	843-782-4514

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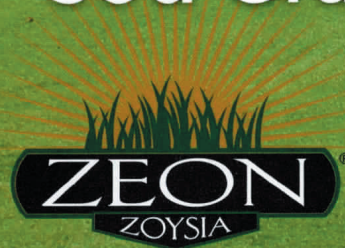
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