

# BETH'S BUYERS GUIDE



**REAL ESTATE IS MY BUSINESS;  
ASSISTING CLIENTS IS MY PRIVILEGE.**

## **Beth Arnold Realty, LLC**

**BROKER/OWNER, CRS, GRI, CNS, ABR**

5130A Beatline Rd.  
Long Beach, MS 39560

Voice: (228) 861-7458

Fax: (866) 218-2665

Website: [www.betharnold.net](http://www.betharnold.net)

Email: [beth@betharnoldrealty.com](mailto:beth@betharnoldrealty.com)



**Buyer's Guide**  
**Table of Contents**

<u>Section Title</u>	<u>Page</u>
Introductory Letter .....	1
Tips for Buyers .....	2
Mortgage Lenders .....	3
Insurance Providers .....	4
Home Buying Process .....	5
Talking About Beth.....	6
Why Title Insurance? .....	7
Ready to Move???? .....	9
Quick Reference Guide to Local Numbers .....	10
Local Details.....	11
Glossary of Terms .....	15



**Beth Arnold Realty, LLC**  
BROKER/OWNER, CRS, GRI, CNS, ABR  
5130A Beatline Rd.  
Long Beach, MS 39560  
Phone: (228)861-7458  
Fax: (866)218-2665

Thank you so much for allowing me the opportunity to work with you in finding your new home.

It is my goal to provide you with unsurpassed service particularly in communication and negotiation.

I will be with you from beginning to end, providing you with updated listings and/or referring you to any necessary professionals.

I work with a unique system developed to ensure you have all the necessary information as you purchase your new home. I have access to For Sale By Owner (FSBO) properties. If you provide me an e-mail address, I will e-mail properties of interest to you based on your price range and area of interest. So, if properties are not listed in your e-mails, these properties are likely outside your stated price range or area of interest. If you would like to see additional properties, please visit my web site at [www.betharnold.net](http://www.betharnold.net) where you can view my listings or do your own MLSearch.

Please do not hesitate to call or text me at 228-861-7458 with questions or concerns. If I am with another client, please leave a message, I will return your call.

I will always give you the loyalty and service you deserve. If you see a home listed with someone else, please call me for the information or let the other agent know you are working with me. If you visit Open Houses or Model Homes in new subdivision developments, please give my name or business card to the agent present so he or she knows I am representing you in this transaction. After all, I need your loyalty too.

Again, Thank You So Much,

Beth Arnold, BROKER/OWNER, CRS, GRI, CNS, ABR  
Phone: (228)861-7458  
Email: [betharnold.helpingyoubuyandsell@gmail.com](mailto:betharnold.helpingyoubuyandsell@gmail.com)  
Website: [www.betharnold.net](http://www.betharnold.net)  
[www.facebook.com/BethArnoldRealty](https://www.facebook.com/BethArnoldRealty)



## Tips for Buyers

- Get pre-approved by a lender.
- Have a “Good Faith” estimate faxed to me at (866) 218-2556.
- Do not make any major purchases. You would have to move these items, and they may not fit in with the style of your new home.
- Please call me to see any listings by any agency.
- Give Open House agents my business card or name.
- Allow me to register you with all new SUBD’s.
- Keep a list of the homes you see in order of preference.
- Let me know if your needs or priorities change.
- Note: I will provide you with a list of properties, as per your requested price range, style, size, area of interest, etc. If you would like to look for additional properties, please visit my web site at [www.betharnold.net](http://www.betharnold.net). There you can view My Listings as well as shop from the Master List (MLS Search).

Thanks so much for allowing me the opportunity to assist you with your purchase.

Sincerely,

**Beth Arnold**



## Mortgage Lenders

### **Hallmark Mortgage, Inc.**

225 Cowan Rd.  
Gulfport, MS 39507  
**Linda Halle – Owner**  
Office phone: (228) 896-5535  
Cell phone: (228) 547-5177  
[Lhalle1840@aol.com](mailto:Lhalle1840@aol.com)

### **Graham Mortgage, Inc.**

12008 Hwy. 49  
Gulfport, MS 39503  
**Mari Stoeger**  
Office phone: (228) 896-1444  
Cell phone: (228) 861-1713  
[mstoeger@tgrahammortgage.com](mailto:mstoeger@tgrahammortgage.com)

### **Community Bank Mortgage**

12036 HWY 49  
Gulfport, MS 39503  
**Michael Cobb**  
Office phone: (228) 539-4312  
Cell phone: (228) 209-4902  
[Michael.cobb@communitybank.net](mailto:Michael.cobb@communitybank.net)

### **American Mortgage**

1308 College Street  
Gulfport, MS 39507  
**Jackie Marks**  
Office phone: (228) 284-2173  
Cell phone: (228) 697-3077  
[Jackie.marks@americanmortgage.com](mailto:Jackie.marks@americanmortgage.com)

### **Bankcorp, South**

2909 13 St.  
Gulfport, MS 39501  
**Jan Swearingen**  
Office phone: (228) 214-4360  
Cell phone: (228) 324-3048  
[Jan.swearingen@bxs.com](mailto:Jan.swearingen@bxs.com)

### **FBT Mortgage**

244 Eisenhower Dr.  
Biloxi, MS 39560  
**Joseph Thompson**  
Office Phone: (228) 385-3452  
Cell Phone: (228) 669-5151"  
[jthompson@FBTonline.com](mailto:jthompson@FBTonline.com)

### **Trustmark**

15465 Oak Ln.  
Gulfport, MS 39503  
**Michelle Wilson**  
Office Phone: 228-539-6420  
Cell Phone: (228) 223-8608  
[mwilson@trustmark.com](mailto:mwilson@trustmark.com)

### **Prime Lending Gulf Coast**

2554-B each Blvd.  
Biloxi, MS 39531  
**Jerry Craven**  
Office phone: (228) 456-3022  
Cell phone: (228) 263-0100  
[jcraven@primelending.com](mailto:jcraven@primelending.com)

## Insurance Providers



### **Steward, Sneed, Hewes**

Contact: Kathy Dobson  
Phone: (228) 863-5362

### **Lighthouse Insurance**

Phone: (228) 385-1177

### **Beacon Insurance Services**

Phone: (228) 374-0067

### **Chapman & Jarrard**

Phone: (228) 864-4007

### **Access Ins. Services**

15053 Dedeaux Rd.  
Gulfport, MS  
Phone: (228) 539-6761

### **Lemon-Mohler Insurance Agency**

Phone: (228) 875-7777  
(800) 386-4817

### **Bishop Insurance Agency**

14507 Lemoyne Blvd.  
D'Iberville, MS 39532  
Phone: (228) 354-0877

### **Dewitt Insurance**

4338 Park Ten Dr. Diamondhead, MS  
39525  
Phone: (228) 255-6575

### **Diaz Ins. Services**

10311 Boney Av. D'Iberville, MS Phone: (228)  
392-5518

### **Farm Bureau**

Phone: (228) 832-3881

### **Farmer's Insurance**

Phone: (228) 392-5492

### **Treutel Ins. Agency**

401 Hwy. 90; Bay St. Louis  
Phone: (228) 467-5662

### **Coastal Insurance Co.**

Phone: (228) 497-9751

### **Mattina Insurance Agency**

Phone: (228) 868-8618  
832-1100  
388-2614

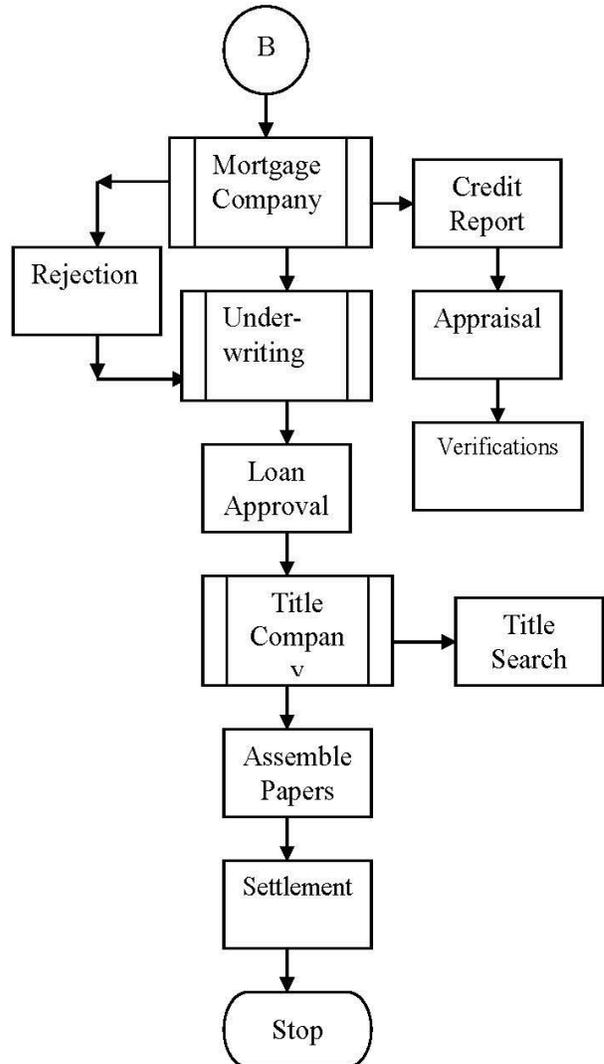
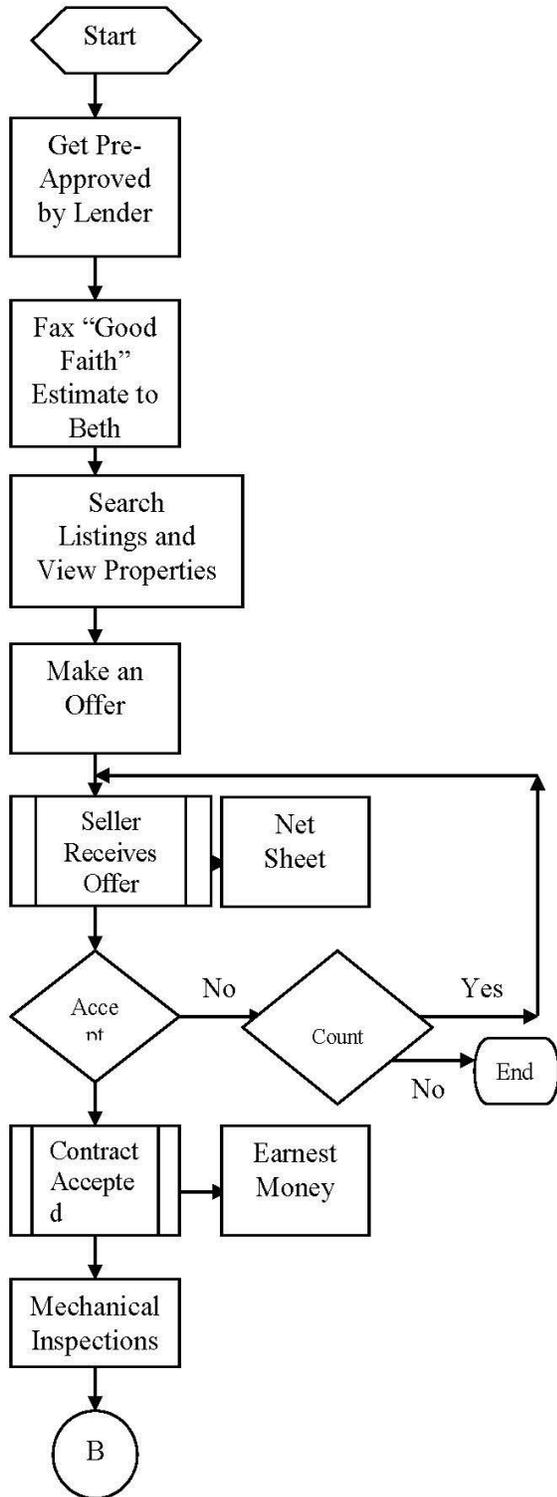
### **Allen Ins. Agency**

98-A Jeff Davis Ave..  
Long Beach, MS 39560  
Phone: (228) 822-1234

### **Gartman Insurance Agency**

P O Box 5741  
Vanceleave, MS 39565  
Phone: (228) 826-3838

# Home Buying Process



# Talking About Beth

Beth saved me a lot of money...

--Margie Kelly



Beth works so hard and stays in tune with her customers, and we appreciate her. In Proverbs 11:3 the Word says - 'The integrity of the upright guides them' - that is what she reflects in her work - integrity.



While showing the house, Beth gave us our space to look and discuss the house and was extremely helpful and resourceful in the buying process.

--Richard C. Scruggs



We could not have asked for a better realtor. We will recommend you highly to friends and family.

--Regina Story



**98%**  
of my business comes  
from satisfied customers  
and referrals  
--Beth

If your service and performance were anything short of perfect, I was not aware of it. --Melissa McBride



## Why Title Insurance?

There are few things in life more important than protecting your home. The following matters are examples of why you need a title insurance policy. Remember that the best title examination or search cannot protect your equity and home from matters not appearing in the public records. However, a title policy\* can protect you from:

- Documents executed under false, revoked or expired powers of attorney.
- False impersonation of the true land owner.
- Undisclosed heirs.
- Improperly recorded legal documents.
- Prescriptive rights in another not appearing of record and not disclosed by survey.
- Failure to include necessary parties to certain judicial proceedings.
- Defective acknowledgements due to improper or expired notarization.
- Corporate franchise taxes as liens on corporate real estate assets.
- Gaps in the chain of title.
- Mistakes and omissions resulting in improper abstracting.
- Forged deeds, mortgages, wills, releases of mortgages and other instruments.
- Deeds by minors.
- Deeds which appear absolute, but which are held to be equitable mortgages.
- Conveyances by an heir, devisee or survivor of a joint estate who attempts to attain title by ill-gotten means.
- Inadequate legal descriptions.
- Conveyances by undisclosed divorced spouses.
- Duress in execution of wills, deeds and instruments conveying or establishing title.
- Issues involving delivery of conveyancing instruments.
- Deeds and wills by persons lacking legal capacity.
- Federal and state inheritance and gift tax liens.
- Errors in tax records.
- Demolition and substandard building liens.

(\* Subject to certain limitations set forth in the policy.)      Source: Stewart Title

## Why Title Insurance?(Continued)

- Administration of estates and probate wills of missing persons who are presumed deceased.
- Issues of rightful possession of the land.
- Issues concerning the rightful conveyances by corporate entities.
- Deeds and mortgages by foreigners who may lack legal capacity to hold title.
- Legal capacity of foreign personal representatives and trustees.
- Issues involving improper marital status.
- Improper modification of documents.
- Rights of divorced parties.
- Conveyances in violation of public policy.
- Misinterpretation of wills and ancillary instruments.
- Deeds by persons falsely representing their marital status.
- Claims by creditors of decedent against property improperly conveyed by heirs and devisees.
- Issues concerning unlawful takings by eminent domain or condemnation.
- Special tax assessments.
- Real estate homestead exceptions.
- Forfeitures of real property due to criminal acts.
- Issues concerning adoption of children.
- Conveyances and proceedings affecting rights of military personnel protected by Soldiers' and Sailors' Civil Relief Act.
- Issues concerning interests noted in financial statements filed under Uniform Commercial Code.
- Interests arising by deeds of fictitious parties.
- Adverse possession.
- Lack of jurisdiction or competency of persons in judicial proceedings.
- Community property issues.
- Utility easements.
- False affidavits of death or heirship.
- Intestate estates.
- Probate matters.

*Source: Stewart Title*

## Ready to Move????



### Before you leave your present address:

- Visit your local post office to get a Change of Address packet or go to [www.usps.com](http://www.usps.com).
- Send Change of Address cards to: magazines, insurance companies, and friends.
- Pack a copy of the local telephone directory.
- Take a reading of: gas, electric, and water meters.
- Cancel: telephone, utility services, cable, and newspaper services.
- Have your refrigerator and other appliances serviced for the trip.
- Contact the utility company in the city to which you are moving. Ask about required fees and deposits for installation of services.
- Remit required utility deposits, with information of when and where you will want the following services: gas, water, electricity, and telephone.
- Obtain medical, dental and other records for family members.
- Refill and transfer all prescriptions to a pharmacy in the new area.
- Get transcripts of school records, including immunization records.
- Notify your church and social clubs of your move. Ask for referrals in your new area.
- Check out your banking options; does your bank operate in your new location? If not, get a reference letter from your present bank.
- Obtain traveler's checks for traveling funds and for funds while you are settling in to your new location.
- Make arrangements with a moving company or begin notifying people who are helping you move with your planned move date.
- Leave keys for your old property with the realtor or neighbors.
- Don't forget the pets! Arrange for food, water and equipment to tote your pets.



# Quick Reference Guide to

## Local Numbers

### **Biloxi:**

City Clerk's Office (228)435-6254  
City Tax Office (228)435-8241  
Mayor's Office (228)435-6254  
Police Department (228)435-6103

### **D'Iberville:**

City Clerk's Office (228)392-9730  
Mayor's Office (228)392-7966  
Sheriff/Police Dept. (228)865-7060

### **Gulfport:**

City Clerk's Office (228)868-5770  
City Tax Office (228)868-5755  
Mayor's Office (228)868-5810  
Police Department (228)868-5959

### **Long Beach:**

City Clerk's Office (228)863-1556  
Mayor's Office (228)863-1556  
Police Department (228)863-7292

### **Pass Christian:**

City Clerk's Office (228)452-3311  
Mayor's Office (228)452-3310  
Police Department (228)452-3300

### **Harrison County:**

Board of Supervisors (228)865-4001  
Chancery Clerk (228)865-4032  
Homestead Exemption Filing (228)865-4043  
Health Department (228)863-1036  
Sheriff (228)865-7060  
Tax Assessor (228)865-4043  
Tax Collector (228)865-4039  
Development Commission (228)896-5020  
Tourism Commission (228)896-6699

### **U. S. Government:**

Main Post Office (228)831-5400  
Social Security Administration (228)868-2854

### **Community Information:**

Chambers of Commerce:  
Biloxi Bay (228)435-6149  
Coast Chamber (228)604-0014  
Hancock County (228)467-9048  
Jackson County (228)762-3391  
Convention & Visitors Bur. (228)896-6699  
Driver's License (228)831-5381  
Emergency 911  
Gulfport/Biloxi Regional Airport (228)863-5951  
Highway Patrol (228)864-1314

Mississippi Coast Coliseum (228)594-3700  
Poison Control Center 1-800-222-1222

### **Electricity:**

Mississippi Power (228)867-1188  
Coast Electric Power Assoc. (228)832-1761

### **Natural Gas:**

Entex (228)896-7500

### **Telephone:**

Bell South 888-757-6500

### **Water/Sewer:**

Eco Resources (Biloxi) (228)432-1125  
BFI (228)392-5108

Waste Management (228)832-3144

Gulfport Water & Sewer (228)868-5720

Long Beach Water Dept. (228)864-8531

Pass Christian Utilities Dept. (228)452-3312

Harrison County Wastewater Management District (228)868-8752

### **Online Resources:**

[www.mscoast.org](http://www.mscoast.org)  
[www.gulfcoast.org](http://www.gulfcoast.org)  
[www.sunherald.com](http://www.sunherald.com)  
[www.mississippi.com](http://www.mississippi.com)  
[www.betharnold.net](http://www.betharnold.net)

## Local Detailed Information



### Newspapers:

The Sun Herald – Daily, including Sun. (228) 896-2100 or 1-800-222-9502

### Television Stations:

WLOX-TV, ABC Affiliate (228) 896-1313  
WXXV-TV, Fox Affiliate (228) 832-2525



### Public Schools:

**Biloxi Public School District** (228) 374-1810

This district operates a high school, three middle schools, seven elementary schools, an alternative school, and evening community education programs for adults. Adult Education: (228) 435-4548.

Dr. Paul A. Tisdale, Superintendent of Education

**Gulfport School District** (228) 865-4600

This district maintains one high school, two junior high schools, eight elementary schools, and evening community education programs for adults. Adult Education: (228) 896-8978.

Mr. Glen East, Superintendent of Education

**Harrison County School District** (228) 539-6500

This district operates two high schools, one 7<sup>th</sup> & 8<sup>th</sup> grade school, one 9<sup>th</sup> grade school, four elementary schools and two training centers.

Mr. Henry Arledge, Superintendent of Education

**Long Beach School District**(228) 864-1146

This district has one high school, one middle school, and three elementary schools.

Dr. Carolyn Hamilton, Superintendent of Education

**Pass Christian School District** (228) 255-6200

This district has one high school, one middle school, and two elementary schools.

Dr. Sue Matheson, Superintendent of Education

**Private Schools:**



**Biloxi**

Nativity BVM Elementary	(228) 432-2269	K-6
Our Lady of Fatima School	(228) 388-3602	K-6

Cedar Lake Christian Academy	(228) 392-9389	PreK-8 + a new grade per yr.
Sacred Heart Elementary	(228) 392-4180	PreK-6
Mercy Cross High School	(228) 374-4145	7-12

**Gulfport**

St. John Elementary School	(228) 863-1606	PreK-6
St. John High School	(228) 863-8141	7-12
St. James Elementary School	(228) 896-6631	PreK-6
Christian Collegiate Academy	(228) 831-4044	PreK-12
Temple Christian Academy	(228) 832-4504	K-12
Westminster Academy	(228) 868-1312	K-6

**Utilities:**

**Electricity:**

**Mississippi Power Company:** \$10 installation charge – Deposit required if you have outstanding bills with Mississippi Power.

Biloxi Office	(228) 435-6000
Gulfport Office	(228) 867-7015
Long Beach Office	See Gulfport
Orange Grove/Lyman Office	See Gulfport
Pass Christian Office	(228) 452-3312

**Coast Electric Power Association:** \$70 deposit; will accept a letter of credit in lieu of deposit. \$15 service charge and \$10 membership charge. Credit cards are accepted for deposit.

Biloxi Office	(228) 388-3109
Gulfport Office	(228) 832-1761
Long Beach Office	See Gulfport
Orange Grove/Lyman Office	See Gulfport

**Gas:**

**Entex:** \$75 deposit and \$10.70 service charge. (228) 896-7500

**Water in Biloxi:**

**Biloxi Water Works Department** (228) 435-6236

\$50 homeowner deposit, minimum \$150 business deposit. \$10 connection fee is added to the first month's bill.

**Coast Water Works** (228) 388-4342

Every month must be prepaid. No deposit and no connection fee.

**Magnolia Utilities** (228) 388-4342

Every month must be prepaid. No deposit and no connection fee.

**Water in Gulfport:**

**Gulfport Water & Sewer Department** (228) 688-5720

\$25 deposit and \$10 service charge.

**Orange Grove Utilities** (228) 832-2313

\$27.95 deposit and \$10 connection charge, plus first month in advance

**Dedeaux Utilities** (228) 832-1046

\$61.75 and service charge for water and sewerage service plus \$8.67 county bill

**Water in Long Beach:**

**Long Beach Waterworks Department** (228) 864-8531

\$35 deposit and a \$10 connection fee

**Water in Pass Christian:**

**Pass Christian Utilities Department** (228) 452-3312

\$35 deposit and a \$10 connection fee in the city limits and \$50 deposit and \$10 connection fee outside the city limits.

**Pass Christian Isles Water Company** (228) 875-3561 Or 1-800-866-3561

\$14 deposit, \$10 connection fee for existing service, \$800 tap fee for new service

**Telephone:**

**Bell South:** Call 1-888-757-6500 for new service.

**Cable:**

**Biloxi, D'Iberville, Keesler AFB, Harrison County, Sunkist, Gulf Park Estates:** Cable One  
(228) 374-5900 or (228) 436-1000

**Gulfport, Long Beach, Pass Christian, Saucier:**

Cable One (228) 864-1506

**And in Long Beach:**

Post-Newsweek Cable (228) 864-1506



### Driver's License:

**The Law :** A state driver's license must be obtained within 60 days of moving to Mississippi. You may obtain a license from the Department of Public Safety:

Biloxi Office – (228) 374-0041  
Gulfport Office – (228) 831-5381

**Age Requirement:** A person who is 16 years old is eligible to apply for a license. However, parents must sign the application and have it notarized.

**Identification:** For all new licenses, a birth certificate and Social Security card or marriage license are necessary. Newly married women must present a marriage license to verify name change.

**Military:** Military personnel and dependents who have a valid license from another state are exempt from obtaining a Mississippi license.



### License Plates:

**The Law:** Mississippi license plates must be obtained within 30 days of moving to Mississippi. These are purchased at the tax collector's office at the Harrison County Courthouse.

Biloxi Office – (228) 435-8241      Gulfport Office – (228) 865-4039



### Taxes:

Sales Tax = 7%

Income Tax: Wage-earners pay an annual state income tax as follows:

- 3% - First \$5,000 of taxable income
- 4% - Next \$5,000 of taxable income
- 5% - Taxable income over \$10,000



### Veterans:

For Benefits Information and Assistance dial 1-800-827-1000.



## Glossary of Terms

**Abstract of Title** – A summary of all conveyances, such as deeds, or wills and legal proceedings, giving the description of the land and the agreements, arranged to show the continuity of ownership

**Abutment** – Touching or joining

**Access** – The right to enter and leave a tract of land from a public way

**Amortization** – The act or process of extinguishing debt, with equal payments at regular intervals over a specific period of time

**Appreciation** – An increase in value of real estate, due to economic or related causes, which may be either temporary or permanent

**Assumption of Mortgage** – When a buyer takes ownership to real estate encumbered with a mortgage, he may assume the responsibility as the guarantor for the unpaid balance of the mortgage repayment.

**Closing** – Point of a real estate transaction when the seller transfers the title to the buyer in exchange for the purchase price

**Condominium** – A form of property ownership providing for the individual ownership of an apartment or other space, and undivided interest in land and common areas of the structure

**Contract for Deed** – Similar to a mortgage, used in connection with the sale of property in cases where the seller does not wish to convey title until all or a certain part of the purchase price is paid by the buyer

**Conventional Mortgage** – A mortgage securing a loan made by investors without government under-writing, i.e. not FHA insured or VA guaranteed.

**Counteroffer** – A new offer made as a result of another offer, which cancels the original offer

**Deed** – An instrument in writing, when executed and delivered, that conveys title

**Discount Points** – Additional charges may be made by the lender at the time a loan is made. These additional interest charges are paid at the time a loan is close to increase the rate of return to the lender so as to approximate market level. (1 point = 1%)

**Earnest Money Deposit** – Down payment for part of the purchase price to bind a contract for property

**Equity** – The value of the interest of an owner of property less encumbrances on that property

**Escrow** – A deed or other instrument placed in the hands of a disinterested party for delivery upon performance of certain conditions or the happening of certain contingencies

**FHA Loan** – A loan which has been insured by the federal government guaranteeing its payment in case of default by the borrower

**FmHA Loan** – Similar to an FHA Loan, usually used for residential properties in rural areas

**Fee Appraisal** – The process through which estimates of property value are obtained for a fee, the estimate of value of property

**Joint Tenancy** – A tenancy shared equally by two or more parties with the right of survivorship

**Land Contract** – See *Contract* or *Deed*.

**Lien** – A charge against property whereby the property is made security for the payment of a debt

**Marketable Title** – Clear title with no undisclosed encumbrances, has no serious defects, and will not expose the buyer to litigation

**Mortgage** – A conditional conveyance of property contingent upon failure of specific performance such as the payment of debt

**Multiple Listing Service** – A marketing tool used by members of the service to expose properties to a wider market

**Origination Fee** – A fee charged to the borrower by the lending institution

**Personal Property** – Any property which is not real, i.e. cars, money

**Promissory Note** – Once the lender agrees to make a loan, the borrower signs a note promising to repay the loan under designated terms.

**Purchase Agreement** – An agreement between a buyer and a seller for the purchase of real estate

**Realty** – Real estate, land, and whatever naturally or artificially is a part of it

**Special Assessment** – A charge laid against real estate by public authority to defray the cost of making public improvements from which the real estate benefits

**Subdivision** – An area of land that has been divided into smaller plats, suitable for building

**Tenancy in Common** – A tenancy shared by two or more parties, without right of survivorship, interest need not be equal

**Term of Mortgage** – The time period in which a mortgage must be paid

**Trust Account** – Bank account set up by a broker to deposit funds entrusted to him by his principals

**VA Loan** – A loan guaranteed by the Veterans Administration insuring payment in case of default by the borrower. Available to qualified veterans

**Warranty Deed** – Conveyance of title that contains certain assurances and guarantees by the grantor that the deed conveys a good and unencumbered title

**Zoning** – Government regulation of land use such as height, bulk, and use of buildings and use of land intended to accomplish desirable ends