

Chapel Hill, Carrboro and Durham
Real Estate Specialist
with Masha Halpern

“MAKE YOUR MOVE THE
SMART MOVE”

RELOCATION GUIDE

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Toll-free (877) 478-4669
e-mail Masha@MashaHalpern.com
www.MashaHalpern.com

Dear Newcomer:

Masha Halpern & The Smart Move Team welcomes you to the Triangle. Our Team has put together a relocation guide to introduce you to our area and share with you why we think this is such a wonderful place to call home!

We hope you will use this guide as a resource to assist you in your relocation. It is a convenient way to keep all of this information at your fingertips. Whether you are just starting to consider our area or already live here, this guide, along with our many other relocation services are available to you.

Please take advantage of these services by contacting us at 1-877-478-4669 (1-877-GR8-HOMZ). We will work to make your relocation as smooth as possible.

Please let us know if we can assist you in any way. Thank you for considering the Triangle area as your new home.

Sincerely,

MASHA HALPERN
KATHIE HALPERN
STACI GREEN

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WELCOME

Congratulations, we would like to welcome you to one of the most sought after areas in the country to work and live. Locally, the "Triangle" refers to Chapel Hill, Durham and Raleigh, cities that surround Research Triangle Park commonly referred to as "RTP". RTP is a public/private, planned research park, created by leaders from business, academia and industry.

The Triangle offers a friendly environment with a high quality of life. It has received national recognition for its affordability, outstanding health care, respected universities and a wide variety of housing options. Rich in culture, education, history and sports; the Duke Blue Devils, UNC Tar heels and NCS Wolf pack, 2006 Stanley Cup NHL champion Carolina Hurricanes all call the Triangle home. Raleigh offers the first state supported symphony and is just one of many great cultural opportunities.

Over the years, the Triangle has been ranked as one of the "Best places to live", "to do business", "to receive an education" and the "Best place to retire". In recent years these quiet towns and cities of Durham, Raleigh and Chapel Hill have grown in to a thriving metropolitan area.

Many people have chosen to relocate to the triangle area for its moderate year- round climate.

In the triangle area, you get more for your money, taxes are lower than in other big cities, there are great hospitals and you are close to the mountains and the beach. The latest statistics show that at least 100 people relocate here every week.

The high demand of the Triangle is in part due to RTP, headquarters to some of the world's most forward-thinking companies. As these areas have grown, so have our roadways making commute time a breeze! A recent worst case scenario might be a forty five minute drive, effortless compared to other larger cities!

The triangle area is family friendly. We have a wide variety of housing options and neighborhoods you would want to call home. We have beautiful landscapes that seem untouched by our growth and a moderate climate making outdoors sports like tennis, golf and biking all year round options!

If you long for a home with some history or prefer one that offers the latest in new home technology, the Triangle has a home for you!

-----The Triangle Area-----

Chapel Hill-Carrboro:

There is something charming and quaint about Chapel Hill and Carrboro. The University of North Carolina-Chapel Hill is an integral part of the community. Located in downtown Chapel Hill, it borders Franklin St. which is a favorite spot for students and residents! There are bookstores, restaurants and neighborhood shops. Additionally the charming town of Carrboro (which shares a public School system with Chapel Hill), was recently ranked one of the top 5 places to retire. The public school system ranks at the top of the state and also has one of the lowest dropout rates.

Durham:

Durham, now known as the City of Medicine, was once known as the center of the Tobacco industry. Recently the historic buildings in downtown Durham have been renovated and are now stores, boutiques, condos, offices and restaurants. Known as The American Tobacco Historic District, it is home to WUNC Radio 91.5 FM, the states first public and university run FM radio station.

Duke University and Duke Medical Center make up a large part of Durham. Duke University is known for its high quality of education. Duke Medical Center offers the highest degree of health care. The Durham Bulls AAA baseball team's new stadium is part of downtown Durham as well. Durham also offers culture and arts, including the American Dance Festival.

-----The Triangle Area-----

Raleigh: Our state capital!

Raleigh, established in 1792, is where you find all of our state government activities. There are also concerts, art shows, several colleges, a professional hockey team, races, parades and the famous North Carolina State Fair.

The downtown area of Raleigh is part of the older section. There is a highway system known as "the Beltline". Inside the Beltline are a wide variety of neighborhoods with both small and large historically significant homes. There are also 6 colleges, several theatres, art galleries, museums, the BTI Center for the Performing Arts and many shopping centers including the famous 'Cameron Village'.

The area outside of the Beltline offers newer neighborhoods and is constantly expanding. These areas offer larger properties and are designed for families. It provides the best of suburban lifestyle with only a short commute to RTP.

The Raleigh area also offers parks, exercise trails, lakes for fishing and boating and several indoor and outdoor swimming facilities.

Cary:

Because of all its new construction, Cary feels like a new city however it was established in the 1700's as an agricultural center and incorporated as a city in 1871. It is a small well planned community within the Wake County School System. Cary has expanded its population dramatically over the years with many of its homeowners relocating from other parts of the country. Local government, through careful planning, has been able to balance housing, schools and shopping.

Its close proximity to RTP and Raleigh make it an attractive area for families to live and have a high quality of life.

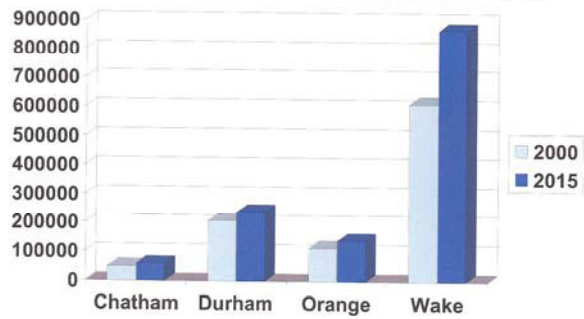
Outside the Triangle:

You may still live near the Triangle area and take advantage of all it has to offer but live a little further away from the crowds. Holly Springs, Apex, Pittsboro, Hillsborough and Fuquay-Varina are several towns that surround the Triangle but provide a smaller community.

The Raleigh-Durham International Airport is centrally located between Chapel Hill, Durham and Raleigh. It is currently being expanded to accommodate the increase in travel to and from the area from places all around the world!

Masha Halpern & The Smart Move Team have compiled this information to help you in your relocation to the Triangle Area

COUNTY POPULATION & PROJECTED GROWTH GRAPH



CNNMoney.com - Best Places-

	Best Places Avg	Durham	Chapel Hill	Raleigh	Cary	Apex
Financial						
Median Household Income	\$68,053	\$53,054	\$51,501	\$57,050	\$78,892	\$75,228
Home Price Gain (2-5yr)	14.88%	3.27%	5.78%	2.87%	6.38%	0.75%
Median Home Price	\$315,351	\$159,935	\$263,042	\$177,902	\$204,457	\$189,047
Education						
Colleges, Universities	32	9	10	11	10	11
Student/Teacher Ratio	15.37	15.1	11.7	16.4	16.4	16.4
Quality of Life						
Air Pollution Index (lower better)	90	86	101	83	90	90
Personal Crime (lower better)	69	178	74	88	38	30
Property Crime (lower better)	78	219	116	107	78	78
Leisure and Culture						
Movie Theatres (within 15miles)	27	17	10	15	17	9
Restaurants (within 15miles)	3738	1955	1123	2652	2289	1664
Golf Course (public w/ in 15miles)	72	40	37	40	36	35
Bars (with in 15miles)	267	105	61	150	152	105
Museums	10	5	5	5	5	5
Weather						
Annual Precip	37.8inches	46.17inches	47.6inches	45.82inches	44.2inches	45.38inches
High Temp July (fahrenheit)	86.11	88.8	89.1	88.4	88.7	89.0
Low Temp January	26.6	28.5	27.3	30.5	29.8	31.2

Information provided by CNNMoney.com - Best Places 2005

-----Education-----

Child Care Services

Nurseries, child care centers, au-pairs & nanny's, and in home care providers are available throughout the Triangle. There are many non-profit referral organizations available to assist you in identifying the best option for your family's needs

Durham/Durham County
NC Div of Child Development 919-662-4499
Durham Day Care Council 919-403-6950

Chapel Hill/Orange County
NC Div of Child Development 919-662-4499

Raleigh/Wale County
NC Div of Child Development 919-662-4499
Wake County Social Services 919-212-7333

Another resource is www.ncchildcare.net for more information on child care in North Carolina.

Public Schools: Elementary and Secondary

Chapel Hill-Carrboro Public Schools 919-967-8211
www.chccs.k12.nc.us

Part of Orange County but has separate school systems.

Orange County Public Schools 919-732-8126
www.orange.k12.nc.us

All municipalities other than Chapel Hill and Carrboro in Orange County are part of the Orange Country Public School System.

Durham Public Schools 919-560-2000
www.dpsnc.com

Wake County Public Schools 919-850-1600
www.wcpss.net

This school system provides schooling for Raleigh, Cary and other towns within Wake County.

Private Schools

There are many schools within each county of the Triangle area that provide a private education. Contact the Office of Non-Public Education for more information.

Office of Non-Public Education 919-733-4276
www.doa.state.nc.us/dnpe

-----**Education**-----

Colleges and Universities

There are more than 10 colleges and universities in the Triangle area. Culturally, these institutions provide enrichment to their surrounding communities.

Duke University (Durham) 919-684-8111
www.duke.edu

Durham Technical Community College 919-686-3333
www.durhamtech.org

Meredith College (Raleigh) 919-829-8600
www.meredith.edu

North Carolina Central Univ. (Durham) 919-560-6100
www.nccu.edu

North Carolina State Univ. (Raleigh) 919-515-2011
www.ncsu.edu

Peace College (Raleigh) 919-508-2000
www.peace.edu

Saint Augustine's College (Raleigh) 919-516-4000
www.st-aug.edu

Shaw University (Raleigh) 919-546-8275
www.shawuniversity.edu

University of North Carolina
At Chapel Hill 919-962-2211
www.unc.edu

Wake Technical Comm. College (Raleigh) 919-662-3500
www.wake.tec.nc.us

-----**Medical Facilities**-----

Durham County

Durham Regional
919-470-000
3643 N. Roxboro Road, Durham
www.drh.dus.duke.edu

Veterans Administration Medical Center
919-286-0411
508 Fulton St., Durham
www.va.gov

NC Eye and Ear Clinic
919-682-9341
1110 W. Main St., Durham

Lenox Baker Children's Hospital
919-684-6669
3000 Erwin Road, Durham

Duke University Medical Center
919-684-8111
Durham
www.mc.duke.edu

Orange County

UNC Hospitals
919-966-4131
Manning Drive, Chapel Hill
www.unchealthcare.org

-----**Medical Facilities**-----

Wake County

Wake Medical Center 919-350-8000
3000 New Bern Ave., Raleigh
www.wakemed.org

Western Wake Medical Center 919-233-2300
1900 Kildaire Farm Rd., Cary
Part of WakeMed

Emergency Information

All Emergencies (Police, Fire, Rescue) 911
Carolinass Poison Center 800-848-6946

Other Health Care Information:

UNC Health Link 919-966-7890
Doctors Choice (physician referral) 919-350-8900
Triangle Hospice 800-849-0890
Dental Referral (Nationwide) 800-243-4444
Human Services Mental Health Clinic 919-250-3100

Personal Property Tax

You are taxed for personal and real property. Tax rates are similar. Every year you must pay automobile taxes when you renew your license plate. Other taxable items include mobile homes, boats and unregistered cars. If any improvements are made to your home, those changes must be reported and may be taxed. Tax forms for personal property are sent by mail. You may also pick one up at the public library.

You may pay City tax rates in addition to county taxes if you live within the city limits. After you register your car, you will get a bill that is due on the first day of the fourth month following registration.

Sales Tax

The state charges a 7 percent sales tax. Motor vehicles, however, are subject to a 3.5 percent highway tax instead with a maximum taxable amount of \$1500.00.

Motor Vehicle Information

Vehicle Registration www.dmv.dot.state.nc.us

The North Carolina Department of Motor Vehicles requires that you register your vehicle within 30 days of residency.

Cary:	South Hills Mall	919-469-1444
Chapel Hill:		919-929-0204
Durham:		919-286-4908/919-544-6607
Raleigh:		919-781-4967/919-861-3577

Driver's License—Dept. of Motor Vehicles

www.dmv.dot.state.nc.us

You must obtain a state driver's license within 60 days of residency in the state. You must take a written exam and a road sign test. You may be asked to take a road test as well.

North Carolina has a five year license renewal program. Licenses are renewed based on birthdates, for periods of four to eight years. Fees for a Class C license, the most common type for automobile and small trucks, cost \$2.50 per year. Payment in cash is required.

Identification is also required (i.e. valid out-of-state license with picture, birth certificate, passport, etc.) You may also indicate on your license if you wish to be an organ donor.

Licenses may be obtained from the North Carolina Department of Transportation, Division of Motor Vehicles. You may call them at 919-715-7000.

Cary	919-468-0319
Durham	919-560-6896
Raleigh	919-850-2982
Hillsborough	919-732-2427

License Plates

There is a fee for NC license plates and annual renewal stickers. Fees are between \$20.00 and \$26.50. Insurance information (name of company and policy number) and proof of ownership must be supplied when purchasing plates. All vehicles must be inspected within ten days after obtaining license plates and every year thereafter.

-----Triangle Area Information-----

Transportation

Each city within the Triangle area has its own bus system and its own schedule.

City Bus Lines

Chapel Hill	919-968-2769
Durham	
Raleigh	919-828-7228

Long Distance Bus Lines

Greyhound Bus Line	www.greyhound.com
Durham	919-687-4800
Raleigh	919-834-8275

Trailways Bus Line
www.trailways.com

Durham	919-687-4800
Chapel Hill	919-942-3356
Raleigh	919-833-3601

Rail Service

Amtrak	www.amtrak.com 800-872-7245
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Airport

Raleigh-Durham International Airport	www.rdu.com
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Raleigh-Durham Airport Authority	919-840-2123
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-----Triangle Area Information-----

Voting and Elections

General Information

To vote, you must register in the city or township in which you live 30 days prior to an election. You must be a U.S. citizen, at least 18 years old by the date of the next election and be a non-felon. State and county elections are held in even numbered years. City elections are held in odd numbered years.

Durham County 919-560-0700
www.co.durham.nc.us/elec

Orange County 919-967-9251
www.co.orange.nc.us/

Wake County 919-856-7240
www.web.co.wake.nc.us/bordelec/

-----Triangle Area Information-----

Utilities

Durham

Electric	Duke Energy	919-382-3200
Gas	PSNC	877-776-2427
Water & Sewer	City of Durham	919-560-4411
Telephone	Bellsouth	919-780-2355
	Verizon	800-256-4646
Cable	Time Warner	919-220-4481
Garbage Collect.	City of Durham	919-560-4185
Recycling	City of Durham	919-560-4185
Durham Herald-Sun		919-419-6500

Chapel Hill

Electric	Duke Energy	919-967-8231
Gas	PSNC	877-776-2427
Water & Sewer	OWASA	919-968-4421
Telephone	BellSouth	919-780-2355
	Verizon	800-256-4646
Cable	Time Warner	919-967-7068
Garbage Collection		919-968-2796
Recycling		919-968-2788

-----Arts in the Triangle-----

Arts and Culture

North Carolina is dedicated to the arts. It was the first state to fund a Symphony orchestra and to purchase works of art with public funds. North Carolina created the first state-funded school for the performing arts and the first cabinet-level state agency in the nation devoted exclusively to the arts. As a result, North Carolina citizens enjoy an expressive lifestyle rich in culture and art.

Museums

North Carolina Museum of Art	919-839-6262
North Carolina Museum of History	919-715-0200
N. Carolina Museum of Natural Sciences	919-733-7450
N. Carolina Museum of Life & Science	919-220-5561
Ackland Art Museum	919-966-5736
Duke University Museum of Art	919-684-5135
Exploris	919-834-4040

Music & Dance

North Carolina Symphony	919-733-9536
National Opera Company	919-890-6081
Royal Center for the Arts	919-560-5787
Walnut Creek Amphitheater	919-831-6400
Dean E. Smith Center	919-962-7777
Memorial Auditorium	919-831-6011
BTI Center for the Performing Arts	919-831-6011
American Dance Festival	919-684-6402

Theatre

Raleigh Little Theatre	919-821-3111
Best of Broadway Box Office	919-831-6060
North Carolina Theatre	919-831-6950
Theatre in the Park	919-831-6058
Thompson Theatre	919-515-2405
Paul Green Theatre	919-962-7529
Play Makers Repertory Company	919-962-7529
Duke University Bryan Center	919-684-2323
Durham Theatre Guild	919-560-2787

Festivals

Festival for the Eno	Durham	Summer
Centerfest	Durham	Summer
International Jazz Festival	Durham	Summer
Lazy Days	Cary	Summer
Artspllosure	Raleigh	Spring
International Festival	Raleigh	Fall

United Arts of Raleigh & Wake County

To obtain a copy of the Capital Area Arts Directory, a guide to Wake County arts organizations, artists and events, call 919-839-1498.

Durham Arts Council

To obtain a seasonal listing of arts classes offered in the Durham/Durham County area, call 919-560-2787.

Orange County Arts Commission

To obtain a Cultural Arts Map/Directory of Orange County Arts, call 919-732-8181.

-----Recreation-----

Parks and Recreation

Each city in the Triangle has an active parks and recreation department which offers programming and facilities. There are swimming pools, tennis courts, playgrounds, community centers, gymnasiums and parks for everyone's enjoyment.

Carrboro Parks & Recreation	919-918-7364
Cary Parks & Recreation	919-469-4061
Chapel Hill Parks & Recreation	919-968-2784
Durham Parks & Recreation	919-560-4355
Raleigh Parks & Recreation	919-831-6640
North Carolina Parks & Recreation	919-733-7275

Boating and Water Sports

Area Lakes

Lake Benson	Southern Wake County	919-662-5703
Lake Crabtree	Wake County	919-460-3390
Jordan Lake	Wake/Chatham Counties	919-362-0586
Falls Lake	Wake County	919-676-1027
Lake Wheeler	Southern Wake County	919-662-5704
Shelley Lake	Wake County	919-420-2331

-----Recreation-----

Area Rivers

Eno River	Durham
Haw River	Pittsboro
Little River	Near Durham
Neuse River	Wake County
Rocky River	Pittsboro

Spectator Sports

Professional Sports

Carolina Hurricanes (Ice Hockey)	919-861-2323
Carolina Courage (Women's Soccer)	919-573-7319
Durham Bulls (Baseball)	919-956-BULL
Carolina Mud cats (Baseball)	919-269-2287

Collegiate Sports

UNC Ticket Office	919-962-2296
Duke Ticket Office	919-681-2583
NC State Ticket Office	919-515-7128
NC Central Ticket Office	919-560-5170

Golf

The state offers over 500 courses with 30 in the Triangle area consisting of both public and private courses. You'll find a complete list in the yellow pages.

-----Other Information-----

Libraries

Durham County
www.durhamcountylibrary.org
919-560-0100

Orange County
www.co.orange.nc.us/library
919-968-2777

Chatham County
www.co.chatham.nc.us/dept/library
919-742-3815

Wake County
www.co.wake.nc.us/library
919-856-6868

Tourist and Visitor Information/Chambers of Commerce

Durham Chamber www.durhamchamber.org
919-682-2133

Chapel Hill Chamber www.carolinachamber.org
919-967-7075

Chatham County www.ccucc.net
919-742-3333

Raleigh Chamber www.raleighchamber.org
919-664-7000

-----Other Information-----

Travel and Tourism

Durham Convention and Visitor's Bureau 919-687-0288

Chapel Hill Visitor's Bureau 919-968-2060

Greater Raleigh Visitor's Bureau 919-834-5900

Pet Regulations

City of Durham

Durham has a leash law and requires rabies vaccinations for pets.

Chapel Hill

Chapel Hill has a leash law and requires rabies vaccinations for pets.

Raleigh and Cary

Raleigh and Cary require that all cats and dogs wear city and rabies tags at 4 months old. Tags may be obtained from the City Collection Offices and most veterinarians. Raleigh has a leash law that requires all cats and dogs to be either on a leash or in the owner's yard at all times. Cary has a leash law for dogs only.

Raleigh	888-738-3463
Durham	919-560-0630
Chapel Hill	919-968-2760
Cary	888-738-3463

Religious Life

The Triangle offers over 60 religious denominations and over 700 places of worship. The local yellow pages will have additional information or a Smart Move Team member can assist you.

-----Dedicated To Your Needs-----

Our company can assist with all your real estate needs by providing a complete package of services:

Home Sales and Marketing

Home Finding

Mortgage Services

National Relocation Assistance

Luxury Real Estate Services

Access to the areas best Attorneys, Inspectors & Movers!



Masha Halpern

&

The Smart Move Team

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Toll Free: 877-GR8-HOMZ

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Masha@MashaHalpern.com

----MASHA HALPERN & THE SMART MOVE TEAM----
-----RELOCATION GUIDE-----

MASHA HALPERN hopes this Relocation Guide
will provide you will useful information.



We have included some additional information
on the following pages that you may find
useful when purchasing a home in the
Triangle area.

-----Buying a House with Us-----

What Happens Now?

When you sign a contract with Masha Halpern & The Smart Move Team, this is what you can expect until closing:

Loan Application

If you haven't already done so, submit a loan application. You will pay for your credit report and appraisal (approx. \$350). We will give you a list of required information for the lender. The loan process will take approx. 4-6 weeks.

Home Inspection

We recommend you have a home inspection and this should be scheduled immediately to comply with the inspection contingency in the contract. We will assist you in scheduling and preparing a "Repair Request" Letter and in negotiating the repairs for closing.

Closing Attorney

The attorney will perform the closing to transfer title to you from the seller. An appointment for this should be scheduled with a Real Estate attorney licensed in North Carolina a.s.a.p. The attorney will conduct a title search, order a survey, and prepare the deed for your property. They will also prepare all of the closing documents. The cost for this is approx. \$450-\$550 and is paid at closing.

Pest Inspection

The pest inspection needs to be scheduled within 30 days of closing and we will be happy to assist you with this. The cost for this is approx. \$70.

Homeowners Insurance

You should arrange for your homeowner or hazard insurance at least one week prior to closing unless you have used the new "Insurance Availability" addendum in your contract and then you need to schedule it according to the dates in the contract. This information is needed by the closing attorney for closing. We will gladly pass along this information to the attorney.

Utilities

Approximately two weeks prior to closing, you should contact the utility companies and schedule to have the services transferred in to your name(s) on the date of closing. If there is a delay, you will need to call them to reschedule the transfer. (This is the one area that you have to call yourself as the utility companies will not allow us to call in the transfer).

Walk Through

Typically performed five days or less before closing; please let us know when you will want to do this so we can schedule repairs, re-inspections and appointments around this time. This is the time to make sure the home is in similar condition as it was when you contracted for OR that inspection repairs are complete and it is ready for closing.

Closing

If available, you will receive a document called the HUD-1, a day before closing. This document indicates the amount of money you will need to bring to closing. The check needs to be made to the trust account of the closing attorney and in the form of a bank certified check. The amount of money you will need to bring should be similar to that which your lender quoted you. If there is a significant difference you should call your lender and request a review with them prior to coming to closing. Any changes would need to be conveyed by the lender to the closing attorney before closing and approved by the underwriter.

In the event that the HUD-1 is not available, the attorney will give you the amount verbally. You may need to bring your personal checkbook in that case for any last-minute adjustments. Please also bring photo identification as well.

--Information Required For Your Loan Application--

Originals please; copies will be made by lender.

- Most current pay stubs covering one month
- Employer contact # _____ and
Fax # _____
- Mortgage, rental references-covering 2 consecutive years
- Last 2 years tax returns complete with all schedules, 1099 & W2's. If self employed, bonus or commission income, both personal and business.
- Current profit & loss statement if self-employed (prepared by a 3rd party)
- 3 months current bank statements, investment accounts, stock statement (all pages)
- Leases on rental property
- Sales Contract with original signatures on the property you are purchasing
- Copy of sales contract or settlement statement on property that you are selling or having sold.
- Check for the appraisal and credit report.
- Copy of current survey
- Copy of divorce/separation agreements (if applicable)
- . Proof of child support payments(if applicable)

Masha Halpern & The Smart Move Team Relocation Guide

Masha Halpern & The Smart Move Team hopes that this relocations guide will assist in providing useful information.

We are happy to provide the following relocation services to you at no fee or obligation:

- Individualized counseling
- Customized information to meet your needs
 - Extensive area information
 - Buyer's Agency Representation
- Commitment of experienced Realtors
- Complete housing selection help
 - An area overview
 - Financing information
- A conveniently located sales office with a team dedicated to meeting our **ONE** goal, **Customer Satisfaction!**

1-877-GR8-HOMZ
www.MashaHalpern.com