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SPACES

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SERIES DEBUT



Courtesy of ARTAVIA

New-construction homes are priced from the \$490s on 55-foot homesites, include six move-in ready homes decorated for showcase, and are available for purchase with new discounted pricing.

J. Patrick Homes' Nuvo Vista showcase now open in ARTAVIA

J. Patrick Homes announces the opening of its Nuvo Vista Series in ARTAVIA®, a 2,842-acre master-planned community in the Montgomery County/Conroe area.

Priced from the \$490s and situated on 55-foot homesites, these six move-in ready homes are decorated for showcase, and are also available for purchase. The public is invited to tour homes every weekend in August, where special builder incentives will be offered.

Nuvo Vista features premium elevations with a mix of stone, siding, painted brick and metal roof accents in modern farmhouse, modern prairie and contemporary

“The structural options and ample choices at our design center give our customers what we like to call the ‘power to personalize.’”

Tim Drone, president of J. Patrick Homes

designs. “We are maximizing every inch of space in these floor plans to deliver the coveted features found in our larger home designs,” said Tim Drone, president of

J. Patrick Homes. “The structural options and ample choices at our design center give our customers what we like to call the ‘power to personalize.’”

Buyers may choose to purchase a showcase home, or build on one of the J. Patrick Homes homesites located in this special section of ARTAVIA. Home shoppers can select from various floor plans that offer kitchens with large islands, home offices and broad, covered patios. A generous list of structural options allows buyers to add bedrooms, extended patios, outdoor kitchens, fireplaces, expanded garage storage and

Buyers continues on R2

PRIME PROPERTY

RIVERCREST



Rivercrest Estates

Through gated entrance and at end of private drive is a home with 2010 contemporary addition offering views through walls of glass. On approx. 3.022 acre (HCAD). Family room has 26-ft ceiling. Elevator. \$4,950,000

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Loan steps offer leverage

Houston Association of Realtors

It's wise to get preapproved or prequalified for a mortgage loan before submitting an offer on your dream home to make your offer more attractive to the seller. However, they mean different things.

To get **prequalified** for a mortgage loan, you provide a lender your approximate income, current debts and any important details from your credit history.

The lender will then use these details to determine how much you *may* be eligible to borrow. You may receive a Conditional Qualification Letter from the lender, which determines your likelihood of getting a home loan.

However, it's important to know that all information submitted during prequalification is subject to verification when your actual loan application is submitted. There is no guarantee that you will receive a home loan.

Being **preapproved** for a loan typically means that the lender has gone one step further and verified your financial situation.

When you get preapproved, you will complete a mortgage loan application and may have to pay an application fee. Your lender will commit in writing to fund your loan, but only after an extensive examination of your financial situation and pending a successful appraisal of the home and a few other conditions.

Being preapproved for a mortgage loan doesn't mean you are borrowing the money or that you are obligated to.

It just means the lender must stand behind his written commitment to fund the specified amount unless something changes with your situation.

Think about how attractive your offer will be to the seller if you submit it with a letter preapproving you for the loan.

REALTOR VIEW

How do homeowners associations (HOAs) work anyway?

If you plan to buy a home or condo in the new year, keep in mind the property may be governed by a homeowners association, or HOA. More than 63 million people live within communities that are overseen by HOAs, according to the Community Associations Institute. That means 24% of U.S. homes are part of community associations.

Many buyers appreciate the benefits provided by HOAs, but the mandatory dues and covenants, conditions and restrictions (CCRs) occasionally rub some people the wrong way. Before you make an offer on a property governed by an HOA, here are some factors to consider.

What do you get from the HOA?

Homeowners associations often provide access to amenities that individual residents couldn't otherwise afford — pools, gyms, tennis courts, walking trails — and their rules can protect property values. Some associations also take on services traditionally provided by government, such as trash pickup, landscaping, street lighting and street and sidewalk maintenance.

Your perfect condo may have a great



CATHY TREVIÑO

pool or your dream home might be sitting on the first tee, but remember that those things are only part of the HOA's scope.

When you purchase a property governed by an HOA, you enter into a legal contract with the association. You agree to abide by the association's regulations and pay its dues. In exchange, you get a community guided by an HOA and the access to its facilities and perks.

Read before you buy

Make sure that any uses or freedoms you expect to come along with your property are allowed in the CCRs. Want to store your boat trailer in your driveway? The association's CCRs may not allow that. Want to paint the house? Some HOAs have restrictions on permissible colors, so check the palette allowed by the association.

You may have heard horror stories of home repossessions and other legal squabbles involving property owners and HOAs. A common theme among many of these cases is homeowners not understanding the regulations or ignoring them. Review the CCRs carefully

before you purchase the property and you'll be much less likely to run afoul of your HOA.

Inquire about dues

HOAs run on dues, your annual fee for living in the community. These fees can range from \$100 to thousands of dollars, depending on the neighborhood or building and what amenities it offers. Ask how much the dues are and if they've increased during the past few years.

Find out what the dues cover and what they don't. For example, your condo association may perform all exterior maintenance. That means when the roof leaks, your dues pay for its repair, even if you live on the ground floor of a three-story building.

If you live on that third floor, however, you don't have to pay to repair the entire roof yourself. If the association manages a pool, you're paying for it, even if you can't swim and never use the amenity.

Who's in charge?

When you review an HOA's documents, be sure to inquire about its finances. Is the HOA solvent? Does it

have a reserve fund? Who controls the money? What kind of oversight is that person subject to?

Find out who manages the HOA and what role residents have in its governance. There may be a board or other group of property owners who manage the association. Take some time and talk to people who currently live in the community. How do they feel about the neighborhood, development or building? Find out their impressions of how the HOA is run.

Perform due diligence before signing a contract to purchase a property governed by a homeowners association. You will be able to make an informed decision about the HOA's pros and cons, as well as your responsibilities, without jeopardizing the transaction or subjecting yourself to regulations that aren't consistent with your lifestyle. For expert advice about HOAs and all kinds of information about owning, buying or selling a home, ask your Realtor and visit HAR.com.

Cathy Treviño, with Side Inc., is 2023 chair of the Houston Association of Realtors/HAR.com.

Buyers can customize homes at J. Patrick Homes' design center

Buyers from page R1

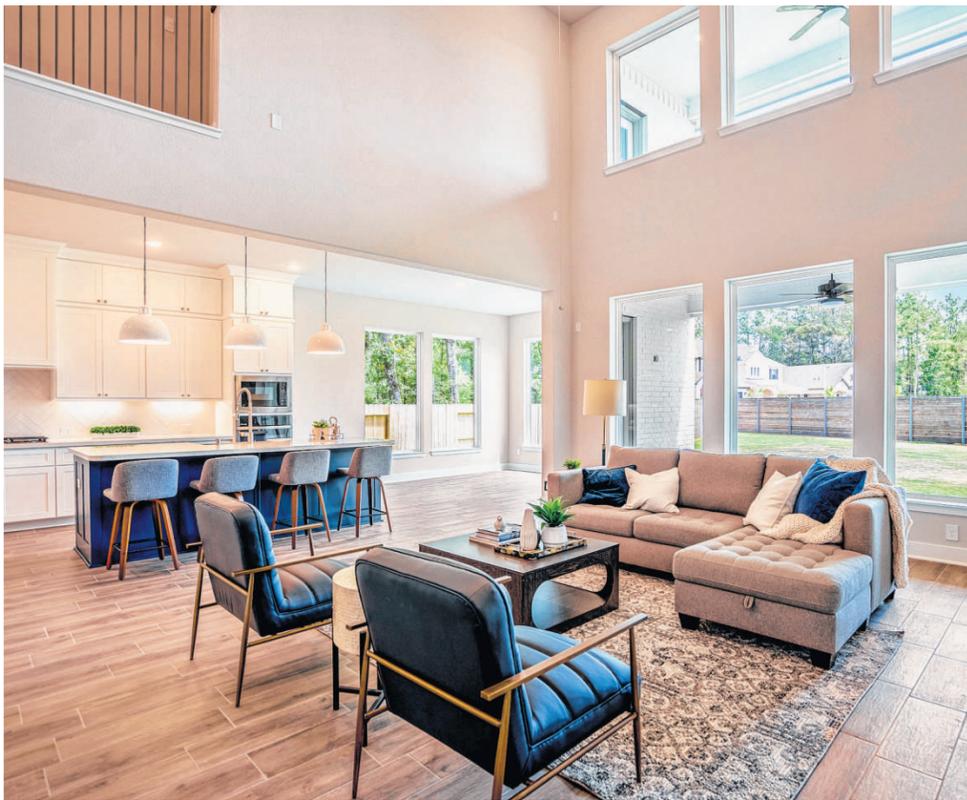
more. Buyers can further customize their homes with ample choices at the J. Patrick Homes design center. These homes will include the AprilAire whole-home dehumidifier and AprilAire air cleaner media filters. Together, they help lower humidity levels in the home and reduce the circulation of dust, pollen and airborne viruses.

"ARTAVIA is all about living colorfully and we are so excited to have this limited series of homes with the option of a colorful front door," said Lisa Connell, Marketing Director at AIRIA Development® Company, the developer of ARTAVIA. "We have several nods to art and color in the community, and these homes are a perfect complement."

Recently, J. Patrick Homes won Volume Builder of the Year at the Houston's Best PRISM Awards and has won many awards including J.D. Power & Associates and the Greater Houston Builders Association. J. Patrick Homes also offers homes for sale in ARTAVIA on 70-foot homesites, priced from the \$550s with 19 floor plans ranging from 2,802 to 4,435 square feet.

ARTAVIA's other builders include Beazer Homes, Chesmar Homes, Coventry Homes, David Weekley Homes, Highland Homes, Jamestown Estate Homes, Lennar, Perry Homes, Ravenna Homes and Westin Homes.

At the heart of ARTAVIA



Courtesy of ARTAVIA

Buyers may choose to purchase a showcase home, or build on one of the J. Patrick Homes homesites located in this special section of ARTAVIA. Home shoppers can select from floor plans that offer kitchens with large islands, home offices and broad, covered patios.



Courtesy of ARTAVIA

is Dapple Park, a 13-acre community park, overlooking a five-acre lake where you can launch your own kayak or rent paddleboats. The contemporary-style clubhouse features event rooms, a 24-hour FitCenter and the Palate Café, a one-of-a-kind community restaurant that promotes community gathering. Surrounding the clubhouse are thoughtfully designed areas promoting imaginative play, outdoor living and an active lifestyle including a meditation rain garden, splash pad, nature exploration zone, event lawn, playground and an extensive trail system with outdoor fit stations.

The ARTAVIA Lifestyle Team is on-site to manage regularly scheduled events, classes and activities for residents and for future residents waiting on their new homes to be built.

Located north of the Grand Parkway, midway between I-45 N and US 59 N, and east of FM 1314 on SH 242, ARTAVIA will bring approximately 6,500 homes to the area, and plans include over 120 acres of mixed-use, commercial and retail properties. Students living in ARTAVIA attend Conroe ISD.

With its convenient location, ARTAVIA affords access to a long list of employment, medical, retail and recreation destinations.

Further details

For more information, directions and updates, visit artaviatx.com.

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Discover what's new at ARTAVIA®, a 2,842 acre master-planned community north of Houston! We've expanded our model home village with new models by Beazer Homes and Chesmar Homes, and now open with limited opportunity of the Nuvo Vista series by J. Patrick Homes.

ARTscape Trails • 24/7 FitCenter • Splash Pad
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Realtors Welcome. No representations or warranties of intended use, design or proposed improvements are made herein. Maps not to scale. Prices, specifications, and details concerning homes are established by the builders who are not affiliated with ARTAVIA Development Company and are subject to change without notice.

17590 ARTAVIA Pkwy.
Conroe, TX 77302

