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US Post Office

3685 Front St. Wellsburg, NY (607) 732-4993 **US Post Office**

418 S. Main St. Elmira, NY (607) 734-6482

US Post Office

1931 County Road 60 Lowman, NY (607) 734-7758

US Post Office

624 Tuttle Ave. Horseheads, NY (607) 739-0371

US Post Office

209 E. 14th St. Elmira, NY (607) 733-7502

Chemung County Supreme Court

Courthouse



Chemung County Family Court

203 William St. Elmira, NY (607) 873-9500

(607) 873-9450

224 Lake St.

Elmira, NY

Utilities

Big Flats Water Department (607) 562-7058

Elmira Water Department (607) 737-8855

Horseheads Water Works

(607) 739-5691

Ambit Energy (607) 331-0372

NYSEG (607) 796-4675

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Time Warner Cable (800) 892-2253

Verizon (607) 735-9833 Chemung County Sheriff - 203 William St.

Elmira, NY - (607) 737-2987

Police

Elmira Police

317 E. Church St. Elmira, NY (607) 739-5926

Horseheads Police

202 S. Main St. Horseheads, NY (607) 739-5669

New York State Police

3250 Watkins Rd. Horseheads, NY (607) 739-8797

Southport Police

1139 Pennsylvania Ave. Elmira, NY (607) 734-3637

West Elmira Police Headquarters

1255 W. Water St. Elmira, NY (607) 734-2031



134 N. Main St. Horseheads, NY (607) 739-3814

Fire

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460 Breesport N. Chemung Rd. Lowman, NY (607) 734-3068

Big Flats Fire

505 Maple St. Big Flats, NY (607) 562-3063

Chemung Fire

679 Main St. Chemung, NY (607) 529-3233

Elmira Heights Fire

215 Elmwood Ave. Elmira, NY



2016 Crescent St.

Millport, NY

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Health Department
103 Washington St.
Elmira, NY
(607) 737-2028

Dial 911 for Emergencies

Arnot Ogden Medical Center

600 Roe Ave. Elmira, NY (607) 737-4100

Elmira Urgent Care

360 W. Water St. Elmira, NY (607) 732-1100

Five Star Urgent Care

830 County Road 64 #19C Elmira, NY (607) 846-2030

St. Joseph's Hospital

555 St. Josephs Blvd. Elmira, NY (607) 733-6541



Local School Districts

Corning City School District	(607) 936-3704
Elmira City School District	(607) 735-3034
Elmira Heights Central School District	(607) 734-7114
Horseheads Central School District	(607) 739-5601
Odessa-Montour Central School Distrct	(607) 594-3341
Spencer-Van Etten Central School District	(607) 589-7100
Watkins Glen Central School District	(607) 535-3219
Waverly Central School District	(607) 565-2841



When Registering Your Children For School, Please Remember To Bring:

• Current Immunization Record & Birth Certificate • Name & Address Of Last School Attended Last Report Card & Any Scores Obtained From Standardized Tests

Colleges & Universities

Arnot Ogden Medical Center - School of Nursing

> 600 Roe Ave. Elmira, NY (607) 737-4153

Elmira Business Institute

303 N Main St. Elmira, NY (607) 733-7177

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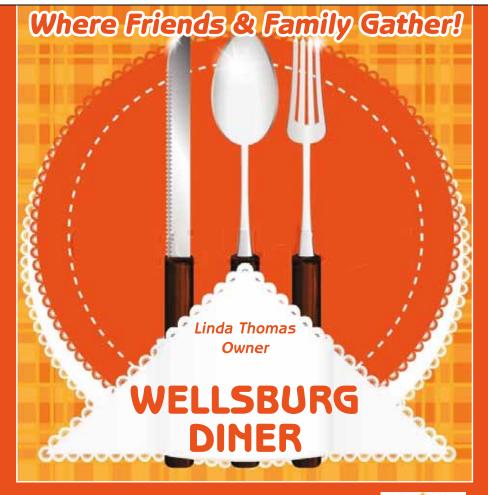
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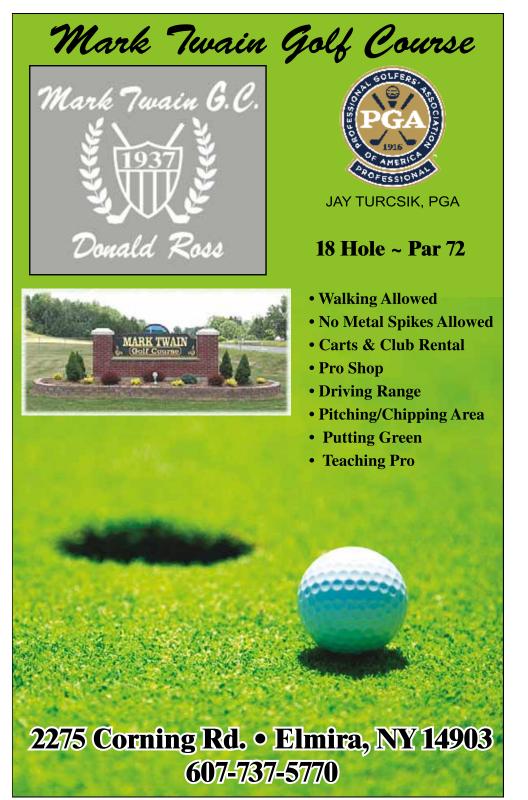
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Chemung Valley History Museum

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Clemens Center

207 Clemens Center Pkwy. Elmira, NY (607) 733-5639

Elmira Drive-In Theatre

2431 New York 352 Elmira, NY (607) 734-8599

Farmland Animal Park

940 Wyncoop Creek Rd. Chemung, NY (607) 529-3371

First Arena

155 N. Main St. Elmira, NY (607) 734-7825

Gardner Hill Campground

1451 Norway Rd. Lowman, NY (607) 732-9827

Harris Hill Amusement Park

557 County Road 55 Elmira, NY (607) 732-1210

National Soaring Museum

51 Soaring Hill Dr. Elmira, NY (607) 734-3128

Newtown Battlefield State Park

2346 County Road 60 Elmira, NY (607) 732-6067

Regal Cinemas Arnot Mall 10 Movie Theater

3300 Chambers Rd. Horseheads, NY (607) 739-9966

Tagsylvania

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Teal Park

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NEW YORK

The Empire State

Named in honor of the English Duke of York, New York State joined the Union July 26. 1788 as the 11th State of The United States. The State Motto is "Excelsior," which means "ever upwards."

The borders of the British colony, the Province of New York, were roughly similar to those of the present-day state. About one third of all the battles of the Revolutionary War took place in New York. The state constitution was enacted in 1777.

Both the state and city were named for the 17th century Duke of York, James Stuart, future James II and VII of England and Scotland. New York City alone, makes up over 40 percent of the population of New York state. It is known for its status as a center for finance and culture and for its status as the largest gateway for immigration to the United States.



- STATE FACTS



CAPITAL: Albany STATE INSECT: Nine-Spotted Ladybug Population: 19,570,261 HIGHEST POINT: Mt. Marcy, 5,344 ft.

STATE BIRD: Eastern Bluebird **AREA:** 54,475 sq mi

STATE FLOWER: Rose LARGEST CITY: New York City

STATE TREE: Sugar Maple Entered the Union: July 26, 1788

STATE SONG: "I Love New York" **TOP INDUSTRIES:** International Trade, Finance, etc.



CHEMUNG COUNTY HISTORY



The name "Chemung" has a well-ascertained meaning in the language of the Senecas, for "Big Horn," and indicating the fact that in the banks of the river had been found an object resembling an immense horn, or perhaps rather a tusk, belonging to some animal of great size [Wooly Mastodons] who roamed the locality in the ages of the Megatherium or the Mastodon. Two of these horns were found, one by the Indians, that gave the name to the river and is now in Quebec, Canada, and another by the earliest settlers, who, however, valued it so lightly that it disappeared from the blacksmith's shop where it had been left to have an iron band put around its larger end to preserve it.

Chemung County is a county located in the U.S. state of New York. It is part of the 'Elmira, New York Metropolitan Statistical Area' which encompasses all of Chemung County. Its county seat is Elmira. Many signs posted along roads in Chemung County refer to the area as "Mark Twain Country" because of the many years the author lived and wrote in Elmira.

Chemung County was formed from 520 square miles of Tioga County in 1836. In 1854, Chemung County was divided and 110 square miles became Schuyler County, reducing Chemung to 410 square miles its current size. Chemung County is in the southwestern part of New York State, along the Pennsylvania border, in a part of New York called the Southern Tier and is also part of the Finger Lakes Region.



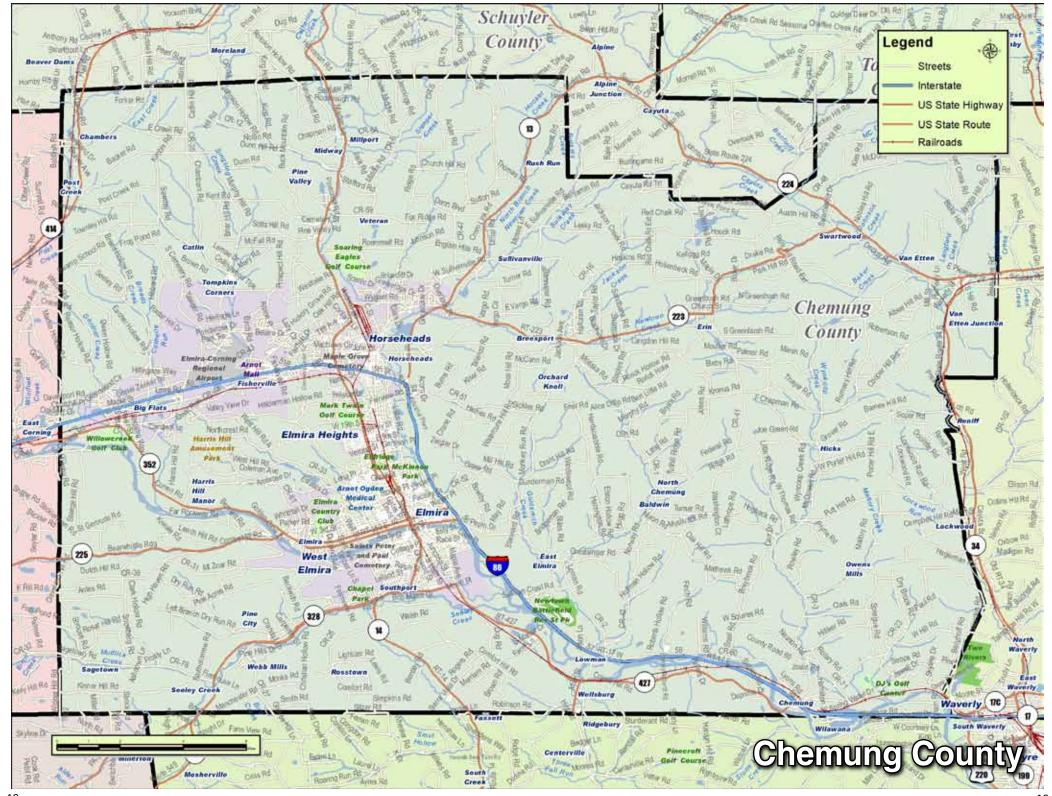
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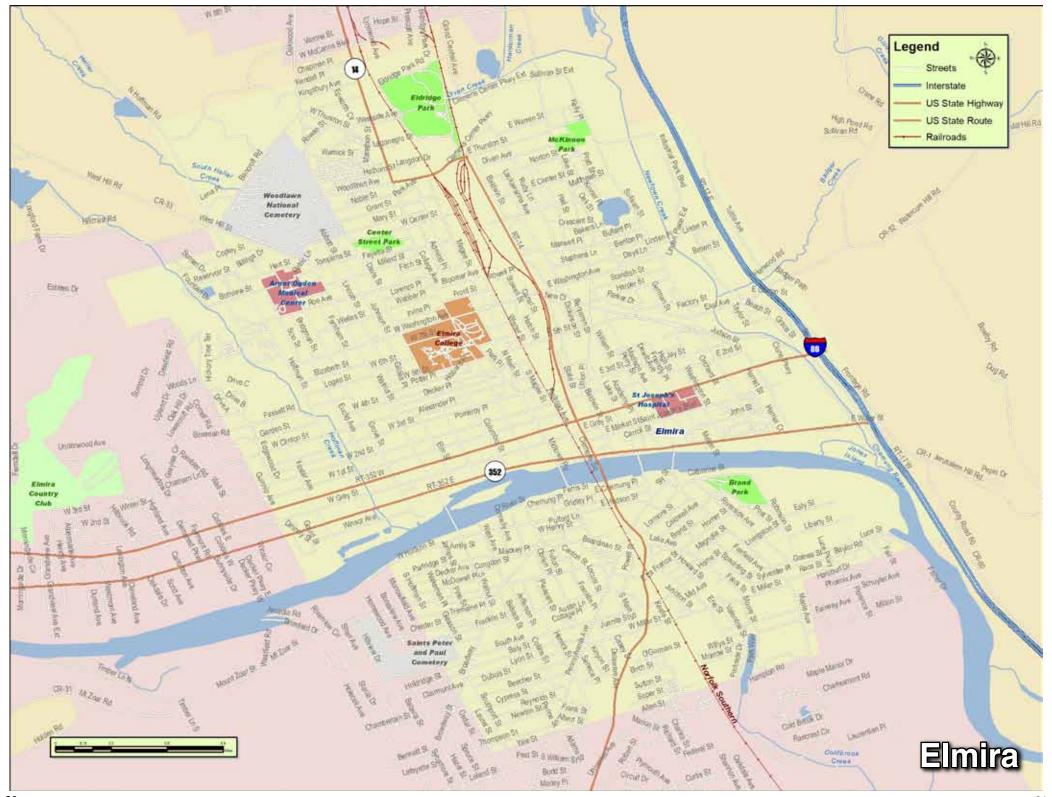
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HOME PURCHASING PROCEDURE

General Overview of Steps Involved With Buying Your New Home

GET PRE-APPROVED

Work with a loan professional. Submit application & documents for review. Determine how much you can afford.

DECIDE TO BUY A HOME

Make sure you are ready both financially & emotionally.

Go to mprhomes.com to get a list

START

MEET WITH REAL ESTATE AGENT

Define what type of home you're looking for (style, price, neighborhood).

of documents needed for loan application.

YOU'VE FOUND THE HOUSE

Work with your real estate agent to make an offer. Review the comps. Put in price & terms you're comfortable with.

SUBMIT THE OFFER

Work with your agent to put together the offer package (purchase contract, copy of initial deposit, loan approval)

LOOK AT PROPERTIES

Take notes. Which properties meet most of your wishes/needs. Be open.

NEGOTIATE

It may take a few rounds to get an offer accepted. Be patient. Don't over pay.

SUBMIT LOAN TO LENDER

Your loan agent will submit complete loan package to lender. Also order the appraisal.

GET TRANSACTION CALENDER

Your agent will provide a calender of important dates. Keep track of contigency deadlines!

CONDUCT INSPECTIONS

Perform all inspections (general home, pest, etc). This is the time to find out everything you can about the home.

OFFER ACCEPTED

Set up escrow. Get initial deposit to them.

REVIEW WITH LENDER

Make sure the appraisal is ok. Make sure loan is ok. See final approval and review final conditions.

REMOVE CONTINGENCIES

Time to remove all contract contingencies. Make sure you understand ramifications. Make final deposit.

REVIEW INSPECTIONS & APPRAISAL

If there are any issues, this is time to possibly re-negotiate with seller.

ORDER LOAN DOCUMENTS

Lender prepares and sends loan documents to escrow.

CONGRATULATIONS! Once the recording is final, the house is yours!

The title company will send signed loan documents to lender. Lender wires money to title company.

SIGN LOAN DOCUMENTS

Sign loan documents at title/escrow company. Bring in balance of your down payment.





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1. Choosing a real estate agent who is not committed to forming a strong business relationship with you.

Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

2. Making an offer on a home without being pre-qualified.

Here's how to avoid it:

Pre-qualification will make your life easier-take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownershop.

3. Not knowing the total costs involved.

Here's how to avoid it:

Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner's association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the Internet.

Here's how to avoid it:

Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

Thinking that there is only one perfect home out there.

Here's how to avoid it:

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

6. Not considering long-term needs.

Here's how to avoid it:

It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence.

Here's how to avoid it:

Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection.

Here's how to avoid it:

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

9. Not examining insurance issues.

Here's how to avoid it:

Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan.

Here's how to avoid it

This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.



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How, much How Can You Afford?

How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make \$48,000 a year, divided by 12 months, your monthly income is \$4,000. (Remember, that's \$48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of \$4,000 is \$1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don't look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months.

Also, overtime pay & bonuses sometimes may not be figured into your average income.

Don't forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.





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Selling Secret #1: The first impression is the only impression

No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show

Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first

You're not actually selling your house, you're selling your kitchen – that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock \$10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house

One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade

Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Conceal the critters

You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field

A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology – a tech-savvy one has many tools to get your house sold.

Selling Secret #8: Light it up

Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and

cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery – it will make it more sellable.

Selling Secret #9: Half-empty closets

Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right

Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids — even in the worst markets — and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.





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PACKING STRATEGIES

Supplies:

- Plastic bags and labels for easy identificatio
- Plastic foam peanuts or pellets
- Tissue or Kraft paper for delicate packing jobs.
- Corrugated paper rolls for figurines and fragile items.
- Gummed tape (1 to 2 inches wide) and /or twine for sealing cartons.
- Markers for identifying contents of cartons.
- Notebook and pencils to log cartons.
- Scissors and/or sharp knife.

Preparing to move:

A strategy for packing:

- The bottoms of all cartons should be secure.
- Packing tape or gummed tape is better than masking tape.
- A general rule to remember on carton size: the heavier the item, the smaller the carton.
- Try to keep a per-box weight of 50 pounds or less.

Packing for efficiency:

- Pack one room at a time. (It will help with the unpacking.)
- Mark all boxes, assigning them numbers and specifying the room.
- Fill a couple of cartons a day, starting well ahead of the move.
- Make a log showing the number of boxes packed per room and the total number of cartons packed.
- Leave space in your log for special comments, such as carton conditions or location of high-valued goods.
- Notify your mover of any high-value items.
- Have plenty of "filling" material available. Specially made cartons, for everything from mattresses to clothing and mirrors, can generally be purchased from your mover.

 Alternatives include boxes discarded by grocery or liquor stores. Insects, such as roaches and their eggs, can travel in boxes, so keep that in mind when using boxes from food stores.



Moving Checklist

Moving Out	Mov
Moving Preparations	Add
☐ Buy boxes ☐ Schedule movers ☐ Arrange transportation needs for the move	
Reserve storage unit Acquire school transcript for children	Utili
Utilities to cancel/transfer	
☐ Telephone* ☐ Gas & electric* ☐ Water ☐ Cable/internet* ☐ Garbage removal *tdeck for refunds	
Address changes	Gov
 □ Forward new address to post office □ Notify work contacts/human resources □ Update bank account/investment information □ Modify credit card account data □ Change delivery for publications/newspapers 	lf m
Medical services updates	"
☐ Medical records ☐ Dental records ☐ Prescription transfers ☐ Veterinarian records	Med
Closer to moving day	١ŏ
□ Defrost refrigerator □ Hand-carry jewelry and valuables □ Withdraw travel cash or prepare checks	
Leave keys/garage door openers	1

Movi	ng In
Addr	ess change
a	rrange for post office to hold mail for new ddress until move-in date
V	lew telephone number Vater iarbage removal ias & electric cable/internet
Gove	ernment licenses/services
_	Change address on driver's license Register children in new school
If mo	ving to a different state:
R	pply for new driver's license Register car Register to vote (and find new polling place)
Medi	cal services updates
F	ind new doctor ind new pharmacy ind new dentist ind new veterinarian WE ARE MOVING

HOME FINDER NOTEPAD

Looking for the right home takes a fair amount of work, this page is here to help you weigh your options.

		House #1	House #2	House #3
	Address			
	Year Built			
370	Price			
=	Yearly Insurance			
\Rightarrow	Monthly Payment			
	Avg. Utility Payment			
	Square Footage			
\Rightarrow	Lot Size			
\Rightarrow	Style of House			
	# of Bedrooms			
	# of Baths			
\Rightarrow	Garage / Carport			
	Neighborhood Quality			
	Closet Space			
	Heating & A/C			
\Rightarrow	Separate Dining Room			
_	Kitchen Space			
	Refrigerator			
	Stove			
\Rightarrow	Garbage Disposal			
_	Dishwasher			
	Washer / Dryer			
	Laundry Area			
\Rightarrow	Attic			
	Condition of Windows			
	Insulation			
\rightarrow	Electrical Wiring & Age			
=	Deck , Patio & Fence			
	Type of Siding			
	Exterior Condition			
\Rightarrow	Notes:			
$\overline{}$				
-				



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