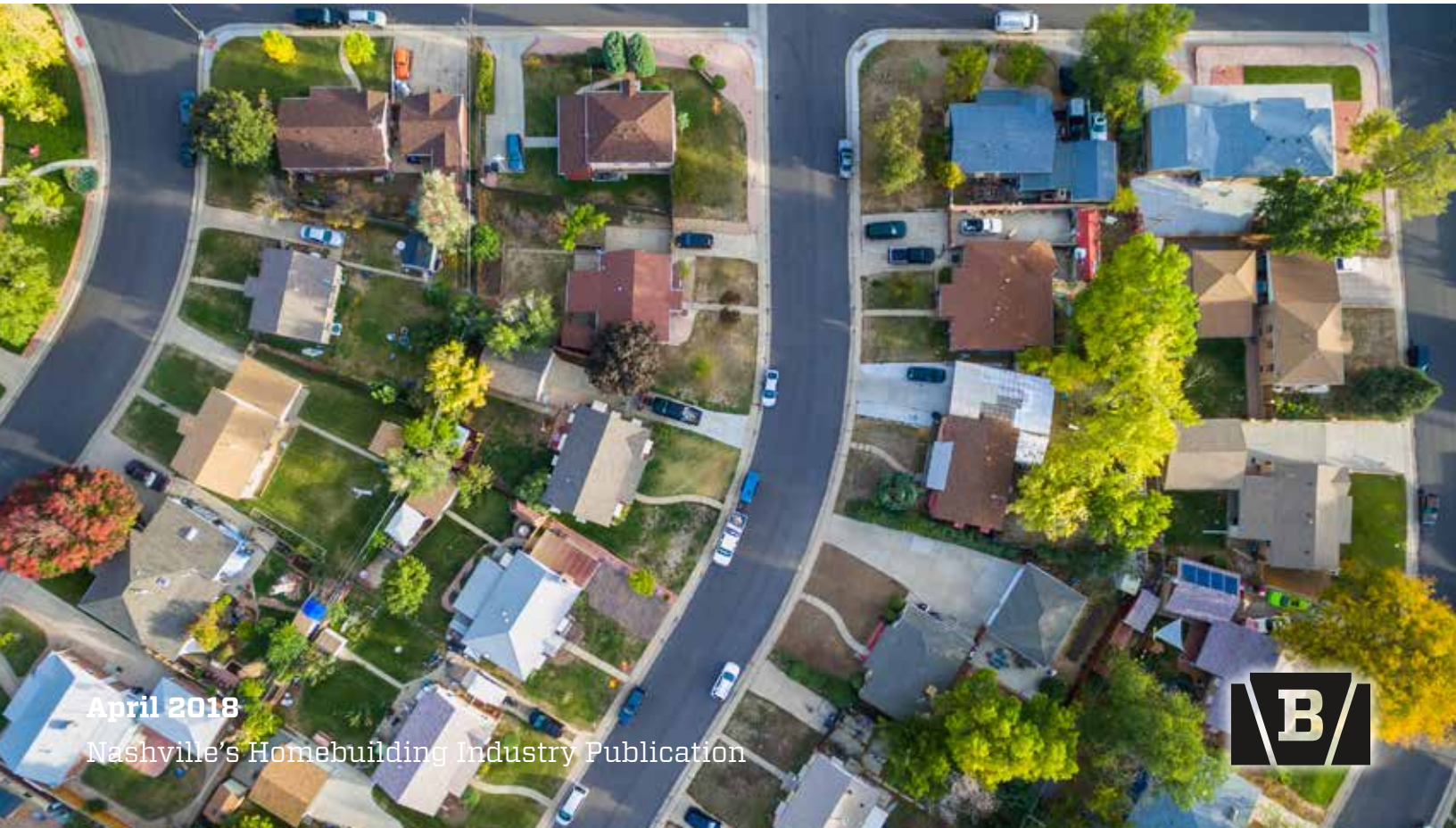


DON'T FORGET ENERGY TAX
CREDITS THIS APRIL

WINDOW SHOPPING...
WITH PERFORMANCE TOP
OF MIND

LAND PLANNING: IT'S TIME
TO "BREAK THE CHAINS"

Building Savvy



April 2018

Nashville's Homebuilding Industry Publication





Many dealerships claim to be #1 but at Walker Chevrolet **YOU** are #1



WALKER
FRANKLIN, TENNESSEE

615-656-3153 | www.walkerchevrolet.com



Custom Hardscapes | Irrigation | Outdoor lighting

Give us a call to learn how we can assist with all of your outdoor needs.

(615) 585-0280

www.greenscenenetn.com

InterLinc Mortgage Opens The Door To Homeownership

There is no better way to start the new year than with Tonya and InterLinc Mortgage Services, LLC.



Tonya J. Esquibel, Loan Originator
615.300.0794 TEsquibel@lincloan.com
*Apply Online www.TonyaLoans.com
or Text tonya@linc to 33655
NMLS# 188269

- Top of the Line Marketing and Management Software to Better Serve Our Clients
- On Time & As Agreed Closings
- Competitive Rates
- Direct Fannie Mae, Freddie Mac, Ginnie Mae Seller/ Servicer
- Local Appraisal Panel
- Strategic Marketing to Drive More Sales and Referrals
- Same-Day Conditional Pre-Qualifications Through Easy Mobile Text App
- Customized co-branded video milestone alerts for business partners & clients letting everyone know how the loan is progressing.



InterLinc Mortgage Services, LLC. NMLS ID: 205696. Tennessee Mortgage License ID #114460-120. InterLinc is an Equal Housing Lender. **DISCLAIMER:** This is not a commitment to lend. Credit and collateral are subject to approval. Other restrictions may apply. Programs, rates, terms and conditions are subject to change without notice. www.nmlsconsumeraccess.org Messages may be recurring: *Msg & data rates may apply. Text Stop to cancel. Go to preapp1003.com for privacy and terms.



TABLE OF CONTENTS



06

VIP Waiting List Create Sales, Anticipation and Excitement

16

Savvy Trucks & Toys
A Truck For Everyone...
Look and You Shall Find It!



DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of N2 Publishing but remain solely those of the author(s). The paid advertisements contained within the *Building Savvy* magazine are not endorsed or recommended by N2 Publishing or the publisher. Therefore, neither N2 Publishing nor the publisher may be held liable or responsible for business practices of these companies. **NOTE:** When community events take place, photographers may be present to take photos for that event and they may be used in this publication.

SAVVY'S A-LIST

Auto Dealership / Auto Repair & Service

Walker Chevrolet
(615) 656-3153
www.walkerchevrolet.com

Flooring Floorz

(615) 771-7669
www.floorz.info

Glass And Mirror

Genesis Glass & Mirror
(615) 794-5517
www.genesisglasstn.com

Home Automation & Security

Symspire
(615) 332-0093
www.symspire.com

Insurance

Lowry Insurance
(704) 779-1582

Interior Design & Home Staging

Refresh
(615) 472-1336
www.refresh-home.com

Landscape/ Irrigation/Lighting / Hardscape

Green Scene Irrigation and Landscaping
(615) 585-0280
www.greenscenetn.com

Mortgage

Lincoln Loan
(615) 308-9008

Movement Mortgage
(615) 669-0821
www.movement.com

Regions Bank
(615) 309-7359
www.regions.com

Painting & Drywall

Gonzalez Painting
(615) 596-0658

Photographer - Real Estate & Commercial

Home Pix Media
(615) 337-5986
www.homepixmedia.com

Real Estate Services

Leanne Vande Kamp - Bob Parks Realty
(615) 557-8552
www.bobparks.com/agents / leannevandekamp

Tammy Chambers - ReMax Elite
(615) 830-7423
www.tammychambershomes.com

Want to add to your bottom line? We can help.

Electrical Contractor

New Construction | Custom Homes | Multi Family | Service Department

Low Voltage Contractor

Home Security & Monitoring | Home Automation
Home Entertainment | Network Wiring

Let Us Inspire

Customer Design Center | Onsite Design Services
Conference Room Available to Meet with Clients

"We have worked with Symspire for 12+ years and it is a true partnership. They provide us and our customers with the best in technology, security, and service. The Symspire Team has always provided us quality with integrity and are ahead of the market and other companies out there today."

- Dan Gilbert

Vice President of Homebuilding | Southern Land Company, LLC

symspire

INSPIRING INTELLIGENT LIVING

symspire.com • 615-332-0093

VIP WAITING LIST CREATE SALES, ANTICIPATION AND EXCITEMENT

By Tammy Chambers



How many times as a Builder have you looked at a piece of land covered in trees visualizing a neighborhood full of homes with streets and amenities? Once the land has been purchased this where you begin preparing and planning for a beautifully developed community.

Now comes the good ole' planning commission where you will present your awesome vision! Once approved you will be ready to move forward with development. What is all this for? Oh yes, it is to sell homes and help people realize the American dream of homeownership!

Due to the growth in Middle Tennessee, more and more builders have expanded into our market, in turn, creating a highly competitive marketplace.

Builders and Developers can get ahead of sales by creating a VIP waiting list of customers which can include Buyers Agents waiting to bring their clients out upon release of homesites. So, how are you going to do this? You can accomplish this through soft releases of information as you develop the community.



As you create your VIP waiting list, you will first want to do a ground-breaking ceremony that will be advertised and marketed on social media and the local newspaper. Sharing your website through social media platforms allows you to promote your community to visitors encouraging them to register for your VIP waiting list. Also,



have your listing Agent attend Real Estate offices doing presentations about the neighborhood at their weekly office meetings. At this time, you will be giving just enough information verbally to these Agents getting them excited to go to the community or builder website to register for the VIP waiting list. Once registered they will begin to receive updates as information is released including things such as progress updates, floor plans, exterior elevations, plats. Customers and Buyers Agents will get an invitation to a VIP pre-launch party that will be exclusive to only those on the VIP waiting list prior to being released to the public. On this night you will share VIP pricing, incentives along with your included feature list and lot availability for the current phase. Have your listing Agent along with project manager of community and other members of your team such preferred lender to introduce themselves. Service a light dinner and get them excited through visual aids. Be sure to allow for a Q&A session while being prepared to answer HOA questions.

In order to receive this special pricing appointments must be made that night and held within two weeks prior to all information is released for sale publicly, this creates urgency! All contracts must be written in the two-week time frame.

VIP waiting list creates anticipation and excitement right out of the gate. ▼

SAVVY SALES

By Paul Evans

How many times have you heard this?:

“I am a one-man show here burning the candle at both ends.”

I hear that all the time from custom builders and pro-remodelers who don't think they are ready yet to add anyone to help them with their work. But is that the best thing?

The main thing I hear is that the company simply can't afford to add employees. But has the need really been assessed and a pencil put to it to see what the true cost really is? The big picture may be surprising. If you're reading this and relating to what I'm talking about, I want to propose that you take some time to undertake this exercise.

Break down all of the activities of your business. Most businesses can break it down into three categories: Sales, Operations or Administration. Each one of these three categories can then be broken down even further, down to specific job descriptions. Access a dollar value to your company for each one of these jobs. This might be based on last year's total sales, attributing a percentage to each job for how much it contributed to total revenue, then dividing that percentage by the total revenue. Be honest and fair in those evaluations. If you weighted the value of sales too strongly and did not put enough value on follow-through and execution, then your sales would certainly decline and you would never get the final draw on any of your build jobs. Not enough focus on the sales and marketing effort, however, is not going to keep your pipeline full and no amount of great administration or job skill is going to keep your doors open without sales.

Now, ask yourself what part of the business that you really like and most excel at. Consider that this is what you want to continue doing, and that the rest is fair game to delegate out.

So, you have the jobs and an estimate of their value to your business. Ask yourself how many hours a week YOU spend doing each one of the jobs. Compare that to your list of the jobs that you like and don't want to give up. Can one or two, or even three of these jobs be done by someone outside the company? Would delegating these jobs allow you to do what you like best, better or more often? Could your attention to your ideal area of focus bring in enough extra money to offset the money you're doling out to pay your help?

Could there be NO MONEY OUT solutions that would still allow you to spend more of your time on your ideal job? Perhaps there are suppliers and trade contractors out there that could be partners in making your company great. Let's say that "Supplier A" is on your job at least two times a week, and he or she can now be your eyes on the job site those two days. "Supplier B" is on the job two days a week also, so there are more eyes on the job. "Trade C" is there on and off five days out of each month. And so on. If you are able to find suppliers and trade contractors that you can trust, and you're able to get more jobs because of your focused attention on sales during those hours when you have delegated site supervision duties to them, then you win and so do they.

I have counseled builders that are not in the position to afford a full-time superintendent on the job every day. But when they entrust their material and trade partners to help be their eyes and ears on the job site and personally spend more of their own time on administration, sales and operations, they begin to see how much time they were spending in areas that were not making them money, or more importantly--not allowing them to go make more money.

Companies often do this type of exercise when they see they are spending too much money on overtime with the employees. Would adding additional employees bring down the overtime costs and help the business make more money and/or just give the employees a better quality of life? When you are a "one-man show," you're just like that employee working too much overtime and sacrificing quality of life and job satisfaction in the process. ▼

Paul Evans is the National VP of Millwork for BMC. He is also a licensed general contractor in seven different states around the country and a board member of the Building and Energy Codes Committee for the State of Texas. Paul travels around the country for BMC teaching classes on customer service, negotiating and sales. For over 10 years he has been an instructor for the NAHB, University of Housing and for the Home Builders Institute. He is a graduate of Lamar University, School of Engineering.



Let Regions Minimize the Stress of the Home Building Process

Regions Mortgage can help minimize the stress of the home building process. That's why we provide an array of Construction to Permanent programs that offer the convenience of a one-time closing and the assistance of an experienced professional during the construction lending process. It's fast, easy, and lets you focus on more important things, like which light fixtures to install.

Construction Perm Loans available with the following features:

- One-time close without second set of closing costs
- Up to 90% Loan to Value available
- Option of Fixed-Rate or Adjustable-Rate Mortgages
- Primary residences and second homes
- Interest paid on funds as they are drawn during construction
- Interest rate is locked before construction begins
- Build on your lot and finance the cost of construction
- No prepayment penalty

Contact me today to learn more. It would be a pleasure to help.



Chad W. McGee
NMLS #546460
Mortgage Loan Originator
Vice President - Chairman's Club
810 Crescent Centre Drive, Suite 300
Franklin, TN 37067
p - 615.415.3473
chad.mcgee@regions.com

regionsmortgage.com



Follow us for helpful tips and information.



© 2017 Regions Bank. Member FDIC. NMLS# 174490. All loans subject to qualification, required documentation and credit approval. Certain exclusions may apply. Loan terms and availability subject to change. The Annual Percentage Rate on all adjustable rate mortgages is subject to change after consummation period. Regions and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank. (05/17)

[savvy focus]


By Beverly Smirnis

Window Shopping... WITH PERFORMANCE TOP OF MIND

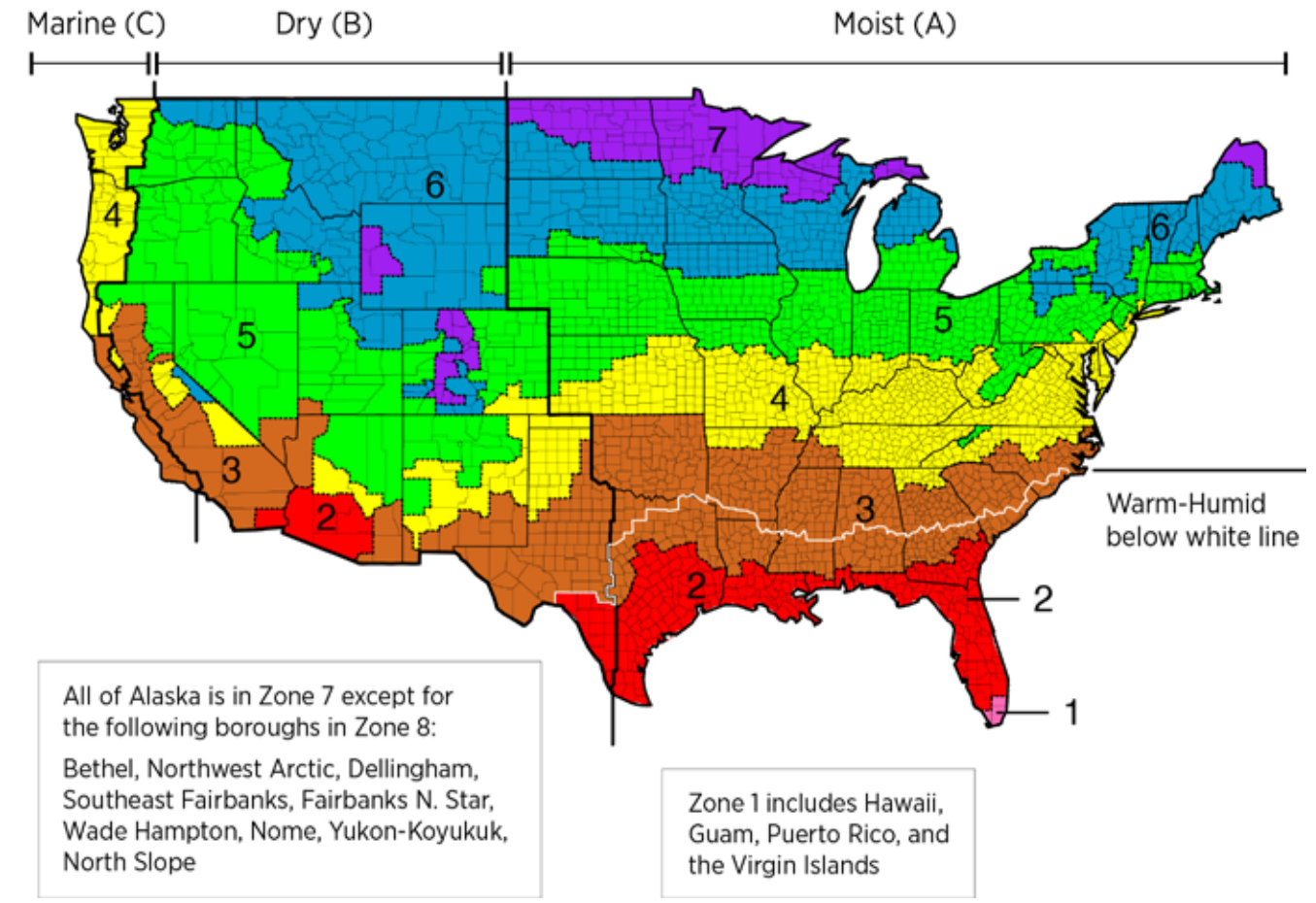
Oftentimes, when we think of choosing windows and doors, we envision the stunning architectural images that the major manufacturers use in their sales presentations. Yes, windows should be beautiful and beautiful choices do add to a home's value. But without proper performance, beauty is quickly diminished. So, let's focus on the first things first, looking at windows and doors from the perspective of energy performance.

ENERGY EFFICIENCY STARTS IN THE DESIGN PROCESS

When designing the house, window location and sizing as well as properly sized overhangs are essential considerations. Maximizing beneficial solar heat gain and minimizing unwanted solar heat gain are the goals. Locating deciduous shade trees to the south and west will also minimize summer solar gain and maximize winter solar gain. Keep in mind that different window models for different sides of the house may be your best strategy. If

 <p>National Fenestration Rating Council® CERTIFIED</p>	<p>World's Best Window Co. Series "2000" Casement Vinyl Clad Wood Frame Double Glazing • Argon Fill • Low E XYZ-X-1-00001-00001</p>	
	<p>ENERGY PERFORMANCE RATINGS</p>	
U-Factor (U.S. / I-P)	Solar Heat Gain Coefficient	
0.35	0.32	
<p>ADDITIONAL PERFORMANCE RATINGS</p>		
Visible Transmittance	Air Leakage (U.S. / I-P)	
0.51	≤ 0.3	
Condensation Resistance		
51	—	
<p>Manufacturer stipulates that these ratings conform to applicable NFRC procedures for determining whole product performance. NFRC ratings are determined for a fixed set of environmental conditions and a specific product size. NFRC does not recommend any product and does not warrant the suitability of any product for any specific use. Consult manufacturer's literature for other product performance information. www.nfrc.org</p>		

The NFRC is an independent non-profit organization that establishes objective window, door, and skylight energy performance ratings



International Energy Conservation Code (IECC) Climate Zones

you're building a plan that's been built before, some design adjustments may need to be made in consideration of where you're building and which way the home will face.

Window flashing should be integrated shingle-fashion with the weather-resident barrier, window/door frame and decorative trim, with details and installation sequences specified on the building plan. When specifying patio doors, keep in mind that swinging doors offer a much tighter seal than sliding doors.

READ THE LABEL

In choosing what type of window or door frame you use, the strength, durability, low maintenance and insulation values must be considered as well as which choice makes the most sense for your climate.

ENERGY STAR estimates that installing ENERGY STAR-rated windows and doors can save homeowners

up to 15 percent on their utility bills. Qualifying windows are available in wood, fiberglass, vinyl and aluminum or a combination of these materials. Fiberglass, wood clad and steel doors with polyurethane foam cores are among the most energy-efficient door materials available. A well-built door will also have a magnetic strip to create a tighter seal that reduces air leakage around the edges.

The performance of the glass is paramount. Modern windows are built with two or more panes of glass filled with an odorless, colorless, nontoxic inert gas such as argon or krypton to fill the space between the panes to provide better insulation than just air. Special low-emissivity (low-e) coatings applied to one or more of the glass

surfaces are designed to reduce the infrared radiation from a warm pane of glass to a cooler pane, thereby making the window more energy efficient (lowering the U-factor). These coatings also reflect ultraviolet (UV) rays to minimize fading of furniture and drapes. Spacers keep the panes of glass the right distance apart. Spacers made of non-metal insulating materials may also insulate the edges of the glass panes to help reduce heat transfer through the window.

Performance scores by the National Fenestration Rating Council (NFRC) rate window performance in five categories. Performance criteria for doors are based on the amount of glass they have (called glazing level) with ratings also certified by the NFRC. Products



Wood Double Hung Windows by Marvin Windows

Armed with best practices that start in the design process and essential information for comparing one window or door to another, you will narrow down the choices.

meeting ENERGY STAR criteria for the highest U-factor and Solar Heat Gain Coefficient permissible in each climate zone will also display the ENERGY STAR label along with a map indicating the U.S. regions where the labeled window meets ENERGY STAR specifications.

What to Look For on the NFRC Label:

Low U-Factor U-Factor measures the rate of heat transfer and tells you how well the window insulates. U-factor values generally range from 0.25 to 1.25. The lower the U-factor, the better the window insulates.

Low Solar Heat Gain Coefficient SHGC is measured on a scale of 0 to 1. The lower the SHGC, the less solar heat the window transmits.

High Visible Transmittance VT refers to the amount of light the window lets through. On a scale of 0 to 1, values generally range from 0.20 to 0.80. The higher the VT, the more light you see.

Low Air Leakage (AL) Value AL measures the rate at which air passes through joints in the window. AL is measured in cubic feet of air passing through one square foot of window area per minute. The lower the AL value, the less air leaks through the window. Most industry standards and building codes require an AL of 0.3 cfm per square foot.

High Condensation Resistance This measure of how well the window resists water build-up is scored on a scale from 0 to 100. The higher the condensation resistance factor, the less build-up the window allows.

INSTALL PROPERLY

Follow the manufacturer's installation instructions when installing the windows to avoid voiding the warranty. The Department of Energy advises not to rely on fibrous insulation alone to block airflow around rough openings, as it will not air seal. DOE recommends filling the rough opening around windows and exterior doors with caulk or low-expansion spray foam designated for doors and windows, using only closed-cell products when using backer rod products, as open-cell foams can absorb and hold moisture. Properly lapped flashing around window and door openings integrated with the drainage plane layer directs water out and away from the wall cavity.

Armed with best practices that start in the design process and essential information for comparing one window or door to another, you will narrow down the choices. Now, you can now go back to looking at those gorgeous product shots. Your choices will have a significant influence on the overall look of the home and your thorough inspection on the job site will assure that those thoughtfully chosen windows and doors are installed correctly so that so that they will meet all of their performance claims. ▾

If you are thinking of buying or selling...

Leanne knows

West Franklin

Experienced with

17 years

in the industry

Parks on Main, 2016

#1 Agent

Top 1% of all
Greater Nashville Realtors



“Leanne was a strong advocate for us and had the grace and calm disposition to help us handle any situation that transpired while she listed our house and helped us with our new build. Leanne’s work ethic, dedication and positivity is beyond compare.”

Mark and Melissa Poppell

Leanne Vande Kamp

direct: 615.790.7400 | cell: 615.557.8552
Leanne.VandeKamp@gmail.com | www.leannevandekamp.com
415 Main Street, Franklin, TN 37064



Brian Covey

MARKET LEADER | NMLS#: 921043
direct: 615.669.0821 | cell: 901.482.3806
brian.covey@movement.com



MOVEMENT MORTGAGE

PURCHASE | JUMBO | USDA | FHA | VA

840 Crescent Centre Drive, Suite 260, Franklin, TN 37067 | Movement Mortgage, LLC supports Equal Housing Opportunity. NMLS ID# 39179 (www.nmlsconsumeraccess.org) | 877-314-1499. Movement Mortgage, LLC is licensed by TN # 112748. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. "Movement Mortgage" is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company. 8024 Calvin Hall Rd, Indian Land, SC 29707. CPID 4733 | Exp. 2/2018 | www.movement.com



[on the drawing board]

Land Planning: IT'S TIME TO "BREAK THE CHAINS"

Have you ever wondered why there are so many odd dimensions in the business of Land Development? There are 43,560 square feet per acre, a mile is 5,280 feet long, and many streets are 66 feet wide.

Well, you can thank Edmund Gunter who in 1620 developed a "chain" made up of 100 "links" that would measure 66 feet end to end, a measuring device that has not been used for well over a century. Thus, all of our modern lengths and areas are based upon being divisible by 66 (22 yards). Until recently most public street right-of-ways were 66 feet wide because a surveyor simply stretched the chain and set property corners. There was no other logic to the width. While most cities and counties have adopted more logical street widths, reducing the right-of-way width to either 50 feet or 60 feet, many government entities still hold onto the obsolete 66-foot wide standard.

Until recent history, all mathematics concerning the layout of development required tedious (and time-consuming) calculations by the land surveyor and civil engineer. A 100-lot subdivision with curved streets and varied size lots could have easily added months to the design process before the final plat submittal. Then, after submittal, a complex layout with curved patterns had to be manually rechecked for errors by the governing authority (or their consultants), also adding delays. The field stakeout process for a curved street or walk would have required calculations based upon deflecting angles and straight distances--also extremely time-consuming. All of these extra man-hours required were not free – the costs were ultimately passed on to the consumer with higher lot pricing. Because they were a rarity in their time, neighborhoods with beautiful, curved lanes with varied setbacks and elegant meandering wide walks such as Lake of the Isles in Minneapolis, or the mansions along the curved lanes of River Oaks in Houston remain to this day – 'the' places to live.

If you use Google Earth to look at developments that were designed from the 1960s to the early 1980s you see street patterns beginning to be much less rigid than the grid patterns that were

the status quo before that time, given all of the hurdles discussed above. These neighborhoods were designed by a planner working on a table drawing manually by hand, then given to the engineer. There was no AutoCAD add-on's to automate the design of lots and streets. But the old school civil engineers of this era would take the time and effort to try to create nicer developments while also balancing the earthwork.

In 1968, I began my planning career in Southfield, MI, a suburb just beyond the north edges of Detroit. Our small firm produced hundreds of new subdivisions a year, most of them large, and some very large. Planning at that time consisted of a few requisite curves, making sure home fronts did not face rears, and making lot sizes slightly smaller in exchange for usable open spaces. That's pretty much planning 101 circa 1968. Vehicular 'flow' and pedestrian connectivity were not concerns. Because our artistic and free-hand marker-pen planning process would have been a nightmare for the engineer and surveyor, they would mathematically simplify most of our designs.

While technological progress was explosive in the 1970's and 80's, land planning was all about speed – how much faster could the consultant deliver the plan to their client? Using cookie-cutter patterns, rarely was anyone taking the time and effort to balance the earthwork or cut costs; this impacted home values and raised homes prices, but no one slowed down enough to consider that.

So in today's world, we have technology that makes it easy to plan neighborhoods with curved (organic) design. It would take no extra time to design and little extra cost to stake out than a grid. But, in the words of the famous architect, Ephraim Goldberg (you know him as Frank Gehry), "Ninety percent of the buildings we live in and around aren't architecture. No, that's not right--98 percent." And I'd

say the same about subdividing land – 98 percent of the time, the method is to simply jam in as much density as allowed by the regulatory minimums. There is little regard for value, livability, character or function.

The blame is squarely on technological "advancements" that have dumbed down design to a button press, resulting in mindless replication of easy-to-generate configurations. College professors are given this system to teach, creating CAD operators and not designers. It's incredibly quick to design a characterless development and whip out bland buildings with today's off-the-shelf CAD systems.

The industry has come full circle, at first developing the grid because it was quick, then transitioning into more interesting patterns but ignoring connectivity and function, and now using technology as a crutch instead of a design tool. So here we are back to using more of the grid pattern again. Few of today's young engineers take the time and effort to balance earthwork, instead using automated street grading to quickly reshape the land. The results can be mil-

lions in added construction dollars. Given that both engineers and architects typically charge a percentage of construction costs, they profit by delivering the most terrible designs! This business model has no business being used in today's consulting environment.

We need to get back to an era where design matters, where professors teach design instead of CAD automation, and where cities, builders, and developers push their consultants to do better, refusing to accept an automated project. We are no longer chained down to the past, so why not use technology to create better development and homes, not just quicker plans? ▼

Rick Harrison is President of Rick Harrison Site Design Studio and Neighborhood Innovations, LLC. His career spans more than 49 years in land planning, civil engineering, land surveying and land development and over 40 years in computer software development. He is the author of Prefurbia: Reinventing The Suburbs From Disdainable To Sustainable and creator of LandMentor. His websites are rhesdplanning.com and Land-Mentor.com.

[savvy trucks & toys]

By Steve and Beverly Smirnis

A Truck For Everyone...
**Look and You
Shall Find It!**

Ford's new Ranger will answer to increased demand for mid-size pickups.



W We heard a Ram Trucks executive refer to the new engineers behind the scenes designing and building the newest half ton pick-ups as “paradigm pioneers.” Ram engineers have done a superb job at anticipating the wants and needs of half-ton pickup drivers. That has paid off handsomely for RAM, establishing it as a true contender in an arena that has long been dominated by Ford and General Motors. Industry experts say that after separating the truck division from the Chrysler Dodge nameplate in 2009, Ram has carved out its role as a leader by breaking the mold of what a truck should offer and proven that people are willing to pay more for their truck purchases, too.

The Ram's base engine for the 1500 is a 305-horsepower V6. Ram's 395-horsepower V8 will deliver better acceleration, but it's the 240-hp turbodiesel with 420 pound-feet of torque that gets 21 mpg city and 29 mpg highway that has people talking. Ram says that its 2019 1500 model with the V8 engine will tow up to 12,750 pounds and have a max payload of 2,300 pounds. But beyond measuring up capability-wise, Ram has firmly established its brand as the leader of the pack when it comes to smooth ride and luxury trim levels. Ram reports that they have pulled in drivers who previously owned SUVs



Above: Ram's Laramie Longhorn continues to set the bar in luxury truck interiors.

Left: 2018 Centennial Edition Chevy Silverado alongside a 1972 Chevy C10.

and sedans and attained one of the highest marks in brand loyalty. Yes, a Ram pickup is cool, comfortable, and luxurious enough to drive as both your workhorse and your weekender. Who ever heard of reclining rear seats in a pickup?

The good news is that everyone is forced to keep up, and nowhere is the competition more obvious than in the full size pickup segment. We could talk about technology and entertainment features, but let's just say that all of the new trucks have just as many bells and whistles as any vehicle segment plus features that take into account all the new if somewhat less experienced pickup drivers. Things like hill descent control can make a novice look good off-road, while parking assist features allow confident maneuverability for city slickers.

Across its Silverado 1500 lineup, Chevrolet strives to deliver something for everyone—from bare bones to luxury cruiser. There are three cab layouts, three bed sizes and three engine choices across six trim levels. The Silverado engine lineup ranges from its base V6 up to a 6.2-liter V8 capable of towing 12,000 pounds. We drove the Centennial Edition Silverado Z71 4WD LTZ with 5.3-liter V8 engine matched to an eight-speed automatic, good for 355 hp, 383 lb-ft torque and rated to tow up to 11,000 pounds. Features included a chrome exterior trim, 18-inch alloy wheels, LED headlights and LED foglights and taillights. With Z71 signifying an off-road package, it also featured a heavy-duty locking rear differential, front tow hooks, a seven-pin wiring harness connector, special shock absorbers, a heavy-duty air cleaner, hill descent control, underbody shield and recovery hooks.

Ford is the leader to beat in the 1500 category, and it offers hundreds of available configurations across its top-selling F-150 lineup. Aluminum body panels and an aluminum bed gave Ford bragging rights in claiming the F-150 to be the lightest truck in its class. The latest news is the 3.0-liter Power Stroke diesel engine with 250 horsepower and 440 lb.-ft. of torque as a sixth engine choice for F-150 customers. The diesel is EPA-estimated at 30 mpg highway and boasts 11,400 pounds of towing capacity and 2,020 pounds of payload capacity. While maintaining a watchful eye to hold its firm positions of leadership in the 1500 segment, Ford is putting equal emphasis this year on answering the call from truck customers looking for an affordable, rugged, and maneuverable midsize pickup. Torture-tested alongside Ford F-150 trucks, Ford promises that its 2019 Ranger will be also be "Built Ford Tough," featuring a 2.3-liter EcoBoost® engine and class-exclusive 10-speed automatic transmission.

If you're already a pickup driver, you'll find the newest model year offerings compelling as each automaker attempts to prevent its buyers from straying elsewhere. And if you're not yet driving a truck, that's probably just because you haven't yet discovered the one perfect for you—because it's out there for sure! We really can't think of any reason that a truck would NOT be a good choice for just about any type of driver! ▼

Tammy Chambers is Middle Tennessee's New Construction Specialist

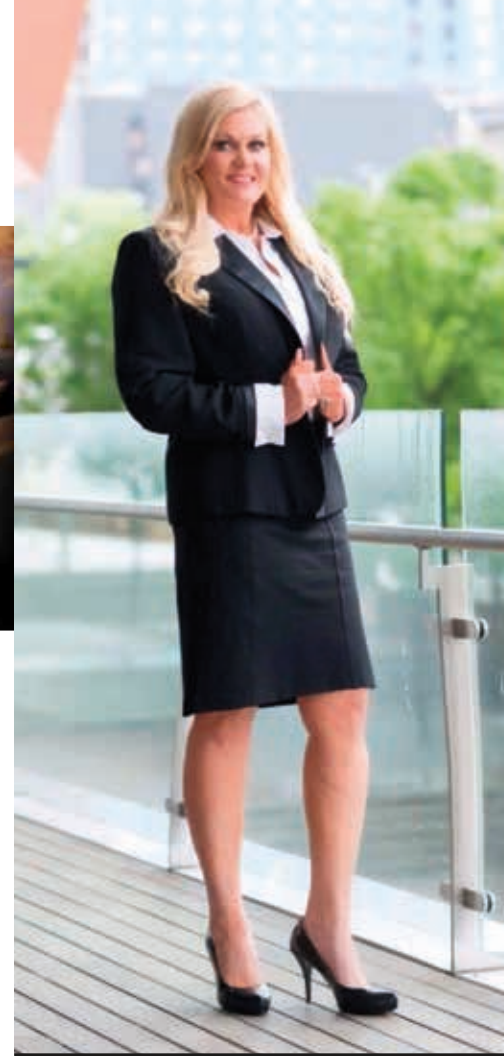
Tammy is proud to be the Director of Construction for Carrrie Zeier's ReMax Elite

WITH OVER 10 YEARS EXPERIENCE AS A NEW CONSTRUCTION SPECIALIST AT GOODALL HOMES, TAMMY WILL PROVIDE EVERYTHING YOU NEED FROM DIRT TO CLOSE!

- New Community Branding and Marketing
- Start Up Community Operations
- Manage Your Model Home
- List and position your new community in the marketplace
- **SELL YOUR NEW HOMES!**

Building Trust...Constructing Love...

Tammy Chambers
 O. 615.447.3900
 C. 615.830.7423
 TammyChambersHomes.com



Mike Steljes
 Commercial Lines Executive
 704-779-1582
 mstelljes@lowryassoc.com
 2101 Rexford Road, Ste 150-W Charlotte NC 28211
 www.lowryassoc.com

"Mike has been a fantastic business partner to us. He has helped clear up old account issues, consolidate packages, increase coverages and even reduce premiums. This can all be attributed to the personal attention that he gives each of his clients!"
 – Sean Sullivan Owner Living Stone Construction

Proudly serving the Insurance Risk Management needs for Home Builders and the Construction/Contractor Industry since 1993

General Liability, Builders Risk, Package, Umbrella, Professional Liability/E&O, Surety/Subdivision Bonds
 – Licensed in 43 states

Representing over 135 Builders in 32 states



REFRESH
home
Rethink • Redo • Remodel

1276 Lewisburg Pike | Franklin, TN | 37064
615.472.1336
refresh-home.com



“Our hope is that just like when we leave market, our customers will leave ReFresh Home feeling inspired and eager to work on their homes.”

Don't Forget **Energy Tax Credits This April**

On February 9, Congress retroactively reinstated the following tax credits on a retroactive basis for 2017 only:

- **\$2,000 tax credit for the construction of homes exceeding heating and cooling energy standards by 50%. The base energy code is the 2006 International Energy Conservation Code plus supplements. (Note: For builders to claim this credit, the builder must first own and then sell/lease the residence).**
- **up to \$1.80 per square foot tax deduction for commercial and multifamily buildings that exceed specific energy efficiency requirements under ASHRAE 2007**
- **up to \$500 credit for consumers installing qualified energy-efficient upgrades.**



Also, Section 25D Tax Credit for Power Production Property can be claimed for 2017 and beyond. The news here is that the 30% tax credit for the installation of numerous types of qualifying alternative energy equipment — not just solar equipment. A new bill restores the ability to claim the 25D tax credit for geothermal heat pumps, small wind turbines, and fuel cell property. Under a phase-out regime, the applicable credit rates are: 30% in the case of property placed in service before Jan. 1, 2020; 26% in the case of property placed in service after Dec. 31 2019 and before Jan. 1, 2021; 22% in the case of property placed in service after Dec. 31 2020 and before Jan. 1, 2022. ▼

f4}

GONZALEZ PAINTING

Interior and exterior painting | New construction drywall service
Final walk through cleaning services
615-596-0658

Photos . Video . Aerial
Matterport . Websites

Exclusively for
REAL ESTATE

HomePixMedia

615.337.5986
HomePixMedia.com

MM
CLEAR TO BUILD
DEPENDABLE LIVING

At Movement Mortgage, we know the loan process affects industry professionals such as builders and real estate agents as much as it does the borrower. That's why our trademark 7 Day Processing and 6 Hour Upfront Underwriting* goal work so well for all parties involved in a purchase. Our approach helps create a clear path to closing, faster than the industry standard.

Movement Mortgage is committed to being a Movement of Change in the mortgage industry, in corporate cultures and in communities. We are one of the fastest growing mortgage companies in the nation. Our innovative approach brings families home faster and helps our industry partners shine.

*While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application and process loans in seven days and close in one day, extenuating circumstances may cause delays outside of this window.

THE MOVEMENT WAY

STEP 1: ACCURATE PRE-APPROVAL - Our process starts with upfront underwriting based on your mortgage application and credit analysis, providing pre-approval upfront to those that qualify.

STEP 2: UPFRONT UNDERWRITING - Files move quickly to underwriting, and we are proactive in confronting potential problems so they don't become an issue later in the loan process.

STEP 3: 7 DAY PROCESSING - We strive to bring homebuyers to close in uncommonly rapid fashion with our 7 day processing goal.

STEP 4: 1 DAY CLOSING - Our process - and your clear to build - isn't slowed by a lagging or inefficient closing department. Our closers are highly motivated to work with a settlement agent and they strive to close the loan within 24 hours.



Mike Runion
LOAN OFFICER | NMLS: 1445820
direct: 731.798.6932
mike.runion@movement.com
movement.com/mike.runion

MM MOVEMENTMORTGAGE

www.movement.com
12 Cadillac Drive, Suite 180, Brentwood, TN 37027

TN-128659, KY-MC373513 | Movement Mortgage, LLC supports Equal Housing Opportunity. NMLS ID# 39179 (www.nmlsconsumeraccess.org) | 877-314-1499. Movement Mortgage, LLC is licensed by TN # 112748, KY # MC85068. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. *Movement Mortgage™ is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company, 8024 Calvin Hall Rd, Indian Land, SC 29707, CPID 5475 | Exp. 8/2018



**Carpet | Hardwood | Tile - Stone
Laminate | Luxury Vinyl Tile**

Visit Our New Showroom

1731 Mallory Ln Suite 103 * Brentwood, TN 37027

(Behind Cracker Barrel)

Call us Now! 1-615-771-7669

FREE no obligation in-home estimate!