

BRIERWOOD NEWSLETTER

MARCH 26, 2024

STEVE COLLINS SLCCONSULT@ATMC.NET



Spring greetings! Here is the SPRING Newsletter. I hope you find it informative!

I will putting together another letter in early summer....let me know what I should include!



WHATS NEW?

Greetings neighbors!

There is a lot that's new...



Brierwood Club: I keep hearing rumors of a sale, but my research shows it is still for sale...."Active"

Brierwood Website: *Dan O'Shea, despite 2 knee surgeries, has done a great job with the development! Very soon, you will be able to check the calendar, see new posts from approved neighbors, learn about developments impacting our neighborhood, and much more. Stay tuned.*

Brierwood pool:

OPENS.....MAY 1st

Annual membership = \$ 325

New member Initiation: ADDITIONAL \$300 –

For Capital Improvements

INFO AT POOL

Contact....Cheryl Wagner TEXT 910-880-1113

cwagner@intracoastalrealty.com



So Long....Longtime residents..

Cindy & Neil Northrup

*We wish them well as they move
closer to family in New York!!*

HELLO!

The new owners are:

Vickie & Roger Palermo---WELCOME!



A note from the Brierwood Ladies Club:

The Brierwood Ladies club will be sponsoring our annual community yard sale on Saturday April 13 from 8am to 12 pm. We will not sell balloons this year, but, please feel free to designate your own yard with balloons or a sign as you see fit. There will be a sign in the front of the neighborhood. Also feel free to post it on Next Door.

The Brierwood Ladies Club has been very busy this past year hosting a myriad of guests that we feel have been well received.

Our most recent speaker has been one of your very own neighbors, accomplished author Liz Boyer! Liz has already written three books. The first two are titled “A Lie More Real Than Truth” and “A Measure of Kindness.” The third book is titled “Saving Lisa” and should be out in April or early May. Liz is currently writing her fourth book. Look for her titles under E. L. Boyer. In addition, Liz will be at the Sunset River Gallery on May 9th at 11AM. Please stop by and see her there!

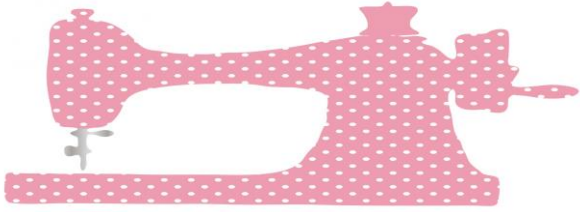
We have also been hosting some very special guest speakers throughout the year. Some of them have included Sea Biscuit (who brought a Rescued Owl to visit us), Beauty from Ashes (Crystal rescues small mammals in the area), Habitat for Humanity (did you know they are helping their first ever single father?), The Town of Shallotte spoke about the many things going on there, (with Mimi Gaither and Megan), Focus (Jody Heustens discussed upgrades in the area), we had a wonderful December Craft and made very pretty ornaments with Sandy Lynch and of course our annual ice cream social which is always fun and delicious!

We look forward to welcoming you to the Brierwood Ladies Club meetings. They are the third Monday of every month at 7pm at the Shallotte Presbyterian Church located at 5070 MH Rourke Road, Shallotte, NC 28470. We meet every month from September through April.

If you are not a member yet, you should really consider becoming one next year. We are also open to any new ideas you might have. I am sure by now you have met a current member within the neighborhood. Come join us and see what you have been missing!

Sincerely,
Lisa Damico
President
Brierwood Ladies Club

Brierwood Vendors



Alterations..... Trish Collins 910-470-2862 please text

Furniture... Ashley Furniture - Jenn Tobias (discounts on furniture and mattresses)

Golf Instructor.... RJ McCord 910-393-9438

HVAC.... Kool Freeze David Barrett 910-470-6753 Davidbarrett@koolfreezellc.com

Handymen.... Joe Wojenski 603-867-7631, Steve Collins 910-209-2861

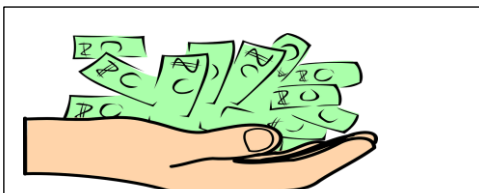
Irrigation... Ryan Cox 910-754-6078

Landscaping & power washing....Steven Finley 551-497-2997

Painters... Joe Wojenski 603-867-7631

Pet Sitting.... Tina Tinat57@gmail.com 910-393-9766

Realtors.... Cheryl Wagner 910-880-1113, Steve Collins 910-209-2861, Michelle Johnston@coldwellbanker.com



GRASS CUTTERS NEEDED!

GAS MONEY NEEDED! PLEASE!!!

As you know, volunteers keep the fairways cut. Would you like to help?

WE ESPECIALLY NEED HELP ON #8 GREENSIDE & CORNER OF BRIERWOOD & Country club.

You can donate to the gas fund through Liz Boyer or.....Jan Horwath

Many, many thanks!

A WALK IN THE WOODS....

There are some great sites in our neighborhood!

Hole # 8



OLD OAK



STANLEY CEMETARY



Steve Collins

REALTOR / INSTRUCTOR

Intracoastal Realty OIB

Steve's Real Estate Lesson.....WHAT IS THE DIFFERENCE BETWEEN A MARKET ANALYSIS AND AN APPRAISAL?

So, you are thinking about selling your house, but you are not sure what it is really worth? How do you come up with a fair listing price?

MARKET ANALYSIS

If you decide to put your house on the market, you will likely choose a Realtor. The realtor will help you determine the value of your home by completing a "Market Analysis". This is completed by the Realtor. The realtor will compare your home to 3 or 4 other similar homes that have been SOLD recently. This comparison will look at materials facts; Lot size, square footage, # of bedrooms & bathrooms, Fireplace? Garage size? Fenced yard? And other facts readily accessible. Considering these factors, the Realtor will present you with a range of prices in which would reflect your home's value (EX: \$349,00 – \$365.000). Then,

you and your realtor decide on a market price that is usually a little more than what you may actually expect.

OK....YOU HAVE AN OFFER AND THE BUYER NEEDS FINANCING....

The LENDER will arrange an APPRAISAL

The LENDER orders/contracts with a Certified Appraiser to determine the real value of your property. In other words, the **appraised** value will depend on how much the lender is willing to lend to someone purchasing the property. The usual amount is up to 80% of the value, depending on the type of loan (conventional, FHA, VHA, etc.)

The appraiser conducts a much more thorough evaluation considering additional factors (geographical & governmental) to determine a specific value. They will look at proposed zoning changes and many other factors. You or your Realtor, are able to offer comparables or other factors during the process. BUT, once the appraisal is completed, the appraiser communicates with the lender and gives his **opinion** of the market price. This is a specific number and will not be changed. **This opinion is good only for one day.** The lender usually accepts this appraisal, but can order another appraisal if warranted. Once the appraisal is complete, the Realtor nor the Seller should challenge.

Most of the time the Appraisal will be close to the offer-to-purchase. If not, the Buyer will be required to make up any deficiencies in the loan amount. If the Buyer is not willing to do this, he is not obligated to purchase, as most offers are contingent on the buyer obtaining financing.

Example: Offer to Purchase= \$400,000

Lender will finance 80% - \$320,000 Down payment = \$80,000

Appraisal = \$ 370,000 - 80% = \$296,000

SO, the down payment has changed from \$80,00 to \$104,000

The buyer needs to come up with an additional \$24,000 to close – OR renegotiate the Sales price.

Please email me with any questions...slcconsult@atmc.net

Ponderances.....



- How many holes can FOCUS dig throughout our neighborhood? Are they tunneling?
- Even though the NC State Law requires us to use turn signals, why do so many think that does not apply in our neighborhood?
- I would love to hear your ponderances!

THAT'S A WRAP.....LET ME KNOW WHAT YOU WOULD LIKE INCLUDED IN THE NEXT ISSUE!

