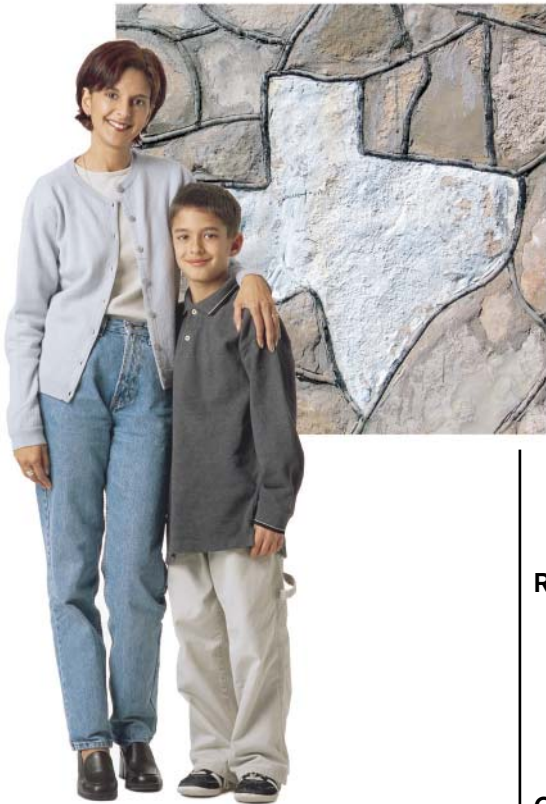


Tips for Buying Welcome to Texas!

Information to help you settle
into the Lone Star State



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If you just moved to Texas, you'll soon learn plenty about the culture, customs, and history of the state. In the meantime, here are a few items to consider as you get acclimated.

Get legal on the road

As a new Texas resident, you have 30 days to register your vehicle and get your driver's license. Before you register your vehicle, though, it must pass the state inspection process. In order, here are the three steps to follow:

1. Take your vehicle to a state inspection station. You can find a list of what types of inspections are required in your county and an inspections-station locator at www.txdps.state.tx.us/vi. When you go, make sure you take your driver's license and proof of insurance. If your insurance policy wasn't issued in Texas, you may need to show proof that you carry the minimum coverage required by the state: \$20,000 bodily injury or death to one person; \$40,000 bodily injury or death to two or more persons; and \$15,000 injury or destruction to other property.
2. When your vehicle passes inspection, the inspection station will give you a verification form to bring to the county tax assessor-collector's office. This is where you obtain a Texas vehicle registration sticker and license plates. You'll need proof of ownership, such as registration or title from your previous home state, as well as proof of insurance. Again, you may need to show that you carry minimum coverage amounts.
3. Apply for a Texas driver's license at the Texas Department of Public Safety (DPS) office in your area. To find the location nearest you, visit www.txdps.state.tx.us. Bring an ID, proof of Social Security number, proof of liability insurance, and proof of Texas vehicle registration. Expect to provide a thumbprint and surrender any valid out-of-state license you currently have.

Register to vote

While at the driver's license office, you can register to vote—or you can pick up a voter-registration application from the county voter registrar's office, a library, post office, or from the secretary of state's Web site, www.sos.state.tx.us. The application must be received 30 days before an election to vote in that election.

Go online

You can find a wealth of information about the state at TexasOnline.com. You can also search here for links to Web sites for counties, cities, chambers of commerce, schools, and libraries. If you're looking for answers to questions about state laws, required business licenses, taxes, and more, you may also find that information here.

Don't fall for misleading solicitations to file your homestead exemption

There is no fee to file a property-tax homestead exemption. You might receive letters, though, on official-looking stationery offering to file your homestead exemption for you for a fee. Even some people who have lived in Texas their entire lives confuse these letters as a form from a state agency requiring a mandatory fee. Don't fall for it. The process is simple and costs nothing. You can download the application from www.window.state.tx.us/taxinfo/taxforms/50-114.pdf, fill out the form, and send it in to your appraisal district.

If you have other questions, please feel free to get in touch with me.
Welcome to your new home!

For more information about Texas REALTORS® or buying or selling a home in Texas, visit TexasRealEstate.com.



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