

RELOCATION GUIDE

A resource guide for
doctors on the move.



KW AUGUSTA PARTNERS
KELLERWILLIAMS REALTY

www.movingmedicinepartners.com

MOVING MEDICINE PARTNERS

Hello,

And congratulations on connecting with such an outstanding REALTOR. All of us here at Moving Medicine Partners are so excited for you and this next phase of your medical career.

Our nationwide team of agents are married to doctors, so we have lived through many of the same stages and transitions you have experienced.

We understand some of the unique challenges you face when moving such as physician loans, licensing/credentialing, tail coverage, the need for a solid contract attorney and so much more.

We look forward to your next transition going smoothly due to our experiences and assistance.

Congrats again...



Zoe Cangas

Founder of
Moving Medicine Partners



**MOVING MEDICINE
PARTNERS**

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GET TO KNOW OUR CITY

★ Wellstar MCG Health

★ VA Hospital Downtown

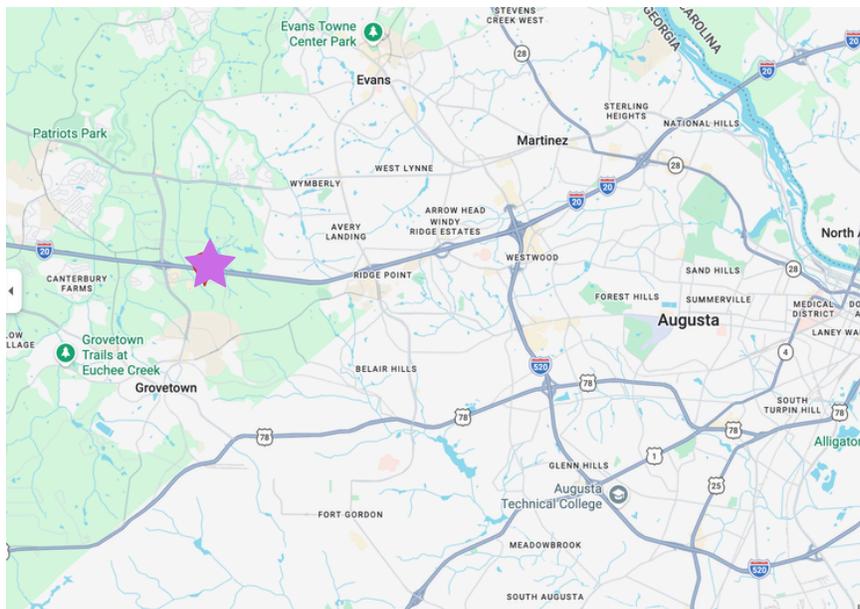




GET TO KNOW OUR CITY

★ Wellstar Columbia County Medical Center Hospital

★ Eisenhower Medical Center

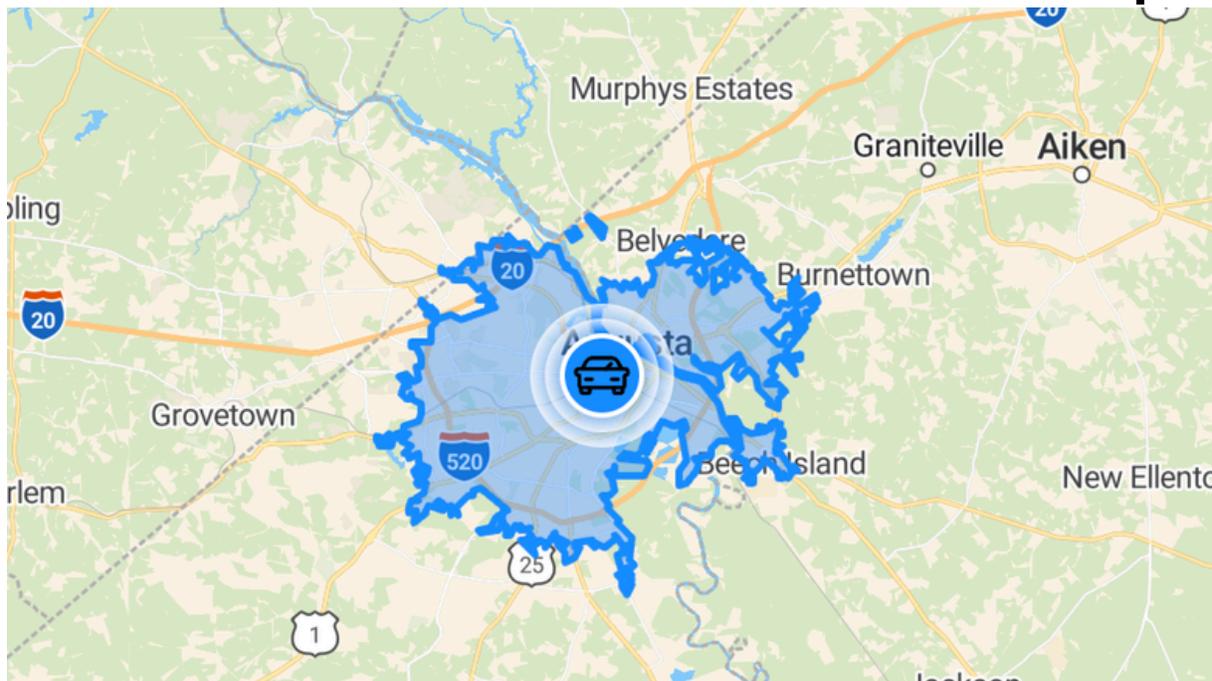




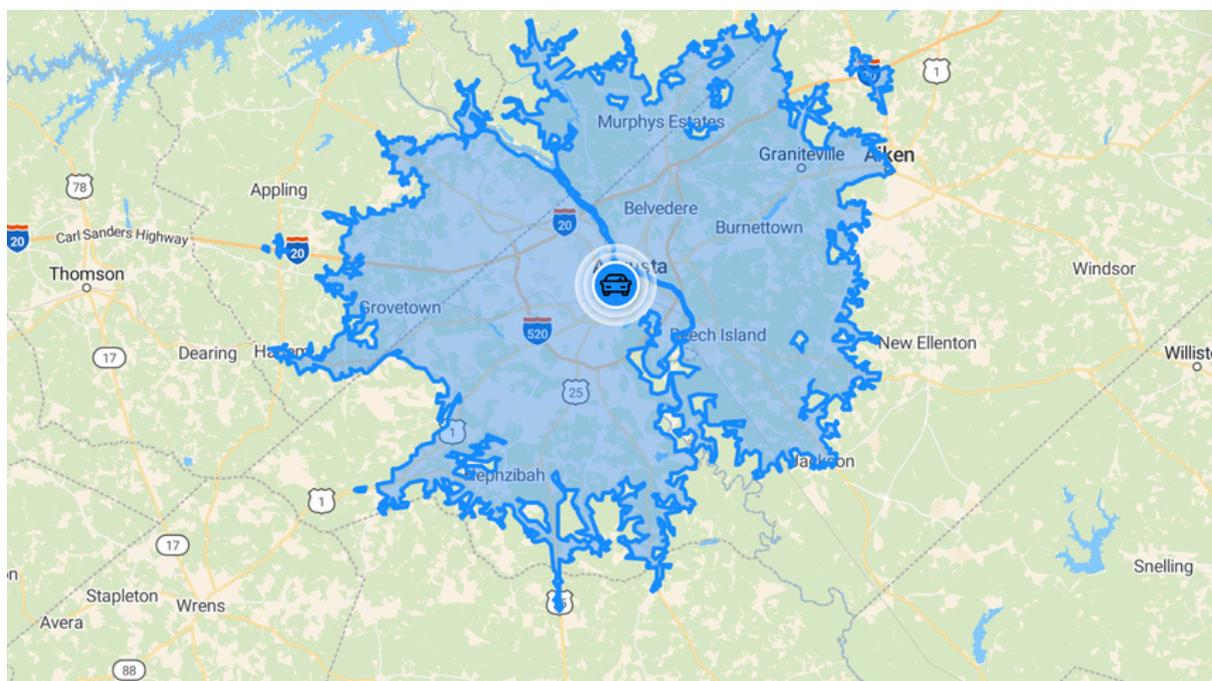
GET TO KNOW OUR CITY

Images below show boundaries for areas that reside within a 15 and 30 minute commute during the 7-8 am rush hour.

15 min commute time boundaries to Hospital



30 min commute time boundaries to Hospital





GET CONNECTED

LOCAL WEBSITES AND GROUPS

- <https://csrakids.com>
- www.visitaugusta.com
- www.visitcolumbiacountyga.com
- Facebook Pages -
 - Augusta Physicians & Spouses Network
 - Connect Augusta
 - Columbia County Connect
 - CSRA Kids

FUN THINGS TO DO IN AUGUSTA!

- Saturday market in Evans
- Saturday market in Augusta
- Seasonal festivals - Augusta has *many* of these! Details at www.visitaugusta.com
- Seasonal festivals in North Augusta, SC - <https://explorenorthaugusta.com/>
- GreenJackets Games



FREQUENTLY ASKED QUESTIONS

- **DO YOU NEED A CAR TO LIVE IN AUGUSTA?**
 - Ideally, yes! Augusta is a commuter city. We do have a bus system, but it is not as robust or efficient as larger cities. If you choose not to have a car here, I suggest renting an apartment very close to one of the hospitals.
- **SHOULD I BUY OR RENT?**
 - Great question—and one I get often. The right answer really depends on your personal situation. If your time here will be relatively short (around 1–2 years), renting is often the simpler option unless you're interested in purchasing a property that you plan to keep as an investment.
 - There are several factors to consider when deciding whether to rent or buy during this stage of your training. Having personally rented and purchased homes during different phases of my husband's medical training, I understand the pros and cons from both a professional and personal perspective. I'm always happy to share that experience to help you make the best decision for your specific situation.
- **CAN I LIVE IN SOUTH CAROLINA, BUT WORK AT WELLSTAR MCG?**
 - Yes! SC is just as close, or closer, than many of the cities on the GA side of the river. One consideration here - if you plan on keeping a property to rent out as an investment property later, do some research on property taxes in SC vs. GA for investors. Or, let's talk through this so I can help answer those questions.
- **WHAT'S UP WITH THE MASTERS TOURNAMENT? IS IT REALLY THAT BIG OF A DEAL?**
 - Yes! Once your housing situation is settled and you know your new address, enter the Masters Tournament ticket lottery for a chance to buy tickets! The course is beautiful! Even if you're not a golf fan, you should try to go at least once while you're here. Many homeowners in the area rent out their homes to earn extra money (tax free).



FREQUENTLY ASKED QUESTIONS

- **WHAT IS THE “MASTERS CLAUSE” WITH LEASES?**
 - Some leases have a clause that allows the owner to rent out the property for Masters Week to other guests. This requires the tenant to leave for that week, and in return the tenant receives reduced or zero rent due for that month. This can often be negotiated out of the lease if it is a problem. If you're renting, be sure to look for this in your lease! You can also send your lease to me and I'll help you read through it as well.
- **I HAVE KIDS - HOW CAN I ENROLL THEM IN SCHOOL?**
 - Public school registration/enrollment is done through county where you decide to purchase/rent. If your child attends a private school or daycare, please begin looking for this as quickly as possible! Many of our daycare programs, pre-k programs, and private schools have waitlists. This should be one of the first things you do.
- **I'VE DECIDED I WANT TO BUY - WHEN SHOULD I GET PREAPPROVED?**
 - Start talking to a lender as soon as possible so you know how much home you can afford! You want to make sure you're looking at homes in your price range. Also consider how much your NET paycheck will be. New attendings may not have a great grasp of what their paycheck will actually be because you plan on contributing as much as possible to retirement, a HSA, Flex Savings Plan, etc. There are paycheck calculators that can help with these estimations.



STEP 1: FIND YOUR REALTOR

Oh look... here she is!

Jaime Powell
Keller Williams Augusta Partners

Cell: 770-366-3460
Email: jpowell@jphomesales.com

Hello! If you have found this guide, then you likely already know me. If not, I look forward to meeting you!

I am the wife of a pathologist. He specializes in dermatopathology at Wellstar MCG Health. We have four kiddos ages 12, 9, 5, and 5. We have lived in the Augusta area since we married in 2009. He attended Medical School here at MCG as well as residency, and we moved to Danville, PA for his fellowship in Dermatopathology, then came back and made Augusta our permanent home. This first hand experience of living within the physician world has provided me with the empathy and insight of a doctor's life and schedule throughout all phases of training.

I love standing apart from other agents by having specific knowledge and training pertaining to physicians. I have vast experience with physician loans and have connections with several physician lenders.

This helps you, the buyer, by having more options and puts you in a position of better negotiation when purchasing.

The majority of my clients are buying on a tight timeline and often do not see the house before making an offer. I have extensive experience helping buyers purchase out of state, and even out of country. When you're ready to move, we can discuss the best use for your property. Should you keep it as a rental and begin building your investment portfolio? My husband and I are investors and I love advising clients in real estate investing! I cannot wait to work with you!





What clients are saying...



Jaime Powell

"Jaime is fantastic to work with! Always goes the extra mile and does everything she can to make sure we have the best experience possible"

Zach



Jaime Powell

"We recently had the opportunity to work with Jamie Powell when she represented us in the purchase of a rental property. The interaction with Jamie was fantastic. She has exceptional market knowledge of the Augusta area. She is extremely professional, outstanding at communicating and went above and beyond many times in this process for us. She has wonderful personal touch, and she genuinely cares about us as clients. We would highly recommend Jamie. She has been a pleasure to work with."

Kat



Jaime Powell

"Jaime is one of the best Real Estate professionals I've ever worked with in my 20 years as a RE Investor. She is extremely organized, proactive and knowledgeable. She does not just help with finding and evaluating potential properties, she follows through after the purchase and always available for any questions or connections with local pros if the property needs any work. I can't recommend her enough!"

Ilya



Jaime Powell

"Jaime was wonderful handling the recent sell of our home. She was a wealth of information and a calming influence whenever the process became stressful. This was the 2nd time Jaime has served as our agent and both experiences were great. Would definitely recommend her if you are looking for an agent."

Eric



Jaime Powell

"As first time home-buyers, my wife and I were very nervous. Jaime went above and beyond to better educate us about the process and inform us about our options. She provided a tremendous amount of support and really made the home buying process a wonderful experience. We highly recommend her and hope to work with her again in the future!"

Dr. Ocariz



Jaime Powell

"Best agent I've ever worked with. Great area expertise and will treat your purchase like it's her own. Investment or personal property, Jaime is the agent to go to for sure"

Yash



Jaime Powell

"I had the absolute pleasure of working with Jaime Powell for my first home-buying experience. I cannot express enough gratitude for her expertise, professionalism, and unwavering support throughout the process. Jaime's dedication to her clients is truly remarkable. She went above and beyond to ensure that my interests were protected and that I was comfortable with every decision."

Ryan



Jaime Powell

"Jaime was Great!... Her knowledge in this field is outstanding. Was extremely involved in the whole process, starting from choosing my family's new place through making sure the negotiation and purchase process were smooth. She spent extra time explaining to us every single detail of the pros and cons of the negotiation documents. Jaime actually went beyond our expectation and help us a lot with contractors and many details that most realtors will not get involved after closing. I would definitely recommend her to any one. I am 100% sure your experience with her will be very satisfactory."

Dr. Velasquez Zarate





STEP 2:

FIND YOUR LENDER

Physician Lenders

Daniel Yonchak
Pinnacle Bank
danielyonchak@pinnaclebank.com

Jeremy Moyer
Home Dream Mortgage
Jeremy@HomeDreamMortgage.com

Bob Hall
Truist Bank
Bob.Hall@Truist.com

Frank Lee
South State Bank
Frank.lee@southstatebank.com

Steve Griffin
Ameris Bank
Steve.griffin@amerisbank.com

Traditional Lenders

Frank Lee
South State Bank
Frank.lee@southstatebank.com

Kerry King
Guild Mortgage
krking@guildmortgage.net



I recommend applying with minimally 2 lenders. Each lender will pull their own credit check. As long as you apply with multiple lenders within a 2 week timeframe, it will only appear like one credit check was completed.



LENDER INFO CONTINUED

Many lenders will claim to have physician loans, but often, these loans come with extra hoops and stipulations that a true physician loan won't have.

Here are four questions you can ask to determine if you are working with a true physician loan lender:

- **Is it 100% financed?**

A true physician loan will typically allow for 100% financing (no money down) on most loans up to \$1,000,000+ for new physicians in training or new practicing physicians.

- **Is there PMI?**

A true physician loan does not have PMI of any kind. Sometimes a lender will claim no PMI, but sneak it in in other ways, so it is important to read the fine print.

- **Will there be required documentation for your new employment?**

No. Not after Match Day. And this is huge. There are so many things going on immediately following Match Day. The last thing you want to do is spend time chasing down your program director for an employment contract. In addition, it is rare they provide one until the end of summer. Most true physician lenders will use your Match Day letter as proof of employment. SO much easier!

- **How will they view your student loan debt. And will they require documentation showing loan deferment?**

Physician lenders will either not calculate your overall student debt or they will use your estimated expected future IBR for preapproval. Student Loans are given special consideration so that they do not prevent you from getting approved.



BUYER'S CHECKLIST

MEET YOUR REALTOR

- Complete a Buyer Intake & Wish List
- Schedule a consultation
- Review a blank contract
- Receive access to your MLS portal
- Access up-to-date market analysis
- View recent sales data and averages
- Know Realtor's duties to you.

FINANCIAL PREPARATIONS

- Accurately assess any debt
- Calculate your affordable monthly payments
- Gather financial, work, and tax documents
- Understand equity and debt ratio
- Investigate mortgage lenders (Ask Zoe)
- Speak with financial advisor
- Apply for a pre-approval letter

FINDING A NEW HOME

- Investigate neighborhoods of interest
- Narrow down area and must-have features
- Search online and create a shortlist
- Plan open house tours - use a checklist
- Ask Zoe to conduct video tours of homes.
- Decide on a property

NEGOTIATION & OFFERS

- Select contract terms and time limit for offer
- Negotiate purchase price
- Select your ideal target date for closing
- Create competitive terms
- Sign the offer
- Liaise closely with your agent
- Wait patiently for an acceptance or counter
-

UNDER CONTRACT

- Deposit earnest money promptly
- Secure home loan
- Obtain home insurance quote
- Send confirmation of insurance to lender
- Arrange home inspection
- Negotiate any repairs or contingencies
- Arrange for title search
- Your lender will arrange an appraisal
- Finalize contract effective & move-in date
- Schedule closing date
- Certify funds for closing
-

BEFORE CLOSING

- Transfer funds for closing
- Confirm that all contingencies are settled
- Schedule your final walkthrough
- Arrange the transfer or set up of utilities
- Change address through USPS
- Set moving date and book movers
-

CLOSING DAY

- Bring confirmation of funds transferred
- Your copy of the contract
- Government-issues ID(s)
- Social Security number(s)
- Home addresses for the last 10 years
- Sign closing documentation
- Title transfer & deed delivery
- Pay closing costs
- Collect your keys
-

You have a new home – time to celebrate!



8 week ultimate moving guide



Let's face it, moving is stressful. That's why we've created an epic moving checklist to help you stay on track. I'm here to help you figure out exactly what you should be doing before, during, and even after your move. Moving all your belongings from one place to another is hard, and so is relocating your life in general. But, let's not forget that moving to a new place is an exciting time!

In this guide you will find an 8 week outline to make your moving experience as smooth as possible. I know you don't always have 8 weeks, but you can always start as soon as possible. I am also including my top secret ways of packing boxes for the most efficient moving and storing of your belongings.

Good luck and all the best!

cheers!



8 WEEKS OUT

So, you're 8 weeks out!
Close, but not too close.
It's important for you to
start planning ahead for
every aspect of your
move. The good news?
We've got you covered.
We're not going to lie,
there's a lot to do to
prepare. Yet, you'll be
thankful you started
early and had this epic
moving checklist to
ensure you stay on top of
your to-do list.





8 WEEKS OUT



Create a “moving” file or folder on Google Drive to store quotes, receipts, and records related to your move. For example, how much is Dan the mover quoting you? Was that price for 10 or 15 boxes? You’re not going to be able to remember all of the details. So throw them in a document for easy reference.



Schedule in-home estimates with an insured moving company. Make sure you hire someone you feel you can trust, asking your friends and family for referrals is a great idea!



Create a realistic budget for moving expenses. We know you want to hire professional movers, but that new sectional and that wine fridge, but priorities, right?



Read over documents from your movers before signing anything. Don’t let contracts intimidate you by learning about the documents you’ll be receiving ahead of time. We can’t emphasize enough how important this is.

A background image showing a room in the process of being moved. There are several cardboard boxes, a rolled-up rug, and a cat sitting on a box. A doorway is visible in the background.

8 WEEKS OUT



Request time off work for moving day. If you can, plan to take off and move on a Friday. That gives you the rest of the weekend to get yourself organized. Nice tip, right?



Plan a garage sale. Then, donate anything left that you couldn't sell.



Plan how to move fragile or unusual items, such as guns, pianos, fine art, pool tables or safes. The list goes on and on. The movers you hire may not be qualified to move some larger (or more expensive) items, so you may need to hire a specialty mover to do the job. Make sure you're aware of exactly what the movers you hired will and will not move.



Confirm that your moving company is licensed and insured by verifying their Department of Transportation number (also referred to as a DOT number).



6 WEEKS OUT

When you're six weeks out from a move, it's important to make sure you're getting all your ducks in a row. If you're moving out of town, you'll need to do things like spend time with family and friends. Then of course, you need to begin to organize your belonging (and life in general). There are dozens of tasks that must be addressed in this time, so keep reading our epic moving checklist to discover all you need to do. Don't worry, six weeks is plenty of time to get it all done.





CHECKLIST

6 WEEKS OUT

Make time for friends and relatives before moving day. Squeeze in a few last memories in your current home by throwing a simple dinner party. It doesn't have to be elaborate to do the trick.

Collect free boxes from restaurants, liquor, grocery, and office supply stores. You can also pay a visit to your local bookstore. They have more boxes than they know what to do with and will be more than happy to hand them over for free.

Take photos of all electronics before unplugging them. This will help jog your memory when you're reconnecting things such as your TV and stereo.

Put all your hardware in labeled baggies for easy furniture reassembly.

If you're moving into an apartment, find out if there are any moving day requirements.



CHECKLIST

6 WEEKS OUT

Address minor home repairs before moving out. If you live in an apartment, this might be the difference between getting your security deposit back, or not.

Measure doorways, stairways, and elevators to make sure all your furniture will fit. Measure twice – move once!

Last but not least for this section, pack a little every day. You don't want to find yourself packing all of your belongings the night before.



4 WEEKS OUT



Sell
Keep
Donate

Four weeks out – you’ve officially hit the one-month mark! Now’s the time to start gathering important documents that you’ll need to bring with you to your new place. You should also start doing things like selling and donating items. It will be a lot easier to complete items on your moving checklist when you’re not bogged down in possession that you neither want nor need.

You're almost there!



4 WEEKS OUT

- Make sure your pets have ID tags for their collars and request copies of vet records and any necessary pet medications.
- Use or donate items that you can't pack or sell, such as frozen foods, bleach, and aerosol cans.
- Gather all financial and legal records in one place.
- Gather birth certificates and passports for everyone in your home. Then, carry important documents on your person during your move.
- Find a landscaper in your new neighborhood.
- Pick up clothes from the dry cleaner.
- Compile medical, dental, and optical records for everyone in your home.
- If you're moving out of town, find a new doctor, dentist, and vet in your new neighborhood.
- Update your voter registration!
- If you're moving long distance, plan your route and book hotels.
- Shop around for cable, internet, and phone bundles. Then, schedule installation and/or cancel your old services.



2 WEEKS OUT

The big day is almost here! You're two weeks away from moving and it's time to update your accounts and records for your new place and address. You also want to take these two weeks before your move to plan ahead packing, meals, medication, pets, and children. Moving day is a BUSY one. Make sure to have everything on your moving list checked off for this two-week point. Trust us, you'll be glad you did!





2 WEEKS OUT

- Create a moving file to organize your moving-related receipts and bills. You'll want to keep a list of moving-related expenses to claim as a deduction at tax time.

- Recycle or dispose of corrosives, flammables, and poisonous items. Make sure you're disposing of toxic items properly.

- Back up your computer. If something goes awry during your move, you'll be thankful you have everything saved in an alternate place.

- Set up trash removal and recycling for your new home, and cancel your current service.

- Remove light bulbs from all lamps you plan to move.

- Moving far? Clean out your safe deposit box and any lockers you might have at a gym or community center.



2 WEEKS OUT

Fill your prescriptions.

To keep little ones safe during a move, line up a babysitter or make arrangements for a play date.

Find somewhere safe for pets to go during your move. Look into doggy daycare or ask a friend to watch them for a day – who wouldn't love to dog sit Fido, Fluffy or Muffin?

Send out moving announcement. There are plenty of creative ways to share your new address.

Change your address with loan providers, credit cards, banks, and the payroll department at work. Also, remember to order new checks.

Forward your mail.



2 WEEKS OUT

- Change address for Social Security benefits within 10 days of moving. Notify government offices, including the Social Security Administration, Department of Veterans Affairs, and the IRS.

- Transfer your homeowners or renters insurance to your new home. Here's what happens to your homeowners insurance policy when you move.

- Cancel or transfer your membership at the gym, yoga studio, Crossfit facility, etc.

- Update your address for newspaper and magazine subscriptions.

- Transfer your utilities including water, electric, and natural gas.

- Update your driver's license.



2 WEEKS OUT

- Update your address with Amazon and any monthly subscriptions boxes you receive.

- Change your address for your auto insurance and car registration.

- Clean outdoor furniture before it's moved.

- Transfer your prescriptions to a new pharmacy, if necessary.



The week has come! It's time to make sure you organize your belongings, finish packing, and clean your old home. Make sure everything's squared away early. It'll allow for a stress-free moving day - and who wouldn't want that?

MOVING WEEK



A background image showing a room in the process of being moved. There are numerous cardboard boxes stacked, a roll of carpet, and a cat sitting on a box. The text 'MOVING WEEK' is overlaid in large white letters.

MOVING WEEK

- Make sure you canceled and/or redirected scheduled deliveries. Remember that pair of shoes that was on backorder?
- Clean your current home for the next resident.
- Unplug your fridge and freezer to defrost the night before. Make sure you lay a towel in front of it to absorb any water that leaks.
- Drain water hoses to your washing machine and ice maker.
- Empty oil and gas from grills, heaters, lawn mowers
- Make sure nothing is hiding on shelves or in closet corners.
- Watch the weather channel and prepare for rain or intense heat
- Pack an essentials box with everything you'll need for your first 24 hours in your new home.
- Withdraw cash to tip your movers.
- Clean your new place. A lot of times, the previous homeowners are only required to sweep their house or apartment. Don't you want your new place to be in tip-top shape and sparkling from head to toe?



Moving day is here! All your moving prep has led you to this very moment. You've checked off almost 100 items on this moving checklist to get you to this point. On the day of your move, make sure you get an early start. Start the day off right and get moving. The earlier you move in, the more time you will have to start unpacking and settling into your new home.

Rise and shine! Set an alarm and get up early on moving day.

Protect your floors and carpets during the move.

They've worked hard for you all day, so tip your movers.

Make your bed and unpack your shower curtain and toiletries. This makes a nap and a shower so much easier.

Go grocery shopping. At this point, you've eaten enough take out. Having food in the house will also prevent you from unnecessary spending.

A vertical banner on the right side of the page. It features a background of stacked cardboard boxes with blue tape and a blue outline of a moving truck. Overlaid on this background is the text 'MOVING DAY' in large, white, sans-serif capital letters, oriented vertically from bottom to top.

MOVING DAY



AFTER MOVING DAY

You've worked hard, and you've made it! You're finally in your home! BUT, there is still work to do. Here is your final list of tasks to ensure you are settled and unpacked as quickly and efficiently as possible.

WELCOME TO AUGUSTA!





AFTER MOVING

- Unpack the kitchen and bathroom first.
- Review bills and payments related to the move to confirm the amounts are correct.
- Check boxes for damaged or missing items.
- Get rid of boxes as you empty them.
- Set a deadline for unpacking.
- Order Takeout from an intriguing nearby restaurant.
- Hit up a nearby store to restock kitchen and bathroom items.
- Maintain a master list of tasks and items needed for your new home.
- Empty at least one box a day until they are all gone.
- Rest



MAKE BOXING A BREEZE



1...2...3 EASY

HOW TO KNOW WHAT
IS IN EACH BOX AND
WHERE IT BELONGS.



MAKE BOXING A BREEZE



HOW TO KNOW WHAT
IS IN EACH BOX AND
WHERE IT BELONGS.

1...2...3 EASY

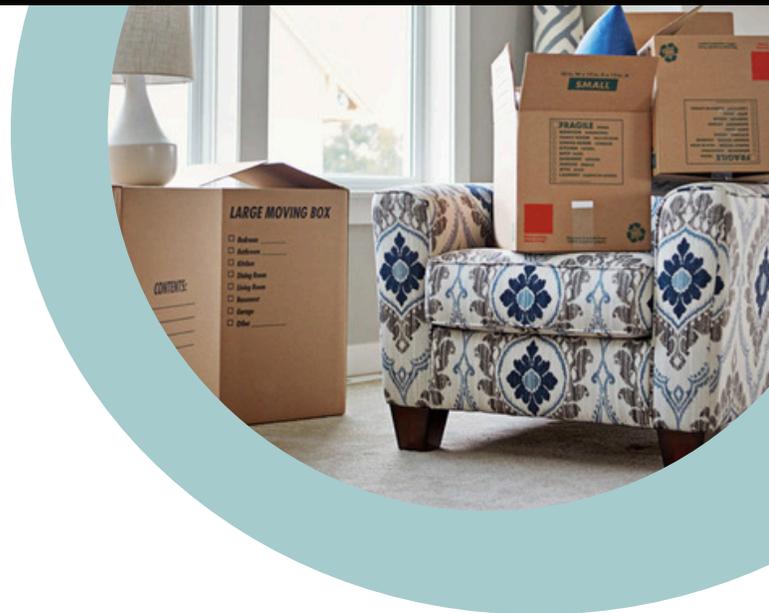
The moving process is only as difficult as you make it out to be. If you're hungry and disorganized the whole time, you'll come away from the move having lost some really important things like your mind, your time and your grandmother's china. Thankfully, it turns out being one of those hyper-organized people who have it all together is really, really simple.

An organized move comes down to having organized moving boxes. Labeling what's in each one is a good start ("cups and glassware," "Katie's toys"). Then, follow this 1-2-3 plan to keep everything in order!



GIVE EACH BOX A NUMBER

Number all your moving boxes individually, especially if you personally won't be moving them (1 of 15, 2 of 15... etc.). This way, it's easy to see if a box got lost in transit well before it's time to unpack.



MAKE AN INVENTORY

EXAMPLE:
ALL BOXES NUMBERED 100 BELONG TO THE KITCHEN.

Pack room by room, and every time you put something into a box make a note in a designated notebook of what it is and the box number. You don't have to make this complicated, just quickly take a note and keep moving on. It can be as easy as "silverware" "master bathroom towels". If there is more than one type of thing in the box (silverware, baking sheets, hand towels) that is ok! Just make sure you make a note of everything.





GIVE EACH ROOM A COLOR

Grab a pack of colored packing tape, and dedicate each color to a different room. Yellow for the kitchen, purple for the bedroom, etc. Color-code the boxes for each room with a big mark in the designated color so that movers (or your really generous friends) know exactly where to drop each box. This also allows for easy box finding if you're having to store your boxes for a while!

