



# TEXAS RELOCATION GUIDE

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TITLE

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The smart choice for  
a complete solution.



With widely admired customer-centric approaches, detailed knowledge of real estate, and an intimate understanding of the local markets and customs in their communities, you're assured of receiving world-class judgment, experience and timely execution essential to your real estate experience.

There **truly** is a difference.

## MEET OUR TEAM



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President



**Josh Liszewski**  
SVP/Attorney/Escrow  
Manager



**Mark Fleming**  
Senior Vice President



**Tracie Fleming**  
EVP, East Texas



**Ray Byrns**  
VP of Sales



**Brian Nachlas**  
Chief Marketing Officer

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## Technology

The closing process can be confusing and stressful. With our latest technology and courteous staff you will be completely kept up to date throughout the process.



## Settlement Services

Truly Title drives innovation in the real estate industry leaving our clients, customers and partners with a smile at the end of every transaction.



## Friendly Service

It is our goal to provide you with the best user experience you have ever received in a real estate transaction. Friendly is the starting point, extraordinary is our goal!

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# READY TO BUY A HOME

Buying a home can be complicated but it helps to be prepared for the process in advance. Before starting to seriously shop for a home, consider the following one-year timeline that'll help you arrange your finances. The more time you give yourself for this process, the better.

## A YEAR OUT (OR ASAP)

**GET YOUR CREDIT REPORTS** If there are errors on your reports, you will pay a higher interest rate on your mortgage. The three major credit bureaus (Equifax, Experian and TransUnion) offer free reports from [AnnualCreditReport.com](https://AnnualCreditReport.com).

**OBTAIN YOUR FICO CREDIT SCORES** Your credit score is a three-digit number used to measure your creditworthiness. They help determine the rates and terms for your loan. While there are hundreds of different credit-scoring formulas, the majority of lenders use FICO.

**ATTACK YOUR DEBT** Try to eradicate bad debt such as credit-card balances and payday loans which signal that you are living beyond your means. Getting any overspending problems fixed before you buy a home is key.

**SAVE MONEY** Cut back on luxury expenses and put as much money aside as possible. Think about your dream of homeownership. Ideally, try to have at least a 10% down payment but putting down 20% will give you even more financing options.

**SWITCH TO AUTOMATIC BILL PAY** A single late payment can knock points off your score so be sure every bill gets paid when it's due.

## 6 MONTHS OUT

**RESEARCH HOMEOWNERSHIP COSTS** Homeownership not only includes your mortgage, it also involves property taxes, home insurance and perhaps homeowners or condo-association fees. You might face higher utility bills, maintenance and repair costs, too. Speak with your homeowner friends so you know what to expect.

**HONE YOUR SAVING STRATEGIES** A bigger down payment could result in a larger home or a lower mortgage payment. Build up your emergency fund for unexpected home expenses.



### 3 MONTHS OUT

**REDUCE YOUR CREDIT UTILIZATION** The FICO scoring formula is sensitive to how much of your available limits you're using on your credit cards and other revolving lines of credit.

**DON'T OPEN OR CLOSE ANY ACCOUNTS** Until the mortgage process is completed and you've moved into your new home, avoid actions such as opening credit accounts or closing old ones that could potentially harm your credit.

### 2 MONTHS OUT

**SHOP MORTGAGE RATES** Checking your FICO credit scores doesn't ding them so order a fresh set and speak to a few mortgage lenders about rates. Don't apply yet or give permission for your credit to be pulled; just get a feel for what you can expect.

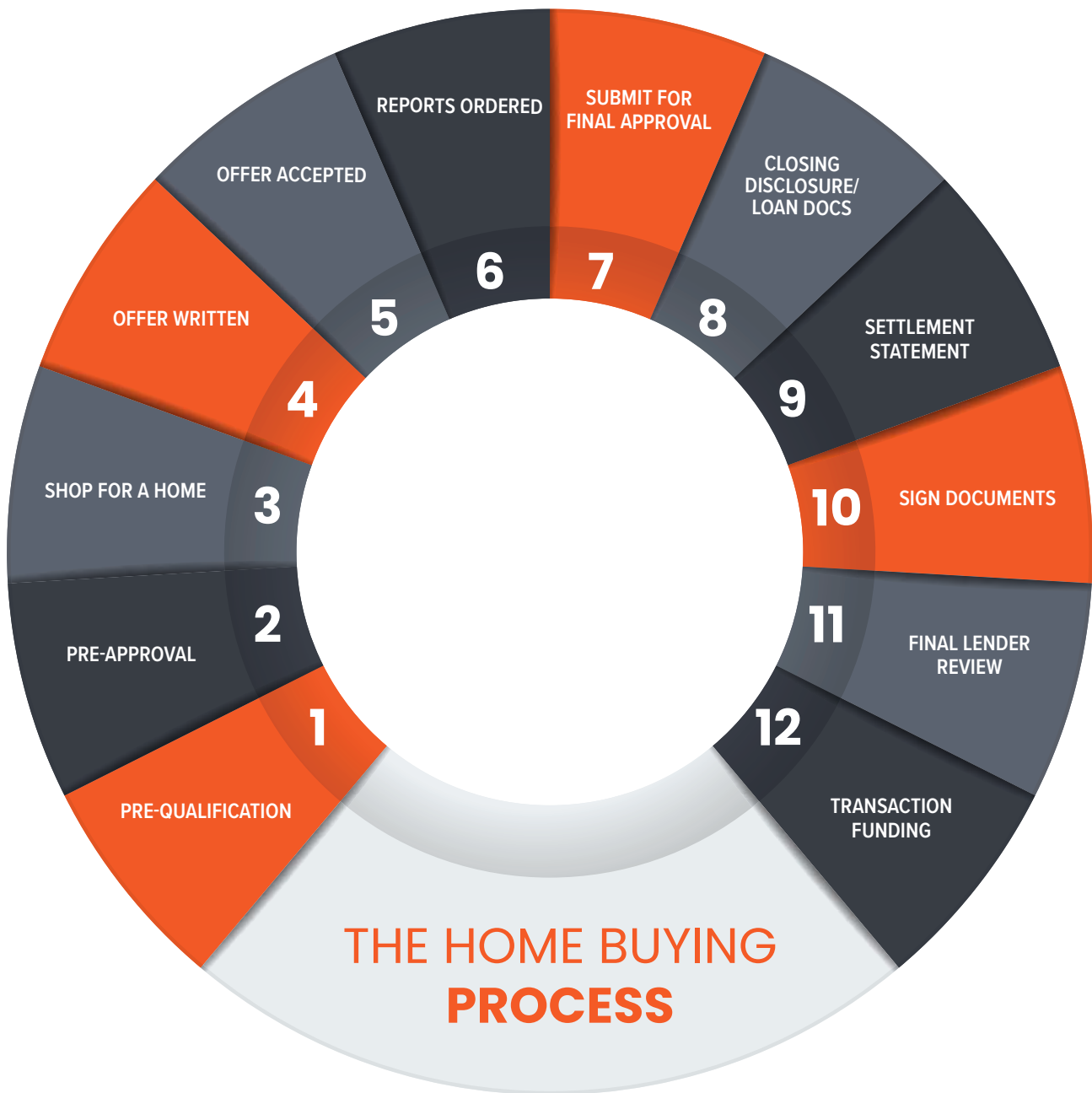
#### **UNDERSTAND THE EFFECT OF MORTGAGE**

**SHOPPING ON YOUR SCORE** Everyone wants to get the best loan rate and terms possible. Each time a lender checks your credit, a "hard inquiry" appears on your credit report and dings your score slightly. Good news is that the FICO scoring formula counts all mortgage-related inquiries within a specified period as one.

**GET PRE-APPROVED FOR A MORTGAGE** Pre-approval, in which a lender gives a commitment to make you a loan, is different and more valuable to sellers than pre-qualification.

**CONSIDER A MORTGAGE BROKER** Get referrals from family and friends or look on the National Association of Mortgage Brokers website.

**LOOK FOR HOMES** Set up a search with your local real estate agent. Make sure to do your homework on neighborhoods and cities.



**1** Goals for purchase, income, assets, debts and credit are discussed to estimate price range and loan terms that are best for the buyer.

**2** Loan application completed; credit history, income, employment, bank accounts verified and evaluated by underwriting.

**3** Pre-approval letter in hand and price range determined, buyer is now ready to shop for a home with their real estate agent.

**4** Home found! Terms of offer, seller credit, closing date, etc. discussed to ensure buyer is comfortable with numbers.

**5** Earnest money check written. Home inspection completed, paid for by the buyer. Requests for any repairs/credits negotiated. Loan terms finalized, rate locked.

**6** Appraisal ordered by lender, charged to buyer. Title report and Escrow ordered. Buyer shops for homeowners insurance.

**7** Purchase Contract, appraisal, title, insurance and any remaining loan conditions sent to underwriting for review.

**8** After underwriting 'clears' all prior conditions, the Closing Disclosure will be sent. The CD, once received, requires a 3-day review period. After the review period, the loan docs are drawn & delivered to escrow.

**9** Prepared by escrow, discloses all the final numbers including the buyer's cash due for closing. Once completed, escrow contacts buyer with final figures and schedules closing.

**10** Buyer signs the loan/title docs at Truly Title, confirms title company's wiring instructions, and provides funds for closing.

**11** Signed loan docs returned to lender for review. Final verbal verification of employment for buyers done. All funding conditions are reviewed & cleared for closing.

**12** Lender wires funds to escrow. Escrow pays all the parties listed on settlement statement and records documents with county clerk.

# BENEFITS OF BUYING

As rents continue to rise, it may be time to consider the benefits of buying your own home. The rent you pay now could instead build equity in the future. Below is a chart to help you quickly identify how much you are spending on rent over time.

RENT	5 YEARS	10 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
\$1,000	\$60,000	\$120,000	\$180,000	\$240,000	\$300,000	\$360,000
\$1,200	\$72,000	\$144,000	\$216,000	\$288,000	\$360,000	\$432,000
\$1,400	\$84,000	\$168,000	\$252,000	\$336,000	\$420,000	\$504,000
\$1,600	\$96,000	\$192,000	\$288,000	\$384,000	\$480,000	\$576,000
\$1,800	\$108,000	\$216,000	\$324,000	\$432,000	\$540,000	\$648,000
\$2,000	\$120,000	\$240,000	\$360,000	\$480,000	\$600,000	\$720,000
\$2,200	\$132,000	\$264,000	\$396,000	\$528,000	\$660,000	\$792,000
\$2,400	\$144,000	\$288,000	\$432,000	\$576,000	\$720,000	\$864,000
\$2,600	\$156,000	\$312,000	\$468,000	\$624,000	\$780,000	\$936,000
\$2,800	\$168,000	\$336,000	\$504,000	\$672,000	\$840,000	\$1,008,000
\$3,000	\$180,000	\$360,000	\$540,000	\$720,000	\$900,000	\$1,080,000

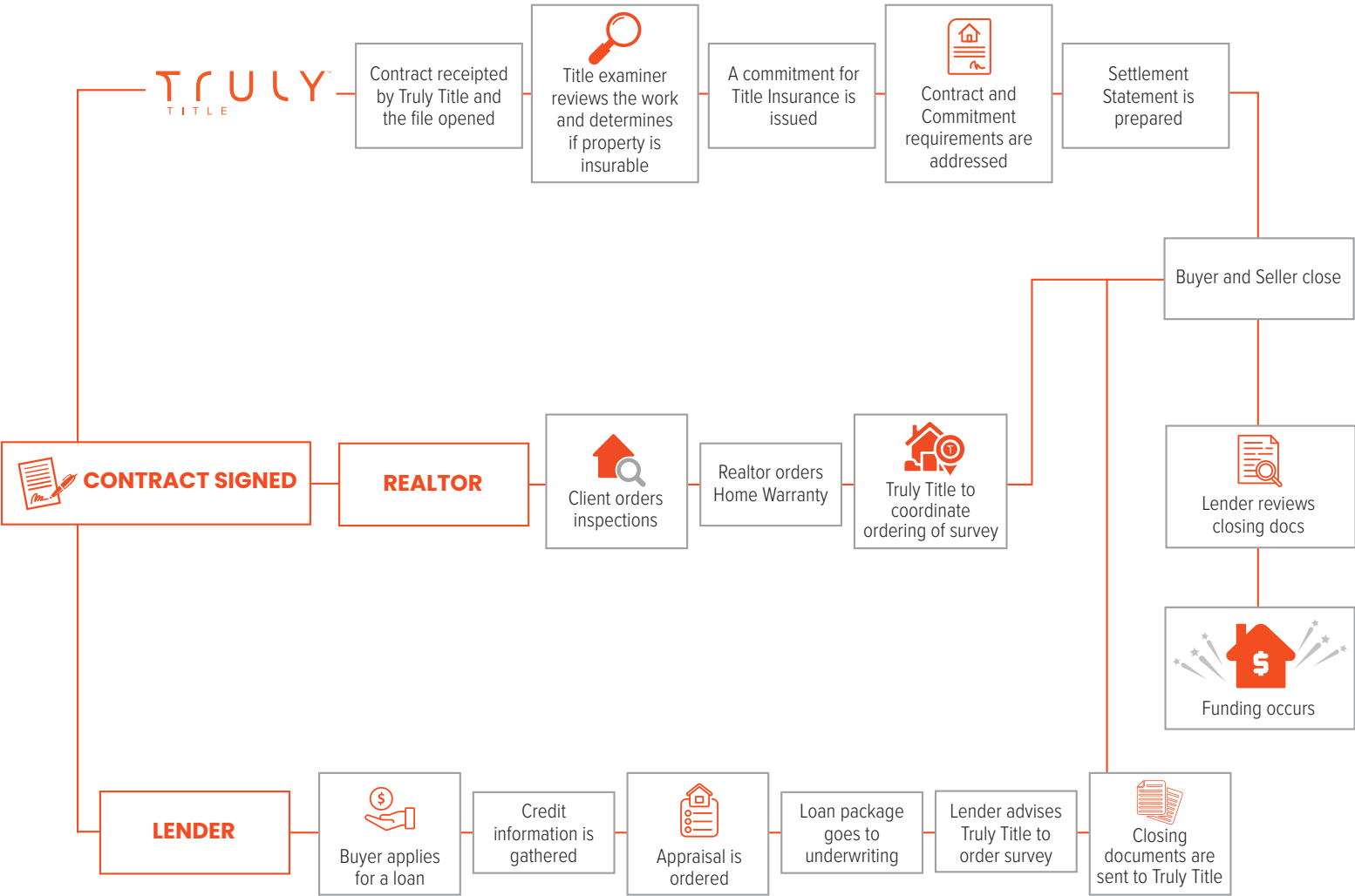
## BENEFITS OF OWNING

- Tax deductions for your mortgage interest paid
- Mortgage payments could be fixed
- Decorate and make changes without prior approval
- The value of your property will likely increase in time
- Your house will become a home, not a temporary living situation

## LIMITATIONS OF RENTING

- No interest payment deductions
- Rental amount t may increase at any time
- Landlord approval needed for any changes
- No capitalization, your money disappears forever
- Rental is temporary and often is subject to 30 day's notice

# CLOSING PROCESS





# WHO'S WHO

## PROFESSIONALS INVOLVED IN YOUR TRANSACTION

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### **REALTOR®**

A licensed real estate agent who is a member of the National Association for REALTORS®, a real estate trade association. REALTORS® also belong to their state and local associations of REALTORS®.

### **LISTING AGENT**

The listing agent or broker forms a relationship with the homeowner to sell the property and place the property in the Multiple Listing Service.

### **BUYER'S AGENT**

A key role of the buyer's agent or broker is to work with the buyer to locate a suitable property and negotiate the home purchase.

### **ESCROW OFFICER**

An escrow officer facilitates your closing, including coordination of document preparation, recording, and disbursements.

### **APPRAISER**

Before you can get a loan, the bank will have an appraiser look at the home and decide if it's really worth the money you're planning to spend. Many homeowners hire their own appraisers to make sure they're getting the best value.

### **MORTGAGE BROKER OR LENDER**


A mortgage broker will find you the best loan and lender to fit your needs. The financing aspect of your home purchase may begin with a loan pre-approval before you find an agent.

### **MULTIPLE LISTING SERVICE (MLS)**

The MLS is a database of properties listed for sale by real estate agents who are members of the local Association of REALTORS®.

### **INFORMATION ABOUT BROKER SERVICES (IABS)**

Texas law requires all brokers and sales agents to provide written notice regarding information about brokerage services at the first substantive communication with prospective buyers, tenants, sellers, and landlords concerning specific real property. This is to help ensure that consumers of Real Estate Services better understand how a broker or agent can represent them and where to find help if they need it



# INSPECTION PROCESS

During the contingency period, the buyer or seller will order physical inspections as specified in the Purchase Agreement. Legislation mandates that the seller has the responsibility to reveal the true conditions of the property on a Seller's Disclosure Notice. This may help determine what kind of property inspections are desired or necessary.

## HOME INSPECTION

After execution of the purchase contract, the buyer should order a home inspection by a licensed home inspector. This inspection may encompass roof, plumbing, electrical, heating, appliances, water heater, furnace, exterior siding, and other visible features of the property. A detailed report will be written with recommendations and pictures, and may include the suggestion to consult a specialist (such as a structural engineer or roofing contractor).

## WHO PAYS?

Generally the buyer pays for the inspection. It is negotiable between the parties and should be considered carefully. Your agent will advise you what is customary and prudent.

## STRUCTURAL PEST CONTROL /INSPECTION

A licensed inspector will examine the property for any active infestation by wood-destroying organisms. Most pest control reports classify conditions as Section I or Section II. The inspection and the ensuing Section I repair work is usually paid for by the seller. Section II preventative measures are generally negotiated and not necessarily completed.

**SECTION I CONDITIONS** are those currently causing damage to the property. These conditions generally need to be corrected before a lender will make a loan on a home.

**SECTION II CONDITIONS** are those not currently causing damage but which are likely to, if left unattended.



# HOME WARRANTY

Home Warranty plans protect the buyer's major investment beginning immediately upon close of escrow. The plans cover major mechanical systems in the home as well as certain major appliances. Real estate agents are familiar with some of the various plans available and will be happy to gather a selection of programs for you to study.

# ESCROW PROCESS

Escrow is the depositing of funds and documents that establish the terms and conditions for the transfer of property ownership with an impartial third party (Truly Title) for delivery upon completion of the terms of the escrow instruction.

When parties deliver documents and money to the impartial escrow holder to be held for future delivery until certain conditions have been met, we say the documents are held “in escrow.” We may also say the parties have “opened escrow.” The buyer and seller, through their respective agents, shall provide the escrow holder with a fully executed contract.

## THE PURPOSE OF ESCROW

The common use of escrow is to enable the parties in a real estate transaction to deal with each other with less risk, since the escrow holder acts as :

- Custodian for funds and documents.
- A house clearing for payment of all demands.
- An agency to perform the clerical details for the settlement of the accounts between the parties.

## TYPICAL ESCROW TRANSACTION

Escrow begins with the real estate agent opening the order for title work and providing the Purchase Agreement and all executed documentation to escrow. Once received, Truly Title prepares a Title Commitment. Upon receipt of the Title Commitment, an analysis is made to determine the necessary action and documents required to complete the transaction:

- Demand for satisfaction of liens not acceptable to buyer and/or lender.
- Documents for recording.
- Instructions and requirements of the new Lender.

When all the title and financial requirements are met, escrow is said to be “in perfection” and can close. Once the financial settlement takes place pursuant to the contract, documents are recorded and the title insurance policies are issued.





# TITLE INSURANCE FAQs

## Q: WHAT IS TITLE INSURANCE?

Title insurance is a policy of indemnity protecting homeowners and lenders from financial loss in the event that certain problems develop regarding the rights of property ownership. There are often hidden title defects that even the most diligent title search will not reveal. In addition to the protection from financial loss, title insurance pays the cost of defense against the covered claim.

## Q: WHO NEEDS TITLE INSURANCE?

The seller, buyer and lender all benefit from the insurance provided by title companies. Buyers and lenders in real estate transactions want to know that the property they are involved with is insured against certain title defects.

## Q: WHAT TYPES OF POLICIES ARE AVAILABLE?

Title companies routinely issue two types of policies. An owner's policy which insures the homeowner for as long as the buyer owns the home, and a lender's policy which insures the priority of the lender's security interest over the claims that others may have in the property.

## Q: WHAT ARE MY CHANCES OF EVER USING MY TITLE POLICY?

Not all title searches are free from defect. As such, there have been sellers who, as an example, might find during escrow that there is an undisclosed mortgage or liens on their property from an original developer. Claims against your property may not be valid, making the continuous protection of the policy all the more important. With title insurance, you could go forward with your closing as scheduled and the title company would undertake the obligation to discharge the liens and clear the title. When a title company provides legal defense against claims covered by your title insurance policy, the savings to you as a seller for that legal defense alone will greatly exceed the one time premium paid.

## Q: WHO PAYS FOR TITLE INSURANCE?

In most regions, the seller typically pays for the owner's title insurance policy as it is the seller's customary means of proving to the buyer "clear title." If the purchase is financed, the buyer pays for the lender's title policy which conveys to the lender that title is "free and clear." If the buyer is paying cash, there is no requirement for separate title insurance to the lender's policy. This is negotiable.

# EXTRA SURVEY COVERAGE

TREC 1-4 Residential Contract (Resale) Form includes the option to obtain valuable title policy “Survey Coverage.” This is an option to amend or delete the general survey exception in the Owner’s Title Policy.

Survey coverage gives additional protection against title defects that would be shown by an accurate survey by removing policy exceptions that limit coverage. When the buyer gets survey coverage, the title policy gives the buyer more protection because the survey exception is removed from the policy (except for “shortages in area” because the title company does not calculate the number of square feet in the property).

Without survey coverage, title policies contain a standard “survey exception” so that the policy does not protect it against title defects that would be shown by an accurate survey, such as:

- Improvements that encroach into an easement or protrude over a boundary or setback line.
- Fences that are not on the boundary line.
- Surveyor errors in locating boundary lines or improvement.
- An adjoining landowner’s improvements that encroach into the buyer’s property

## HOW MUCH DOES SURVEY COVERAGE COST?

In the typical residential sale, the additional coverage costs **5% of the basic premium** payable for the owner policy. For example, if a title policy costs \$1,000, then the survey coverage will cost 5% of that, or \$50.

## WHAT IS REQUIRED TO OBTAIN SURVEY COVERAGE?

An accurate and complete survey is needed for review.

## WHY IS THE PHRASE “SHORTAGES IN AREA” NOT DELETED FROM THE GENERAL EXCEPTION?

The only exception that is never removed is a “shortages in area,” which means the policy does not insure the number of square feet of land contained in the property. The title company insures the location of boundary lines, but does not calculate or insure the amount of area within the boundaries. That calculation is obtained from the surveyor.

# CHANGE OF ADDRESS

Below you'll find an organized checklist of all of the institutions and individuals you need to notify of your new address. This can reduce some of the stress you're feeling and help to make sure nothing slips through the cracks. Most organizations allow you to notify of an address change online. The list of utilities to call includes:

- ☐ Electric
- ☐ Water
- ☐ Gas
- ☐ Telephone
- ☐ Cable and internet
- ☐ Sewer
- ☐ Postal service
- ☐ Trash collection
- ☐ Regular home care service providers (lawn care, pest control, etc.)

Once you've arrived at your new home, always start your address change process by notifying the Department of Motor Vehicles. In some states, you have less than a month to update your records. Below is a comprehensive list of entities that may or may not apply to you, but it's possible you'll need to change your address with the:

- ☐ Department of Motor Vehicles
- ☐ Post office
- ☐ Bank (order new checks)
- ☐ Voter registration
- ☐ Human resources and payroll where you work
- ☐ Magazine subscriptions
- ☐ Insurance companies (auto, home/renters, life, etc.)
- ☐ Doctors offices
- ☐ Schools (yours/your kids)
- ☐ Cell phone company
- ☐ Credit card companies
- ☐ Loan companies
- ☐ Places of worship
- ☐ Personal and professional clubs, licensing boards, organizations, and memberships such as AAA
- ☐ Gym memberships
- ☐ Lawyer
- ☐ Financial advisor/investment firm
- ☐ Accountant
- ☐ Possibly the IRS (Form 8822), especially if between filing and receiving a return/refund or if you pay quarterly taxes
- ☐ Friends and family



# HIDDEN COSTS OF BUYING

## OPTION MONEY

Option Money is a small amount of money that asks the seller to hold your home until you get through the option period where you can back out if you would like. During this time, most buyers get a home inspection completed. Option Money should be provided to the seller and is typically between \$100 and \$250.

## EARNEST MONEY

Earnest Money is an upfront deposit that later gets applied to your down payment or closing costs. It lets the seller know you are seriously considering purchasing the home. This money will be sent to the title company. The usual amount of the earnest money is 1-2% of the purchase price.

## INSPECTION

A Home Inspection will take a few hours and can cost up to \$375-\$900 based on square footage of the home and certain features such as a pool. This is important to do as the report will show you what sort of condition the home is in.

## DOWN PAYMENT

A Down Payment is the amount of money a buyer pays at closing to fund a home purchase, usually expressed as a percentage of the total home price. The required down payment amounts can be 3.5%-20%, depending on the type of loan and credit score of buyer.

## CLOSING COSTS

Closing Costs include escrow fees, attorney fees, possible survey fees, and document preparation fees.

## APPRAISAL

The mortgage company will require an Appraisal before lending on the home. Typically appraisals are \$400-\$700.

# TIPS FOR CLOSING DAY

Once your offer on a home has been accepted, your inspections are complete, and your financing is in order, you'll likely breathe a sigh of relief and get focused on packing for the move. But before you're handed the keys to your new home, you'll need to attend the settlement or closing. The more you understand about the closing process, the easier it should be.

## VALID ID

Bring valid identification to closing, including any person signing with a Power of Attorney. To comply with federal security, banking and notary laws, you must bring valid government-issued ID (i.e. driver's license or passport).

## FUNDS DUE AT CLOSING (If applicable)

For any monies due over \$1,500, plan to bring "good funds" to the closing table, in other words, a wire transfer or cashiers' check (note that a bank "ACH" transfer is not the same as a wire transfer and may cause delays).

## MARITAL STATUS CHANGES

Alert your escrow officer if there are any changes to your marital status since signing the contract, ideally prior to sitting down at the closing table.

## LINKED TRANSACTION

If your transaction is linked to another closing (e.g. you're selling, and using the proceeds on a purchase later that day, or you're buying with proceeds from a closing that happened earlier), let your escrow officer know as soon as possible so he or she can better coordinate all the moving parts.

## POWER OF ATTORNEY

(Use of POA requires prior approval by Truly Title) If a party to the contract is using a Power of Attorney (someone else will sign for them), make sure Truly Title has the original executed document at or prior to closing. Also, the title company is legally required to contact the person granting the power of attorney on the day of closing - make sure this person is available and expecting the call.



# CONTACTS

## REAL ESTATE AGENT \_\_\_\_\_

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

## TITLE COMPANY CONTACTS \_\_\_\_\_

Escrow Officer \_\_\_\_\_

Email \_\_\_\_\_

Escrow Assistant \_\_\_\_\_

Email \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

\_\_\_\_\_  
[trulytitle.com](https://trulytitle.com)

There **truly** is a difference.





## HOW IS PROPERTY ASSESSED?

Determining a property's market value is the first step in assessing. In order to estimate the market value, the assessor can use three different methods. They have the option of choosing any one or any combination of the three.

A property's value can be estimated in three different ways:

### SALES EVALUATION

The assessor compares the property to similar properties that have recently sold in the area. This approach is typically used to value residential, vacant and farm properties

### COST EVALUATION

The assessor determines your property value based on how much it would cost to replace it, using today's labor and material prices minus depreciation plus the market value of the land. This approach is typically used to value industrial, special-purpose and utility properties.

### INCOME EVALUATION

The assessor determines your property value based on how much income you would make from the property if it were to be rented. Using this method, the assessor considers the costs of maintaining the property, managing the property, insurance and taxes, as well as the return you could reasonably anticipate from the property.

## APPRAISAL DISTRICTS

**Collin County**  
[www.collincad.org](http://www.collincad.org)

**Dallas County**  
[www.dallascad.org](http://www.dallascad.org)

**Denton County**  
[www.dentoncad.com](http://www.dentoncad.com)

**Ellis County**  
[www.elliscad.org](http://www.elliscad.org)

**Hood County**  
[www.co.hood.tx.us](http://www.co.hood.tx.us)

**Hunt County**  
[www.hunt-cad.org](http://www.hunt-cad.org)

**Johnson County**  
[www.johnsoncad.com](http://www.johnsoncad.com)

**Kaufman County**  
[www.kaufman-cad.org](http://www.kaufman-cad.org)

**Parker County**  
[www.parkercountytx.org](http://www.parkercountytx.org)

**Rockwall County**  
[www.rockwallcad.com](http://www.rockwallcad.com)

**Tarrant County**  
[www.tad.org](http://www.tad.org)

**Wise County**  
[www.wise-cad.com](http://www.wise-cad.com)

# UTILITY SERVICES DFW



## WATER, SEWAGE & WASTE

Addison	972-450-7081	Farmers Branch	972-919-2525	Plano	972-941-7105
Aledo	817-441-7016	Farmersville	972-782-6151	Ponder	940-479-2396
Allen	214-509-4560	Fate	972-771-4601	Princeton	972-736-2416
Alvarado	817-790-3351	Flower Mound	972-874-6010	Prosper	972-247-2741
Anna	972-924-3325	Fort Worth	817-392-8210	Red Oak	972-617-0307
Argyle	940-464-7273	Frisco	972-335-5575	Reno	817-221-2500
Arlington	817-275-5931	Garland	972-205-2671	Richardson	972-744-4120
Aubrey	940-440-9343	Grand Prairie	972-237-8413	Richland Hills	817-299-1800
Azle	817-444-2541	Grapevine	817-410-3173	Roanoke	972-491-6099
Bedford	817-952-2112	Haltom City	817-222-7717	Rockwall	972-771-7736
Burleson	817-426-9601	Haslet	817-439-5931	Rowlett	972-412-6105
Carrollton	972-466-3120	Heath	972-771-6228	Sachse	972-495-1212
Cedar Hill	972-291-5118	Highland Park	214-521-4161	Saginaw	817-232-4640
Celina	972-382-2682	Irving	972-721-2411	Sanger	940-458-7930
Cleburne	817-645-0919	Keller	817-743-4060	Seagoville	972-287-2050
Colleyville	817-503-1020	Kennedale	817-985-2120	Southlake	817-748-8082
Coppell	972-304-3695	Lake Dallas	940-497-2999	Springtown	972-220-6600
Copper Canyon	817-430-3541	Lewisville	972-219-3440	Terrell	972-551-6600
Corinth	940-497-2263	Little Elm	972-294-1821	The Colony	972-625-2741
Crowley	817-297-2201	Mansfield	817-276-4200	Trophy Club	682-831-4600
Dallas	214-651-1441	McKinney	972-547-7550	University Park	214-987-5322
Denton	940-349-8200	Mesquite	972-216-6208	Watauga	214-363-1644
Desoto	972-230-9600	Midlothian	972-775-7130	Waxahachie	972-937-7330
Duncanville	817-420-3541	Murphy	972-424-6021	White Settlement	817-222-2221
Euless	817-685-1471	North Richland Hills	817-427-6200	Willow Park	817-441-2858
Fairview	972-562-0522	Parker	972-442-4105	Wylie	972-442-8130

## ELECTRIC/GAS

Ambit Energy	940-735-5572
Atmos Energy	800-460-3030
Coserve Electric	800-566-2314
Denton Electric	940-349-8700
Oncor Electric	888-313-6862
Reliant Energy	866-222-7100
Tri-County Electric	817-431-1541
TX/NM Electric	888-866-7456
TXU Energy	800-242-9113

## TELECOMMUNICATIONS

AT&T	940-735-5572
Charter Communications	800-460-3030
Dish Network	800-566-2314
DirecTV	940-349-8700
Frontier Communications	877-980-3616
One Source Communications	888-313-6862
SBC	866-222-7100
Suddenlink	817-431-1541
Time Warner	800-242-9113

# Things to do in TEXAS

## 1. TEXAS STATE CAPITOL

This 19<sup>th</sup> century building is the tallest capital in the U.S.A.

## 2. SAN ANTONIO RIVER WALK

The walkway was started in the Depression as a WPA make-work project, but has grown to become the soul of San Antonio!

## 3. THE HOUSTON MUSEUM OF NATURAL SCIENCE

This Houston attraction will take you beyond our walls to experience the wonder and delight of science.

## 4. THE SIXTH FLOOR MUSEUM

Located within the former Texas School Book Depository building, this museum chronicles the life, assassination and legacy of President John F. Kennedy.

## 5. NATURAL BRIDGE CAVERNS

A premier natural attraction where you will find adventure and fun around every bend.

## 6. GALVESTON - PORT BOLIVAR FERRY

The Galveston-Port Bolivar ferry provides free transportation between Galveston Island and the Bolivar Peninsula.

## 7. FORT WORTH ZOO

There's always an adventure waiting for you at the Fort Worth Zoo!

## 8. WACO MAMMOTH NATIONAL MONUMENT

A showcase of the largest assemblage of mammoth fossils in the world!

## 9. TEXAS STATE AQUARIUM

Striving to engage people with animals, inspire appreciation for our seas, and support wildlife conservation.

## 10. GRUENE HISTORIC DISTRICT

A former ghost town that offers a General Store and souvenir shops as well as The Gristmill and Gruene Hall.

## 11. SCENIC DRIVE - OVERLOOK

The El Paso Scenic Park Drive is a worthwhile drive for the first time visitor!

## 12. BARTON SPRINGS POOL

Great to hike around, jump off the diving board, or just chill in the water.

## 13. PADRE ISLAND NATIONAL SEASHORE

70 mile stretch of white sand beach, scenic dunes and warm ocean water.

## 14. COWGIRLS & COWBOYS IN THE WEST

A western heritage attraction on the rim of Palo Duro Canyon near Route 66.







AMARILLO

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LUBBOCK



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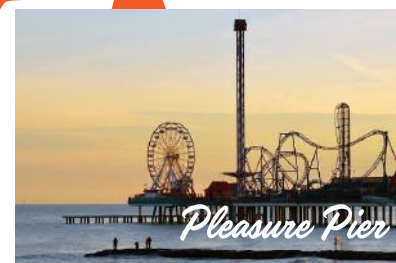
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# DFW FUN FACTS

**60%** of America's paper money is printed at the U.S. Bureau of Engraving & Printing Western Currency Facility in Fort Worth.

The Texas Civil War Museum in Fort Worth houses **THE LARGEST PRIVATE CIVIL WAR COLLECTION** west of the Mississippi River.

Fort Worth is home to **THE OLDEST STOCK SHOW AND RODEO IN THE COUNTRY** - the Southwestern Exposition and Livestock Show.

Fort Worth hosts **THE WORLD'S ONLY TWICE-DAILY CATTLE DRIVE** in the Stockyards National Historic District.

One of **BONNIE AND CLYDE'S HIDEOUTS** from the law was the historic Stockyards Hotel in Fort Worth.

In 1909, the Fort Worth Zoo opened as **THE FIRST ZOO IN TEXAS**.

The Stockyards Museum houses the 1908 Palace Theater Light Bulb which began burning on **SEPTEMBER 21, 1908**, as a backstage light at the Old Byers Opera House and continues to burn today.

In 1963, President John F. Kennedy delivered **HIS LAST PUBLIC SPEECH** at a Fort Worth Chamber breakfast before leaving for Dallas.

Fort Worth's Texas Motor Speedway is one of the **LARGEST RACING FACILITIES IN THE NATION**, with seating for nearly 155,000 spectators.



## FORT WORTH

The Dallas-Fort Worth Metroplex is the *#1 visitor and leisure destination in Texas.*



# Learn things you've never known about Dallas/Fort Worth!



## DALLAS



**THE FROZEN MARGARITA MACHINE** was invented in Dallas.

The **INTEGRATED CIRCUIT COMPUTER CHIP** (which became the microchip) was invented in Dallas in 1958.

The 55 foot 'Big Tex' statue that greets visitors at the annual State Fair of Texas is **THE WORLD'S LARGEST COWBOY**.

With the roof enclosed, **THE ENTIRE STATUE OF LIBERTY** could fit into the Cowboys Stadium with 15 feet of clearance.

During the winter holiday season, the Galleria Dallas is home to **THE COUNTRY'S TALLEST INDOOR CHRISTMAS TREE**.

The largest **PERMANENT MODEL TRAIN EXHIBIT** in the country is on display in the lobby of Dallas Children's Medical Center.

The Dallas Arts District is the **LARGEST URBAN ARTS DISTRICT** in the United States.

**THE TRINITY RIVER CORRIDOR PROJECT**, when completed, will be more than 10 times the size of New York's Central Park.

Highland Park Village Shopping Center, developed in 1931 has the distinction of being **THE FIRST PLANNED SHOPPING CENTER IN AMERICA**.

The first convenience store, **7-ELEVEN**, got its start in Dallas and the corporation is headquartered there today.

Lamar Hunt, founder of the American Football League and son of oil tycoon H.L. Hunt, was a noted Dallas resident when he **COINED THE PHRASE 'SUPER BOWL'**.

The Dallas area is the largest metropolitan area in the nation **NOT ON A NAVIGABLE BODY OF WATER**.





# FACTS

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**POSTAL CODE:** TX

**LAND AREA:** 268,581 square miles

**NICKNAME:** The Lone Star State

**SLOGAN:** "The Friendly State"

**BIRD:** Northern mockingbird

**FISH:** Guadalupe bass

**FLYING MAMMAL:** Mexican free-tailed bat

**INSECT:** Monarch butterfly

**LARGE MAMMAL:** Texas Longhorn

**REPTILE:** Texas horned lizard

**SHELL:** Lightning whelk

**SMALL MAMMAL:** Nine-banded armadillo

**FIBER:** Cotton

**FLOWER:** Bluebonnet

**FRUIT:** Texas red grapefruit

**NUT:** Native pecan

**PEPPER:** Chiltepin

**PLANT:** Prickly pear cactus

**SHRUB:** Crape Myrtle

**TREE:** Pecan

**DINOSAUR:** Sauroposeidon

**GEM:** Texas Blue Topaz

**GEMSTONE CUT:** Lone Star cut

**SOIL:** Houston Black

**STONE:** Petrified Palmwood

**BREAD:** Pan de Campo

**DISH:** Chili

**FOLK DANCE:** Square Dance

**INSTRUMENT:** Acoustic guitar

**MUSIC:** Western Swing

**SHIP:** USS Texas

**SONG:** "Texas, Our Texas"

**SNACK:** Chips and Salsa

**SPORT:** Rodeo



There **truly** is a difference.

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