

Helping You Achieve Financial Security



Drive-Thru

Annual Meeting

APRIL 8, 2025



Serving all residents of Taylor, Haskell, Jones, Shackelford, Stephens, Nolan, Callahan, Eastland, Runnels, Coleman, Brown, Comanche and Erath counties.

Tips for House Hunting

Finding a home that meets your needs – at the right price, and in the right location – can be a bit like finding a needle in a haystack unless you have a large budget or are incredibly flexible in what you're looking for. Many home buyers look forward to the house-hunting process and then become discouraged when they actually start touring houses.

Keep in mind that almost all home buyers end up having to compromise on something, so don't be disappointed if you can't seem to find your "perfect dream home." Try to think logically – rather than emotionally – about the house-hunting process.

Location, location, location

Almost anything about a house can be changed – except where it's located. That's why it's so important to take a home's location into consideration during your house hunt. You'll likely want a home that's within a reasonable distance of where you work, if possible. And do some research about the area's crime rates and schools, too. These are additional factors that can play a huge role in how happy you are with your purchase.

Think about your future needs

Homeowners should generally plan to stay in their homes for at least four or five years to break even on closing costs and other fees. So if you have immediate plans to start a family, purchasing a one-bedroom home probably isn't your best option. Instead, consider how your family or lifestyle may change in the next few years, and strive to purchase a home that can accommodate your future needs.

Is it a want or a need?

Sure, you may want a kitchen with granite countertops and stainless-steel appliances, but don't let that take precedence over your needs. Prioritize and try to figure out what you absolutely must have in a home, and what you can live without. Make a list and rank your needs so when you find a home you like, you can make a confident and informed decision about its ability to truly make you happy for the long haul.

Focus on function

When touring a home, it can be easy to get pulled in by the house's curb appeal or "cuteness" factor. But try to focus on how the home will function when living there. Is there an entryway closet to stash shoes, coats and other gear? Is there enough garage space to house your vehicles? Does the home have laundry facilities that are easily accessible? These are issues that you might not think about when doing a quick walk-through of a home, but the absence of such features can become a huge source of annoyance once you move in. (And don't make the mistake of thinking your love for a home's aesthetics will make up for its lack of function!)

Know your lifestyle and buy accordingly

You may think you want a five-bedroom home with an acre yard – but if you value a low-maintenance lifestyle, a townhome could potentially be a better fit. And think about what's on the outside of the home, too. Your home can greatly influence your lifestyle, so make sure it aligns with your everyday life.

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Congratulations!

Kristina Trevino

has won \$25.00!

*Contact First Watch to redeem your prize.

NORTH LOCATION:

1118 Pine | Abilene, Texas 79601
(325) 670-2429

NORTH DRIVE-THRU:
7:30-6:00 Monday-Friday
Closed Saturday

NORTH LOBBY:
9:00-4:00 Monday-Thursday
9:00-5:00 Friday



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SOUTH LOCATION:

3324 Catclaw | Abilene, Texas 79606
(325) 670-2429

SOUTH DRIVE-THRU:
7:30-6:00 Monday-Friday
9:00-1:00 Saturday

SOUTH LOBBY:
9:00-4:00 Monday-Thursday
9:00-5:00 Friday



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