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With the debt ceiling debate now concluded, two more challenges face the housing market: extending loan limits and flood insurance, both of which are set to expire on Sept. 30. If that happens, the cost of a mortgage could rise significantly and many potential homebuyers run the risk of being priced out of the American Dream of home ownership and many requiring flood insurance as a condition of borrowing would find it incredibly difficult to secure a mortgage. These two factors could seriously hold back the housing market recovery in an already fragile market.

The current FHA (Federal Housing Authority) and GSE (Government sponsored enterprises such as Fannie Mae & Freddie Mac) loan limits have been in place since February of 2008, when they were passed as part of the Emergency Stimulus Act. Housing conditions have not improved enough to warrant letting the limits drop. With tight underwriting constraining mortgage availability, lowering the FHA/Fannie/Freddie loan limits will only further restrict liquidity. Even with the current higher limits, borrowers are finding it more and more difficult to obtain affordable mortgage financing. Making the current limits permanent at levels appropriate in all parts of the country will provide homeowners and homebuyers with safe, affordable financing and help stabilize local housing markets. Retaining the current loan limits will allow homebuyers in higher cost areas to have access to afford-

able mortgage financing and share the same opportunity to achieve homeownership that borrowers in other regions of the country enjoy.

The National Association of REALTORS® also supports efforts to reauthorize the National Flood Insurance Program (NFIP) to issue flood insurance, which is required in 21,000 communities nationwide. For the past several years, Congress has been approving short-term extensions of the NFIP's authority to issue flood insurance policies while they continue to debate long-term fiscal reforms to the program. Twice in 2010 Congress allowed the NFIP to lapse for multiple weeks at a time, which halted tens of thousands of real estate transactions in areas where homebuyers are required to purchase flood insurance to obtain a mortgage. Since then, REALTORS'® actions—including testifying before Congress, issuing Calls for Action and conducting a "fly-in" to Washington, D.C., to express concerns—have prevented further lapses.

Realtors® are often at the heart of legislative action, lobbying on behalf of homeowners and fighting to improve the communities we all call home. In Navarre, the latest "hot button issue" is the Navarre Town Plan. Created in 2004 as a county/community collaboration, the plan created a vision and allowed for a measured growth in what was a rapidly expanding town. An ailing economy and high infrastructure costs pretty much curtailed the vision of a pedestrian friendly, visually pleasing area, and as a result, subsequent development has been scarce and property prices, which initially rose exponentially, have taken some of the hardest hits. As this article went to press, Santa Rosa County Commissioners were considering whether to shelve the plan and let market forces dictate development, keep the plan, or to amend certain restrictive parts. The town center was to be the focal part of the community and at the heart of the matter is the community's desire for increased amenities, shops and entertainment, measured against a quality of life many are already happy with.

To locate a Realtor® specialist who lives, works and specializes in the Navarre community, visit: [www.navarrehomesonline.com](http://www.navarrehomesonline.com).

**The current FHA (Federal Housing Authority) and GSE (Government sponsored enterprises such as Fannie Mae & Freddie Mac) loan limits have been in place since February of 2008, when they were passed as part of the Emergency Stimulus Act.**



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## DECORATING DEN



### Fabric To Fabric!

In my professional opinion, the perfect accessory for any room is the right lamp! When I'm in a client's home and asked for my opinion, almost always, the need for a perfect lamp pops into my mind! This is one area where knowing what to look for and where to find it is key when you are working with an interior decorator! Lamps are either too small or too old or too cheap or too ordinary.

So let me share a few lamp rules with you.

A lamp next to a sofa should be approximately 30" tall. You can solve the problem of a shorter lamp by placing it on a stack of leather bound books to get it up to the height you need.

Remember back in the 60's, tables were really short and lamps were really tall? That's because you needed to get that lamp tall enough so the light would be reflected onto the book as you were reading. Lamps on either side of a sofa don't necessarily have to be the same! They should be similar and approximately the same height, thus the stack of books.

Table lamps and floor lamps don't have to be exactly the same either. In fact, 2 table lamps and a matching floor lamp in the same room can be kind of boring. However, they should be of a similar finish. Don't put a chrome floor lamp next to a bronze and wood table lamp. That just won't work very well.

Tablescaping is another important feature to consider when selecting a lamp. I was working with a client recently who had a new picture that was hung above a chest on a nail that was already in a concrete wall. Rather than lower the picture, I placed her existing lamp on 2 books and lined several more books up next to them, using the lamp as a book end. On the other side of the chest, I placed 3 colorful bottles of varying heights. These items filled the space between the picture and the chest and created a cohesive look! She loved it and everything I used was something she had already!

Repeating a motif in a room is important as well and you can often find a lamp that matches the clients other accessories. For instance, pineapples are popular with many traditional clients as it is the sign of welcome in any home. I recently placed a beautiful pineapple lamp in a clients' home as the feature accessory on a table in between the sofa and loveseat. She had other pineapple accessories in other parts of the room so repeating it made sense.

Most of my clients prefer 3 way lights and I noticed recently, that the newer lamps in my catalogs were only on/off. When I asked about this, I was told that the newer spiral and energy efficient light bulbs did not come with the 3 way option, thus there isn't a need for the 3 way switch. My advice to you is to stock up on 3 way light bulbs while you can still get them! In the state of California, lamp buyers have a surcharge placed on their orders to accommodate their energy efficient laws!

Until next time have a happy decorating day! And call me if you need a lamp!

**Table lamps and floor lamps don't have to be exactly the same either. In fact, 2 table lamps and a matching floor lamp in the same room can be kind of boring.**

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Lastly, "Protect Yourself and Your Investment" from unlicensed contractors. Here's some advice from Florida's Construction Licensing Board when hiring a contractor. Don't be victimized by someone making door-to-door presentation to do jobs or home improvements "on-the-spot and requiring a cash deposit. Get at least three estimates from license and bonded contractors. Ask to see their Florida state registered or Florida state certified contractor's license. You can verify if a Florida contractor has a state license by visiting the Florida Department of Business and Professional Regulation (DBPR) at [www.myfloridalicense.com](http://www.myfloridalicense.com) or by calling (850) 487-1395. (All BIA builder members are licensed and insured) Require a written contract with the contractor's license number on it. Don't sign if there are any blank areas and until you fully understand the terms. Don't pay cash, don't let payments get ahead of the work completed, and don't pay the full cost of the job up-front. Make sure that building material costs are paid; ask for receipts. Check workers' compensation coverage by requesting to see a certificate of insurance. If injuries occur on your property, you may be liable. Make sure that all work that requires city or county inspection is officially approved in writing before final payment is made. Links to the Okaloosa and Walton County building department can be found on the BIA website. I hope you find these tips helpful when choosing a contractor.

On the last pages of this month's Homes & More you will find a complete list of the proud members that make up the Building Industry Association of Okaloosa - Walton Counties.

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## PROPERTY LINES



### Same Song, Different Verse

Last week I flew out of Atlanta beside a young lady the age of my daughter. Very shortly after we sat down, she told me that she had been trying to call a real estate lawyer in South Florida for several days and had not gotten a return phone call. I assured her that I am the only real estate lawyer in Florida, and that somehow I had missed her call. With that introduction, there was no reason for her to believe anything else I was going to say, but she proceeded to tell me the problem anyway. Here is the story I heard:

She and her husband are well educated. Both have advanced degrees and both had been employed in the space industry at Cape Kennedy. When the space race wound down, they both were able to locate high paying jobs elsewhere, but they had purchased a home in Florida in 2003 for \$300,000. The house is worth about \$200,000

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today. They now live in another state, in a rental apartment with their two young children. Their Florida home is occupied by a renter, and they lose \$800 a month after making the mortgage payment. They have a perfect credit score. Their family is growing and they want to get out of the apartment.

Now the question: what should this couple do? For too many, that is the most gut-wrenching issue facing this thirty-something generation, and because they are our children, the problem is ours as well. This couple is about to start life not only with educational loans to repay, but with a \$100,000 penalty caused solely by participating in the economy exactly as we encouraged them to do. Carolyn and I bought our first home in Fort Walton Beach for \$25,000; we sold it 3 years later for double that. We did that 3 or 4 times over the course of 10 years or so and the real estate market treated us very well. But this couple has tried the same thing with exactly the reverse effect.

The question to parents, real estate professionals, and lawyers, is: do we have an answer? These young people are not druggies, wild-haired liberals, or angry conservatives; they are responsible parents in their own right who worked hard to get the education we espoused, and who followed our very pattern.

When I teach classes, I start by stating the problem, as here. Then I ask the answer, and I ask it again now. What do we tell them?

To begin, for a buyer, the real estate market has never been better. But if we aren't careful, we will invite non-resident investors with cash to buy the future that otherwise belongs to our children. We know the value of this home will not come back in time to resurrect this young family during their most productive years. While some disagree, I consider the real estate market to be the foundation of the entire economy. If we have no answer to this young couple, then the economy we've created fails not only ourselves, but our children as well.

My answer is not a panacea, and its results won't be fully known for several years, but it is this: find the house you want to buy and take advantage of the best buyer's market, and the best mortgage market, you're ever likely to know. You don't have to steal an existing home, or a new one, you just have to make a deal at current prices. If you do, you will have done exactly that which successful stock market investors do when they have a loss. You will have purchased an almost certain gain to set off against a certain loss. You may not come out even, but you will recover a good deal of the equity you've lost.

Don't judge harshly everyone who has over-mortgaged property. Some are there because they mortgaged real property to buy consumer items. Those people need discipline and they need to never again mortgage their home for consumer items. But others, such as the couple in this example, and people who have lost jobs, become ill, or signed come-on mortgage packages that never should have been marketed, aren't guilty of anything. Mostly they aren't even guilty of having poor judgment. In my example, I told this person that I thought she and her husband ought to get back in the market, if

they can. How to do that is a whole separate article, or even a book. But you'll never get there if you don't start.

First they will have to decide whether they qualify to finance a second home while they still own the first. If they can, they should. Their interest rate will be better than it will ever be if they can finance while they have an excellent credit score.

As soon as they can, without selling for a ridiculous price, they should get rid of the first house. Its value may inch back, but the wait will be long and painful. Unfortunately, mortgage companies won't talk to their borrowers unless they are several months in default, so be prepared to get the Company's attention by going into default, so they should do that, if necessary. Then short-sell the first house, but deal with the unpaid balance. Sometimes you can do that with pennies on the dollar, if you're prepared to pay cash. If not, come to a deal with the mortgage company in some way that doesn't affect your financial future, if you can.

My bottom line of this discussion is the hope that these young people not go through life paying a penalty they did not deserve. The answers may be different for each of them, and it may be that a real estate lawyer or responsible professional will be necessary. There are good lawyers and Realtors who have a sincere desire to help. Don't expect them to be free, or even inexpensive, but sticking your head in the sand will not make these problems go away. Deal with these issues actively so that they don't hang like a sword, waiting to fall.

Get back on the horse. The ride ain't over.

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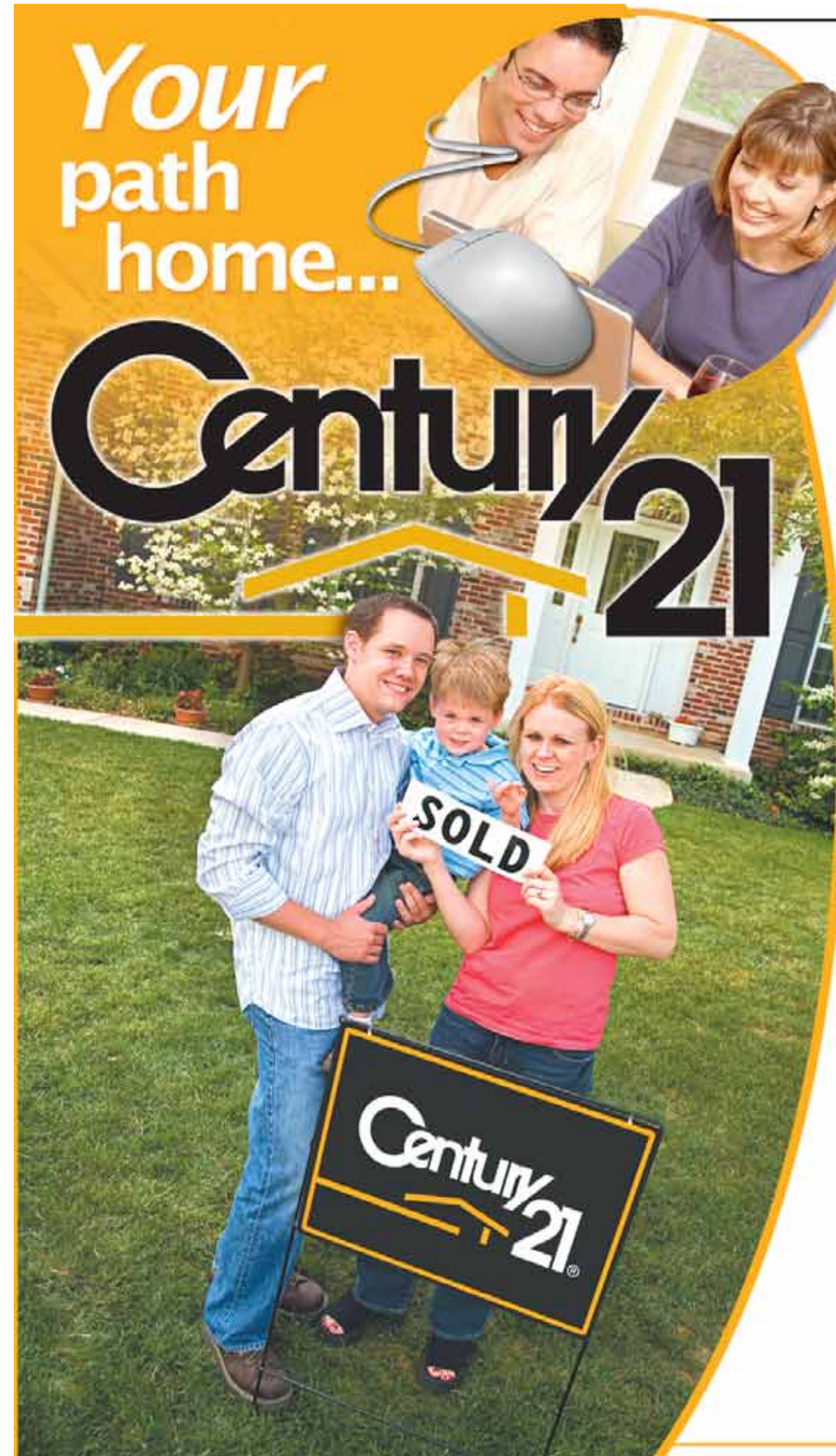
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## EMERALD COAST ASSOCIATION OF REALTORS®



### ABC, XYZ – What Do the Letters Behind a Realtor’s Name Mean?

Have you ever noticed a laundry list of letters behind a Realtor’s name? That alphabet soup has a real and important meaning for a Realtor and their customers and clients. Those letters represent educational designations that are earned through classroom time and real-world experience.

JEAN FLOYD, CRS, GRI, PMN  
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Real estate licensees are required by law to continue their education while they hold a real estate license. They must keep current with the law, a class commonly known as Core Law, and if

they are Realtors, they must also stay educated about the Code of Ethics that every Realtor is required to abide by.

Education in real estate is not just for the benefit of Realtors. The knowledge gained helps us as we work with customers and clients. Realtors have the opportunity to take classes on short sales, foreclosures, and so much more – and all of this benefits everyone in a real estate transaction.

Realtor designations are slightly different from the required education to maintain a real estate license. These classes allow a Realtor to specialize and focus their education. Whether it’s the Certified Residential Specialist (CRS) designation which focuses on residential real estate or the Certified Commercial Investment Member (CCIM) which concentrates on commercial real estate, that alphabet soup behind a Realtor’s name has real meaning.

So let’s look at a few of the most common designations you might see in your search for a Realtor. Knowing what the letters mean will let you know more about your Realtor’s knowledge and expertise.

One of the more common but still very important designations is the Graduate, Realtor Institute (GRI) designation. A Realtor with this designation has gone through several weeks of training to achieve a solid base of knowledge in all aspects of residential real estate. Another highly sought after designation is the one I mentioned earlier, Certified Residential Specialist (CRS). Both designations indicate that your Realtor understands residential real estate fully.

There are a few others that you may see with Realtors along the Emerald Coast. The first is the Certified International Property Specialist (CIPS) designation. These Realtors are qualified to work with foreign buyers or American buyers looking to purchase overseas. The other is the Resort and Second-Home Property Specialist (RSPS). These Realtors have been educated in investment, vacation, and second homes in a vacation area like our beautiful Emerald Coast.

The next time you see a Realtor with that list of letters behind their name, you’ll know that they’ve taken the time to educate themselves and specialize in different areas of real estate. Those Realtors have taken extra time to better prepare themselves to help their clients and customers. Remember, whether you’re looking to buy or sell, rely on a Realtor.

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# RENTAL REVIEW



## The Rental Application

Without question, the most important part of any rental transaction is the screening of a prospective tenant through the rental application. Verification of rental or housing history, credit, and employment virtually

ensures a tenant that will pay on time and maintain your rental property.

The names, ages, relationship,

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and Social Security Numbers of all those applying to live in the property must be on the application. This information is necessary to be able to do a credit check. Whether you allow pets or not, you must ask if they have pets and if so, what kind?

The prospect's previous address is needed so that a background check can be made. If the prospect rented, the previous landlord can be called to find out if they paid their rent on time and if they took care of the property and received the deposit back. If they sold their home, the REALTOR that sold the house or the individual that purchased it can be contacted to find out if the house and yard were left in good condition. Military tenants who lived in government housing have to pass an inspection when they move and this can be verified by contacting the housing officer at the installation they moved from. A background check of the tenant's previous residence is the most important step of the screening. You want to know how these people take care of property. They will almost always treat your rental the same way they treated their previous one.

It is a good idea to ask what type and how many vehicles the prospect has and get the license plate

numbers. This comes in handy later, if other cars are present it can indicate unauthorized persons living in the rental. If there is limited space available, it creates serious problems for the new tenant and you don't want them parking on the grass. Some areas have restrictive covenants that don't allow boats or RV's and this should be addressed up front.

You must verify employment of all prospective tenants. Call their supervisor or employer and make sure they are in a stable job and if they are Military, find out if they are due PSC orders or retirement.

Ask for nearest relatives or emergency contacts of the prospective tenants. This information is very helpful if you have future problems and need to locate your tenant. Don't hesitate to ask pertinent questions such as if they have ever been evicted or been late with the rent and if their current lease has expired. If they are still under lease, they are obligated to pay out the balance and few people can afford double rent. If you have carpet and a lawn, better make sure they own a vacuum and a lawn mower.

Do a credit-check! There are several ways of getting a credit report on a prospect. Professional Management Companies usually belong to a credit reporting agency that will provide them with a tenant's credit report. They can also be procured through the internet. The prospect might have a current copy of their report that they can provide to you. The credit report will show the tenant's payment history and verifies other information such as employment and previous addresses.

You must have the applicant's permission to verify any information given on the application and they must sign a statement authorizing you to do so. The tenant should also declare that the information given on the application is true and correct. If you later find that a tenant falsified information on the application, it can be a cause to terminate the lease agreement.

**The names, ages, relationship, and Social Security Numbers of all those applying to live in the property must be on the application. This information is necessary to be able to do a credit check. Whether you allow pets or not, you must ask if they have pets and if so, what kind?**

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**LAND SURVEYORS**

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Fids Marine Contracting..... (850) 543-4439

**MARKETING**

LocalEdge Media..... (850) 243-0129

**MECHANICAL CONTRACTOR**

Peaden..... (850) 362-6646

**MEETING SPACE RENTAL**

Emerald Coast Conference Center..... (850) 609-3800

**NEWSPAPERS**

Northwest Florida Daily News..... (850) 863-1111

**OFFICE EQUIPMENT/COPIERS/PRINTERS**

Copy Products Company..... (850) 243-2679

**OUTDOOR KITCHENS**

Designer Kitchen of NW Florida, Inc..... (850) 835-1211  
 Tamtec Pool & Spa..... (850) 650-3747

**PAINTING CONTRACTORS**

Accurate Painting of NWFL, Inc..... (850) 689-2177  
 Global Coatings, Inc..... (850) 226-6800  
 Joseph Shoffner Painting, LLC..... (850) 683-1637  
 Odd Jobs, Inc..... (850) 862-7831  
 Permanent Painting..... (850) 737-1551

**PAINTING SUPPLIES**

Color Wheel Paints..... (850) 863-3737  
 Sherwin Williams..... (850) 650-4334

**PAVERS**

First Globe Stone..... (850) 650-9955  
 Five Star Pavers..... (850) 897-5293

**PEST CONTROL**

Buzz Woodham Pest Management, Inc..... (850) 267-3619  
 Emerald Coast Pest Control, Inc..... (850) 837-8844  
 Florida Pest Control..... (850) 243-7166  
 Killingsworth Pest Control..... (850) 244-4161  
 Southland Pest Service, Inc..... (850) 862-1544

**PHOTOGRAPHY**

Gulf Reflections Studio..... (850) 863-2288

**PLUMBING (CONTRACTOR / SUPPLIES)**

Acme Plumbing, Inc..... (850) 837-2263

Ferguson Enterprises..... (850) 269-1993  
 Noland..... (850) 244-4131  
 Panhandle Plumbing, Inc..... (850) 837-6441  
 Service First, LLC..... (850) 863-1982

**POOLS / HOT TUBS / SPAS**

Cox Pools..... (850) 234-7800  
 Fort Walton Pools, Inc..... (850) 897-6040  
 Tamtec Pool & Spa..... (850) 650-3747

**PORTABLE TOILETS**

Disposal Services, LLC..... (850) 890-1368  
 Johnny on the Spot Toilet Rentals, Inc..... (850) 682-4877

**RADIO**

Cumulus Broadcasting..... (850) 243-2323

**REAL ESTATE SERVICES/ HOUSING DATA**

Century 21 Wilson Minger Agency..... (850) 685-5447  
 Century 21 Wilson Minger Agency..... (850) 678-5161  
 Emerald Coast Association of Realtors..... (850) 243-6145  
 ERA American Realty of NWF..... (850) 865-1207  
 ERA American Realty of NWF..... (850) 651-2454  
 First National Land Title..... (850) 862-2143  
 Pelican Real Estate/Crestview Sales Force..... (850) 496-4838  
 Platinum Real Estate Associates..... (850) 582-6442  
 Re/Max Agency One, Inc..... (850) 682-8309  
 ResortQuest Real Estate..... (850) 837-3700

**RECYCLING**

Metal Recycling..... (850) 862-8717

**REFRIGERATION**

Jordan Air Enterprises..... (850) 678-2313

**REMODELING / IMPROVEMENTS**

Alan Paul Construction, Inc..... (850) 689-4375  
 At Home Contracting, Inc..... (850) 225-0056  
 A-Team Kitchen and Bath Group..... (850) 682-2465  
 Bathcrest of NW Florida, Inc..... (850) 864-2284  
 Borah Group, Inc..... (850) 685-8600  
 Brooks Builders of N.W. Florida, Inc..... (850) 651-9677  
 Bryla Construction Inc..... (850) 243-3321  
 C Squared Home Builders, LLC..... (850) 585-7193  
 Compass Builders of Florida, LLC..... (850) 654-9444  
 Cox Pools..... (850) 234-7800  
 Creekwood Home Renovations, Inc..... (850) 936-6212  
 Gary Miller Homes, Inc..... (850) 678-5100  
 Greg Goodwin Construction, Inc..... (850) 678-3396  
 Jeremy Stewart Construction, Inc..... (850) 682-6156  
 Jimmy Henderson II, Const. Co., Inc..... (850) 864-5426  
 Jones Carpet One..... (850) 863-3239  
 JW Homes, Inc..... (850) 682-0044  
 Key Lime Construction, LLC..... (850) 897-4663  
 KG II Development, Inc..... (850) 682-8635  
 Kitchen and Bath Center..... (850) 244-3996  
 KTC Builders..... (850) 862-3009  
 Morris & Company, Inc..... (850) 267-2458  
 Odd Jobs, Inc..... (850) 862-7831  
 Randy Wise Homes, Inc..... (850) 678-9473  
 Seketa Building and Design..... (850) 729-2154  
 Signature Builders, Inc..... (850) 862-3600  
 Southern Paradise Homes, Inc..... (850) 862-2181  
 Superior Exteriors of NW FL, Inc..... (850) 689-2221  
 Tew Construction Co., Inc..... (850) 682-5422  
 Vanderheyden, Inc..... (850) 936-7300

**RENEWABLE ENERGY SOLUTIONS**

Jordan Air Enterprises..... (850) 678-2313

**RESTAURANT**

Firehouse Subs..... (850) 226-6945

**RESTORATION**

Action Restoration of the Panhandle..... (850) 622-9700

**ROOFING - CONTRACTORS/SUPPLIERS**

Barber Construction..... (850) 862-7629  
 Elmer Cook Construction..... (850) 864-4330  
 Gulf Eagle Supply, Inc..... (850) 244-2107  
 Kish Contracting, Inc..... (850) 622-1026  
 Whitrock Assoc., Inc..... (850) 862-7900

**SCRAP**

Metal Recycling..... (850) 862-8717

**SCREENS / FLORIDA ROOMS**

At Home Contracting, Inc..... (850) 225-0056  
 Hometown Contractors, Inc..... (850) 863-7880  
 Innovative Designs of NWF, LLC..... (850) 499-9994  
 Tri-State Industries..... (850) 581-5855

**SECURITY - LOCKS/SAFES/SYSTEMS**

A to Z Security & Sound..... (850) 664-7557

**SEPTIC TANKS**

Disposal Services, LLC..... (850) 890-1368

**SHELVING**

Paradise Closets and Storage, LLC..... (850) 609-1691  
 Quick's Shelving, Inc..... (850) 837-7350

**SHUTTERS - DECORATIVE/HURRICANE**

S.C. Designing, Inc..... (850) 687-0646  
 Vanderheyden, Inc..... (850) 936-7300  
 Wholesale Plantation Shutter..... (850) 424-1000

**SIGNS**

Accent Signs..... (850) 729-7446

**SOLAR AND WIND ENERGY**

A & S I.C.F. Wall Systems, Inc..... (850) 428-3817  
 Compass Solar Energy..... (850) 439-0035  
 The Energy Center..... (866) 916-1382

**SPECIALTY DOORS**

EAS Doors..... (850) 244-9095

**STORM PROTECTION PRODUCTS**

Absolute Storm Protection..... (850) 244-0039  
 GCS Building Solutions..... (850) 269-1066  
 Hometown Contractors, Inc..... (850) 863-7880

**STUCCO / PLASTERING / SCAFFOLDING / SUPPLIERS**

Davis Quality Homes, Inc..... (850) 897-6635

**SURVEYORS**

Gustin, Cothorn, Tucker & Asso..... (850) 678-5141

**TRUSSES - FLOORING/STEEL/WALLS**

Arban & Associates, Inc..... (850) 836-4362  
 Builder FirstSource..... (850) 835-1711  
 Milton Truss Company..... (850) 623-1967

**UNDERGROUND UTILITIES & EXCAVATION**

Daher Contracting..... (850) 863-3993  
 Gulf Power Company..... (850) 244-4770

**UTILITIES**

CHELCO..... (850) 892-5069  
 Cox Communications..... (850) 857-4586  
 Gulf Power Company..... (850) 244-4770  
 Okaloosa Gas District..... (850) 729-4724  
 Okaloosa Gas District..... (850) 974-7019  
 South Walton Utility Co., Inc..... (850) 837-2988

**VACUUM SYSTEMS (CENTRAL)**

Bluewater Central Vacuum Systems..... (850) 897-5415

**WARRANTIES - HOME / CALL BACK MANAGEMENT**

Bonded Builders Risk Management..... (866) 440-7271

**WASTE REMOVAL**

AAA Waste Services, Inc..... (850) 683-5752  
 Arena Landfill & Sand, LLC..... (850) 682-5858

**WINDOW TINTING/REPLACEMENT/TREATMENTS**

Decorating Den Interiors..... (850) 244-2255  
 S.C. Designing, Inc..... (850) 687-0646  
 Wholesale Plantation Shutter..... (850) 424-1000  
 Window Classics Corporation..... (850) 541-4803