



Moving to Eastern North Carolina? Start Here.

The honest guide to where to live between Raleigh and the coast, what it really costs, and what nobody tells you before you move — from a broker who owns on the water, runs a farm, and has helped families do this from 600 miles away.



PERFORMANCE
PROPERTY PARTNERS

LISA W. JOHNSON • BROKER/OWNER
CLAYTON, NC



Lisa W. Johnson

BROKER/OWNER
PERFORMANCE PROPERTY PARTNERS
NC LIC. #298888

(919) 625-1676
lisawjohnson@p3realtync.com
p3realtync.com

— WELCOME

Who this guide is for, and why I wrote it

This guide is for anyone planning a move to eastern North Carolina from New York, New Jersey, Washington DC and Northern Virginia, Pennsylvania, Maryland, Ohio, Tennessee, Florida, California, or Washington State — and for Charlotte and Raleigh folks heading toward the coast.

I work the whole corridor from Raleigh's suburbs to the Intracoastal Waterway — Johnston, southern Wake, Pender, and Moore counties — out of my office in Clayton. Most of the people who call me are moving here from somewhere else, a lot of them retiring, and most of them have the same handful of questions.

So I put the answers in one place. Where the towns actually are and how they differ. What it costs, with real sourced numbers. What surprises people. What goes wrong. And the order to do things in so nothing falls through the cracks while you're far away.

"I'll tell you the truth about the house, the price, and the deal, even when it costs me the sale."

4

COUNTIES
COVERED
TRIANGLE TO
COAST

30+

YEARS RUNNING
A
CONSTRUCTION
COMPANY

600 mi

FARTHEST I'VE
HELPED
A FAMILY MOVE
FROM

— 01 • START HERE

You're Buying a Home in a Place You Don't Know Yet

Hey — I'm Lisa. Let's get one thing out of the way first.

Buying a house is the biggest check most people ever write. Buying one in a state you've visited twice, in a town you picked off a map, while you're still living somewhere else? That's the highest-stakes version of it there is. Everybody who does it feels that in their stomach. You're not being dramatic. You're being sensible.

So here's what this guide does: it tells you the truth about eastern North Carolina the way I'd tell my own sister. Where the towns actually are and how they differ. What it costs. What surprises people. What goes wrong. And the order to do things in so nothing falls through the cracks while you're far away.

— WHY YOU CAN TAKE MY WORD FOR IT

- I've owned homes here my whole adult life — lakefront, a cabin on 70 acres, a horse-training facility, a working farm in Benson, and a house on the Intracoastal Waterway in Hampstead. I pay the insurance, I pump the septic, I know what a dock is worth.
- I've run a multimillion-dollar construction company for 30 years, so I read a contract and a negotiation like an owner, not a salesperson.
- I opened my own brokerage at 60. I've done the "start over somewhere new" thing myself.



WORKING CATTLE • OUR ARENA, BENSON • 20 MILES FROM DOWNTOWN RALEIGH

01 • START HERE • THE QUESTION EVERYBODY ASKS

THE #1 QUESTION I GET FROM ALMOST EVERY PERSON MOVING HERE — BEFORE "WHICH TOWN," BEFORE "HOW MUCH"

"Should we wait for prices to drop?"

I'll answer it plainly, because it's the question that keeps people renting for two years and paying more in the end. Here's the short version, and the rest of the guide backs it up:

01 The Raleigh-area market has held strong for many years for one simple reason — there is a limited amount of housing compared to the number of people moving into North Carolina. We are growing. The areas around Wilmington are exploding. Pinehurst is growing by leaps and bounds.

02 We don't have big swings in housing prices here. 2020–2021 was the one crazy stretch, with houses selling for way more than they were worth. That's over.

03 Right now homes are selling at about 97% of list, and sellers are often adding concessions on top of that. That is a market you negotiate in — not one you wait out.

If it were my money, I'd stop watching the news and start watching the five towns on page 7.

02 • COMING FROM SOMEWHERE ELSE? WHAT CHANGES

What Changes: The Money, in General

I'm not going to quote you a cost-of-living index for your hometown — those numbers move, and you know what you're paying better than any website does. What I can tell you, straight, is what changes when you land here. The North Carolina numbers below are real, sourced, and dated; anything I can't source I've left as plain talk.

HOUSING IS THE BIG ONE • MEDIAN SALE PRICE

JOHNSTON COUNTY

\$350,000

MarketStats / Doorify MLS • July 2026

CLAYTON

\$349,000

Redfin • July 2026

HAMPSTEAD (COAST)

\$510,000

Redfin • June 2026

MOORE COUNTY

\$464,000

Redfin • June 2026

RALEIGH

\$449,500

Doorify MLS • July 2026

NORTH CAROLINA STATEWIDE

\$375,000

NC REALTORS • July 2026

STATE INCOME TAX • 2026

3.99% flat

North Carolina has a flat state income tax of 3.99% for 2026 (NC Department of Revenue). North Carolina does not tax Social Security benefits. Retirement income beyond that is taxed at the flat rate — talk to your CPA about your own picture before you count on anything.

PROPERTY TAX • SET COUNTY BY COUNTY

53.71¢ per \$100 • Wake Co. FY2027

Property tax is set county by county and town by town. For reference, Wake County's rate is 53.71 cents per \$100 of value for FY2027 (adopted June 2026), with town rates on top:

Cary	36.75¢
Garner	53.5¢
Fuquay-Varina	37.8¢

Johnston, Pender, and Moore counties each set their own. I'll pull the exact number for any address you're serious about.

— 02 • COMING FROM SOMEWHERE ELSE? WHAT CHANGES

There vs. Here, by Where You're Coming From

THERE

HERE • WHAT CHANGES

COMING FROM

The Northeast or Mid-Atlantic

NY • NJ • PA • MD • DC • NoVA

- Your money goes noticeably further on the house itself, and you'll be surprised by the lot sizes. A third of an acre is small here. An acre is normal in a lot of Johnston County.
- Two things replace the property-tax bill you're used to: homeowner's insurance near the coast, and — on rural lots — a well and septic system you own and maintain. Neither is scary. Both need to be budgeted (page 12).
- Winters are short. It snows a little, occasionally, and the whole town shuts down for a day. Summers are long, humid, and hot from June through September. Spring and fall are why people move here.

COMING FROM

Florida

- You already know hurricanes and flood insurance — you'll find the coastal rules here familiar, and most of the corridor inland (Clayton, Benson, Moore County) sits well away from surge zones. That inland option is the big change: you can be two hours from the beach and out of the coastal insurance conversation entirely.
- You get four actual seasons, including a real fall. Most Florida-to-NC folks tell me that's the thing they didn't know they missed.

COMING FROM

Ohio or Tennessee

- Culturally the landing is soft — it's the South, the pace is neighborly, and small-town life feels familiar. What changes is the coast being drivable in an afternoon and the winters being far milder.
- Prices in the Triangle will feel higher than home; prices in Johnston County and Moore County will feel closer to what you know.

COMING FROM

California or Washington State

- The house-price change is the headline. What \$700,000 or \$1M buys you here — acreage, water, a barn, a lakefront — is a different category of living. Plenty of people trade a modest home out west for the place they've always pictured.
- Expect humidity, thunderstorms, and hurricane season on the coast. Expect to drive more. Expect a lot of pine trees. Expect people to talk to you in line at the grocery store (page 12).

COMING FROM

Charlotte or Raleigh, heading toward the coast

- You know the state; what changes is the parcel-by-parcel reality of coastal property — flood zones, wind and hail deductibles, whether a "water view" comes with deeded water access, and which subdivisions are on sewer versus septic. I own on the ICW; I'll walk you through mine.

— 03 • WHERE TO LIVE • 1 OF 5

Where to Live: Five Places to Start Your Shortlist

I cover the whole corridor from Raleigh's suburbs to the Intracoastal Waterway. These are the five places I'd tell a relocating friend to look at first. Every number is sourced and dated; the trade-off on each is the thing a local would warn you about.



Clayton Johnston County

The Triangle value play · roughly \$100,000 under Raleigh's median

\$349,000

median sale · +5.7% YoY · 49 days
Redfin, July 2026

HOUSING

Newer subdivisions and master-planned communities (Flowers Plantation is the one everyone asks about), plus older in-town homes and acreage on the edges.

SCHOOLS BY NAME

Johnston County Public Schools — Clayton High, Cleveland High.

THE HONEST TRADE-OFF

Growth means construction traffic and orange barrels for the next few years, and the commute into Raleigh is real at rush hour.

WHERE IT SITS

About 16 miles to downtown Raleigh via I-40 and US 70 Business; roughly 30–35 minutes to RDU airport. This is the town most relocators end up comparing to Garner and Fuquay-Varina.

WHAT'S GOING ON

Novo Nordisk's \$4.1 billion Clayton expansion (about 1,000 new jobs, 2027–2029) and the Flowers Plantation Waterfront District on the Neuse. Several road-widening projects run through 2028.

THE FEEL

Suburban and busy in the new sections, small-town along the Clayton River Walk and the old downtown.

03 • WHERE TO LIVE • 2 OF 5

Small Town, Big Crossroads



MY FARM • BENSON

Benson Johnston County

Among the lowest entry points in the corridor

\$321,000

typical home value
Zillow, July 2026

HOUSING

Acreage, mini-farms, older homes in town, and new subdivisions like Benson Village starting to fill in.

SCHOOLS BY NAME

Benson Elementary, Meadow Elementary, Benson Middle, South Johnston High.

THE HONEST TRADE-OFF

It's rural fast. Most properties outside town are on a well and septic, and the interstate work will be a headache until 2028.

WHERE IT SITS

Right at the I-95/I-40 junction, about 24 miles south of Raleigh. Benson is a bedroom community for people working in Raleigh and the Triangle — and for Fayetteville in the other direction. Both commutes are interstate the whole way.

WHAT'S GOING ON

The Vulcan Elements rare-earth magnet plant (\$918 million, 1,000 jobs, announced November 2025), and I-95 widening to eight lanes with completion expected spring 2028.

THE FEEL

Sandy-soil farm and horse country. Mule Days every September. I live and farm here on purpose.

— 03 • WHERE TO LIVE • 3 OF 5

The Coast Without Living on the Island



THE MARSH • HAMPSTEAD

Hampstead

Pender County

Boat-in-the-driveway living, 17 miles from Wilmington

\$510,000

median sale • +4.0% YoY • 57 days
Redfin, June 2026

HOUSING

Established water-access neighborhoods (Olde Point, where I own, is a 1970s golf community with a lot of renovated homes and new construction mixed in), newer subdivisions, and the Salters Haven marina community with new-build homesites.

SCHOOLS BY NAME

Pender County Schools — Topsail Elementary, Topsail Middle, Topsail High; a new J.H. Lea K-8 opening August 2027.

THE HONEST TRADE-OFF

Days on market roughly doubled in a year, which is good for you as a buyer, but coastal insurance and the flood zone are parcel-by-parcel — I pull the FEMA zone on every waterfront and creek lot before we even talk price. And sewer versus septic varies by subdivision.

WHERE IT SITS

About 17 miles northeast of Wilmington; the beaches at Topsail and Surf City are minutes away. The US 17 Hampstead Bypass is opening in stages through 2030 and already changing the drive.

WHAT'S GOING ON

Novant Health's Scotts Hill Medical Center opened June 2026. A 355-home subdivision was approved off Olde Point Road in January 2026.

THE FEEL

Boat-in-the-driveway living. Deep-water access inside an established neighborhood is the thing people ask for by name.

— 03 • WHERE TO LIVE • 4 OF 5

Gated Lake Living



LAKE AUMAN • SEVEN LAKES WEST

Seven Lakes West

West End • Moore County

\$560,000

Gated lake living • small sample sizes — the range is wide by lot and water frontage

Seven Lakes West median • Seven Lakes overall
\$442,000
Redfin, July 2026

HOUSING

1,545 gated acres, seven lakes, single-family homes from modest to lakefront estates. Lake Auman (about 800 acres) is the premium.

SCHOOLS BY NAME

West End Elementary, West Pine Middle.

THE FEEL

Quiet, gated, water everywhere. Lock-and-leave for people who travel.

WHERE IT SITS

About 10 miles from Pinehurst on NC 211. This is the horse-and-golf side of the state — McLendon Hills next door has 8 miles of bridle trails and 3–5 acre mini-farm lots.

THE HONEST TRADE-OFF

Homes here are sitting longer and closing 2–3% under list. That's leverage for a buyer, but it also means you should price to the last 90 days if you ever sell. Beacon Ridge Country Club membership is separate from the HOA.

03 • WHERE TO LIVE • 5 OF 5

Golf, Horses, and a Walkable Downtown



FAIRWAY LIVING • PINEHURST

Pinehurst / Southern Pines Moore County

\$577,000

The village and the golf; the walkable downtown; horse country five minutes out

Pinehurst median · 63 days · Southern Pines
\$558,000 · 52 days
Redfin, June 2026

HOUSING

Golf-course homes, historic cottages, new builds (Pinehurst National No. 9 and others), and equestrian acreage near the Walthour-Moss Foundation's 4,000+ acres of trails.

SCHOOLS BY NAME

Pinehurst Elementary, Pinecrest High.

THE HONEST TRADE-OFF

New construction is the soft spot — over five months of builder inventory as of spring 2026 — which is exactly where incentives show up first if you know to ask.

WHERE IT SITS

Fort Bragg is about 40–45 minutes; Raleigh a bit over an hour. FirstHealth Moore Regional (402 beds) is the hospital.

WHAT'S GOING ON

Pinehurst No. 2 hosts back-to-back U.S. Opens in 2029, and again in 2035, 2041, and 2047. Sales volume is up sharply while homes take about twice as long to sell as a year ago.

THE FEEL

Southern Pines is the walkable downtown; Pinehurst is the village and the golf. Both are horse country five minutes out.

NOT ON THE LIST BUT WORTH A WORD

Garner and Fuquay-Varina

Southern Wake, for the Raleigh commute.

Smithfield and Four Oaks

The lowest entry prices in Johnston.

Surf City and Topsail Island

If you want to be on the beach itself.

Aberdeen

The value end of Moore County.

04 • THE PAGE NOBODY ELSE WRITES

What Everybody Gets Wrong About Living Here

This is the page nobody else writes, because it's not in a listing.

The people.

Honestly, this is the thing I hear most from newcomers, and it catches them off guard. They'll say something like, "The servers in the restaurants around here are so warm and friendly — they make us feel so welcomed to be here." That's Southern hospitality. Folks from a lot of the country just aren't used to a stranger asking how their day's going and meaning it. Give it a month and you'll be doing it too.

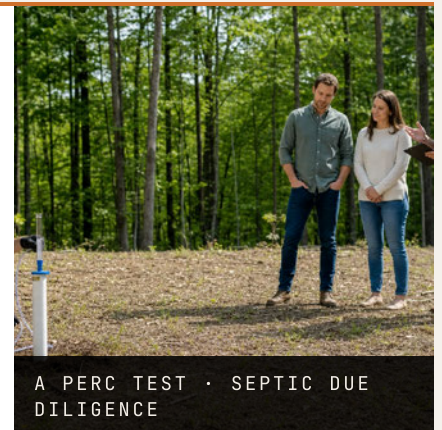
The pace.

Life runs a touch slower in parts of North Carolina. The contractor will call you back — tomorrow. The permit office closes for lunch. Once you stop fighting it, it's one of the best things about being here.

Septic and wells.

Most people moving here have never owned one. Off the highway, a lot of the corridor is on a private well and a septic system — no water bill, no sewer bill, and no utility company to call either. What it actually means:

- Septic gets pumped every 3–5 years, and the tank size limits how many bedrooms a county will approve. Before you buy, get the septic inspected by a septic company, not just the home inspector.
- A well gets a water test and a flow test during due diligence. Most are fine. Some need a filtration system. That's a negotiation item, not a deal-killer.
- I own both. It's not hard. It's just new.



"Near the coast" is not one thing.

Two houses a mile apart in Hampstead can sit in different flood zones with insurance bills hundreds of dollars a month apart. A "water view" and "deeded water access" are not the same words. Sewer versus septic changes by subdivision. Every coastal lot gets checked parcel by parcel — that's the job.

It gets rural fast.

Fifteen minutes off I-40 and you're on a two-lane road with a tractor in front of you. Some people are looking for exactly that. Some people thought they were buying "near Raleigh." Know which one you are before you fall for a house.



The market doesn't crash here — it normalizes.

Days on market stretch, sellers trim price and add concessions, and then it holds. People who waited for the drop that never came are the ones who paid more.

— 05 • WHAT GOES WRONG

The Mistakes Relocating Buyers Make

I've watched every one of these happen. None of them are your fault — you can't know what you can't see from three states away. But you can avoid all of them.

01 Picking a town from photos.

The listing looks perfect; the commute turns out to be an hour and the "quiet street" backs up to a highway project. Drive it — or have me drive it and send you the video — before you get attached.

02 Buying sight-unseen without a local set of eyes.

It can be done well (I've done it many times), but only when someone you trust is walking every serious candidate, on video, and attending the inspections in person.

03 Not understanding North Carolina's due diligence money.

In NC you pay the seller a due diligence fee up front that is non-refundable the moment it's paid — it's not held in escrow like your home state's earnest money probably is. It buys you a window to inspect and walk away for any reason, but if you walk, that fee is gone. Most out-of-state buyers have never seen this. I explain it before you write a single offer, and I structure the amount and the window so you're protected.

04 Negotiating list price with a builder.

Builders here rarely move the sticker. They negotiate incentives — closing costs, rate buydowns, upgrades — and usually only when their preferred lender is involved. Register your agent on your very first model-home visit or you lose the right to have one.

05 Underestimating the carrying costs on coastal and rural property.

Homeowner's plus wind and hail plus flood on the coast; well, septic, and acreage upkeep in the country. Budget them before you fall in love with the dock.

06 Skipping the specialist inspections.

Home inspector, yes — but also septic, well water, termite, and a survey on any acreage. The general inspection doesn't cover what actually goes wrong here.

07 Trying to time the sale back home and the purchase here without a plan.

Two closings in two states in the right order is a sequencing problem. It's solvable — I do it all the time — but not by accident.

08 Waiting for the crash.

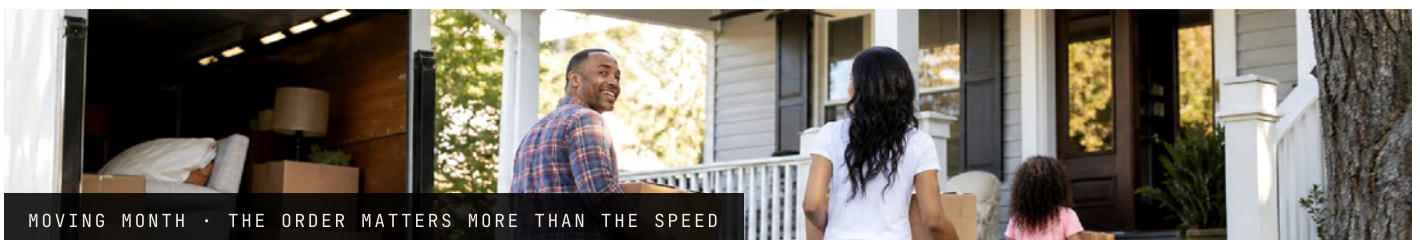
See page 4.

— 06 • THE ORDER MATTERS MORE THAN THE SPEED

What to Do, and When

Here's the timeline I run with out-of-state clients.

- | | |
|---------------------------------|---|
| <p>■ 6-12 months out</p> | <ul style="list-style-type: none"> ■ Shortlist two or three of the places on page 7. Decide whether you're a "near Raleigh" person, a "coast" person, or a "horse-and-golf" person — most people know in their gut. ■ Talk to a lender who's licensed in North Carolina. Financing across state lines has a couple of wrinkles, and you'll want the real number before you shop. ■ Visit once if you can. Two days, three towns, no showings — just drive them at rush hour and on a Saturday. |
| <p>■ 3-6 months out</p> | <ul style="list-style-type: none"> ■ Get pre-approved (or line up proof of funds if you're paying cash). ■ Set the real budget — the house plus insurance, plus taxes, plus any well/septic/acreage costs for the kind of property you're after. ■ If you have a home to sell, get it priced and prepped now. The timing of that sale drives everything else. |
| <p>■ 1-3 months out</p> | <ul style="list-style-type: none"> ■ Tours — in person or by video. Every serious candidate gets walked on camera, room by room, with the ugly parts included. ■ The offer, structured on net. In this market that usually means price plus seller concessions rather than a lower flat number. ■ Due diligence: inspections (general, septic, well, termite, survey where it applies), the insurance quote, the HOA documents, the flood zone. Then repairs or credits negotiated, without blowing up the deal. |
| <p>■ Moving month</p> | <ul style="list-style-type: none"> ■ Closing with a North Carolina attorney (that's how it's done here — attorneys, not title companies). ■ Utilities switched before the walk-through: power, water or well, propane if you own the tank, trash pickup (there are several companies; get two quotes). ■ Your first-week list: driver's license, vehicle registration, voter registration, a local doctor, and the name of a good septic company just in case. |





07 • WHAT GOOD LOOKS LIKE

Vermont to the Sandhills

A couple of years ago I helped a couple, Rich and Jen, buy in the Pinehurst area. They'd come down from Vermont. It went well enough that when Jen's sister Jackie decided it was time — Jackie, her husband Mike, and their mama, all moving down from Vermont together — Jen sent them to me.

They couldn't be here for the search. So we did it the way I do it:

- I walked every serious house on a cell-phone video call, room by room, closets and crawl space included, and told them what I'd worry about if it were my money.
- When they picked one — in West End, near Seven Lakes — I scheduled every inspection, met every inspector at the house, and sent them the reports the same day.

- I opened escrow with the closing attorney, handled the paperwork back and forth, and kept both the buyers and the seller's side on schedule so nothing slipped while they were 800 miles away.
- They closed this summer and moved into a home they'd seen in person exactly once.

That's not a special case. It's the process. Whether you're in Vermont, Florida, or Washington State, it works the same way — and I've done it for families from Ohio, New York, Tennessee, and California who never set foot in the house until the inspection.

"Having an in-state person we trusted when moving from another state was one less stress for us."

AN OUT-OF-STATE COUPLE, AFTER THEIR MOVE

— THE RELOCATION CHECKLIST • PRINT THIS PAGE

Your Move, in Order

Every item below comes from the pages you just read. Tick them off as you go — the order is the point.

6-12 MONTHS OUT

- ☐ Shortlist two or three towns from page 7 — near Raleigh, coast, or horse-and-golf.
- ☐ Talk to a lender licensed in North Carolina.
- ☐ Visit once: two days, three towns, driven at rush hour and on a Saturday.

3-6 MONTHS OUT

- ☐ Get pre-approved, or line up proof of funds.
- ☐ Set the real budget — house, insurance, taxes, plus well/septic/acreage costs.
- ☐ Price and prep the home you're selling now.

1-3 MONTHS OUT

- ☐ Tour every serious candidate — in person or on video, ugly parts included.
- ☐ Structure the offer on net: price plus seller concessions.
- ☐ Order the specialist inspections: general, septic, well, termite, survey.
- ☐ Pull the insurance quote, HOA documents, and flood zone before due diligence ends.
- ☐ Register your agent on the very first model-home visit if you're looking at new construction.

MOVING MONTH

- ☐ Close with a North Carolina attorney.
- ☐ Switch utilities before the walk-through — power, water or well, propane, trash (get two quotes).
- ☐ Handle the first-week list: driver's license, vehicle registration, voter registration, a local doctor, a septic company's number.

— HOW LISA HELPS NEXT

Where You Are Now, and What Comes Next

So here's where you are: you've got a shortlist, you know the traps, and you know the order to do things in. That's more than most people have when they call me.

Here's what working with me actually looks like, if you decide to:

- We start with a conversation — where you're coming from, why, your timeline, and what "home" has to include. Acreage? Water? Near the grandkids? I'll give you an honest read on your budget against the towns you're targeting.
- If you can't be here, I am. Video walkthroughs of every serious candidate, inspections attended in person, my vetted people introduced — lender, closing attorney, inspectors, surveyor, insurance — and the whole schedule run end to end so nothing falls off while you're far away.
- You get the owner's-eye read on every property: wells, septic, flood zones and insurance, docks and deeded water access, barns and pasture, HOAs, and how builders really operate — from someone who owns all of it, not from a search engine.
- Offers structured on net, the way this market actually clears. And if you're selling back home at the same time, both sides sequenced so you're never between homes and never carrying two mortgages longer than you have to.
- One broker, Triangle to coast. You talk to me — not an assistant, not a rotating team member — and nobody hands you off at the county line.



Lisa W. Johnson

BROKER/OWNER
PERFORMANCE PROPERTY
PARTNERS

When you're ready — or even if you're just still deciding — I'm easy to find:

(919) 625-1676

lisawjohnson@p3realtync.com
www.p3realtync.com

THE PROMISE I MAKE EVERYBODY

I'll tell you the truth about the house, the price, and the deal, even when it costs me the sale.

"Lisa Johnson was such a pleasure to work with. Her knowledge of the Carolina coast was helpful in finding us a wonderful home in a beautiful area close to the beach. Highly recommend Lisa for all your real estate needs!"

GOOGLE REVIEW • BECKY WATERMAN
TENNESSEE • SECOND HOME ON THE NC COAST

"This transaction would have not have happened without Lisa Johnson. She did everything. She did all of the leg work. So many long days and long nights. I am so thankful for her perseverance. We wanted to walk away from this because of the sellers and their agent. Lisa's determination made this happen. Forever my agent."

GOOGLE REVIEW • JENNIFER GORDON
ICW-FRONT SECOND HOME

Homes are where life happens. Getting that right matters.

— LISA W. JOHNSON
BROKER/OWNER, PERFORMANCE PROPERTY PARTNERS



PERFORMANCE PROPERTY PARTNERS

CALL OR TEXT

(919) 625-1676

lisawjohnson@p3realtync.com

www.p3realtync.com

OFFICE

Performance Property Partners

Clayton, North Carolina

Serving Johnston, southern Wake, Pender, and
Moore counties — Triangle to coast.



HAMPSTEAD • PENDER COUNTY

PERFORMANCE PROPERTY PARTNERS LLC • LISA W. JOHNSON, BROKER/OWNER • NC LIC. #298888 • EQUAL HOUSING
OPPORTUNITY

Before discussing real estate in NC, please review the "Working with Real Estate Agents" brochure:

<https://www.ncrec.gov/Forms/WWREA/WWREADisclosureForm.pdf>

Market figures are quoted from the named sources as of the dates shown and change monthly. Nothing in this guide is legal, tax, insurance, or lending advice — talk to your attorney, CPA, insurance agent, and lender about your own situation.