

Sequoiah Hills LIVING

EXCLUSIVE NEWSLETTER FOR THE RESIDENTS OF SEQUOYAH HILLS

September 2016

**Living The Dream With
Debbie And David Jones!**

YOUR STORIES! YOUR PHOTOS! YOUR NEIGHBORHOOD!

living THE dream

meet your neighbors

By Resident David A. Jones

OUR HOME IN FRANCE

Tout arrive en France.

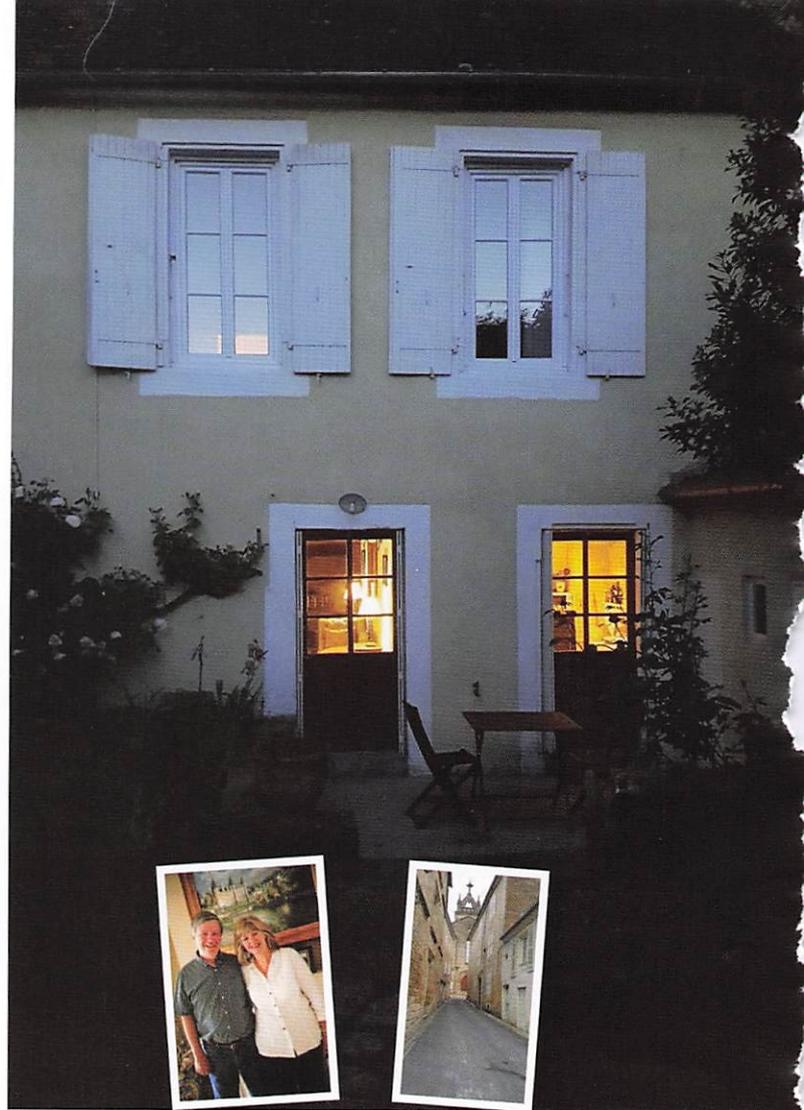
This saying translates to "Everything happens in France". For all us who enjoy traveling in France this is so true. Whether you visit Normandy and walk the battlefields, stroll down the streets of Paris or enjoy the warm Mediterranean sun, France lures you to stay.

For our family the seductive call of France began with an Army tour in Germany many years ago. We filled our off time with visits to Paris and Normandy soaking up the history, culture, food and wine. Our tour ended but a dream was born; return someday to Europe to live.

Life goes on and time passes as you raise children and build professional careers. During that time though the dream of returning to our own special spot did not change. We returned on numerous occasions to visit Europe throughout the years including the United Kingdom, Germany, Italy, Greece and France. We talked with other people who had purchased properties in Europe trying to figure out if this dream was really practical.

In 2013 we decided to start looking at a possible purchase of a second home in Europe. We loved our stay in Germany but found the winters to be too severe. We considered Italy but the lack of political stability and other factors led us to France. However, since France has many diverse geographic and climate zones, where do we begin?

Budget and climate were our main criteria for narrowing our search. A limited budget eliminates larger cities. Additionally certain areas of France are just more expensive such as Paris or Provence. Along with budget we looked at climate. We wanted a warmer place so this eliminated areas in northern or central France. To stay warm we needed to focus somewhere in the vicinity of latitude 45, which is roughly comparable to where Bordeaux is located in Southwest France.



As we drilled down further in our search we were led to a region called Aquitaine. We liked this area for many reasons. It is close to Bordeaux with a major airport. It has great natural beauty which includes the Rivers Dordogne and Gironde. It is inexpensive, it has great food, wine and wonderful local markets. The area is dotted with beautiful chateaus, leading that area to be known as "the land of 1001 Chateau's". There was also one other factor that pointed us in this direction. The region has many British ex-pats and since we know very limited French, this factor could help us navigate day-to-day life until we could learn more.

So, in 2014 we started earnestly looking on the internet for potential properties. We quickly found out that the learning curve would be steep. Just what type of home would work for us, village or country? Did we need access to public transport? What about basic services? Do we work through an agent? How do we transfer funds? How do we review a contract all in French?

In August 2014 we made our first visit to France to house hunt. Since Europe does not use an MLS system we had to look through multiple real estate listings on the web. We corresponded extensively with agents, used Google Maps to view the properties but finally narrowed down our search. In August 2014 we spent four days looking at properties. Though we had no success our visit gave us a great deal of information about home construction, val-

ues and the potential pitfalls to avoid.

We then took another trip in April 2015 and looked at potential properties to an area further north than our initial hunt. Although we still focused on rural properties on this visit, we found out information that proved to be decisive in our future hunt. Although we found some lovely cottages in the countryside, we realized we needed to avoid rural properties and focus on houses in villages. The reason was something called “Fosse Septique” or Septic tank. New French regulations regarding septic tanks promised the potential for many inspections and possible unforeseen costs.

We came back to Knoxville and continued our search via the internet. This time we focused on village properties that met of criteria for budget, size (about 100 square meters), access to services and within an easy drive to larger cities.

By September of 2015 we had narrowed down our list and ready for another trip. We were excited in our choices but soon found out that photos don't tell the whole story. Within days many candidates were eliminated. For several of the houses as soon as we opened the door they were eliminated due to horrible odors. For others the village was too small or it just did not feel like a place we wanted to have as a second home. However, there was one house that we always came back to. It was over our budget so we almost did not consider it. Unlike the other candidates it had been almost completely renovated. It was in a lovely village called Excideuil with all basic services and had a walled garden! We had received some advice on how to proceed while visiting a coffee shop filled with British and American ex-pats. So before we set off to Saint-Émilion and Bordeaux we made an offer and hoped it would be accepted. We soon found out that the owners, who now lived back in England, agreed to our offer and also made all the furniture available for a very nominal amount. To say the least, we were thrilled but also a little overwhelmed and what would come next.

When we returned home we would begin a journey that would last six months. During that time we would walk through the much regimented French procedures for purchasing a home. No simple real estate contract or a closing in 30 days! We were fortunate in that the seller was British and the agent was located in the United Kingdom. Additionally, they had employed a local English family to look after the house so they were very helpful during and after the transition.



The major obstacle in closing on the house was an inspection that identified two very small places that had asbestos from a prior renovation. Since we insisted on having this removed, the process delayed closing from late December until mid-March.

During this time we established a bank account with a local bank in Excideuil, communicated with the utility company and the internet supplier. We purchased home

owners insurance and stayed in almost daily contact with the owner's agent in England. Internet translators proved to be indispensable. Likewise our contacts in Excideuil who spoke English were so helpful. We learned so much about exchange rates and the ins and outs of how to wire money.

In March of 2016 we returned to Excideuil, closing on March 12th at the local Notaire's Office. He is the person who can legally execute the sales contract. After about one hour and going over 50

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plus pages all in French, we owned the house!

During the next two weeks we got to know our new house and the charming village of Excideuil. We cleaned, removed unwanted items, painted and made many visits to larger stores about 30 minutes away using translator apps on our phones to order an updated kitchen, buy paint, etc. The French were so helpful and never did we feel that we were not welcome.

We would end each day laughing about the day's activities, opening a bottle of local wine and planning our next day's adventures.

So what is next for our little house on "Rue du Repos"? We still have a few final touches to be completed and then we plan for the house to be ready for the rental market in 2017. In the long term we look forward to retirement and spending summers in Excideuil and remembering the French saying, "*Il n'est rien de réel que le rêve et l'amour* - Nothing is real but dreams and love."

