

MOAB AREA

real estate

JULY–AUGUST 2022

FREE!
Volume 6, Issue 6

MAGAZINE



Moab Music Festival celebrates 30 years

Event includes three newly commissioned works
by Native American composers

Inside... The area's most complete real estate listings | Thompson Springs back on the map | Real Estate lingo



Milt's Stop n' Eat

MLS#1816745 | \$3,325,000

Arches Real Estate Group (See page 40)



The perfect place to call home

MLS#1824203 | \$659,000

Moab Realty (See page 47)



Custom-built post and beam structure

MLS#1817245 | \$650,000

Moab Premier Properties (See page 28)



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property listing website
in Utah



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MOAB AREA real estate MAGAZINE

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Top: A Moab Music Festival performance in a secluded natural amphitheatre.
[Photo by Richard Bowditch]

Middle: A recent art installation honoring the ancient pictographs near Thompson Springs was commissioned by Saina Carey and fabricated by Kelsey Nichols.
[Photo courtesy of Saina Carey]

Bottom: Couple signing paperwork with a real estate agent.
[Photo by fizkes© adobestock.com]

Magazine front cover: A Moab Music Festival sunset performance at the Red Cliffs Lodge in 2021. [Photo by Richard Bowditch]



MOAB

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REAL ESTATE

50 E Center Street, Moab, UT 84532



ESCAPE TO ENTRADA!

434 North 600 West
4 BD | 3 BA | 2,265 SF
\$1,050,000 | MLS 1800794

This beautifully maintained luxury townhouse is in the Entrada at Moab nightly rental complex, located within blocks of Moab's downtown and a quick drive to some of Moab's most famous trails, yet feels private and tucked away. Use this turn-key property as your full-time or second home residence with a community pool and hot tub. Entrada is waiting for you!

Contact Suzanna Feuz (435) 260-7634 / Rachel Moody (435) 260-8245



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NEW LISTING



RELAXATION AND EXTRAVAGANCE

1261 N Rubicon Trail #R3
2 BD | 2.5 BA | 1,532 SF | .12 AC
\$1,300,000 | MLS 1807620

If you are looking to experience relaxation and extravagance look no further. R3 Casita at The Portal in Moab Utah will have you at hello with every high end luxury upgrade you can possibly imagine. From the beautiful acid-etched metallic concrete floors to the classic and cozy Pendleton Bedding. R3 is very desired and booked regularly. This home comes completely furnished.

Contact Ebby Hafen (435) 899-0368
Rachel Moody (435) 260-8245



RIM VILLAGE E1

3686 Spanish Valley Drive E-1
3 BD | 2 BA | 1,573 SF
\$915,000 | MLS 1817045

Imagine relaxing on the gorgeous fenced patio with your adventure cohorts, watching the sun dance along the Moab Rim and La Sal Mountains as you share the stories of your day on the trails! This beautiful single-level townhome has great repeat rentals, sleeps 8!
Contact Rachel Moody Team (435) 260-8240



MOAB RETROGRADE!

477 Nichols Lane
3 BD | 3 BA | 2,238 SF | .24 AC
\$745,000 | MLS 1811769

Nostalgic style with modern finish and spacious single level living. Bright clerestory windows of the gorgeous living area capture attention, alongside the warm gas log fireplace surrounded by stacked rock and stone hearth. This mid-century modern architecture is ready to be your Moab home.
Contact Rachel Moody (435) 260-8245

50 East Center Street
Moab, Utah



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MOAB'S GATEWAY!

245 & 257 W North MiVida Drive

0.55 AC

\$975,000 | MLS 1809721

High profile location on the northern gateway of Moab's Main Street - offering 130 feet of Main Street frontage and 175 feet of additional frontage on North MiVida Drive. This .55 acre enjoys a rare corner location a few miles from Arches National Park and is uniquely zoned for a wide variety of commercial and residential uses - including restaurants, retail, professional offices, condominiums, apartments & townhomes. The property offers a unique opportunity to have a high-profile commercial presence on Moab's Main Street with a residential component.

Rachel Moody Team (435) 260-8240

NEW LISTING



HISTORIC MOAB

189 East 200 North

4 BD | 2 BA | 2,742 SF | .15 AC

\$795,000 | MLS 1820599

Absolutely charming 1906 classic with a fabulous location in the heart of downtown! This 4 bed, 2 bath home features excellent living space and a wonderfully done renovation! The home welcomes with a lovely bay window, and an enclosed front porch. Beautiful landscaping for an in-town setting that also offers a feeling of the natural world.

Contact Jessiqua Zufelt (435) 210-1171



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SOLANO VALLEJO VILLAS

3245 East Fairway Loop
3 BD | 2 BA | 1,332 SF
\$725,000 | MLS 1816312

Great vacation town home zoned for nightly rentals! Strategically located, the Solano Vallejo Villas are nestled in the stunning red rock landscape close to the golf course, Arches National Park, Canyonlands, Dead Horse Point, and Slick Rock Trail.
Contact Shannon Meredith (435) 260-7484



THE PERFECT LITTLE HOUSE

943 South Rowena Court
3 BD | 2 BA | 1,606 SF | .23 AC
\$675,000 | MLS 1817160

Stop and smell the roses as they welcome you to your perfect little house, with the perfect little yard in the perfect little neighborhood. This adorable brick and stucco rambler is located on a .23 acre parcel in a quite cul-de-sac inside Moab City limits.
Contact Rachel Moody Team (435) 260-8240



NEW LISTING

SIMPLY CASTLE VALLEY

198 Shafer Lane, Castle Valley
3 BD | 1.5 BA | 1,344 SF | 5 AC
\$625,000 | MLS 1824592

Situated on the Valley floor for spectacular 360° views, this simple home is the perfect place to land. The valley floor has a flat topography allowing a full 5 acres of usable land. This property offers a root cellar, storage shed, mature trees, established well, and tons of potential.
Rachel Moody (435) 260-8245 / Nikole Andersen (801) 750-5280



NEW LISTING

MOAB CURB APPEAL

850 Huntridge Drive
3 BD | 2 BA | 1,160 SF | .29 AC
\$599,900 | MLS 1824330

You'll love this move in ready home situated at the end of the Huntridge cul-de-sac located within walking distance to down town Moab as well as the Pipe Dream hiking and bike trail. This home features 3 beds, 2 baths, new flooring throughout, and newly updated SmartSide siding.
Contact Reina Every (435) 260-1542

50 East Center Street
Moab, Utah



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SWEET SPANISH VALLEY

67 North Mount Peale Drive
4 BD | 2 BA | 1,664 SF | .33 AC
\$549,000 | MLS 1796652

This home features four bedrooms, two full bathrooms, a spacious great room, a formal living room with a beautiful wood burning fireplace. Spacious master bedroom with large full bathroom and soaker tub. Minutes from downtown Moab, it sits on a quiet street with spectacular views.

Contact Nikole Andersen (801) 750-5280



ADORABLE IN TOWN HOME!

445 East Minor Court
3 BD | 1 BA | 1,008 SF | .20 AC
\$525,000 | MLS 1799219

Adorable in town home on a fully landscaped lot with a fabulous fenced back yard and bonus RV parking! This home is move-in ready with fresh paint, and a convenient setting off 400 East in the end of a cul de sac. Superb indoor/outdoor living!

Contact Jessiqua Zufelt (435) 210-1171



NEW LISTING

CRISP & CLEAN IN ORCHARD VILLA

542 West Hale Avenue
2 BD | 2 BA | 1,185 SF
\$465,000

This move-in ready, furnished townhome has a wonderfully upgraded kitchen and new vinyl luxury tile. Offering 2 bedrooms, 2 bathrooms, 2 car garage and airy open living area. Only monthly rentals are allowed in this wonderful neighborhood

Contact Rachel Moody Team (435) 260-8240



NEW LISTING

DARLING HOME ON A QUARTER ACRE

390 West 400 South, Blanding
4 BD | 1.5 BA | 1,808 SF | .26 AC
\$225,000 | MLS 1821732

This home has been recently painted and new siding installed. Many windows allow natural light to flood the bedrooms and great room upstairs. This charming 1931 home is just a short drive from Canyonlands National Park as well as Mesa Verde National Park.

Nikole Andersen (801) 750-5280 / Janet Thomas (435) 760-0316

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NEW LISTING



CASTLE VALLEY VIEWS

439 Castle Valley Drive | 4.88 AC
\$375,000 | MLS 1824479
Nikole Andersen (801) 750-5280



PACK CREEK ESTATE SITE

525 E Pack Creek Road | 11.18 AC
\$349,000 | MLS 16579221
Rachel Moody Team (435) 260-8240

NEW LISTING



PORTAL RV RESORT LOTS M17 & 19

\$295,000/\$275,000 | MLS 1808245/1809404
Ebbi Hafen (435) 899-0368
Rachel Moody Team (435) 260-8240



BIG MOUNTAIN AND CLIFF VIEWS

4144 Valle Del Sol Drive | 1 AC
\$229,000 | MLS 1758013
Reina Every (435) 260-1542



BRUMLEY RIDGE RANCH

\$235,000 per lot | MLS 1735439/1735441
Rachel Moody Team (435) 260-8240
Nikole Andersen (801) 750-5280



MAGNIFICENT MOUNTAIN VIEWS

2144 Solar Terrace Drive | .26 AC
\$215,000 | MLS 1817292
Jessiqua Zufelt (435) 210-1171



CUSTOM CABIN LOT-PEAK VIEWS

10 N Hoolihan Road | 7 AC
\$168,000 | MLS 1702713
Rachel Moody Team (435) 260-8240



VALLEY AND MOUNTAIN VIEWS

Long Canyon Estates Lot 1, Monticello | 10 AC
\$103,000 | MLS 1825260
Reina Every (435) 260-1542



BIG ABAJO VIEWS - 10 LOTS

Elk Meadows Lots | 6-8 AC \$64,000 - \$79,000
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Nikole Andersen (801) 750-5280

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ARCHITECTURAL ARTISTRY

388 Castle Creek Lane, Castle Valley
3 BD | 3.5 BA | 5,300 SF | 5.76 AC
\$3,300,000 | MLS 1706284

Exquisite home in Castle Valley. Peaceful and private, this property is an inspiring and comfortable haven. The exterior of this home is meant to blend in with the gorgeous surroundings while the inside delights with endless artistic touches. The spectacular setting affords a view from every room.

Contact Angela Houghton (435) 260-0700



MAJESTIC RETREAT

2950 Old City Park
6 BD | 6.5 BA | 4,100 SF | 6.34 AC
\$3,300,000 | MLS 1779574

The luxury is in the location of this 6.34 acre property. Seclusion and views. Over 21 acre feet of water rights. 5-star turn-key business. Organic gardens. Multiple dwellings. The Red Moon Lodge, a successful Bed and Breakfast, has been lovingly nurtured and co-created with the land.

Contact Angela Houghton (435) 260-0700



BEAUTIFUL MOVE IN READY HOME

4761 Luna Circle
5 BD | 3 BA | 3,390 SF | 1.43 AC
\$1,295,000 | MLS 1809790




This home checks all the boxes. From soft-close cupboards to completely new carpeting, paint, and all included appliances, you will find this location is move-in ready with all the amenities. The lot includes nearly ½ acre of open space, RV parking and plenty of room to park toys.

Contact Jake Zufelt (435) 260-8352



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PRIVACY AND VIEWS

4100 East Easy Street
2 BD | 2 BA | 1,524 SF | 5.03 AC
\$1,260,000 | MLS 1809016

Enjoy quiet, country living in this energy-efficient designed home. Plenty of space for a barndominium for your guests or a toy barn to house all-terrain vehicles and equipment or subdivide the land. So many possibilities!
Contact Lynda Diem (435) 260-9244 / Kim Kirks (801) 369-9184



IMMACULATE CONDITION!

4065 Mountain Court
3 BD | 2 BA | 1,846 SF | 1.0 AC
\$979,000 | MLS 1814344

Modern kitchen with granite countertops, tile backsplash and bar seating overlooking the dining and living room; creating a central gathering place in the home. An inviting and private breakfast nook with big views borders the kitchen. Unforgettable views!
Contact Lynda Diem (435) 260-9244



BIG VIEWSCAPES!

15 North Behind the Rocks Road
1 BD | 1 BA | 1,750 SF | 12.16 AC
\$925,000 | MLS 1810006

Built with simplicity and nature in mind. Situated to take advantage of the iconic views ... Behind the Rocks, LaSal Mountains, dark skies and starry nights. Unique Cabin on 12 Acres in gated, Bridger Jack Subdivision. Big windows allow sunlight and views into the home.
Contact Lynda Diem (435) 260-9244



UNIQUE CASTLE VALLEY HOME

422 Castle Valley Drive
3 BD | 2 BA | 3,340 SF | 4.71 AC
\$799,000 | MLS 1780893

Enjoy magnificent views of Castleton Tower, the La Sal Mountains, and the mesa. Irrigation water flows to support large trees that shelter the property from the road but not the views. Don't miss this awesome opportunity to invest in one of the most beautiful valleys on Earth.
Contact Angela Houghton (435) 260-0700

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LOCALLY OWNED AND
OPERATED SINCE 1976



CLEAN & BRIGHT WITH 360° VIEWS

86 Velcar Court
3 BD | 2 BA | 2,058 SF | 1.03 AC
\$789,000 | MLS 1817038

Located on one acre in a cul-de-sac, this well-loved home would make a wonderful primary or secondary residence. The common space has an easeful flow from the entrance to the backyard and patio. Plentiful water is available to maintain a lush landscape.

Angela Houghton (435) 260-0700 / Nikole Andersen (801) 750-5280



VINTAGE HIGH END MOAB

4 Rosalie Court
3 BD | 2.5 BA | 2,499 SF | .30 AC
\$649,000 | MLS 1815786

Walk inside...classic white tile floor leading to an open living area, featuring vaulted ceilings with beautiful, stained wood beams. The living room is highlighted by a wall of windows and adjoins the dining room. Sliding doors open onto a covered patio for outdoor entertaining.

Contact Lynda Diem (435) 260-9244



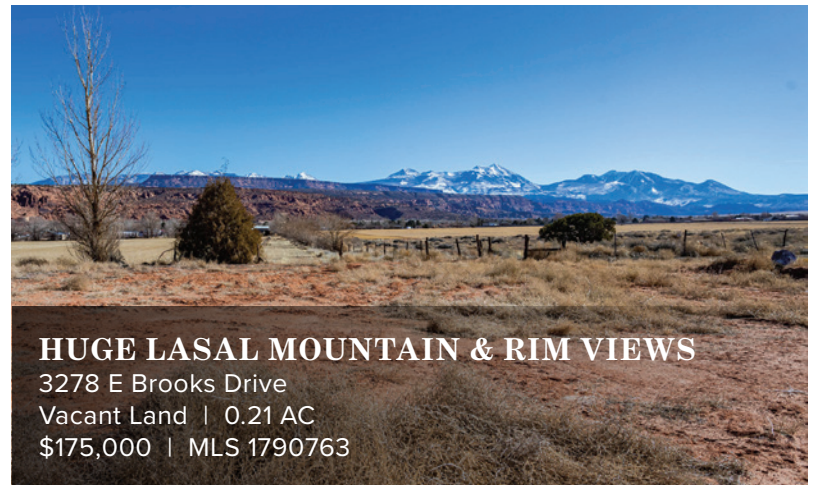
NEW PRICE

MOAB OVERNIGHT RENTAL

2511 Redcliff Road Unit E 1-A
3 BD | 2 BA | 1,384 SF
\$580,000 | MLS 1809977

Need a Moab Base? Need some revenue off that base? This fully furnished Redcliff Condominium may be the perfect spot for you. Ground level, provides quick access. Oversized master with ensuite bath. Pool and spa to escape the heat... or just relax.

Contact Lynda Diem (435) 260-9244



HUGE LASAL MOUNTAIN & RIM VIEWS

3278 E Brooks Drive
Vacant Land | 0.21 AC
\$175,000 | MLS 1790763



Expansive La Sal Mountain and Rim views. The neighboring lots are built out; so you can orient your home for privacy and views. Beautiful "little" lot...just right for full time or second home use. Not too much yard to care for; but enough to customize your perfect house.

Contact Lynda Diem (435) 260-9244



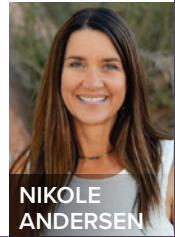
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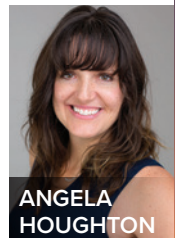
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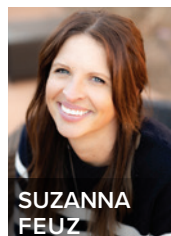
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439 CASTLE VALLEY DRIVE
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MOAB MUSIC FESTIVAL CELEBRATES

30 years





Written by Sharon Sullivan

WHERE ELSE BUT IN MOAB CAN YOU FLOAT DOWN THE COLORADO RIVER ON A RAFT WHILE LISTENING TO WORLD-CLASS MUSICIANS PERFORM LIVE NEXT TO YOU ON THE BOAT?

Or walk a mile through a beautiful canyon to a spot where classical musicians give an hour-long performance punctuated by the sound of ravens and other wildlife.

The Moab Music Festival's tagline is "music in concert with the landscape," and it happens August 22 to September 16, with musicians from around the world performing in various ensembles at a variety of special venues in and around Moab. Most of the concerts take place in outdoor settings surrounded by the red sandstone cliffs that inspired festival co-founders and musicians, Michael Barrett and Leslie Tomkins, to locate the annual musical event here in 1993.

"The 30th anniversary this year has been in full swing for some time now, with events throughout the year," says Barrett, the festival's music director. "The main season is filled with an extravagance of musical offerings, including the commissions and world premieres of a dozen living composers, whose music will be heard in our ancient landscape for the very first time, showing once again that great music is all around us, in many genres."

This year includes performances by John Luther Adams, winner of the 2014 Pulitzer Prize for music; multi-Grammy award-winning banjo player Béla Fleck; three newly commissioned works by Native American composers, and much more.

The Red Cliffs Lodge near the Colorado River is one of many lovely outdoor venues where live music happens over the course of the festival. Concerts will take place on two consecutive evenings on the lawn outside the lodge.

The first is *Sunrise on Turtle Island: Contemporary Native American Voices*, a program led by pianist and conductor Timothy Long (who is half Muscogee Creek and half Choctaw), on Saturday, September 3, at 7 p.m. Turtle Island refers to the origin story of North America, as a great turtle on whose back civilization was built. The evening includes three new pieces by composers Dawn Avery, Laura Ortman, and Martha Redbone, along with existing works by Jerod Impichchaachaaha' Tate and Lewis Ballard. This concert honors the artists and their ancestors whose land is now called America.

Bassist Robert Black
[Photo by Richard Bowditch]



Soprano Corinne Winters
[Photo by Richard Bowditch]

Redbone, a vocalist, songwriter and composer from New York City, has written a piece titled *"Belonging: u-na-do-tsa-li / O'ØVGL"* – a work that stems from questions she's had throughout her life about being multi-racial (she's both Native American and African-American). She wrote the composition for double bass, piano, and two violins, with herself as vocalist and percussionist.

Redbone was raised by grandparents in Appalachia, then spent her teenage years attending school in New York City – during an era of vibrant artistry, where all kinds of musical genres were colliding, she says. "I've been blessed to walk in two worlds," even while sometimes feeling she was falling between the cracks of two cultures, she says. "I wanted to convey in this piece how if one has these questions of where they belong – that home is in your songs, the land, and where you came from. I'm of both of those worlds – urban and rural, Black and indigenous."

Long, who is the Music Director of Opera at the Eastman School of Music in Rochester, NY, will lead the performances and curate the program, while also performing piano and acting as emcee for the evening. "All of these composers are very successful, and very unique to one another," Long says. Their differences are "one of the most exciting things about the evening." Long will also lead a panel discussion before the evening program.

"These are changing times now," Long says. "When I was growing up, we were taught to assimilate. Now we're in a time of embracing our roots." His mother attended an Indian boarding school where she contracted tuberculosis and was sent to an Indian Hospital where she spent five years quarantined. During her hospitalization, country and Western music was played constantly – and "she hated the twang," Long says.

Instead, she preferred classical music, particularly that of Beethoven, which Long was exposed to growing up. "Her hardship led to my finding classical music," he says. "I owe it to her. I'm looking through music to help educate people who we are, without any layers of guilt attached."

Long says he also hopes to dispel a common stereotype that Native Americans are overly serious because they tend not to smile as often as other people – while actually, "they are the funniest people you'll find," he says. So, expect a little humor peppered throughout Long's presentation that evening.

The following day, at Red Cliffs Lodge, music lovers will be treated to a program titled *Copland and the American West*, which will feature a piece commissioned for the festival's 10th anniversary – by violinist, author and composer Gerald Elias. The composition draws from reminiscences of Western pioneer Essie White, who

ran her own ranch in the 1930s where Red Cliff Lodge is located today.

A second Elias piece featured that evening is *Grandstaff* – a portrait of Black frontiersman William Grandstaff, who homesteaded and ranched in the Moab area during the late 1800s. A popular Moab canyon and hiking trail is named after him. Aaron Copland's *Appalachian Spring* will close out the evening.

Musical Adventures

Adventurous music lovers may want to hop aboard the Westwater Canyon Musical Raft Trip, August 22-24. The three-day, two-night trip through Ruby Horsethief and Westwater canyons includes a day of exciting whitewater rapids, including the famous Skull Rapid where the Colorado River cuts through a narrow black granite gorge. Guitarist Rupert Boyd and cellist Laura Metcalf perform daily concerts during the trip, plus there are opportunities to swim, take walks, and enjoy "sumptuous dining." Local outfitter Sheri Griffith River Expeditions leads this trip.

A second musical river adventure that happens at the end of the festival is the San Juan River Musical Raft Trip, September 13-16, a three-day, two-night excursion down the San Juan River beginning with dinner and hotel stay in historic Bluff, Utah. Violinist Kristin Lee and



***Clockwise from top left:** Guitarist Jason Vieaux and violinist Kristin Lee [Photo by Richard Bowditch] Composer and cellist Dawn Avery [Courtesy Dawn Avery] Pianist Eric Zivian [Photo by Richard Bowditch] Composer Jerod Impichchaachaaha' Tate [Courtesy Jerod Impichchaachaaha' Tate] Pianist Conrado Tao, violinist Francisco Fullana, and violinist Kristin Lee. [Photo by Richard Bowditch]*



guitarist Jason Vieaux will perform personal, up-close concerts during this trip described as one of the most beautiful river experiences in the region. Patrons will float through red rock canyons, view petroglyph panels, ancient Puebloan ruins, remarkable geographic features, and desert wildlife. A naturalist will be onboard to interpret natural features along the way.

A new addition this anniversary year is the “floating concert” – an open-air river boat concert on the Colorado River, Saturday, August 27 at 5:30 p.m. Guests will listen to the sounds of 19th century composer Franz Schubert while surrounded by towering canyon walls against a red rock backdrop.

The music festival’s three grotto concerts – have been described by the *New York Times* as “nature’s own concert halls.” That’s because the naturally carved grottoes and the surrounding rock walls provide perfect acoustics. These venues are reached after a 45-minute exhilarating jet boat ride down the Colorado River. The musicians arrive earlier in the day to rehearse in this natural wilderness setting near the shore of the Colorado River. Grotto concerts take place September 1, September 8, and September 12.

Béla Fleck’s My Bluegrass Heart

Banjo virtuoso and 16-time Grammy Award winner Béla Fleck returns to the festival September 10, when he’ll perform, along with his bandmates, a program titled *My Bluegrass Heart*. This concert will take place at Sorrel River Ranch, starting at 7 p.m.

Other unique and delightful events are the Music Hikes – as long as you don’t mind a moderate hike through gorgeous canyon terrain. The distance ranges from a mile to two-and-

a-half miles round trip. Ticketholders for this event meet in town at a hotel parking lot, from where they’re shuttled to an undisclosed trail-head where they follow the trail and will eventually hear musicians tuning their instruments as they approach the site. Hikers find seats on the ground, atop a boulder, or on a ledge higher up. There are three Music Hikes from which to choose – each in a different location with its own unique program – held September 3, 4, and 10.

Additional events include Music in the Meadow, an August 28 concert in a secluded, streamside meadow surrounded by red rock walls and cottonwood trees. There patrons will experience the music of Mozart’s *Duo for violin in G Major*, and Dvořák’s masterful *Quintet for Strings*. Refreshments and light hors d’oeuvres will be served.

In Moab’s historic Star Hall on August 26, there will be a concert titled *Extreme Weather*. Here, chamber musicians will interpret how composers have depicted weather in their works, and used weather as a metaphor for emotions.

There’s also a private ranch concert, a house benefit concert, and, as always, a free Rocky Mountain Power Community Concert at Old City Park, on September 5. Additionally each year, festival artists visit Grand County and Moab charter schools to offer music education and perform assembly concerts for the students.

Festival favorite Time for Three, a strings trio that blends Americana, pop, and classical music, will close out the festival at Sorrel River Ranch on Sunday, September 11 at 7 p.m.

For more details about the music festival, or to purchase tickets visit moabmusicfest.org or call the box office at 435-259-7003.



Top: Banjo player Bela Fleck [Photo by Richard Bowditch] **Middle:** Composer and vocalist Martha Redbone [Courtesy Martha Redbone] **Bottom left:** Composer Gerald Elias [Courtesy Gerald Elias] **Bottom middle:** Pianist and curator Timothy Long [Courtesy Timothy Long] **Bottom right:** Composer John Luther Adams [Courtesy John Luther Adams]

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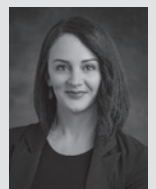
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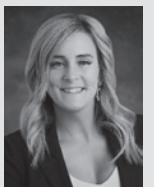
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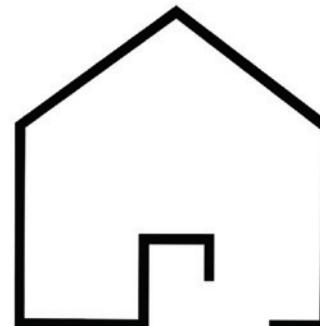
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THOMPSON SPRINGS: BACK ON THE MAP



A view from the railroad tracks in Thompson Springs when the old train depot building was still standing.

Anna © adobe stock.com

The once-bustling railroad stop and coal hub became an almost-ghost town for decades, but some local property owners are ready to reinvigorate the tiny outpost

Written by Rachel Fixsen

THE MAIN STREET OF THOMPSON SPRINGS, UTAH, IS STUDDERED WITH TESTAMENTS TO MORE VIBRANT DAYS: BOARDED UP STOREFRONTS WITH DETERIORATING EXTERIORS, WEEDS CLUSTERED AROUND BROKEN SIGNS. BUT IT'S NOT A GHOST TOWN — THERE ARE ABOUT 40 LOCAL RESIDENTS, AND A FEW OF THEM HAVE RECENTLY BEEN SPEARHEADING LOCAL IMPROVEMENT EFFORTS.

Community and county leaders initiated a town clean-up last spring, and fire officials secured state grants to refresh fire breaks close to the town. The county Planning and Zoning Department has put many hours of work into

updating property maps and will soon be re-examining zoning in the area. The Thompson Special Service District (TSSD), the municipal body that oversees the management of culinary water in town, has applied to the Bureau of Land

Management to develop a spring to expand the town's water supply, which could support more residential and commercial development, while artists and entrepreneurs are working to revive old businesses and create community.



History of Thompson

Rock art and other artifacts indicate that humans have been using the area around Thompson Springs for thousands of years. One area rich with ancient pictographs and petroglyphs in Sego Canyon, just north of the town, has been called, “perhaps the state’s most impressive multicultural site.”

The current town was named for a homesteader who settled by a spring in 1883. Soon after, the surrounding land was purchased by brothers Harry and Arthur Ballard, who laid out the streets and encouraged people to move there. Coal was discovered nearby, and Thompson Springs became a significant railroad stop in Grand County. By 1884 the town was connected to telegraph services; in 1890, it got a post office. While never large, at its height the town had stores and hotels, a restaurant, a saloon, a school, and a community of residents. It survived several name changes over the decades and the rise and fall of the local coal industry. The town was dealt major blow in the 1970s with the completion of Interstate 70 just to the south, diverting traffic that previously passed through Thompson Springs on the old Highway 6 & 50.

According to Richard Firmage’s *A History of Grand County*, the Thompson schoolhouse closed in 1961; the train station closed in 1985, though at the time passengers could still flag a ride from town.



Future community meeting space

Grand County resident Jenna Talbott recently joined with some fellow musicians and artists in buying a piece of property in Thompson Springs. They’re not sure exactly how they’ll develop the land—they plan on using it as some kind of creative space—but Talbott is excited to be part of the energy that’s bringing new life to Thompson Springs.

As she was exploring the town during the time she bought the property, she noticed the old Thompson Springs schoolhouse, that

closed in 1961. It’s a well-preserved, white clapboard building with a sign that says “est. 1907.” She learned that it’s owned by the TSSD, and is being used for storage and thought it might have the potential to be a focal point of the community. She came up with a proposal to use it as a space for artists and musicians to showcase their work, and for community members to gather.

“We would love to fill that space with music and color,” Talbott says.

The idea evolved as more people discussed it.

“I began asking questions,” Talbott says, “and along the way encountered several other

Top: Buildings in various states of disrepair on the main street in Thompson Springs. The building at the far right, a former cafe, is being renovated by its current owner, who plans to re-open the restaurant. [Photo by Rachel Fixsen] **Middle:** Remarkable ancient pictographs can be found on the sandstone walls of Sego Canyon, just north of Thompson Springs. [Photo by Juan Carlos Munoz@ shutterstock.com]



Top: The town of Thompson Springs sits just south of the Book Cliffs in Grand County and has fewer than 50 permanent residents. [Photo by Andrew Mirrington] **Middle:** Built in 1907, and currently used for storage, Thompson Springs' old schoolhouse may be repurposed as a multi-use community space. [Photo by Andrew Mirrington] **Bottom:** From left, Thompson Springs property owners Jenna Talbott and Emily Ahrent, artist Dailey Haren, and Desert Moon Hotel co-owner Bridget Adams. [Courtesy photo]

people who had thought similarly about the potential of the school house."

The TSSD—of which Talbott is now a member—currently meets in the Thompson firehouse. But Grand County fire staff will soon be expanding into Thompson and will need to use all the space at the station, so the district will need a new meeting space. The schoolhouse seemed like a good candidate.

The district contracted with Studio Serpentine to conduct a site survey and draft floor plans for the renovation. Melissa Anderson, the architect for the project, says it's a "minimal interior remodel with exterior improvements inspired by art, culture, and bringing the community together."

A Studio Serpentine presentation outlining the preliminary plans suggests that, in addition to district meetings, the renovated building could be used as an art gallery, for events like weddings, for yoga classes, and could include a community garden area with a walking path. Talbott also emphasizes that the remodel would include an homage to the value of water.

"Everybody can come together and agree that we all respect water," she says.

Next the district will have to apply for zoning changes and secure funding for the remodel. Talbott is optimistic about the availability of grants for such a project. She's been in communication with the Utah Arts & Museums grant program and has received supportive encouragement.

"It has an amazing view of the canyon; it feels like it would be the heart of the town," Talbott says of the schoolhouse.



Water

The town gets most of its water from two springs in Thompson Canyon, which have been steadily declining in productivity over the decades. According to engineering studies, the town is 40% short of the water supply required by the state of Utah. The district placed a moratorium on new water connections until a new supply can be developed. That means presently no one can build in Thompson Springs unless they already have a water connection.

In November of 2021 the district applied to the Bureau of Land Management for a right of way to develop another spring in the same canyon—it's one that has been used in the past to supply water to Thompson, but was closed in 1990 over concerns about contamination from surface water. The new development would include a cutoff wall to protect the spring from surface water intrusion.

It's unclear how long the BLM approval process will take, but district members are optimistic that it will go through and the new source will support some degree of growth.

"That spring is supposed to have as much, or, hopefully, more water than the current spring does, which would allow us to build another couple hundred houses," says John Ripley Corkery, chair of the district.

Ripley co-owns the Desert Moon Hotel in Thompson Springs with his partner, Bridget Adams. The hotel was built in the 1930s and was in need of updates when Corkery and Adams bought it two years ago. They added bathrooms, redecorated the bedrooms, and have been continually working on the property while keeping the hotel open. They offer six



Middle: Desert Moon Hotel co-owner Bridget Adams, in one of the lodge's rooms. [Photo by Rachel Fixsen] **Bottom right:** Guests take in the view from the hotel's front porch. [Photo by Rachel Fixsen] **Bottom left:** Desert Moon Hotel co-owner John Ripley Corkery. [Courtesy photo]

rooms, ten RV sites, and tent camping sites. Corkery said they're dreaming of building out the property further, renovating an old saloon and dancehall as an event space, adding indoor restaurant seating to complement an existing food truck court, and maybe even a tattoo parlor. The Desert Moon already has water hookups and is able to expand. Other property owners are poised to act if and when the new water source can be developed.

Saina Carey, who owns the property next door to the Desert Moon, hopes to soon be able to reopen an old cafe on the lot, once its been fully updated. Carey also plans to renovate another building just south of the cafe that was once an eight-room boarding house.

"At one time it had a little porch that was taken down and it reminded me a little bit of the White House without (the) stately pillars," Carey says. She plans to turn it into a place for people to come to borrow or exchange a book, game or puzzle. She plans a fenced-in garden area with a small performance space; and an area for outdoor activities like pickleball or giant chess.

Carey also used an old power pole, donated by a neighbor, to create a sundial. On the winter solstice in 2021, Carey got up before the sun so she could mark the pole's shadow every hour; she did the same on the summer solstice.

"Now as the folks in Thompson Springs drive by the sundial they can tell if they are going to be home late for supper," she jokes. She'll also invite visitors to the sundial for solstice and May Day celebrations, as an outdoor chapel, and possibly for wedding celebrations.

Carey first came to Grand County as a river guide decades ago. Now she's a longtime Grand County resident and a real estate agent; she says she's sold about 20 properties in Thompson Springs, and currently has five listings in the town, ranging from a quarter-acre commercial lot for \$70,000, to an off-grid home with fruit trees on 70 acres for \$1.6 million. A pair of approximately one- and two-acre land parcels are listed with Heidi Blake of Moab's Summit Sotheby's for \$149,000 and \$175,000 respectively.

"Thompson Springs is still affordable, but I am sure in the near future it will start to climb," Carey says. "It is still a good place to invest." As Moab continues to be a popular tourist destination, people will naturally spread out to nearby communities like Thompson Springs, she expects.

Corkery says that other than the water issue, there aren't a lot of obstacles to development: Thompson is conveniently located along a major highway, there's lots of flat ground to build on, and there's still a train station, though it's not in regular use.

"Every once in a while they do stop and let someone off there," Corkery says. He'd like to see it back in full service.



Cleanup and re-plat

In December of 2020, a frightening house fire in Thompson Springs drew attention to a problem of debris and overgrowth in the town. Mark Marcum, the Thompson Springs Fire Chief, warned the Thompson Special Service Fire District that the buildup of fuel was a disaster waiting to happen.

That prompted the formation of a Thompson Springs Community Action Team, which took steps to address the problem. They organized a day when residents could take yard waste to a chipper for free and worked with a local waste service provider to bring dumpsters that residents could use to dispose of unwanted debris. The county commission contributed \$7,500 from its discretionary fund. As community leaders focused efforts on the town, they also realized that property maps on file with the county for Thompson Springs were largely incorrect—they showed some property

boundaries crossing through homes and along other lines that didn't make sense. Planning and Zoning staff have been working on correcting the county's maps, and the effort is nearly complete, according to the Planning and Zoning Director Elissa Martin.

"The biggest hurdle at this point, I believe, is to get all affected property owners to sign," Martin says. Some of the property owners have passed away and the ownership is "in limbo."

Grand County is also working on a comprehensive land-use analysis that could result in zoning updates in Thompson Springs. Much of the town is zoned for range and grazing—even properties that were historically commercial, or some other use. There might be a comprehensive zone change in the town, or property owners could apply for zone changes individually.

"We plan to hold some town halls in Thompson once the future land-use analysis is complete, to get consensus on the best path forward," Martin says.

Top: After finalizing the transaction to purchase her Thompson Springs property, Jenna Talbott removes the "for sale" sign. [Courtesy photo] **Bottom:** A brick building in downtown Thompson Springs owned by Saina Carey, who intends to open a new cafe at the location. [Photo by Rachel Fixsen]



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PRICE IMPROVED

TASTEFULLY DECORATED 4B/3B Entrada Vacation Rental. Spacious, open floor plan & high ceilings. Private outdoor living spaces. Great intown location. \$1,300,000. (#1819011) **CALL KRISTIE**



PRICE IMPROVED

BEAUTIFUL CUSTOM HOME with SEPARATE LIVE IN APARTMENT. This home has all the best features: Spacious home, 1 acre with great views. 5B/3B, 4000sq.ft. \$1,198,000. (#1811527) **CALL SUE**

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ANASAZIREALTY.COM



LARGE HOUSE in a great location! Offers 5 bedrooms with possibility of 2 more bedrooms in the out building, Excellent condition & is located on 0.26 acres. Lots of parking and 2 rv hookups. \$849,000. (#1819447) **CALL RANDY**

SALE PENDING



HOME & TRAILER PARK in Green River on 1.22 acres. Main home is 3B/1.5B, 1316 sq.ft. with large site-built addition. Gathering room built in 1998 as well as a 2 car garage with storage. Three rented mobile home spaces included. \$275,000. (#1817908) **CALL KRISTIE**

NIGHTLY RENTAL



TURNKEY NIGHTLY RENTAL with beautiful & unique features. Very popular townhome with a southwest flair. Soaring ceilings, large windows & custom hand painted fireplace add extra ambiance. Furnishing are included in the sale. \$900,000. (#1817076) **CALL SUE**

PRICE IMPROVED



360 RED ROCK RIM & MOUNTAIN VIEWS! Home design for large gatherings & spacious living. Ample parking for campers, trailers, etc. Beautiful landscaped with mature shade trees & irrigation shares. 4B/3B, 2880 sq.ft. \$995,000. (#1816478) **CALL TYSON**

PRICE IMPROVED



ENTRADA AT MOAB – Corner Unit! Beautiful turnkey nightly rental. Rents very well & has back to back bookings. Features spacious open layout, big windows, high ceilings & a roomy interior. 4B/3B, 2261 sq.ft. \$1,150,000. (#1808001) **CALL SUE**

PRICE IMPROVED



WONDERFUL CITY LOCATION! Close to Moab Aquatic & Recreation Center, Swanny City, school, & churches. This 3 bedroom, 2 bath, 1680 sq.ft. home has multiple large storage areas and workshop on the property. \$450,000. (#1805347) **CALL AARON**

PRICE IMPROVED



POOL SIDE, ground floor condo available as a NIGHTLY RENTAL. 3B/2B, 1384 sq.ft. custom painted & full furnished. TURNKEY: all furnishings & electronics, bedding, dishes come with the unit to start your stay off right. \$610,000. (#1800117) **CALL KRISTIE**

PRICE IMPROVED



GREAT FIXER UPPER in Blanding. 2B/1B, 1250 sq.ft. on .31 acres in great neighborhood. This home will need some fixing up but is a perfect canvas for you to create a great home! \$179,000. (#1781147) **CALL KRISTIE**

SOLD! LIST WITH US



RETREAT FROM THE BUSY CITY life to this private slickrock hideaway. Unobstructed million-dollar red rock, and La Sal Mountain views. 3B/4B, 5800 sq.ft. \$2,399,000. (#1807983) **CALL KRISTIE**

2 NIGHTLY RENTALS



ENTRADA VACATION RENTAL. Tastefully decorated in town, 4 bedroom, 3 bath unit sure to impress with its spacious, open floor plan & high ceilings. Private outdoor living spaces allow you to enjoy the beautiful outdoors including a patio right off the dining area featuring a BBQ grill as well as a balcony to take in the infinite night sky. You and your guests can relax and unwind in the inviting pool and spa area. This row-end unit is being sold turn-key with all bookings in place. \$1,300,000. (#1819011)



POOL SIDE, ground floor condo available as a nightly rental. 3B/2B, 1384 sq.ft. custom painted & full furnished. **TURNKEY:** all furnishings & electronics, bedding, dishes come with the unit to start your stay off right. \$610,000. (#1800117)



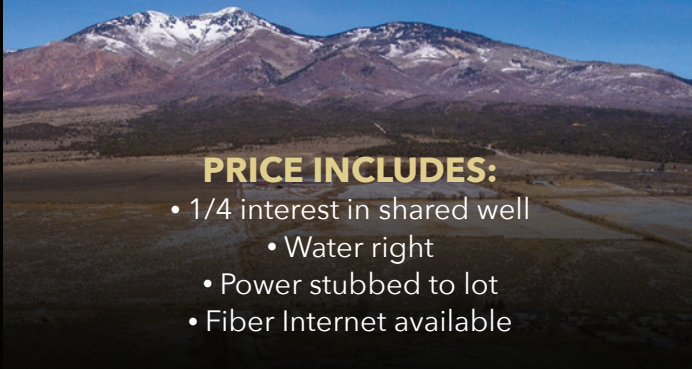
KRISTIE WHIPPLE

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ANASAZIREALTY.COM



PREMIER MAIN STREET PROPERTY IN GREEN RIVER. The commercial building has a kitchen, bathroom, shower and other rooms. Central location on .45 acres. \$350,000. (#1748563)



MOUNTAIN GET-AWAY on Wray Mesa. 10 acres. (MLS#1809935). \$95,000



PRICE IMPROVED



WONDERFUL CITY LOCATION! Close to Moab Aquatic & Recreation Center, Swanny City, school, & churches. This 3 bedroom, 2 bath, 1680 sq.ft. home has multiple large storage areas and workshop on the property. \$450,000. (#1805347)

SALE PENDING



CUTE STARTER HOME in Moab 3B/2B, 1176 sq.ft. (#1817874). \$450,000



AARON DAVIES

REALTOR®

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435-260-8209

aaronrealtormoab@gmail.com



BEAUTIFUL CUSTOM HOME with **SEPARATE LIVE IN APARTMENT.** Main level has 3B/2B + office and game room, vaulted ceilings, custom fireplace, & open layout. Lower level apt has full kitchen, lg living room, laundry, 2B/1B. Total sq ft 4000. \$1,198,000. (#1811527)



SUE DALTON

REALTOR®

435-260-8090

realestate.suedalton@gmail.com

PRICE IMPROVED / NIGHTLY RENTAL



ENTRADA AT MOAB – Corner Unit! Beautiful turn-key nightly rental located in most sought-after complex in MOAB! Rents very well & has back-to-back bookings. Open layout, 4B/3B, 2261 sf unit. \$1,150,000. (#1808001)

NIGHTLY RENTAL



TURNKEY NIGHTLY RENTAL! Very popular townhome with a southwest flair. Soaring ceilings, large windows & custom hand painted fireplace add extra ambiance. Furnishings are included in the sale. \$900,000. (#1817076)



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www.MoabRealEstate.com



#1816745 / \$3,325,000 / Milt's Stop n' Eat

The land, the business, the upgraded building & equipment, is selling as a turn-key business. Open since 1954, it has been the home of the famous grass-fed beef burger (ground daily), the legendary chili cheeseburger, fries, and 19 different flavors of malts & shakes. A popular local and visitor's favorite place to grab a meal.



#1807870 / \$1,650,000 / Eklectica

One of the locals' & tourists' favorite places to eat in Moab. 0.50 acre with parking, a rental property building, zoned C3. So many possibilities with this parcel on the main street. Close to name brand Hotels & other retail businesses in the area. Includes everything for the business. Room for expansion.



#1750683 / \$875,000

2.34 Acre Hwy. Commercial Available. Allows 18 units per acre. All utilities available. Bring your plans and build your dream property. Does include the building.



#1771818 / \$380,000

20 Acres of beautiful land located up Thompson Canyon. Hike, bike, jeep, & ATV from this property.



#1824476 / \$36,000

20 Acre Parcel Near Cisco, surrounded by public land. Excellent base camp for your adventure.



#1824477 / \$34,000

20 Acre Parcel near the railroad tracks & close to the Kokopelli Trail North of Cisco. Unique property.

Month to Month Rentals!

They are not available for long term. They are all fully furnished with utilities included, as well as internet. All properties are non-smoking and do not allow pets. For more information, please call Red Rock Management at 435-259-5091.



3 bed 2 bath house by the
Golf Course



2 bed 2 bath townhouse
in town

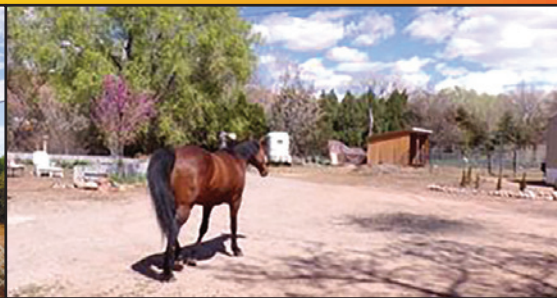


2 bed 1 bath cabin
in town



2 bed, 2 1/2 bath townhouse
in town

505 N Main St, Moab, UT 84532



#1825112 / \$750,000

This property won't last long! Almost 2.00 acres with the Creek going through it. Very private and inviting. Great location! Horse property, all set up. Two homes, in great condition! No CC&R'S. A must-see to appreciate. Many mature shade trees, cool and quiet. Located on a dead-end road off Murphy Lane.



#1811579 / \$1,634,560

70.24 Acres in beautiful Thompson Canyon. Own your canyon just outside of Moab. Well maintained county road to the property. Enjoy exploring Indian writing, hidden arches & natural bridges.



#1802038 / \$463,000

So many possibilities! Change the interior to what fits your style. Unfinished 1488 sqft + 336 sqft basement. Storage shed plus garage. New exterior & roof. Sits on 0.41 acre, zoned SLR.



#1798149 / \$399,000

2 bed 1 bath home on 0.30 AC. Down the street from the Slickrock bike trail and fins n things 4wheel drive trail & access to the La Sal Mountains.



#1770577 / \$70,000

Affordable land in **Thompson Springs**. Lots 1,2,3 on Old Hwy 6&50. Old out-bldg. needs TLC.



#1524620 / \$275,000

1926 Italian Brick bldg., has 2-car garage, shed with basement, septic tanks, propane heat, built needs TLC.



#1760982 / \$75,000

Lots 4,5,6 & 7 on Old Hwy 6&50 **Thompson Springs**. Great views of the Book Cliffs.

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INDUSTRY WORDS
AND PHRASES

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Addendum

An addendum is an addition to a contract. Addendums often clarify offer letters or modify terms of a contract.

Adjustable-Rate Mortgage

Adjustable-rate mortgages (ARM) have an interest rate that changes over time. It usually begins with a lower interest rate than fixed-rate mortgages, but typically changes to follow market rates.

Amortization

Amortization refers to a payment schedule showing what goes toward principal and interest balances. Typically, payment goes toward interest first and then the principal balance.

Annual Percentage Rate (APR)

APR is the annual cost of a loan expressed as an interest rate. It often includes loan origination fees, most closing costs, mortgage interest and any discount points.

Appraisal

Appraisals are an expert's opinion of a home's market value. Appraisers examine a home's condition, location and similar properties recently sold. By law, appraisals are done by neutral third parties with no interest in the sale.

Appreciation

Appreciation is the amount a home's value increases over time. Historically,

real estate has appreciated an average of about 4% per year in the United States.

As-Is

When a seller stipulates that they will not make any changes to a home, the home is being sold as-is.

Assessed Value

Typically, the value placed on property for the purpose of taxation.

Backup Offer

If a buyer wants a home already under contract, they may request to be second in line by submitting a back-up offer. There can legally only be one backup offer on a home at any given time.





Borrower

In real estate, you can pay for a home outright with cash or in installments with a loan. When you pay using a loan, you are legally referred to as the borrower.

Broker

An individual or firm that acts as an agent between providers and users of products or services, such as a mortgage broker or real estate broker.

Buydown

A buydown happens when the borrower buys a lower interest rate by paying a premium called a “point” to the lender.

Buyer’s Agent/ Listing Agent

A buyer’s agent represents the buyer’s interests – finding a home within a budget that matches what they are looking for. The listing agent represents the seller’s interests – getting a good sale price, with a deal likely to close efficiently.

Buyer’s Market/ Seller’s Market

The real estate market always varies in who it favors: buyers or sellers. In a buyer’s market, conditions favor those looking to purchase real estate. This happens when the supply of homes for sale exceeds purchase demand. The reverse is called a seller’s market and favors those looking to sell real estate.

Cash-Out Refinance

Cash-out refinancing is a way to turn your equity into cash. Let’s say you own a home worth \$250,000. You have \$100,000 in equity and owe \$150,000. You can refinance by setting up a new \$200,000 loan with your lender and receive \$50,000 cash at closing.

Clear Title

Ownership that is free of liens, defects, or other legal encumbrances.

Closing

The process of completing a financial transaction. For mortgage loans, the process of signing mortgage documents, disbursing funds, and, if applicable, transferring ownership of the property. In some jurisdictions, closing is referred to as “escrow,” a process by which a buyer and seller deliver legal documents to a third party who completes the transaction in accordance with their instructions.

Contingency

A condition that must be met before a contract is legally binding. For example, home purchasers often include a home inspection contingency; the sales contract is not binding unless and until the purchaser has the home inspected.

Conventional Mortgage

Conventional mortgages are funded by private lenders, rather than government-backed agencies. Most often, these loans are then sold to government-sponsored enterprises like Fannie Mae or Freddie Mac to provide liquidity to the nation’s mortgage market.

Debt-to-Income Ratio

The percentage of gross monthly income that goes toward paying for your monthly housing expense, alimony, child support, car payments and other installment debts, and payments on revolving or open-ended accounts, such as credit cards.

Earnest Money

Earnest money is a portion of a down payment paid before closing to show you are a serious buyer. Also known as a good faith deposit.

Co-Borrower

Any borrower other than the first borrower whose name appears on the application and mortgage note.

Commission

The fee charged for services performed, usually based on a percentage of the price of the items sold (such as the fee a real estate agent earns on the sale of a house).

Comparables

An abbreviation for “comparable properties,” which are used as a comparison in determining the current value of a property that is being appraised.

Deed

The legal document transferring ownership or title to a property

Down Payment

A portion of the price of a home, usually between 3-20%, not borrowed and paid up-front in cash. Some loans are offered with zero down payment.

Due Diligence

Due diligence is the period of time when a buyer examines a home’s condition and contract terms, before becoming legally obligated to purchase. Due diligence is your time to discover and consider any financial risk associated with investing in a home.





Earnest Money

Earnest money is a portion of a down payment paid before closing to show you are a serious buyer. Also known as a good faith deposit.

Equity

Equity is how much of a home's value can be attributed to the owner. It's calculated by subtracting the amount owed from the home's market value. So, if your home is worth \$250,000 today, but you still owe \$150,000, your equity in the home is \$100,000.

Escrow

An item of value, money, or documents deposited with a third party to be delivered upon the fulfillment of a condition. For example, the deposit by a borrower with the lender of funds to pay taxes and insurance premiums when they become due, or the deposit of funds or documents with an attorney or escrow agent to be disbursed upon the closing of a sale of real estate.

FHA Loan

The Federal Housing Administration (FHA) insures these loans to help provide more affordable housing, especially to first-time home buyers. FHA loans often offer lower down payments, closing costs and credit requirements.

FICO Score

A FICO score is the most common credit score report used by lenders. Developed by the Fair Isaac Corporation, this report generates a number based on payment history, debts, length of credit history, types of credit already in use, among other factors. The higher the score, the better.

Fixed-Rate Mortgage

This mortgage guarantees a set interest rate for the duration of your loan. With a fixed-rate mortgage, your monthly principal and interest payment never changes.

Foreclosure

When a borrower fails to make agreed-upon payments to the lender, the lender can take possession of the home in a legal process called foreclosure. The lender may then sell the property on the market to pay off the defaulted loan.

evaluation of the plumbing, heating and cooling systems, roof, wiring, foundation and pest infestation.

Lender

A lender is a financial institution that offers home loans or other credit lines.

Lien

A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you don't make the mortgage payments.

Mortgage

A loan using your home as collateral. In some states the term mortgage is also used to describe the document you sign (to grant the lender a lien on your home). It also may be used to indicate the amount of money you borrow, with interest, to purchase your house. The amount of your mortgage often is the

purchase price of the home minus your down payment.

Offer/Counteroffer

An offer is a buyer's legal proposal to purchase a home under a certain set of conditions. A counteroffer is a seller's response – typically agreeing to the offer, but with one or two changes.

Pending

When a seller accepts a buyer's offer, the home becomes pending. Sellers usually cannot consider new offers once the sale is pending, but you may be able to submit a backup offer.

Private Mortgage Insurance

Insurance for conventional mortgage loans that protects the lender from loss in the event of default by the borrower.

Appreciation
Appreciation is the amount a home's value increases over time. Historically, real estate has appreciated an average of about 4% per year in the United States.

Home Equity Line of Credit (HELOC)

A home equity line of credit is a loan where you can borrow money against your home's equity when you want it, not as a lump sum. This loan has an agreed-upon maximum borrowing amount in an agreed-upon time period.

Homeowners Insurance

Homeowners insurance protects your home from damages covered in your policy. Homeowners insurance is required by mortgage lenders, and you must purchase a policy before closing on your home.

Inspection

A professional inspection of a home to determine the condition of the property. The inspection should include an





Principal

The amount of money borrowed or the amount of the loan that has not yet been repaid to the lender. This does not include the interest you will pay to borrow that money. The principal balance (sometimes called the outstanding or unpaid principal balance) is the amount owed on the loan minus the amount you've repaid.

Purchase Agreement

A document that details the price and conditions for a transaction. In connection with the sale of a residential property, the agreement typically would include: information about the property to be sold, sale price, down payment, earnest money deposit, financing, closing date, occupancy date, length of time the offer is valid, and any special contingencies.

Refinance

Refinancing is obtaining a new loan to pay off an original loan on the same home. Many times refinancing is done to get an improved rate.

Second Mortgage

A mortgage that has a lien position subordinate to the first mortgage. A HELOC is a common type of second mortgage.

Seller's Disclosure

A Seller's Disclosure is a legal document sellers must fill out stating any home defects that they are aware of that may affect its value.

Title

The right to, and the ownership of, property. A title or deed is sometimes used as proof of ownership of land.

Under Contract

When a buyer and seller agree on a purchase agreement, the home moves to "under contract" status. This means both parties are legally obligated to proceed with the sale so long as conditions are met.

Underwriting

A process used to determine loan approval. It involves evaluating the property and the borrower's credit and ability to pay the mortgage.

VA Loan

A VA loan is guaranteed by the U.S. Department of Veterans Affairs, and is a benefit of military service for veterans, active-duty military, reservists and qualified surviving spouses. Under a VA loan, a down payment and PMI are usually not required.

Walk-Through

A common clause in a sales contract that allows the buyer to examine the property being purchased at a specified time before the closing.

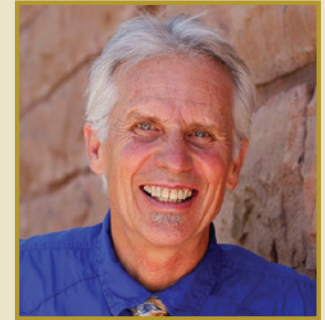
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Ahh Moab!



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Area code 435 unless noted otherwise

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All Emergencies: 9-1-1
Police: 259-8938
Fire Dept.: 259-5557
City Hall: 259-5121
Post Office: 259-7427
Library: 259-1111
Chamber of Commerce: 259-7814
City Planning Dept.: 259-5129
City Recreation Dept.: 259-2255

GRAND COUNTY NUMBERS

Sheriff: 259-8115
Grand County School District: 259-5317
County Clerk (Voter Reg.): 259-1321
County Assessor: 259-1327
County Administrator's Office: 259-1346
County Recorder: 259-1332
County Treasurer: 259-1338
Building/Development Permits: 259-1343
Building Inspector: 259-1344
Economic Development: 259-1248
Travel Council: 259-1370
Recycling Center: 259-8640

UTILITY CONTACTS

City of Moab: 259-5121
Dominion Gas: 719-2491 or 719-2490
Rocky Mountain Power: 888-221-7070
Grand Water & Sewer: 259-8121
Moab City Public Works: 259-7485
Monument Waste Services: 259-6314 / 7585
Frontier (Phone): 800-921-8101
Emery Telcom: 259-8521
Green Solutions: 259-1088
Amerigas Propane: 259-6756

MEDICAL AND DENTAL CONTACTS

Moab Regional Hospital: 719-3500
Moab Dental Health Center: 259-5378
Merrill Hugentobler, DDS: 259-7418
Arches Dental: 259-4333
Red Rock Dental: 259-4059
Moab Regional Health Center: 719-5500

TRANSPORTATION

Canyonlands Field Airport: 435-259-4849
United Airlines: www.united.com
Grand Junction Regional Airport:
www.gjairport.com
Amtrak/Green River: 800-872-7245
Greyhound Bus/Green River: 435-564-3421

QUICK FACTS:

Elevation: 4,026 ft

Settled: 1878

Mayor: Joette Langanese

Population: Moab 5,268 (2019),
Grand County 9,640 (2019)

Highest point in La Sal Mountains:
Mount Peale, 12,721 ft

Climate: Midsummer average high/low: 99F/65F,
Midwinter average high/low: 43F/20F

Average annual precipitation in Moab: 9 inches

Speed limit in town: 25MPH (15MPH for OHVs)

Driving distance in miles to Salt Lake City: 233,
Denver: 354, **Las Vegas:** 458

Canyonlands Shuttle: 435-210-4757
Red Rock Express: 800-259-2869
Moab Taxi: 435-210-4297
Enterprise Car Rental: 435-259-8505
Arches Car Rental: 435-259-4959

UTAH STATE NUMBERS

Motor Vehicle Div: 259-3743
Drivers License Div: 259-3743
Hwy Patrol: 259-5441
Health Dept: 259-5602
Moab Employment Center: 719-2600
District Court: 259-1349

NAT'L & STATE PARKS & PUBLIC LANDS

Arches Nat'l Park: 719-2299
Canyonlands Nat'l Park: 719-2100
Dead Horse Point State Park: 259-2614
Bureau of Land Management: 259-2100
U.S Forest Service: 259-7155
To Report a Wildfire: 259-1850
Poaching Hotline: 800-662-3337

CITY INFO:

Moab City: 259-5121
www.moabcity.org
Monticello: 587-2271
www.monticelloutah.org
Blanding: 678-2791
www.blandingutah.org

GRAND COUNTY

Building Inspector: 259-1344
Economic Development: 259-1248
Water and Sewer: 259-8121
Sanitarian: 259-5602
Assessor: 259-1327
www.grandcountyutah.net

SAN JUAN COUNTY

Building Inspector: 587-3225
Economic Development: 587-3235 x5006
Water and Sewer: 587-3221
Sanitarian: 587-2021
Assessor: 587-3221

INSURANCE COMPANIES

Farmers Insurance: 259-6192
Central Utah Insurance: 259-5981
Markle Insurance: 259-5241
State Farm Insurance: 259-5161

LENDERS

Fidelity Mortgage: 719-4100
www.fidelitymortgage.com
Primary Residential Mortgage: 259-0259
www.primaryresidentialmortgage.com
Eastern Utah Comm. Credit Union: 259-8200
www.euccu.com
Mountain America Credit Union: 259-1500
www.macu.com
Zion's Bank: 259-5961
www.zionsbank.com
Wells Fargo Bank: 435-2708
www.wellsfargo.com

CONTRACTORS

Ben Byrd: 259-0224
Chuck Garlett: 259-5014
Henderson Builders: 259-4111
Craig Haren: 259-1537
Jared Ehlers: 259-9499
Jim Keogh: 260-8127
Joe Sorensen: 260-5948
Triple J: 259-9988
Moab Construction: 259-8529
Lawson: 259-4079
Eco Logic: 259-6264
Jude Tuft, General Contractor: 719-5082

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To US ... It's all about YOU!
and ... YOU are all about MOAB!
So are WE!

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Branch Manager
NMLS #414150

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