

HOME BUYERS & SELLERS GUIDE

Buying and Selling a Home from Contract to Close





STRENGTH | EXPERTISE | SERVICE

Trusted Escrow Services Rooted in Experience & Driven by Integrity.

At the core of every successful real estate transaction is a team that understands the details, respects the process, and puts people first. That's exactly what we offer. Our experienced escrow professionals are committed to guiding you through each step with clarity, care, and confidence.

Experts in Escrow. Partners in Your Success.

With years of industry knowledge and a deep understanding of real estate in this market, our escrow officers bring precision, focus, and professionalism to every transaction. We handle the complex details so you can focus on what matters most — closing smoothly.

Reliable. Responsive. Remarkable.

We believe the escrow experience should be seamless and stress-free. That's why we prioritize transparent communication, meticulous documentation, and proactive problem-solving from start to finish. Whether you're buying, selling, or refinancing, we're here to ensure everything comes together—on time and without surprises.

No matter where your real estate journey takes you, we're here to support you with unmatched service and a personal touch.

WHAT IS THE VALUE OF WORKING WITH A REAL ESTATE AGENT?



REASONS TO USE A BUYING AGENT

- **Expert Market Knowledge**

A buying agent has deep knowledge of the local real estate market, including pricing trends, available inventory, and emerging neighborhoods. They can help you find properties that fit your needs and budget.

- **Access to Listings**

Buying agents often have access to listings before they appear on public websites, giving you a competitive advantage in finding your ideal property.

- **Expert Negotiation**

A buying agent can negotiate on your behalf to ensure you get the best price and terms, often securing discounts, repairs, or other favorable conditions.

- **Guidance Through the Process**

From making an offer to closing, a buying agent will guide you through each step of the home-buying process, ensuring you understand the paperwork, contingencies, and timelines.

- **Save Time and Effort**

Instead of scouring listings and arranging showings yourself, a buying agent filters properties based on your criteria, saving you time and effort. They also help with scheduling and coordinating viewings.

- **Financial Advice and Budgeting**

A buying agent can help you understand your budget, suggest financing options, and ensure you don't overpay for a property. They'll also help you evaluate the value of a home.

- **Problem Solving**

If issues arise during the buying process (such as a failed inspection or appraisal), a buying agent will advocate for you and help find solutions to keep the deal moving forward.

- **Local Vendor Recommendations**

From inspectors to contractors, a buying agent often has trusted professionals they can recommend, saving you the hassle of finding reliable services on your own.



REASONS TO USE A SELLING AGENT

- **Accurate Pricing**

Selling agents are experts at determining the optimal list price for your home based on market conditions, comparable sales, and property features, ensuring you get the best possible sale price.

- **Marketing Expertise**

A selling agent will create and execute a comprehensive marketing plan to promote your property. This can include professional photography, online listings, staging advice, and social media campaigns to reach a wide audience.

- **Handling Showings and Open Houses**

Instead of managing showings yourself, a selling agent handles scheduling, hosting open houses, and showing the property to potential buyers, giving you more time and less hassle.

- **Negotiation Skills**

Selling agents are skilled negotiators who can help you respond to offers, manage counteroffers, and finalize the deal with the best terms, including price, closing date, and contingencies.

- **Managing Paperwork and Legalities**

Real estate transactions require a lot of paperwork, from contracts to disclosures. A selling agent ensures all documents are correctly completed, reducing the risk of errors or delays.

- **Time-Saving**

Selling a home can be a time-consuming process. A selling agent handles all the logistics, from setting the listing price to coordinating with escrow and title companies, freeing you from managing all the details.

- **Objectivity and Advice**

Selling your home can be emotional. A selling agent provides an objective perspective and expert advice, helping you make the best decisions regarding price, offers, and any post-inspection issues.

- **Connections to Service Providers**

A selling agent often has trusted connections to various service providers, including contractors, inspectors, and home stagers, which can help prepare your home for sale and fix issues that may arise.

Whether you're buying, selling, or doing both, agents bring valuable expertise, negotiations, and market insights to ensure a smooth, successful transaction.



Real Estate

DEFINITIONS

AMORTIZATION - The killing off of an existing debt by regular partial payments.

APR - Annual Percentage Rate. The yearly interest percent-age of a loan as expressed by the actual rate of interest paid.

APPRAISAL - An estimate of value of property from analysis of facts about the property; an opinion of value.

BROKER - One who acts as an agent for another in negotiating sales or purchases in return for a fee or commission.

CHAIN OF TITLE - Beginning with a conveyance out of an original source of title such as a government, each succeeding deed, will or other medium which conveys and transfers the title to succeeding owners constitutes a link in the chain of title. The chain of title is the composite of all such links.

CLOSING - In some areas called a "settlement." The process of completing a real estate transaction during which deeds, mortgages, leases and other required instruments are signed and/or delivered, an accounting between the parties is made, the money is disbursed, the papers are recorded, and all other details such as payment of outstanding liens and transfer of hazard insurance policies are attended to.

CLOSING DISCLOSURE - The five-page Closing Disclosure must be provided to the consumer three business days before they close on the loan. The Closing Disclosure details all of the costs associated with their mortgage transaction.

CLOUD ON TITLE - An irregularity, possible claim, or encumbrance which, if valid, would affect or impair the title.

CONTRACT - Same as "agreement," but usually more formal.

DEED - A written document by which title to is conveyed from one party to another.

DEPRECIATION - Loss in value occasioned by ordinary wear and tear, destructive action of the elements, or functional or economic obsolescence.

EARNEST MONEY - Down payment or a small part of the purchase price made by a purchaser as evidence of good faith.

ENDORSEMENT - Addition to or modification of a title insurance policy that expands or changes coverage of the policy, fulfilling specific requirements.

ESCROW - Technically, this term strictly refers to a deed delivered to a third person to be held by him until the fulfillment or performance of some act or condition by the grantee. In the title industry, it means depositing with an impartial third party (typically an escrow agent or title company) of anything pertaining to a real estate transaction including money and documents of all kinds. The money and documents are to be disbursed and delivered to the rightful parties by the escrow agent or title company when all conditions of the transaction have been met.



EXAMINATION - In title industry terms, to peruse and study the instruments in a chain of title and to determine their effect and condition in order to reach a conclusion as to the title status.

EXAMINER - Usually referred to, in title industry terms, as title examiner. One who examines and determines the condition and status of real estate titles.

EXCEPTIONS - Insurance policies include a list of items excluded from coverage. Items excluded from coverage can be found in section two of Schedule B of the policy.

FORECLOSURE - A legal proceeding for the collection of real estate mortgages and other types of liens on real estate, which results in cutting off the right to redeem the mortgaged property and usually involves a judicial sale of the property.

GENERAL WARRANTY - A warranty provision in a deed or mortgage or other real estate instrument containing all of the common law items of warranty. Also known as a full warranty.

LIEN - The liability of real estate as security for payment of a debt. Such liability may be created by contract, such as a mortgage, or by operation of law, such as a mechanics lien.

MORTGAGE - A temporary conditional pledge of property to a creditor as security for the payment of a debt that may be canceled by payment.

OWNER'S POLICY - This policy is purchased for a one-time fee and protects a homeowner's investment in a property for as long as they or their heirs have an interest in the property.

POWER OF ATTORNEY - A legal instrument authorizing one to act as another's agent or attorney.

PREMIUM - The amount payable for an insurance policy.

PROBATE - A legal procedure in which the validity and probity of a document, such as a will, is proven.

PROMISSORY NOTE - A written promise to pay or repay a specified sum of money.

QUIT CLAIM DEED - Deed that does not imply the grantor holds title, but which surrenders and gives to the grantee any possible interest or rights that the grantor may have in the property.

SETTLEMENT - In some areas called a "closing." The process of completing a real estate transaction during which deeds, mortgages, leases and other required instruments are signed and/or delivered, an accounting between the parties is made, the money is disbursed, the papers are recorded, and all other details such as payment of outstanding liens and transfer of hazard insurance policies are attended to.

SPECIAL WARRANTY DEED - A deed that warrants the title only with respect to acts of the seller and the interests of anyone claiming by, through, or under him.

SURVEY - The map or plat drawn by a surveyor that represents the property surveyed and shows the results of a survey.

TITLE - (1) A combination of all the elements that constitute the highest legal right to own, possess, use, control, enjoy, and dispose of real estate or an inheritable right or interest therein. (2) The rights of ownership recognized and protected by the law.

TITLE COMMITMENT - An offer to issue a title insurance policy. The title commitment will describe the various conditions, exclusions and exceptions that will apply to that particular policy.

TITLE DEFECT - (1) Any possible or patent claim or right outstanding in a chain of title that is adverse to the claim of ownership. (2) Any material irregularity in the execution or effect of an instrument in the chain of title.

TITLE EXAMINATION - To peruse and study the instruments in a chain of title and to determine their effect and condition in order to reach a conclusion as to the status of the title.

TITLE INSURANCE - Insurance that protects purchasers of real estate and mortgages against loss from defective titles, liens and encumbrances.

TITLE PLANT - A geographically filed assemblage of title information which is to help in expediting title examinations, such as copies of previous attorneys' opinions, abstracts, tax searches, and copies or take-offs of the public records.

TITLE SEARCH - A search and perusal of the public records for recorded instruments that affect the title to a particular piece of land.

UNDERWRITER - An insurance company that issues insurance policies either to the public or to another insurer.

WARRANTY DEED - A deed containing one or more title covenants.



Understanding **TITLE INSURANCE**



Before issuing a title policy, title companies check for defects by examining public records, including deeds, mortgages, wills, divorce decrees, court judgments, tax records, liens and maps. The title search determines who owns the property, what outstanding debts are against it and the condition of the title. **If someone claims interest in the property, the title company will pay for any actual loss (up to the amount of coverage) and defend your title in court when:**

- *A deed or other document in your chain of title is invalid;*
- *A lien against your title exists because a previous owner failed to pay either a mortgage or deed of trust, judgment, or a charge by a homeowner's association;*
- *A lien exists for labor materials furnished by a contractor without your consent;*
- *Leases, contracts or options on your land weren't recorded in the public records or disclosed to you;*
- *A notary public error or someone failed to properly sign a document in your chain of title;*
- *The title policy failed to disclose legal restrictions on how you can use your property;*
- *An easement exists that isn't in public records and that you don't know about;*
- *Other liens or encumbrances on your title exist but aren't listed in the policy exceptions.*

IS MY POLICY STILL ACTIVE IF I REFINANCE MY HOME?

Most lenders require borrowers to buy new loan title policies when refinancing. When the new loan pays off the existing loan, the old title policy is no longer in effect. A title company issues new policies in connection with new loans. Title companies must discount the premium if refinancing occurs within seven years of the original loan date. Your owner title policy remains in full force and effect after a refinance.

WHO DOES TITLE INSURANCE PROTECT?

Most lending institutions won't loan money for a house or other property unless you provide a loan title policy. This policy protects the lender's investment by paying the mortgage if a title defect voids the owner's/buyer's title. Investors who buy the new loan often require a loan title policy. When you buy a house, title companies also issue an owner's policy, unless you reject it in writing. You don't have to buy an owner's policy. The owner's policy protect your title against the covered risk set out in policy.

Why Is Title Insurance IMPORTANT TO YOU?

Reason 1

PROTECTS YOUR LARGEST INVESTMENT. A home is probably the single largest investment you will make in your life. For a one-time fee, owner's title insurance protects your property rights for as long as you own your home.

Reason 2

REDUCES YOUR RISK. If you're buying a home, there are many hidden issues that may pop up only after you purchase your home. Getting an owner's title insurance policy is the best way to protect yourself from unforeseen legal and financial title discrepancies.

Unexpected title claims include:

- Outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes.
- Pending legal action against the property that could affect you.
- An unknown heir of a previous owner who is claiming ownership of the property.

Reason 3

YOU CAN'T BEAT THE VALUE. Owner's title insurance is a one-time fee that's very low relative to the value it provides. It typically costs around 0.5% of the home's purchase price.

Reason 4

COVERS YOU. As long as you own your home, owner's title insurance protects your property rights.

Reason 5

NOTHING COMPARES. Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your family's property rights stay protected.

Reason 6

8 IN 10 HOMEBUYERS AGREE. Each year, more than 80% of America's home buyers choose to get owner's title insurance.

Reason 7

PEACE OF MIND. If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting most existing debts or legal problems, once you've closed on your new home.



PARTICIPANTS

In the Closing Process

The Buyer(s)

- Tender a written offer to purchase (or accepts the Seller's counter-offer) accompanied by a good faith deposit amount.
- Applies for a new loan, completing all required forms and often prepaying certain fees such as credit report and appraisal costs.
- Approves and signs the escrow instructions and other related instruments required to complete the transaction.
- Approves the preliminary report and any property, disclosure or inspection reports called for by the purchase and sale agreement (Deposit Receipt).
- Approves and signs new loan documents and fulfills any remaining conditions contained in the contract, lender's instructions and/or the escrow instructions.
- Deposits funds necessary to close the escrow. Approves any changes by signing amendments.
- Determines which hazard (fire) insurance agent to use to satisfy requirements of the lender.

The Seller(s)

- Accepts Buyer's offer and initial good faith deposit to open escrow.
- Submits documents and information to escrow holder, such as: addresses of lien holders, tax receipts, equipment warranties, home warranty contracts, any leases and/or rental agreements.
- Approves and signs the escrow instructions, grant deed and other related documents required to complete the transaction.
- Orders inspections, receives clearances and approves final reports and/or repairs to the property as required by the terms of the purchase and sale agreement (Deposit Receipt).
- Fulfills any remaining conditions specified in the contract and/or escrow instructions; approves the pay off demands and/or beneficiary's statements.
- Approves any final changes by signing amendments to the escrow instructions or contract.



The Lender (when applicable)

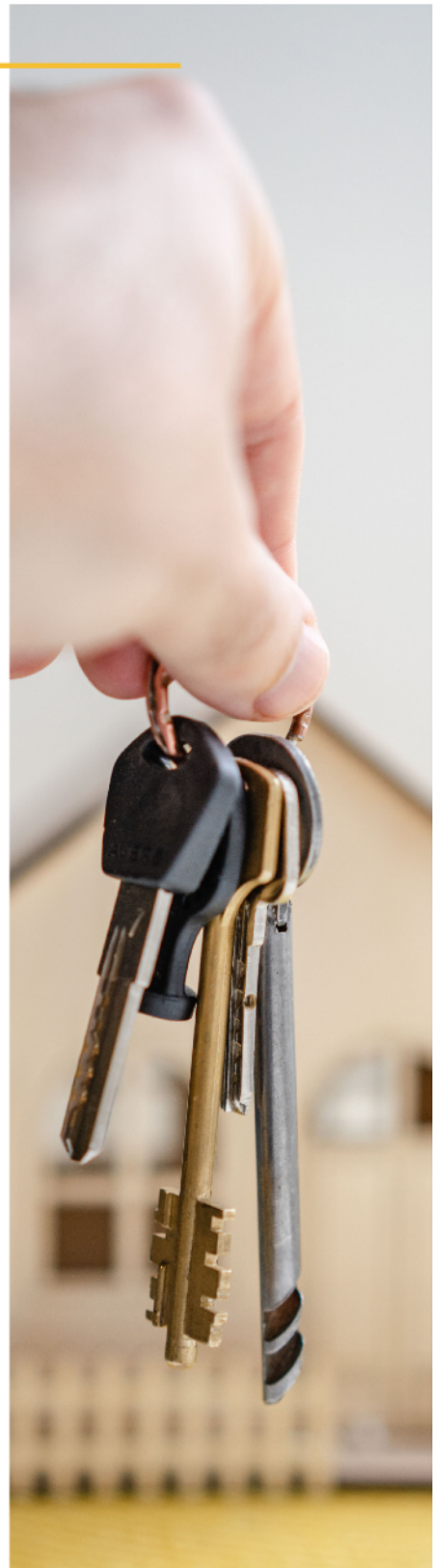
- Accepts the new loan application and other related documents from the Buyer(s) and begins the qualification process.
- Orders and reviews the property appraisal, credit report, verification of employment, verification of deposit(s), preliminary report and other related information.
- Submits the entire package to the loan committee and/or underwriters for approval. When approved, loan conditions and title insurance requirements are established.
- Informs Buyer(s) of loan approval terms, commitment expiration date and provides a good faith estimate of the closing costs.
- Deposits the new loan documents and instructions with the escrow holder for Buyer's approval and signature.
- Reviews and approves the executed loan package and coordinates the loan funding with the escrow officer.

The Escrow Officer

- Receives an order for escrow and title services. Orders the preliminary report on the subject property.
- Acts as the impartial "stakeholder" or depository, in a fiduciary capacity.
- Prepares the escrow instructions and required documents in accordance with terms of the sale.
- With authorization from the real estate agent or principal, orders demands on existing deeds of trust and liens or judgements, if any.
- Presents the documents, statements, loan package(s), estimated closing statements and other related documents to the principal(s) for approval and signature.
- Receives the proceeds of the loan(s) from the lender(s).
- Records the deed, deed of trust and other documents required to complete the transaction with the County Recorder and orders the title insurance policies.
- Closes the escrow by preparing the final settlement statements, disbursing the proceeds to the Seller, paying off the existing encumbrances and other obligations

The Title Company

- Receives an order for title service.
- Examines the public records affecting the and issues a preliminary report.
- Determines the requirements and documents to complete the transaction and advises the closer.
- Reviews and approves the signed documents, and the order for title insurance, prior to the date.
- When authorized by the escrow officer, records signed documents with the County Recorder's and issues the title insurance policies.



What Are ESCROW SERVICES

Fulfilling the American dream of home ownership can be a complicated and involved process with many third parties. Choosing title and escrow services from a highly-qualified title insurance company is essential to not only insure the title of the property long-term, but also for accurately allocating fees between the buyer and seller, obtaining a mortgage loan to finance the transaction, facilitating the closing, and recording and filing the legal documents after closing. Regardless of whether you are buying or selling, you deserve top-quality settlement services provided by a licensed professional. When you purchase real property, rely on the Title Company to protect your interests with proper escrow disbursements and successful and timely closings.

What happens in escrow settlement?

Escrow is an arrangement in which a disinterested third party, called an Escrow Officer or Settlement Agent, holds legal documents and funds on behalf of a buyer and seller, and distributes them according to the buyer's and seller's instructions.

People buying and selling real estate open a sale transaction with the Escrow Officer for their protection and convenience. The buyer can instruct the Escrow Officer to disburse the purchase price only upon the satisfaction of certain prerequisites and conditions. The seller can instruct the Escrow Officer to retain possession of the deed to the buyer until the seller's requirements, including receipt of the purchase price, are met. Both rely on the Escrow Officer to carry out faithfully their mutually consistent instructions relating to the transaction and to advise them if any of their instructions are not mutually consistent or cannot be carried out.

The Title Company provides professional escrow settlement services that are convenient for the buyer and seller. Both can move forward separately but simultaneously in providing inspections, reports, loan commitments, and funds, deeds, and many other items, using settlement as the central depositing point. If the instructions from all parties to the transaction are clearly drafted, fully detailed and mutually consistent, the Escrow Officer can take many actions on their behalf without further consultation, saving time and facilitating the successful closing of the transaction.

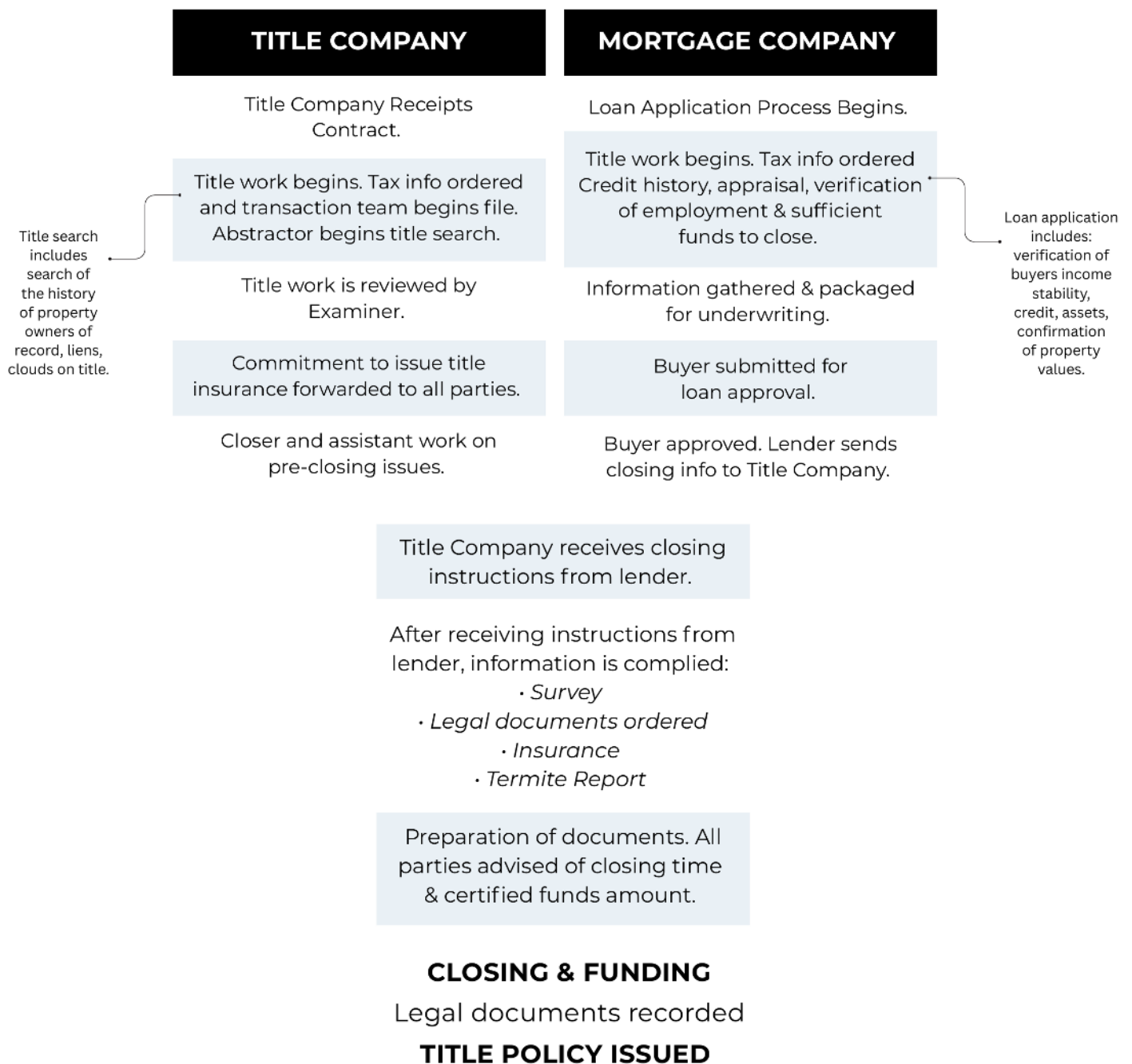
The settlement agent facilitates the sale or purchase of your home by:

- Acting as the impartial "stake-holder," or depository of documents and funds.
- Processing and coordinating the flow of documents and funds.
- Keeping all parties informed of progress on the escrow.
- Responding to the lender's requirements.
- Securing a title insurance policy.
- Obtaining approvals of reports and documents from the parties as required.
- Prorating and adjusting insurance, taxes, rents, etc.
- Recording the deed and loan documents.
- Maintaining security and accountability of monies owed and owing.





Steps to the Closing Process from **CONTRACT TO CLOSE**



Life Of A TITLE SEARCH

Title insurance is a contract of indemnity between the insured and a title company. Title insurance rates are promulgated and are uniform for all title companies.

THERE ARE TWO MAJOR TYPES OF POLICY

1. The Owner's Policy of Title Insurance is issued to an owner/purchaser and insures against certain listed title risks.

2. The Mortgagee Policy of Title Insurance is issued to a lender and insures the validity of the lender's lien against the property.

Before issuing a title policy, a careful search is made of the parish, state, and federal records that affect real estate. This is accomplished by using the company abstract plant which maintains references to every deed, mortgage, death, divorce, etc. which might affect property. These instruments are examined by lay examiners employed by the title company. Based upon the results of the examination, the title company decides whether to issue a policy.

LIFE OF A TITLE SEARCH

- Customer Service verifies legal property description and how title to real property is held.
- Preliminary order and title search are opened.
- Preliminary search of real property is done.
- Title search examines real property records, general index records and tax records.
- Examiner reviews complete search package, writes and enters preliminary report into the computer.
- Messenger service delivers prelims to escrow and lenders.
- New documents, demand and statement of information submitted to the title company.
- Escrow requests payoff of existing liens and tax certificates.
- Documents are delivered to escrow to lenders.
- Escrow sets up the closing date.
- Escrow is authorized by the parties to the transaction to record the documents. Closing at the title company.
- Documents are recorded, confirmation of recording is received and liens of record are paid off.
- Escrow officer writes title policies.
- Data processor prepares final title policies.
- Title policies released to client.



What Is a **TITLE COMMITMENT?**



The title commitment is a commitment to issue title insurance. It is broken down into four parts or schedules. They are Schedules A, B, C & D.

Schedule A - "A" is for "Actual Facts." This is where you will find the who, what, where and how much information. The most important information here will be the name of the person who holds the existing title, the legal description of the land and the name of the proposed insured (buyer), the sales price and the name of the lender. All parties and the title company should make sure all of the information is accurate when it is compared to the sales contract.

Schedule B - "B" is for "Buyer Notification." This is the section of the title commitment that addresses where other parties have any interest or control of the use of the property. Examples of this are utility easements and building setbacks. A utility easement is a common item to find here. This would be a part of the land that a utility company has the right to use. A setback prevents the owner from building a certain distance from a property line. Schedule B is also the area in which exceptions will be noted. Exceptions in this case are anything that will not be covered by title insurance.

Schedule C - "C" is for "Clear to Close." This is the section in which any issues must be resolved before the buyer can close on the property. Common issues here are an existing mortgage that needs to be paid off, a marital status issue or unpaid taxes and liens on the property.

Schedule D - "D" is for "Disclosure." This final section outlines all parties who will collect any part of the insurance premium including underwriters, title agents and attorneys. It will also show the amounts being paid for the owner's title insurance policy, the mortgage policy's amount and any endorsements.

The Importance of **SURVEYS**



Here are some of the principal reasons to obtain and review a survey:

- To determine whether improvements (buildings, driveways, fences, utility lines, etc.) intended to be located on your property encroach into a neighbor's property, or vice-versa.
- To mark the boundaries on the ground, so that they are clear to observers standing on or near the property.
- To discover trails and other evidence of use by third parties that might suggest that someone has established an implied easement over a portion of the property, or might claim a portion of the property by reason of adverse possession.
- To provide the evidence needed by the title insurer to delete certain standard exceptions to coverage and thereby provide "extended coverage" against off-record title matters (including matters that would be revealed by an accurate survey).

When to Use an Existing Survey

The contract was revised several years ago giving the option to sellers and buyers to use existing surveys when appropriate. Not only does the buyer have to accept the survey, but lenders and title companies must also approve and accept it.

To avoid costly delays, the following guidelines for using an existing survey are provided:

- Provide a Copy to the Title Company ASAP.
- Survey should be completely legible. It must have the date, certified to the seller, property address, complete legal description, and the surveyor's signature and seal on the drawing.
- Survey must reflect all permanent improvements that are currently on the property, including pools, fences, spas, decks, and additional square footage. If the sellers have added permanent structures that are not shown on survey, it is important to identify new improvements, such as a pool, gazebo, fence, etc. when signing the survey affidavit. This notifies all parties that the survey provided is not an accurate rendering of the property as of the current date.

Almost always it is advisable to forego using an existing survey if improvements have been built since the time the initial survey work was performed.

When an incorrect survey is delivered to the buyer and their agent, a new one should be requested. The title company and lender must be informed of the need for a new survey.

When to Obtain a New Survey

It is recommended that a purchaser obtain a new survey if one or more of the following conditions exist:

- A survey shows that all significant improvements currently located on the property do not exist or cannot be found.
- Surveys exist only for portions of the property, but the property as a whole consists of two or more parcels that are not platted and that are described by "metes and bounds," such that without a surveyor's interpretation of the legal descriptions one cannot be certain of whether the parcels are contiguous, or whether there might exist a "gap" between, or overlap of, property boundaries.

Even when one or more of the foregoing conditions are present, a survey might not be necessary, and the purchaser might wish to bear the risk of proceeding without a survey; unless the Lender requires that the Survey Exceptions be removed from the final loan policy.

WHO PAYS for What?



Buyer Typically Pays For

- Escrow/closing fees
- Document preparation (if applicable)
- Recording charges for all documents related to the transfer of title to the buyer
- Prorated share of taxes (from the date of acquisition)
- All new loan charges (except those the lender requires the seller to pay), including:
 - Appraisal
 - Credit report
 - Tax service fee
 - Loan origination/discount fee
 - Reserves for taxes and insurance
 - Flood certification
 - Mortgage insurance premium
- Title insurance premium: Lender's Policy
- Interest on the new loan from the date of funding to 30 days prior to the first payment date
- Inspection fees
- Survey (if applicable)
- Selling agent compensation
- Homeowner's insurance

Seller Typically Pays For

- Listing agent's compensation
- Escrow/closing fees
- Payoff all loans in the seller's name
- Home warranty (according to contract terms)
- Any judgments, tax liens, etc. against the seller
- Prorated share of taxes (for any taxes unpaid at the time of transfer of title)
- Any unpaid homeowner's association dues
- Recording charges to clear all documents of record against the seller
- Any outstanding assessments
- All delinquent taxes
- Title insurance premium: Owner's Policy
- Seller credit for closing costs (according to contract terms)

Most fees are negotiable and vary per contract/transaction



10 BEST KEPT SECRETS

For Buying a Home



1. Scout the Neighborhood

Don't just fall for the house—get to know the area. Visit at different times of day, try your commute, and check proximity to schools, shops, and services. Even if you don't have kids, school ratings affect resale value.

2. Make a Strategic Bid

Base your offer on both what you can afford and what the home is truly worth. Look at recent comparable sales and price per square foot. A strong but fair offer avoids offending sellers and helps you negotiate smartly.

3. Always Get a Home Inspection

A professional inspection can reveal hidden problems like roof damage or plumbing issues. Use the report to renegotiate or walk away. It's a small cost that can save you thousands.

4. Buy with Logic, Not Emotion

Falling for a home's charm can cloud your judgment. Focus on value, layout, condition, and location—not just cute decor. Stay calm and think long-term.

5. Plan for Hidden Costs

Mortgage payments are just the start. Budget for taxes, utilities, HOA fees, maintenance, and repairs. Set aside 1–3% of the home's value each year for upkeep.

6. Don't Go for the Biggest House

The largest home on the block often has limited resale appeal. Mid-sized homes hold value better and attract more buyers when it's time to sell.

7. Don't Try to Time the Market

Trying to buy at the “perfect” time is nearly impossible. Buy when you're financially ready and find a home that fits your needs. Real estate is a long game.

8. Get a Property Survey

Know exactly what you're buying. A survey clarifies property lines, prevents disputes, and ensures accurate property taxes—especially important for additions or fencing.

9. Get Pre-Approved, Not Just Pre-Qualified

Pre-approval means a lender has verified your finances, giving you a clear budget and more credibility with sellers. It also helps you act fast in competitive markets.

10. Keep Finances Steady

Avoid big purchases or financial changes before closing. Don't open new credit cards, move large sums, or take on new debt—it can impact your loan approval.





What is a **HOME WARRANTY?**

A HOME WARRANTY is a contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing and electrical system. A home warranty may also cover major appliances such as washers and dryers, refrigerators and swimming pools. Most plans have a basic component that provides all homeowners who purchase a policy with certain coverages. In addition to the standard items, expanded coverage can usually be added at a premium.

A home warranty is not the same as homeowners insurance, nor is it a replacement for homeowners insurance. Homeowners insurance covers major perils such as fire, hail, property crimes and certain types of water damage that could affect the entire structure and/or the homeowner's personal possessions. A home warranty does not cover these perils.

Home warranty companies have agreements with approved service providers. When something that is covered by a home warranty breaks down, the homeowner calls the home warranty company, and the home warranty company sends one of its service providers to examine the problem. If the provider determines that the needed repair or replacement is covered by the warranty, the homeowner only pays a small service fee per your service call at the time service is rendered.

The annual cost can vary depending on coverages and exclusions, but typically ranges from a few hundred dollars for small condominiums to eight hundred dollars for larger homes. This is a negotiable item on the contract.

BUYERS CHECKLIST



PRIOR TO CLOSING:

- ☐ Provide a fully executed contract of sale to the title company with the earnest money check.
- ☐ Provide a copy of the contract of sale, receipted by the title company, to the mortgage company making your loan.
- ☐ Call your loan officer and arrange to make formal loan applications.
- ☐ If doing inspections of the home, schedule the appointment with the inspector and seller as soon as possible. A termite inspection may be required by the lender. Any bills to be paid at closing must be provided to the title company prior to closing.
- ☐ Obtain homeowner's insurance. Supply information to the title company at least one week prior to closing.

REQUIRED AT CLOSING:

- ☐ Bring with you two forms of valid ID (driver's license, passport, or other government-issued picture identification).
- ☐ Send a wire transfer for payment of funds at the time of closing. The title company must have your mortgage company's closing instructions to prepare the final closing figure. The complete closing package from the lender must be in the hands of the title company 24 hours prior to closing in order to meet the closing date deadline on the contract.
- ☐ Bring any document requirements that your lender has requested you to produce at the closing table.

AVOID CLOSING DELAYS:

- ☐ If you want to review your loan documents prior to the closing, please request that your mortgage company provide the documents to the title company at least one day prior to closing so copies can be provided for your review.
- ☐ If you will not be present at closing to sign documents and intend to use a Power of Attorney, the following must occur:
 - a) Title company and Lender must approve the POA prior to closing.
 - b) The original POA must be delivered to the title company before closing for recording with the County Clerk's Office.

AFTER CLOSING:

- ☐ The recorded Warranty Deed that transferred title of the property to you will be emailed to you from the title company approximately two weeks after closing. Store this document for safe keeping for future reference. When the deed is recorded with the County Clerk's Office, your title becomes public record.
- ☐ The Owner's Title Policy of the Title Insurance will be emailed to you approximately two weeks after closing. This document should also be stored for safe keeping.
- ☐ If you have not received the coupon book or other instructions about making your monthly mortgage payment, call your lender. Make certain to file your homestead with the county appraisal district. You may file for property exemptions once you have updated your drivers license with the new address.
- ☐ If your property taxes are being escrowed by your mortgage company, forward any original tax notices you receive to your lender so that the taxes are paid in a timely matter.
- ☐ It is the taxpayer's responsibility to be certain that the property is rendered in the taxpayer's name for the upcoming tax year.

You've Moved In NOW WHAT?



Moving into a new house can feel like jumping into a whirlwind of boxes, bubble wrap, and misplaced essentials. But once the dust settles, there are a few important steps that will help you feel at home—and stay ahead of any surprises. Here's what to tackle early on to start your new chapter off right.

01. Kick Out the Uninvited Guests

Before your furniture arrives, it's a great time to pest-proof. Even if you don't see any creepy-crawlies, assume they've been lurking. Call a local exterminator or use a fogger to clear them out before they make themselves at home.

02. Flip the Switch on Utilities

Make sure the basics are up and running—electricity, water, gas, internet, trash, and sewer. It's not the most exciting task, but definitely better done before your first cold shower.

03. Power Up the Fridge

A surprisingly common oversight: former owners may have unplugged the refrigerator. Check that it's on, cooling, and ready for your first grocery run.

04. Lock It Down

You might not know who still has keys to your new place—neighbors, contractors, or the previous owner's dog walker. Replace or rekey the locks for total peace of mind.

05. Check Your Stuff

Once the movers are done, compare your belongings against your inventory list. Make sure everything arrived in one piece—and in the right room.

06. Clean Before You Settle

Before furniture lands on the carpet or dishes fill the cabinets, take time to deep clean. Steam-clean carpets, wipe down cupboards and replace any old shelf liners for a fresh start.

07. Swap Out the Furnace Filter

This quick fix makes a big difference for your indoor air and HVAC system. Check the filter's size and grab a few spares on your next store run



08. Scan for Leaks

Don't wait for a wet surprise. Take a few minutes to check under sinks, around toilets, and near your water heater for signs of dripping or pooling.

09. Know How to Shut It Off

Locate your home's main water shut-off valve now—before you ever need it. In a plumbing emergency, every second counts.

10. Double-Check Your Detectors

Smoke and carbon monoxide alarms only work if they're functional. Make sure they're powered, placed properly, and up to date.

11. Find the Circuit Breaker

Get familiar with your electrical panel. Label circuits if they aren't already—it'll save time later when a fuse trips and half the kitchen goes dark.

12. Explore the "Hidden" Spaces

Peek into the attic and crawlspace to check for mold, leaks, pests, or insulation issues. It's better to catch problems now than six months down the line.

13. Capture the Moment

Take photos of your new home just as it is now—empty, clean, and full of potential. One day, you'll love looking back at where it all began.

14. Start a Home File

Create a dedicated folder (physical or digital) to store things like warranties, repair receipts, paint colors, and insurance info. You'll thank yourself later—especially when it's time to sell.

15. Celebrate With a Meal

Forget cooking your first night. Grab some takeout, sit on the floor, and toast to your new place. It doesn't have to be fancy—it just has to feel like home.

16. Say Hello Next Door

Meeting your neighbors early can be a game-changer. They'll help you feel more connected—and might just know the best coffee shop or plumber in town.

17. Rest. You've Earned It.

The boxes can wait. After a long day of lifting, unpacking, and organizing, the best thing you can do is get some real rest. It's your home now. You've got time.



REFINANCING YOUR HOME

WHY DO I NEED A NEW LENDER'S POLICY?

The original lender's title insurance policy protects the lender's interest on the original loan. With the new refinanced loan, the original loan will be paid off, and the lender will require protection of its interest for the new loan. From the lender's standpoint, a refinanced loan is no different than any other mortgage loan. In addition, if the loan is sold in the secondary market, investors like Fannie Mae will require the security of title insurance on the property.

The good news is the consumer can receive a discount on lender's policies if you have your Owners Title Policy from when you first purchased the property. If your refinanced loan is with the same lender as your original loan, your lender may provide additional discounts. The Title Company will be happy to point out ways you can save on your refinance loan.

DIDN'T THE ORIGINAL TITLE SEARCH RESOLVE OWNERSHIP ISSUES?

The lender needs the title examined again to confirm that no liens or judgments, such as liens filed by contractors, child support liens or other legal judgments, have been recorded against you or your property. Confirming the absence of these items and other title defects protects the lender's security interest in your property.

DO I ALSO NEED TO GET A NEW OWNER'S TITLE POLICY?

You will be glad to know that your original owner's title insurance policy protects your ownership rights for as long as you and your heirs own your property. So there is no need to get another owner's policy on a refinance loan.



Seller Getting STARTED GUIDE



SELF INSPECTION

- ☐ Walk through your home and view it objectively, removing any emotion or sentimentality.
- ☐ Make a list of necessary, low-cost updates, and place items that need the most work or outside resources at the top of the list.
- ☐ Create a timeline for updates before scheduling home showings.

REPAIRS, CHANGES & CLEANING EXTERIOR

- ☐ Clean gutters, downspouts, chimney, etc.
- ☐ Patch peeling or chipped paint.
- ☐ Replace damaged roof shingles.
- ☐ Repair, paint or stain worn wood decks.
- ☐ Clean and repair fencing that surrounds the home, and ensure it's intact.
- ☐ Maintain good exterior lighting, especially along walkways.

YARD

- ☐ Mow the grass and continue lawn maintenance.
- ☐ Re-sod the yard and re-mulch flower beds
- ☐ Remove overgrowth, weeds and dead or diseased vegetation.

WINDOWS

- ☐ Clean windows and doors, inside and out.
- ☐ Ensure they open and close with ease and without squeaking.
- ☐ Check doorbell functionality.
- ☐ Polish hardware, knobs, locks, etc.
- ☐ Repair any cracks, tears or holes.
- ☐ Apply a fresh coat of paint, if needed.

ENTRY

- ☐ Make the entry spotless, clean floors, rugs, decorative pieces, etc.
- ☐ Eliminate clutter.
- ☐ Ensure good, functional lighting.

LIVING, DINING & FAMILY ROOMS

- ☐ Apply a fresh coat of paint to walls.
- ☐ Repair cracks in ceilings and walls.
- ☐ Repair peeling or torn wallpaper.
- ☐ Re-paint or re-stain woodwork.
- ☐ Clean blinds and drapery thoroughly, and ensure they work.
- ☐ Steam-clean carpets and floors.
- ☐ Position furniture in a way that showcases the shape of the room.
- ☐ Eliminate clutter.

KITCHEN

- ☐ Clean countertops and sinks thoroughly.
- ☐ Repair leaks and dripping faucets.
- ☐ Organize pantry and cupboards.
- ☐ Defrost the refrigerator/freezer, and ensure both are odorless.

BATHROOMS

- ☐ Clean countertops, sinks, showers and bath tubs thoroughly.
- ☐ Repair leaks and dripping faucets.
- ☐ Remove grout and soap stains from tiles.
- ☐ Repair broken or cracked tiles, and re-caulk, if needed.
- ☐ Check the functionality of fixtures, lighting, fans, etc.
- ☐ Eliminate clutter.

BEDROOMS

- ☐ Apply a fresh coat of paint to walls.
- ☐ Repair cracks in ceilings and walls.
- ☐ Repair peeling or torn wallpaper.
- ☐ Clean blinds and drapery thoroughly, and ensure they work.
- ☐ Position furniture in a way that showcases the shape of the room.
- ☐ Make beds.
- ☐ Eliminate clutter.



Pricing TO SELL



Once you're ready to put your home on the market, it's important to price it to sell quickly and close to your initial list price. Many factors contribute to the value of your home. Understanding them and enlisting the help of a real estate agent can help you price your home to sell.

CURRENT MARKET VALUE

The best way to assess the current market value of your home is to ask a real estate agent to conduct a Comparative Market Analysis (CMA). The CMA is usually free and helps determine the fair market value of your home based on evaluation of recently sold homes in your neighborhood that match your home's age, features and size.

CONSIDERATIONS WHEN SETTING PRICE

- **Location** — A desirable location (proximity to desirable amenities) adds the most value.
- **Seller Needs** — Is there a need to sell quickly? Is the sale contingent on another sale?
- **Season** — More homes are listed between spring and summer, creating more competition.
- **Condition of the Home** — Does the home have strong curb appeal or attractive features?
- **Other Factors** — Current interest rates, economic conditions, crime rates, etc.

Common Home Sale **TERMS**



- Days on Market (DOM) — The number of days a property has been listed on the market. A higher DOM can signal an unrealistic sales price.
- Inventory — The number of homes for sale on the Multiple Listing Service (MLS). A small inventory indicates a high demand; therefore, higher prices.
- Seller's Market — A real estate market characterized by small inventories and short DOM. It's common for multiple offers to be made on properties, sometimes exceeding the list price.
- Buyer's Market — Occurs when sales slow and inventory accumulates. This market is characterized by high DOM and falling sales prices giving buyers greater opportunities.
- Balanced Market — Usually a transitional phase between a Seller's and Buyer's Market when neither party has an advantage.
- Median Sales Price — The midpoint between the most expensive house and least expensive house sold in an area during a specific time.
- Price Discount — The difference, usually expressed as a percentage, between the initial list price for a home and the final sales price.
- Furniture Placement — Arrange furniture to showcase the shape of the room and emphasize space.
- Power of Paint — Paint a room and the room adjacent to it the same color, creating the illusion of one large space.
- Kitchen — The kitchen is a major focal point of most homes. Update, replace or paint cabinets, drawers, appliances, hardware, etc. to enhance appeal.
- Depersonalize — Prospective buyers want to see your home, not your photos or personal mementos. Remove as many of these items as possible.
- Curb Appeal — Maintain the exterior of your home (lawn, landscaping, walkways, lighting, etc.) and keep it as clean as the interior.
- Declutter — keeping your home clean and organized, to make it appear welcoming and allow others to visualize it as their own.
- Aroma — Try to refrain from cooking any strong smelling foods, such as fish. Instead, bake some cookies or fill your home with a pleasant scent.
- Lighting — Don't be afraid to fill your home with natural light; the brightness tends to improve both atmosphere and mood.
- Temperature — Maintain a comfortable temperature so prospective buyers feel at ease touring your home.
- Privacy — Be sure to give prospective buyers time alone with their real estate agent to address any candid questions they may have.

8 PRO TIPS TO A SUCCESSFUL OPEN HOUSE

1. **Plan Ahead**

A smooth open house starts with thoughtful planning. Begin preparing several days in advance:

- Clean and declutter the home thoroughly, including closets, baseboards, and windows.
- Stage the space to highlight its best features. Arrange furniture to enhance flow and remove overly personal items to help buyers envision themselves living there.
- Prepare all materials—property brochures, sign-in sheets, pens, business cards, and any neighborhood info.
- Stock up on light refreshments, such as water bottles, cookies, or coffee, to create a welcoming environment.
- Double-check lighting, temperature, and functionality of all doors and fixtures on the day of the event.

This level of prep shows buyers the home is well-cared-for and makes your event feel polished and professional.

2. **Promote Like a Pro**

The more visibility your open house has, the better the turnout. Use a multi-channel approach to market the event:

- Post across all major social platforms, including Facebook, Instagram, and Nextdoor. Use video walkthroughs or reels for extra engagement.
- List the open house on Zillow, Realtor.com, your MLS, and your personal site with clear details and striking images.
- Email your client list and fellow agents—especially those with buyers in that price range or area.
- Place directional signs around the neighborhood the day before/morning of the event.

Use compelling headlines like “Modern Family Home with a Dream Kitchen – Open This Sunday!” to draw attention and spark curiosity.

3. **Create a Welcoming Atmosphere**

First impressions matter. Make attendees feel at ease the moment they step inside:

- Greet guests warmly at the door, introduce yourself, and offer a property brochure.
- Play soft instrumental music in the background to enhance the ambiance.
- Use gentle scents—light a clean-scented candle or bake cookies beforehand to create a homey feel (but avoid anything overpowering).
- Make sure the temperature inside is nice, and open curtains to let in natural light.

People are more likely to linger—and fall in love with the home—when they feel relaxed and welcome.

4. **Share Useful Information**

Arm potential buyers with the details they need to make a decision:

- Prepare brochures with high-quality photos, a floor plan, property specs, and a list of recent upgrades.
- Include neighborhood highlights: schools, parks, local shops, and commute times.
- Share insights about the home’s history, improvements, or energy-efficient features.
- Have answers ready for common questions like: “How old is the roof?” “What are the average utility costs?” or “When was the last major update?”

Transparency builds trust and shows that you—and the property—are prepared.



5. **Follow Up Promptly**

Your work doesn't end when the last guest leaves. Follow-up is key to converting interest into offers:

- Within 24–48 hours, email or call each attendee to thank them for coming and see if they have any feedback or further interest.
- Offer to schedule private showings or answer lingering questions.
- For those not interested in that particular home, use it as a touchpoint to help them in their broader home search.

This personal touch can turn open-house visitors into long-term clients.

6. **Stay Professional**

You are representing both yourself and the homeowner. Keep everything polished and respectful:

- Dress business casual or more formal, depending on your brand image.
- Avoid using your phone unless necessary.
- Treat the home with care—ensure guests remove shoes (if requested), and avoid letting children wander unsupervised.
- Always speak positively about the property and its potential—even if you get challenging feedback.

Professionalism sets the tone for a trustworthy transaction.



7. **Stay Flexible and Adaptable**

Every open house is different, and you'll need to adjust on the fly:

- Notice which rooms visitors spend the most time in and highlight those features more prominently.
- Be open to feedback—even negative comments can give insight into how the property is perceived.
- Adjust your schedule, signage, or flow if needed (e.g., open both front and back doors for better traffic movement).

Adaptability is what separates average events from truly successful ones.

8. **Enjoy the Process**

Open houses can be a lot of work, but they're also a great opportunity to connect with people, build your brand, and learn more about buyer behavior:

- Stay upbeat and approachable—you never know when a casual conversation could lead to your next big client.
- Celebrate small wins, whether it's a strong turnout or someone who wants to schedule a second visit.
- Keep learning—track what worked and what didn't so you can refine your strategy next time.

A positive attitude is contagious and often sets the tone for the entire experience.

SELLERS CHECKLIST



PRIOR TO CLOSING:

- ☐ Provide the title company with current loan company information so that the payoff statement can be ordered from your lender.
- ☐ If your property is subject to dues by homeowners association, provide the name and phone number of the association.
- ☐ Provide documentation of any changes in marital status (divorce, marriage, death) during current ownership.
- ☐ If you will not be present to sign documents at closing and are planning to use Power of Attorney for signature of legal documents, have it approved by the title company prior to closing. The title company must make contact with you on the day of closing to make sure you're alive and well and you have not revoked the POA. Also the title company releases the original for recording.
- ☐ Cancel/Transfer Utilities

REQUIRED AT CLOSING:

- ☐ Valid drivers' license, passport or other government-issued picture identification
- ☐ Social Security Number
- ☐ House keys, mailbox keys, alarm codes, gate codes, trash pickup dates, garage door openers, warranties or operation manuals for appliances (heating, AC, stoves, etc) to transfer to the buyer.

AVOID CLOSING DELAYS:

- ☐ The lenders and title insurers require single owners who have been married during the course of ownership of the property to have the spouse join in signing the documents at closing.

AFTER CLOSING:

- ☐ Cancel your homeowners insurance with your insurance agent if you are moving from the property after closing and funding. If you are remaining at the property after closing, you should notify your agent of this change.
- ☐ Your lender will refund all monies left in your escrow account approximately 12 to 30 business days after he receives the payoff funds. The lender will mail a package containing your original Promissory Note marked "PAID" and other loan file documents. Retain these documents for future reference.
- ☐ Lien document. This document must be recorded with the County Clerk's Office to remove the lien of record. Your closing statement serves as a Substitute From 1099 for Tax purposes.

REMINDERS for the Closing Table



The Seller

- Bring your check/bank wiring information in order to receive your wire proceeds.
- Bring two valid, unexpired government issued forms of identification to closing, such as a driver's license or passport.
- Cancel/transfer utilities, homeowner's insurance and/or flood insurance upon funding.
- House keys
- Garage door openers
- Gate codes
- Mailbox keys
- Owner's manuals
- Trash pick-up dates

The Buyer

- Wire closing funds to the Title Company.
 - Bring two valid, unexpired government issued forms of identification to closing, such as a driver's license or passport.
 - Set up/transfer utilities, homeowner's insurance and/or flood insurance.
 - File your Homestead Exemption form (if applicable) with the property appraisers office.
-

Top 10 Real Estate CLOSING DELAYS

01. DETERMINING OWNERSHIP

Verify all owners/sellers names; make sure they are listed on your contract. If any changes have occurred in marital status, if a death has occurred, or if the property is vested in a trust, we will need to know in advance.

02. FOREIGN SELLER

At the listing appointment, determine if the seller is a "foreign person," as defined by applicable law. If you believe the seller could be classified as a foreign person, notify your escrow officer and all parties to the contract. A foreign person requires certain IRS documentation with most of the obligation falling upon the buyer.

03. LENDER INFORMATION

We are required to obtain the seller's loan payoff information. We will need the name and phone number of the lender, the loan number, and the full social security number for each person on the loan.

04. SURVEY

If an existing survey is to be provided to the buyer by the seller per the contract, it must be accompanied with the Residential Real Property Affidavit (T47). Failure to provide the affidavit with the existing survey could result in the seller paying for a new survey.



05. IDENTIFICATION

Valid, unexpired U.S. government issued photo ID is required for each person signing documents. A State issued driver's license, a military ID and/or a passport are acceptable forms of identification.

06. CLOUDS ON TITLE

Tax liens, judgments, HOA liens, missing liens, IRS liens, bankruptcy and any other involuntary liens will be addressed and some could take an extended time to clear. It is important to have open lines of communication between the seller and the title company to clear any clouds on title.

07. CONTRACT DATES

All dates in the contract should be complete. The effective date is the catalyst for all requirements/conditions in the contract. Incomplete dates in the contract can lead to confusion and misunderstandings which could delay your closing and funding!

08. REPAIRS NOT COMPLETED

Agreed repairs must be completed in a timely fashion. Completion of repairs in the contract is often a lender requirement to satisfy the loan. Lenders can require the appraiser to re-inspect the property prior to closing to certify the repairs were completed.

09. HOA & HOA ADDENDUMS

If the property is in a subdivision with a mandatory owners' association, pay special attention to the boxes and blanks on the HOA addendum indicating the party responsible for delivering the subdivision information as well as the time frame required for delivery.

10. SHORT SALES AND FORECLOSURES

It is important to understand the process when contracting into a short sale or foreclosure. Even after the contract is signed, the current lienholder still requires the seller to go through a process before approving the sale.

Planning a **SMOOTH MOVE**

After your purchase offer has been accepted and your loan approved, it is time to plan your move. By pre-planning, you will find that the numerous tasks involved will go more smoothly.

30 DAYS BEFORE:

- ☐ Determine what you do not want to move and plan a garage sale.
- ☐ Decide what you are going to pack yourself and what the movers are going to pack. *Keep in mind that the mover is not responsible for any breakage of items you will pack personally.
- ☐ Obtain property - packing cartons from your mover for items you will pack personally.
- ☐ Notify the post office of your new address.
- ☐ Gather medical and dental records for all family members.

2 WEEKS BEFORE:

- ☐ Notify schools and arrange to have transcripts and records forwarded.
- ☐ Start packing. Plan a little at a time. Don't try to do it all in a day or two.
- ☐ Return borrowed items and reclaim items borrowed from you.
- ☐ Arrange disconnect/connect dates with local utilities.
- ☐ Arrange for maid service and carpet cleaners.
- ☐ Develop a floor plan to show the movers where you want belongings.

1 WEEK BEFORE:

- ☐ Dispose of all flammable materials that shouldn't be moved.
- ☐ Dismantle outdoor play or gym equipment.
- ☐ Transfer bond accounts and contents of safe deposit box.
- ☐ Pack items you want to move yourself and mark them "Do Not Move."

1 DAY BEFORE:

- ☐ Empty your fridge and freezer. Let the appliances air out for 24 hours.
- ☐ Finish packing personal items.
- ☐ Get a good night's sleep.

MOVING DAY:

- ☐ Strip beds, but leave the fitted bottom sheet on the mattress.
- ☐ Be present to answer movers' questions.
- ☐ Accompany movers through the house for an inventory of things to be moved.
- ☐ Confirm a destination address, dates and times with your mover.
- ☐ Close all windows, turn out lights and lock doors.



What to Do AFTER A MOVE

Unpack necessities first

From your toiletries to your kitchen gear, there are certain things you will need during the first week in your new home. Make sure that boxes filled with essentials are clearly labeled so you can find them when you need them. When unpacking your home, start with the bedrooms and the kitchen. Next, unpack your living room, office and laundry necessities. Save non-essential, rooms such as a gym and playroom, for last.

Recycle moving supplies

You can always sell or give away moving boxes to those who need them, or you can simply take your moving supplies to the closest recycling center.

Change the locks

There's no telling who the former owners gave keys to in the past. For safety and security reasons, making a few copies of the new keys is also a good idea in case you lose one. To rekey the house, you'll need to contact a local locksmith during the first week in your new home.

Set up a security system

If the home already has a security system in place, you'll need to contact the company to arrange for a transfer of service to your name. In addition, most security companies will want to come out to the house to make sure the security system is installed to your liking. Passwords and passcodes will also need to be changed.

Test all smoke detectors and install carbon monoxide detectors

Upon moving into your new home, test the smoke detectors to ensure they're in working order. Install carbon monoxide detectors on every level of the house.

Find trusted home maintenance providers

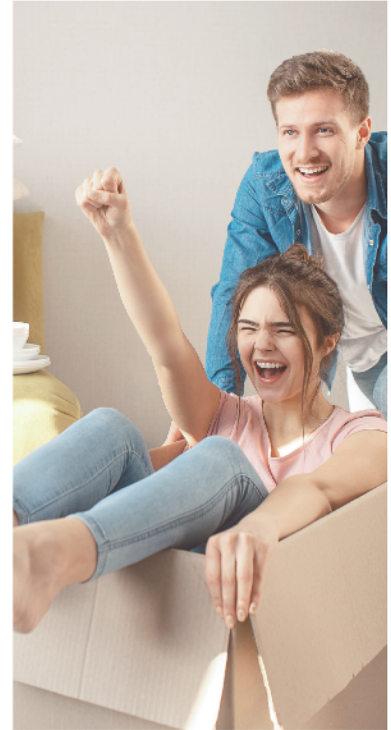
Don't wait until your AC dies or your toilet overflows to find one. Go ahead and research local service professionals in your area to figure out who you want to hire to help with home maintenance needs.

Figure out trash and recycling pickup days

Ask the sellers or neighbors for trash and recycling pickup timing.

Meet your neighbors

Now's the time to say "hello" to your neighbors and introduce yourself. Get outside, take a walk, wave, smile, and introduce yourself to the neighbors.



HOME RATING

PLEASE RATE EACH HOME WITH 5 BEING GREAT AND 1 BEING POOR

Home #1

Address _____

Subdivision _____

INTERIOR

Kitchen	1	2	3	4	5
Cabinets & Countertops	1	2	3	4	5
Appliances	1	2	3	4	5
Living Room	1	2	3	4	5
Dining Room	1	2	3	4	5
Bonus Room	1	2	3	4	5
Walls/Trim	1	2	3	4	5
Ceiling Windows	1	2	3	4	5
Flooring	1	2	3	4	5
Light Fixtures	1	2	3	4	5
Storage	1	2	3	4	5
Master Bedroom	1	2	3	4	5
Master Bath	1	2	3	4	5
Bedroom 2	1	2	3	4	5
Bedroom 3	1	2	3	4	5
Bedroom 4	1	2	3	4	5
Secondary Bathrooms	1	2	3	4	5

HOME SYSTEMS

Electrical	1	2	3	4	5
Air Conditioning	1	2	3	4	5
Heating	1	2	3	4	5
Security System	1	2	3	4	5
Washer/Dryer	1	2	3	4	5
Refrigerator	1	2	3	4	5

EXTERIOR

Garage	1	2	3	4	5
Yard/Landscaping	1	2	3	4	5
Roof	1	2	3	4	5
Patio/Deck	1	2	3	4	5
Fencing	1	2	3	4	5
Irrigation/Sprinkler	1	2	3	4	5

COMMUNITY

Neighborhood	1	2	3	4	5
Schools	1	2	3	4	5
Commute	1	2	3	4	5
Home Value	1	2	3	4	5

Home #2

Address _____

Subdivision _____

INTERIOR

Kitchen	1	2	3	4	5
Cabinets & Countertops	1	2	3	4	5
Appliances	1	2	3	4	5
Living Room	1	2	3	4	5
Dining Room	1	2	3	4	5
Bonus Room	1	2	3	4	5
Walls/Trim	1	2	3	4	5
Ceiling Windows	1	2	3	4	5
Flooring	1	2	3	4	5
Light Fixtures	1	2	3	4	5
Storage	1	2	3	4	5
Master Bedroom	1	2	3	4	5
Master Bath	1	2	3	4	5
Bedroom 2	1	2	3	4	5
Bedroom 3	1	2	3	4	5
Bedroom 4	1	2	3	4	5
Secondary Bathrooms	1	2	3	4	5

HOME SYSTEMS

Electrical	1	2	3	4	5
Air Conditioning	1	2	3	4	5
Heating	1	2	3	4	5
Security System	1	2	3	4	5
Washer/Dryer	1	2	3	4	5
Refrigerator	1	2	3	4	5

EXTERIOR

Garage	1	2	3	4	5
Yard/Landscaping	1	2	3	4	5
Roof	1	2	3	4	5
Patio/Deck	1	2	3	4	5
Fencing	1	2	3	4	5
Irrigation/Sprinkler	1	2	3	4	5

COMMUNITY

Neighborhood	1	2	3	4	5
Schools	1	2	3	4	5
Commute	1	2	3	4	5
Home Value	1	2	3	4	5

HOME RATING

PLEASE RATE EACH HOME WITH 5 BEING GREAT AND 1 BEING POOR

Home #3

Address _____

Subdivision _____

INTERIOR

Kitchen	1	2	3	4	5
Cabinets & Countertops	1	2	3	4	5
Appliances	1	2	3	4	5
Living Room	1	2	3	4	5
Dining Room	1	2	3	4	5
Bonus Room	1	2	3	4	5
Walls/Trim	1	2	3	4	5
Ceiling Windows	1	2	3	4	5
Flooring	1	2	3	4	5
Light Fixtures	1	2	3	4	5
Storage	1	2	3	4	5
Master Bedroom	1	2	3	4	5
Master Bath	1	2	3	4	5
Bedroom 2	1	2	3	4	5
Bedroom 3	1	2	3	4	5
Bedroom 4	1	2	3	4	5
Secondary Bathrooms	1	2	3	4	5

HOME SYSTEMS

Electrical	1	2	3	4	5
Air Conditioning	1	2	3	4	5
Heating	1	2	3	4	5
Security System	1	2	3	4	5
Washer/Dryer	1	2	3	4	5
Refrigerator	1	2	3	4	5

EXTERIOR

Garage	1	2	3	4	5
Yard/Landscaping	1	2	3	4	5
Roof	1	2	3	4	5
Patio/Deck	1	2	3	4	5
Fencing	1	2	3	4	5
Irrigation/Sprinkler	1	2	3	4	5

COMMUNITY

Neighborhood	1	2	3	4	5
Schools	1	2	3	4	5
Commute	1	2	3	4	5
Home Value	1	2	3	4	5

Home #4

Address _____

Subdivision _____

INTERIOR

Kitchen	1	2	3	4	5
Cabinets & Countertops	1	2	3	4	5
Appliances	1	2	3	4	5
Living Room	1	2	3	4	5
Dining Room	1	2	3	4	5
Bonus Room	1	2	3	4	5
Walls/Trim	1	2	3	4	5
Ceiling Windows	1	2	3	4	5
Flooring	1	2	3	4	5
Light Fixtures	1	2	3	4	5
Storage	1	2	3	4	5
Master Bedroom	1	2	3	4	5
Master Bath	1	2	3	4	5
Bedroom 2	1	2	3	4	5
Bedroom 3	1	2	3	4	5
Bedroom 4	1	2	3	4	5
Secondary Bathrooms	1	2	3	4	5

HOME SYSTEMS

Electrical	1	2	3	4	5
Air Conditioning	1	2	3	4	5
Heating	1	2	3	4	5
Security System	1	2	3	4	5
Washer/Dryer	1	2	3	4	5
Refrigerator	1	2	3	4	5

EXTERIOR

Garage	1	2	3	4	5
Yard/Landscaping	1	2	3	4	5
Roof	1	2	3	4	5
Patio/Deck	1	2	3	4	5
Fencing	1	2	3	4	5
Irrigation/Sprinkler	1	2	3	4	5

COMMUNITY

Neighborhood	1	2	3	4	5
Schools	1	2	3	4	5
Commute	1	2	3	4	5
Home Value	1	2	3	4	5

CHANGE OF ADDRESS/MOVING Checklist



UTILITY COMPANIES

- ☐ Gas
- ☐ Electricity
- ☐ Water/Sewer
- ☐ Internet and Cable
- ☐ Garbage and Recycling
- ☐ Cell Phone
- ☐ Landline

HOME SERVICES

- ☐ Lawn Services
- ☐ House Cleaner
- ☐ HOA
- ☐ Home Security Service
- ☐ Pest Control Service

SUBSCRIPTION SERVICES

- ☐ Streaming Services
- ☐ Magazine/Catalog
- ☐ Subscription
- ☐ Gym Memberships
- ☐ Online Shopping Sites

GOVERNMENT AGENCIES

- ☐ DMV
- ☐ Internal Revenue Service
- ☐ Social Security Administration
- ☐ US Post Office
- ☐ Voter Registration

FINANCIAL

- ☐ Employer Bank/Credit Union
- ☐ Loan/Mortgage Company
- ☐ Credit Card
- ☐ Credit Reporting Agencies
- ☐ IRA/Retirement Plan
- ☐ Retail Credit Accounts
- ☐ Financial Advisors
- ☐ Accountant

INSURANCE

- ☐ Homeowner's Insurance
- ☐ Dental Insurance
- ☐ Car Insurance
- ☐ Life Insurance
- ☐ Health Insurance

HEALTHCARE

- ☐ Medical Doctor
- ☐ Eye Doctor
- ☐ Dentist
- ☐ Veterinarian
- ☐ Pharmacy
- ☐ Disability

OTHER

- ☐ Friends and Family
- ☐ Church
- ☐ Schools
- ☐ Daycare



Reach out to our office if you have any questions or would like more information.



This product is being provided as a general service to the community at large without the condition of the referral of title insurance business.