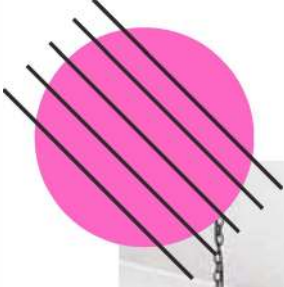




SELLER

GUIDE

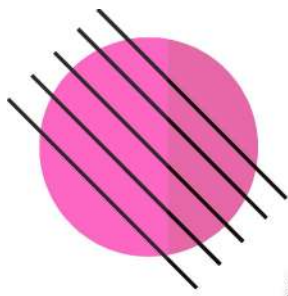


Deah Hendriksz REALTOR®



10 STEPS TO Selling A HOME

- 01 MEET **DEAH HENDRIKSZ**
- 02 REALTOR® Role
- 03 SELLING YOUR HOME
- 04 OH! WE GOT AN OFFER
CONTRACT, INSPECTION, REQUEST
FOR REPAIRS & APPRAISAL
- 05 HOME INSPECTION
- 06 ABOUT TITLE AND
ESCROW
- 07 READY TO MOVE
- 08 THE CLOSING
- 09 AFTER CLOSING
- 10 NOTES



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MEET DEAH

Deah Hendriksz, REALTOR®, CRS, GRI, SRES works with sellers and buyers to help them understand and go through the real estate transactions. I'm a seasoned agent with a pulse on the West Phoenix market. I can guide you through current trends, property values, and neighborhood specifics. My clients win with my fierce negotiating skills, and I prioritize clear communication and responsiveness throughout the process.

Together, lets get the best price!

Since 2016, I have helped numerous clients relocate from all over the US. I will inform, guide, and assist you with your home goals and provide you with all the necessary tools for finding the right property. I will give you peace of mind knowing you have made the right choice. For my sellers, it is my commitment to help sell your home or property in a timely fashion while helping you attain the highest possible price for your real estate.

Our relationship doesn't end when the transaction is complete. I will continue to assist you with anything you may need, from naming the best restaurants in your area to helping find tradespeople. I'm just a phone call away.

If you should have any questions about real estate, relocating, or the area, I would love to chat with you.

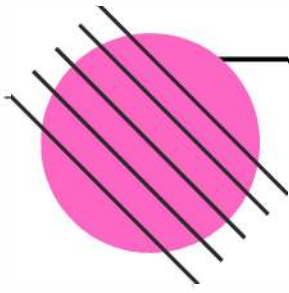
REALTOR'S ROLE

Things REALTOR's® Do!

The Critical roll of the REALTOR®



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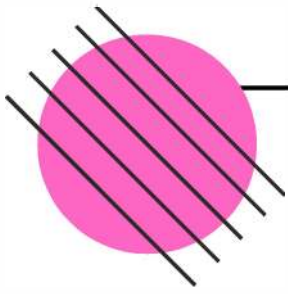
The Critical roll of the REALTOR®

- Advocate for you during the enter home selling process.
- Take time to uncover your goals, objectives and concerns.
- Research homes in the area and prepare a competitive mark analysis.
- Provide comps and suggestions on asking price.
- Helping with de-cluttering while advising on home repairs and upgrades
- Hire a professional real estate photographer!
- Craft a thoughtful, compelling property description.
- Place your home on (MLS) and hundreds of public real estate sites
- Market the property by providing signage and using print and digital marketing strategies.
- Host open houses at your request.
- Manage and coordinate all showing requests with your schedule.
- Qualify any potential buyers.
- Negotiate offers on your behalf with buyers agent.
- Assist with various financial aspects of the home sale.
- Provide oversight and follow up related to property inspections and repairs.
- Assist with gathering essential property documents.
- Manage all dates and deadlines related to the contract.
- Monitor buyer's loan status leading up to closing.
- Work directly with the title company to ensure the accuracy of all closing procedures.

Present at closing to ensure all your interests are protected.

lty

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Agency & Agency Relationships

The term "agency" in real estate is crucial because it determines who your real estate professional is legally obligated to help. Here's a breakdown of the different types of representation:

Seller's Agent:

- Hired and works for the seller to get the best price and terms.
- Owes fiduciary duties to the seller, meaning they must prioritize the seller's interests.
- This relationship is typically established through a signed listing contract.

Buyer's Agent:

- Works on behalf of the buyer throughout the transaction.
- Focuses on finding the best property and deal for the buyer.

Dual Agent:

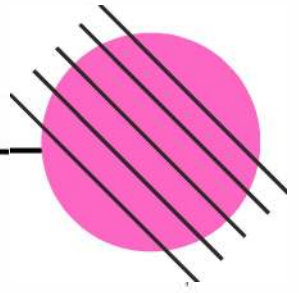
- Represents both the buyer and seller in the same transaction.
- Owes limited fiduciary duties to both parties, which can create conflicts of interest.
- Requires informed consent from all parties involved and is with written agreements.

Remember:

- Understanding the type of agency relationship ensures you know who your real estate professional is working for.

This knowledge empowers you to make informed decisions throughout the buying or selling process.

WHAT IS A BUYER BROKER AGREEMENT?



An agreement between a buyer and their agent regarding compensation for their services.



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The Value of a Buyer's Agent



Exclusive Representation for Your Interests

Unlike going through a listing agent who serves the seller's interests, a buyer's agent is committed solely to you. They ensure your needs and preferences are top priority, offering unbiased advice and support throughout the buying process.

Access to Off-Market Listings

Your buyer's agent can tap into a network that goes beyond the usual listings, including off-market or "pocket" listings. This access can be crucial in finding your dream home in competitive markets.

In-Depth Market Insight

Buyer's agents offer specialized knowledge of the local real estate market, from pricing trends to neighborhood dynamics. This insight is invaluable for making educated decisions and spotting hidden gems.

Skilled Negotiation on Your Behalf

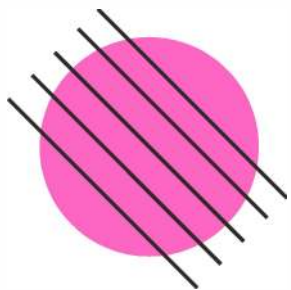
Having a seasoned negotiator on your side can save you thousands. Buyer's agents negotiate not just on price, but on terms and conditions that best serve your interests.

Coordination of the Buying Process

From arranging viewings to coordinating inspections and navigating closing procedures, your agent handles the logistics. This coordination is essential for a smooth journey from house hunting to homeownership.

Insider Advice on Property Potential and Pitfalls

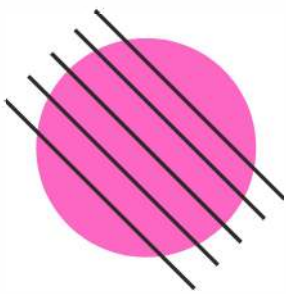
A buyer's agent looks beyond the surface, advising you on the potential or pitfalls of properties. They help you see the full picture, including aspects like future resale value and necessary repairs



Ten benefits of a Buyer Broker Agreement

When a seller signs a listing agreement, the seller understands how much they are going to pay for the broker's service. In contrast, most buyers do not understand the MLS offer of compensation or the concept of procuring cause. The Arizona REALTORS® Buyer Broker Exclusive Employment Agreement ("Buyer Broker Agreement") can be used to address this issue and has many other benefits. Here are my top ten benefits of using the Arizona REALTORS® Buyer Broker Agreement.

1. Sets forth how the buyer's broker is to be compensated for their services.
2. Assures that the broker will be compensated the agreed upon amount if the buyer purchases a property during the term of the Buyer Broker Agreement.
3. With the understanding of how compensation works, the buyer agrees to work exclusively with the broker and be accompanied by the broker on the buyer's first visit to any property. The buyer acknowledges that the broker may not be compensated by the builder, seller or seller's agent if the broker does not accompany the buyer on the first visit to a model home, new home/lot, or "open house," which would eliminate any credit against the compensation owed by the buyer to the buyer's broker.
4. Provides an opportunity to tout the services the buyer will receive. A buyer broker's services are so much more than just showing the buyer listings. The buyer broker will assist and advise the buyer throughout the entire home buying process within the scope of the broker's expertise and licensing.
5. Builds trust with the buyer through education and transparent up-front conversations.
6. Obtains the buyer's agreement to act in good faith, provide the information necessary to acquire the property and conduct any inspections/investigations that the buyer deems material and/or important.
7. Protects both the broker and the buyer by avoiding misunderstandings. Managing expectations is an important risk management practice.
8. Assures the buyer's broker that the buyer is serious about buying a home and assures the buyer that the buyer's broker is serious about finding them a home and guiding them to close of escrow.
9. Satisfies the legal requirement that a buyer's broker must have a written employment agreement with a buyer to be paid a commission by the buyer. Real estate brokers may sue to recover compensation due under a real estate employment agreement only if there is a written agreement that complies with both the Statute of Frauds, A.R.S. §44-101(7), which requires a written signature of the party to be charged, and the real estate employment agreement statute, A.R.S. §32-2151.02(A), which requires that all real estate employment agreements be signed by all parties to the agreement and:
 - be written in clear and unambiguous language;
 - fully set forth all material terms, including the terms of broker compensation;
 - have a definite duration or expiration date, showing dates of inception and expiration.
10. Is an enforceable contract that can be helpful in the event of a commission dispute or in a dispute with a buyer.



The Components of a **BUYER-BROKER Agreement**

Line 1-3 Defines the parties of a contract

Line 4 Term Length

The length of your buyer-broker agreement is one of the first things laid out in the contract. During this time, you are contractually obligated to honor the agreement for that time frame.

Lines 5-10 Employment

This paragraph clearly states what kind of property you are looking for and the price range. This section of the agreement outlines the responsibilities of your real estate broker. Some of the tasks your broker will do for you include the following.

- Show properties that meet Buyers needs.
- Explain documents, procedures, and disclosures.
- Help write and submit your offer.
- Monitor contingency time limits.
- Be your support on closing day.

Lines 11-13 Agency Relationships

This section is the type of agency. See agency form.

Lines 14-16 Retainer Fee's

Retainer fees are placed in the agreement to compensate broker for their time and any expenses that may have been incurred while looking for a buyer's dream home.

Lines 17-20 Property Viewings

Buyer agrees to view all properties with their broker so they can represent them in the transaction. This includes all new builds.

Lines 17-20 Property Viewings

Buyer agrees to view all properties with their broker so they can represent them in the transaction. This includes all new builds.

Lines 21-28 Buyers Due Diligence responsibilities

Buyer(s) is to investigate anything that is important to them during the inspection period. They acknowledge that Brokers can't disclose certain information. They will consult the Buyer Advisory for links to investigate items of importance to them.

Lines 29-41 Compensation

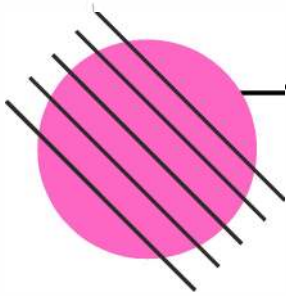
Buyers' broker payment is outlined in this section. You will be responsible for compensating your broker – unless you're able to negotiate with the seller and get them to agree to cover a suitable fee.

Lines 42-45 Additional Terms

This section is for you as a buyer and your broker to specify specific terms of the contract. Example: Not view properties that don't cover your compensation covered in lines 29-41.

Lines 40-77 Acceptance

By signing this agreement, you agree to all the terms and conditions of the agreement.



Frequently Asked Questions

What is a Buyer Broker Agreement?

A contract that legalizes the relationship between a buyer and a broker. It is a legally binding contract that outlines the rights and responsibilities of both parties. This contract essentially details that the buyer is utilizing the help of a broker to search for and buy a home.

Should you sign a buyer-broker agreement?

If you're serious about buying a home, it's in your best interest to sign a buyer-broker agreement and reap the benefits of proper representation. Until you sign that agreement, a broker has no fiduciary relationship with you.

What happens if you buy a house with a different broker?

Unless the buyer-broker agreement you've signed allows for this, you've breached the contract, and the [original] broker would be due a commission.

What happens if the seller isn't offering the commission that we agreed to?

The buyer will have to pay the difference or Broker will have to agree to commission offered. Then an addendum needs to be written and signed by both parties

SELLING YOUR HOME



MLS

y

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HOME *selling* PROCESS



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THE HOME SELLING PROCESS

HOME SELLER

- Choose a Real Estate Agent to Represent You
- Prepare Your Home
- List Your Property
- Your Agent Begins Marketing (i.e. Open Houses, Internet, etc.)
- Receive and Review Buyer's Offer(s)
- Negotiate Terms and/or Accept Offer
- Open Escrow with Navi Title

NAVI TITLE AGENCY *ESCROW OPENED*

- Accepted Contract Received, Escrow Opened, Title and Preliminary Report Ordered
 - Conduct Search on Property: owners records, liens, etc.
 - Conduct Search on sellers: liens, divorces, etc.
 - Review for Clouds on Title
- Buyer Deposits Earnest Money in Escrow
- Buyer Continues Loan Process, Escrow, and Title Fees Sent to Lender
- Initial Title and Escrow Instructions Sent to Seller and Buyer for Completion
- Payoffs, Appraisal, and Inspections Ordered and Completed
- Loan Processing is completed and Buyer's Approval is Received
- Home Warranty is Ordered by the Agent or Buyer
- Closing Documents are Reviewed Before Closing Appointment

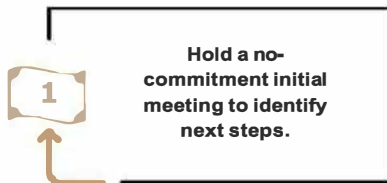
NAVI TITLE AGENCY *ESCROW CLOSED*

- Loan Documents are Sent to Title and Signed
- Title and Escrow Documentation is Signed
- Down Payment and Closing Costs are Submitted to Escrow
- Lender Submits Funds to Escrow for Disbursement
- Deed is Recorded and Escrow is Closed

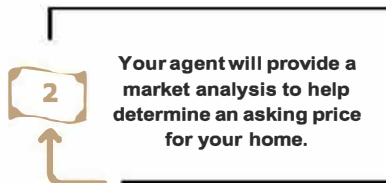
SELLERS

R O A D M A P

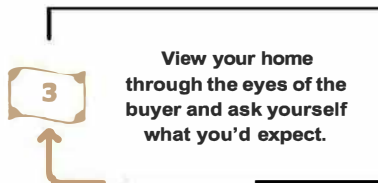
MEET WITH A REAL ESTATE PROFESSIONAL



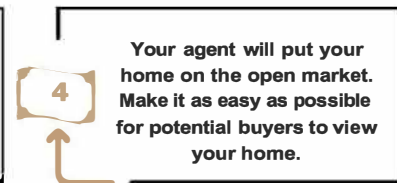
ESTABLISH A PRICE



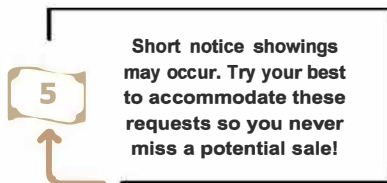
PREPARE YOUR HOME



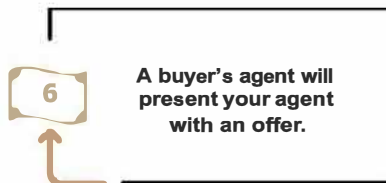
LIST IT FOR SALE



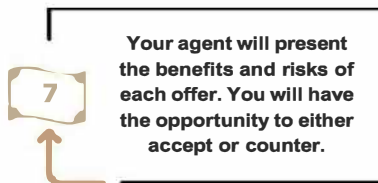
SHOWINGS



OFFERS AND NEGOTIATION



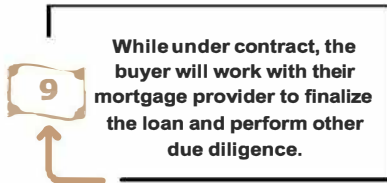
CHOOSING AN OFFER



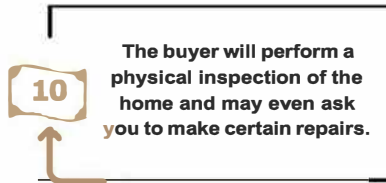
UNDER CONTRACT



FINAL DETAILS



INSPECTION



CLOSING



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Whether you're buying or selling,
I'm here to help you through every
step of the process.

CONTACT INFO

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This is not intended to solicit a currently listed home.
Information is deemed reliable, but not guaranteed.



GETTING TOP DOLLAR

Neatness – The elimination of clutter is very important and leads to top dollar!

You need to take the excess belongings out of the house and pack them. Many buyers subliminally equate a messy house as a house with problems.

Kitchen - When you are selling your home, your best chance at cooking up a sale is in the kitchen.

For today's home buyer, the kitchen is typically the most important room in the house....an area where form and function are equally important. Buyers view kitchens as an area that has many, many functions: preparing dinner; sharing meals; sorting mail; paying bills; and generally hanging out. A major kitchen overhaul probably does not make sense when you are ready to sell. But you will want to do all you can to make your kitchen look its best.

Odors - Even though you have grown accustomed to certain odors, they can harm a sale. When a prospect walks in your door and smells something, even if they cannot identify what it is, they will definitely be turned off.

Repairs and Improvements - Basically, freshness, neatness and good working order are the keys to top sales appeal.

Pre-Sale Inspection - Why? Because if an inspector seconds your opinion that your home is in good condition, then you have got an excellent marketing tool that should help your REALTOR® sell your home more quickly and for the highest price possible. Your pre-inspection report is your negotiating tool that gives validity to your asking price. It places confidence in the minds of prospective buyers, who know that they are not jumping into uncertain territory. If you are preparing to place your home on the market, a pre-inspection should not be overlooked. It is your insurance policy for a smooth and speedy transaction.

Home Warranty - By having a home warranty in place, your home will be more. In addition, you will have protection against costly repair bills at a time when they are least affordable and most inconvenient.

**Look at your house as if you were seeing it for the first time
and be just as critical as buyers will.**

Repair what strikes you as the least bit in disrepair.

**Your ideal goal is to show the property in “move-in condition”...
without a thing to fix.**

PREPARING YOUR HOME FOR SALE

OUTSIDE

- Lawn mowed and trimmed
- Landscape shrubs/plants trimmed
- Sprinkler systems in order
- Sprinkler systems set for non showing hours
- Bulbs in exterior lighting all working
- Gutters clean of debris
- Deck rails, hand rails secure
- Exterior trim painted
- Exterior door handles polished
- Exterior door freshly painted or stained
- Weeds in yard fully removed
- Sidewalks neatly edged
- Clean grease or oil on driveway
- All fencing clean
- Replace doormat if worn
- Outside windows clean
- No obstruction on "For Sale" sign

GARAGE

- Storage or packing boxes stored off site if possible
- Other items neatly boxed and stored
- Garage floor clean
- Remove clutter and tidy up shelves

KITCHEN

- All appliances clean
- Clean and clear countertops
- Pantry well organized
- Dishes out of sink
- All cabinets well organized
- All faucets working properly
- Oven clean
- Refrigerator free of odors
- Freezer defrosted and free of odors

CLOSETS

- Clean and free of clutter
- Clothes organized
- Shoes organized
- Clutter removed
- Dirty clothes out of sight
- Valuables secured (jewelry etc.)
- Free of odors
- Create extra room to look ample

BEDROOMS

- Repair cracks in ceilings and walls
- Remove personal items (photos etc..)
- Remove clutter
- Draperies and blinds clean
- Fresh paint if needed
- Toys, video games etc... put away
- Beds neatly made
- Blinds and shades open to let in natural light

BATHROOMS

- All sinks, tubs, showers and countertops clean
- Grout in tiles and sinks clean
- All joints are caulked
- All fixtures including exhaust fans are working
- Install new shower curtain if needed
- Store all shampoos, toiletries etc...
- Repair leaky faucets
- Toilets clean and working properly
- All glass and mirrors clean

LIVING AREAS

- All windows clean
- Neutral colored walls
- Draperies and blinds clean
- Carpets steam-cleaned
- Clutter removed
- Furniture positioned to showcase size and space
- All toys, video games etc... put away
- Extra books or magazines removed
- All lighting functioning properly
- Shades and windows open to allow natural light
- Any signs or smells of pet removed

DAY OF SHOWING

- Open all drapes and curtains
- Leave porch lights on at night to showcase
- Avoid cooking a meal that would leave distinct odors
- Keep all pets in an area away from prospects
- Keep children occupied in one room
- If possible, leave the house while being shown
- Give brief polite answers if asked a question
- Allow your agent to show
- Allow your agent to negotiate



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PRE-LISTING *checklist*

CLEAN

- ☐ Dust shelving & wall art
- ☐ Dust & clean all lighting
- ☐ Dust and wash all vent covers & air returns
- ☐ Deep clean bathrooms & kitchen
- ☐ Wash refrigerator & freezer inside & out
- ☐ Wash oven & range hood
- ☐ Deep clean bathrooms & kitchen
- ☐ Wipe down appliances
- ☐ Clean floor by appliances
- ☐ Clean kitchen cabinets
- ☐ Clean interior doors
- ☐ Wash all windows inside & out
- ☐ Wash walls wash doorknobs
- ☐ Clean switch plate
- ☐ Magic erase baseboards
- ☐ Clean window ledges
- ☐ Wash bed sheets and linens
- ☐ Wash curtains
- ☐ Have carpets professionally cleaned
- ☐ Touch up ceiling
- ☐ Touch up interior doors
- ☐ Re-caulk baseboards & touch up paint
- ☐ Remove nails/screws in walls, patch & paint
- ☐ Re-caulk cabinetry (if needed)
- ☐ Re-caulk showers

TASKS

- ☐ Replace lightbulbs
- ☐ Replace air filters
- ☐ Remove personal portraits on walls
- ☐ Hang mirrors in dark corners or long halls
- ☐ Add lamps in bedrooms

PRE-LISTING *checklist*



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PAINT & CAULK

- ☐ Touch-up ceiling
- ☐ Touch-up interior doors
- ☐ Re-caulk baseboards & touch up paint
- ☐ Remove nails/screws in walls, patch & paint
- ☐ Re-caulk cabinetry (if needed)
- ☐ Re-caulk showers

DECLUTTER

- ☐ Shelving organize pantry, fridge and freezer
- ☐ Drawers in kitchen
- ☐ Playroom
- ☐ Bookcases
- ☐ Closets, storage areas, and furnace room
- ☐ Linen closet
- ☐ Surfaces, counters, and dressers
- ☐ Floor space

EXTERIOR

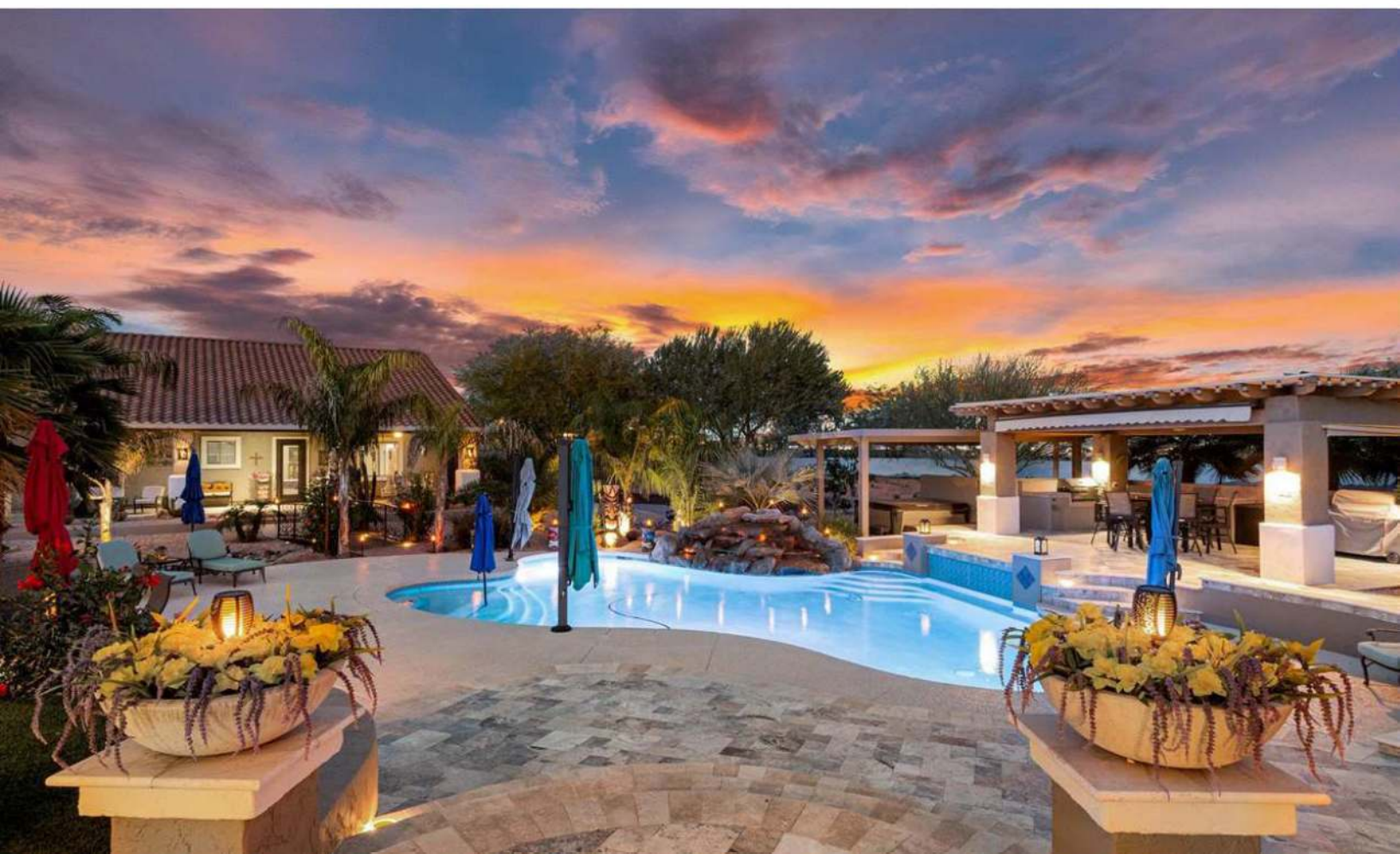
- ☐ Replace lightbulbs
- ☐ Clean window wells and wash windows
- ☐ Pressure wash deck/patio
- ☐ Pressure wash garage
- ☐ Paint front door
- ☐ Fresh doormat
- ☐ Weed & add fresh mulch
- ☐ Fresh flowers in planters

notes:

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DE-CLUTTER INSIDE & OUTSIDE!!



HOW TO Improve the Odds of an Offer

Price it right. Set a price at the lower end of your property's realistic price range. Consider:

- **Comparable properties:** A "comp" is what real estate professionals call home sales that can be reasonably used to help determine the price of your home. But just because you're in the same neighborhood doesn't mean that the houses will sell for the same amount. Your real estate professional will help you determine how to compare your home in terms of size, upkeep, and amenities.
- **Competition:** How many other houses are for sale in your area right now? Are you competing against new homes or condos for sale in the area?
- **Contingencies:** Do you have special needs that might turn away buyers? A common one is refusing to be flexible about the moving date.
- **Accuracy:** Studies show homes priced more than 3 percent over the correct price take longer to sell.

Prepare for visitors. Get your house market-ready at least two weeks before you begin showing it. Make all your repairs, and then do a deep clean (or hire a cleaning service to help).

Consider an appraisal. For a few hundred dollars, a qualified appraiser can give you an estimate of your home's value. This is useful for sellers going through a divorce or needing to divide the proceeds for other reasons. Be sure to ask for a market-value appraisal, and find someone who understands the area and type of home you have. Your agent should be able to offer recommendations.

Be flexible about showings. Spur-of-the-moment showings are disruptive, and making sure your home is constantly ready to show can be exhausting. But the more amenable you can be, the sooner you will find a buyer.

Anticipate the offers. Decide in advance the price range and terms that are acceptable. Be clear with yourself and your agent about what kind of offers you're comfortable with. It's critical to know what price you'll accept before entering negotiations with a potential buyer.

Don't refuse to drop the price. If your home has been on the market for more than 30 days without an offer, be prepared to at least consider lowering your asking price.



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STAGING *checklist*

CURB APPEAL

- ☐ Mow the lawn
- ☐ Clean up landscaping
- ☐ Ensure fencing and house numbers are in good shape
- ☐ Clean up entryway
- ☐ Paint front door
- ☐ Fresh flowers around front door
- ☐ Fresh entry mat

FIRST IMPRESSIONS

- ☐ The home is clean and clear of clutter
- ☐ All lights are on and blinds and curtains are open
- ☐ Home smells fresh and clean
- ☐ All walls are freshly painted a neutral color
- ☐ Remove personal items
- ☐ Replace burned-out bulbs
- ☐ Make necessary repairs

LIVING AREAS

- ☐ Clean and clear of clutter
- ☐ Remove personal items
- ☐ Declutter tables and shelves
- ☐ Remove stacks of papers or magazines
- ☐ Remove unneeded furniture
- ☐ Arrange furniture in the room to make it look larger
- ☐ Remove toys & electronic games
- ☐ Remove pet beds, toys, and bowls
- ☐ Fluff throw pillows or purchase fresh new ones

BATHROOMS

- ☐ Clear countertops of all personal items
- ☐ Deep clean all surfaces
- ☐ Close all toilet lids
- ☐ Clear shower of un-needed items & organize needed items
- ☐ Remove floor mats
- ☐ Hang fresh, and clean towels



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STAGING *checklist*

KITCHEN

- ☐ Remove clutter from all countertops
- ☐ Clear the top of refrigerator and doors of clutter
- ☐ Organize pantry and shelves - create as much space as possible
- ☐ Remove rugs and towels
- ☐ Hide cleaning supplies under sink
- ☐ Deep clean all counters, floors, refrigerator and cabinets
- ☐ Clear sink of all dishes
- ☐ Hide trash and keep trash outside as much as possible
- ☐ Remove personal items
- ☐ Remove appliances and electrical cords that aren't necessary

BEDROOMS

- ☐ Remove clutter from all countertops
- ☐ Clear the top of refrigerator and doors of clutter
- ☐ Organize pantry and shelves - create as much space as possible
- ☐ Remove rugs and towels
- ☐ Hide cleaning supplies under sink
- ☐ Deep clean all counters, floors, refrigerator and cabinets
- ☐ Clear sink of all dishes
- ☐ Hide trash and keep trash outside as much as possible
- ☐ Remove personal items
- ☐ Remove appliances and electrical cords that aren't necessary

EXTERIOR

- ☐ Clear yard of clutter
- ☐ Create designated play/relaxing spaces
- ☐ Update outdoor furniture
- ☐ Place fresh outdoor rugs & umbrellas
- ☐ Plant fresh flowers
- ☐ Upkeep lawn - remove weeds & mow often
- ☐ Remove cars from the site - park in the garage or across the street

notes:



HOW TO

Prepare for the Photoshoot

With the majority of buyers shopping for homes online, high-resolution slide shows and video tours are a must. Here's how to make your home shine on camera.

Understand the camera's perspective.

The camera's eye is different from the human eye. It magnifies clutter and poor furniture arrangement so that even a home that feels comfortable in person can look jumbled online.

Make it spotless.

Cameras also tend to magnify grime. Don't forget floor coverings and walls; a spot on a rug might be overlooked during a regular home showing, but it could become a focal point online.

Know what to leave.

You want to avoid clutter but try to have three items of varying heights on each surface. On an end table you can place a tall lamp (high), a small plant (medium), and a book (low).

Snap practice pictures with your own camera.

This will give you an idea of what the home will look like on camera before the photographer shows up. Examine the photos and make changes to improve each room's appearance, such as opening blinds to let in natural light, removing magnets from the refrigerator, or taking down distracting art.

Pare down.

Removing one or two pieces of furniture from each room, even if just for the shoot, can make your space appear larger on screen.

Rearrange.

Spotlight the flow of your space by creating a focal point on the furthest wall from the doorway and arranging the other pieces of furniture to make a triangle shape. The focal point may be a bed in a bedroom or a china cabinet in a dining room.

Accessorize.

Include a healthy plant in every room; the camera loves greenery. Energize bland decor by placing a bright vase on a mantle or draping an afghan over a couch.

Keep the home in shape.

Buyers who liked what they saw online expect to encounter the same home in person.



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REAL ESTATE *F* *photography* CHECKLIST

EXTERIOR

- ☐ Clean up the yard and landscaping
- ☐ Clear front porch and freshen up potted plants and entry rug
- ☐ Sweep porch, deck, and patio
- ☐ Clear all vehicles from driveway and window's view
- ☐ Hide all lawn equipment, tools, and garbage receptacles
- ☐ Remove BBQ covers
- ☐ Arrange patio furniture pillows and covers
- ☐ Open up patio umbrellas

INTERIOR

GENERAL

- ☐ Deep clean & declutter all surfaces
- ☐ Remove all toys
- ☐ Remove all pet items - beds, toys, food bowls
- ☐ Remove personal items & photos
- ☐ Open all blinds and curtains
- ☐ Turn on all lights
- ☐ Replace burned out bulbs
- ☐ Place sheer curtains for undesirable views
- ☐ Turn off all fans
- ☐ Hide trash cans
- ☐ Remove any signs of affiliations from home

KITCHEN

- ☐ Remove small appliances from countertops
- ☐ Clear refrigerator top and doors
- ☐ Open all blinds and curtains
- ☐ Turn on all lights and replace any burned out bulbs
- ☐ Remove rugs and dish towels
- ☐ Move paper towel holders, cords, and any unneeded clutter
- ☐ Hide trash cans
- ☐ Deep clean all surfaces



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REAL ESTATE *F* *photography* CHECKLIST

INTERIOR

LIVING AREA

- ☐ Turn on all lights
- ☐ Remove personal items & photos
- ☐ Open all blinds and curtains
- ☐ Fluff all throw pillows and arrange them appropriately
- ☐ Turn off TVs / monitors and hide all remotes and game consoles
- ☐ Declutter all shelving and coffee tables

DINING ROOM

- ☐ Turn on all lights
- ☐ Remove personal items & photos
- ☐ Open all blinds and curtains
- ☐ Arrange chairs appropriately around the table
- ☐ Declutter all surfaces

BEDROOMS

- ☐ Turn on all lights
- ☐ Remove personal items & photos
- ☐ Open all blinds and curtains
- ☐ Make all beds - make sure bedding covers mattress & is even
- ☐ Clear out underneath bed
- ☐ Tidy up personal items, toys, and valuables - store away if possible
- ☐ Clear out closets and create as much space as possible

BATHROOMS

- ☐ Turn on all lights
- ☐ Remove personal items from counters
- ☐ Open all blinds and curtains
- ☐ Close toilet lids
- ☐ Ensure the bathroom is deeply cleaned and sparkling
- ☐ Put out clean towels
- ☐ Remove bath rugs and mats
- ☐ Remove personal items from the shower/bathtub
- ☐ Open shower curtain if applicable
- ☐ A small plant on the counter can add a splash of color

Home Showing Checklist

The time has come to open your home to potential buyers. Whether it's an open house or individual showing appointments, below is a list of to-dos you can complete to display your home in the best possible light.



- ☐ Complete a deep clean of the home, including the floors, baseboards, windows, appliances, bathrooms, counters, and more.
- ☐ Set the temperature to a comfortable level depending on the season and weather.
- ☐ Open all curtains and blinds to let in light.
- ☐ Air out the house and ensure there are no lingering odors.
- ☐ Bake fresh bread or cookies 20 to 30 minutes before the showing or open house.
- ☐ Rearrange furniture to improve foot traffic and flow throughout the house, if necessary.
- ☐ Sweep and power wash your driveway, walkways, and steps.
- ☐ Mow the lawn, trim hedges and trees, pull weeds, and rake leaves.
- ☐ Simplify decor and keep it neutral.
- ☐ Declutter bedrooms, living room, kitchen, and bathrooms to help rooms look larger.
- ☐ Remove bulky furniture to open up the room.
- ☐ Add a few healthy potted plants throughout the house.
- ☐ Remove about half the items from closets and drawers and straighten up the remaining items to help display storage area and closet capacity.
- ☐ Remove personal items, like photos, kid's drawings, notes, and mementos, from around the house.
- ☐ Add colorful throws or pillows to furniture to brighten up a room.
- ☐ Lock up or entirely remove any private affects or valuables.
- ☐ Check for leaks under all sinks and repair.
- ☐ Remove personal toiletries and hang fresh hand towels in all bathrooms.
- ☐ Close all toilet lids.
- ☐ Arrange for pets to be out of the house or boarded.



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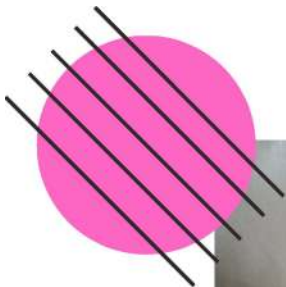
OPEN *house* CHECKLIST

BEFORE THE OPEN HOUSE

- ☐ Do a deep cleaning the day before the open house
- ☐ Make sure all closets are clean and organized - create space
- ☐ Organize all toys and store them away
- ☐ Hide all pet beds, toys, and food bowls
- ☐ Make sure the home smells fresh and clean
- ☐ Remove clutter from all surfaces
- ☐ Replace burned-out light bulbs
- ☐ Remove excess furniture
- ☐ Organize all drawers, closets, & storage spaces have been organized & cleared
- ☐ Ensure all repairs have been made
- ☐ Schedule a place for pets to be away during the open house
- ☐ Freshen up the lawn, landscaping, and yard
- ☐ Put out a fresh new welcome mat
- ☐ Place fresh flowers in a pot by the front door

THE DAY OF THE OPEN HOUSE

- ☐ Do a final dusting, sweeping, mopping, & vacuum before the open house
- ☐ Take out all trash
- ☐ Turn on all lights
- ☐ Open all blinds and curtains
- ☐ Make sure the thermostat is set appropriately
- ☐ Turn on ceiling fans
- ☐ Make sure the kitchen sink is clean and empty
- ☐ Put fresh flowers on the kitchen table or island
- ☐ Clear out & organize the refrigerator
- ☐ Make all beds
- ☐ Clean showers - remove personal items from counters and shower
- ☐ Make sure bathrooms are deeply cleaned
- ☐ Close all toilet lids in bathrooms
- ☐ Take pets with you
- ☐ Play light music
- ☐ Make sure all valuables and prescriptions are kept in a safe or hidden away
- ☐ Ensure walkways to home are clear
- ☐ Move cars from driveway



OH!!!

WE GOT AN
OFFER

Now What Happens?



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NEGOTIATING THE OFFER

The final pieces are falling into place, and you receive an offer for your house. Now you are ready to negotiate with a buyer, sign a contract, wait for your buyer to secure financing, make preparations to move, and finally collect payment and hand over the keys. Throughout this process, your REALTOR® is at hand positioning each piece until, at last, you have the complete picture:

SOLD, SETTLED, AND MOVED

When you receive a signed offer, **RESIDENTIAL RESALE REAL ESTATE PURCHASE CONTRACT**, your REALTOR® will discuss with you the terms and conditions of the offer and provide you with an estimated cost sheet. Every seller has three options when presented with an offer, you can accept the offer, reject the offer, or counter the offer. Remember, until you sign, the Buyer can always withdraw an offer if they suffer an ailment called "Buyer's Remorse". Reply as soon as possible because buyers are in the mood to buy when they make an offer but moods change.

Remember the first contract received often turns out to be the best. Experience shows the first 30 days on the market are critical because a backlog of buyers often exists. These buyers have been looking and waiting for a house just like yours. Overpricing misses out on this buyer. Turning down good offers in the early days in the hopes of doing better later can be a detriment.

Negotiating the sales price and terms sometimes means walking a tightrope between the highest price the buyer is willing to pay and the lowest price you can accept. Arriving at an agreement may take patience, psychology, flexibility - and intuition. Keep the dialogue going until you agree on price and terms. Sometimes a low offer can be turned into just what you are looking for.

Rely on your REALTOR®, who is in a unique position to help negotiations along, since your REALTOR® knows your situation. Your REALTOR® is professionally trained to find a meeting of the minds where everybody wins. After all, everyone has the same goal..... you want to sell, the buyer wants to buy, and your REALTOR® wants to close the transaction.

Your signed acceptance of a written offer becomes your sales contract. Except for removing all contingencies, this document is the binding basis for the sale. Contingencies are typically used to smooth acceptance of a contract without delaying the buying decision. Most contracts are contingent upon financing. This is for your protection as well as the buyers because you do not want to be tied to a buyer who cannot deliver.

The sales contract is the most important document. The terms defined in the writing will be used throughout the transaction. **Most important is making sure you know who pays what and what the cost of those items are.**

PURCHASE PRICE:
\$300,000

ESCROW:
\$4,000

TITLE COMPANY:
TITLE CO. NAME
1234 ADDRESS ST.
RALEIGH, NC 12345

TITLE PHONE:
123-456-7890



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Congratulations! YOU ARE UNDER CONTRACT

YOUR ADDRESS

CLOSING DATE:

PLEASE KEEP TRACK OF THIS TIMELINE TO ENSURE A SMOOTH CLOSING

important dates

CONTRACT DATE:

LOAN APPLICATION DUE:

3 Days after Contract

ESCROW DEPOSIT DUE:

Upon Acceptance

OBTAIN HOME INSURANCE BY:

5 Days after Contract

INSPECTION DATE:

END OF INSPECTION PERIOD:

10 Days after Contract

APPRAISAL DATE:

OBTAIN HOME WARRANTY BY:

3 Before Close of Escrow

ESTIMATED CLOSING DATE:

SCHEDULE MOVERS BY:

FINAL WALK-THROUGH:



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Contract Compliance Timeframes

ACTION	RESP. PARTY	TIMEFRAME	DATE
LOAN STATUS UPDATE	B	10 DAYS FROM CONTRACT	_____
SPDS TO BUYER	S	3 DAYS FROM CONTRACT	_____
LEAD BASED PAINT (PRE-'78)	S	5 DAYS FROM CONTRACT	_____
WELL SPDS (if applicable)	S	5 DAYS FROM CONTRACT	_____
SEPTIC SYS. DOCS (if applicable)	S	5 DAYS FROM CONTRACT	_____
AFF. OF DISCLOSURE (if applicable)	S	5 DAYS FROM CONTRACT	_____
CLUE/INSURANCE INFO	S	5 DAYS FROM CONTRACT	_____
MAKE LOAN APPLICATION	B	3 DAYS FROM CONTRACT	_____
REVIEW TITLE REPORT/CCR'S	B	5 DAYS FROM RECEIPT	_____
NOTICE OF INTENT TO PROCEED TO LENDER	B	10 DAYS FROM RECEIPT L.E.	_____
LOW APPRAISAL RESPONSE	B	5 DAYS FROM NOTICE	_____
BUYER INSPECTION NOTICE	B	10 DAYS FROM CONTRACT (OR AS AGREED)	_____
APPROVE TERMITE REPORT	B	DURING INSP. PERIOD	_____
HOA DISCLOSURE (OVER 50 UNITS)	HOA	10 DAYS FROM NOTICE	_____
OR (UNDER 50 UNITS)	S	10 DAYS FROM CONTRACT	_____
AGREED REPAIRS COMPLETED	S	3 DAYS PRIOR TO COE (OR AS AGREED)	_____
LOAN DOCS SIGNED/ NOTICE OF LOAN APPROVAL OR NOTICE OF INABILITY TO OBTAIN LOAN	B	3 DAYS PRIOR TO COE	_____

Most approval conditions in the contract allow 5 calendar days after receipt of the document or disclosure, OR within the inspection period, whichever is later, to provide written notice of any items disapproved. Time frames in the contract are critical. Failure to comply with time frames can result in contract cancellation and/or forfeiture of earnest deposits

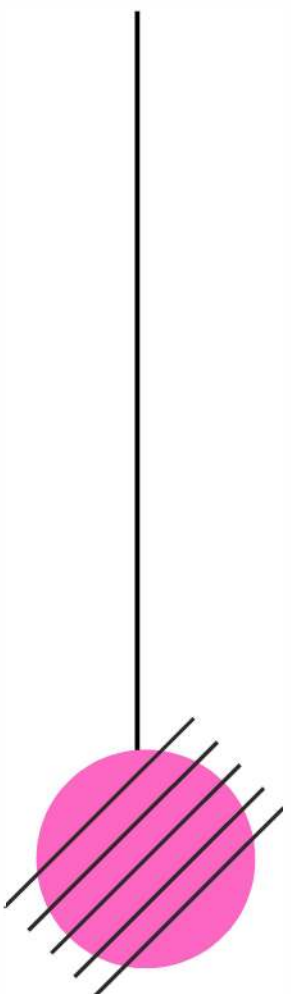


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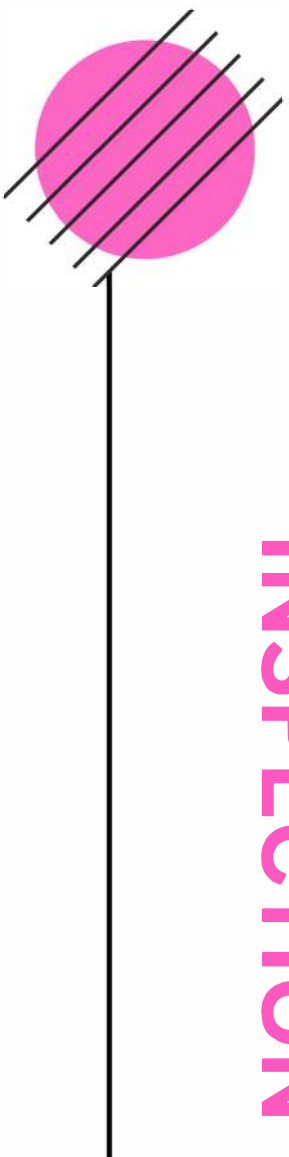
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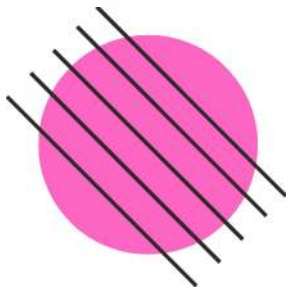


THE HOME

INSPECTION



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THE HOME INSPECTION

The **AAR Residential Resale Real Estate Purchase Contract** gives the buyer the right to conduct physical, environmental, and other types of inspections, including tests, surveys, and other studies, of the premises at the buyer's expense to determine the value and condition of the premises. The Buyer must have any inspections, test, surveys, etc., and investigate any material matters that are a concern during the inspection period. The Contract also states that the buyer shall provide you, upon request and at no cost to you, copies of all reports concerning the premises.

PROFESSIONAL HOME INSPECTION: In a home inspection, a qualified inspector takes an in-depth, unbiased look at the premises: (1) to evaluate the physical condition, i.e., structure, construction, and mechanical systems; (2) to identify items that need to be repaired or replaced; and (3) to estimate the remaining useful life of the major systems, equipment, and structure. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating insulation and ventilation, air conditioning, and interiors.

WOOD INFESTATION REPORT (WIR): As a protective measure, lending institutions require that homes be inspected for damage from termites or other wood-destroying insects before closing the sale of the home. A WIR is a document prepared by a licensed pest control company that informs the buyer and lending institution of the results of the inspection. For more information, contact the Arizona Structural Pest Control Commission (www.sb.state.az.us) at 602-255-3664. This only pertains to wood infestation report.



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Seller Inspection Checklist

To Use In Preparation For Your Home Inspection

GENERAL

1. _____ All Utilities turned on.
2. _____ Access clear to electrical panel, crawl space, attic space and garage walls
3. _____ Please remove or put up pets

Please note: More than likely the buyers will come to the inspection. Please have house clean. Don't leave dishes in the sink, pans in the oven, or cars in the garage. Also change all filters prior to the inspection. Consider having something (water) for buyers to drink. Leave your # for inspector if he has any questions about the operation of your home.

Exterior

4. _____ Make sure water drains away from the house (downspout and splash blocks away from house)
5. _____ Fix any loose shingles or nail pops on the roof
6. _____ Clean gutters and clear downspouts
7. _____ Check wood trim joints for softness and caulk
8. _____ Check any steps for loose bricks or wood
9. _____ Check any handrail for looseness
10. _____ If there is a deck check for weathering wood
11. _____ Check to make sure there is no wood or fallen insulation is on the ground in the crawlspace.
12. _____ Make sure hose bibs aren't loose or leaking
13. _____ Add anti-siphon attachment to hose bib if it doesn't have one.

Garage

14. _____ Check auto reverse on garage door
15. _____ Check garage walls for termite (mud) tubes
16. _____ Clear items off garage walls.
17. _____ Make sure fire rating is

INTERIOR

18. _____ Check all windows can open and close
19. _____ Check that all windows can stay up on their own
20. _____ Check all windows for broken seals/cracks
21. _____ Check all outlet covers are tight and not missing screws
22. _____ Make sure all doors open and close without rubbing
23. _____ Check walls and doors for punctures from door handle or from door stop
24. _____ Check ceiling fans on all 3 speeds for wobbling
25. _____ Check and replace all burned out light bulbs.
26. _____ Consider getting carpet cleaned and re-stretched if needed.
27. _____ Check for and fix any holes/nail pops in walls/ceiling

Kitchens and Bathrooms

28. _____ Fill all sink basins, drain, check for leaks
29. _____ Check disposal and dishwasher
30. _____ Check cabinets for looseness and rubbing
31. _____ Check that all burners and elements work on stove and oven
32. _____ Check counter and splash block for needed caulking
33. _____ Check for loose tiles
34. _____ Check the toilet for cracks or loose/rocking toilets
35. _____ Check flush and supply and that the toilet cuts off
36. _____ Make sure hot and cold aren't reversed (hot is on left)
37. _____ Check all faucets for water pressure. Try cleaning out aerators/screens
38. _____ Check laundry connection for leaks
39. _____ Check water heater (TPR valve too) for leaks
40. _____ Check for tripped or missing breakers.





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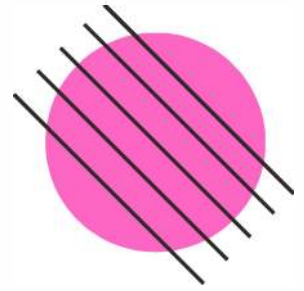
THE BUYERS APPAISAL



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WHAT TO KNOW

About the Appraisal Process



Once you are under contract, the buyer's lender will send out an appraiser to make sure the purchase price is in line with the property's value.

Appraisals help guide mortgage terms.

The appraised value of a home is an important factor in the loan underwriting process. Although lenders may use the sale price to determine the amount of the mortgage they will offer, they generally only do so when the property is sold for less than the appraisal amount. Also, the loan-to-value ratio is based on the appraised value and helps lenders figure out how much money may be borrowed to purchase the property and under what terms. If the LTV is high, the lender is more likely to require the borrower to purchase private mortgage insurance.

Appraised value is not a concrete number.

Appraisals provide a professional opinion of value, but they aren't an exact science. Appraisals may differ quite a bit depending on when they're done and who's doing them. Changes in market conditions also can dramatically alter appraised value.

Appraised value doesn't represent the whole picture of home prices.

There are special considerations that appraised value doesn't take into account, such as the need to sell rapidly.

Appraisers use data from the recent past.

Appraisals are often considered somewhat backward looking, because they use sold data from comparable properties (often nicknamed "comps") to help come up with a reasonable price.

There are uses for appraised value outside of the purchase process.

For selling purposes, appraisals are usually used to determine market value or factor into the pricing equation. But other appraisals are used to determine insurance value, replacement value, and assessed value for property tax purposes.



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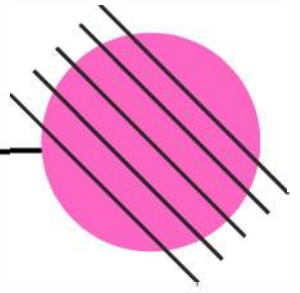
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ALL ABOUT

TITLE & ESCROW



Title and Escrow process can be confusing and overwhelming. This section breaks down the process.

TITLE INSURANCE

Title Insurance why you need it and who will pay for it.



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WHAT ESCROW NEEDS FROM THE SELLER



SELLER'S REQUIRED INFORMATION:

This form requests information, such as lien information, property information, vesting, insurance, address after close of escrow, qualification for discounts, etc.

STATEMENT OF INFORMATION:

You may be asked to complete a Statement of Information. This form will request information from you (and your spouse, if married) to distinguish you from other people with similar names that may come up in the title search process. Information requested will include full name, birth date, social security number, place of birth, and citizenship information.

EXISTING LIEN HOLDERS:

You will need to provide the names and contact information for all lien holders, if any exist.

IDENTIFICATION:

Don't forget to bring a valid photo ID with you to the closing appointment.

DO I HAVE TO BE THERE?

If you or any one of the buyers will be unavailable to sign at one of our many offices, notify your real estate agent and escrow officer immediately. There are a few options that may be available to you, such as Remote Online Notarization, Mobile Notary, or Power of Attorney.

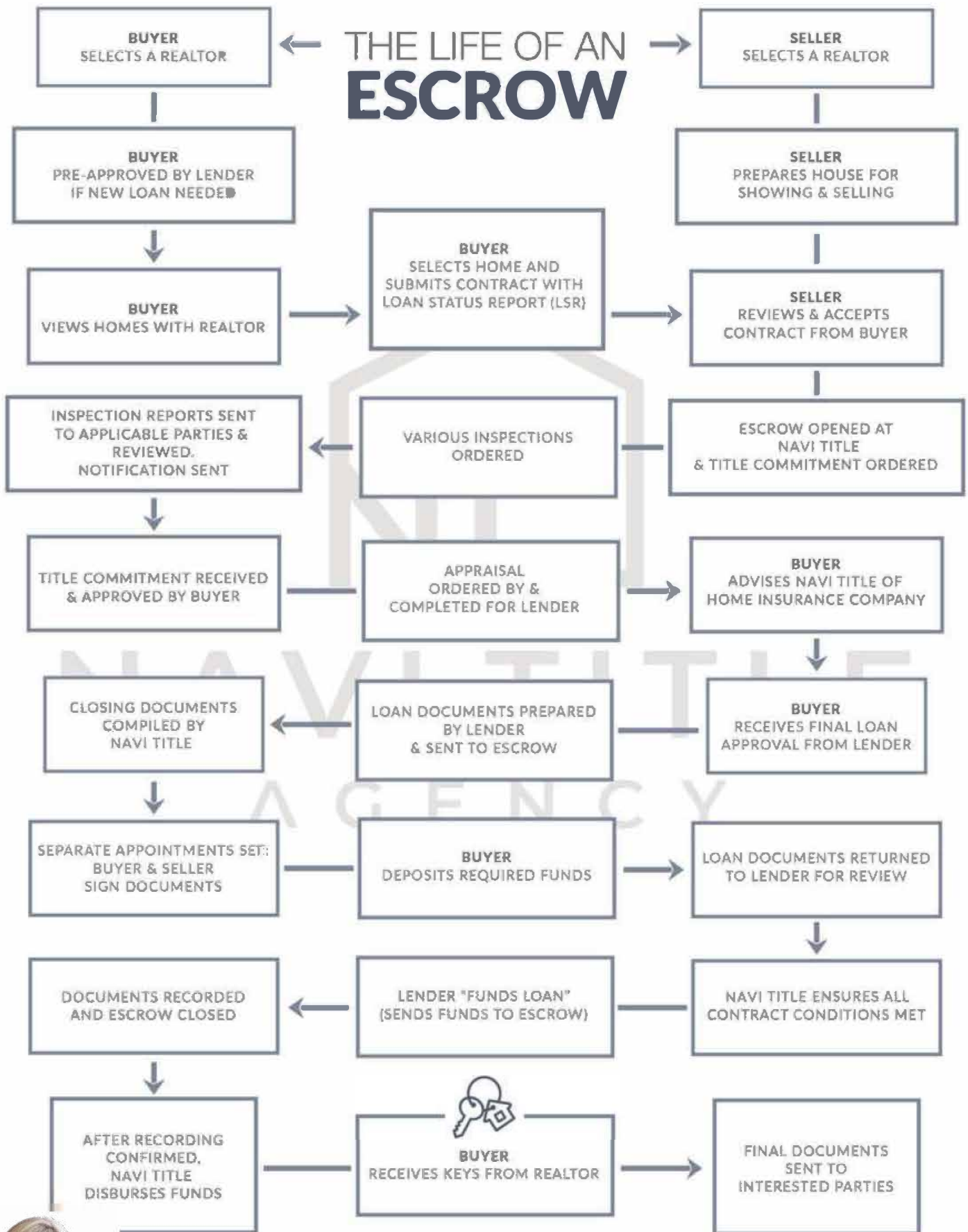
WIRING INFORMATION:

Navi Title can wire any proceeds directly to your bank account. Contact your escrow officer to provide the proper wiring instructions.

ADDITIONAL OWNERSHIP INFORMATION (IF APPLICABLE):

If title to the property is held in anything other than an individual or couple's names (i.e. a trust, LLC, or corporation) you may be required to bring additional documentation. Ask your escrow officer for details.

THE LIFE OF AN ESCROW



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LIFE OF AN ESCROW

Opening the Escrow- Items needed to open escrow:

- Fully executed Purchase Contract
- Earnest money deposit
- New lender information
- Existing loan payoff information
- HOA Information

Processing the Escrow

- Escrow deposits earnest money funds.
- Escrow orders preliminary title report from title department.
- Escrow requests payoff or assumption information, homeowner's association information, etc.

Title Examination

- Property and parties are researched by the Title Examiner
- Preliminary Title Report is sent to Escrow Officer, Agents, Sellers & Buyer

Escrow Closing Preparation

- Preliminary title report received by Escrow Officer and is reviewed for any *surprises*, i.e. tax liens, judgments, unknown liens of record, discrepancies in legal description, delinquent taxes, access problems, etc.
- Escrow informs Agents if additional information is needed to clear any *surprises* revealed by the Preliminary Title Report
- Escrow follows-up on receipt of the following if needed, per purchase contract:
 - Termite Report
 - Buyer's Hazard Insurance
 - Pay-off Information
 - Home Protection Plan (Warranties)
 - New Loan Package
 - Repair Bills
- Loan documents are received and the Escrow Officer 'works' the file to reflect closing and advises Agents of funds that are needed for closing.
- Closing appointment times are set for Buyer and Seller with Escrow Officer.
- Inform Buyer to bring in a cashier's check or wired funds for closing.

Execution of Documents

- Buyer & Seller meet with Escrow Officer and execute all documents.

Lenders Funds

- After all parties have executed the necessary documents, Escrow returns the loan package to the new Lender for review and funding.
- Lender funds the loan and Lender's check, or wired funds are sent to Escrow for processing.

Recordation

- After Escrow receives all funds needed and has ascertained that conditions are met, original documents are recorded.
- Once documents are recorded, Escrow notifies Agents.
- Agents will make arrangements for you to receive your keys.

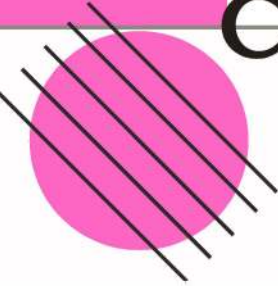
Disbursement of Funds

- All Disbursements are made in accordance with the settlement statement.

Policies Issued Purchaser receives Owner's Title Insurance Policy from the Title Agency

- New Lender receives ALTA Loan Policy from the Title Agency

COMMITMENT FOR TITLE



The Commitment for Title Insurance reports the finds of an initial title search. It will contain the terms, conditions, and exclusion covered in the policy

COMMITMENT:

SCHEDULE A reflects the information provided to the title department as a result of the purchase contract and preliminary search of the public records. Information such as the legal description of the property, sales price, loan amount, lender, name and marital status of the buyer and seller reflected.

SCHEDULE B is broken down into two sections. requirements and Exceptions. Requirements are items that the title company needs to eliminate from the title in order to provide a clear, unencumbered title to the buyer. A few examples of items that must be cleared are:

- Payment of property taxes
- Assessments owed of record
- Any encumbrances (or liens) on the property

Be certain the information reflected in Schdule A is correct because it will be reflected in all of your documents, including lender

NOTE:

Read **Schedule B** carefully because it defines your use of the property. There may be restrictions that will cause you to reconsider that will cause you to reconsider your purchase (i.e. discovering the HOA has CC&R's and upon their review you find out farm animals are not sanctioned, so your goat is not allowed). If anything in this section concerns you, ask for clarification.

Often encumbrances show up because another individual has a name similar to one of the parties in the escrow. The title company may ask for a Statement of Identification on order to determine whether items that show up are related to our parties and whether they can be removed.

Exceptions are items that run with the land. They are called "exceptions" because the buyer will receive clear title except the buyers rights to use the property will be subject to the exceptions described in this section. exceptions include Covenants, Conditions, and Restrictions CC&Rs), easements, homeowner's association rules, mineral right as reserved in patents, leasehold interests and other items which will remain of record following the transfer of property.

ARIZONA PROPERTY TAX CALENDAR

The County Treasurer WILL NOT be held responsible for payments made on the wrong property, and will not accept payments in advance of their due date.

NOTIFICATION OF VALUE:

Assessment notices are sent to property owners on or before January 31st of each year. The notice includes assessed value, full cash value, classification, and assessment ratio. These items may be protested through the County Assessor within 45 days of receipt.

UPDATING THE ASSESSOR'S RECORDS:

Ownership information transfers may take six months to process. If property is purchased after November 1 of the previous year, new owners may not receive a tax statement. New owners should contact the Treasurer's Office if a statement is not received by October 15th. Even if a tax statement is not received, the new owner is still responsible for paying the taxes on time.

TIPS TO AVOID HEADACHES:

- Check the property description on your tax statement
- Provide your parcel number* when making payments or inquiries at the County Treasurer's or Assessor's Office

ANNUAL TAX STATEMENT:

Annual tax statements are issued in the fall of the current year and billed for the calendar year. They may be paid in two installments or all at once.

FIRST HALF DUE: OCTOBER 1ST

1st half for January 1st through
June 30th is due October 1st
and DELINQUENT**
NOVEMBER 1st

SECOND HALF DUE MARCH 1ST

2nd half for July 1st through
December 31st is due March
1st and DELINQUENT** MAY
1st

GENERAL POLICY COVERAGE:

Title insurance provides assurance you can access and use your land. Many of the protections title insurance provides have been listed in detail on page 5. However, they are worth briefly mentioning again. In summary, this coverage will minimize risk and protect you against:

- The possibility that someone else owns or has a claim to your property
- Defects caused by fraud, forgery, or incompetence
- Defective recording of any document
- Unmarketability of title
- Lack of legal access to and from the property



REVIEWING THE COMMITMENT FOR TITLE

ITEMS AND ISSUES NOT COVERED:

Some rights are not protected by your title insurance policy.

Examples may include:

Land trusts

Life estates

- Air rights above the property
- Mineral, water rights, and timber reservations
- Matters that a physical inspection would disclose

- Restrictive covenants that limit the use of the property to a single-use
- Matters that an accurate survey would show: Easements, Rights-of-Way, etc.
- Set-Back requirements that designate where improvements must be located
- Rights of holders of liens, such as judgments, tax liens, street improvement liens, etc.

WHAT GOOD IS

Title Insurance

From the Valley heat to property title losses, we are all about protection.



- Defects in the title to your property, including unrecorded easements, forgeries, or other undisclosed contract issues
- Loss due to unknown encumbrances on your title, such as liens, judgments, or security instruments.
- Title claims to the property as a result of fraud, forgery, or incompetence of the party conveying the property.
- Loss due to a violation of subdivision law or regulation which affects your ability to obtain a building permit, correct or remove the violation, or remove any existing structures in violation.
- Lack of legal access to the property.
- Loss if you are forced to remove structures because they encroach on your neighbor's property over an easement or building setback line.
- Loss of your existing improvements including lawns, shrubbery, or trees damaged due to future exercise of a right of use for the surface of the land for minerals, water, or any other substance.
- Loss if a taxing authority assesses supplemental real estate taxes not previously assessed against the property prior to the policy date.
- Loss in the event the legal description of the residence purchased is not the same as shown on the final title policy.
- Loss if the title to the property is unmarketable, which allows another party not to perform on a purchase contract to purchase the land, lease it, or make a mortgage loan on it.

Some policies may be subject to policy deductibles. For all covered risks, see a copy of the title policy, which includes deductible amounts.

ALL ABOUT

Title Insurance

What is Title?

The title gives the holder the right to possess, occupy, use, control, enjoy, and dispose of the land. In other words, the title conveys the rights of ownership to the property.

What is Title Insurance?

Title insurance policies protect buyers and lenders from a financial loss against possible issues or defects in the title. A title professional searches the public record (property records, tax records, and court records) to establish legal ownership of the property being sold, reports and determines a cure for any title defect, accounts for and insures the entire transaction against fraud or defect, whether it is known or unknown. If a claim arises, title insurance may also cover the cost of defense against the claim.

An owner's policy protects the buyer, and their heirs, for as long as they own the home. A lender's policy protects only the lender's financial interest in the property.

1/3

of all transactions reveal a title or public record defect.

Who pays for title insurance?

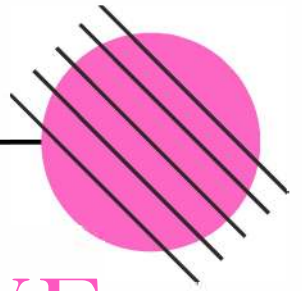
Typically, the seller pays for owner's title insurance as a way to prove to the buyer that they are making a sound purchase with a clear title. The buyer typically pays for the cost of the lender's policy for similar reasons.

How much does it cost and how often do I have to pay for it?

There is a one time premium paid at the close of escrow, and the coverage extends for as long as the buyer and their heirs hold an interest in the property. Policy costs can vary considerably. The cost is based on the sales price of the property for an owner's policy and the loan amount for a lender's policy. Talk to your escrow officer for a more detailed estimate.

GETTING

READY TO MOVE



**Preparing
to move**

YOUR HOME HAS NEW OWNERS

**Checklist for items to leave
for the New Home Owners.**

Deah Hendriksz REALTOR®

READY, SET, MOVE!

OLD HOME:

Pack up your belongings. Make sure to put detailed labels on each box (you will thank yourself when you get to the unpacking phase). If you are using a moving company, make a detailed inventory of the boxes they will be moving. This will help you verify they are all delivered safely to your new house.

Transport valuables with you. Cancel your old utilities and collect any deposit refunds. Empty/Defrost Refrigerator. Set up a key transfer with your real estate agent. Don't forget about the garage door openers. Change your address and transfer records (if applicable) with the following places/services:

- U.S. Postal Service
- Bank Accounts
- Credit Card Companies
- Investment Accounts
- Cell Phone Company
- Department of Motor Vehicles
- Insurance Companies
- Other Bills
- Memberships
- Publications
- Voter Registration
- Human Resources/Payroll at Your Work
- Doctors, Dentists, & Veterinarians
- Schools
- Friends & Family

NEW HOME:

Change your locks on all outside doors to ensure you and your family are the only people with keys. Set-up utilities & services including:

- Water, Trash, & Sewer
- Electric
- Gas
- Cable, Satellite, & Internet

Familiarize yourself with the location of your circuit breaker and water shut-off valve. Plan for emergencies by installing or replacing batteries in the fire alarms and carbon monoxide detectors, and purchase new fire extinguishers.

Complete minor (or major) repairs and projects such as painting or anything that needs to be tackled from the home inspection report.

Clean your new house. Do a deep cleaning to start off FRESH! It's much easier to clean before you unpack.

Unpack. Decorate and make the space your own. Consider donating items that do not fit in your new house. Recycle boxes and moving materials. Explore your new neighborhood and meet your neighbors.

SETTLE IN AND ENJOY YOUR NEW HOME!!!

CHECKLIST

Prepare for Your Move

Update your mailing address at usps.com or fill out a change-of-address form at your local post office.

Change your address with important service providers, such as your bank(s), credit companies, magazine subscriptions, and others.

Create a list of people who will need your new address. Whether you plan on sending formal change-of-address notices in the mail or just e-mailing the family members, friends, and colleagues who should be informed, a list will ensure no one gets left out.

Contact utility companies. Make sure they're aware of your move date, and arrange for service at your new home if the service provider will remain the same.

Check insurance coverage. The insurance your moving company provides will generally only cover the items they transport for you. En-sure you have coverage for any items you'll be moving yourself.

Check with the condo board or HOA about any restrictions on using the elevator or particular exits or entrances for moving, if applicable

Pack an "Open First" box. Include items you'll need most, such as toilet paper, soap, trash bags, chargers, box cutters, scissors, hammer, screwdriver, pens and paper, cups and plates, water, snacks, towels, and basic toiletries.

If you're moving a long distance:

Obtain copies of important records from your doctor, dentist, pharmacy, veterinarian, and children's schools.



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HOW TO

Pack Like a Pro

Plan ahead. Develop a master to-do list so you won't forget something critical heading into moving day. This will also help you create an estimate of moving time and costs.

Discard items you no longer want or need. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. Sort unwanted items into "garage sale," "donate," and "recycle" piles.

Pack similar items together. It will make your life easier when it's time to unpack.

Decide what you want to move on your own. Precious items such as family photos, valuable breakables, or must-haves during the move should probably stay with you. Pack a moving day bag with a small first-aid kit, snacks, and other items you may need before unpacking your "Open First" box.

Know what your movers will take. Many movers won't take plants or liquids. Check with them about other items so you can plan to pack them yourself.

Put heavy items in small boxes. Try to keep the weight of each box under 50 pounds.

Don't overpack boxes. It increases the likelihood that items inside the box will break.

Wrap fragile items separately. Pad bottoms and sides of boxes and, if necessary, purchase bubble-wrap or other packing materials from moving stores. Secure plants in boxes with air holes.

Label every box on all sides. You never know how they'll be stacked. Also, use color-coded labels to indicate which room each box should go in, coordinating with a color-coded floor plan for the movers.

Keep moving documents together in a file, either in your moving day bag or online. Include vital contact information, the driver's name, the van's license plate, and the company's number.

Back up computer files on the cloud. Alternatively, you can keep a physical backup on an external hard drive offsite.

Inspect each box and piece of furniture as soon as it arrives. Ahead of time, ensure your moving company has a relatively painless process for reporting damages.

HOW TO Move With Pets

Update your pet's tag with your new address. Make sure your pet's collar is sturdy and correctly sized. The tag should also include your mobile number and e-mail address so that you can be reached during the move.

Request veterinary records. Ask your current vet to send your pet's medical history directly to the new vet. Have their contact information handy in case of emergency or if the new vet has questions.

Keep a week's worth of food and medication with you. You may want to ask for an extra prescription refill before you move. Take the same precaution with special therapeutic foods.

Seclude them from chaos. Keep your pet in a safe, quiet room on moving day with a clear sign posted on the door. There are many light, collapsible travel crates available, but ensure it is well ventilated and sturdy enough for stress-chewers. Also, introduce your pet to the crate before the trip.

Prepare a pet first aid kit. Include your vet's phone number, gauze to wrap wounds or to muzzle your pet, adhesive tape for use on bandages, nonstick bandages, towels, cotton swabs, antibiotic ointment (without pain relief medication), and 3% hydrogen peroxide.

Play it safe in the car. Use a crate or carrier in the car, securing it with a seat belt. Never leave your pet in the bed of a truck, the storage area of a moving van, or alone in a parked vehicle. If you're staying overnight, find pet-friendly lodging beforehand and have kitty litter or plastic bags on hand.

Get ready for takeoff. When traveling by air, check with the airline about pet requirements or restrictions and whether you must purchase a special airline crate that fits under the seat in front of you.

Prep your new home. Set up one room with everything your pet will need: food, water, medications, bed, litter box, scratch post, and toys. Keep windows and doors closed when your pet is unsupervised and beware of small spaces where nervous pets may hide. If your old home is nearby, give the new homeowners or neighbors your phone number and a photo of your pet, in case your pet tries to return.

Learn about local health concerns and laws in your new area. If you're moving to a new country, contact the Agriculture Department or embassy of the country to obtain specific information on special documents, quarantine, or costs related to bringing your pet into the country.

CHANGE OF ADDRESS

Checklist



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Finance

- ☐ Bank/Credit Union
- ☐ Credit Card Companies
- ☐ Loan Companies
- ☐ Student Loans
- ☐ Investment Broker

Professional Services

- ☐ Doctor Offices
- ☐ Dentist Offices
- ☐ Pharmacy
- ☐ Veterinarian
- ☐ Counselor
- ☐ Babysitters
- ☐ Daycare Provider
- ☐ Accountant
- ☐ Financial Planner
- ☐ Insurance Agent
- ☐ Attorney

Insurance

- ☐ Home Owner Insurance
- ☐ Medical Insurance
- ☐ Dental Insurance
- ☐ Life Insurance
- ☐ Car Insurance

Membership & Retailers

- ☐ Gym Membership
- ☐ Club Memberships (Costco etc.)
- ☐ Online Retailers (Amazon, Etsy)
- ☐ Magazines & Newspapers
- ☐ Loyalty Programs
- ☐ AAA (Roadside Assistance)

Community

- ☐ Schools & Extracurriculars
- ☐ Church/Synagogue
- ☐ Employers
- ☐ Community Groups
- ☐ Charitable Organizations
- ☐ Country Club
- ☐ Member Organizations
- ☐ Colleges & Universities
- ☐ Library
- ☐ EZ Pass/Toll Tag

Home Services

- ☐ Cable/Internet
- ☐ Gas Company
- ☐ Electric Company
- ☐ Water & Sewage
- ☐ Heating Company
- ☐ Telephone/Cell Provider
- ☐ Garbage & Recycling
- ☐ Lawn Care Service
- ☐ Pool Maintenance
- ☐ Cleaning Service
- ☐ Pest Control Service
- ☐ Security Company

Government

- ☐ Internal Revenue Agency
- ☐ Department of Motor Vehicles
- ☐ Local/County Tax Commissioner
- ☐ Voter Registration
- ☐ Social Security Administration
- ☐ Business License Office
- ☐ State Department of Taxation
- ☐ Postal Service - Mail Forwarding

utility PROVIDERS



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congratulations

ON THE PURCHASE OF YOUR NEW HOME!
HERE IS A LIST OF PREFERRED UTILITY PROVIDERS IN YOUR AREA

ELECTRIC

APS

<https://www.aps.com/en/residential/home>
602-371-7171

GAS

SOUTHWEST GAS

<https://www.centurylink.com/home>
877-860-6020

WATER

EPCOR WATER

<https://www.epcor.com>
800-383-0834

CABLE

COX

<https://www.cox.com/residential>
1602-694-1573

INTERNET

WYYERD

<https://www.wyyerd.com/residential-internet>
623-455-4555

SEWER

CITY OF SURPRISE

<https://surpriseaz.gov/242/Utility-Billing-Rates>
623-222-1900

MOVING DAY PREPERATION

Checklist

Pre-Move Preparation

- | | |
|--|--|
| ☐ Notify utility companies | ☐ Obtain packing supplies |
| ☐ Change of address | ☐ Declutter belongings |
| ☐ Transfer or cancel services | |

Packing and Labeling

- | | |
|---|--|
| ☐ Pack essential items | ☐ Pack fragile items securely |
| ☐ Label boxes by room | ☐ Disassemble furniture |
| ☐ Use proper packing materials | |

Moving Day Preparation

- | | |
|--|--|
| ☐ Pack an overnight bag | ☐ Disconnect appliances |
| ☐ Confirm moving details | ☐ Securely pack valuables |
| ☐ Clear pathways for movers | |

Moving Day Execution

- | | |
|---|---|
| ☐ Check all rooms before leaving | ☐ Verify inventory with movers |
| ☐ Stay in contact with movers | ☐ Perform a final walkthrough |
| ☐ Hand over keys, if applicable | |



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CHECKLIST

For the New Owners

Before the property changes hands, consult this list to make sure these items are transferred with the house.

Owner's manuals and warranties for any appliances left in the house.

Garage door opener(s).

Extra set of house keys.

Other keys. Think beyond the front doors; do you have any cabinets or lockers built into the home that require keys?

A list of local service providers, such as the best dry cleaner, yard service, plumber, and so on. You're not just helping the new owners, but also the local businesses you're leaving behind.

Code to the security alarm and phone number of the monitoring service if not discontinued.

Smart home device access. Any devices listed as fixtures need to be reset for the new homeowner. Make sure your account information and usage data are wiped from the device so that they may use it. Check with your device's manufacturer to find out how to do this.

Numbers to the local utility companies. This can be especially helpful to owners who may not yet have easy access to the Internet in the new home.

Contact info for the condo board or home ownership association, if applicable.



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PREF *Closing* CHECKLIST

BEFORE CLOSING

- ☐ Gather all closing documents
- ☐ Transfer utilities
- ☐ Gather all manuals, warranties, or other documents for new buyers
- ☐ Gather all keys and remotes and leave them in the kitchen drawer
- ☐ Close any open valves
- ☐ Cancel current home insurance
- ☐ Removed all personal items from every room, closet, and drawer
- ☐ Shut off all lights and switches
- ☐ Deep clean the house once it has been cleared out
- ☐ Close all curtains and lock all doors and windows
- ☐ Unplug everything
- ☐ Notify others of your move - *see notification checklist
- ☐ Pack a bag for everyone with moving day essentials

ON CLOSING DAY

BRING THE FOLLOWING ITEMS TO CLOSING:

- ☐ Photo ID
- ☐ House keys and codes to the home
- ☐ Receipts for any repairs made at inspections
- ☐ Any payments needing to be made at closing
- ☐ Your home's deed

AFTER CLOSING

- ☐ Make sure all utilities have been transferred to new owners
- ☐ Make copies of all closing documents and store them in a safe place
- ☐ Start moving into your new home
- ☐ Meet your new neighbors



THE CLOSING

“Close of escrow” is a term that most people know, but the closing process often remains a mystery even to seasoned Buyers and Sellers.

Unlike many other states, Arizona does not use a formal “sit down” closing with Buyers and Sellers, their agents, bankers, and attorneys seated around a table. Often the Sellers have already signed the needed documents before the Buyer’s loan is completed, and it is not uncommon for the Buyers and Sellers to never meet.

The closing process usually begins 2 to 4 days prior to the scheduled close of escrow with the lender delivering the Buyer’s loan package and closing instructions to the title company. The escrow officer then prepares a settlement statement containing a full accounting of all the costs in the transaction, notifies the Buyers of any additional funds needed to close and sets an appointment for the Buyers to sign the loan documents.

When the lender’s documents have been signed, they are returned via messenger, express mail or fax to the lender’s loan closer who will review and approve the package for funding. After the package receives final approval, the closer notifies the escrow officer that loan proceeds are available. Once all required funds are **deposited and available for withdrawal in the escrow bank account**, the deed is released for recording. When the deed records, escrow has “closed”.

Because this is an informal process, it requires coordination of efforts among all the parties to ensure a timely, successful closing. Employing an experienced real estate professional to captain the “closing team” is the best way to make sure your escrow closes on time. Many variables can come into play which could delay the closing or create last minute “surprises”. Your agent can prepare you for possible problems and have options available to smooth the way.

Closing tips:

Be Available. Time is often short at the closing. Make sure you are prepared to take time from work or other commitments. Be ready to act on short notice.

Be flexible. Even the best laid plans can’t ensure there will be no glitches at closing time. It may be necessary to juggle or rearrange at the last minute.

Ensure that the Escrow officer has all the necessary information. Provide the name and number of your lender and insurance agent, the source of your closing funds, your schedule, and any adjustments to the settlement costs as soon as possible.

Remember that state law requires available funds for the closing. The funds you use to close are the same funds the title company will use for payments at close of escrow, so your funds must be “immediately negotiable”. Personal, money market, or investment broker’s checks will not be accepted since they all are subject to collection and cannot be immediately converted to cash at the title company’s bank. Even cashier’s checks require a hold of one day after bank deposit, so be sure to deposit all closing funds at least 2 days prior to your anticipated closing date. Only funds wired directly into the escrow bank account are available immediately upon deposit.

Communicate with your loan officer to determine any last-minute requirements of the loan funding. Bank statements, credit explanation letters, check copies or payment of debts are some requirements made by the lender which could delay the closing or add needless stress. You should also ensure that your lender is prepared to have their loan proceeds in the escrow bank account available for withdrawal prior to the scheduled closing. Failure to have available loan proceeds will delay your closing.

Ask your agent to be present at the closing. Your escrow officer has no knowledge of conversations between the parties, how the contract was negotiated, what representations were made by the lender, or other specifics of the sale beyond the terms printed in the purchase contract. The contract and the lender’s closing instructions are the escrow officer’s “bible” at closing and Buyers often have questions or concerns that can only be addressed by someone who has been more closely involved ... your agent.

If you wish to review the closing documents, ask your agent, loan officer or the escrow officer to provide copies of pertinent documents in advance. Trying to read and absorb the dozens of documents in your loan package at the signing will be very time consuming. Make a list of questions and your agent, escrow officer or loan officer should be able to address any concern easily.



Sold!

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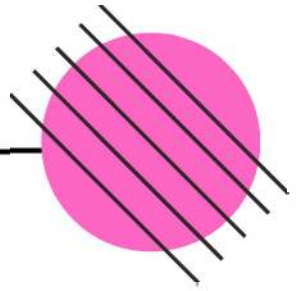
Home Sweet Home!

FTER THE CLOSING



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AFTER THE CLOSING



We recommend you keep all records pertaining to your home together in a safe place, including all purchase documents, insurance, maintenance and improvements.

LOAN PAYMENTS AND IMPOUNDS. You should receive your loan coupon book before your first payment is due. If you don't receive your book, or if you have questions about your tax and insurance impounds, contact your mortgage company.

HOME WARRANTY REPAIRS. If you have a home warranty policy, call your home warranty company directly for repairs. Have your policy number available when you call.

RECORDED DEED. The original deed to your home will be mailed directly to you.

TITLE INSURANCE POLICY. the Title Agency will mail your policy to you after closing.

PROPERTY TAXES. You may not receive a tax statement for the current year on the home you buy. However, it is your obligation to make sure the taxes are paid when due. Check with your mortgage company to find out if taxes are included with your payment. For more information on your Maricopa County property taxes, contact:

- Maricopa County Tax Assessor: 602-506-3406
- Maricopa County Treasurer: 602-506-8511

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glossary of REAL

ESTATE TERMS

Acceleration Clause: A clause in a note, mortgage or deed of trust which give the lender the right to demand payment in full upon a happening of a certain event, such as a default.

Acknowledgment: A formal declaration made before a notary, stating the instrument was duly executed by the designated person.

Adverse Possession: A method of acquiring real property from the owner because of continuous, hostile, and visible use of the property for a prescribed length of time.

Affidavit: A sworn statement by an individual.

Affidavit of Value: A sworn statement required by the state to be attached to all conveyances, unless it has been specifically exempted. It includes the legal description, tax parcel number, and the value of the property.

Agreement for Sale: An instrument that conveys the equitable title to real property and states the manner of payment required for payment in full.

Amortize: A gradual decrease of a debt-based on structured payments over a designated number of years.

Assessment: A levy or tax imposed on land to raise revenue or to pay for improvements that benefit the land.

Attachment: A legal procedure where the property is taken into custody pending the outcome of a lawsuit.

Attorney in Fact: An agent authorized to act for another by virtue of a power of attorney.

Balloon Payment: A final payment on a note which is greater than the preceding installments.

Base File: A title file that includes all previous title search information on a particular property.

Beneficiary: One who benefits from a trust, or the mortgagee under a deed of trust.

Bill of Sale: An instrument that transfers personal property.

Bulk Sale: The sale of a business.

Chattel: Personal property.

Cloud on the Title: An irregularity in the chain of title that could affect the interest of the owner.

Community Property: All property acquired by either husband or wife during the marriage except what is acquired by gift, devise, or descent.

Contiguous: Parcels of property that are adjoining.

Decree of Distribution: A court order after the probate of a deceased person's estate, which when recorded, transfers the title to their heirs.

Equity: The monetary interest the owner has in the real property.

Equitable Title/Ownership: Ownership by one who does not have legal title, such as a vendee under a land contract.

Escheat: Process that reverts property to the state when a deceased owner has no apparent heirs, or when a party does not make claim to monies held in escrow.

Estate: The degree, quantity, nature, and extent of the interest a person has in real property.

Estoppel: A rule of law that precludes a person from alleging or denying certain facts resulting from their previous conduct or admissions.

Exchange: Transfer of one property for another.

Fiduciary: A trustee.

Fixtures: Personal property that becomes real property when attached to real property.

Foreclosure: A proceeding in or out of court, to extinguish all rights, title, and interest of the owner of property in order to sell the property to satisfy a lien against it.

Forfeiture: The process used by the seller or vendor under a land agreement to recover the property from the buyer or vendee in the event of default

Garnishment: A statutory proceeding wherein a court gives directions to a third party regarding the payment of money.

glossary of REAL ESTATE TERMS

Heirs: The persons designated in a will, or by operation of law, to succeed to the estate of a deceased person.

Hiatus: A gap unintentionally left when describing two adjacent properties.

Incompetent: A person who is incapable of binding himself to an enforceable obligation.

Indemnity: A letter or statement wherein one party agrees to hold harmless another party from loss or damage.

Ingress and Egress: The liberty of entrance and exit from the property.

Intestate: A person who dies without leaving a will.

Judgment: A decree entered by the court after final determination of the rights of the parties in legal action.

Lease: A contract where the owner grants to another the possession or use of their property.

Letters of Testamentary: A court order empowering an individual to deal with a deceased person's estate.

Lien: A charge upon real property as security for the payment of a debt.

Life Estate: The interest in property that exists only for the life of an individual.

Metes and Bounds Description: A legal description based on footage and direction prepared through a survey of the property.

Monuments: Objects or markers used to fix or establish a property boundary.

Novation: Substitution of a new contract, debt or obligation for an existing one, between the same or different parties.

Order Confirming Sale: A court order given during a probate or bankruptcy proceeding which authorizes the sale of a part of the estate property.

Patent: An instrument used by the state or federal government to transfer title to the property.

Personal Representative: A court-appointed individual who is authorized to deal with the matters of an estate, which was formerly referred to as an administrator or executor.

Power of Attorney: An authority or instrument by which one person (principal) enables another (attorney in fact) to act for him.

Probate: A court proceeding in which a descendant's estate is administered.

Quiet Title: A court action that clarifies the title to real property.

Reconveyance: Transfer of title to the previous owner, or a release of the lien created by a Deed of Trust.

Reservation: A reservation created by a grantor in a deed, which establishes a new right or privilege for the benefit of the grantor in the property.

Resolution: A formal declaration of the will of the group, such as the Board of Directors of a corporation.

Restriction: A limitation upon the owner's use or right to deal with their land.

Severalty: An estate held by a person in his own right, without being joined by another person.

Special Warranty Deed: A deed that conveys ownership, but only warrants the title to the property for the time period the grantor has had title.

Subordination: An agreement in which the existing lien will take an inferior position to a new or junior lien.

Take Off: An abstract copy of a summary of matters found in the public records which affect title or rights of person to deal with the property.

Testate: A person who dies leaving a will.

Trust: Property that is held by one party for the benefit of another.

Usury: An interest rate that is greater than the amount which can be legally charged.

Waiver: A voluntary surrender of a right or privilege, such as the right to file a lien.

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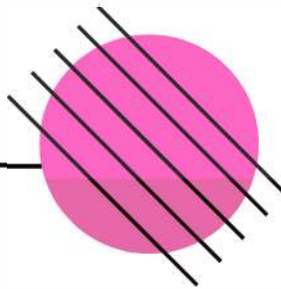
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West Valley



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ONE REALTY **ONE** GROUP

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HOME REALTY



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