

Buying Your Home

CHECKLIST

1: PARTNER WITH BRIAN BLEVINS

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Get access to MLS listings
- Review market averages
- Complete the needs assessment

2: GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Get a pre-approval letter

3: FIND YOUR NEW HOME

- Compare home and neighborhood averages; narrow down which neighborhoods you want
- Favorite homes
- Veto homes that don't meet the mark
- Schedule home tours & plan an itinerary with your agent
- Decide on your dream home

4: MAKE OFFER & NEGOTIATE

- Review contract terms & time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop for home insurance options
- Prepare down payment & earnest money
- Choose a target closing date
- Sign the offer
- Wire Earnest Money Deposit
- Stay in close contact with Michelle



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5: UNDER CONTRACT

- Secure a home loan
- Get home insurance and send confirmation to your lender
- Review your contract and what conveys
- Schedule home inspection & negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies specific to your area.
- Title Company orders Title Search
- Michelle will put you in contact with Title Co.
- Michelle will schedule closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with Michelle, lender, and title company

6: BEFORE YOU CLOSE

- Transfer funds for closing on secure site
- Reserve moving services & set moving date
- Change your address through local post office, bank, etc.
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Final property walk-through on 7/15/2023
- Designate a safe space to store your paperwork
- Stay in close contact with Michelle, lender, and title company

7: WHAT TO BRING ON CLOSING DAY

- Connect with your lender to wire funds to cover closing costs and down payment.
- Bring a printed copy of your wire transfer
- Government-issued photo ID(s)
- We don't need SS#'s
- Your checkbook if more is owed and is under \$500. Over \$500 cashiers check required.
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8: CLOSING DAY

- Sign closing disclosure, promissory note, and all of the other documents needed
- Title transfer
- Deed delivery
- Save your paperwork in one place
- Get the keys- congrats on your new home!

Prep your Home

FOR PHOTOGRAPHY CHECKLIST

To get the best return on your home, you need to make your home look its best. Here's the checklist that will help you do it.

OVERALL INTERIOR

- Touch up paint & fill holes/scratches
- Ensure windows open, close & lock
- Test all lights and replace if needed
- Remove all family photos
- Declutter & arrange in an inviting way
- Place fresh flowers on table

BATHROOM

- Place fresh towels and rugs
- Clean toilet bowls
- Remove soap residue, rust and stains
- Re-caulk sinks, bath and showers
- Clear countertops, shower stalls of all personal items

BEDROOM

- Declutter and organize closets
- Dust furniture
- Put fresh bedding and pillows
- Clean shades and curtains
- Rearrange furniture as needed
- Put away all clothing, toys and valuables

KITCHEN

- Empty sinks & put away all dishes
- Clear countertops and small appliances
- Remove trash and put in the garage
- Deep clean all appliances
- Organize the pantry
- Minimize items on counter display
- Store away pet bowl & trash can
- Place a fruit bowl on counter
- Remove all rugs and dish towels
- Clear off the refrigerator: remove magnets, photos & papers

OVERALL EXTERIOR

- Lawn should be freshly mowed
- House numbers clean & visible
- Remove any yard clutter
- Organize patio furniture
- Clean windows & window wells
- Pressure wash walkways
- Repaint front door
- Remove weeds & trim shrubs
- Remove cars from the driveway

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Before Closing

CHECKLIST FOR HOME BUYERS



RESOLVE CONTINGENCIES

The initial Offer to Purchase will have contingencies that need to be met before the transaction is finalized or closed. The most common contingencies are: home inspection, appraisal, and financing.



CHANGE OF ADDRESS

Obtain change of address forms from your local post office. You can also arrange for your mail to be forwarded to your new home. Make sure to notify work, school, bank, etc. of your new address.



TRANSFER UTILITIES

Arrange for your electric, gas, water, phone, internet, etc. to be turned on, transferred, or installed on the day of possession, or immediately after.



MOVING SERVICES

Schedule a moving truck or moving services on the day of moving in.



GET FINAL MORTGAGE APPROVAL

You will go through the underwriting process, where your credit score and finances will be reviewed to ensure that it has remained the same since you were pre-approved for the loan.



CLEAR THE PROPERTY TITLE

As part of the closing process, your mortgage lender will require a title search, and you'll need to purchase title insurance to protect you from legal claims to the house.



GET NEW HOMEOWNER INSURANCE

All lenders require that buyers purchase homeowners insurance. This insurance protects the lender from a loss if the home is damaged or destroyed. It is recommended to have coverage equal to your property value and personal belongings replacement cost.



CONDUCT A FINAL WALK-THROUGH ON _____.

The final walk-through usually occurs in the 24 hours before the closing and allows the buyer to confirm that the condition of the property has not changed since the Offer was accepted. Take your time to verify all repairs and that all items included in the Offer to Purchase are correct.



REVIEW THE CLOSING DISCLOSURES

This official document outlines your exact mortgage payments, the loan's terms, and additional fees related to the closing. The buyer must sign the CD prior to closing to ensure there are no issues.



REMEMBER TO BRING THE FOLLOWING FOR CLOSING:

Agovernment-issued photo ID and proceeds for settlement in wire or certified check form.

Spring

HOME MAINTENANCE CHECKLIST

It's a new season! Use this home maintenance checklist to smoothly navigate your home's seasonal upkeep.



- Refinish the deck
- Fertilize your lawn
- Drain or flush water heater
- Clean window and door screens
- Change the air-conditioner filter
- Power-wash windows and siding
- Vacuum lint from dryer vent
- Inspect chimney for damage
- Polish wood furniture, and dust light fixtures
- Inspect roofing for missing, loose, or damaged shingles and leaks
- Remove leaves and debris from gutters and downspouts
- Replace the batteries in smoke and carbon monoxide detectors
- Have a professional inspect and pump the septic tank
- Inspect sink, shower, and bath caulking for deterioration
- Remove insulation from outdoor faucets and check sprinkler heads
- Repair or replace caulking and weather stripping around windows, doors, and mechanicals

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Summer

HOME MAINTENANCE CHECKLIST

It's a new season! Use this home maintenance checklist to smoothly navigate your home's seasonal upkeep.



- Seal tile grout
- Prune trees and shrubs
- Check dishwasher for leaks
- Clean kitchen exhaust fan filter
- Secure outdoor furniture
- Prevent bug breeding grounds
- Prep your grill for Backyard BBQs
- Reverse ceiling fans
- Power wash driveway & sidewalks
- Replace interior and exterior faucet and showerhead washers if needed
- Clean refrigerator and freezer coils and empty and clean drip trays
- Remove lint from inside and outside washer hoses and dryer vents
- Oil garage-door opener and chain, garage door, and all door hinges
- Wash windows and replace window screens
- Check basement for leaks during thaws
- Test smoke and carbon monoxide detectors
- Perform washing machine maintenance

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Prelisting Checklist

To get the best return on your home, you need to make your home look its best. Here's the checklist that will help you do it.

KITCHEN

- Clean all cabinet fronts
- Organize for more space
- Hide trash can in the closet
- Ensure all appliances are working
- Deep clean refrigerator and stove
- Minimize items on counter display
- Remove magnets from refrigerator

BEDROOM

- Put fresh bedding and pillows(White is best for pics)
- Clean shades and remove curtains
- Organize room to look spacious
- Remove family photos
- Dust and organize nightstands
- Remove excess furniture
- Declutter and organize items and closets

BATHROOM

- Eliminate all odors, no plug-ins
- Clean the toilet seats & bowl & close lid
- Clean shower and wall stains
- Remove rugs and add white towels
- Replace caulk around the sink and tub
- Ensure the sink and tub drain well

LIVING ROOM

- Clean and dust all surfaces
- Vacuum upholstery and remove drapes
- Replace worn cushions and carpets
- Put fresh flowers on the table
- Ensure room is spacious and inviting

LAUNDRY ROOM

- Clean all surfaces
- Organize the shelves and cabinets
- Wipe the washer and dryer, clean vents
- Put all clothing away

BASEMENT

- Clean water heater and drains
- Change furnace filter
- Organize items and remove clutter
- Clean, repair & paint the walls
- Ensure room is spacious, clean floors

Prelisting Checklist

To get the best return on your home, you need to make your home look its best. Here's the checklist that will help you do it.

GARAGE

- Organize to create floor space
- Organize items in bins or shelves
- Cover exposed wiring
- Ensure the garage door is working

CURB APPEAL

- Mow the lawn
- Add colourful plants
- Trim trees and shrubs
- Remove weeds from flowerbeds
- Add a new, clean doormat
- Clean and paint the front door
- Clean the patio and furniture

INTERIOR

- Eliminate all odors (trash/animal)
- Clean all blinds and remove curtains
- Repaint with neutral colors if needed
- Mop all hardwood and tile
- Clean windows and window wells
- Repair holes or cracks in walls
- Clean baseboards and trim
- Check and replace lightbulbs
- Dust all lights and ceiling fans
- Remove family and personal photos
- Take out all trash
- Fix anything not working properly
- Organize closets to free up space

EXTERIOR

- Fill in driveway cracks and walls
- Fresh paint on front door, Wash windows
- Clean and repair gutters
- Ensure lights are working and bright
- Make sure doorbell is working
- Sweep driveway clear of leaves
- Clean or paint mailbox
- Clean pool, filters, and plumbing
- Replace missing shingles
- Repair shutters and screens
- Refinish steps and porch
- Check if home alarm is functioning

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Listing Process

Always feel free to call, text or email Michelle for questions and/or concerns.
I hope these checklist are helpful to you in the sales process

INITIAL STEPS

- Meet with Michelle Nicely
- Sign Listing Paperwork
- Schedule Staging Consultation
- Why We Love our Home Paragraph

PREPARE FOR PICTURES

- Send Michelle Best Date for Pics
- Picture Date: _____
- Decide on Open House
- Open House Date: _____
- Sign & Lockbox Delivery Date _____
- List Date: _____
- Have Key available for lockbox

BEFORE SHOWINGS

- Eliminate all odors, NO lit candles
- Empty trash cans
- Make Beds
- Vacuum and Mop
- Keep closets organized
- Clean dishes and empty kitchen sink
- Play Soft background music
- Sweep off porch and deck
- Wipe down bathrooms, close toilet lids
- Turn on Scrolling House Pics on TV
- Interior lights on
- Exterior lights on
- Lock all doors

NOTES

- Approve Showings Via Text
- Michelle will send feedback upon arrival
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Showing Checklist

To get the best return on your home, make your home look its best. Here's the checklist that will help you do it.

SHOWING IN 10 MINUTES

- | | |
|--|---|
| <input type="checkbox"/> Place all clutter in a basket & place in your car | <input type="checkbox"/> Turn on all lights & open the curtains or blinds |
| <input type="checkbox"/> Wipe down all countertops | <input type="checkbox"/> Close all toilet seats |
| <input type="checkbox"/> Take out all garbage | <input type="checkbox"/> Make the beds every morning |
| <input type="checkbox"/> Check all towels are picked up | <input type="checkbox"/> Secure your pets or take them with you |

SHOWING IN 30 MINUTES

- | | |
|--|---|
| <input type="checkbox"/> Place all clutter in a basket & place in your car | <input type="checkbox"/> Turn on all lights & open the curtains or blinds |
| <input type="checkbox"/> Vacuum all carpets | <input type="checkbox"/> Sweep & mop all hard-surfaced floors |
| <input type="checkbox"/> Clear and clean all kitchen counters | <input type="checkbox"/> Make the beds |
| <input type="checkbox"/> Clear out the kitchen sink | <input type="checkbox"/> Put laundry away |
| <input type="checkbox"/> Take out all garbage | <input type="checkbox"/> Make sure home smells fresh |
| <input type="checkbox"/> Check all towels are picked up | <input type="checkbox"/> Secure your pets or take them with you |

SHOWING IN 1 HOUR

- | | |
|--|---|
| <input type="checkbox"/> Place all clutter in a basket & place in your car | <input type="checkbox"/> Turn on all lights & open the curtains or blinds |
| <input type="checkbox"/> Vacuum all carpets | <input type="checkbox"/> Sweep & mop all hard-surfaced floors |
| <input type="checkbox"/> Clear and clean all kitchen counters | <input type="checkbox"/> Make the beds |
| <input type="checkbox"/> Clear out the kitchen sink | <input type="checkbox"/> Threaten kids lives if bathroom is dirty |
| <input type="checkbox"/> Take out all garbage | <input type="checkbox"/> Make sure home smells fresh |
| <input type="checkbox"/> Check all towels are picked up | <input type="checkbox"/> Check and wipe down toilets |

Moving Checklist

Moving can be a very busy and hectic time. Use this checklist to make sure you don't forget anything during your move to your new home.

2-3 WEEKS BEFORE YOU MOVE

- Buy boxes and other moving supplies
- Make any necessary travel arrangements or reservations
- Notify your children's old school & register at their new school
- Contact your local post office to forward your mail to your new address
- Donate or give away unwanted items
- Transfer your insurance so you will be covered at your new home
- Make a list of everything that needs to be moved
- Get copies of all medical, dental and veterinary records

1-2 WEEKS BEFORE YOU MOVE

- Complete any necessary repairs
- Pack each room and label all boxes as to what's in them
- Notify utility companies with the moving date to stop services & get final meter readings
- Pack a suitcase or a small bag with the clothes and personal items you need for the next few days
- Confirm moving/travel arrangements
- Safely dispose any flammable materials
- Assemble all necessary documents for the new owner
- Arrange for any major appliances to be moved (if you will be taking them with you)
- Plan meals to eat up everything in the refrigerator
- Collect all keys to hand over to the real estate agent

MOVING DAY

- Dispose of all trash & finish cleaning
- Double check that all cabinets, closets and dishwashers are empty
- Give movers any special instructions that may be needed
- Pack your bedding linens, toiletries, etc.
- Keep your paperwork where you can find it
- Do a final walk-through to check every room to ensure no items were left behind

Change of Address

CHECKLIST

HOME SERVICES

- | | | |
|--|---|---|
| <input type="checkbox"/> Gas Company | <input type="checkbox"/> Internet Service | <input type="checkbox"/> Lawncare Service |
| <input type="checkbox"/> Electrical Company | <input type="checkbox"/> Cable Provider | <input type="checkbox"/> Cleaning Service |
| <input type="checkbox"/> Water & Sewer Company | <input type="checkbox"/> Telephone/Cell Service | <input type="checkbox"/> Pool Maintenance |

FINANCES

- Bank/Credit Union
- Loan Companies
- Credit Card Companies
- Student Loans
- Financial Aid

INSURANCE

- Health Insurance
- Dental Insurance
- Life Insurance
- Homeowner/Renter's Insurance
- Car Insurance

MEMBERSHIPS

- Gym Membership
- Club Membership (Costco)
- Magazines & Catalogs

PROFESSIONAL SERVICES

- | | | |
|---|---|--|
| <input type="checkbox"/> Doctor/Pediatrician Office | <input type="checkbox"/> Veterinarian | <input type="checkbox"/> Finance Planner |
| <input type="checkbox"/> Dental Office | <input type="checkbox"/> Therapist or Counselor | <input type="checkbox"/> Attorney |
| <input type="checkbox"/> Pharmacy | <input type="checkbox"/> Insurance Agent | <input type="checkbox"/> Babysitter |

COMMUNITY CONTACTS

- | | | |
|--|---|---|
| <input type="checkbox"/> School, PTA, Extracurricular | <input type="checkbox"/> Employers | <input type="checkbox"/> Daycare Facilities |
| <input type="checkbox"/> Religious Institutions (Church) | <input type="checkbox"/> Charitable Organizations | <input type="checkbox"/> Alumni Organizations |
| | <input type="checkbox"/> Pet Groomer | <input type="checkbox"/> Community Groups |

GOVERNMENT AGENCIES

- | | |
|---|---|
| <input type="checkbox"/> Mail Forwarding | <input type="checkbox"/> Business License Office |
| <input type="checkbox"/> Internal Revenue Service | <input type="checkbox"/> Social Security Administration |
| <input type="checkbox"/> Department of Motor Vehicles | <input type="checkbox"/> State Department of Taxation |
| <input type="checkbox"/> Voter Registration | <input type="checkbox"/> Local/County Tax Commissioner |

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