

Buyer's Moving Guide



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Count on **First American Title**

Welcome to the home-buying process. Throughout this process, you can count on First American Title to guide you smoothly through your transaction and provide expert answers to your questions. **We are happy to serve you.**

COUNT ON US FOR SERVICE

First American Title's professionals are proud to provide the title insurance that assures people's home ownership. Backed by First American Title Insurance Company, your transaction will be expertly completed in accordance with state-specific underwriting standards and state and federal regulatory requirements.

COUNT ON US FOR STABILITY

First American Title is the principal subsidiary of First American Financial Corporation, and one of the largest suppliers of title insurance services in the nation. With roots dating back to 1889, we've served families for generations.

COUNT ON US FOR CONVENIENCE

First American Title has a direct office or agent near you. We also have an extensive network of offices and agents throughout the United States, and internationally.

COUNT ON US TO MEET YOUR NEEDS

First American Financial Corporation offers more than title insurance and escrow services through its subsidiaries. Our subsidiaries also provide property data, title plant records and images, home warranties, property and casualty insurance, and banking, trust and advisory services.

the CLOSING PROCESS

We know
the home buying
process can be confusing.
Let's walk through a brief explanation
of what happens after you sign the contract.



The signed contract and earnest money are delivered to the settlement agent (NOTE: the title company often acts as the settlement agent). Now the title order begins and information such as taxes, loan payoffs, lien search, and other information is collected.

The title search will determine the legal owner of the property and any outstanding liens and/or assessments. This search is critical to making sure the property will transfer legally to the buyer.



Over the next few weeks the following will occur: inspections, repairs (if necessary), payoffs obtained from current lenders, HOA's, lienholders, ect, and loan document preparation. **It is important the buyers and sellers are responsive to requests for paperwork and information.**

Once the invoices, payoffs, statements, and loan documents are received, the settlement statement is prepared. This document includes the closing calculations and is used to inform the buyer and seller of their bottom line figures.



The closing paperwork must then be signed by the buyer and the seller. This will include documents such as the deed, settlement statement, loan documents (if applicable), and others.

All payees, including the seller, payoff lenders, real estate professionals, and others are paid according to the settlement statement.



The final documents, including the deed and loan instrument, are sent to the county recorder's office for recordation. After recording, the deed will be sent to the buyer. The title insurance policy is sent to the buyer and the lender.

Reminders for Residential Buyers



> WHAT HAPPENS AFTER SIGNING?

The loan documents are returned to your lender for review. Once the lender authorizes the funding of your loan, we will contact you or your agent with the good news.

> WHEN DO I GET MY KEYS?

Your real estate professional will handle the key exchange. It typically happens once your lender authorizes the funding of your loan. This often occurs at closing.

> WHAT WILL I RECEIVE AFTER CLOSING?

You will receive your title policy and an information package from your new lender.

> HOW DO I MAKE MY FIRST PAYMENT?

You should have received a temporary payment coupon with your loan documents at the signing - you may need to use it to make your first payment. Within a few weeks, you should receive coupons /statements directly from your lender.

> UTILITIES

First American Title will request a final or estimated invoice amount from the water, sewer and storm drainage companies. Many of the water/sewer/storm drainage companies require you contact them directly to transfer into your name.

If applicable, these companies will have the transfer forms signed at the time of closing.

You will also need to contact your electricity and natural gas provider to transfer utilities into your name before you move in.

Congratulations - You are a new homeowner! We appreciate working with you.
Please feel free to call us with any questions.

Moving Checklist

SIX WEEKS BEFORE:

- Create an inventory sheet of items to move.**
- Research moving options.** You'll need to decide if yours is a do-it-yourself move or if you'll be using a moving company.
- Request moving quotes.** Solicit moving quotes from as many moving companies and movers as possible. There can be a large difference between rates and services within moving companies.
- Discard unnecessary items.** Moving is a great time for ridding yourself of unnecessary items. Have a yard sale or donate unnecessary items to charity.
- Packing materials.** Gather moving boxes and packing materials for your move.
- Contact insurance companies.** (Life, Health, Fire, Auto) You'll need to contact your insurance agent to cancel/transfer your insurance policy. Do not cancel your insurance policy until you have and closed escrow on the sale.
- Seek employer benefits.** If your move is work-related, your employer may provide funding for moving expenses. Your human resources rep should have information on this policy.
- Changing Schools.** If changing schools, contact new school for registration process.

FOUR WEEKS BEFORE:

- Contact utility companies.** Set utility turnoff date, seek refunds and deposits and notify them of your new address.
- Obtain your medical records.** Contact your doctors, physicians, dentists and other medical specialists who may currently be retaining any of your family's medical records. obtain these records or make plans for them to be delivered to your new medical facilities.
- Note food inventory levels.** Check your cupboards, refrigerator and freezer to use up as much of your perishable food as possible.
- Service small engines** for your move by extracting gas and oil from the machines. This will reduce the chance to catch fire during your move.
- Protect jewelry and valuables.** Transfer jewelry and valuables to safety deposit box so they can not be lost or stolen during your move.
- Borrowed and rented items.** Return items which you may have borrowed or rented. Collect items borrowed to others.

ONE WEEK BEFORE:

- Plan your itinerary.** Make plans to spend the entire day at the house or at least until the movers are on their way. Someone will need to be around to make decisions. Make plans for kids and pets to be at the sitters for the day.
- Change of address.** Visit USPS for change of address form.
- Bank accounts.** Notify bank of address change. Make sure to have a money order for paying the moving company if you are transferring or closing accounts.
- Service automobiles.** If automobiles will be driven long distances, you'll want to have them serviced for a trouble-free drive.
- Cancel services.** Notify any remaining service providers (newspapers, lawn services, etc) of your move.
- Start packing.** Begin packing for your new location.
- Travel items.** Set aside items you'll need while traveling and those needed until your new home is established. Make sure these are not packed in the moving truck!
- Scan your furniture.** Check furniture for scratches and dents before so you can compare notes with your mover on moving day.
- Prepare Floor Plan.** Prepare floor plan for your new home. This will help avoid confusion for you and your movers.

MOVING DAY:

- Review the house.** Once the house is empty, check the entire house (closets, the attic, basement, etc) to ensure no items are left or no home issues exist.
- Sign the bill of lading.** Once you are satisfied with the mover's packing your items into the truck, sign the bill of lading. If possible, accompany your mover while the moving truck is being weighed.
- Double check with your mover.** Make sure your mover has the new address and your contact information should they have any questions during your move.
- Vacate your home.** Make sure utilities are off, doors and windows are locked and notify your real estate agent you've left the property.

Pet Moving Checklist

Pets have many needs which become complicated when moving from one place to another. This moving checklist for pets lists all of the hurdles of pet relocation.

A MONTH BEFORE MOVING YOUR PET:

- Visit the veterinary office.** Make sure to pick up your pet's medical records before leaving your former home. Have your pet vaccinated and stock up on any pet meds needed until you settle into your new home. If your move is difficult for a pet, ask your vet to prescribe sedatives to be given on and around moving day.
- Update your pet ID tags.** Have new tags created with the pet's name and your new contact information.
- Check licensing laws.** Contact the proper authority in your new location for information on pet licensing requirements. Secure a valid license for your pet.

MOVING DAY FOR PETS:

- Temporary residence.** Your pet is best kept away from all your moving day activities. They'll likely get agitated when seeing items being removed from the home. Have pets stay with friends or board them in a kennel for the day.
- Transporting your pet.** If you are driving a car, make sure to take plenty of breaks to minimize the chance your pet gets carsick. If your pet is temperature or moving sensitive, cover their cage with a blanket and keep them in a temperature regulated environment. If your pet becomes easily stressed, consider giving them sedatives.
- Settling into your new home.** Once you are somewhat settled into your new home, let your pet roam around and get used to the new space. Since pets will initially be confused about their new surroundings, keep them confined or leashed until you are certain they will not run away from home. Pets that are stressed and confused can be kept confined in a small room with their bed, toys, and other items.
- If your pet has a microchip, contact the company and provide your updated contact information.

UNUSUAL PET MOVING CIRCUMSTANCES:

- Flying with your pet.** If your move requires flying with your pet, check with your airline to see what requirements they may have for pet travel. Try to choose nonstop flights since pets may become unsettled by air pressure changes and airport handling.
- Moving pets internationally.** Those moving to another country should check with that country's embassy or consulate about any quarantine or health issues related to pet moving. If moving a bird, make sure to secure proper documentation required by the Convention on International Trade in Endangered Species.
- Moving fish.** Your local pet store is the best resource for getting information on relocating fish. Depending upon your move, they will have the knowledge and supplies needed for moving fish.

Moving With Young Kids

Your family's move can be an exciting time for you and your children. It can also be a stressful and sad time. Moving represents change which can be difficult at any age. Sharing and reading picture books about moving is a great way to prepare kids for what's ahead and give voice to the range of feelings that they may be experiencing.

Most children have an adventurous, curious side to them. Try appealing to this side when telling them that the family is moving. This way, you'll help them view the move as an experience that can lead to exciting discoveries.

Even in their excitement, young children will feel sadness at leaving familiar people, places and activities. Help your kids with concrete ways to make the "old place to the new place" transition. Following are some tips for you to help your young children cope with the move.

TELLING YOUNGER CHILDREN ABOUT THE MOVE

- Explain where and why you are moving.
- Highlight benefits of moving that your kids can understand.
- Use maps and pictures to help illustrate where you are going and make the move more concrete.
- Reassure them that their life won't change dramatically.

WHAT TO EXPECT

Moving to a new place can affect a child's behavior and emotions. Toddlers and young children are egocentric. When you show stress, they may think it's because of something they did. Be mindful of your emotions and actions in their presence and give them plenty of reassurance.

Younger kids may be the most eager members of your moving team. Let your kids help by assigning tasks you know they can handle.

MOVING TIPS

- Make a list of all the questions your child has about moving.
- Create an address book.
- Be sure to allocate enough time to say your special goodbyes.
- Make a last visit to their favorite places.
- Plan their new bedroom.

HELPFUL ADVICE FROM PARENTS WHO HAVE BEEN THERE

- Keep your kids in the loop on important moving information.
- Visit the new school and community before you move.
- Try to keep things and routines familiar.
- Set up a toddler's new room similar to their old one.
- Think about volunteering at school. It might be nice for your child to have a reassuring presence in an unfamiliar environment.

Moving Address Change Checklist

Here's a list of people, businesses & organizations who will need to know you've moved to a new location.

THE ESSENTIALS:

- Request a "Change of Address" form at a USPS post office
- Friends and family

FINANCIAL INSTITUTIONS:

- Banks and credit unions
- Credit card companies (including department store cards)
- Lenders (mortgage, home equity, auto, student loan)
- Insurance companies (health, renters, auto, home, medical, dental, disability, life)
- Retirement (pension plans, 401K, retirement accounts, Social Security, Veterans Affairs)
- Investments (investment agencies and brokers)

UTILITIES:

- Phone services (cellular, land line)
- Electric
- Heating Oils (gas, oil, propane or other fuels)
- Water (water delivery, water treatment)
- Sewer
- Waste Disposal
- Internet (land line, wi-fi and satellite)
- Television (cable or satellite TV)

GOVERNMENT OFFICES:

- Department of Motor Vehicles
- IRS
- Passport Office
- Veteran Affairs
- Unemployment Office (if you are currently receiving unemployment benefits)

JOBS:

- Notify the Human Resources department
- Update your personal marketing materials (business cards, websites, resumes)
- Employment agencies (temp agencies and recruiters)
- Professional Memberships (licensing and certification boards)
- Past employers (for W-2)

HEALTH:

- Physicians (doctors, dentists, optometrists, etc.)
- Pharmacies
- Health insurers (HMOs, DMOs, agencies and brokers)

SERVICE PROVIDERS:

- Cable company
- Phone company
- Housecleaning services
- Delivery services
- Accountants
- Childcare (day-care center, baby sitters)
- Lawn care service
- Veterinarian (including pet groomer, pet sitters, and microchip service)
- Pool services
- Lawyers

AUTOMOBILE:

- Auto insurers (insurance agencies and brokers)
- Auto lenders (car dealership, bank or loan place)
- Department of Motor Vehicles (changing your vehicle registration)
- Membership clubs (AAA or similar)
- Parking permits
- Warranty (if a car warranty is still in place)
- Toll pass (Fast Lane, EZ Pass)

MEMBERSHIPS:

- House of worship (churches, synagogues, mosques)
- Health clubs
- Community groups (PTA, neighborhood associations, civic clubs)
- Children's extracurricular activities (dance classes, music lessons, sport clubs)
- Social clubs, community centers

SUBSCRIPTIONS:

- Newspapers
- Magazines (The USPS will only forward magazine subscriptions for two months)
- Movie subscriptions (streaming services or other)
- Book and music clubs
- Mail order houses

OTHER:

- Air miles reward program
- Register to vote!
- Update personal websites
- Children's schools

Ways to Turn Your Home Green

Making your home more environmentally friendly isn't just good for the earth, it could save you money, while you and your family live in a healthier setting. **Here's how...**

LIGHT BULBS

Switch to an ENERGY STAR qualified compact fluorescent light bulbs (CFLs). They use 75% less energy than incandescent bulbs and last 6–10 times longer. You'll save energy and money, and reduce the greenhouse gas emissions that contribute to global climate change. Protect the environment of today and tomorrow - start by changing a light! If every American home replaced just one light bulb with an ENERGY STAR qualified bulb, **we would save enough energy to light more than 3 million homes for a year, more than \$600 million in annual energy costs**, and prevent greenhouse gases equivalent to the emissions of more than 800,000 cars.

DRAFTY WINDOWS & DOORS

Keep the blustery cold air outdoors by stopping drafts at windows and doors. Place a draft dodger – a long fabric tube – along the edges where cold seeps inside to stop it in its tracks. You can also make your own dodger by filling a large athletic sock with pebbles and tying a knot at the end of it. Before you leave your house for the day, close your drapes over the windows. This will help minimize the amount of cold air that seeps inside too. Tip: The heavier the drapes, the better they'll perform!

FIREPLACES

Make sure the damper on your fireplace is completely closed. Keeping a damper open all winter is like having a small window open. Not sure if it's open or closed? All you have to do is place a featherweight plastic bag, such as a grocery store bag, in the fireplace; if it flutters, it's open. By keeping the damper closed this will save you energy and money by keeping the cold out.

DISHWASHERS

Only run full loads to save water and let everything air dry after the final rinse instead of using the heated dry option. Just open the door and let the steam condense right off.

REFRIGERATORS

Keep in mind that refrigerators run 24-7, and account for about 25% of a household's energy use. To ensure that your fridge is working efficiently, do the "dollar test". Close the fridge door onto a dollar bill and check to see how much effort it takes for you to pull it out. If it comes out easily, the seal isn't tight enough which means it's leaking cold air and needs to be fixed. Another test, open the fridge door and let go. If it doesn't shut by itself, it needs to be re-stabilized. Shift the whole fridge until it's level and then try again. If your fridge is older than 10 years, consider replacing it with an Energy Star-graded one where you will save around 9% off your electric bill each month.

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HOME OFFICES

Your computer is a real energy hog, so be sure to remove the screen saver and turn your PC onto sleep mode. The average household, home office equipment such as printers, cell phones and smart phones are using electricity if they are plugged into an outlet, even if they are turned off. This is called phantom load. Instead you should plug them all into one surge protector and turn off or on the entire strip. Simply put, less energy - less pollution.

ELECTRONIC WASTE

Start a collection of electronic waste in your office today. Collect diskettes, cd's, zip disks, printer cartridges, cables, and broken small computer accessories. Box them up and send them to Green Disk where for a small fee they'll recycle it all. Go to greendisk.com

CLEANING

Germs be gone! When you need to disinfect your kitchen or bathroom counter tops of germs don't reach for toxic, chlorine bleach. Instead, consider rubbing alcohol. It kills germs and evaporates quickly. You could also use a non-toxic biodegradable all-purpose cleaning product along with a micro-fiber towel that uses millions of microscopic fibers to catch dirt and bacteria and then wash after each use instead of throwing away paper towels.

MINIMIZING DIRT

Stop wearing shoes inside your house! It's estimated that up to 80% of all household dirt is brought inside by shoes and clothes. You can cut down on allergy-causing dirt by just leaving your shoes at the door. Another very important factor to consider, according to the Environmental Protection Agency: shoes worn in homes are a leading source of harmful lead, brought into a home via contaminated soil.

YOUR NOTES:



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