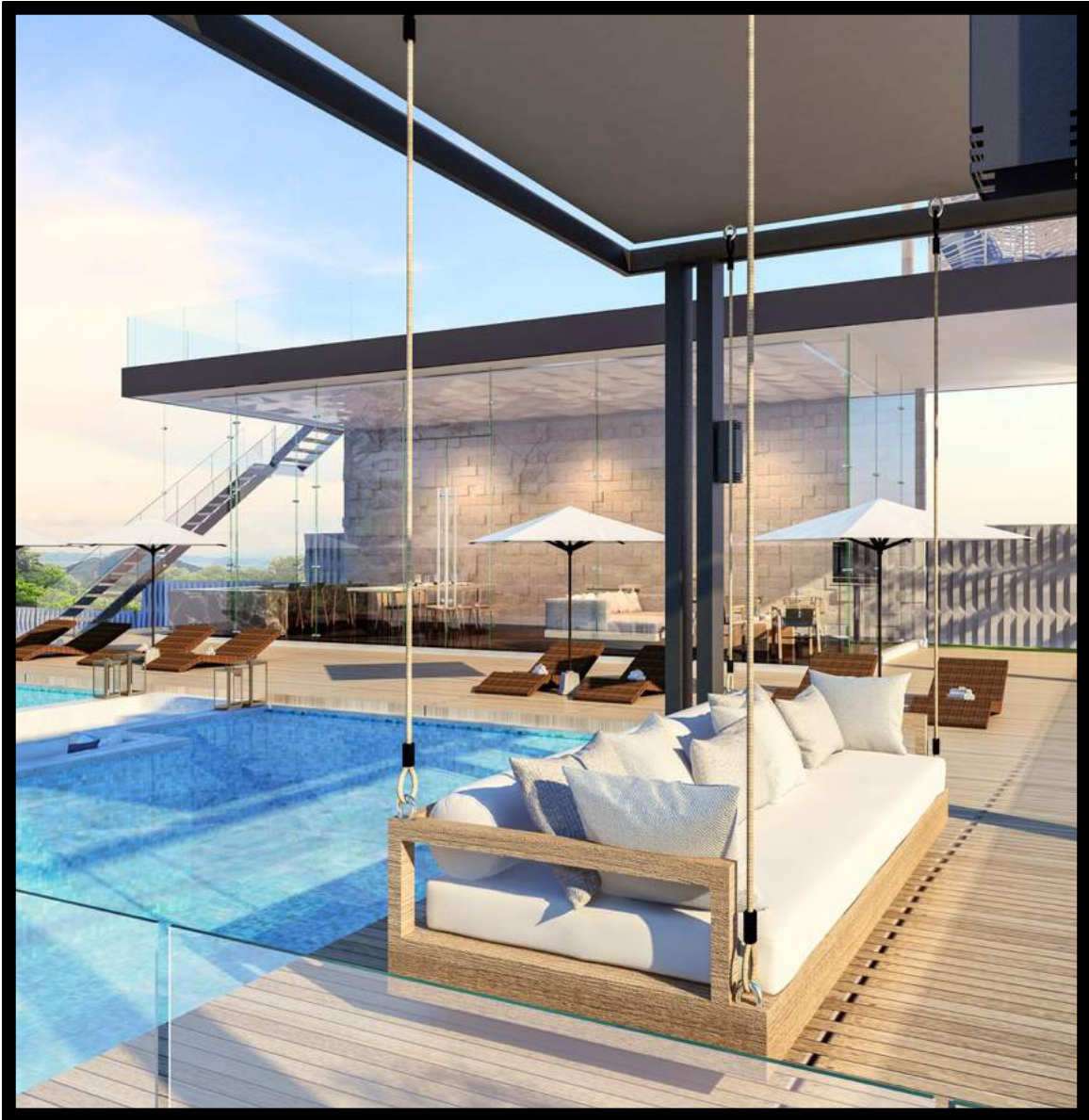


# HOME BUYER'S GUIDE

2024



**EPIQUE**  
R E A L T Y

# BUYER'S GUIDE

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**EPIQUE**  
REALTY

# MEET YOUR AGENT

## Michele Monastra REALTOR®



As a dedicated real estate professional and former educator with a passion for teaching and empowering others, I bring a unique blend of expertise and enthusiasm to the home buying process. With a background in elementary education and a commitment to lifelong learning, I approach each client interaction with patience, understanding, and a focus on education. As a military spouse and mother of four, I understand the importance of finding the perfect home that meets the unique needs of every family. With my extensive knowledge of the Panama City, Florida real estate market and a track record of success in guiding clients through seamless transactions, I am dedicated to helping you achieve your real estate goals with confidence and peace of mind. Let's embark on this exciting journey together, finding your dream home and creating the ideal space for your family to thrive.

In my free time, I love to paint, paddle board and spend time with my family & friends!

**EPIQUE**  
REALTY

Scan & Add Me to Your  
Contacts



You can also find me on:



@mmonastrarealty

**TIP: FACTOR IN ADDITIONAL COSTS BEYOND THE PURCHASE PRICE, SUCH AS CLOSING COSTS, PROPERTY TAXES, AND HOMEOWNERS INSURANCE.**

# WHAT TO EXPECT FROM MICHELE



## Comprehensive Market Insight

Deep market understanding ensures your investment is maximized.

## Diligent Guidance

Expert negotiation and thorough research ensure informed decisions.

## Detail Oriented Advocacy

Meticulous attention to detail uncovers hidden opportunities.

## Proactive Approach

Anticipating needs and navigating complexities with precision.

## Commitment to Excellence

Passion for exceeding expectations ensures a stress-free journey.



*I'm here to guide you through the whole process!*

# PREVIOUS EXPERIENCES

*Don't just take it from me that I am committed to exceeding your expectations!*

“



I loved working with Michele! She is extremely knowledgeable and also quite personable. Thanks to her efforts, my home buying process was honestly quite flawless. She had great recommendations, from mortgage lenders to home inspectors to paddle boarding spots. I would recommend Michele to anyone looking for a reliable and professional realtor. Thank you for everything, Michele!

-Shannon P

”



“



I've worked with many great agents in my career and can honestly say that I consider Michele to be one of the best. Her commitment to providing service that is nothing shy of exceptional is what sets her apart. She has a great attitude, determination, and a store of real estate knowledge to take care of anyone in NFL looking to buy or sell.

-Wes Harris

”



“



No one could be more surprised than I that I am giving a real estate company a 5 star review, but this rating is WELL deserved. After working with deadbeat realtors, lying realtors and dishonest realtors, I was not looking forwards to trying another real estate company. A friend recommended realtor Michelle Monastra to me. I explained my feelings to Michelle and she told me that she wanted to change my mind about realtors and the real estate profession. To my surprise (and delight), Michelle went about doing exactly that. She was honest, hardworking and was an absolute delight to get to know and work with. If you are looking for someone who will go above and beyond to sell your property, I cannot recommend Michelle more highly. She worked closely with her mentors at Think and I believe that the entire team worked together to make the sale as seamless and easy as possible. I do NOT give undeserved praise; these 5 start were EARNED.

-Marilyn H

”



# BUY OR SELL FIRST

Every homeowner's situation is distinct, necessitating a thorough examination of various factors to determine the optimal approach. Your real estate agent, equipped with a deep understanding of the market, can provide valuable insights tailored to your specific circumstances, guiding you towards the most suitable decision.



## BUY FIRST

Works best when:

There is a lot of competition in the market and property prices are rising.

You're confident there will be a high level of demand for your existing property.

You can negotiate or make it conditional on selling your own home.

You don't need to sell your current home to be approved for financing the new one.

You found that perfect property & don't want to miss out on the opportunity.



## SELL FIRST

Works best when:

Property value and prices are flat or are declining in the area.

If you want greater certainty about how much you have to spend on your next home.

If you're moving locations and buying in a different and slower market.

If you can negotiate a long settlement or know that you'll be able to find something that suits you.

The market is moving faster & making contingent offers are less likely to be considered or accepted.

# THE HOME BUYING PROCESS

## Steps to Finding Your Dream Home



## How to Start

- ✓ DETERMINE YOUR HOME BUYING BUDGET WITH THE HELP OF A LENDER
- ✓ SAVE FOR A DOWN PAYMENT & CLOSING COSTS
- ✓ GET & KEEP YOUR CREDIT IN SHAPE
- ✓ GET PRE-APPROVED FOR A LOAN

**TIP:** YOUR REAL ESTATE AGENT CAN & SHOULD HELP GUIDE YOU WITH ALL OF THE ABOVE!

# GET PRE-APPROVED

Get Ready to Look at Houses in Your Budget

## Pre-Qualified

Is a basic assessment by the lender. They will likely not check your credit score and will rely on the information you provide without needing documentation. It offers a **rough** estimate of what you could borrow but lacks depth. This is a great place to start for a quick initial assessment, allowing you to understand your options & a perfect way to seek guidance and interview the lender.



## Pre-Approved

For serious buyers, pre-approval is crucial. It involves a comprehensive review of your finances, including credit history, income, and assets. With a pre-approval, much of the mortgage application process is already completed, making the final approval process quicker and smoother once you find a home. Most sellers and agents require a pre-approval **PRIOR** to showing potential houses as well. It's not fun to fall in love with a house that is out of your budget.

**TIP: DON'T MAX OUT YOUR BUDGET; LEAVE ROOM FOR UNEXPECTED EXPENSES AND FUTURE FINANCIAL GOALS!**

# MORTGAGE GUIDE

## Which Type of Loan is Right for You?

### CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders.

### FHA LOAN

Loans designed for those with high debt-to-income ratios and low credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

### VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

### USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 Years	If down payment is < 20%	620
FHA	3.5 - 20%	15-30 Years	Life of the loan	580
VA	None	15-30 Years	None	Based on lender
USDA	None	15-30 Years	Upfront & annual	640

It's important to note that these are general guidelines, and specific requirements may vary by lender, loan program, and individual financial circumstances. Working with a knowledgeable mortgage lender can help you understand the specific requirements for the type of loan you're interested in and determine the best financing option for your situation.

# Pre-Approval Checklist

Securing a pre-approval letter from your preferred lender is not only a smart financial move but also a practical one in today's real estate market. Most sellers & agents now require a pre-approval letter as part of the house hunting & offer process. Having this in hand right from the start ensures you're ready to make offers on your dream home, increasing your chances of getting the home you want!



## WHAT SHOULD I ASK?

1. What type of mortgages do you offer?
2. What are the closing costs?
3. What down payment options are available?
4. What would be my interest rate & annual percentage (APR)?
5. From application to close, what is your typical timeline?

1



### YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

2

### YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



3



### YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

## MY PREFERRED LENDERS

Nicole Cheesbro

Trustmark  
(w)850.441.5104  
(m)850.814.9705

ncheesbro@trustmark.com



Rhonda Jacques

Centennial Bank  
(w)850.873.4135  
(m)850.630.1232

rjacques@my100bank.com



Paige Mooneyham

20/20 Mortgage  
(w)615.426.3804  
paige@2020mtg.com





### WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do some research of what types of homes offer what that will help narrow down your search area.



### CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



### OLD HOUSE OR NEW HOUSE

Older neighborhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.

## CHOOSING A HOME



### COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



### WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.



### MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.

**TIP: CONSIDER THE RESALE POTENTIAL OF THE PROPERTY, EVEN IF YOU DON'T PLAN TO SELL ANYTIME SOON.**

# HOUSE HUNTING TIPS

## Tips for Finding & Loving Your Ideal Home



### Drive Around

Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.



### Investigate the Area

Research neighborhoods thoroughly, considering factors like schools, amenities, and commute times and crime rates. Consider knocking on neighbors doors to see how well they like the neighborhood & if they can offer any “locals” advice.



### Keep an Open Mind

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses. Consider the potential for home improvements or renovations to customize the property to your preferences.



### Take Pictures & Notes

When you visit multiple houses it gets difficult to remember specific details about each one. Take photos and notes while touring houses so that you can reference them later when comparing the properties that you've seen.



### Be Ready to Make an Offer

When you find a home you want to buy, keep in mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.

# Showing Notes

Bring with you to showings!

ADDRESS \_\_\_\_\_

BEDROOMS \_\_\_\_\_ BATHS \_\_\_\_\_ SQUARE FEET \_\_\_\_\_

BEST FEATURE \_\_\_\_\_ WORST FEATURE \_\_\_\_\_

Additional Notes:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ADDRESS \_\_\_\_\_

BEDROOMS \_\_\_\_\_ BATHS \_\_\_\_\_ SQUARE FEET \_\_\_\_\_

BEST FEATURE \_\_\_\_\_ WORST FEATURE \_\_\_\_\_

Additional Notes:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

ADDRESS \_\_\_\_\_

BEDROOMS \_\_\_\_\_ BATHS \_\_\_\_\_ SQUARE FEET \_\_\_\_\_

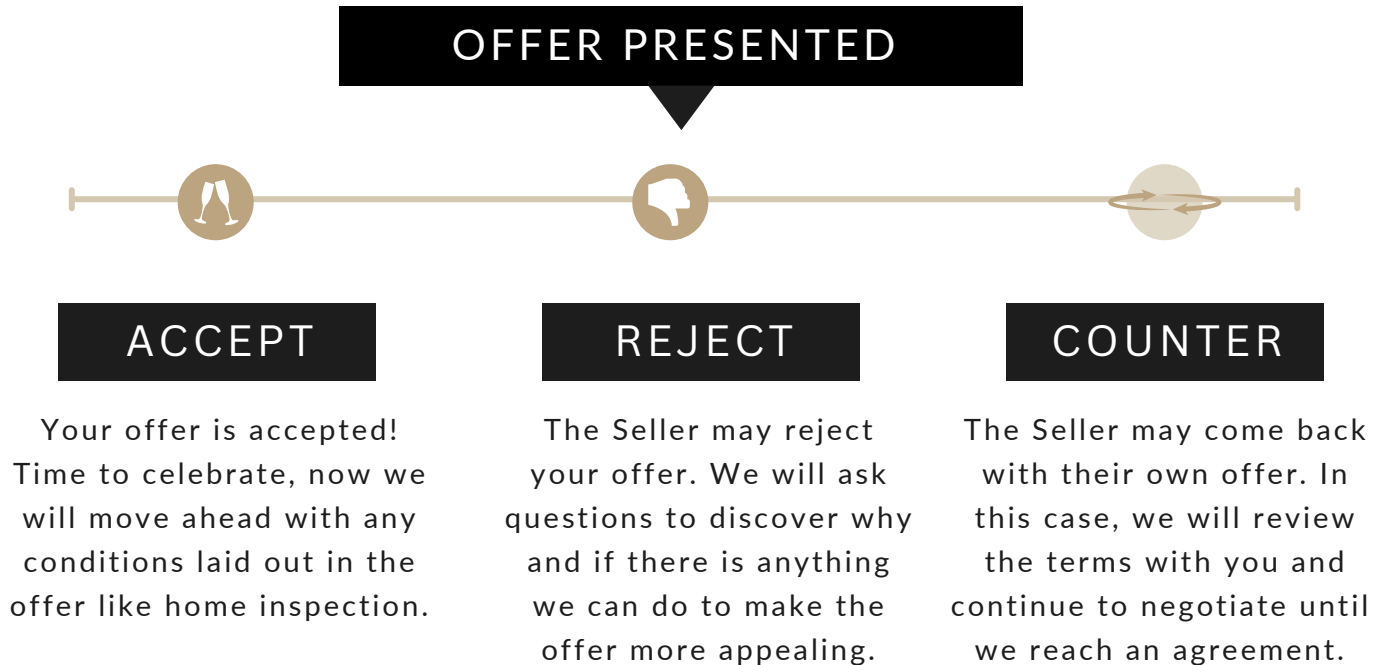
BEST FEATURE \_\_\_\_\_ WORST FEATURE \_\_\_\_\_

Additional Notes:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.



# CLOSING COSTS

Closing costs will vary depending on the type of financing and terms. Please refer to the Seller's Net Sheet or reach out to your lender for an estimate of your specific closing costs for the property.

## BEFORE CLOSING:

- DEPOSIT
- PROPERTY APPRAISAL
- HOME INSPECTION

## AT CLOSING:

- TRANSFER FEES
- PROPERTY TAX
- MORTGAGE INSURANCE

## AFTER CLOSING:

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- REPAIRS + MAINTENANCE



# MAKING AN OFFER



## Factors that can Make an Offer More Enticing

### MAKING A COMPETITIVE OFFER

I'll help you decide on a reasonable offer price based on:

- Current market conditions
- Comparable properties recently sold in the area
- The property value of the house
- The current condition of the house

### COULD OR SHOULD YOU PAY CASH?

Paying cash for a home offers the benefits of avoiding debt, saving on interest, and simplifying the buying process (a preference for most sellers). However, it ties up capital, misses out on potential investment opportunities, and lacks tax benefits. Getting a mortgage allows for preserving capital, leveraging buying power, and taking advantage of tax deductions. Yet, it incurs interest costs, adds debt obligations, and carries the risk of default. Ultimately, the decision hinges on individual financial goals, risk tolerance, and preferences.

### PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious and competitive offer.

### ADD A PERSONAL TOUCH

Include a letter to the sellers with your offer, letting them know what you love about their home. Adding this personal touch can give you an advantage over other offers by making yours stand out from the rest.

### OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period with a house sale contingency. A typical closing timeframe is 30-45 days.

As your agent, I will find out what the sellers are hoping for prior to writing the offer.

**TIP: CONSIDER THE HOME'S ENERGY EFFICIENCY AND POTENTIAL UTILITY COSTS TO SAVE MONEY IN THE LONG RUN.**

# YOUR OFFER IS ACCEPTED!

## What's Next

Once the seller has accepted your offer, both parties sign a sales agreement and you're officially under contract.



### PUT YOUR DEPOSIT INTO AN ESCROW ACCOUNT

Your earnest money deposit will be put into an escrow account that is managed by a neutral third party (typically a title company) who holds the money for the duration of the escrow period. They will manage all the funds and documents required for closing, and your deposit will go towards your down payment which is paid at closing.

### SCHEDULE A HOME INSPECTION

Home inspections are optional but highly recommended to make sure that the home is in the condition for which it appears. Inspections are typically completed within 5-10 days after signing the sales agreement. The sooner, the better.

### RENEGOTIATE IF NECESSARY

The home inspection will tell you if there are any dangerous or costly defects in the home that need to be addressed. You can then choose to ask for the seller to make repairs, negotiate a lower price and handle the repairs yourself, or possibly, walk away from the deal all together. **Be sure to discuss what your options are with your agent.**

### COMPLETE YOUR MORTGAGE APPLICATION

Once you've come to an agreement on the final offer, it's time to finalize your loan application and lock in your interest rate if you haven't done so already. You may need to provide additional documentation to your lender upon request.

### ORDER AN APPRAISAL

An appraisal will be required by your lender to confirm that the home is indeed worth the loan amount. The appraisal takes into account factors such as similar property values, the home's age, location, size and condition to determine the current value of the property.

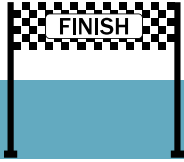
# WHAT NOT TO DO

It's extremely important not to do any of the following until after the home buying process is complete:



Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to do an additional & final credit check before closing.

# FINAL STEPS



You're Almost Ready for Move In!

## Insurance Requirements

Most lenders require both homeowner's insurance and title insurance. Homeowners insurance protects your home and possessions against damage and theft, while title insurance protects the lender and/or homeowner from financial loss against claims regarding the legal ownership of a home. Policies vary so it's recommended to get quotes from multiple companies to compare price, coverage and limits.

## Closing Disclosure

At least 3 days before closing, lenders are required to provide you with a Closing Disclosure with your final loan terms and closing costs for you to review. Closing costs for the buyer typically range from 2-5% of the purchase price, which can include lender fees, lender's title insurance, and HOA dues if applicable.

## Final Walk through

Within 24 hours of closing we will do a final walk through of the home before signing the final paperwork. This last step is to verify that no damage has been done to the property since the inspection, that any agreed upon repairs have been completed, and that nothing from the purchase agreement has been removed from the home.

## CLOSING DAY



Closing is the final step of the buying process.

On the day of closing you'll be going over and signing the final paperwork, and submitting a cashier's check (or previously arranged wire transfer) to pay the remaining down payment and closing costs.

**Property ownership is then officially transferred from the seller to the buyer.**



- Government Issued Photo ID
- Verify Wire is complete or Cashier's Check





# UTILITY DEPARTMENTS OF BAY COUNTY

## ⚡ POWER ⚡

**Florida Power & Light**  
800.225.5797  
[www.fpl.com](http://www.fpl.com)  
Start service & pay online

**Gulf Coast Electric Co-op**  
850.265.3631  
[www.gcec.com](http://www.gcec.com)  
Start service & pay online

**Duke Energy**  
850.700.8744  
[www.duke-energy.com](http://www.duke-energy.com)  
Start service & pay online

## 💧 WATER 💧

**Bay County Utilities**  
850.248.5010  
[www.baycountyfl.gov](http://www.baycountyfl.gov)  
Start service & pay online

**City of Panama City**  
850.872.3166  
[www.panamacity.gov](http://www.panamacity.gov)  
Start service & pay online

**City of Callaway**  
850.871.6000  
Start service in person at  
6601 E Hwy 22  
Callaway FL 32404

**City of Lynn Haven**  
850.265.2121  
Start service in person at  
817 Ohio Ave, Lynn Haven  
[www.cityoflynnhaven.com](http://www.cityoflynnhaven.com)

**City of Springfield**  
850.872.7570  
Start service in person at  
408 School Ave, Springfield  
[www.springfieldfl.net](http://www.springfieldfl.net)

**Panama City Beach Water Dept**  
850.233.5100  
Start service & pay online  
[www.pcbfl.gov](http://www.pcbfl.gov)

**City of Parker**  
850.871.4104  
Start service in person at  
1001 W Park St, Parker

## 🔥 GAS 🔥

**TECO Peoples Gas**  
877.832.6747  
[www.peoplesgas.com](http://www.peoplesgas.com)  
Start & pay service online

## 🗑️ TRASH 🗑️

**City of Panama City**  
850.872.3166  
[www.panamacity.gov](http://www.panamacity.gov)  
Start service & pay online

**City of Springfield**  
850.872.7570  
Start service in person at  
408 School Ave, Springfield  
[www.springfieldfl.net](http://www.springfieldfl.net)

**City of Lynn Haven**  
850.265.2121  
Start service in person at  
817 Ohio Ave, Lynn Haven  
[www.cityoflynnhaven.com](http://www.cityoflynnhaven.com)

**City of Springfield**  
850.872.7570  
Start service in person at  
408 School Ave, Springfield  
[www.springfieldfl.net](http://www.springfieldfl.net)

**Waste Pro**  
850.872.1800  
[www.wasteprousa.com](http://www.wasteprousa.com)  
Start service & pay online

**Coqui Disposal Services**  
850.257.5939  
[coquidisposal.com](http://coquidisposal.com)



# TOP RATED VENDORS



## ... TRASH



### Waste Management

833.299.2746

[www.wm.com](http://www.wm.com)

Start service & pay online

### Coastal Waste & Recycling

850.769.14304

[www.coastalwasteinc.com](http://www.coastalwasteinc.com)

Start service & pay online



## WI-FI & CABLE



### AT&T

855.750.0776

[www.att.com](http://www.att.com)

Start service & pay online

### Xfinity

800.934.6489

[www.xfinity.com](http://www.xfinity.com)

Start service & pay online

### WOW

866.496.9669

[www.wowway.com](http://www.wowway.com)

Start service & pay online

### Direct TV

800.531.5000

[www.directv.com](http://www.directv.com)

Star service & pay online

### Dish Network

800.333.3474

[www.dish.com](http://www.dish.com)

Start service & pay online



## APPRAISER

### Emerald Coast Appraisal Group

Chris Woods

850.307.3898

[ccwoodsinc@gmail.com](mailto:ccwoodsinc@gmail.com)

### Chandler & Associates

Vicki Chandler

850.769.9455

[vickichan@aol.com](mailto:vickichan@aol.com)

### Wendell E. Browne

850.785.0062

[wendell@ourappraiser.com](mailto:wendell@ourappraiser.com)



## HOME INSPECTOR

### 5 Star Inspections

Cory Brookins

850.250.3926

[fivestarinspections@gmail.com](mailto:fivestarinspections@gmail.com)

### Three Little Pigs

Zachary Jadofsky

850.778.3929

[zach@tlphomeinspections.com](mailto:zach@tlphomeinspections.com)

### Pillar to Post

Mike Mclendon

850.271.0501

[mclendonteam.pillartopost.com](http://mclendonteam.pillartopost.com)



# TOP RATED VENDORS



## INSURANCE

**Allstate - Jessica Lyng**

850.265.6088



**Kirkland Insurance**

850.784.7974

[www.kirklandagency.com](http://www.kirklandagency.com)

**Harry Grizzle Insurance**

850.598.0450

[hgrizzle@allstate.com](mailto:hgrizzle@allstate.com)

[www.harrygrizzleinsurance.com](http://www.harrygrizzleinsurance.com)

**John Douglas Insurance & Financial Services**

850.769.7785

[www.johndouglasinsurance.com](http://www.johndouglasinsurance.com)

**We Insure the Emerald Coast**

800.399.9050

[ian.dries@weinsuregroup.com](mailto:ian.dries@weinsuregroup.com)

[www.weinsuretheemeraldcoast.com](http://www.weinsuretheemeraldcoast.com)

**Goosehead Insurance**

Shelley Hayworth

850.462.9091

[www.Goosehead.com](http://www.Goosehead.com)



## LENDERS

**Nicole Cheesbro**

Trustmark

(w)850.441.5104

(m)850.814.9705

[ncheesbro@trustmark.com](mailto:ncheesbro@trustmark.com)



**Rhonda Jacques**

Centennial Bank

(w)850.873.4135

(m)850.630.1232

[rjacques@my100bank.com](mailto:rjacques@my100bank.com)



**Paige Mooneyham**

20/20 Mortgage

(w)615.426.3804

[paige@2020mtg.com](mailto:paige@2020mtg.com)



**Ryan Boody**

NewRez

931.237.5322

[Ryan.Boody@NewRez.com](mailto:Ryan.Boody@NewRez.com)

[www.PurpleHatLender.com](http://www.PurpleHatLender.com)



**Taelor Messer**

Cardinal Financial

(w)850.919.2145

(m)850.890.8812

[taelor.messer@cardinalfinancial.com](mailto:taelor.messer@cardinalfinancial.com)



**Mendy Gregory (condos)**

Community Bank

(w) 850.279.7034

(m)850.499.7243

[mendy.gregory@communitybank.net](mailto:mendy.gregory@communitybank.net)



## PEST CONTROL

**Brock Pest Control**

850.265.5702

[www.brockpest.com](http://www.brockpest.com)

**Cook's Pest Control**

850.474.1024

[local.cookspest.com](http://local.cookspest.com)

**Arrow Pest Control**

850.874.1900

[www.arrowps.com](http://www.arrowps.com)

**Terminix**

850.874.1900

[www.terminix.com](http://www.terminix.com)

**Davis Exterminators**

850.763.4142

[www.davisextinc.com](http://www.davisextinc.com)

**Pettis Pest Control (DIY)**

850.265.6200

6905 FL-77, Southport, FL



## SURVEYOR

**MTS -Michael Watson**

850.704.5775

[mtssurveyingmapping@gmail.com](mailto:mtssurveyingmapping@gmail.com)

**Z's Surveying**

Zannie White

850.579.2315

**Anglin Surveying, LLC**

850.271.4055

[anglingsurveying@gmail.com](mailto:anglingsurveying@gmail.com)



# TOP RATED VENDORS



## HANDYMEN

Brannon's Home Services  
850.774.3326  
brannonshomeservices@gmail.com

Joe Olear  
850.624.0600

Lenin Lara  
Mavic Services Inc.  
561.812.8349

Eddie the Painter Services  
347.848.6927  
eddiediaz1977@gmail.com

Bay Home Services  
Jonathan Johnson  
850.624.0223  
bayhomeservicesrepair.com

Frank Repairs Service  
850.624.7079  
1frankrepairs@gmail.com

Patriot Construction & Remodeling  
Jonathan Catledge  
850.600.0155  
patriotconstructions87@gmail.com



## HOUSE CLEANING

Modern Belle  
678.852.0445  
modernbelle11.wixsite.com/website  
modernbelle11@gmail.com

Jackie Raver  
850.624.0389  
jacquelynraver@yahoo.com

Erica Alan  
608.346.3185



## LANDSCAPING

Cris Banks  
Landscape, lawn, LVP, tile  
850.867.7707

Joe King  
Bush Hog, Land Clearing  
850.775.8881

Shirah Construction & Design  
Keith Shirah  
678.328.9178  
\*fences, decks, flooring, landscaping, retaining walls, irrigation, gen. property clean up & more



## ELECTRICIAN

Telford Reynolds  
850.769.5800



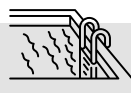
## PLUMBER

Shaun Mullins  
M&R Services LLC  
850.876.3663  
mandrservicesllc@gmail.com



## A/C & HEATING

Bruce's Heating & Cooling  
850.230.3009  
bruce.air.conditioning@gmail.com  
www.Brucesheatingandcooling.com



## POOL SERVICE & INSPECTION

Leslie's  
850.913.9773

Cox Pools  
850.235.7957

ASP Pools  
850.604.4417



# TOP RATED VENDORS



## ROOFER

Thomas Hawes Roofing  
850.541.3179

Jerry Willson's Roofing  
850.763.7999

Sinclair  
877.200.2588  
sinclairconstruction.com  
sales@sinclairconstruction.com



## SEPTIC



## WELL

Superior Septic & Sewer  
850.784.1454

Parker Septic  
850.215.5860

Walter's Well Service  
850.441.8662  
walterswellservice.com

Burkett's Well Service  
850.871.0964  
burkettandsonswellservice.com



## TYNDALL SPOUSES CLUB LOCAL RESOURCES



*This is gold!*



*& this for  
more vendors*



MISC...WRITE IN YOUR OWN

# Moving Checklist

## PREP IN ADVANCE

- Allocate a budget for your move
- Organize, declutter & clean
- Schedule movers/rental truck
- Make inventory of household items
- Transfer medical records & refill prescriptions
- Get school records & register at new schools
- Arrange time off work/ childcare for moving day
- Make a plan for moving vehicles, pets & plants
- Dispose of hazardous & flammable items
- Measure furniture for placement at new home
- Defrost freezer, clean refrigerator & oven

## NOTIFY PROVIDERS:

### Service Providers:

- Doctors
- Dentists
- Veterinarians
- Attorneys
- Accountants
- Subscriptions & memberships

### Essentials

- Post office
- Employer

### Utility & Home Services:

- Gas
- Electric
- Water
- Telephone, internet & Cable
- Garbage removal
- Lawn Service

### Finances:

- Banks & credit unions
- Loan companies

### Insurance:

- Homeowner/renters insurance
- Health & dental insurance
- Life Insurance
- Car insurance

### Government Agencies:

- Tax agencies
- Social Security
- Administration

## PACK A TRAVEL BAG

- Basics-Clothes & Toiletries
- Any medications needed
- Phone/Computer Chargers
- 
- 
- Pet food & supplies
- Mortgage/Loan Docs
- Cash & valuables
- 
- 

## LABEL AN "OPEN FIRST" BOX

- Cleaning supplies
- Pillows & Blankets
- Basic tools
- Paper plates, cups & utensils
- Favorite family game
- Extension Cord
- Remote controls & Router
- Kids toys

## MOVING DAY

- Plan to be home when movers arrive
- Protect floors & carpets (request from movers)
- Contain pets in a safe place during move
- Make sure all boxes are labeled accurately
- Do a final cleaning & dispose of trash
- Take a final walk-through of your home
- Leave owner manuals & household receipts
- Leave labeled keys & garage door openers
- Lock doors, windows & turn off all switches
- Leave utilities on until day after closing

# Change of Address Checklist

## HOME SERVICES/UTILITIES

- Telephone (Mobile and Landline)
- Cable Provider
- Internet Provider
- Electrical Utility
- Gas Utility
- Residential Propane Delivery
- Water Utility
- Water Delivery
- Garbage and Recycling
- Sewer Utility
- Septic System Maintenance
- Home Security Company

## PUBLIC OFFICES/GOVERNMENT AGENCIES

- US Postal Service
- Internal Revenue Service
- State Department of Taxation
- Local or County Tax Commissioner
- Social Security Administration
- Medicare Administration
- Department of Motor Vehicles
- Child Protective Services
- U.S. Customs and Immigration
- Department of Veterans Affairs
- Voter Registration
- Pet Licensing Department

## PROFESSIONAL SERVICES

- Medical Clinic or Doctor's Office
- Optometrist or Ophthalmologist
- Therapist, Counselor, or Psychiatrist
- Pharmacist
- Veterinarian
- Attorney
- Accountant or Financial Planner
- Insurance Agent

## COMMUNITY

- Employers
- Schools
- PTA
- Daycare Providers
- Church, Synagogue, Mosque, etc.
- HOA, Condo Association, or Co-Op Board
- Professional Memberships
- Civic Clubs and Organizations
- Country Club
- Health Club/Gym
- Alumni Organizations
- Fraternal Organizations
- Charitable Organizations

## FINANCIAL SERVICES

- Banks
- Credit Unions
- Automobile Loan or Finance Companies
- Credit Card Companies
- Student Financial Aid Accounts
- Airline Frequent Flyer Programs
- Student Financial Aid Accounts
- Retail Credit Account Services
- Pension Plan, Annuity, and 401K
- Administrators
- Credit Reporting Agencies
- Roadside Assistance (AAA)

## RESIDENTIAL SERVICES

- Maid Service or Housekeeper
- Lawn and Garden Service
- Pool Maintenance
- Pest Control

## COMMERCIAL SERVICES

- Membership or Cost-Savings Clubs (Sams Club, Costco)
- Magazines and Catalogs
- Online Retailers (Amazon, Wayfair, eBay, etc.)

