

Home

BUYERS GUIDE

A Complete Guide to Help You Navigate
the Home Buying Process



OUR SERVICE PLEDGE FOR



REPRESENTING YOU

ON THE PURCHASE OF YOUR NEXT HOME

Many people who purchase homes go about the process in a haphazard sort of way, rolling the dice on calling real estate offices to look at listings instead of doing their due diligence to hire a really great buyer agent to represent them.

Having a market-savvy expert in your corner can make a huge difference in helping you purchase the right house for the right price. This is likely the most expensive investment you will make in a lifetime, and the foundation of your net worth, so it's really important to get it right!

Things to consider when you hire a Buyer Agent:

1. Process Knowledge and Counsel

Most buyers purchase a home every 5 to 7 years. Great buyer agents do this every single day. Real estate transactions have literally hundreds of moving parts, and the ability to guide a buyer through that chaos is invaluable, not only to lower stress, but to save money and time. Synchronizing moving dates, understanding how to juggle contingency periods, dealing with appraisals and inspections, guiding you through the maze of steps in the process – the right agent can turn complicated into a fun adventure! Remember, if we don't represent you, we are not legally able to offer our advice.

2. Market Experience and Savvy

At Dickson Realty, we pride ourselves on being masters of our local market. We watch trends closely and study the stats every single day. We know which neighborhoods are hot, and which might be showing signs of cooling. By consistently tracking over and under asking patterns, we can advise you on offer prices to make sure you don't pay too much...or, not enough to win the bid. Understanding months supply of inventory and absorption rates are keys to advise you on how to negotiate the best terms for your situation and a winning strategy.

3. Specialized Needs Assessment

We have perfected a system over the years to make sure our clients find the right home in the least amount of time. We hear nightmare stories of buyers who searched for months, and repeatedly missed out on ideal listings that went under contract in record time – all because they relied on portals with outdated data feeds and part time or non-responsive agents. By understanding exactly what your wants and needs are, we are able to expand your search to ensure you see every possibility that may be a match, and are ready to jump on seeing a new listing as soon as it hits the market.

4. Selection and Showing Process

We are able to advise you on which homes in which communities may best meet your criteria, including neighborhoods you may not know about and in some cases, even an off market listing. We belong to multiple MLS's and we get updates hourly so we make sure you don't miss out. We're able to help you filter and narrow down your choices to show you only your best options, and not waste your time on properties that are not a good fit. We handle all the showing arrangements on your behalf. Because you've hired us to represent you, we can point out the pros and cons of each property, as well as any deficiencies we see. Don't be surprised if we counsel you which properties you should not make an offer on (and we'll explain why).

5. Constructing the Contract

Inexperienced agents cost buyers a lot of money by failing to understand how to properly prepare and present an offer. We understand how to structure an offer to meet the needs of the seller while also saving you money. It's not just about sales price, but also about terms. Having a great buyer agent who is respected and trusted by their peers in the local market can translate to money in the bank for the buyer.

6. Negotiating

Buying a house can be emotional. Having an objective buyer agent to advocate on your behalf is priceless. Knowing what to offer, and how much to adjust during the counteroffer process can save you thousands. Recommending a reliable inspection team and advising you on which repairs to ask the seller to complete is as critical a negotiation as determining the offer price, and again can save you thousands of dollars (and lots of headaches!)

7. Financing Advice

Many buyers are not aware that there are literally hundreds of different ways to finance a home, and each program has its own unique terms, conditions and closing costs. Helping you navigate those decisions and connecting you with the best local lender can be a game changer. A great buyer agent knows where to find grant funds, how to understand and compare rate and term sheets, and how to help you avoid junk fees and unexpected closing costs.

8. Our Team

Great buyer agents are plugged in to their communities and can help you settle in quickly. They can connect you to their favorite painter, plumber, and electrician as well as recommend physicians, hairdressers, and vets. Having a network of reliable and affordable vendors is a huge asset when you're new to town. We pride ourselves on being your REALTOR® for life, and being available as a real estate resource for you for years to come.

MY COMMITMENT TO YOU

COMMITMENT



EXPERIENCE THE DICKSON DIFFERENCE...

Skilled Service

A large part of my work is performed “behind the scenes” previewing homes, researching comparable sales, gaining market knowledge, evaluating changing legislation, and maintaining my professional credentials. For every hour I spend showing you homes, I will have spent up to ten hours preparing. I am constantly acquiring information that will help me to better serve you.

The Buyer Brokerage Agreement

The Buyer Brokerage Agreement is a binding contract that specifies our relationship including my obligations to you, payment and time frames. This form creates an agency agreement between you and I prior to us writing an offer.

How I Am Compensated

How Buyer agents’ are compensated has changed. In the past, the seller paid the buyer agent’s compensation. With the recent changes nationally, you may be responsible for negotiating and paying your agent’s fee directly. To ensure clarity, we recommend discussing compensation rates and payment methods upfront when we meet.

Additionally, Buyers and Agents now enter into a Buyer’s Representation Agreement, similar to how a seller and a listing agent formalize their relationship when selling a home. An agent will not be allowed to show properties to a buyer without an agreement. This agreement is a contract between you, the home buyer, and your real estate agent or broker, outlining the terms of your working relationship. It is now mandatory to sign this agreement at the beginning of the relationship to protect both you and the agent/broker. This document ensures that both parties understand their rights and responsibilities, fostering a smoother and more transparent home-buying process.

TOOLS FOR YOUR HOME SEARCH



We power collaboration for millions of consumers and their agents

The future of real estate isn't about bots, AI, or virtual reality. It's about real people and families striving towards their dreams, and the experts and brands that help achieve them.

RealScout is dedicated to this vision of the future, where technology is an essential complement, but not a replacement for the real estate ecosystem that exists today. We take the best technology available to craft experiences for our clients that enable them to accomplish their financial, business, and real estate goals.

Our award-winning platform, industry-first computer vision-powered home search, and revolutionary data-driven seller tools are just the beginning. There's so much opportunity ahead for all of us, and we're committed to continuing to push the envelope for a better future of real estate.

The screenshot shows the RealScout web application interface. On the left is a dark sidebar with navigation options: "Marketing Department" (with a profile icon), "Search", "My Matches", "Interested", "MY SEARCHES" (Home search), "MY HOMES" (+ Add Home, No Homes), and "MORE" (Messages, Not Interested, Recently Viewed, My Profile, Settings, Logout). At the bottom of the sidebar is contact information: "marketing@dicksonrealty.com", "775.746.7000", and "License #S.12345678". The main content area has a search bar with the placeholder "City, Zip, Neighborhood, Address, School, MLS#" and a dropdown arrow. Below the search bar, it says "My Matches (31)" and "Showing 31 of 31 listings" with a "Recent Status/Pr..." dropdown. There are four property cards displayed in a 2x2 grid. Each card includes a photo, "For Sale" status, price, and details like "4 Beds 2 Baths 1,910 Sqft" and the address. Below each card are "Interested" and "Dislike" buttons. To the right of the cards is a map showing the geographic distribution of the listings with price tags like "\$369K", "\$449.9K", "\$800K", etc. The map includes labels for "Loyalton", "Verdi", "Truckee", "Incline Village", "New Washoe City", "Virginia City", "Wadsworth", and "SI". At the bottom of the map, there is a copyright notice: "© 2023 Northern Nevada MLS. Information Deemed Reliable But Not Guaranteed. Listing data is updated every 30 minutes. Attendance zones provided by Pitney Bowes. Please consult school district to confirm." and a small "MapTiler" logo.

THE BUYING PROCESS

1

INITIAL CONSULTATION

- Define agency relationship
- Determine needs and wants
- Discuss financial qualifications
- Fill out Buyers Needs Evaluation (p.5)



2

LOAN QUALIFICATION

- Obtain pre-qualification letter
- Discuss financial resources



3

HOME SHOPPING

- Tour properties that you consider an "ideal" home while learning about current market values



4

FIND IDEAL HOME & MAKE OFFER

- Discuss appropriate strategies with agent & make reasonable offer
- Review blank contract
- Prepare earnest money deposit



Present & Negotiate Offer:

Let your agent negotiate & make the offer at the best price

5

INSPECTIONS

- Physical & Pest Inspections



6



OPEN ESCROW

- Escrow officer will order Preliminary Title Report and send copies

7

REVIEW TITLE

- Title company performs title search and reviews all public records pertaining to home
- Receive preliminary work from title company and review.



8

SUBMIT LOAN APPLICATION

- Application to the lender with all necessary documents



9

& UNDERWRITING APPRAISAL

- Underwriting reviews files for acceptance
- Appraiser gives value of home

10

LOAN COMMITMENT

- Loan is approved



Remove Contingencies

11

HOMEOWNERS INSURANCE

- Select insurance company & coverage then give to escrow



12

FINAL WALK THROUGH

- Schedule appointment to make sure the home is in the same condition as when you signed the sales agreement.



13

SIGN DOCUMENTS

- Loan documents will go to the Title Co.
- Sign loan docs & closing costs



14

DOWN PAYMENT / LOAN FUNDING

- Lender sends funds to Title Co.



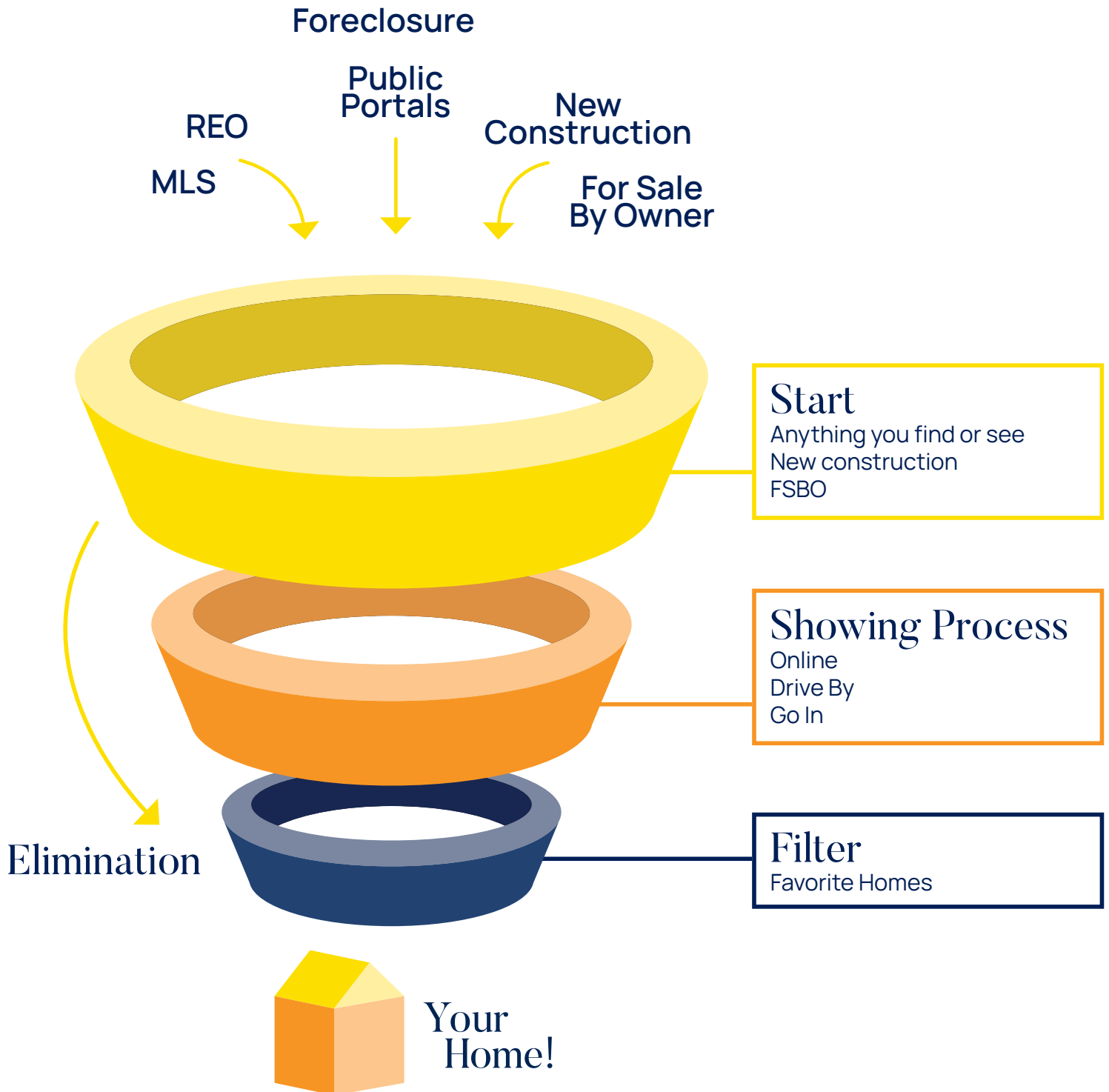
15

RECORD/TRANSFER TITLE/CLOSE

- Deed is recorded by County
- Get keys to your new home!



THE FUNNEL PROCESS



INSPECTION PROCESS

When you make an offer on a home, your purchase contract will likely contain provisions allowing you various inspections of the property. The purpose of these inspections is to educate you as to the physical condition of the property you are purchasing. While these inspections do not provide guarantees of the condition of

the property, they do provide valuable information to you as a Buyer. It is important to remember that your Purchase Contract may provide for withdrawal from the contract if these reports are unsatisfactory to you, but inspections should not be considered an open door to renegotiate the purchase price.

PHYSICAL INSPECTION

The Physical Inspection clause in your Purchase Contract, when initialed by both parties, allows you the right to have the property thoroughly inspected. This is usually done through a general home inspection. The inspection and the resulting report provides an overall assessment of the present condition of the property.

WHAT IS INSPECTED?

The home inspection covers items such as exterior siding, paint, flooring, appliances, water heater, furnace, electrical service, plumbing, and other visible features of the property. This is a general inspection and will often call for additional inspections by specific trades, such as roof and furnace inspections.

FURTHER INSPECTIONS

If conditions warrant, the home inspector may recommend additional inspections. Such a report would identify structural failures and detail corrections.

WHO PAYS?

Typically, all inspections are paid for by the Buyer.

PEST INSPECTION

The Structural Pest Control Inspection is conducted by a licensed inspector. In addition to actual termite damage, the Pest Report will indicate any type of wood destroying organisms that may be present, including fungi (sometimes called "dry rot"), which generally results from excessive moisture.

Your Purchase Contract will specify who is responsible for the cost of the inspection and making these corrections. This is a negotiable item and should be considered carefully. I will advise you as to what is customary and prudent.

ADDITIONAL INSPECTIONS

·Roof Inspection ·Heating System Inspection ·Cooling System Inspection ·Well Inspection ·Septic Inspection ·Fireplace Inspection ·Foundation Inspection ·Wood burning Device Inspection ·Survey ·Oil Tank Inspection ·Pool Inspection ·Re-Inspections

HOME WARRANTY

Home protection plans are available for purchase by a Buyer or Seller. Such plans may provide additional protection of certain systems and appliances in your new home. I will provide you with brochures detailing different companies and options.

FINDING THE RIGHT LENDER

A very important part of purchasing a home is finding the right lender. Listed below are questions to ask while shopping for a lender and characteristics you should look for when choosing a lender, as well as what not to do when shopping for a lender.

QUESTIONS TO ASK WHILE LOOKING FOR YOUR LENDER

- What is his or her reputation within the community?
- How many loans do they close each year?
- Is the company well known in the area?
- How long has the company been in the business?
- Does the lender have access to a wide variety of loan packages?
- Can the interest rate be locked in and for how long?

WHAT NOT TO DO WHEN LOOKING FOR YOUR LENDER

- Do not call around asking for interest rate quotes.
- Rates quoted over the phone are rarely locked prices. This is one way the lender gets you to come to their office. Rates can be subject to change unless they are predetermined for a specific period of time.
- Interest rates can change daily. A quote you get today may not be available at the same price tomorrow.
- The interest rate you are quoted over the phone by a lender who knows nothing about you may not be a program that will fit your needs or situation. You will have no knowledge of the other programs the lender may have to offer you.

REASONS TO GET PREQUALIFIED

- Most real estate agents and lenders recommend that home buyers get pre-qualified with a lender before selecting a home to purchase. This way you will have the best information about the right price range.
- With prequalification, you can determine which loan program best fits your need and which programs you qualify for.
- You will know exactly how much you are qualified for. It's no fun to find your ideal homes and then find out you can't afford it!
- Your monthly payment will be set. This will allow you to budget your money before making this large investment.
- It shows what the down payment and closing costs will be.
- If you are a first-time buyer, you may be able to qualify for a special first-time buyer program which may allow you to afford more home for your money.
- If you feel you would like and can afford a higher mortgage payment but are not able to meet qualifications, co-mortgagor financing may be made available to you.

LOAN APPLICATION CHECKLIST

Use this checklist to gather all the necessary documents and ensure your loan application process goes smoothly.

- Picture ID With Proof Of Social Security Numbers
- Past Two Years Of Employer Names And Addresses
- Names, Addresses, Account Numbers And Balances Of All Checking & Savings Accounts
- Past 2 Months Of Bank Statements
- Names, Account Numbers, Balances & Monthly Payments Of All Credit Cards
- Estimated Value Of Furniture & Personal Property
- Money For Credit Report & Appraisal
- Past Two Years Of Residential Addresses
- Gross Monthly Salary. Base Only. Overtime & Bonus List Separately
- Names, Addresses, Account Numbers, Balances & Monthly Payments Of All Open Loans
- Addresses Of Other Real Estate Owned
- Certificate Of Eligibility & DD214 [VA Only]
- W2s [2 Years] & Current Check Stub
- Full Divorce Decree If Applicable
- Tax Returns [Past 2 Years]

THE LOAN PROCESS

1 PREQUALIFICATION/ INTERVIEW

- Application interview
- Lender obtains all pertinent documentations



2 ORDER DOCUMENTS

- Credit report, appraisal on property, verifications of employment, mortgage or rent, and funds to close, landlord ratings, preliminary title report



3 LOAN SUBMISSION

- The loan package is assembled and submitted to the underwriter for approval



4 DOCUMENTATION

- Supporting documents come in
- Lender checks on any problems
- Requests for any additional items are made



5 LOAN APPROVAL

- Parties are notified of approval



6 DOCUMENTS ARE DRAWN

- Loan documents are completed and sent to escrow
- Borrowers come in for final signatures



7 FUNDING

- Lender reviews the loan package
- Funds are transferred by wire



8 RECORDING OF DOCUMENTS

Title company records the deed of trust at the county recorder's office...
Escrow is now officially closed!



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OMEGA
MORTGAGE
GROUP

ESTIMATED BUYER'S COSTS

PROPERTY ADDRESS

SALES PRICE \$ _____

DOWN PAYMENT \$ _____

AMOUNT FINANCED \$ _____

buyer's costs

LOAN ORIGATION FEE _____
APPRAISAL FEE _____
CREDIT REPORT _____
ADDITIONAL LOAN FEES _____

RECORDING FEE _____
TAX STAMPS _____
OTHER FEES _____

prepaid items

INTEREST _____
HAZARD INSURANCE _____
MORTGAGE INSURANCE _____

TAXES _____
ASSESSMENTS _____
OTHER FEES _____

additional settlement charges

PEST INSPECTIONS _____
HOME WARRANTY _____
HOME INSPECTION FEE _____
OTHER FEES _____

title & closing costs

ESCROW FEE _____
TITLE FEE _____
NOTARY FEE _____

TOTAL SETTLEMENT CHARGES _____
DOWN PAYMENT _____
ESTIMATE OF BUYER'S COSTS _____
LOAN TYPE _____
INTEREST RATE _____
TERM _____

ESTIMATED MONTHLY PAYMENT _____
PRINCIPAL & INTEREST _____
TAXES & INSURANCE _____
HOA FEES _____
TOTAL MONTHLY PAYMENT \$ _____

For a more detailed buyer's cost report,
please visit www.firstcentennial.com.

NOTE: This estimate has been prepared to assist the buyer in computing costs. Lenders and other related services will vary in their charges; therefore, these figures are not and cannot be guaranteed.

WHAT IS AN ESCROW?

An Escrow is an independent “stakeholder” account and is the vehicle by which the interests of all parties to the transaction are protected.



The Escrow is created after you execute the contract of sale of your home and becomes the depository for all monies, instructions and documents pertaining to the sale of said property. Some aspects of the sale are not part of the escrow. For example, the buyer and seller must decide which fixtures or personal property are included in the Sale Agreement. Similarly, loan negotiations occur between the buyer and the lender. Your real estate agent can guide you in these non-escrow matters.



HOW DO I OPEN ESCROW?

Either your real estate agent or the seller’s agent may open escrow. As soon as you execute the Purchase Agreement, your agent will place your initial deposit into an escrow account at the escrow company.

WHAT INFORMATION DO I NEED TO PROVIDE?

You will be asked to complete a statement of identity as part of the paperwork. Because many people have the same name, the Statement of Identity is used to identify the specific person in the transactions through such information as date of birth, social security number, etc. This information is considered confidential.

WHAT HAPPENS NEXT?

Unless you are paying cash, the next step will be that the buyer will apply for a mortgage loan. Your real estate agent will be able to keep you informed about the progress of the loan application. During the escrow process, the Sellers are still required to make payments on existing loans so that you do not incur any late fees or damages to your credit rating.

HOW DOES THE ESCROW PROCESS WORK?

The escrow officer takes instructions based on the terms of your Purchase Agreement and the lenders’ requirements. The escrow officer can hold inspection reports and bills for work performed as required by the Purchase Agreement. Other elements of the escrow include hazard and title insurance, and the grant deed from seller to you. Escrow cannot be completed until these items have been satisfied and all parties have signed escrow documents.

HOW DO I KNOW WHERE MY MONEY GOES?

Written evidence of the deposit is generally included in your copy of the sales contract. The funds will then be deposited in a separate escrow or trust account. You will receive a receipt for the funds from the escrow company.

HOW LONG IS THE ESCROW?

The amount of time necessary to complete an escrow is determined by the terms of the Purchase Agreement. It is normally 45 to 60 days, but can range from a few days to a few months.

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ROLE OF THE TITLE COMPANY

The purchase of a home may prove to be the largest single investment many people may make in their lifetime; therefore, the importance of fully protecting such an investment cannot be overstressed. A basic home ownership protection essential to the security of the home is safe, sound, reliable title insurance.

WHY TITLE INSURANCE?

Title Insurance is the application of the principals of insurance to risks which are present in all real estate transactions. These risks are divided into two main categories: hidden hazards which cannot be detected in the examination of title, and human errors which will always be with us.

Examples of hidden hazards: Forgery, incompetence of grantor or mortgagor, unknown heirs, fraud, impersonation, etc.

Title insurance differs from other types of insurance by protecting against future losses rising out of events that have happened in the past. There are no annual premiums. One premium, based on the amount of the sale or mortgage, is paid when the policy is issued and is good for the life of the policy. A mortgage policy, insuring the lender, stays in effect until the loan is paid off. An owner's policy, insuring the buyer, is good as long as the owner or owner's heirs own the property.

Initially, the title company will search and examine the public land records to investigate information surrounding title to the property. The facts revealed by the search will determine:

- ✓ That the seller is, in fact, the legal owner of the property.
- ✓ That the "estate" or degree of ownership being sold is currently and accurately vested in the seller.
- ✓ The presence of any unsatisfied mortgages; judgments or similar liens which must be satisfied before "clear title" can be conveyed.
- ✓ Existing restrictions, easements, right of way or other rights granted to others who are not owners which may limit the right of ownership.
- ✓ The status of property taxes and other public or private assessments.

These matters will be reflected in a preliminary report. The preliminary report is issued to the mortgage lender or purchaser before the closing.

As you can see, the title company is constantly involved in the sales transaction almost from the time the purchase agreement is signed, through and beyond the closing. Working mostly behind the scenes, but always in close coordination with REALTORS®, escrow, lenders, and legal counsel, the title company strives to carry out this complex procedure in an efficient and friendly manner.

Title insurance protection gives a homeowner peace of mind by protecting the security of the homes and the safety of the investment.

COMPARISON OF OWNER'S POLICY COVERAGES

CLTA	Alta Residential	Alta "Extended"
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COVERED TITLE RISKS

	CLTA	Alta Residential	Alta "Extended"
Someone else owns an interest in your title	✓	✓*	✓*
A document is not properly signed, acknowledged or delivered		✓*	✓
Forgery, fraud, duress, incompetency, incapacity or impersonation	✓	✓*	✓*
Defective recording of any document		✓*	✓*
There are no Covenants, Conditions and Restrictions		✓*	✓*
There are recorded Covenants, Conditions and Restrictions limiting use of land		✓	✓*
There is a lien on your title due to a previous trust deed	✓	✓*	✓*
There is a lien on your title due to a recorded judgment, tax or special assessment	✓	✓*	✓*
There is a lien on your title due to a recorded Homeowners Association Charge		✓*	✓*
Available to investors (1 to 4 units)		✓	✓
The title is unmarketable	✓	✓	✓*
Mechanic's Lien - unrecorded mechanic's lien protection for work contracted by the seller		✓	✓
Forced removal of existing building due to violation of existing zoning law		✓	✓
Forced removal of existing building due to violation of restriction in Schedule B		✓	✓
Forced removal of existing building due to encroachment (not boundary wall/fence)		✓	✓
Single family home violates restriction in Schedule B or zoning ordinance		✓	✓
Pays rent to substitute land or facilities		✓	✓
Unrecorded lien by Homeowners Association		✓	✓
Unrecorded easements (i.e. easement not shown on Schedule B of policy)		✓	✓
Rights under unrecorded leases, contracts of sale or options		✓	✓
Plain language		✓	✓
Legal access - you do not have a legal right of access to and from your land		✓	✓
Physical access - vehicular and pedestrian			✓
Building permit violations			✓
Subdivision compliance			✓
Life of the policy coverage against forgery			✓
Life of the policy coverage against encroachment			✓
Life of the policy coverage against structural damage from mineral extraction			✓+
Life of the policy Living Trust Coverage			✓+
Map not consistent with legal description			✓+
Post policy automatic increase in coverage up to 125%			✓
Other defects, liens or encumbrances			✓

Note: Because of the nature of certain properties, an inspection of the property may be necessary to determine if additional exceptions from coverage need to be shown in schedule B of the residential property. All exceptions from coverage will be noted in the Commitment for Title Insurance. The foregoing table is intended to highlight only some of the aspects of coverage and is not to be construed as expanding or limiting coverage set forth in the mentioned title policies. Copies of these policies are available upon request. Any decision on coverage should be made only after review of the policies themselves. Plain language not available on split lot or sectional.

*Available also on ALTA Std Owner's Policy
+Offered Previously as an additional charge

FCT CONSUMER DISCOUNTS

FCT Consumer Discounts	
*FIRST TIME HOME BUYER	50% off Escrow Fee
*ACTIVE MILITARY	25% off Escrow Fee
*ACTIVE TEACHERS	25% off Escrow Fee
*SENIOR CITIZEN	(Sellers 55+) 20% off Escrow Fee (Resale Only)
*NON-PROFIT ORGANIZATION	50% off Title Fee
*SHORT TERM OWNERS TITLE POLICY	20% off Title Fee up to 3 years
*RESIDENTIAL REFINANCE/REVAMP BUNDLED ESCROW FEE	50% off Title Fee (min of \$350.00) \$295.00 Escrow Fee <small>(excluding any additional doc prep fees, signing service fees, legal fees, or recording fees)</small>



FCT now offers an amazing discount rate for consumers:
RESIDENTIAL REFINANCE/REVAMP DISCOUNT RATE

50% off Title Fee (min \$350.00)

&

a BUNDLED ESCROW FEE

\$295.00

- ALTA Residential Policies issued unless otherwise requested (single family, one to four units)
- ALTA Homeowner's Extended Policy available for a minimal fee (single family, one to four units)

* Only one discount rate per sales transaction

First Centennial Title Reduced Rate Certificate	Owner _____
	Escrow Number _____
	Real Estate Agent _____
	Recorded Sale Date _____
This certificate entitles you to reduced rates for an Owner's Policy should you sell your property within three (3) years.	
This offer is applicable only if the policy is issued by First Centennial Title or its agents. To ensure your discount, present this certificate to your real estate agent when you list your home for sale.	

MOVING CHECKLIST

BEFORE YOU LEAVE

Address Change

- Post Office: Give Forwarding Address
- Charge Accounts, Credit Cards
- Subscriptions
- Friends & Relatives

Bank

- Transfer Funds, Arrange Check Cashing in New City
- Arrange Credit References

Insurance

- Notify Company of New Location for Coverage
- Life
- Health
- Auto

Utility Companies

- Electric/Gas
- Water
- Trash

Delivery Services

- Laundry, Newspaper, Changeover of Services

Medical

- Ask Doctor and Dentist for Referrals; Transfer Needed Prescriptions, Eyeglasses, X-Rays
- Obtain Birth Records, Medical

Pets

- Ask About Regulations for Licenses, Vaccinations, tags, etc.

Don't Forget To

- Empty Freezer; Plan Use of Food
- Defrost Freezer and Clean Refrigerator
- Place Charcoal Inside Dispel Doors
- Have Appliances Serviced For Moving
- Remember Arrangements For TV and Antenna

- Clean Rugs or Clothing Before Moving
- Check With Your Moving Counselor; Insurance Coverage, Packing and Unpacking Labor, Arrival Days, Various Shipping Papers, Method and Time of Expected Payment
- Plan For Special Care Needs of Infants or Pets

ON MOVING DAY

- Carry Enough Cash or Travelers Checks To Cover Cost of Moving Services and Expenses
- Make Banking Connections in Your New City.
- Carry Jewelry and Documents Yourself; Or Use Registered Mail
- Plan For Transporting Pets
- Let A Close Friend Or Relative Know Route and Schedule You Will Travel Including Overnight Stops; Use Him Or Her As Message Headquarters
- Double Check Closets, Drawers, Shelves To Be Sure They Are Empty
- Leave All Old Keys Needed By New Tenant Or Owner With REALTOR® or Neighbor

AT YOUR NEW ADDRESS

- Obtain Certified Check Or Cashiers Check Necessary For Closing Real Estate Transaction
- Check on Service Of Telephone, Gas, Electricity, Water and Garbage
- Have Appliances Checked
- Check Pilot On Stove, Water Heater, And Furnace
- Ask Mail Carrier For Mail He Or She May Be Holding For Your Arrival
- Have New Address Recorded On Drivers License
- Visit City Offices And Register For Voting
- Register Car Within Five Days After Arrival In State Or A Penalty May Have To Be Paid When Getting New License Plates
- Obtain Inspection Sticker And Transfer Motor Club Membership
- Register Family in Your New Place of Worship
- Register Children in School
- Arrange For Medical Services; Doctor, Dentist, Veterinarian, etc.



the power of connection



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