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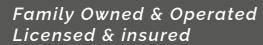


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# / SELLING YOUR HOME

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Whether you're buying, selling, or simply curious about the local market, our RE/MAX® agents are dedicated to making your real estate experience both memorable and enjoyable. As members of the community, we live, work, and serve in the neighborhoods we represent. Our team brings the experience and expertise needed to navigate today's market with confidence and success.

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We are proud to be your trusted local resource for finding the home of your dreams or selling your current property. Let us connect you with the right agent to meet your unique needs. Contact us today to take the first step toward achieving your real estate goals!

#### PREPARING TO SELL: WE'RE HERE TO HELP

Deciding to sell your home comes with a lot of questions. Should you make repairs before listing or offer an allowance for repairs to the buyer? How should you stage your home to attract interest? What improvements will give you the best return on investment?

These are important considerations, and we're here to guide you through every step of the process. From deciding what updates to prioritize to staging tips and pricing strategies, our team is ready to help you position your home for success.



Selecting the right real estate professional is key to a smooth and successful transaction. Your REALTOR® should not only be knowledgeable and experienced but also someone you trust to support you from listing to closing day.

Here are a few questions to consider when choosing your agent:

- · How long have they been practicing real estate?
- How many listings do they currently have, and how long have those listings been on the market?

- What is their approach to marketing and promoting properties?
- Do they recommend specific improvements to maximize your home's value and appeal?
- What is their commission structure? Are there any upfront fees?
- Do they have a network of trusted service providers, such as real estate attorneys or home inspectors?

At our RE/MAX® brokerage, we pride ourselves on pairing you with the best REALTOR® for your needs, backed by the strength of the RE/MAX brand, exclusive tools, and proven strategies. Let us help you make your real estate journey seamless and successful!





Your RE/MAX Agent can

help you showcase your

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#### PREPARING YOUR HOME FOR SALE: A BUYER'S PERSPECTIVE

Getting your home ready for the market isn't just about tidying up or hiring a cleaning service for a deep clean. It's about creating a space where potential buyers can imagine themselves living. To do this effectively, take a step back and view your home through their eyes. Walk through each room and assess its appeal. For inspiration, visit a model home in your area. Builders invest significant time and money designing spaces that attract buyers—and you can apply the same principles.

#### STAGING YOUR PROPERTY

In model homes, you'll notice a neutral, inviting design with minimal personal touches. Mimic this by boxing up personal photos, collectibles, trophies, and other sentimental items. Since you'll need to pack these for your move eventually, why not get a head start? Just be sure not to store the boxes in closets, the garage, or other spaces buyers might explore. Instead, consider renting a storage unit to keep these areas organized and open.

While your belongings hold emotional value to you, bold or unique items can distract potential buyers. Highlight your home's features—its walls, floors, and clear surfaces—by keeping things simple and uncluttered. For example, remove paperwork from desks and tables and store toys out of sight.

#### DECLUTTERING THE KITCHEN

The kitchen is often the heart of the home, so prioritize it when preparing for viewings. Clear and clean countertops, removing small appliances like toasters and slow cookers. While they may be practical for daily use, they can feel like clutter to buyers.

Take this opportunity to declutter and organize. Donate or sell unused items, and don't forget to tackle the drop area. A streamlined, spotless kitchen creates a positive first impression and sets the tone for the rest of your home.

#### GARAGE AND STORAGE CLUTTER

Potential buyers often scrutinize every space in a home, so don't overlook the attic, basement, or garage when preparing for showings. Storage space can be a significant deciding factor for buyers, so make these areas as clean and attractive as possible.

Start by decluttering and organizing. Remove unnecessary items and box up belongings that don't need to be on display. Clean dirt or grease spots, and consider giving walls or floors a fresh coat of paint to improve the garage's visual appeal. A neat, tidy garage signals that it's a functional space where buyers can park their vehicles or store their belongings comfortably.

By following these steps, you'll transform your home into a welcoming, market-ready space that resonates with potential buyers. The goal is simple: help them see your house as their future home.



#### **HOW TO SHOWCASE YOUR HOME**

When you visit a model home, you will notice that most of the rooms are neutral, with just a few strategically placed ornaments and wall art items. Personal photos, collectibles, trophies, souvenirs, and other personal items should be boxed up. You are going to have to pack them up eventually when you move into your new home. Why not go ahead and take care of that now? Once you have those items boxed up, don't just store them in a closet, attic, or garage. Place them in a storage unit away from where potential buyers can see them because they may open those overstuffed cupboards and drawers and may well check out the garage.

After years of living in your home, items will have emotional and nostalgic value for you. However, they may have a negative effect on your potential buyers' view of your home, especially bold and unique items.

Let buyers see the walls, floors, and clear surfaces. For instance, removing paperwork from tables and desks and clearing away toys.



Inspect your ceilings and walls for paint stains, scuffs, crayon marks from kids, and spider webs in the corners. If you see water stains (including paint or wallpaper that appears to be bubbling or peeling off the wall), you will want to take a closer look to determine if you have a water leak that needs to be corrected.

#### **WINDOWS**

Wash any glass that is dusty, smeared, or has fingerprint marks on it. Replace any windows that are cracked or broken. Next, it is time to whip out the WD40. Spray down any windows that do not open and close smoothly. Replace any latches that have broken off or no longer function correctly.

#### DOORS

Keep that WD40 handy and spray any doors that squeak when opening. Wipe down any scuff marks on doors. Make sure sliding glass doors and sliding closet doors move easily in their tracks.

#### **FIXTURES**

Home fixtures such as sink knobs and faucets, door and cabinet knobs, and light switches should be cleaned so they appear new. Replace any items that appear too worn or dated.

#### **UNPLEASANT SMELLS**

As you prepare your home for buyers, keep in mind that odors from pets or cooking can be noticeable to visitors, even if you're used to them. A thorough cleaning helps, and using a mild odor eliminator in key areas can create a fresh, welcoming atmosphere. Just be careful not to overwhelm buyers with too many fragrances. Fresh laundry, vanilla, or citrus are great choices! These small touches can make a big difference in leaving a great first impression.

#### **ROOM USES**

Try to return all rooms to their original purpose wherever possible. Potential buyers will not necessarily have the same needs or uses for the rooms in your home as you might have. It is always better to appeal to a generic buyer.

Check with your RE/MAX agent about what features buyers are looking for in your area.

#### **TIPS FOR A GREAT SHOWING**

- Consider scent- fragrance in your home is best if neutral and inviting. Fresh laundry, vanilla, and cookie scents are the most palatable and should be started a day before
- Turn on all lights in the house, including lamps.
- Open window blinds and curtains. and make sure they hang well.
- Make all beds with nice blankets and pillow arrangement
- Clear all piles of clothing, papers, etc
- General wipe-down of all glass and mirrors, especially entry and backdoor glass
- Turn on some instrumental music at a very low volume.
- If you have a home theater, put a movie on with the volume low or off
- Make your kitchen and bathrooms sparkle.
- Make sure the temperature is comfortable.
- If you have pets, take them with you and leave as little trace of them behind as possible -toys, food stations, etc.
- Leave the home 15 minutes before the showing (good time to check the front porch to remove packages and give it a general sprucing.)



#### PREPARING YOUR HOME FOR SALE: EASY CURB APPEAL TIPS

Boosting your home's curb appeal can attract buyers and help your property stand out. Here are simple, cost-effective ways to make a great first impression:



#### 1. UPDATE OUTDOOR LIGHTING

Replace outdated lighting fixtures with modern, stylish options to instantly enhance your outdoor space. Many affordable designs are available that can elevate your home's exterior.

#### 2. KEEP THE LAWN MOWED

A well-manicured lawn is key to great curb appeal. Mow regularly and edge neatly to maintain a polished appearance. Clear away clippings and debris before showings.

#### 3. FIX SMALL ISSUES

Address minor repairs you may have overlooked, like replacing torn window screens, tightening loose mailboxes, or changing burnt-out light bulbs. Ensure your house numbers are clearly visible.

#### 4. ADD COLORFUL PLANTS

Use potted plants, hanging baskets, or flowerbeds to bring life and vibrancy to your home's exterior. Choose a mix of colors for an inviting and cheerful display.

#### **5. TRIM SHRUBS AND BUSHES**

Overgrown landscaping can make a home look neglected. Trim shrubs into neat shapes and give each plant enough space to shine while maintaining a cohesive look.

#### **6. TOUCH UP PAINT**

Freshen up your property with leftover paint for small touch-ups. Consider refreshing fences, mailboxes, and even your front door for a cleaner appearance.

#### 7. POWER WASH SURFACES

Rent or borrow a power washer to clean your home's exterior, driveways, walkways, and patio furniture. A sparkling clean exterior makes a huge difference.

#### 8. SPREAD MULCH

Adding mulch to flower beds and around trees improves your landscaping's appearance while keeping plants healthy and weeds at bay. It's a simple yet impactful update.



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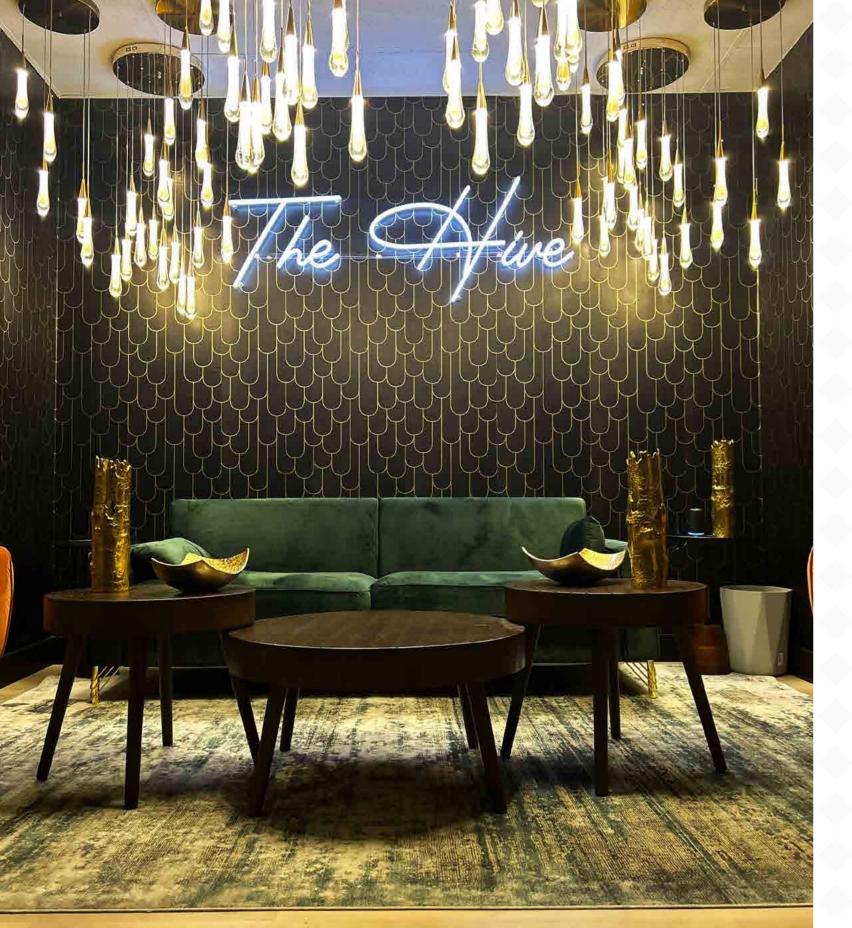
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#### PRICING YOUR PROPERTY

When you decide to sell your home, you may already have an idea of what you think it's worth. This estimate is often based on factors like the price you originally paid, the cost of upgrades, and the recent sale prices of neighboring properties. However, your initial estimate could be either spot-on or significantly off. That's where your real estate agent comes in-with the tools and expertise needed to set a realistic and competitive asking price.

#### WHY MIGHT THE ESTIMATE BE LOWER THAN YOU **EXPECTED?**

It's common for homeowners to overestimate their property's value. A realistic valuation considers the current market, not just your expectations.

Your agent will create a Comparable Market Analysis (CMA) to determine the market value of your home. This analysis compares your property to similar homes in the area, factoring in:

- · Age, size, and layout of the property.
- Features and upgrades, such as renovated kitchens or added amenities.

Not all home improvement projects add significant value. For example, while a new roof or upgraded HVAC system increases appeal, features like pools or attic rooms may not yield the returns you expect. A skilled agent will balance these factors to price your home competitively for today's market conditions.



#### WHY MIGHT THE ESTIMATE BE HIGHER THAN YOU EXPECTED?

Different agents may provide varying home valuations. While all may base their estimates on CMAs, some agents might inflate the numbers for several reasons:

- · Overpromising to Win Your Listing: Some agents may tell you what you want to hear, using comparable sales from less relevant areas or overestimating the value of upgrades.
- The Temptation to Overprice: While an optimistic valuation can feel reassuring, it might backfire. Overpricing often results in your home sitting on the market too long, leading to fewer showings and low offers.

Overpricing can also create the perception that you're desperate to sell, prompting buyers to submit low-ball offers. Pricing your home correctly from the start maximizes interest, showings, and competitive offers-ensuring the best possible outcome.

#### **COMMISSION ON HOME SALES**

At first glance, it might seem like your real estate agent is taking a significant portion of your home's sale price, but this is not entirely the case. The commission you pay is typically divided between your agent and the buyer's agent. While commission structures can vary, the total fee is generally calculated as a percentage of the sales price.

It's important to note that this percentage often reflects the level of service required to sell your property efficiently and for the best possible price. Lower commission rates may indicate limited services, which could affect your home's marketability and sales timeline.

#### **FULL-SERVICE AGENT**

A full-service real estate agent goes above and beyond to market your property. Their efforts extend to leveraging their professional network, collaborating with other agents, and advertising through major online listing platforms, traditional media, and social channels.

These agents also organize open houses and accompany potential buyers during showings. The top-performing agents harness technology to showcase your home effectively, creating virtual tours, dedicated property websites, and polished marketing materials. Additionally, they'll guide you in staging your home to highlight its best features, ensuring it appeals to prospective buyers.



#### **ACCEPTING THE OFFER**

Once you've accepted an offer, it's essential to clearly outline your responsibilities as the seller. Work with your REALTOR® to document these obligations, including any repairs or updates agreed upon during the negotiation process.

Establish a clear timeline for key milestones leading to the closing:

- Buyer submits evidence of a mortgage application.
- Earnest money deposit is placed in escrow.
- Home inspections are completed.
- Attorneys for both buyer and seller review sale documents.
- Seller provides all required documentation to the buyer or their agent.
- Buyer's loan is cleared for closing.
- Final walk-through with the buyer.
- Closing date is confirmed and finalized.

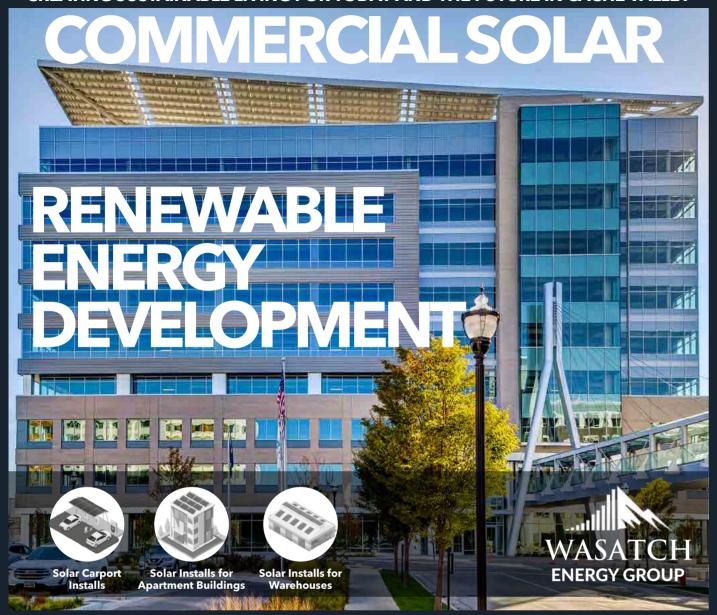
#### **CLOSING ON YOUR HOUSE**

As you approach the closing stage, follow this checklist to ensure a seamless process:

- · Verify the final readings for utilities such as water, gas, and electricity.
- Confirm that all contingencies have been addressed and removed in writing by all parties.
- Ensure the buyer's lender has issued a clear-to-close approval, and funds have been wired to the title company.
- · Carefully review all closing documents prepared by the title company.
- Confirm payouts for mortgages, property taxes, transfer taxes, commissions, and escrow accounts.
- Attend the closing appointment at the title company to sign all required documents.
- Once complete, collect your check and deposit it into your bank account the same day.



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#### LOGAN

**POPULATION** 



54,680

**MEDIAN HOME VALUE** 



\$356,019

**TOTAL HOUSING UNITS** 

17,637

**HOMEOWNERSHIP VS RENTING** 

> Owner Occupied

Renter Occupied

62.29%

RECENT **APPRECIATION** 

Over the past decade, homes appreciated by

Averaging an annual rate of

**8.47**%

#### **SMITHFIELD**

**POPULATION** 



14,425

**MEDIAN HOME VALUE** 



\$510,071

**TOTAL HOUSING UNITS** 





3,895

#### **HOMEOWNERSHIP VS RENTING**

Owner Occupied

Renter Occupied 19.69%

#### **RECENT APPRECIATION**

Over the past decade, homes appreciated by

Averaging an annual rate of

**8.43**%

#### **HYRUM**

**POPULATION** 



10,849

**MEDIAN HOME VALUE** 



\$371,500

#### **TOTAL HOUSING UNITS**



2,945

#### **HOMEOWNERSHIP VS RENTING**

Owner Occupied

**85.8**% Renter

Occupied

#### **RECENT APPRECIATION**

Over the past decade, homes appreciated by

Averaging an annual rate of

8.37%

#### **NORTH LOGAN**

**POPULATION** 



**MEDIAN HOME VALUE** 



**\$486,654** 

#### **TOTAL HOUSING UNITS**



3,546

#### **HOMEOWNERSHIP VS RENTING**

Owner Occupied

Renter Occupied

43.82%

#### **RECENT APPRECIATION**

Over the past decade, homes appreciated by

Averaging an

annual rate of 7.73%

#### **PROVIDENCE**

**POPULATION** 



7,500

**MEDIAN HOME VALUE** 



\$488,349

#### TOTAL **HOUSING UNITS**



N/A

#### **HOMEOWNERSHIP VS RENTING**

Owner Occupied

> Renter Occupied

#### **RECENT APPRECIATION**

Over the past decade, homes appreciated by

*115.67%* 

Averaging an annual rate of

**8.01**%

**RECENT APPRECIATION** 

Over the past decade,

homes appreciated by *118.23%* 

Averaging an

#### **NIBLEY**

**POPULATION** 



8,271

**MEDIAN HOME VALUE** 



\$371,200

**TOTAL HOUSING UNITS** 



2,945

#### **HOMEOWNERSHIP VS RENTING**

Occupied

Owner

Renter Occupied

annual rate of 8.19%

# 9.3%

#### **HYDE PARK**

**POPULATION** 



4.500

**MEDIAN** HOME VALUE



\$585,000

#### **TOTAL HOUSING UNITS**



N/A

#### **HOMEOWNERSHIP VS RENTING**

Owner Occupied

Renter Occupied N/A

#### **RECENT APPRECIATION**

Over the past decade, homes appreciated by

Averaging an

8.32%

#### **GARDEN CITY**

**POPULATION** 



**MEDIAN HOME VALUE** 



\$633,000

#### **TOTAL HOUSING UNITS**



#### **HOMEOWNERSHIP VS RENTING**

Occupied Renter

Owner

Occupied

#### **RECENT APPRECIATION**

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Averaging an

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annual rate of

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#### SIX DECISIONS TO MAKE BEFORE YOUR HOME SEARCH

Embarking on the journey to find your dream home starts with asking the right questions. By addressing these considerations, you'll have a clear understanding of what you need, what you can afford, and how to proceed effectively.

#### 1. WHAT'S YOUR BUDGET?

Start by evaluating your finances using the 28/36 rule, a guideline lenders use to determine how much you can afford each month. This rule ensures that no more than 28% of your gross monthly income goes toward housing expenses, and no more than 36% goes toward total debt obligations.

Consult a financial advisor or your real estate agent for assistance in crunching the numbers. Additionally, going through the mortgage pre-approval process can clarify how much lenders are willing to loan you. Pre-approval not only sets realistic expectations but also strengthens your offer by showing sellers you're financially prepared.

#### 2. WHAT DO YOU NEED IN YOUR NEW HOME?

Consider the features that will meet your family's needs now and in the future. Ask yourself:

- How many bedrooms and bathrooms are necessary?
- Do you need a home office, a playroom, or a large kitchen?
- How much parking space is required?

Creating a checklist of must-haves versus nice-to-haves will help narrow your search.





**FAMILY HOME?** 

Decide on the type of property that suits your lifestyle.

- Condos: Offer less maintenance and often include services like snow removal and roof repairs. However, they typically come with monthly association fees.
- Single-Family Homes: Provide greater privacy and freedom to customize, but you'll be solely responsible for maintenance and upkeep.

Weigh the trade-offs between convenience and independence to determine which option is best for you.

#### 4. ARE YOU COMFORTABLE WITH HOA RULES?

Some properties fall under Homeowners Association (HOA) guidelines, which come with both benefits and restrictions. HOA fees can cover amenities like pools, gyms, and community maintenance. However, rules may dictate the appearance of your home, such as front door colors, landscaping, or fencing. Decide whether living under these covenants aligns with your preferences.

### **WANT NEARBY?**

Whether or not you have children, the quality of local schools can impact property values. Research the school districts in your desired areas to ensure they meet your standards and will appeal to future buyers if you decide to sell.

#### 6. SHOULD THE HOME BE MOVE-IN **READY?**

Ask yourself how much work you're willing to put into your new home.

- Fixer-Uppers: Can be rewarding but require time, effort, and a renovation budget. Consider a home-renovation loan if this route appeals to you.
- Move-In Ready Homes: Ideal if you want to avoid extra financial or time commitments and prefer a hassle-free transition.

By considering these factors, you'll be prepared to begin your home search with a clear vision and practical expectations.



RE/MAX PEAKS | 31

#### **FINDING YOUR DREAM HOME**

Once you've made these decisions, the fun begins—finding the perfect property! Use online resources to bookmark potential homes and compile a viewing list. Your real estate agent will schedule appointments, typically requiring 48 hours' notice for occupied homes. We recommend viewing no more than five to ten homes at a time to avoid confusion and ensure you can focus on each property's unique features.

#### **NEGOTIATING AN OFFER**

When you find the right home, determining your offer can be complex. Factors such as comparable sales, market conditions, and the seller's circumstances all play a role. A strong initial offer considers:

· The price of comparable homes in the area.

 The seller's goals, such as a quick sale or holding out for a higher price.

Your agent will guide you in creating a strategy that balances your interests with market realities.

#### **DEVELOP A WINNING STRATEGY**

 Public Records: Review property details in county records to uncover insights that may work in your favor. Many counties offer free online access to this information.

 Pre-Approval or Cash Offers: Preapproved financing or cash offers give you a competitive edge. If using cash, consider adding an appraisal contingency to protect against overpaying.

Approach negotiations with a collaborative mindset. A low-ball offer may offend the seller and reduce your chances of reaching an agreement. A respectful and realistic offer increases the likelihood of a positive outcome for both parties.

#### TRUST YOUR AGENT

Your real estate agent is your greatest ally. With in-depth local knowledge and negotiation experience, they'll advocate for your best interests every step of the way. Their expertise ensures you navigate the home-buying process with confidence and ease.





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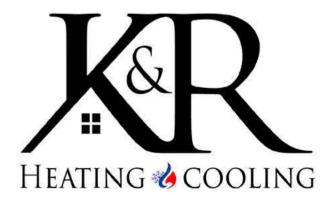


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#### **HOW TO SPOT A GOOD INVESTMENT PROPERTY**

For real estate investors, identifying a high-potential property is both an art and a science. To maximize your returns, focus on these essential elements:

#### 1. LOCATION. LOCATION. LOCATION

The property's location is critical. Target neighborhoods with strong growth potential, proximity to schools, employment hubs, and amenities. Look for areas with increasing property values, ongoing development, or future infrastructure plans.

#### 2. MARKET TRENDS AND ANALYSIS

Study local market trends thoroughly. Compare rental demand, property appreciation rates, and vacancy rates. Savvy investors use tools like Comparative Market Analysis (CMA) reports to evaluate the competition and forecast ROI.

#### 3. PROPERTY CONDITION AND RENOVATION POTENTIAL

Identify properties with minor cosmetic issues but solid structural integrity. These are often priced below market value, offering opportunities for cost-effective renovations to boost value.

#### 4. CASH FLOW POTENTIAL

Evaluate the potential for positive cash flow. Calculate expenses such as mortgage payments, property management fees, maintenance, taxes, and insurance against projected rental income.

#### **5. EXIT STRATEGY**

A good investment property aligns with your long-term strategy. Whether flipping for a quick profit or holding for rental income, have a clear plan before making a purchase.

By focusing on these factors, you can make informed decisions and build a portfolio that generates consistent returns.

#### A GUIDE FOR HOME INSPECTION

As a homebuyer, understanding the importance of a thorough home inspection is crucial. Here's a simple breakdown of what to look for during the process:

#### 1. FOUNDATION AND STRUCTURE

Start with the bones of the house. Inspect the foundation for cracks, uneven floors, or signs of settling. A solid structure is non-negotiable, as repairs can be costly.

#### 2. ROOF AND ATTIC

Look for missing or damaged shingles and signs of water damage in the attic. The roof's condition affects both the property's value and energy efficiency.

#### 3. PLUMBING

Check faucets, showers, and toilets for proper water pressure and signs of leaks. Examine under sinks for dampness or mold, which could indicate hidden plumbing issues.

#### 4. ELECTRICAL SYSTEMS

Ensure the electrical panel is up-to-date and check for exposed wiring or malfunctioning outlets. Older homes might require rewiring to meet safety standards.

#### **5. HVAC SYSTEM**

Test the heating and cooling systems to confirm they're functional. Maintenance records can provide insights into the system's age and reliability.

#### 6. WINDOWS AND INSULATION

Inspect windows for drafts or broken seals, and inquire about insulation in walls and attics. Energy-efficient features can reduce utility bills.

#### 7. PESTS AND MOLD

Keep an eye out for termite damage, rodent droppings, or mold growth, especially in basements and crawl spaces. These issues can lead to significant expenses if not addressed early.

#### 8. EXTERIOR AND LANDSCAPING

Check for proper drainage around the property to prevent water pooling near the foundation. Review the condition of siding, fencing, and driveways.

A professional home inspection will highlight these and other concerns. Take the time to attend the inspection, ask questions, and use the report to negotiate repairs or price adjustments before closing.

#### **NEGATIVE FINDINGS ON YOUR INSPECTION REPORT?**

Talk to your RE/MAX REALTOR® about strategies for repairing issues or negotiating with the seller.



#### LOAN **APPLICATION**

When your offer is accepted, another urgent task is to make a formal loan application if a mortgage lender is involved. Usually, this needs to occur within five days. Most likely, you will need to meet with the lender in person to fill out real estate mortgage paperwork. The lender will need a copy of the contract, which we are happy to provide. They will probably collect a credit report and/or loan application fee. They also take care of ordering an appraisal, but this does not usually occur until you have been approved from a credit standpoint.







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#### THE WISDOM OF PLANNING AHEAD

When your offer is accepted and you are waiting for all the next stages of the process to go through, there are still plenty of tasks that you can do, ready for the day you get your new home. With all the excitement of buying a new home, it's easy to think only as far ahead as moving day. However, if you do get spare time during the last stages of your home purchasing process, thinking long-term can save you money, time, and stress.

This section of our guide gives you pointers on some of the things you can do in advance to make settling into a new home much easier and more pleasurable.

#### HOME WARRANTY VS. HOMEOWNERS' INSURANCE

You certainly need to shop around for any risk coverage you need for your new home. To get everything in place from day one. Also, you may find your previous insurance provider doesn't cover homes in your new location. Plus, insurance providers manage their risks and costs constantly, so getting an accurate comparison quote for coverage can take time.

### WHAT IS THE DIFFERENCE BETWEEN HOME AND CONTENTS INSURANCE AND A HOME WARRANTY?

Insuring your building against significant damage—or total destruction—is usually part of any lending agreement you negotiate to buy your home. It covers the cost of structural repairs or a rebuild if things like storm damage or a house fire happen.

Taking out insurance on the contents of your home is common sense. That helps you replace valuable things if you get burgled, for example, or suffer flood damage to your furniture and furnishings.

Together, buildings and contents are often referred to as homeowners' insurance.

A home warranty is different and certainly optional. It's a kind of safety net for when things go wrong just after you buy a home, or for the long term if you decide to keep paying for the policy.

Say, for example, that you find a structural issue that wasn't spotted during the home inspection. Or you discover the seller didn't maintain a feature of the home to the correct level. Perhaps the furnace, HVAC, or electrical systems let you down soon after buying the home, or a major appliance needs to be replaced.

Not all of this is covered by homeowners' insurance. However, this is the sort of situation that could be covered under a home warranty. It could basically mean you are able to claim money towards the costs of expensive, unplanned repairs or replacements.

How this 'contract' between you and the home warranty provider is worded is crucial. You will be presented with different types and levels of risk coverage. Good advice when buying a home can ensure that you have covered enough of the risks involved, at the correct level, within your home warranty agreement.



#### DIVIDE ANY IMPROVEMENTS INTO A LOGICAL SCHEDULE.

It's rare to find a property to move into that's 100% perfect for you and doesn't need your personal touch. However, it can be really overwhelming to stand in your new home and think of all the small or large changes you want to make. Whether it's redecorating to match your tastes, renovating a bathroom, or creating a complete extension or loft conversion, Maybe the Home Inspection report and insights from your REALTOR® have also added fixes and changes you need to make.

Keep in mind that day one is the start of a journey, not a destination. So, you could create a workable plan to make incremental changes over time. It would help you feel more optimistic if you factored in a budget for improvements and changes before you set aside your home deposit.

One way to schedule post-sale work is to start with making the main living area, kitchen, or master bedroom 'perfect'. Then you have a room that's truly yours. From there, you can gradually bring all the other areas of your home into line. Alternatively, focus on the 'must-do' tasks before moving on to things you 'want' to change.

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#### LOCAL TRADESPEOPLE AND HOME SERVICE COMPANIES

The best Realtors have an incredible range of local information they can pass on to you. This may well include suggestions on how to find relevant services in your new neighborhood.

We are not just talking food delivery services for those mad few days of moving in. They may also know tradespeople who can do essential work quickly or quote for longer-term projects. Having a few of these lined up can make life a great deal easier when you move.

You may even want to arrange for a pre-closing visit to your new home with key tradespeople. You can start to get quotes together for improvements and get a slot in their schedule once you have chosen the right contractor.

Do you need an interior designer to start planning out the decorative changes you'll make in your new home? Working on sketches and themes can be a great thing to do in advance of your home purchase. You can also start buying items for your new home in advance, according to the theme you are considering.

Researching good local contacts and services in advance of your move certainly gives you one less thing to consider when you're unpacking and rearranging your belongings.

#### **HOME SECURITY**

Another thing to think about, ready for the day you move into your home, is whether the property's security systems are adequate for your needs. You might want to get pre-closing-day quotes for updating or upgrading the home entry system, for example.

In fact, some new homeowners prefer to put new locks on windows and doors anyway, to be sure that they are the only key or security code holders. Keep in mind, too, that if you're sticking with the existing alarm system and security measures, you must make sure the former owner leaves instructions manuals and codes in the property, ready for you to use.

#### FIRE AND FUME PROTECTION

This is a particular priority if you are buying an older property in need of renovation. One of the first things to check is whether your home has smoke and carbon monoxide detectors in all the right places. As well as other fire prevention and management equipment for residential properties.

Don't assume existing equipment is working either. Check that out and put fresh batteries in the detectors as soon as you get inside.

Thinking about this in advance of your move keeps you and your family safe from day one.

#### A HANDY GUIDE TO TERMINOLOGY

#### WHAT IS MORTGAGE PROTECTION INSURANCE?

This is not the same as homeowners' insurance or a home warranty policy. It's a type of insurance that protects your mortgage, and it may be mandatory or optional. The two types are:

#### 1. PMI

You may be required to take out private mortgage insurance (PMI) to qualify for certain types of loans when you buy a residential property. You will then pay a monthly amount to a specialist in this kind of mortgage protection policy.

Homeownership and home warranties are about managing your risks and making sure you can claim money to help you when things go wrong. Whereas PMI policies are something that's for the lender's benefit, not yours.

If your home deposit is low, the amount you need to borrow increases, and so does the risk to the lender. So, private mortgage insurance covers the lender if you default on your mortgage payments.

#### 2. MPI

If you are not mandated to have PMI, it can be a wise decision to take out optional Mortgage Protection Insurance (MPI). This is insurance that makes your loan repayments for you if you become unable to complete your loan obligations due to a specific set of circumstances. You can also see it referred to as mortgage life insurance.

The length of time this type of insurance runs for is usually tied to the period of time that's required for you to pay off your mortgage loan. The cost and terms and conditions can vary widely, and you are strongly advised to seek specialist help in choosing a mortgage protection product.

#### WHAT IS A PROPERTY TITLE AND DEED?

When you are buying or selling a home, you will come across the terms deeds, property title, and title company. What do they all mean?

#### PROPERTY TITLE

A property title is an official record of who currently owns it and who has owned it in the past. It contains a physical description of the property too, to be clear on what it entails. The title may include any liens. These are legal claims based on the financial value of a property.

To illustrate how this works, if you applied to have a property title transferred to your name, you could find that straightforward. Or there could be a lien on the title. Someone or an organization has a financial interest in the property, and their rights must be taken into account.

When you buy a property with help from a mortgage loan, that becomes a lien on the title, indicating that the lending company has a financial interest in your home.

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#### PROPERTY TITLE COMPANY

Property title companies are organizations tasked with managing titles and searching for those involved in a property sale. One of their jobs is to make sure the property you are buying is 'unencumbered' and doesn't have any outstanding liens on it.

The final stage of buying your home-closing day—will involve making sure the title for the property formally passes to you, as this is then a legally binding transaction.

Title companies usually operate within title insurance, which protects you if they make an oversight and you find that's a problem with the title further down the line.





#### **PROPERTY DEEDS**

You will get your name added to a property deed when you buy a home. This is the legal document that registers the fact that the property title has passed to you. The formal way to refer to a deed is that it is "the vehicle of the property interest transfer".

In most states, deeds must be recorded in a courthouse or assessor's office for them to be legally enforced.

If the deed is not registered, you would still have your name on the title and own the property. However, a deed is an important piece of paperwork that your real estate agent and legal advisors can help you with.

One week prior to settlement, you should call the utility companies and begin the process of having them transferred into your name. Different utility companies service different locations. We can help you with the contact names and telephone numbers you need. You'll also need to call your current utility companies to make sure your cable, electricity, and gas are turned off the day after you move out.

We will also want to have a "final walk-through" at the property just before closing. This is to make sure everything at home is as expected. We will also check that all systems are working as expected and that items agreed upon in the offer contract are in place. We will also want to make sure any repair work is completed. We can even check that the key has been removed from the lockbox to prevent access by anyone other than you.

The aim is to make closing a smooth process for you. Our belief is that it should be a paperwork event only, with the exchange of keys and money. If there are issues at the walk-through, we will notify the listing agent and get those resolved before we close.

#### **BEFORE THE MOVE**

Once you determine exactly what you are bringing with you, calculate the number of moving boxes needed. We recommend starting with all your non-essentials (everything you won't need during the last month in your home) first. As the weeks progress, move from room to room and pack as much as you can. Don't forget to label your boxes.

#### **FORWARD YOUR MAIL**

Several weeks before you move, notify the USPS of your upcoming change of address. All you need to do is go to USPS.com and choose the date you wish to begin forwarding your mail.

#### SAVE ALL MOVING RECEIPTS

Save all moving receipts for three reasons: First, by donating your things to Goodwill or Habitat for Humanity, you may be able to deduct a portion of the value of these donations from your income tax. Second, if you're relocating for work, you may be able to deduct moving expenses from your taxes come tax season. (For more information on moving expenses and taxes, read the IRS's information sheet.) And third, if your company plans to reimburse you for the move, you'll need to show HR the receipts to get your money back.

#### **SCHOOL**

Moving with school-age children? It's never too early to start thinking about schools in the new town. There are lots of resources online to help guide you towards the best ones for your children.





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### **MOVING CHECKLIST**

#### **FOUR WEEKS TO GO**

- ☐ File a change of address form.
- □ Notify creditors and subscription services of vour new address.
- ☐ Research doctors and dentists in your new location.
- ☐ Set aside items to be sold or donated. Have a garage sale.
- □ Arrange time off at work.
- ☐ Buy moving supplies like boxes, tape, etc.
- ☐ Inventory your items. Assign a value to them all.
- ☐ Arrange for utility services to be turned on and off at your new and old homes.
- ☐ Notify your child's school of your impending moves.

#### THREE WEEKS TO GO

- ☐ Make a list of important names and phone numbers you'll want to remember.
- ☐ Plan for moving pets and plants.
- ☐ Make arrangements with your bank, including moving your safe deposit box.
- ☐ Review your home insurance to see if moving is covered.
- ☐ Transfer your insurance to cover your new home.

#### TWO WEEKS TO GO

- ☐ If shipping a vehicle, clean it out and have the fluids topped off.
- ☐ Start packing.
- ☐ Make travel arrangements.
- ☐ Arrange for appliance servicing.
- ☐ Dispose of hazardous or flammable items like gasoline, bleach, and aerosol cans.
- ☐ Discontinue newspaper delivery, trash pickup, lawn service, etc.

#### ONE WEEK TO GO

- □ Arrange for driver payment at your destination.
- ☐ Set aside valuables and personal items that will travel with you.
- ☐ Drain fuel from gas-powered equipment like lawn mowers.

#### THE DAY BEFORE YOU MOVE

- ☐ Set aside a specific move-in box full of items you'll need immediately at your new home. This contains items like towels, things needed to make beverages, a vacuum cleaner, etc.
- □ Make sure everything is packed.
- ☐ Have important documents related to the move ready.
- □ Defrost and clean your refrigerator.

#### **MOVING DAY**

- ☐ Plan to be at the home when the movers arrive.
- ☐ Your driver should have a utility parts box to ensure all loose parts are together and easy to access at your destination.
- ☐ Take a final walk-through of your home to make sure nothing has been overlooked.
- Sign the Bill of Lading, elect your valuation protection coverage, and double check that your new address and phone numbers are correct.
- Lock all doors and windows and turn off all switches.
- ☐ Try to arrive early to verify that utilities are connected and working.
- ☐ Be ready to provide payment to your driver.
- □ Unpack and get settled in your new home.

#### IMPORTANT CHANGES OF ADDRESS

- □ Utilities
- □ Electricity
- ☐ Gas
- □ Water
- ☐ Cable/Internet/Phone
- ☐ Cell Phone(s)
- □ Trash

#### **FINANCIAL**

- ☐ Employment (HR/Payroll)
- □ Banks and Credit Cards
- ☐ Loan Agencies (Mortgage, Auto, Student, etc.)
- ☐ Insurance (Auto, Medical, Home, Dental, Life, etc.)
- □ Investment Broker

#### **GOVERNMENT**

- □ Social Security
- ☐ Department of Revenue
- □ DMV (License Registration)
- □ USPS Mail Forwarding
- □ Voter Registration
- ☐ Business License Office (If you operate a business from home)

#### **MEMBERSHIPS**

- □ Professional Associations
- □ Magazines/Subscriptions
- ☐ Gyms
- □ Churches
- □ Community Groups
- □ Alma Maters
- □ Civic Organizations
- □ Licensing Boards
- □ Other Extracurricular Activities

#### **SERVICES**

- ☐ Home (Lawn, Delivery, Housekeeping, etc.)
- ☐ Childcare (School, Daycare, Babysitter, etc.)
- □ Doctors
- □ Lawyers
- □ Accountants
- □ Vet/Groomer

#### **OTHER**

- □ Business Cards
- □ Friends/Family





Renting out your home or purchasing a rental property can be an exciting journey, but it requires careful thought and preparation. Whether you're looking to offset mortgage costs or generate extra income, there are key factors to consider ensuring a smooth and successful experience. Let's break it down into manageable steps to guide you through the process.





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#### DO YOUR RESEARCH

The first step is understanding the rules and regulations in your area. Are local laws and HOA covenants rental-friendly? Does your mortgage allow for renting? If you're uncertain, consult your city offices, HOA board, or mortgage lender to clarify these details.

Next, take a deep dive into the local rental market. Find properties comparable to yours and see what they're renting for. Pricing too high or too low can discourage prospective tenants. Strike a balance-ensure the rent is competitive, covers your costs, and generates a profit.

Think about your target audience: is your property ideal for young families, students, or single professionals? Research what renters in your area are looking for, from amenities to design trends, to help you market your property effectively.



Decide if you'll rent your property furnished or unfurnished. If furnished, remove personal items and anything valuable, and create a detailed inventory with photos for added security.

A neutral, well-maintained property is often more appealing to long-term tenants. Consider painting walls in neutral colors and keeping décor simple-it often helps tenants envision the space as their own. Plus, this approach makes move-ins and move-outs less stressful for everyone.

Don't forget the exterior. First impressions matter! Improve curb appeal by tidying up outdoor spaces, planting flowers, or adding simple landscaping features. A clean, inviting property can attract more interest. Never underestimate good photography.

Hiring professional cleaners is always worth considering. They can tackle every corner, from shining windows to scrubbing ovens, transforming a house into a warm, welcoming home.

Before tenants move in, make copies of all necessary keys and provide garage door openers if applicable. Gather instruction manuals for appliances and systems like alarms or thermostats so your tenant feels well-equipped from day one.

#### PREPARE INSURANCE

Inform your current insurance provider about your rental intentions. Rental properties often require special coverage to protect the building and its contents, and your policy may need to be adjusted accordingly.

Consider landlord insurance to safeguard your investment. These policies can cover financial losses, tenant damage, and possibly missed rent payments. Staying informed about these options is vital, as landlord regulations change frequently, and staying compliant protects both you and your property.

#### KNOW YOUR RESPONSIBILITIES AND LAW

Becoming a landlord brings new responsibilities. Understanding landlord-tenant laws is crucial for protecting your property, keeping tenants happy, and resolving any issues legally and efficiently.

Fair housing laws are particularly important. Violating these regulations can lead to serious consequences, and claiming ignorance won't protect you. Take time to educate yourself or consult professionals to ensure compliance. Being proactive now can save you headaches later.

#### **CHOOSE THE RIGHT PROPERTY MANAGER** AND REALTOR®

Working with professionals can make all the difference. Licensed Property Managers and Realtors bring expertise and follow best practices to help you navigate the rental process smoothly. They are trained to meet industry standards and uphold a code of ethics.

From advertising your property to screening tenants, handling paperwork, and dealing with dayto-day tenant communication, a professional team can save you time and stress. You'll have peace of mind knowing your investment is in capable hands.





#### **INTERNET LENDERS**

In recent years, we have seen several transactions collapse in the final week because some Internet lenders did not do something required to get the transaction closed. Many will quote fantastic rates but often cannot deliver. If any issues come up during the transaction. we may have a difficult time getting them solved. There is nothing worse than having gone through the process only to find an issue at the eleventh hour. Therefore, we suggest going with those lenders with local knowledge.

#### LOCAL MORTGAGE **BROKERS AND LENDERS**

We work with several lenders on a regular basis. We only work with lenders who have a proven track record of treating our customers professionally and who are competitive. We would not send our customers to someone who has substandard service or cannot perform as promised. In other words, we have an ongoing relationship based on their performance in the past. You are not obligated to use any of them, but they are a good place to start. If you have someone in mind that you would like to use, that's great! Just let us know who, and we're happy to work with them. Who knows? We may recommend your lender to a future buyer if they meet our standards.

#### **KNOW YOUR PRICE RANGE**

Our objective is to find out what you can afford, what closing costs may be required, the type of loan best suited to your situation, and the all-important pre-approval letter that we will need for any offer we may write. Finding your upper limit also gives you peace of mind, knowing the homes we look at are within your budget. We also understand that even if you can afford more, it sometimes makes sense to set a self-imposed limit lower than what the lender says. It makes a lot of sense to shop around a little bit, but we can do that after we find a house.

#### **BECOMING AN ALMOST-CASH BUYER HELPS**

When it comes to making an offer that is contingent on financing, having a lender approval letter from a local lender gives you the advantage of being as close to a cash buyer as possible. You are giving the seller the assurance that if they commit to your offer and take their home off the market, the probability is very high that a closing will occur.

The approval will also spell out the terms of your loan, which need to be incorporated into the offer we make. Terms can include the interest rate, the type of loan, the down payment, the amount of time the lender requires for approval, and closing costs. These items are required to set limits in the contract on what you are paying. This way, if rates jump before you lock in, you have the option to evaluate your decision to proceed.



#### SEVEN BUDGETING TIPS WHEN SAVING FOR A DOWN PAYMENT

Saving enough money for a down payment can be challenging, but some discipline and a plan may help bring you closer to homeownership. Here are some tips to get you started:

#### 1. TRACK EVERY DOLLAR

Find out exactly where your money goes each month by keeping track of every single item or service you purchase over the past 30 days. Review your credit card and bank statements to categorize where you spend each dollar.

#### 2. RATE EVERY PURCHASE

Using the month's expenditures, rate each item or service you bought as a "want" or a "need."

#### 3. SET SAVINGS GOALS

Using your "wants" and "needs" lists, determine where you can realistically cut spending. Use the budget to set monthly and yearly savings goals.

#### 4. SET APART FUNDS

Create a separate savings account for your down payment. It's not only easier to track, but blocking off the funds may make you think twice before dipping into that money for something other than your future home.

#### 5. SAVE AUTOMATICALLY

If you are paid through direct deposit, chances are you can split your paychecks into more than one account. Set it up for regular deposits to be made into your new "down payment" savings account.

#### 6. SAVE YOUR TAX REFUND

The IRS estimates that more than 150 million tax returns will be filed this year. Save your tax refund and apply it to your down payment.

#### 7. MAXIMIZE YOUR RETURNS

Once you have a bit of money saved, talk to a financial professional about places you can invest it to get a bigger return than you would by keeping it in your savings account-perhaps a money market account or a Certificate of Deposit (CD).





RECREATION | HOME | AUTO | LIFE | FARM AND RANCH COMMERCIAL | SUCCESSION PLANNING | RETIREMENT PLANNING



Here at Jon Robinson's Agency, we are committed to providing the best service possible and creating good relationships with our customers and community. We are a group that aims towards protecting the things you love most, and always being there when life's troubles get in the way. Where other companies may rely on algorithms to predict your needs, we believe nothing can really replace the value of a human. With a reputation for reliability and trustworthiness, we truly make insurance simple and stress-free.



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#### **FINANCIAL FAQS**

#### WHAT DOCUMENTS WILL I NEED TO APPLY FOR A MORTGAGE?

The documents needed for getting a mortgage are pretty straightforward. Other than having satisfactory credit, the lenders typically care about your income, down payment for buying a home, or equity in your home if you are refinancing. Thus, if you are buying a home, the lender will need 30 days' worth of pay stubs, the last two years W2s and tax returns, your driver's license, and two months worth of complete bank statements to verify the assets being used for the down payment.

#### WHAT IS A GOOD INTEREST RATE ON A **HOME LOAN?**

Determining what is a good interest rate on a home loan depends on your credit scores and whether or not you want the loan with the lowest closing costs or the lowest rate. It is important to speak to a local mortgage broker who will take the time to analyze your short- and long-term goals for the home loan that you are applying for. Typically, if you are planning on keeping a mortgage short-term, it makes more sense to take an interest rate that has little or no closing costs associated with it.

#### WHAT IS THE APR ON A MORTGAGE?

The APR on a mortgage is the true cost of a loan. Your mortgage payment is based on your note rate, which is always lower than the APR. For instance, if there are no discount points associated with a mortgage rate, then the APR will be very close to the note rate. However, if you are paying discount points, then the gap between the note rate and the APR increases depending on the number of discount points or origination fees associated with the instant rate. A lot of online advertisements focus consumers attention on the note rate rather than the APR. Consumers should pay particular attention to the fine print when shopping for the lowest APR or mortgage rates.

#### ARE HOME EQUITY LOAN RATES DIFFERENT FROM MORTGAGE RATES?

Yes. Home equity loan rates are most often tied to the prime rate and, depending on market conditions, can be lower or higher than 30year fixed mortgage rates. Also, home equity loan rates are typically adjustable and fluctuate monthly. If you are looking for home equity loan rates that are fixed, chances are that the rate will always be higher than a traditional first lien fixed mortgage. When it comes to home equity loans, your best bet is to deal directly with a local bank, as they offer the best no-closing-cost options for consumers that also bank with them.

#### ARE SECOND-HOME MORTGAGE RATES LOWER THAN OWNER-OCCUPIED **HOME RATES?**

Second-home rates are slightly higher than owner-occupied rates. However, the required down payment for second homes is higher and directly affects the interest rates you are offered. The higher the down payment, the lower your second home mortgage rate. If you are researching the best rates online, know that FHA loans are not qualified for purchasing a second home. So, be sure to look for conventional rates online and not FHA rates.

#### WHAT IS PROPERTY DEVELOPMENT FINANCE?

Property development finance is funding for either major new building projects or comprehensive renovations. Think new housing estates, luxury homes, office blocks converted to flats, etc.

#### WHAT FEES MIGHT I EXPECT TO PAY?

Property development finance comes with an assortment of fees, and it's a good idea to know what you'll need to fork out for before you get started. Take a look at the fees section for full details.

#### **HOW MUCH CAN I BORROW?**

Loans are based on a percentage of the gross development value. For more details, take a look at our overview of finance.

#### IS REFURBISHMENT FINANCE THE SAME THING?

No. Refurbishment finance is for much smaller projects, like you see on lots of TV shows where a developer does up a property and tries to sell it on for a profit.



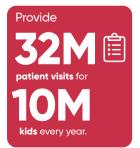


Across all levels of the RE/MAX network, there's a common understanding that businesses are only as healthy as their communities. That's why RE/MAX agents have made a commitment to giving back through their longtime partnership with Children's Miracle Network Hospitals.

RE/MAX has worked to help change kids' health through their agents' generous donations, creative fundraising events, volunteer programs at hospitals, and their unique Honor Card program. RE/MAX helps fund the care and treatment for millions of kids treated at 170 hospitals in the U.S. and Canada.

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/ LEGAL CONSIDERATIONS

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Buying or selling a home can be a confusing process, especially if it is your first time. In addition to all the details you are handling related to selling and purchasing real property, you may also want to consider retaining an estate planning attorney to help you protect your valuable assets as you buy them, inherit them, and potentially prepare for their future transfer. Additionally, if you are moving to another state for retirement or other reasons, your wills, trusts, powers of attorney, and healthcare directives should be updated to comply with unique state laws and to also help you establish residency for state income tax.



RE/MAX PEAKS | 69



Indeed, despite the complicated laws that often restrict an individual's ability to transfer or bequeath their homestead, in some cases you may be able to transfer your homestead to or purchase your homestead using a trust and thereby avoid the significant cost, delay, and frustration of probate procedures that would otherwise result upon your death if you owned your homestead outright.

In today's dynamic real estate market, experienced representation is crucial to protecting your interests during each and every step of a real estate transaction. Buying and selling property in both the commercial and residential markets is more complicated than ever before.

Real estate attorneys represent clients in all phases of these transactions, including the preparation and review of:

- Real Estate Purchase and Sale Agreements
- Land Surveys
- Deed Restrictions and Title Matters
- Financing Documents
- Settlement Statements and other Closing Documents

Estate planning attorneys represent clients in matters related to the sale of inherited property and can prepare trusts for prospective purchasers to hold title to property to avoid probate.

#### ESTATE CONSIDERATIONS WHEN BUYING AND SELLING A HOME

#### INHERITED PROPERTY

The process of selling an inherited home can become very complicated. There are different procedures that must be followed before selling the property. The more you know about the specific topics, the easier it will be for you to manage the sale.

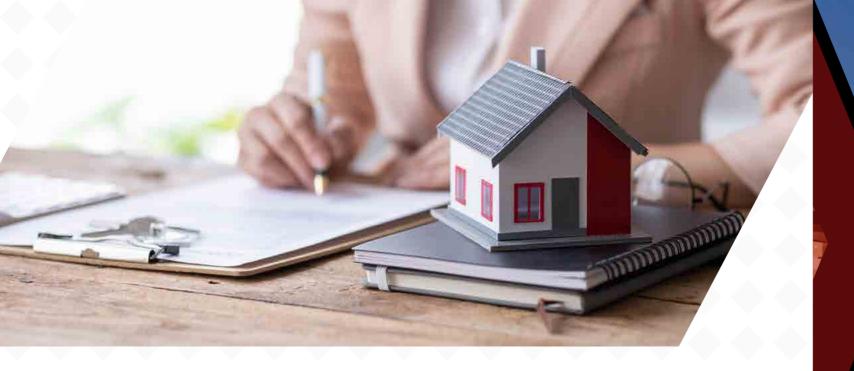
#### IS THERE A VALID WILL?

The first step in the process will be to determine whether the deceased individual has a valid will. When a person dies and leaves a will, they are said to have died "testate" or to have a "testate" estate. Otherwise, they are said to have died "intestate" or to have an "intestate" estate. There are typically two different types of estate proceedings that will be followed:

- Probate: If the person who died had a will, then you will be forced to go through probate to divide up the assets in question.
- Administration: If the person dies without a will, then you will file for administration, and the property will be divided by law.

Probate is the court process by which a will is proven either valid or invalid.

This process is held in the hands of the probate or surrogate court (depending on jurisdiction), and it will need to see that the will is proved to satisfaction. Once the will is deemed valid, the personal representative or executor (depending on jurisdiction) who is named in the will will be appointed to distribute the estate. At that time, they will attempt to move forward with the wishes of the individual who passed.



#### FILING FOR PROBATE

Be sure that you list all of the "heirs" on the probate petition. The heirs must also be served with a notice. Once this happens, the court will not have control over the heirs. At this point, the notice that was delivered will make the heirs aware that the personal representative or executor has filed for authority to act on behalf of the estate. If the will has beneficiaries that are due to receive assets in the will, then they must also be notified of the probate proceedings.

#### **OPTIONS FOR SELLING AN INHERITED HOUSE**

At this point, we have the specifics out of the way regarding the inherited sale process. Those initial steps can become very complicated. It is best if you take the extra step and continue to educate yourself, so you will be more comfortable throughout the process.

When it comes to the sale of your real property, there are a couple of options that you can consider. Each option offers its own unique benefits to the new homeowner. The option you choose will depend on:

- · The market conditions
- Your current financial status
- The condition of the home
- The location of the home: and
- Your knowledge of real estate.

#### THE TWO PRIMARY SALE OPTIONS

There are two primary options that you have when it comes to selling your property: listing with an agent or for sale by owner.

#### LISTING WITH AN AGENT

Selling your home with a real estate agent is the traditional route that most homeowners use to sell. If this is the vehicle that you intend to use, then hiring a real estate agent does not mean that you are no longer involved in the transaction. You should do some research on your local market. This will help you better understand market conditions. Finding out if you are in a buyer's market or a seller's market can also help.

The benefits of listing your home with a real estate agent are:

- · They understand the market conditions.
- · They have the expertise to price your home correctly.
- · They will handle all the negotiations.
- They oversee the showings and open
- They handle the marketing and paperwork.
- They should have a network of other agents who can bring in potential buyers,
- They have access to listing the property on the MLS.



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# **GLOSSARY**

All you're looking for are some straightforward answers with no jargon. That's why we've created this simple list of terms.

#### Adjustable-rate mortgage (ARM)

There are two types of conventional loans: the fixed-rate and the adjustable-rate mortgage. In an adjustable-rate mortgage, the interest rate can change over the course of the loan at five-, seven-, or ten-year intervals. For homeowners who plan to stay in their home for more than a few years, this is a risky loan as rates can suddenly skyrocket depending on market conditions.

An appraisal is required to gather the estimated value of a piece of real estate. During the home sale, the mortgage lender sends out an appraiser to get a professional opinion of the value of the property. This helps the lender decide if the property is worth the amount of the loan the potential buyer is seeking.

A property marketed in "as is" condition usually indicates that the seller is unwilling to perform most if not all repairs. It could also mean that it is priced "as is", which is typically lower than market pricing in the area.

#### **Buyer's agent/listing agent**

A buyer's agent, also known as a selling agent, is a licensed real estate professional whose job is to locate a buyer's next property, represent their interests by negotiating on behalf of that buyer to obtain the best price and purchasing scenario for that buyer as possible. This agent is a fiduciary for the buyer.

The listing agent, also known as the seller's agent, is a licensed real estate professional whose job is to market the seller's property, and to represent the seller's best interest by negotiating on behalf of the seller to secure the best price and selling scenario as possible. This agent is a fiduciary for the seller.

#### Closing

Closing is when the home sale is considered final, which typically includes all parties' signatures on all required documents, all monies conveyed, and when a lender is involved, with full lender's approval. For some markets across the nation, recording the deed with the county clerk's office is the ultimate and final step of closing. Once all these items are completed, then a buyer's access to the property is then provided, and the buyer is considered the new homeowner.

#### Davs on market (DOM)

DOM is defined as the number of days from the date on which the property is listed for sale on the local real estate brokers' multiple listing service (MLS) to the date when the seller has signed a contract for the sale of the property with the buyer.

A related metric is the average DOM for homes sold in a market during a specified period. A low average DOM indicates a strong market that favors sellers. A high average DOM signals a weak market that favors buyers. Seasonality can also be a factor.

#### Equity

Equity is ownership. In homeownership, equity refers to how much of your home you actually own-meaning how much of the principal you've paid off. The more equity you have, the more financial flexibility you have, as you can refinance against whatever equity you've built. Put another way, equity is the difference between the fair market value of the home and the unpaid balance of the mortgage. If you have a \$200,000 home, and you still owe \$150,000 on it, you have \$50,000 in equity.

Escrow is an account that the lender sets up that receives monthly payments from the buyer. The escrow holder is the agent and depositary (impartial third-party) who collects the money, written instruments, documents, personal property, or other things of value to be held until the happening of specified events or the performance of described conditions, usually set forth in mutual, written instructions from the parties.

#### **Fixed rate mortgage**

With fixed rate mortgages, your interest rate stays the same for the duration of the loan. They are often available as 10, 15, 20 & 30-year loans with the most popular being 15- and 30-year

#### **Homeowner's association (HOA)**

A homeowner's association is a private association that manages a planned community or condominium. When you purchase a property that is managed by an HOA, you agree to abide by the HOA's rules and pay its monthly or annually HOA dues. If you fail to pay and/or comply, they often have the ability to file a lien against the property and/or foreclose on the property.

#### Home sale contingency

A home sale contingency is for a buyer to indicate to a seller that part of their condition to purchase the seller's property relies on the buyer's ability to finalize a close on their current property. This is often negotiated with a clause in a contract or with an addendum to a contract. An example of how such a contingency can be used would be if a buyer needs to sell their property in order to have the down payment required on the purchase of the new property or would rather use their sale proceeds instead of their savings to make the down payment.

Depending on the market, it could hamper negotiations with a seller when a contingency is part of the picture.

#### Inspection

An inspection happens when buyers pay a licensed professional inspector to visit the home and prepare a report on its condition and any needed repairs. The inspection often happens as part of the due diligence period, so buyers can fully assess if they want to buy a particular home as is or ask the seller to either complete or pay for certain repairs.

#### Interest

This is the cost of borrowing money for a home. Interest is combined with principal to determine monthly mortgage payments. The longer a mortgage is, the more you will pay in interest when you have finally paid off the loan.

#### Land lease

Traditionally, when you purchase a home, you own the home and the land the property is built on. There are some circumstances that involve a land lease, which means you would own the home while paying rent to the landowner for the land.

#### Mortgage broker

The broker is an individual or company that is responsible for taking care of all aspects of the deal between borrowers and lenders, whether that be originating the loan or placing it with a funding source such as a bank.

#### Mortgage pre-approval letter

Getting a mortgage pre-approval letter is important because it gives home buyers an idea of what they can afford. A mortgage pre-approval letter is issued by the lender and identifies the terms, loan type and loan amount the buyer qualifies for after checking the buyer's debt-to-income ratios along with cash on hand and credit history.

Many sellers or their agents require a mortgage letter with any home offer that isn't all-cash since it acts as proof the buyer has been qualified to get financing.

#### Multiple listing service (or MLS)

An MLS is a database that allows real estate agent and broker members to access and add information about properties for sale in an area. When a home is listed for sale, it gets logged into the local MLS by a listing agent. Buyer's agents often check the MLS to see what's on the market and what similar homes have sold for. According to Inman.com, there are over 600 MLS organizations in the United States.

### Natural hazards disclosure (NHD) report

A report required by most states that discloses if a property is in an area that has a higher risk of natural hazards. The report is typically paid for by the seller and given to the buyer during

The following natural hazard zones are covered in a NHD report:

- Special flood hazard area
- Area of potential flooding
- Very high fire hazard severity zone
- Wildland area that may contain substantial forest fire risk and hazards
- Earthquake fault zone
- Seismic hazard zone

#### Offer/counteroffer

Buyers make a formal offer on the home they want to purchase. The offer can be the full list price, or what you and your agent deem a fair market value.

The buyer's agent puts the offer in writing, asks you to sign it, and then submits it to the seller's agent. The seller might immediately accept it, in which case it becomes the parties' purchase contract, or may make what's known as a counteroffer.

#### **Preliminary report**

A preliminary report reveals any issues with a title that need to be dealt with by the seller in order to deliver a clear title. It gives details such as ownership history, liens, and easements. The title company gathers this report by searching existing property records at the county recorder's office.

#### Probate sale

A probate sale happens when a homeowner dies without writing a will or leaving a property to someone. In such situations, the probate court would authorize an estate attorney, or other representative, to hire a real estate agent to sell the home.

The total process will usually be a bit more complicated and therefore will take more time than a conventional sale.

#### Proof of funds

When you make an offer, sellers will require you to submit proof of funds. If you're buying a house with a mortgage, it shows them that you have the cash available for your down payment and closing costs. If you're paying all cash, your proof of funds shows you have the money.

The following documents qualify as proof of funds:

- Original or online bank statements with bank letterhead
- Copy of a money market account balance with bank's logo or letterhead
- Certified financial statements, such as an income or cash flow statement that's been signed off on by an accountant
- · An open equity line of credit

#### Purchase and sale agreement (PSA)

A purchase and sale agreement is commonly referred to a written contract between the buyer and seller, which outlines the terms of the parties to sell and purchase real property.

When a home is "under contract" it usually signifies that the Buyer and Seller have formalized their commitment to sell and purchase the real property.

#### Real estate broker

A real estate broker is a real estate agent who has passed a state broker's exam and met a minimum number of transactions. These brokers can work on their own or hire their own agents.

#### REALTOR®

An actively licensed real estate agent and REALTOR® are often used interchangeably, although not every real estate agent is a REALTOR®. A REALTOR® is a member of the National Association of REALTORS® (NAR).

A REALTOR® promises to uphold the Code of Ethics of the association and to hold each other accountable for when serving the public, customers, clients, and each other, with a high standard of practice and care.

#### Seller disclosure

A seller's disclosure is a disclosure by the seller of information about the property, or which could affect a buyer's decision to purchase the property, all of which to the best of the seller's knowledge.

A seller must also indicate items which are not specific to the property itself but related to a person's enjoyment of the property, such as pest problems, property line disputes, knowledge of major construction projects in the area, military base related noises or activities, association related assessments or legal issues, unusual odours caused by a nearby factory, or even recent deaths on the property as permitted by law.

#### Title search

A title search examines public records for the history of the home, including sales, purchases, and tax and other types of liens.

Generally, a title examiner will conduct a search using title plants, and sometimes the county records, to see who is listed as the record owner of the property. Such information, along with any liens or encumbrances that are recorded against the property, will be listed in the Preliminary Report for the parties to review prior to the close of escrow.

#### Trust sale

A trust sale means that the home is being sold by a trustee of a living trust – and not a private party. Often this is because the original homeowner has passed away or has placed their assets in a living trust.

The trustee may not be as emotionally attached to the property as a traditional owner, which could translate to them accepting a less attractive offer as the trustee may prefer to offload the property.

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# **IMPORTANT NOTES**

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# **IMPORTANT NOTES**


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