

# buying a home



sourceone  
REALTY.com

## how can I help you?



I'll apply my knowledge & expertise to help you find the right home. I have access to virtually every listed property in Chicago, suburbs and Northern Illinois region. In many cases, I'm able to show you homes not yet on the open market. I'll work with you at every stage of the Home Buying process, from initial selection of properties, to obtaining financing, to viewing, to presentation of a purchase offer, to completion of the transaction.

Communication is important. We will want to agree on a system of regular contact (whether in person, by phone, mail, fax, e-mail or texting) so you can stay informed at all times. I will give you reliable information on current market conditions and ample statistics on recent home sales comparable to the type of home you're seeking. The Internet sources for home valuation are fine as a loose guide, but my multiple listing service data is fresh every day.

I'll provide you solid advice that will enable you to make informed decisions on your purchase. To save you time, hassle and duplicated effort, call me for additional information on properties you see advertised for sale, regardless of whether they're listed by a SourceOne Real Estate company. I can obtain important facts about these homes through my membership in the local multiple listing service.

# preliminary buyer information

How far along are you in the Home Buying process, just thinking about the possibility of buying a home, or definitely committed to making a move?

How long have you been looking for a home?

Why are you contemplating the purchase of a home at this time?

What is your time frame? Is there a definite time by which you must be in your new home?

Who will be included in the Home Buying and buying decisions?

Have you ever purchased a home before? If so, how many and how recently?

In previous Home Buying experiences, what were the positive features of those experiences?

Were there any unpleasant experiences in your previous Home Buying process that you hope to avoid this time? If you're buying your first home, do you have any concerns?

How do you plan to handle the financing of your new home? Can I explain some options?

What are your expectations of me as your real estate professional?  
What specific services and support do you expect?



## our local advantage

### SearchSourceOne.com

You may search for homes by map, neighborhood or data criteria. We have a search for every personality!

#### How is our search different?

Many real estate sites online only offer an IDX search. Our search is both IDX and VOW. Here is a brief description of the differences. We think you'll prefer our Northern Illinois real estate search engine.



1. **IDX Internet Data Exchange** - The IDX MLS (multiple listing service) search does not require you to register; however, these sites don't show you all of the listed homes on the market, and they only show a snippet of information about each property for sale.
2. **VOW (translation, WOW) Virtual Office Web Site** - The VOW MLS search sites ([SearchSourceOne.com](https://www.searchsourceone.com)) does require you to register. **What are the Advantages?** You'll see far more listings and far more details on each listed property, like a Realtor.

More serious buyers typically register on our VOW search platform when they reach the stage of wanting the most possible details on any given home. Your Realtor will run real-time comparables and be able to tell you what you should pay for a specific property, steering you away from homes that are prices way too high for the market. Search 120,000+ homes on our VOW search,

There's no charge for [SearchSourceOne.com](https://www.searchsourceone.com) and you may update your online property preferences any time, as they evolve. Your SourceOne agent can set you up to receive new alerts. The latest studies by the National Association of REALTORS® show that 84% of home buyers start their home searches on the Internet. [SearchSourceOne.com](https://www.searchsourceone.com) was designed around this demand.

You'll also gain access to driving directions, printable flyers, e-mail format flyers and more.

CREATE Saved Searches,  
Receive Just Listed and Open House  
Alerts, Save Your Favs!

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# identifying your home needs

Describe the things that are most important to you in your ideal home and neighborhood.

1. For some people, “home” means a hub of social activity; for others it might be a place to retreat from the pressures of daily life. What does “home” mean to you?
- 

2. Who will be living in your household? Will you often have other family members or friends visiting for more than a few days at a time?
- 

3. If you will be working outside your home, what would you consider a comfortable commute (in time or distance)? Will you be working at home?
- 

4. What are the most important activities for the members of your household? For example, hobbies, recreation, school, entertaining, religious or cultural activities.
- 

5. What are the features you liked most about your previous home? This might include: style, floorplan, yard, view and neighborhood.
- 

6. What do you dislike about the house or neighborhood where you’ve lived previously, which you would want to avoid in your next home?
- 

7. What are the most important “must have” features of your ideal home and neighborhood? Why are they important?
- 



## importance of home ownership



The answer to “What is the best time to buy,” is usually, “NOW”

### **Why Buy Now?**

Economic factors and population growth continually make it an important investment

Property tends to appreciate even during recessions (as compared to other investment options)

Home ownership has tax benefits

Home ownership is a vehicle for accumulating personal wealth

Shelter value – owning property is a good decision as compared to renting

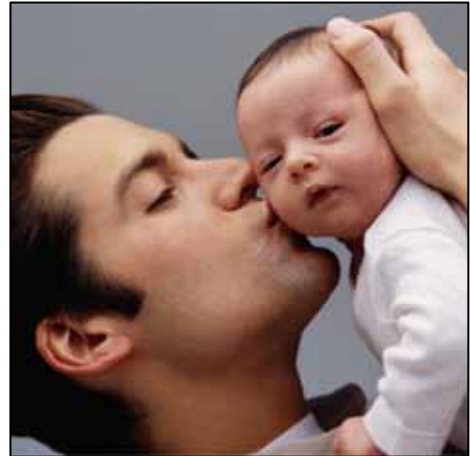
You have the opportunity to build home equity

It's the chance to own “The American Dream;” a tangible piece of the U.S.A.

## why hire a sourceone professional?

We pride ourselves on basing decisions on client needs and thorough studies of real estate trends in our market. We place high standards upon our team and hire only those most suited to upholding SourceOne values that benefit clients. Rely on us as your Home Buying source. We're here to provide help and advice. We look forward to working with you on this important transaction, and it's our goal to earn a lasting relationship with you in the years to come.

SourceOneRealty.com professionals have a team of expert professionals that can work with you on a variety of property-related services.



**MORTGAGE** - We've partnered with **Bank Of America** for their low rates, low fees and high client support. We invite you to contact their representative for a fast pre-approval for your next mortgage. Pre-approval letters give you an edge, when placing a bid on a new property. Apply by phone or Internet, approval usually takes a few hours. We'll help close your loan quickly and efficiently.

**LEGAL ASSISTANCE & TITLE INSURANCE** - Your agent can recommend a title insurance companies and attorneys to represent you. Service is the cornerstone of the business. We offer you an attractive opportunity to save money on your title insurance policy and have the added assurance that policies are underwritten by Chicago Title and Trust. There is no better protection to be found in the marketplace today. We're here to make sure that you have the best possible title protection.

**HOME WARRANTY** - Home warranties allow a home owner to be assured that home operating systems and appliances may be repaired or replaced, if needed, at no or low nominal cost. They provide peace of mind, removing their doubts and fears about unanticipated repair costs. Home Warranty of America (HWA) provides clients with competitive rates on plans that take the worry out of buyer purchases. Unlike many home warranty offerings, HWA's repair/replacement initial policy provides 13 months of coverage. HWA sends out reliable, trustworthy technicians when a claim is placed. Coverage offers additional policies for new construction properties, giving both buyer and builder an added level of protection and comfort. If you list your home with SourceOne Realty and decide to purchase an HWA warranty for an intended buyer, the policy will also cover your home while it is listed with SourceOne.

**HOME INSPECTION** - Professional inspections and structural roof and termite examinations can reveal the current condition of your property and provide potential buyers with unbiased reports. It provides you a formal report and it will put your mind at ease about a home's condition.

## our promise to you

I provide a written QSC Certification Guarantee, to assure that each of the following services is performed.



### **As your Buyer's Agent, I will...**

1. Conduct counseling and information session to identify your needs and goals and plan a property search to match.
2. Offer to arrange pre-qualifying or pre-approval meeting with a lender to determine an affordability range that will improve your negotiating position at the point of offer.
3. Commit to priority availability for meeting your needs and schedule for property research and home showings.
4. Complete a thorough market search to find properties matching your needs & price range.
5. Prepare a written Competitive or Comparative Market Property-specific Listing Analysis, prior to the time you make an offer.
6. Prepare written offer to purchase (on property of your choice) reflecting your price/terms.
7. Provide counsel and negotiating assistance on all offers to purchase.
8. Obtain and review with you the seller's written property history and disclosure statements.
9. Recommend professional building inspections, review findings/remedies with you.
10. Monitor and communicate the status and satisfaction of contract contingencies.
11. Accompany you on property walk-through inspections before closing.
12. Handle post-closing contact, to assure you are satisfied with all services and details.

A third party evaluation survey provided by Quality Service Assurance® will be mailed to you, to rate my services. Results are then posted on a public web site.

## sourceone.com relocation service specialists (RSS)

Moving to Chicago?  
Looking for a downtown condo pied-a-terre?  
Dreaming of an equestrian home in the Suburbs?  
Planning a family move out of state?  
Expecting a job transfer?  
Are you a Corporation needing employee  
transferee assistance?

### **What ever your transition, we can help.**

We'll try to entice you to move to our beautiful city, but if that's just not in your plans, our RSS group can help you relocate to your target destination and we'll do everything we can to take the stress out of the equation **and** help you find exactly what you're seeking. Our buyer services are free.

We'll assist you in selling an existing home in the shortest period of time. We'll find your new home, be it resale or new construction. We will offer market analysis expertise to help you avoid properties that may be over-priced in the market. Communication is everything and our specialists excel at what they do.

You'll receive neighborhood schools and report data, utility hook-up company lists and assistance in finding temporary housing rental or furnished apartments (should you require it). If you're flying in from out of town, we can assist with recommendations for local accommodations, offer area tours, as well as show you homes currently for sale in the market.

In Chicagoland, we can show you exciting hidden gems (restaurants, landmarks, shopping) in the area and point you to interesting places your family will want to discover, once they're here and settled. The SourceOne associates also know the trusted local folks to call, when clients are in need of mortgage loans, moving companies, packing and unpacking services and home warranty services. Ask any SourceOne agent for a **Home Source List and Community Package**. Consider us your one-stop home shop to coordinate your move.

If your employer offers relocation services, we are an approved relocation service team that can handle the job. Our efficient services and client care deliver a timely closing.



# home buying process

## INITIAL CONSULTATION

Determine your priorities and needs.  
Review “agency” choices and select the appropriate working relationship.  
Discuss financing options.

## FINDING THE RIGHT HOME

Sales professional shows properties that meet your criteria.  
Evaluate each property with sales professional.  
Choose the right home.

## PREPARING AN OFFER

Review comparable sales to determine offer price.  
Review progress of loan pre-approval; Decide on financing.  
Decide on other terms (inspections, possession date, personal property, etc.).  
Prepare earnest money deposit.

## REACHING AN AGREEMENT WITH A SELLER

Present your offer.  
Negotiation of terms and possible counteroffers.  
Agreed-upon sales contract with seller.

## COMPLETING THE SETTLEMENT PROCESS (CLOSING)

Deposit of earnest money.  
Review seller's property disclosures.  
Review preliminary title report.  
Roof, termite and other inspections.  
Remove any remaining contingencies.  
Arrange for homeowners insurance, home warranty and movers.  
Final walk-through of property with sales professional.  
Provide balance of down payment and closing cost.  
Sign documents.  
Loan funding.  
Recording of title.  
Receive keys from sales professional... MOVE IN!

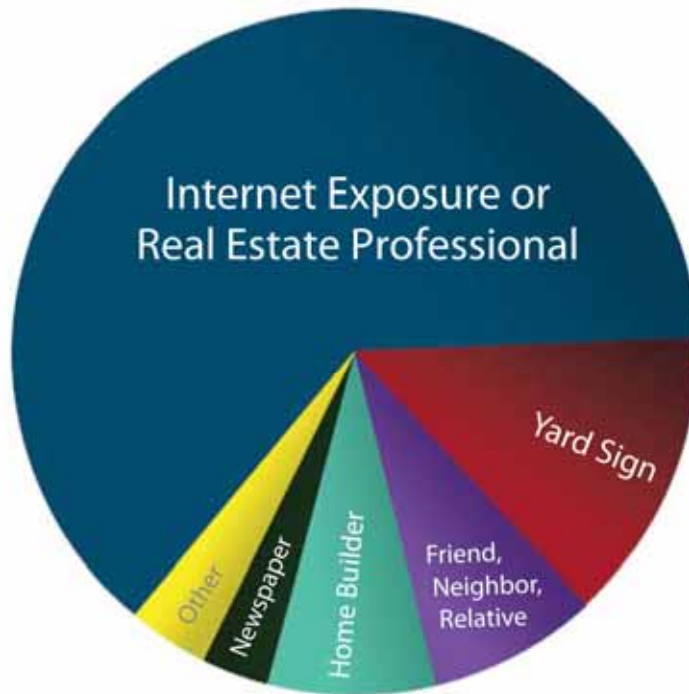
## OBTAINING FINANCING

- Find a mortgage company
- Consult with a loan office
- Pre-qualification
- Complete loan application
- Obtain loan pre-approval
- Provide request documentation
  
- Property appraisal
- Loan Processing
- Final loan approval



## where buyers first learned about their purchased home

Real Estate Professional	34%
Internet	29%
Yard Sign	14%
Friend/Neighbor/Relative	8%
Print Advertisement	3%
Home Builder	8%
Other	4%



Source: 2007 National Association of REALTORS®  
Home Buyers Consumer Survey.

# agency relationships



When real estate professionals work with buyers and sellers, “agency” relationships are established. As you start working with a real estate professional, please ask for a clear explanation of the Illinois agency laws, so that you understand these important issues.

## THREE KINDS OF AGENCY RELATIONSHIPS

**Buyer’s Agent** — represents the buyer and promotes the buyer’s best interest during the home buying process. The buyer’s real estate professional (agent) has a fiduciary responsibility to represent the buyer’s best interests including reasonable care, loyalty and confidentiality.

**Seller’s Agent** — represents the interest of the seller and has a fiduciary responsibility of reasonable care, loyalty, confidentiality and disclosure to the seller. A seller’s real estate professional (agent) works to assist the seller in locating a buyer and in negotiating a transaction suitable to the seller’s specific needs.

**Disclosed Dual Agent** — represents the interests of both the buyer and the seller, during the same transaction. A dual agent has responsibilities to both buyer and seller and must act in the best interest of both parties. We don’t generally recommend dual agency, as conflict of interest may arise in the process.

## WHERE DO COMMISSION DOLLARS GO?

Real Estate Commissions Distribution. - The commission for real estate services is divided between the listing broker office, listing agent, selling broker office and selling agent. All four collectively facilitate the final sale of a home. Each is paid part of the commission for their work and time spent bringing in a final buyer for a given property.

## how to look at homes

Discovering the right home should be an exciting event. As a SourceOne Realty sales professional, my commitment is to make your home search as stress-free and efficient as possible.

Identify what will be affordable in your Home Search. It's important to consider all the financing options available to you and to begin the mortgage pre-approval process as soon as possible.

From the multitude of properties currently on the market, I will select those that most closely meet your unique needs and interest. It's best to preview a few homes at a time. We will schedule time to look at homes and neighborhoods. I'll arrange showing appointments with the sellers and brokers.

If the seller or their real estate professional is at the property when we are there, it would be best for you to limit your conversation with them (due to possible future negotiation).

Use the Home Buying Worksheets I give you to evaluate each property we tour. Keep them for reference in your file. In order to help me find the right home for you, I'll ask you to tell me your thoughts about each property you see--- both positives *and* negatives. We'll continue to assess your needs and buying criteria.



## neighborhood resources

[Click Here](#) to find useful community information such as...

- Cost of Living Reports
- Community Comparisons
- Personal Move Planner
- School Reports
- Community Explorer
- And much more!

Ask your SourceOne Realty sales professional for additional materials for local communities such as attractions, shopping, dining, public services, transportation, health care and neighborhood videos. "Source" is our middle name!



# financing process

Unless you are in a position to pay cash for your home, you'll need to obtain a home loan (mortgage) to complete the purchase. I'll assist you in this process to help ensure that you obtain financing that meets your needs. Being pre-approved for a loan before you submit and offer will put you in a stronger negotiating position and can save time in the loan approval process. I'll put you in touch with an experienced loan officer, your guide in the process.

## TYPES OF LOANS

Various financing options may be available to you, including:

- -Fixed Rate – 15, 20, 30 year fixed rate loans
- -Adjustable Rate Mortgage (ARM)
- -Seller-assisted financing
- -New Construction
- -VA & FHA Loans

## PROCESS SUMMARY

Your lender will require standard information regarding income, expenses and obligations

A Loan Application is filled out. Lender processes application

Credit report and verification of employment and assets occurs

Lender requests an appraisal of home

Lender provides information on loan information + a good faith estimate of costs

Initial truth in lending disclosure statement is issued, which estimates your loan costs

Lender evaluates your application with supporting documents in order to approve loan

Closing documents are signed and the loan is granted

Funds are dispersed to a closing agent and the seller is paid

Title is transferred from seller to buyer

All documents are recorded at the county recorder office

## QUESTIONS TO ASK YOUR MORTGAGE PROFESSIONAL

How much can I afford?

When do my mortgage payments start?

What do closing costs include?

What types of delays can occur in the process?

How can I improve my credit rating or past credit problems?

How does Pre-qualified differ from Pre-approved?

How long does the mortgage process take? - It can take 15-90 days to complete all the steps involved in a home sale, depending on the complexity of the transaction. I will work closely with everyone involved in the transaction to help ensure that it moves ahead as smoothly as possible. I'll explain each step in detail and answer any questions you might have. I'll work with the seller's broker to see that they fulfill their responsibilities under the contract. I'll stay in touch with the settlement officer, title officer, lender and others to help coordinate activities and to help the transaction to move forward. I'll also communicate with you on a regular basis so that you can stay informed and as worry-free as possible.

# loan application checklist

## PURCHASE CONTRACT AND PROPERTY INFORMATION

Copy of the sales contract, the mailing address of property, description of property  
Contract information for access to the property  
Plans and specifications (new construction only)

## PERSONAL INFORMATION

Social Security #  
Your age  
Your years of schooling  
Your marital status  
Number and ages of dependents  
Current address and telephone numbers, addresses from the past seven years  
Current housing expenses (rent, mortgage, insurance, taxes)  
Name and address of landlord or mortgage holder for the past two years

## EMPLOYMENT HISTORY AND INCOME

Two years of employment history, with complete details of each job  
Two most recent pay stubs, W-2's and Federal tax returns from past two years  
Tax returns and financial statements if self-employed  
Written explanation of employment gaps  
Records of dividends and interest received  
Proof of other income

## ASSETS

Complete information on all bank and money market accounts  
Two months of bank statements for each account  
Current values of stocks, bonds, mutual funds, and other investments  
Vested interest in retirement funds, Value of life insurance  
Information on vehicles you own, information on real estate you own  
Value of significant personal property you own

## LIABILITIES AND DEBTS

Itemized list of all current debts (auto loans, other loans, installment debt records, last two months credit card statements, other bills/long term debt information, child support papers)  
Written explanation of past credit problems, full details of any bankruptcy in last seven years.

FEES - Credit report and appraisal fees (usually \$500 or less)

# components of a mortgage

## WHAT COMPRISES YOUR MONTHLY PAYMENTS?

**PRINCIPAL** - The original balance of money loaned. As the loan is paid over time, the principal is the remaining loan balance.

**INTEREST** - The cost for the use (loan) of money. The interest rate remains constant in a Fixed Rate Mortgage. The rate can vary according to specified guidelines over the life of an Adjustable Rate Mortgage (ARM).

**PROPERTY TAXES** - The county assessor charges property taxes based on the value of your home. Two tax installments are due each year. In our area, taxes are due \_\_\_\_\_ and \_\_\_\_\_.

**INSURANCE** - Protection against loss, resulting from certain hazards such as theft or fire. The standard policy pays replacement costs, minus depreciation based on actual cash value. You'll need to obtain homeowners insurance from your insurance agent or we can recommend one for you.

**PRIVATE MORTGAGE INSURANCE (PMI)** - Loans with smaller down payments involve greater risk for the lender, who requires protection in case the loan goes into foreclosure. Without PMI, lenders would be reluctant to offer loans with lower down payments. Anything less than 20% down payment will likely require PMI.



# home buying worksheet

**EVALUATION PROPERTY** (Address) \_\_\_\_\_

Size (# rooms) (square footage) \_\_\_\_\_

Homeowner Association Dues \$ \_\_\_\_\_ Asking price \$ \_\_\_\_\_

Property Taxes \$ \_\_\_\_\_ Financing \$ \_\_\_\_\_

Date \_\_\_\_\_ Most memorable features \_\_\_\_\_

## Interior

Overall condition \_\_\_\_\_

Floor Plan \_\_\_\_\_

Bedroom/baths \_\_\_\_\_

Other Rooms \_\_\_\_\_

Living room \_\_\_\_\_

Family room/dining \_\_\_\_\_

Room Sizes \_\_\_\_\_

Fireplace \_\_\_\_\_

Kitchen/ laundry \_\_\_\_\_

Appliances \_\_\_\_\_

Heating/air \_\_\_\_\_

Other features such as view \_\_\_\_\_

## Exterior

Overall Condition \_\_\_\_\_

Curb appeal \_\_\_\_\_

Architectural Style \_\_\_\_\_

Paint and trim \_\_\_\_\_

Roof \_\_\_\_\_

Deck/patio/pool \_\_\_\_\_

Garage \_\_\_\_\_

Landscaping/fence \_\_\_\_\_

Foundation \_\_\_\_\_

Approximate lot size \_\_\_\_\_

## Location

Appearance of neighborhood \_\_\_\_\_

House value relative to area \_\_\_\_\_

Distance to job, schools, shopping, day care, transportation, medical facilities, park, police/fire: \_\_\_\_\_

Best Features \_\_\_\_\_

Worst Features \_\_\_\_\_

Comments \_\_\_\_\_

# comparative market analysis magic

## SUBJECT PROPERTY

Address	Bed	Bath	Garage	Age	Style	Terms	Days on Mkt	List Price	Sale Price

Other \_\_\_\_\_

## SIMILAR PROPERTIES THAT SOLD RECENTLY

Address	Bed	Bath	Garage	Age	Style	Terms	Days on Mkt	List Price	Sale Price

Other \_\_\_\_\_

## SIMILAR PROPERTIES NOW ACTIVE ON THE MARKET

Address	Bed	Bath	Garage	Age	Style	Terms	Days on Mkt	List Price	Sale Price

Other \_\_\_\_\_

## SIMILAR PROPERTIES THAT FAILED TO SELL

Address	Bed	Bath	Garage	Age	Style	Terms	Days on Mkt	List Price	Sale Price

Other \_\_\_\_\_

PREPARED FOR: (BUYER'S NAME)

PREPARED BY: (SALES PROFESSIONAL'S NAME AND COMPANY)

DATE:

# submit offer to purchase the property

Found the right property? It's time to make a purchase offer.



## POINTS TO DISCUSS

Days on Market, Average Market Time on Comparable Area Listings, Recent price reductions, Prior Offers, List to Sell Ratio, Which décor objects would be included in sale, Motivation of seller

## DETERMINE PRICE YOU WANT TO OFFER

The price the seller is asking may or may not reflect realistic market value. The best way to determine market value is with a Comparative Market Analysis (CMA) showing similar properties that sold recently, those currently active on the market and those that failed to sell. Your SourceOne agent will prepare one for you, plus provide you an estimate of cost associated with purchasing this property.

## DECIDE ON FINANCING

We will review together the status of your loan pre-approval. We will work together with your loan officer to explain financing options and help you determine which mortgage plan best fits your requirements.

## OTHER ISSUES IMPORTANT TO YOU

- Items of personal property you may want included with the house
- Warranty, inspections, repairs or other home enhancements by the seller
- Closing date and possession

## WE WILL PRESENT YOUR OFFER

After your written offer is seen by the seller, he will have three choices; accept your offer as presented; reject it completely; or propose adjustments to your offer (counteroffer). If there is a counteroffer, you can choose whether to accept it, reject it or counter it. Once you've reached agreement with seller, you will have a firm contract to purchase the home.



protecting  
your interests,  
we recommend...

## INSPECTIONS

Professional inspections can reveal structural, roof, termite and other problems with the property that the seller would need to remedy.

## DISCLOSURES

Disclosures are written statements from the seller, which reveal any problems with the house and surrounding property may have that a buyer might need to know about.

## HOME WARRANTY

Home Warranties can give you peace of mind in providing repair or replace coverage of major home operating systems and appliances. Our Home Source<sup>SM</sup> program can recommend one right for you.

## PREMININARY TITLE REPORT

A preliminary title report can inform you of any problems with the property's title. A policy of title insurance protects your rights to the property.

## WALK-THROUGH

Scheduling a walk-through before closing will allow you to make sure all required work has been taken care of and that the property is ready to become yours.

# estimate of buyer costs

## Home Purchase Summary\*

Property Address \_\_\_\_\_

Purchase price of home	\$ _____
Down payment	\$ _____
Amount financed	\$ _____
Estimated closing costs	\$ _____
Estimated monthly payment	\$ _____

## Cost required to close the transaction

Title insurance	_____
Settlement fees	_____
Land transfer tax	_____
Property tax (pro-rated)	_____
Loan origination fee	_____
Appraisal fee	_____
Credit report	_____
Other loan fees	_____
Interest on new loan (pro-rated)	_____
Home Warranty	_____
Termite inspections	_____
Other inspections (roof, property inspections, geological, etc.)	_____
Homeowners insurance	_____
Other	_____
Total estimated closing cost	\$ _____

## Estimated monthly payment

Principal and interest	_____
Property taxes	_____
Assessments	_____
Other fees	_____
Homeowners insurance	_____
Mortgage insurance	_____
Hazard Insurance	_____
Prepaid items	_____
Total estimated monthly payment	\$ _____

\*This is a preliminary estimate only. Actual cost will vary depending on the property, the lender and other factors. You'll receive a detailed breakdown of costs, prior to closing, which will include Escrow, Settlement, Closing fees, Attorney fees, Survey, Recording fees, Tax Stamp fees.

# tips for your move

## 4 WEEKS BEFORE YOUR MOVE

- Contact and contract with a reputable moving company.
- Have school records transferred.
- Arrange to transfer (or take with you) medical, dental and other important records.
- Prepare to transfer your homeowners and auto insurance to be sure you will be covered for any unforeseen disasters.
- Hold a garage sale to get rid of unneeded items; arrange to place excess items in storage.
- Keep track of moving-related expenses (Check with accountant to find out what expenses will be deducted).



## 3 WEEKS BEFORE YOUR MOVE

- Obtain and mail change-of-address cards at the post office (they also provide moving packet), change subscriptions, update address with credit card companies and contacts.

## 2 WEEKS BEFORE YOUR MOVE

- Arrange for final utility reading at your former residence the day after your move and have utilities and phone turned on at your new home the day before you move in.
- Close or transfer bank accounts.
- Terminate newspaper delivery services.
- Arrange for transfer of vehicle licenses and driver's licenses.
- Have an extra supply of prescription medication for the next four weeks.
- Schedule a final walk-through of the property to make sure everything is in order.

## WEEK OF YOUR MOVE

- Keep valuable financial records and personal papers with you; do not pack them with the rest of your household goods.
- On closing day, the home purchase documents record and the home is yours.
- Move in!

## AFTER YOU MOVE IN

- Consider plans for landscaping design, installation and maintenance.
- Review home security requirements and systems.
- New home furnishings, appliances, interior decorating will help make it your own!

## ENJOY YOUR NEW HOME!

thank you

for the opportunity to assist  
you in your home purchase



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REALTY.com