Seller's Moving Guide

kw | REAL ESTATE PLANNER

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Tips for **Downsizing Your Home**

There are many great reasons to move into a smaller space, so how can you do it effectively?

1 Start Soon to Avoid the Rush

Give yourself time to sort through your house so you don't become overwhelmed. Start at least three months before you plan to move--the sooner the better.

2 Take It One Room at A Time

Decluttering an entire house might seem overwhelming at first, but it doesn't have to be. Take one step at a time and break the process into more manageable projects.

3 Measure, Measure, Measure

Measure the square footage of each room to decide what can comfortably fit into your new space. If you don't have measurements yet, begin decluttering and removing any items you won't need.

4 Set Ground Rules

As you sort through items, it becomes easy to start making exceptions here and there. Avoid holding onto more than you need by setting a strong set of ground rules. Options can include:

Keep
Donate or sell
Trash or recycle
Pass it down or memorialize (through a photo)

Avoid categories that fall in-between, as "maybes" can quickly stack up.

5 Give Sentimental Items a New Home

Unfortunately, not all sentimental items will fit into your new space. Family, friends, or even strangers can give your belongings a loving new home.

6 Create a "treasure" photobook.

Take photos of any items you may miss and add relevant details to create a "treasure" photobook.

7 Sell or Donate the Rest

Sell non-sentimental items online to help pay for moving costs and new décor or consider donation. If an item is high value, have it appraised so it can make more at auction or get proper tax-deductions at donation.

Planning to **Sell**

A HOMEOWNER'S GUIDE TO PREPARE YOUR HOME

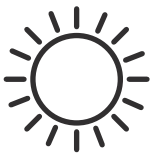
So you're planning to sell your home. You and your real estate broker have decided on a price, based on current market values, but your home may sell faster and bring a higher price if it shows well. Potential buyers will get the best impression if your home is clean, neat, uncluttered, in good repair, light, airy, fragrant, and quiet. This guide will help you get your home ready to show.

CLEAN EVERYTHING

Cleanliness signals to a buyer that the home has been well cared for and is most likely in good repair. A messy or dirty home will cause prospective buyers to notice every flaw.

LET FRESH AIR IN

Get rid of odors that may be unfamiliar or unpleasant. People are most often offended by odors from tobacco, pets, cooking, and musty or sour laundry. Fresh flowers and potpourri can be used to your advantage. Other smells that attract positive attention include fresh baked bread and cinnamon.



LET THE LIGHT IN

Raise the shades. Open the blinds. Pull back the curtains. Put brighter bulbs in all the lamps (but not bright enough to cause a glare). Bright, open rooms feel larger and more inviting. Dark rooms feel small and gloomy.

PAINT

There's nothing that improves the value of a home for a lower cost than a fresh coat of paint. And it's so often easier to paint a room than it is to scrub it. Stick with neutral colors - off-white is the safest. Be sure to avoid black, violet, and pink.

Planning to **Sell** (CONTINUED)

KEEP NOISE DOWN

Silence is a restful sound that offends no one. Turn off the TV and radio. Soft instrumental music is fine but avoid vocals. If necessary, close the windows to eliminate any street noise.

UNCLUTTER YOUR HOME BEFORE YOU SHOW IT

Have a garage sale. Empty closets. Throw away what you can't sell. The less "stuff" in and around a home, the roomier it will seem.

FIX ANYTHING THAT IS BROKEN

This includes plumbing, electrical systems, switches, windows, TV antennas, screens, doors, and fences; if it can't be fixed, replace it or get rid of it (no window screens are better than broken ones). A buyer will make a much lower offer if your house is in disrepair and will probably still insist that everything be fixed before taking occupancy. You're better off if you leave potential buyers no reason to offer less than you are asking.

SEND PETS AWAY

Send them away or secure them away from the house when prospective buyers are coming. You never know if people will be annoyed or intimidated by your pets or even allergic to them. And you never want a prospective buyer to have to avoid animal droppings.

Moving **Checklist**

SIX WEEKS BEFORE:

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

FOUR WEEKS BEFORE:

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

Moving **Checklist** (CONTINUED)

ONE WEEK BEFORE:

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

MOVING DAY:

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

Pet Moving **Checklist**

A MONTH BEFORE MOVING YOUR PET:

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

MOVING DAY FOR PETS:

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

UNUSUAL PET MOVING CIRCUMSTANCES:

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

Moving Address Change **Checklist**

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

THE ESSENTIALS:

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

FINANCIAL INSTITUTIONS:

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

UTILITIES:

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

GOVERNMENT OFFICES:

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

JOBS:

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

HEALTH:

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

SERVICE PROVIDERS:

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

AUTOMOBILE:

- ☐ Auto insurers (insurance agencies and brokers)
- ☐ Auto lenders (car dealership, bank or loan place)

  Department of Motor Vehicles (changing your
  vehicle registration)
- ☐ Membership clubs (AAA or similar)
- ☐ Parking permits
- ☐ Warranty (if a car warranty is still in place)

  Toll pass (Fast Lane, EZ Pass)

MEMBERSHIPS:

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

SUBSCRIPTIONS:

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

OTHER:

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

the CLOSING PROCESS

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

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

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

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

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

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

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

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

YOU HAVE OPTIONS!

Which closing option is best for you?

REMOTE ONLINE NOTARY (RON)*

All participants involved in closing (including the notary) will join the meeting virtually, through a secure portal, from wherever they are located. Advanced security measures are taken to verify participants' identities.

MOBILE NOTARY **Additional fees may apply*

The notary comes to you, whether in your home, place of work or another location (within reason).

IN-OFFICE CLOSING

All parties involved meet in person, at the same location to complete the closing paperwork.

	RON	MOBILE NOTARY	IN-OFFICE CLOSING
CLOSING ATTENDEES			
All parties on the title must be physically present or have a Power of Attorney present at closing	NO	YES	YES
Out of town or out-of-state family members, trusted advisors, real estate agents, or lenders can attend the closing virtually **There are limitations to the number of guests that can attend a RON closing*	YES	NO	NO
CONVENIENCE			
No travel required	YES	YES	NO
No contact closings	YES	NO	NO
Flexible scheduling and after-hours closing options	YES	YES	NO
NOTARY QUALIFICATIONS			
All notaries are trained and/or certified	YES	YES	YES
ELIGIBLE PARTIES			
Any party on a transaction may be eligible for RON (buyers/borrowers and sellers). *NOTE: lender transactions must have lender approval.*	MAYBE	YES	YES
TECHNOLOGY			
Must have internet connection with a strong signal and one of the following devices: a computer, laptop, tablet or a newer cell phone with a webcam. **To check your internet speed, visit speedtest.net. Ideal: 15 Mbps upload /15 Mbps download. Minimum: 5Mbps upload/3 Mbps download.*	YES	NO	NO
IDENTIFICATION REQUIREMENTS			
Valid ID Required	YES	YES	YES
Knowledge-Based Authentication (KBA) Required *KBA is a way to validate a person's identity by asking questions that are known by them based on their US credit history and other records. The customer must have a US social security number to generate KBA. A TIN number does not work. If your client does not have a US social security number and would like to close with RON, please contact your local title representative.*	YES	NO	NO

*Remote Online Notarization is not available in all areas and may not be available on all transactions.

Understanding Living Trusts

Estate planners often recommend "Living Trusts" as a viable option when contemplating the manner in which to hold title to real property. When a property is held in a Living Trust, title companies have particular requirements to facilitate the transaction. While not comprehensive, following are answers to many commonly asked questions. If you have questions that are not answered below, your title company representative may be able to assist you, however, one may wish to seek legal counsel.

Who are the Parties to a Trust?

A typical trust is the family trust in which the husband and wife are the trustees and, with their children, the beneficiaries. Those who establish the trust and transfer their property into it are known as trustors or settlors. The settlors usually appoint themselves as trustees and they are the primary beneficiaries during their lifetime. After their passing, their children and grandchildren usually become the primary beneficiaries if the trust is to survive, or the beneficiaries receive distributions directly from the trust if it is to close out.

What is a Living Trust?

Sometimes called an Inter-vivos Trust, the Living Trust is created during the lifetime of the settlors (as opposed to being created by their wills after death) and usually terminates after they die and the body of the trust is distributed to their beneficiaries.

Can a Trust Hold Title to a Real Property?

Perhaps. In some states the law requires that the trustee hold the property on behalf of the trust. In other states, the trust itself if an entity capable of holding title. Your attorney will assist you with your state's legal requirements.

Is a Trust the Best Way to Hold My Property?

Only your attorney or accountant can answer the question; some common reasons for holding property in a trust are to minimize or postpone death taxes, to avoid a time consuming probate, and to shield property from attack by certain unsecured creditors.

What Taxes Can Avoid by Putting My Property in Trust?

Married persons can usually exempt a part of their assets from federal and state estate taxes or, in some cases, postpone estate taxes to the time when the surviving spouse passes. You should check with your attorney or accountant before taking any action.

Can I Claim Property as 'Homestead' if it is Held in a Trust?

Yes, if the property qualifies under state law.

Can a Trustee Borrow Money Against the Property?

A trustee can take any action permitted by the terms of the trust, and the typical Trust Agreement does give the trustee the authority to borrow and encumber real property. However, not all lenders will lend on a property held in trust, so check with your lender first.

Can Someone Else Hold Title For Me "In Trust"?

Some people who do not wish their names to show as titleholders make private arrangements with a third party trustee, however the trustee of record is the only one is is empowered to convey, or borrow against, the property, and a title insurer cannot protect you from a trustee who is not acting in accordance with your wishes despite the existence of a private agreement you have with the trustee.

Equal Housing Opportunity. If you have a brokerage relationship with another agency, THIS IS NOT INTENDED AS A SOLICITATION.
All information deemed reliable but not guaranteed.