



GUIDE FOR BUYERS

PREPARING TO MAKE THEIR BIG MOVE

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John L. Scott®
REAL ESTATE



GET READY!

There is an old saying: "Failing to prepare is preparing to fail." It's true in many aspects of life - including life-changing moments like moving into a new home.

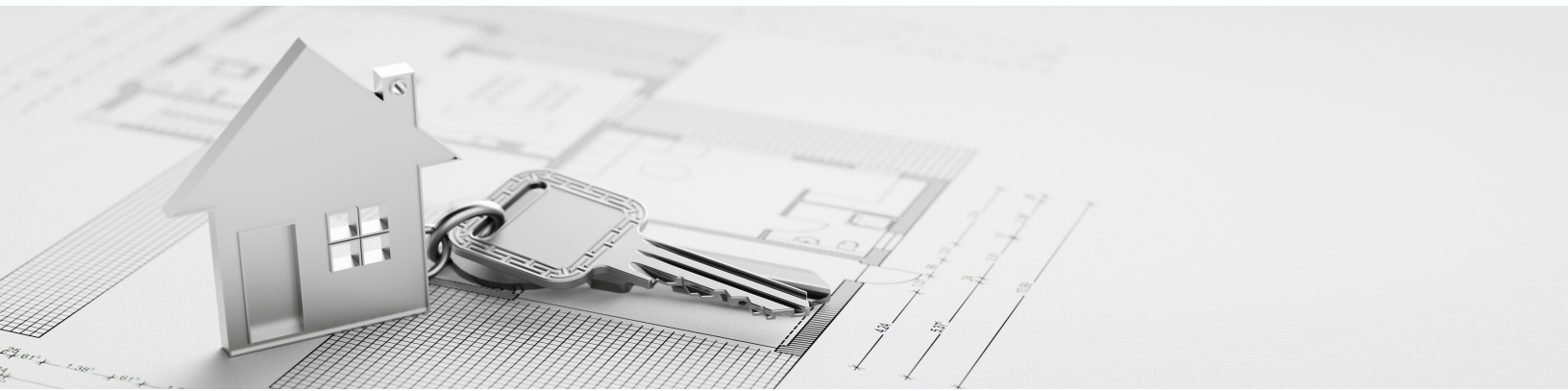
I wrote this handy guide to provide straightforward tips and advice in preparation for that big move.

Plus, you can read my Home Buyers Guide here:
bit.ly/guideforhomebuyers

FINDING A MOVER

My dad always told me to get three estimates... for everything. I've saved a lot of money over the years from that simple advice. From buying a car, to pricing out TVs and kitchen appliances. If people spend hours sorting through travel websites to save \$25 on a flight, shouldn't home buyers take the extra step and shop for a reliable and reasonably priced moving company?

Ask moving companies whether they can be flexible on a moving date, what they charge for late changes and weekend moves. Make sure they are licensed and bonded. Ask for referrals or speak to friends who can personally recommend a trustworthy business.



HOOKING UP UTILITIES

Before opening the door to a new home, buyers should allocate time to contact current and new utility companies to inform them of the big switch on your BIG day. It is almost never too early to get on the phone or check online to inform companies of the switch, as long as you know the move-in date and time you will be in your new home. (Possession of a just-purchased home in Washington state is 9pm, unless otherwise agreed with the sellers. Most people complete their move-in a day after the sale.)

Learn More
bit.ly/yournewutilities

INSURING THE HOME

When taking out a mortgage with a loan of 80% or more of the home's value, the lender will require mortgage insurance to protect against loss. What many people don't know, is that the lender will also require buyers secure a homeowners policy as part of the loan approval.

Most homeowners policies cover the replacement value of the structure, but what about the home's contents? Insurance companies offer "actual cash value" and "replacement cost" coverages to pay for lost or damaged personal possessions (contents). Actual cash value coverage would only reimburse a policyholder for the depreciated value of the belongings.

Learn More
bit.ly/yourhomeinsurance

HOME WARRANTY PROTECTION

In a world of increasingly technical equipment (think Internet of Things) and rising costs for repair or replacement, home warranties have become a must-have service contract when owning a property. Warranties help offset the high costs associated with issues in the home related to electrical, mechanical and plumbing systems - including wear and tear.

Learn More
bit.ly/yourhomewarrantyprotection



Major Purchases

Refrain from making major purchases that could upset your financial standing. Lenders do not verify a mortgage applicant's credit info until closing.



Moving

Costs for a professional mover can run \$1,000 - \$5,000 (possibly more) depending on distance traveled and the number of contents.



Keys

Buyers typically receive the keys to their new home from their broker after the transfer of funds.

'KEY' SECURITY CHANGES

As a new homeowner, ask yourself this: How well did you know your seller? Did you even meet the person (or couple) and understand his/her motivations to leave the home? Maybe the sellers needed to move after a testy divorce. Maybe only one spouse wanted to leave and the other truly loved the home. Anything is possible.

Whatever the case, do not assume they left the home free and clear - both physically and emotionally. That's why we suggest making security changes as soon as you can.

Learn More
bit.ly/yourhomesecuritychanges

Will Springer believes relationships are important to his business and in helping his buyers after the home purchase.

Contact Will for help anytime when needing a contractor, business recommendation or answer to a real estate question.

RELOCATION SPECIALISTS

Moving out of Western Washington? John L. Scott Real Estate can help coordinate the home sale and new purchase. Partnering with a network of real estate agencies across the U.S. and around the world, John L. Scott's Relocation Team is skilled at taking care of all things - big and small - in the process of selling and buying.

Learn More
bit.ly/yourrelocationspecialist

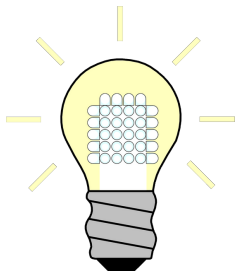
MILESTONES AND REMINDERS

About six to eight weeks before moving day:

- Start getting estimates from movers and share general timelines about your plans to ship out.
- Take a long, hard look at your possessions and start sorting - keep, donate, recycle, sell, toss - and take those actions asap.
- Take photos of your valuable and irreplaceable items for insurance purposes in case they are misplaced, broken or stolen.

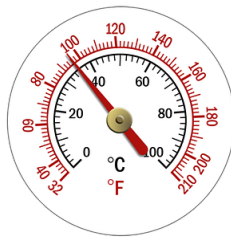
About four to five weeks before moving (with offer now accepted):

- Select your mover and prep them on timing; make sure they can be flexible with your move-out date because you just never know if your closing will hold or slide.
- Get payment terms in writing from your moving company, factoring in the possibility of a shifting closing date.
- Buy boxes, reusable plastic cartons and other functional containers, as well as, packing tape, bubble wrap, marker pens and labels.
- Start packing non-essential items, such as out-of-season clothing and belongings stuffed in attics, basements or deep inside closets.
- Obtain a change-of-address kit from your local post office and start informing print publications you subscribe to, banks and credit card companies and any other important correspondence of your pending new address.
- Consider having your car serviced if you are moving long distance.



Smart Lighting

Switching your new home bulbs to LED can save about \$1000 over a 10-year period.



Cooler Heater

Lowering the temperature of your hot-water heater to 120 degrees can save about \$60/year



Solar Switch

The installation of a typical solar-powered system in the home costs \$18,000 on average.

About two to three weeks before moving:

- Think about your doctor, dentist, pharmacist, veterinarian (if you have a pet) and other essential health professionals and services (daycare centers, hair stylist) and consider whether the distance from your new home will necessitate changes to those service providers.
- If you have a pet, think about putting it in a boarding facility or with a friend for 24-48 hours around moving day to allow you to focus on the BIG day.
- Put all important documents, jewelry and unused credit cards in a lockbox, safe deposit box or somewhere you consider secure to ensure they are not misplaced during packing.
- Switch utilities from your old home to your new home (more on that in this guide).
- Pack remaining non-essential items and ensure all boxes/containers are labeled.

Less than a week before moving:

- Defrost your refrigerator and freezer and clean everything out (except the basics).
- Consider cleaning the carpets if there is noticeable wear or damage, and clean up areas that were once cluttered (or hire a cleaning service to help).
- Pack all remaining possessions, except a few articles of clothing, prescription drugs and toiletries that can be placed in a suitcase or accessories bag(s).
- Set aside a personal move-in box or two that travels with you (not with the movers); include essentials such as food/snacks, bottled water, paper towels, hand soap, toilet rolls, facial tissues, trash bags, household cleaner, scissors and/or utility knife.
- Grab those essential documents from safe keeping, should you need them during escrow closing or the move-out and bring them with your personal move-in boxes.
- Share moving details with close friends/family.
- Do a final walk-through of your home to ensure you haven't left anything behind and to soak in the memories of your life there.



Will Springer is a residential real estate consultant affiliated with John L. Scott Real Estate, a third-generation brokerage with more than 100 offices across the Pacific Northwest. Will, a former journalist with The Wall Street Journal, is based at the Seattle Center office in the shadows of the Space Needle and enjoys helping home buyers and sellers throughout the city and across King County.

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