

SELLER'S GUIDE

Wishing you all the best on your new adventure.





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WHY PATTEN TITLE

At Patten Title, we know how stressful the home buying process can be. Between finding the right place to call home and getting to the closing table, a lot can derail your timeline and in turn, your plans. Simple things like proper documentation required and what to expect throughout the process are often rushed through, leaving you more stressed than when you started. That's why we pride ourselves in being a helpful resource to turn to when buying a home.

Founded in 2001, and now with over 20 years in the market, Patten Title's tried and true processes, services, partnerships, as well as a plethora of offices servicing clients across the state of Texas, have earned us prestigious awards like Forbes Most Admired CEO and The Houston Business Journal's Best Places to Work awards. When closing with Patten, know that you are closing with confidence.

In this guide, you will find all the pertinent information you need to confidently get you through the homebuying process, and getting the keys to your new home in hand. From checklists to take along when searching for the perfect home, to getting you moved in, and everything in between, we make sure you've got a stable hand to hold.

Our tools like Qualia connect allow you to see in real-time where your transaction stands; Zoccam allows for instant earnest money payments through a secure portal; CertifID protects you from wire fraud when making a lifesavings transaction - a system that Patten Title proudly invests in, unlike many other title insurance companies.

What's more, Patten Title makes sure that your journey doesn't just end at the closing table. While our tools and processes make for a seamless transaction, they also offer you safety and support even after you've closed. Tools like Qualia digitize your closing documents for easy reference, should you need them years after closing.

It is our mission to make the homebuying process as streamlined and pleasant for you as possible. With Patten Title, closing on time shouldn't cost your time and we're here to welcome you home.

Scan code to see our convenient locations to serve you.





Utilizing the top tools in the industry, we've ensured your closing is efficient and on time. With hundreds of thousands title transactions and counting, we've made the closing process as smooth as possible for you.



The only secure, cloud-based real estate platform designed specifically to provide seamless closing experiences for everyone involved in a title transaction.



Designed to alleviate the industry's reliance on in-person, web-based and ACH transactions. This patented platform deposits earnest & option money right from your smart device.



A solution created to combat wire fraud nationally. Conduct real-time identity verification and bank account confirmation so that closing funds are safely received by the proper parties.



GLOSSARY

Terminology used during your transaction



THE PEOPLE

BROKER

A broker is anyone who acts as an agent, bringing two parties together for any type of transaction and earns a fee for doing so.

HEIR

One who might inherit or succeed to an interest in land of an individual who dies without leaving a will (intestate).

SETTLEMENT AGENT

The person responsible for facilitating a closing. The settlement agent is usually either an attorney or a representative of the title company.

THE PROPERTY

EASEMENT

An interest in land owned by another that entitles its holder to a specific limited use, such as laying a sewer, putting up electric power lines or crossing the property.

ENCROACHMENT

A trespass or intrusion onto another's property, usually by a structure, wall or fence.

REGISTRY OF DEEDS

The records of land title documents kept by the County Recorder. These are public information, but may require assistance of an employee to locate.





THE DOCUMENTS

CLOSING DISCLOSURE (CD)

A document that provides an itemized listing of the funds to be paid, or that were paid at closing. Items that appear on the statement include real estate commissions, loan fees, points and initial escrow amounts. Each type of expense goes on a specific numbered line on the sheet. The totals at the bottom of the Closing Disclosure (CD) define the seller's net proceeds and the buyer's net payment at closing. The CD is also known as the "closing statement" or "settlement sheet."

DEED

A written document by which the ownership of land is transferred from one person to another.

DEED OF TRUST

An instrument used in many states in place of a mortgage. Property is transferred to a trustee by the trustor (borrower), in favor of the beneficiary (lender), and reconveyed (satisfied) upon payment in full.

LENDER'S POLICY

A title insurance policy insuring the lender financing a parcel of real estate against loss caused by defects in the borrower's title.

OWNER'S POLICY

A title policy insuring an owner of real estate against loss caused by defects or unmarketability of the owner's title.

POWER OF ATTORNEY

An instrument authorizing another to act on one's behalf in legal matters.

SETTLEMENT

The completion of a real estate transfer, where the title passes from seller to buyer, or a mortgage lien is given to secure debt undertaken to purchase the home.

SURVEY

The process of measuring land to determine its size, location and physical description, and the resulting drawing or map.

TITLE INSURANCE

A contract of title insurance under which a title insurance company, in keeping with the terms of the policy, agrees to indemnify the insured (the homeowner) against loss arising from claims against the insured interest (the property).



THE MONEY

EARNEST MONEY

Advance payment of part of the purchase price to bind a contract for property.

ENCUMBRANCE

A lien, liability or charge upon a parcel of land, e.g. a mortgage or easement.

FIDELITY BONDS

An insurance bond taken by a business or employer on designated employees. The bond provides insurance coverage in case of employee theft, fraud or misrepresentation.

LIEN

A hold, claim or charge allowed by a creditor upon the land of a debtor. Some examples are mortgage liens, judgment liens and mechanics' liens.

LOAN ORIGINATION FEE

A charge imposed by the lender, payable at closing, for processing the loan.

MECHANIC'S LIEN

A lien on real estate that secures the payment of debts owed to persons who perform labor or services or furnish materials related to the construction of buildings and improvements on the real estate.

OPTION TO PURCHASE

A formal legal agreement that offers a specified price for a specified property. The offer may be firm (no conditions attached) or conditional (certain conditions apply).

POINTS

A unit of measure for charges on loans; one point is 1 percent of the loan amount.

PRIVATE MORTGAGE INSURANCE

Required on virtually all conventional loans with less than 20 percent down payment. The premiums for PMI are included in your mortgage payment, and protect the lender should you default on the loan.

HOMEOWNER'S INSURANCE

Real estate insurance protecting against loss caused by fire, some natural causes, vandalism, etc. Also includes coverage such as personal liability and theft.

OTHER TERMS TO KNOW

ABSTRACT OF TITLE

A condensed history or summary of all transactions affecting a particular tract of land.

CHAIN OF TITLE

A term applied to the past series of transactions and documents affecting the title to a particular parcel of land.

CLOSING

Also known as “escrow” or “settlement.” The process of executing legally binding documents, such as deeds and mortgages, most commonly associated with the purchase of real estate and the borrowing of money to assist in the purchase.

ESCROW

A procedure whereby a disinterested third party handles legal documents and funds on behalf of a seller and buyer, and delivers them upon performance by the parties.

EXAMINATION OF TITLE

The investigation and interpretation of the record title to real property based on the title search or abstract.

EXCEPTION

In legal descriptions, that portion of land to be deleted or excluded. The term often is used in a different sense to mean an encumbrance on title, excluded from coverage in a title insurance policy.

JOINT TENANCY

An estate where two or more persons hold real estate jointly for life, the survivors to take the entire interest on the death of one of the joint tenants.

JUDGEMENT

A decree of a court. In practice, this is the lien or charge upon the land of a debtor resulting from the court’s award of money to a creditor.

PRORATE

To allocate between seller and buyer their proportionate share of an obligation paid or due. For example, a proration of real property taxes or fire insurance premiums.

TITLE

(i) ownership of real property, which stands against the right of anyone else to claim the property; (ii) the evidence of right which a person has to the ownership and possession of land.

TITLE DEFECT

Any legal right held by others to claim property or to make demands upon the owner.

TITLE SEARCH

An examination of public records, laws and court decisions to disclose the current facts regarding ownership of real estate.





UNDERSTANDING TITLE INSURANCE

Understanding the basics of title insurance.



Would you ever think you could lose your home because another person legally has a right to it? That thought might never cross your mind, but perhaps it should. There are many problems that could affect your title, including: tax liens, forged signatures in the chain of title, recording errors, title search errors and claims by missing heirs and/or an ex-spouse. In a nutshell, title insurance protects from future loss if a covered claim against your property is made.

There are two types of title insurance:

LOAN POLICY

Protects the lender for the amount of the loan. If you only have a Loan Policy, you are not protected if a problem materializes with your title.

OWNER'S POLICY

Patten Title works to identify and eliminate existing claims against a property or discrepancies that cloud title to a property. Title Insurance indemnifies you against certain losses under terms of the policy. Prior to closing, Patten Title carefully examines public records to identify and eliminate potential claims and defects that may have been created in the past. Claims can surface after a property is acquired. The Owner's Policy protects the new owner by providing legal and financial redress for covered claims. It is important to purchase an Owner's Policy because the Loan Policy only protects the lender. The party responsible for this charge is a negotiable item on the contract.

ERRORS OR OMISSIONS

- Leases, contracts, or options on your land weren't recorded in the public records.
- The title policy didn't tell you about legal restrictions on how you can use your property.
- There is an easement that isn't in public records and that you don't know about. The title policy assures you a legal right of access to your property. This means that you have a right to travel from your property to a public street or road.
- Someone didn't properly sign in the chain of title or perhaps better phrased: on a previous conveyance, or a notary public made an error on the document, an error was made in recording the document at the county clerk's office, or delivery of the deed was not made in accordance to statutory requirements.
- A deed or other document in your chain of title is invalid as a result of forgery, fraud against the rightful owner, a signature given under coercions, a signature given by a person legally incompetent to sign or claiming to be someone else.

ALWAYS BUY FROM A LICENSED COMPANY

You may choose any title company you like; you are not required to use a title company selected by a real estate agent or lender.

Make sure that whatever company you use is a licensed title company. It's illegal to sell title insurance without a license in Texas. If you buy from an unlicensed company and the company goes out of business, your claims could go unpaid. The Texas Title Insurance Guaranty Association pays claims up to \$250,000 per claimant or \$250,000 per policy against licensed companies that become insolvent.

To verify that a company is licensed, call TDI's Consumer Help Line at 1-800-252-3439 or online at www.tdi.texas.gov

TEXAS ENHANCED OWNER'S COVERAGE

AMENDMENT OF EXCEPTION TO AREA & BOUNDARIES*

Your standard Residential Owner's Policy will contain the following exception to coverage: "Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements." If you purchase this enhanced coverage, that means the paragraph above will be amended to read: "Shortages in area." You will be insured for loss, costs, and attorney's fees and expenses resulting from discrepancies, conflicts in boundary lines, encroachment, protrusions, or overlapping of improvements not shown on your survey and not known at the time of closing.

This one-time fee is collected at closing and the coverage lasts as long as you or your heirs own the home. The fee is 5% of your basic title insurance premium, but not less than \$50. The party responsible for this charge is a negotiable item on the contract.

COMMITMENT FOR TITLE INSURANCE

The promulgated Texas Commitment for Title Insurance contains four schedules. Each schedule must uniformly provide basic information.

SCHEDULE A

Effective date (date title checked through), Date Issuance (date prepared for distribution), amount and type of insurance policies to be written, ownership interest in the property (fee simple, leasehold, life estate), record title (found in the document purporting ownership), and a full legal description of the property.

SCHEDULE B

Exceptions from coverage (promulgated language) contain standard exceptions concerning general issues such as: restrictive covenants, homestead and community property rights, taxes for subsequent years, documents creating the interest to be obtained, liens, and leases which will be subordinate (inferior priority) to the lien being created at close and other rights covered in the form. Specific exceptions are also contained under Schedule B.

SCHEDULE C

Schedule C requires that documents prepared in the transaction be approved by the insurer. It also lists any matters which the title insurer requires be submitted for review, remedied, or evidenced as released. Requirement for additional documentation may be listed. If the matters listed on Schedule C are not disposed of to the satisfaction of the insurer, those matters will become exceptions on the proposed title insurance policy.

SCHEDULE D

Disclosure of ownership of the title underwriter and title agent. A listing of Shareholders owning, controlling directly or indirectly 10% or more of the shares of the title insurance company and title insurance agent is required. This schedule will also estimate title premium to be collected in the transaction. Name of any person who is not a full time title insurance agent is required. This schedule will also estimate title premium to be collected in the transaction. Name of any person who is not a full time title insurance agent employee (for example a Fee Attorney) who receives premium and the amount of premium to be received will be disclosed.



DECIDING TO SELL

Helpful tips when selling your home.



Whether you're ready to move into a bigger house for your growing family, downsize to a smaller place or relocate to a different part of the country for work, the process of selling a house is one that requires work – maybe even more work than you anticipated. The more work you do, including finding an agent to list your home, making necessary repairs and keeping your property in pristine condition so it's ready for potential buyers to tour on short notice, the more you'll increase your chances of attracting serious buyers willing to pay top dollar for your house.

A BREAKDOWN OF HOW TO SELL YOUR HOUSE

- Timing your home sale.
- Preparing your home for sale.
- Putting your home on the market.
- Your pending home sale.
- The cost of selling a home.

The time it takes you to sell your house can vary widely based on a few factors: the current housing market, the condition of your home and how well you're able to reach the right potential buyers. Before you list your home, consider how the total timeline can be affected by both external factors and your personal needs.



BEFORE YOUR HOUSE GOES ON THE MARKET

- ☐ Choose a listing agent.
- ☐ Make necessary repairs and updates.
- ☐ Understand the current market.
- ☐ Determine the listing price.



THINGS TO CONSIDER

- ☐ Stage your home.
- ☐ List with intention.
- ☐ Neutralize the home.
- ☐ Flexibility with scheduled showings.

CHOOSING A LISTING AGENT

Treat your real estate agent selection process like you would any job interview by making sure the person or team you work with is the right fit not only for your house, but also for you in terms of communication, temperament and availability. Get referrals from friends or neighbors, interview more than one agent and pay attention to the agent's knowledge of the immediate area, responsiveness and how he or she plans to market your property.



PRICING YOUR HOUSE TO SELL

Once you're ready to put your home on the market, it's important to price it to sell quickly and close to your initial list price. Many factors contribute to the value of your home. Understanding them and enlisting the help of a real estate agent can help you price your home to sell.

CURRENT MARKET VALUE

The best way to assess the current market value of your home is to ask a real estate agent to conduct a Comparative Market Analysis (CMA). The CMA is usually free and helps determine the fair market value of your home based on evaluation of recently sold homes in your neighborhood that match your home's age, features and size.

CONSIDERATIONS WHEN SETTING THE PRICE

LOCATION

A desirable location (proximity to desirable amenities) adds the most value.

SELLER NEEDS

Is there a need to sell quickly? Is the sale contingent on another sale?

SEASON

More homes are listed between spring and summer, creating more competition.

CONDITION OF THE HOME

Does the home have strong curb appeal or attractive features?

OTHER FACTORS

Current interest rates, economic conditions, crime rates, etc.

COMMON TERMS

DAYS ON MARKET (DOM)

The number of days a property has been listed on the market. A higher DOM can signal an unrealistic sales price.

INVENTORY

The number of homes for sale on the Multiple Listing Service (MLS). A small inventory indicates a high demand; therefore, higher prices.

SELLER'S MARKET

A real estate market characterized by small inventories and short DOM. It's common for multiple offers to be made on properties, sometimes exceeding the list price.

BUYER'S MARKET

Occurs when sales slow and inventory accumulates. This market is characterized by high DOM and falling sales prices, giving buyers greater opportunities.

BALANCED MARKET

Usually a transitional phase between a Seller's and Buyer's Market when neither party has an advantage over the other.

MEDIAN SALES PRICE

The midpoint between the most expensive house and least expensive house sold in an area during a specific time.

PRICE DISCOUNT

The difference, usually expressed as a percentage, between the initial list price for a home and the final sales price.

PREPARING YOUR HOME TO SELL

A checklist for preparing and staging your home to maximize profits.



There are several steps you can take to increase positive feedback from prospective buyers before putting your home on the market. Enlisting the help of a real estate professional can also help sell your property faster.

SELF INSPECTION

- ☐ Walk through your home and view it objectively, removing any emotion or sentimentality.
- ☐ Make a list of necessary, low-cost updates, and place items that need the most work or outside resources at the top of the list.
- ☐ Create a timeline for updates before scheduling home showings.

REPAIRS, CHANGES & CLEANING

EXTERIOR

- ☐ Clean gutters, downspouts, soffits, chimney, etc.
- ☐ Patch peeling or chipped paint.
- ☐ Replace damaged roof shingles.
- ☐ Repair, paint or stain worn wood decks.
- ☐ Clean dark spots or stains on concrete and the driveway.
- ☐ Clean and repair fencing that surrounds the home, and ensure it's intact.
- ☐ Maintain good exterior lighting, especially along walkways.

YARD

- ☐ Mow the grass and continue lawn maintenance.
- ☐ Re-sod the yard and re-mulch flower beds, if needed.
- ☐ Remove overgrowth, weeds and dead or diseased vegetation.

ENTRY

- ☐ Make the entry spotless; clean floors, rugs, decorative pieces, etc.
- ☐ Eliminate clutter.
- ☐ Ensure good, functional lighting.

WINDOWS & DOORS

- ☐ Clean windows and doors, inside and outside.
- ☐ Ensure they open and close with ease and without squeaking; repair, if needed.
- ☐ Check doorbell functionality.
- ☐ Polish hardware, knobs, locks, etc.
- ☐ Repair any cracks, tears or holes.
- ☐ Apply a fresh coat of paint, if needed.

LIVING, DINING & FAMILY

- ☐ Apply a fresh coat of paint to walls, if needed.
- ☐ Repair cracks in ceilings and walls.
- ☐ Repair peeling or torn wallpaper.
- ☐ Re-paint or re-stain woodwork and banisters.
- ☐ Clean blinds and drapery thoroughly, and ensure they work properly.
- ☐ Steam-clean carpets and floors.
- ☐ Position furniture in way that showcases the shape of each room.
- ☐ Eliminate clutter.

KITCHEN

- ☐ Clean countertops and sinks thoroughly.
- ☐ Repair leaks and dripping faucets.

- ☐ Organize pantry and cupboards.
- ☐ Defrost the refrigerator and freezer, and ensure both are odorless.

BATHROOMS

- ☐ Clean countertops, sinks, showers and bath tubs thoroughly.
- ☐ Repair leaks and dripping faucets.
- ☐ Remove grout and soap stains from tiles.
- ☐ Repair broken or cracked tiles, and re-caulk if needed.
- ☐ Check the functionality of fixtures, lighting, heat lamps, fans, etc.
- ☐ Eliminate clutter.

BEDROOMS

- ☐ Apply a fresh coat of paint to walls, if needed.
- ☐ Repair cracks in ceilings and walls.
- ☐ Repair peeling or torn wallpaper.
- ☐ Clean blinds and drapery thoroughly, and ensure they work properly.
- ☐ Position furniture in way that showcases the shape of each room.
- ☐ Make beds.
- ☐ Eliminate clutter.

STAGING & SHOWING YOUR HOME

Everyone knows the importance of making a good first impression. Staging your home highlights its best features. Keeping it neat and clean at all times also makes your home more appealing to prospective buyers, who can drop by at a moment's notice.

CURB APPEAL

Unfortunately, a book is often judged by its cover. Maintain the exterior of your home (lawn, landscaping, walkways, lighting, etc.) and keep it as clean as the interior.

DECLUTTER

By keeping your home clean and organized, you automatically make it appear larger and more welcoming.

GENDER-NEUTRAL MASTER SUITE

The master bedroom should appeal to both genders. Try to eliminate any decor that may be too gender-specific.

FURNITURE PLACEMENT

Arrange furniture to showcase the shape of the room and emphasize space.

POWER OF PAINT

Need to make a room appear larger than it actually is? Paint that room and the room adjacent to it the same color, creating the illusion of one large space.

KITCHEN

The kitchen is a major focal point of most homes. Update, replace or paint cabinets, drawers, appliances, hardware, etc. to enhance appeal.

DEPERSONALIZE

Prospective buyers want to see your home, not your photos or personal mementos. Remove as many of these items as possible, which will also eliminate clutter.

AROMA

Try to refrain from cooking any strong-smelling foods, such as fish. Instead, bake some cookies or fill your home with fresh flowers for a pleasant scent.

LIGHTING

Don't be afraid to fill your home with natural light; the brightness tends to improve both atmosphere and mood.

TEMPERATURE

Maintain a comfortable temperature so prospective buyers feel at ease touring your home.

PRIVACY

Be sure to give prospective buyers time alone with their real estate agent



CLOSING PROCESS

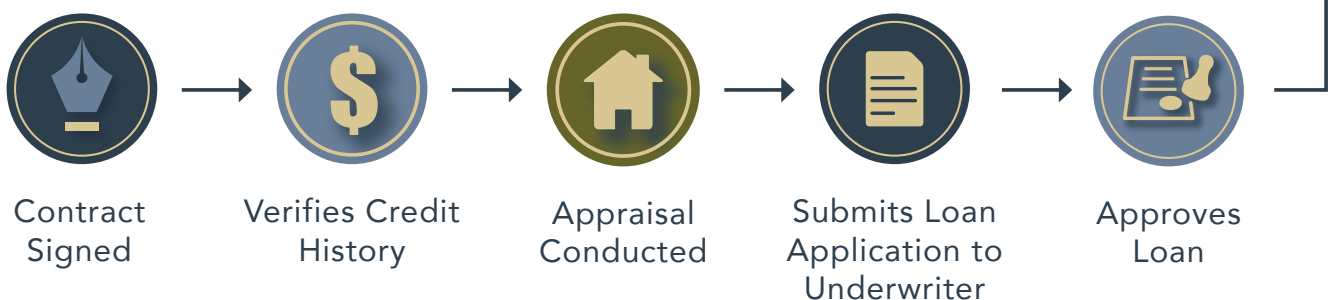
A helpful guide throughout your closing.



PATTEN PROVEN PROCESS



Process of Your Mortgage Lender:



PRE-CLOSING

Prior to closing there are several tasks that must be taken care of. Many of these tasks can be arranged by your agent.

- Property Appraisal
- Property Survey
- Obtain Homeowner's Insurance
- Home Inspection
- Title Search
- Termite Inspection (optional)
- Final Walkthrough Inspection
- Certified Check to Cover Closing Costs

DURING YOUR CLOSING

Closing day is the day the home buyer and the seller complete the legal transfer of the house. Once the closing process has been complete, the keys to the house are given to the buyer.

- Closing Disclosure (CD)
- Present Certified Funds for Closing
- Review All Other Documents
- Establish an Escrow Account
- Execute Mortgage Documents
- Receive Title to the Property
- Receive Keys to the Property (after funding)
- Record Legal Documents

CLOSING PARTICIPANTS

Homebuyer
Seller

Realtor
Attorney

Escrow Officer
Patten Title

Lender
Servicer

DOCUMENTS TO SIGN



BUYERS

- Closing Disclosure
- Compliance Agreement
- Mortgage
- Note
- Survey Affidavit or New Survey
- Loan Estimate
- Interest Statement
- Notice of Right to Cancel
- Name Affidavits
- Occupancy Affidavit
- Various IRS Forms
- Completed 1003-Loan Application
- Flood Insurance Notice



SELLERS

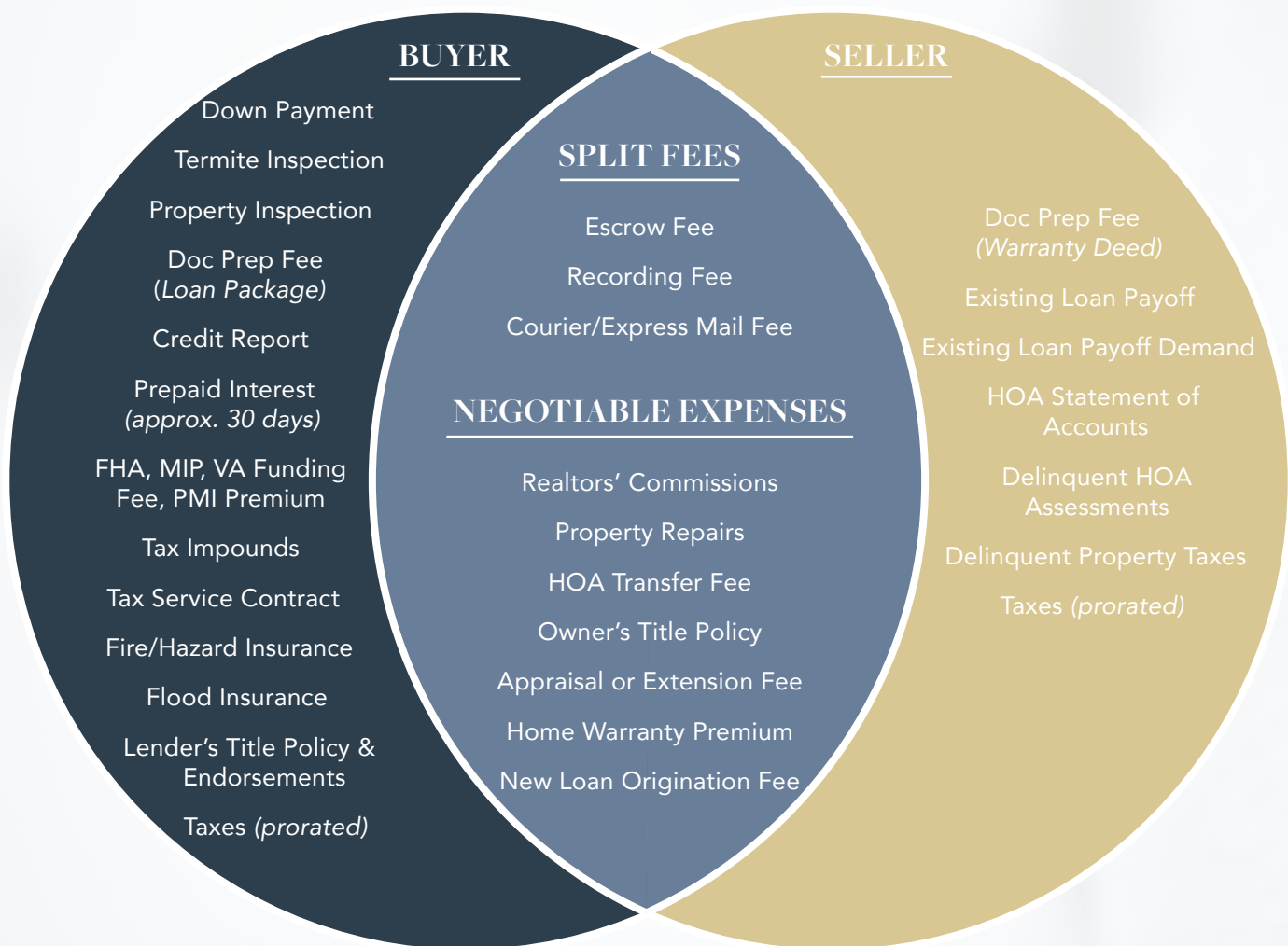
- Closing Disclosure
- Compliance Agreement
- Conveyance Deed
- Seller's Affidavit
- Gas and/or Pest Inspections
- Home Warranty
- Payoff Authorizations
- Name Affidavits



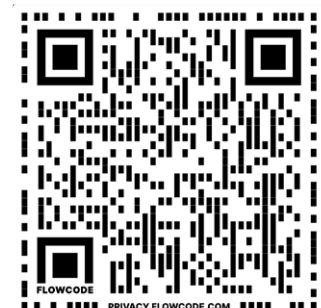
CLOSING COSTS

Who pays for what on a residential purchase?

CONVENTIONAL & FHA LOANS



Scan this code to review closing cost responsibilities for other loan types.







CLOSING ON YOUR HOME

Congratulations!



ENSURE A SMOOTH CLOSING

- Verify date, time, and closing location with Seller.
- Seller(s) MUST attend the closing and all parties must bring 1 form of ID to the closing.
- Discuss the Delivery of Proceeds requirements for Seller with the title company.
- Verify that the commission breakdown is correct and sent to the title company.
- Notify title company of any lease agreements/rents to be collected at closing.
- Provide the name of the Home Warranty being used.
- Provide the original Power of Attorney, if necessary.
- Provide title company with repair invoices.
- Discuss potential for a delay in funding with Seller.

POSSIBLE CLOSING DELAYS

The following items require added clearance and processing time for escrow and title. Avoid delays by providing as much information as you can as soon as possible.

- Bankruptcies
- Probates
- Foreclosures
- Establishing Fact of Death
- Use of Properly Executed Power of Attorney
- Family Trust
- Business Trust
- Recent Construction
- Clearing liens, judgments
- Proper Execution of Documents
- Proper Jurist & Notary Seals
- Clearing Child/Spousal Support
- Encroachments/Off-record Easements
- Transfers/Loans Involving Corporations/Partnerships
- Last Minute Changes in Buyers or Coverage







KEY CLOSING INFORMATION

Your marital and homestead status. This information is necessary to comply with homestead and community property laws.

Are you a widow or widower? Did you own your home as joint tenants with right of survivorship or as tenants in common? If you owned your home as tenants in common, is there a will? If yes, has the will been probated? If there is not a will, are there any heirs? If so, are they minors?

Has a divorce occurred? If yes, is it pending or final?

Do you have a loan on your home? If yes, provide a recent mortgage statement of account that shows your loan number, the contact information for your mortgage company and the date of your last mortgage payment to facilitate a payoff of your loan. Let your escrow officer know if you intend to make any additional payments prior to the day of closing.

Your social security number or other taxpayer identification number. This information is required for tax reporting and may be necessary to obtain a loan payoff. In addition, oftentimes liens, judgments or lawsuits are filed against someone with the same or similar name as the seller's name. This information may assist us in determining whether a lien, judgment or lawsuit affects the seller's interest in the property.

Is there a homeowners association? If so, provide the management company's name and contact information as soon as possible. Homeowners associations can be slow in their response time, and this information is necessary to obtain a resale certificate.

How would you like to receive your proceeds? If you prefer wire transfer, you must provide the bank's name, ABA number, name on the account and account number. If you owe money at closing, any amount over \$1,499.99 must be paid in the form of a certified or cashier's check.

Will you attend the closing? Special preparations must be made in advance if you cannot attend. Call your escrow officer as soon as possible to avoid a delay in your closing.

MOVING CHECKLIST

*From moving boxes to your pets,
don't forget a thing!*





60 DAYS

Before Your Move

- ☐ Research movers and hire one as soon as you know your moving date. Movers can book up fast certain times of the year, so get on their schedule as soon as you can.
- ☐ Get appraisals on your expensive items, like antiques, so you can insure them for your move.
- ☐ Determine how many packing supplies you need and start organizing them.
- ☐ Research your new community, including schools and nearby doctors and hospitals.
- ☐ Decide whether you need a car mover.
- ☐ If you are being transferred by your employer, learn your company's moving policy and procedures.
- ☐ Pare down — use up, sell, recycle or donate anything you don't want to move.
- ☐ Consider holding a garage sale prior to your move.
- ☐ Make a moving folder or booklet — include an inventory of your household items with a video or photos.



YOUR RECORDS

- ☐ Contact your insurance agent to transfer insurance policies. Ask about coverage while you're in transit.
- ☐ Create a folder for receipts of moving-related expenses.
- ☐ Check the requirements for a new driver's license and complete auto registration at your new motor vehicle location.
- ☐ Obtain an IRS change of address form at [IRS.gov](https://www.irs.gov).
- ☐ Transfer school records. Begin the process of registering for schools in your new location.
- ☐ Notify doctors and dentists of the move and collect records. Keep these in a safe place.
- ☐ Transfer organization memberships to your new hometown.
- ☐ Research banks in the area you will be living in if you must switch banks and establish accounts if needed.
- ☐ Get a change of address form from the post office.



YOUR FAMILY & PETS

- ☐ Make move travel arrangements, including any hotel reservations. Be sure to arrive in your new location well before your mover's scheduled arrival.
- ☐ Schedule upcoming pet health exams and make sure their vaccinations are up to date. Get recommendations for veterinarians in your new town so you can have your pets' records transferred.

30 DAYS

Before Your Move

- ☐ Check in with your mover to confirm dates and details.
- ☐ Make arrangements to have utilities disconnected at current home and arrange for service at your new home.
- ☐ Buy needed furniture for new home and arrange for it to arrive when the rest of your things do.
- ☐ Start planning where things will go in your new home.
- ☐ Create an inventory of your stuff so you can compare against the moving company's list.
- ☐ Plan for how to handle any appliances you are moving.
- ☐ Start packing things you won't need before the move, like seasonal items.
- ☐ Arrange childcare and pet care for the day of your move or identify where they can stay safe.
- ☐ Make a packing plan — assign everyone a task and involve the kids.
- ☐ Make an unpacking plan for the new home — who does what and diagram where the furniture goes.
- ☐ Make sure your car is ready for the trip if you're driving it to the new location.



YOUR RECORDS

- ☐ Give a change of address to the following: Banks, schools, friends and family, insurance company, doctors and specialists, cell phone company, credit card companies, current and new employer, and magazine and newspaper subscriptions.
- ☐ Let service providers — landscapers, cleaning services — know you're moving and look for new ones in your new hometown.



YOUR FAMILY & PETS

- ☐ If time permits, get routine checkups from dentist and/or eye doctor.
- ☐ Encourage children to make an address book of friends.

14 DAYS

Before Your Move

- ☐ Begin cleaning any emptied rooms in your house such as closets, basements or attics. Check for anything left unpacked.
- ☐ Moving plants? Check if the moving company will take them. Otherwise, you'll have to carry them in your car or give them away to friends.
- ☐ Arrange to have your current and new home cleaned.
- ☐ Collect valuable items such as jewelry or heirlooms and keep them separate from other belongings.
- ☐ Return any borrowed items, such as library books, and collect anything at the dry cleaners.
- ☐ Apartment dwellers should make arrangements for movers to use elevator on move day.



YOUR RECORDS

- ☐ Find new pharmacies where you can transfer your family's prescriptions.
- ☐ Make sure you have enough required medication in case you don't locate a new pharmacist/doctor immediately.
- ☐ Organize important documents (wills, passports, etc.) to carry with you when moving; make electronic copies but carry the originals with you.



YOUR FAMILY & PETS

- ☐ Make sure you've made travel arrangements for your pet.

ONE WEEK

Before Your Move

- ☐ Pack any items you haven't yet packed.
- ☐ Label your moving boxes with room location in your new home. Where applicable, mark boxes "fragile," "do not load" or "load last."
- ☐ Call your mover and confirm your move date and make any special arrangements for items like a piano.
- ☐ Arrange for payment of movers. A \$20 to \$25 cash tip per mover is usual but this can vary by area.
- ☐ Confirm closing/move-in dates with your real estate agent and confirm dates for any storage units.
- ☐ Discuss a contingency plan if the movers are late to arrive at your new home. Where will you sleep?
- ☐ Back up your computer files and disconnect and disassemble your computer and peripherals.
- ☐ Properly dispose of hazardous and flammable items that can't be transported such as paint, chemicals, aerosol cans and oil, as well as weed killers. Discard propane tanks from grills.
- ☐ Double check dates for when utilities will be hooked up at the new home and turned off at your current home.



YOUR RECORDS

- ☐ Make sure all scheduled deliveries (newspaper, etc.) have been canceled or redirected to your new home.
- ☐ Gather all keys, alarm codes, garage door openers and warranties and place them in a folder along with your contact information so you can give them to the new owner or real estate agent.



YOUR FAMILY & PETS

- ☐ Start preparing your kids for the move.
- ☐ Empty all lockers at school, work or at your gym.
- ☐ Return any borrowed items from friends (or the library).

THE WEEK OF

Your Move

- ☐ Put together a moving day survival kit with items needed for the trip and immediately when you arrive at your new home.
- ☐ Empty, clean and defrost your refrigerator/freezer and use baking soda to rid it of any foul odors.
- ☐ Double check any arrangements you might have made to transport your pet.
- ☐ Write out a list for your movers of things they'll need: phone numbers, exact moving address and directions.
- ☐ Check the inventory list and sign it. Put your copy in your moving folder.
- ☐ Read the Bill of Lading carefully and sign it, if it is correct.
- ☐ Make sure you have the moving company's contact information in your moving folder.
- ☐ If you don't have professional cleaners coming in, make sure you clean your home before leaving.
- ☐ Pack a moving-day box of things you'll be moving yourself, so you have access to them right away.
- ☐ Pack pet food and pet litter.
- ☐ Be sure you have cash on hand for the move. Find out if you'll owe money after the move and find out what form of payment the movers accept.
- ☐ Notify the police in your town if your home will be uninhabited for a long period of time.
- ☐ Before you move, mow your lawn one last time, especially if your home will not be unoccupied immediately after your departure.
- ☐ Make sure you know what to do with final trash.
- ☐ Do a walk-through of your new home with your real estate agent.
- ☐ In your new home, tape names to doors to assist movers. Map out the floor layout so movers know what's going where.
- ☐ Prepare your new home to prevent any damage as furniture comes in.

THE WEEK AFTER

Your Move

- ☐ Get your kids involved in the unpacking process and help them find activities in your new town.
- ☐ Make sure you have fire extinguishers and fire detectors in your new home.
- ☐ Tackle some fun first projects to help make your house a home (like hanging pictures).
- ☐ Explore the new town — get acquainted, find out where everything is.
- ☐ Replace locks if you're uneasy about keeping the locks that came with the house.
- ☐ Update your address for all these: voter registration, driver's license, tax forms, new bank account, etc.
- ☐ Start thinking about the larger home-renovation projects you'd like to get started and prioritize them.
- ☐ While it's still fresh, make sure to upload all your home documents to your free HomeKeepr account to safely digitize and store your home documents.



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