

BUYER CHECKLIST

CLOSING PACKET

- Get loan estimate (from lender) after binding agreement date
- Schedule and complete inspection
- Discuss with Realtor what items need to be repaired
- Get all required documents to lender
- Fill out closing instructions for attorney
- Talk to lender about appraisal and pay for it.
- Order Homeowners insurance
- Discuss with closing coordinator time and day of closing
- Order-transfer utilities/Fill out change of address card
- Receive, review, and sign closing disclosure 3 days before closing.
- Get final amount of funds needed to close
- Wire funds 3 days before closing
- Complete walk through - Check if repairs are complete
- Closing - Bring two forms of ID (Driver's license & Credit card), checkbook (just in case), wire receipt to closing.

Notes:

MOVING TIPS AND CHECKLIST

Tips in General

- Save all receipts! Some of your moving expenses are tax deductible.
- Figure out how much your time, energy and mental health are worth – then consider hiring movers, house cleaners, carpet cleaners, so on. Moving is stressful enough without adding other tasks and projects.
- Don't be afraid to say "no" to social gatherings and meetings prior to and during your move. You can get caught up with your social life after you have settled into your new home.
- Look to the future as you decide what items to sell, give away, donate, throw, or recycle. By being future-oriented and moving only those items that fit into your future (plus a few items of sentimental value) you will lighten your load.

Tips for Children

- Do not put children, even teenagers, in charge of preparing, moving, or keeping track of pets.
- Remember that even though you have lived in a home for a few years, for a young child it is nearly a lifetime!
- Avoid moving during school. Ideally, move 1-3 months before a new school year begins
- Involve your children to communicate your expectations, goals, wants and needs.
- Show them the home you've purchased. If this cannot be done, ask for a video or photographs.
- Keep talking to them about what's going on. Young children and busy teenagers are not always paying attention when you tell them important information.

Tips for Pets

- Do what you can to take your pet with you – he/she has bonded with you, beloved owner and is a part of the family.
- Purchase a sturdy pet carrier that your pet can't chew through. Keep an eye on your pet when he/she is in the pet carrier as some animals will hurt themselves trying to claw or chew their way out. The last thing you need is a trip to the veterinarian while you're trying to settle into your new home!
- Limit the amount of food that you feed your pet in case he/ she gets sick while moving. Always provide lots of water – especially in hot climates.
- Talk to your vet about prescribing a tranquilizer. He/She will ask for your pet's age, weight and state of health. You **MUST** give the tranquilizer to your pet about one hour before the excitement begins; otherwise, it won't work.

MOVING TIPS AND CHECKLIST

Tips in General

- Pack boxes to 50 pounds or less.
- Pack heavy items into their own smaller boxes and put lighter items into larger boxes. Do not pack all your books in one box!
- Don't move flammable, corrosive, explosive items such as paint, gasoline, ammunition.
- Place china in plastic bags and stack plates upright on their sides, not flat.
- Label boxes that contain fragile items with large red lettering.
- Number the boxes and keep a list of what's in them and which room the box goes into. Pack by room – do not combine items from different rooms into one box.
- Reinforce the bottom of boxes with heavier items for added strength.

Tips for Children

- Assure them that you won't forget their friends. Have a goodbye party where their friends autograph a t-shirt and write their addresses on index cards. Have your children hand out goodbye notes with their new address enclosed.
- Make a scrapbook of photographs of the old home, neighborhood, school, church, friends, family and going away parties.
- Give each of your children a notebook and an inexpensive camera so they can document the move – deputize them as "Family Reporters."
- Do not throw, sell or give away their things. Let them decide what they want to get rid of.
- Let them select and price the items they want to sell at a yard sale. Give them their own table for their goods and let them help at the cash table.

Tips for Pets

- After you arrive at your new home, put your pet in a bathroom and close the door so that he/she does not run away while your family or movers are going in and out of the house.
- Give your pet lots of attention during the first couple weeks of settling into your new home. Watch how much he/ she eats and keep an eye on his/her stools and urine. Quite often, the stress of moving can affect your pet's immune system and cause a bladder infection, digestive problems, or even some form of dermatitis.
- Keep your pet indoors or in a fenced area more than usual in case he/she tries to run away and return back to your previous home.

MOVING TIPS AND CHECKLIST

2 Months Before Moving

- Reduce the number of items that need to be moved – throw, donate, give away, or sell.
- Create a portable file or binder with pockets for documenting your moving plans, saving receipts, storing estimates and quotes, writing down measurements and so on. Attach this checklist to the front cover.
- Decide whether to move, clean and make repairs yourself or hire professionals. Call three companies to get estimates.
- Gather or purchase boxes, packing materials, tape, large felt markers, scissors, bright colored labels, plastic sandwich bags (for small items), large plastic freezer bags, plastic grocery bags, a pocket knife and ropes.

1 Month Before Moving

- Get enough traveler's checks for traveling and for the first couple weeks when you're getting settled.
- Contact your insurance agent to transfer coverage to your new address (life, health care, personal belongings, etc.). Make sure all coverage is in force while you are moving.
- Begin depleting canned and frozen foods.
- Go to your bank and find out what you need to do to transfer funds. Discuss branch options and arrange for check cashing in your new location. Remember that online accounts of
- Make arrangements for canceling or changing newspapers, lawn service, diaper service, pool service, day care, utilities, telephone, cable television, trash, gas, water, etc.

2 Weeks Before Moving

- Sign up for utilities, telephone and Internet service at your new home.
- Call friends and family and recruit for help.
- Have your yard sale.
- Close or transfer your bank accounts.
- Confirm travel arrangements.
- Check your medications to ensure that you have enough for the next 60 days.
- Confirm your new address with your: doctor, dentist, therapist, specialists, veterinarian, accountant, lawyer, financial advisor, broker, cable company, telephone, utilities, Internet service provider, bank, accountant, insurance companies credit card companies, magazines and newspaper, state and federal tax authorities, employers, co-workers, friends, family professional organizations school, college, alma mater church,

MOVING TIPS AND CHECKLIST

2 Months Before Moving	1 Month Before Moving	2 Weeks Before Moving
<input type="checkbox"/> Make travel arrangements: airline, hotel, car rental. Be sure to mention that you are bringing pets, if that's the case.	<input type="checkbox"/> File a forwarding address with your post office.	book store, video store, book club, real estate agent
<input type="checkbox"/> Gather all of your legal, medical, dental, financial, vehicle and insurance records in a safe and accessible place. Gather owner's manuals that you might need to set up computers, home theatre systems and complex appliances. Do all of this now in case you need to order copies of missing documents.	<input type="checkbox"/> Start packing the things you don't use, such as off-season clothes, decorations and so on.	<input type="checkbox"/> Clean your house, if necessary
<input type="checkbox"/> Purchase insurance coverage for valuables	<input type="checkbox"/> Get your vehicles tuned up.	
<input type="checkbox"/> Schedule the movers or a rental truck.	<input type="checkbox"/> Send clothing, bedding, drapes to the dry cleaner.	
	<input type="checkbox"/> Back up important computer files.	
	<input type="checkbox"/> Plan your yard sale: labels, tables, a rod for clothes, money for making change.	
	<input type="checkbox"/> Get all your prescriptions refilled.	

MOVING TIPS AND CHECKLIST

1 Week Before Moving	Day Before Moving	Moving Day
<input type="checkbox"/> Fill the car up with gas. Check the fluids in your engine. Check the air in your tires.	<input type="checkbox"/> Confirm that telephone, utilities and Internet service has been activated at your new home.	<input type="checkbox"/> Give your pet a tranquilizer one hour before the chaos begins. Stop feeding your pet food four hours before it's time to travel; provide water.
<input type="checkbox"/> Pack a "survival kit" of clothes, medication, special foods, toiletries and cosmetics to get you through moving day.	<input type="checkbox"/> Pad the corners and stairways of your home.	<input type="checkbox"/> Separate the items that are going into the moving van from the items you will take in your car or on the plane.
<input type="checkbox"/> Pack "getting settled boxes" of clothes, bedding, towels, medication, dinnerware, special foods, pet food, toiletries, office products and detergents to get you through your first week in your new home. Make sure the boxes are clearly labeled and put into the moving van last.	<input type="checkbox"/> Lay down old rugs and sheets in the entry and hallways to protect floors.	<input type="checkbox"/> Supervise the movers.
<input type="checkbox"/> Order your traveler's checks.	<input type="checkbox"/> Put all of these items in one place or in marked boxes so they do not get lost in the move: <ul style="list-style-type: none">- keys to your new home- purse, wallet, checkbooks, traveler's checks- car keys, sunglasses- map of your new town- directions to your new home- moving company's telephone number- cash and traveler's checks - documentation from the sale of your home- insurance policies and agent's phone number- personal planner/calendar	<input type="checkbox"/> Walk through your home one last time to ensure that you have not forgotten anything. Look in cabinets, drawers and behind doors.
<input type="checkbox"/> Pack your suitcase. If flying, make sure you have your tickets.		<input type="checkbox"/> Walk through your home again to ensure that it is clean.
<input type="checkbox"/> Finish packing all your boxes, except those bare essentials that you need for your final week.		<input type="checkbox"/> Hit the road!
		<input type="checkbox"/> When you arrive in your new home, show the movers where everything goes. Check everything to ensure that it arrived and is not damaged before you sign ANYTHING. Open boxes and check valuable items, such as artwork, silver, jewelry, etc.

MOVING TIPS AND CHECKLIST

1 Week Before Moving

- Do laundry. Pack all the clothes you will not need until after the move.
- Call your veterinarian to get a mild tranquilizer for your pet. You must give your pet the tranquilizer about one hour before the “chaos” begins; otherwise, the tranquilizer will not work.
- Disassemble and pack computers, the home theatre system, fixtures, artwork, lawn furniture, grills, tools, files, etc.
- Clean your home one last time – including the oven, refrigerator, pool, etc.

Day Before Moving

- prescriptions
- over-the-counter medications; e.g. aspirin
- back-up computer files
- personal hygiene items
- cold/flu medicines
- medical equipment

Moving Day

- Find your “getting settled boxes” and unpack them first.
- Make sure your pet has food and water.



MOVEMENTMORTGAGE

10 DO'S AND DON'TS

► *preparing for a home loan*

The 10 Do's and Don'ts During the Mortgage Process

- 1. Don't apply for new credit of any kind.
- 2. Do keep all existing credit card accounts open.
- 3. Don't MAX OUT or overcharge existing credit cards.
- 4. Do maintain your employment at your current job.
- 5. Don't consolidate debt to one or two cards.
- 6. Do pay off collections, judgements, or tax liens reported within one year.
- 7. Don't make any large purchases.
- 8. Do stay current on your existing accounts.
- 9. Don't make any large deposits into any of your accounts.
- 10. **Do call me. I am here to help you through this process.**



6 | HR
UNDERWRITING



7 | DAY
PROCESSING



1 | DAY
TO CLOSE



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