

YOUR ULTIMATE GUIDE TO

BUYING A HOME

The Gee Group

REAL ESTATE TEAM

KWUTAH REALTORS
KELLER WILLIAMS



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01

Choose Your Agent

Choosing the real estate agent that you'll work alongside to buy your home is not a decision to take lightly.

Your agent should have a deep understanding of your goals, your market, and a track record for working diligently on behalf of you, their client.

Credentials, of course, are a plus- but what you can't see behind the numbers are the intangibles of always going the extra mile and genuinely caring deeply for clients.

I look forward to the opportunity of representing you and sharing this life milestone with you and your family.



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CREDENTIALS

- Licensed Broker
- Licensed Real Estate Agent, UT
- Corporate Relocation Specialist
- Member of Salt Lake Real Estate Board

ABOUT ME

A native of Ogden, Utah, Lori has extensive experience in the Utah real estate and relocation market. She attended Weber State University before settling in the Salt Lake City area in 1987 where she began working in the real estate industry as a Franchise Specialist selling franchises for an international real estate company. In 1993, Lori received her Utah Real Estate license and has enjoyed a successful career as a sales agent ever since. She later served as the Vice President of Corporate Relocation for the largest real estate firm in Utah and the Director of Relocation for Prudential Utah Real Estate. Lori is a member of the Employee Relocation Council and has served as Director of Events for the Intermountain Relocation Council. Lori has strong passion for Utah, is considered a community expert and advocate having served on many local boards. Her service driven attitude is why so many of her clients use her for multiple transactions and refer her to their friends and family.

What you can expect working with me

I'm Curious

I want to have a clear understanding of your goals, who you are, and what your home means to you.

I'm Committed

I bring my A-game to every transaction, and I'm committed to achieving the best possible outcome for my clients.

I'm Proactive

I'm always one step ahead, anticipating potential roadblocks and finding creative solutions to overcome them.

I'm Personal

I believe in building relationships with my clients and treating them like family, because in the end, that's what leads to the best possible results.




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ABOUT ME

Having lived in Utah her entire life, Mariah understands why Utah is the perfect place to live. She was born and grew up in Davis county, and attended school in Cache County and received her dental assisting certification after graduating high school. She later moved to Utah county, where she met her husband, Chandler Gee. They lived in Salt Lake County for about a year before moving to Davis County, where they are currently living and growing their family. Moving around Utah Mariah gained a love for Utah and Real Estate. She found her way into real estate through her mother-in law, Lori Gee, who has been in real estate since 1993. Mariah worked for a year in real estate as a Transaction Coordinator and Assistant to Lori before receiving her license and becoming a REALTOR. She now has been in Real Estate for about 8 years and is the transaction coordinator for the team. When Mariah isn't selling homes she is taking care of her 3 kids, and working with her husband in their construction company, Big Horn Construction. They have loved being able to work together and hope their kids can learn the importance of family and working together. Mariah loves being a part of one of the top producing teams; The Gee Group and getting to meet and work with people one on one through real estate. She loves her family, cooking, carmel, and people.

CREDENTIALS

- Licensed Real Estate Agent, UT
- Member of Salt Lake Real Estate Board
- Team Transaction Coordinator

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CREDENTIALS

- Licensed Real Estate Agent, UT
- Corporate Relocation Specialist
- Member of Salt Lake Real Estate Board

ABOUT ME

I am a Star Valley, Wyoming native whose passion for real estate started at young age. I grew up in a family of entrepreneurial hoteliers and avid real estate investors and learned early on how exciting real estate could be.

I married my sweetheart in 2002 and together we have three amazing children. My family & I have been relocated out of state two times in four years. I understand buying and selling from both a professional and personal perspective. I spent several years working on the operational side of real estate transactions. My organizational skills and strong attention to detail make me highly successful at ensuring each of my client's needs are met with care. I prize communication, have a sincere desire to help people. My goal is to make each client feel confident about all aspects of their transaction and find the perfect property for them.

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CREDENTIALS

- Licensed Real Estate Agent, UT
- Member of Salt Lake Real Estate Board

ABOUT US

Aaron and MaCall make the perfect real estate couple. Born and raised in Utah Aaron brings a deep local knowledge and a genuine passion for the Salt Lake City community to his role as a dedicated realtor. With a strong commitment to creating exceptional experiences for every client, Aaron combines expertise in the real estate market with a personal touch that reflects his involvement in local sports programs and community activities. MaCall has lived from the northern tip of Utah in Logan, all the way to the southern end in St. George. She understands all that Utah has to offer and why it makes the perfect home for anyone. She spent the majority of her childhood in St. George, and now lives in Draper with Aaron and their two boys. From the many moves MaCall has done herself she quickly realized how much she loves real estate and knew she would be able to help others throughout the process as well. They both have a passion for Utah and real estate. They know moving can come with many emotions, but their mission is to make it as enjoyable and exciting as it should be. Helping families and individuals find their dream. Whether you're buying your first home or looking for a new place to settle down, they are here to guide you every step of the way with dedication and a genuine love for the community.

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CREDENTIALS

- Licensed Real Estate Agent, UT
- Member of Salt Lake Real Estate Board

ABOUT ME

I care deeply about helping people feel confident and supported through one of life's biggest decisions. Over the past several years, I've had the privilege of guiding sellers and buyers—with an emphasis on first-time homebuyers and investors—through the process with clarity, strategy, and a personal touch, turning real estate goals into real success stories. I enjoy helping clients navigate the excitement and occasional stress of Real Estate. I provide thoughtful market insight, strong negotiation, and strategy designed to support long-term success.

Before real estate, I built a 23-year career with **SkyWest Airlines**, where I've spent the last eight years serving as a peer specialist. In that role, I've supported coworkers through challenges and transitions, something I truly love doing. That same heart for helping people carries into my real estate work every day—I want my clients to feel heard, informed, and confident from start to finish. I'm proud to be a Salt Lake native who has called Sandy home for more than eight years keeping my family at the center of everything I do. I love being a boy mom and caring for our two cats and our dog. My personal life experiences shape how I connect with clients; I understand the importance of finding not just a house, but the right place to build a life.

With the innovative technology, marketing strength, and global network of The Gee Group and Keller Williams behind me, I'm able to give my clients a real advantage in today's market. My goal is always to make the process feel manageable and successful. Real estate isn't just about property—it's about people, stability, and building the future you want. My approach is proactive, responsive, and education-focused, ensuring clients feel comfortable every step of the way. I'm here to help you move forward with confidence.

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The Gee Group Performance

The View from the Top

REGIONAL LUXURY TOP PERFORMING GROUP

UTAH REGION-KW UTAH REGION
REGION AWARDS | 2024 | 2025 |

1ST PLACE-GROUP

KW UTAH REALTORS-KW UTAH
REGION AWARDS | 2024 | 2025 |



**KELLER WILLIAMS
BEST OF STATE-UTAH**

| 2018-2025 |



**KW UTAH REALTOR
CAPING AGENTS**



Why We Donate To The TRF

The TRF organization is founded by the Grammy award-winning band, Imagine dragons and The Robinsons. The foundation is named after Tyler Robinson who went to school at Brighton High School and attended school with Lori's son, and Mariah's husband, Chandler.

Tyler fought through several bouts with cancer before succumbing at the age of 17. His joyful and inspiring life forever changed the perspective of Imagine Dragons, The Robinson family, fans worldwide, and the community of Cottonwood Heights including us. We have loved supporting such a good cause that is close to our hearts.

Cancer is the leading cause of death by disease in children. The TRF has raised over 12 million dollars and has served 2,500 families in the last 8 years. They assist these families with housing, energy, or transportation insecurities, so they can focus on their child's and family's health and treatment.



TYLER ROBINSON
FOUNDATION

We have loved being a part of such a great cause, as we hold a yearly fundraiser event raising money for this amazing foundation.



The Value of a Buyer's Agent

Exclusive Representation for Your Interests

Unlike going through a listing agent who serves the seller's interests, a buyer's agent is committed solely to you. They ensure your needs and preferences are top priority, offering unbiased advice and support throughout the buying process.

Access to Off-Market Listings

Your buyer's agent can tap into a network that goes beyond the usual listings, including off-market or "pocket" listings. This access can be crucial in finding your dream home in competitive markets.

In-Depth Market Insight

Buyer's agents offer specialized knowledge of the local real estate market, from pricing trends to neighborhood dynamics. This insight is invaluable for making educated decisions and spotting hidden gems.

Skilled Negotiation on Your Behalf

Having a seasoned negotiator on your side can save you thousands. Buyer's agents negotiate not just on price, but on terms and conditions that best serve your interests.

Coordination of the Buying Process

From arranging viewings to coordinating inspections and navigating closing procedures, your agent handles the logistics. This coordination is essential for a smooth journey from house hunting to homeownership.

Insider Advice on Property Potential and Pitfalls

A buyer's agent looks beyond the surface, advising you on the potential or pitfalls of properties. They help you see the full picture, including aspects like future resale value and necessary repairs.

Exclusive Buyer Brokerage Agreement

As of August 17th, 2024, this document is required to be signed for a buyer's agent to show you homes and represent you in a real estate transaction. This agreement outlines our mutual responsibilities and ensures that you receive dedicated and professional service throughout your home-buying journey.



As your buyer's agent, I will...

...negotiate for you

I'll secure the best price and terms, saving you money and stress.

...guide you through the market

With deep knowledge of local trends, I'll identify the right opportunities and neighborhoods for you.

...scout off-market properties

I'll scout off-market properties, giving you a competitive edge in finding your dream home.

...make it a seamless process

I'll handle every detail, from scheduling to paperwork, ensuring a smooth, hassle-free experience.

02

The Home Buying Process

From pre-approvals
to the closing table!

Welcome to the exciting journey of finding your dream home! As your dedicated real estate agent, I am thrilled to guide you through every step of the home buying process.

This comprehensive guide was meticulously crafted to provide you with a detailed overview of what to expect on this adventure.

From demystifying the mortgage process to assisting you with a lender questionnaire, offering a handy showing checklist, explaining the intricacies of going under contract, navigating the inspection period, and finally, preparing you for the closing process - I've got you covered.

I am committed to ensuring that each step in this process is smooth, transparent, and tailored to your unique needs.



The Home Buying Process *at a Glance*

01

Preparation Phase

Start by assessing your finances and getting pre-approved for a mortgage to understand your budget.

3-6 MONTHS OUT

02

Search & Offer

Explore homes within your budget, select your ideal property, and make a competitive offer.

25-40 DAYS OUT

03

Under Contract

Conduct a home inspection, negotiate any necessary repairs, and finalize your mortgage details.

21-30 DAYS OUT

04

Closing Preparation

Review your closing disclosure, confirm your moving plans, and prepare any required documents or payments.

3-5 DAYS OUT

05

Closing Day

Sign all necessary paperwork to officially transfer ownership, receiving the keys to your new home.

0 DAYS OUT

06

Post Closing

Update your address, set up utilities, and consider a home warranty for peace of mind in your new residence.

1-7 DAYS AFTER

03

The Mortgage Process

Let's talk finances

The first step of the home buying process is to understand how much you qualify for by meeting with a local lender and getting a pre-approval letter. It's important to interview a few lenders to find one that will be the best fit.

A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter until you know you're ready to buy.

In the next section, I outline several questions to ask your lender to ensure they provide a full picture into the terms and conditions of your loan.

Understanding the ins-and-outs of the loan they offer is critical to ensuring long-term success in your new home!



05

The Home Search Process

Finding “the one”

Now that you’ve got your wants vs. needs list in hand, the fun really begins! It’s time to start looking at listings online and choosing which houses to see in person. Keep this in mind:

Use the search filters, but don’t go crazy.

You don’t want to restrict your search so tightly that you only have a handful of homes to view.

Add \$25k-\$50k to your max price. There is sometimes wiggle room with negotiations.

Check out the Google street view. Online pictures can be deceiving so a virtual ‘walk down the street’ will give you a sense of the house and surrounding area.

Jot down the MLS number & address.

Send your list to me and I will call the listing agents to gather pertinent info.

The house is “pending”... now what? Don’t panic! Pending contracts do fall through occasionally, so keep it on your list.

Look for some time in your calendar to tour the homes on your shortlist. Hold more time than you think you’ll need.



06

It's Time for Showings!

Get ready for the fun part

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. Below are a few things to keep in mind.

Read over your wants vs. needs list and revisit your budget. Having this fresh on your mind will help you stay objective and focused.

Take pictures and videos to jog your memory later.

Consider the lot, lot size, and location, all of these things cannot be changed.

Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors, and other potential issues.

Pay attention to noise levels from nearby roads, airports and railways.

Examine the roof for leaks, missing shingles, or other damage. Inspect siding, windows, doors, and the overall exterior condition.

Consider layout & space. Does the property's layout suit your lifestyle? Check room sizes, storage space, and the flow between rooms.

Look past decor & staging. These things will soon be gone!

Consider the potential resale value by checking the historical appreciation rates.



07

Writing Your Offer

Let's make it stand out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that truly stands out. Below are my tried and tested recommendations.

Include a pre-approval letter that shows that you're serious, qualified, and ready to purchase.

Lean on a trusted agent who can help you compose an offer that gives you every advantage in landing the home!

Put your best foot—and price—forward. You may only get one shot, so make it count. Lean on your agent and use comps as a guide.

Use a friendly tone.

Let the sellers know you want their home—and that you'll be easy to work with all the way to closing.

Propose to close quickly. Include contingencies only if you must. If you need to sell your current home before purchasing, disclose it here.

Include a short handwritten note. Sometimes it's the smallest gestures that have the most significant impact.



08

You're Under Contract

Cue the confetti!

You're well on your way to your new home sweet home. Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

Provide an Earnest

Money Deposit - This is a good faith deposit to show your commitment to buying the property. This deposit is typically held in an escrow account until the closing.

Schedule Home

Inspection - Depending on the results, you may negotiate with the seller for repairs or credits. Schedule this ASAP!

Order Appraisal - Your lender will initiate this. If the appraisal is lower than the agreed-upon price, negotiations or additional funds may be required.

Finalize the Loan - You'll provide documents and go through underwriting with your lender.

Title Search - A title company will conduct a title search to ensure there are no liens or legal issues with the property's ownership.

Final walk-through - Shortly before the closing date, you'll have the opportunity to do a final walk-through of the property to ensure it's in the agreed-upon condition.



09

Inspections & Insurance

Make sure you're covered

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection.

What is the "inspection period"? Inspection periods typically last 7 to 30 days. If the results of the report reveal any issues, you may ask the seller to cover the costs or reduce the sale price.

The home seems fine, do I really need a home inspection? The home may appear to be in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances.

When should I schedule the inspection? Schedule your inspections immediately after your initial offer is accepted. If we need to negotiate any repairs we can before the inspection period ends.

What about home insurance? Once you have a signed contract, start looking for insurance providers. Your lender will typically require evidence of insurance coverage before they approve your mortgage.



Pre-Closing Checklist

BRAVO! HERE'S WHAT YOU'VE COMPLETED SO FAR:

- X **Under contract**
- X **Inspections**
- X **Obtain home insurance**

THE CLOSING TABLE IS NEAR! HERE'S WHAT'S NEXT:

Order Appraisal

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once problems are resolved from inspection, the lender will order an appraisal and paid for by you. The appraisal verifies the value of the property for the lender and to protect you from overpaying.

The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back low, it's back to negotiations!

Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30–45 days before closing, your lender will be finalizing the loan.

Conduct Survey

Unless a recent survey of the property exists, a recent one will be requested. The survey is a sketch showing a map of the property lines and boundaries and reveals if there are any encroachments on the property. The survey is ordered by the title company and paid for by the buyer as part of the closing costs.

TIP

It is very important not to make any major job changes, purchases, or open new credit cards, as any of these activities could alter your qualifications for a loan.

Title Search

The title company will conduct a title search to ensure the property is legitimate and that there are no outstanding mortgage liens, judgments, easements, leases, unpaid taxes, or other restrictions that would impact your ownership.

Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

Clear to Close

The magic words! This phrase means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

10

It's Closing Time!

Alexa: play 'My House' by Flo Rida

You've received the magic phrase "clear-to-close" and we've scheduled our closing day. Here's what to expect from the closing process:

First, schedule the final walk-through to confirm the seller made the repairs that were agreed upon. The walk through also ensures no new problems have occurred while under contract. We will typically schedule the walk through right before closing.

What happens at closing day? Sign all necessary documents, pay remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

What should I bring? A photo ID and a cashier's check to pay any closing costs. Your agent will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

Funding and Recording - Once all documents are signed and funds are transferred, the transaction is recorded with the county or local municipality. This officially transfers ownership from the seller to you.

Get a hold of those keys and celebrate!
We made it to the finish line!



The Home Loan

HOW MUCH DO I NEED TO SAVE UP FOR A DOWN PAYMENT?

5% is a good place to start. The average first time buyer puts down 7%. You can work with a mortgage lender to play around with numbers and see how your downpayment amount offsets your monthly payment, and especially with how PMI works.

HOW DO I KNOW IF I QUALIFY AND HOW MUCH I CAN AFFORD?

Contact a mortgage lender to get pre-approval for a loan. The lender will ask you some basic questions about your income and debts and can tell you what amount you can be approved for, and how much your mortgage payments will be.

WHAT DOES THE LENDER NEED FROM ME TO GIVE ME A LOAN?

Usually, you are asked to provide your last two tax returns to show proof of income. You should also provide recent bank and credit card statements and proof of your current pay. You will also be asked for your SSN so they can run a credit check.

WHAT'S THE DIFFERENCE BETWEEN PRE-APPROVED AND PRE-QUALIFIED?

While often used interchangeably, these terms don't mean the same thing. Pre-qualification is an estimate of what you may be approved for based only on the verbal information you provide. Pre-approval means the lender has verified your income and debt information and run a credit check.

HOW DO I KNOW WHICH MORTGAGE OPTION IS RIGHT FOR ME?

Your mortgage lender is the best person to advise you on this question. Their products and qualifications change from time to time, so they would know best what products are available to meet your needs.

DO YOU HAVE A MORTGAGE LENDER I CAN TALK TO?

Yes, absolutely! I have a few that I work with that I can happily refer to you. Just ask and I'll connect you. You are welcome to use your own if you have someone in mind as well.

WHEN SHOULD I GET PRE-APPROVED?

About 3-6 months out from when you'd like to move. If that has already passed, no worries! Pre-approvals only take about 2-3 days, you just want to have that pre-approval before you begin shopping.

The Home Search

WHAT SHOULD I DO WHEN I SEE A HOUSE ONLINE THAT I LIKE?

Text me, your buyer's agent: the agent you are working with to find your home. It's best that you work with one real estate agent throughout your search. That agent learns what you like and dislike and will invest a lot of time vetting properties for you. That person also represents your best interests only. When you call the agent advertising the home, you are dealing with the seller's agent, so, while they can assist you, they are also representing the seller's best interest.

CAN YOU SHOW ME A HOUSE IF IT'S NOT YOUR LISTING?

Absolutely. As a buyer's agent, I can show you any house listed in our MLS system, and I will contact FSBO sellers on your behalf. As mentioned above, working with me as your buyer's agent ensures that your best interests are protected.

HOW DO WE WRITE AN OFFER?

When you find the property you want to make an offer on, I will run a Comparative Market Analysis (CMA) to help you determine a fair offer amount. I will also guide you through the additional terms of the contract, such as the escrow amount, closing date, and any additional terms you want to be added to the offer. I will write the offer on a contract form and submit it to the seller's agent.

WHAT IF I WANT TO BACK OUT OF A CONTRACT?

You always have the right to back out of the purchase within 8 days as long as we have an inspection contingency. When the contract is contingent on a property inspection, you usually have the right to cancel for any reason during the inspection period. Once the inspection period has passed, you cannot back out and keep your deposit unless the seller agrees, or an additional term has not been met.

WHAT HAPPENS IF THERE ARE OTHER OFFERS ON THE HOUSE I LOVE?

If a seller receives multiple offers on their home, usually their agent will inform the buyer's that multiple offers have been received and the buyers have another opportunity to alter their original offer to present their "highest and best" offer. Keep in mind that many factors may influence the seller in addition to the offer price, such as the down payment amount, closing date, and inspection terms.

WHAT HAPPENS WHEN MY OFFER GETS ACCEPTED?

Once both parties have agreed on all terms and signed the contract, your escrow deposit must be made and I schedule the home inspection. Your lender will receive a copy of the contract and will begin processing your mortgage application.

Under Contract

WHAT DOES "UNDER CONTRACT" MEAN?

Under contract means that all parties have agreed on terms, have signed the contract, and the signed contract has been delivered to both buyer and seller. Payment of the escrow deposit is expected but is not a requirement to make a binding contract.

WHAT IS EMD?

The earnest money deposit is money that is offered with an offer, or as soon as an offer is accepted, to show the seller that you are serious about moving forward with the purchase of the home. Because you forfeit this deposit if you back out of the purchase for any reason not allowed for in the contract, the larger the escrow deposit, the more seriously your offer is taken. This deposit is part of your downpayment, not in addition to.

DO I NEED AN INSPECTION?

I always recommend that you have a home inspection done. In the scheme of things, paying a few hundred dollars to have peace of mind that there are no hidden dangers or problems is well worth the money.

HOW MUCH ARE INSPECTIONS?

The cost of the home inspection depends on the size of the house and additional inspections requested, such as swimming pool, septic tank, termites, insurance four-point (HVAC, plumbing, roof, and electrical,) wind mitigation, and radon. An average home inspection, without additional inspections, is about \$350-\$600.

WHAT IF MY LOAN DOESN'T GET APPROVED?

If you have gone through the pre-approval process and have been forthcoming with all the information requested by your lender, it's unlikely you will be turned down. Make sure you do not change jobs, purchase big-ticket items on credit, take out a car or boat loan, or open any other new credit accounts while your mortgage is being processed. In most cases, your loan contingency will allow you to back out of the home if necessary.

WHEN CAN I START MOVING?

When you have the keys! When you are financing your purchase, it takes about 3-4 weeks for your loan to be processed. Once the lender gives the all-clear, closing is scheduled. You will sign your loan documents and both parties will sign documents transferring ownership to you. Unless other arrangements have been agreed upon by both parties, the sellers should have completely vacated the home when they sign the closing papers. You can have your belongings ready to move, and a moving company scheduled before you go to closing.

Vocab to Know

ACTIVE

The property is actively for sale and on the market. The sellers may have received offers but have not accepted any yet.

ADJUSTABLE-RATE MORTGAGE (ARM)

After an introductory period that could be 3, 5, 7 or 10 years, the interest rate on an adjustable-rate mortgage will be adjusted by the lender by current interest rates.

BACK ON MARKET

This property was under contract with another buyer and their contract fell through, so it is active again.

CMA

Comparative market analysis or competitive market analysis. A CMA compares the sales price of similar properties in the area to help determine the price of a property.

CLOSING COSTS

The fees that the buyer and seller will owe associated with the home-buying process, such as the real estate brokerage commission and title insurance. Most are paid by the buyer, but the seller pays for some.

CONTINGENCY

A provision of the contract that keeps the agreement from being fully legally binding until a certain condition is met. For example, the purchase of a home can be contingent upon the buyer selling their home first.

DOWN PAYMENT

The sum in cash that you can afford to pay at the time of purchase. A conventional loan down payment is usually between 5%-20% of the sales price, but other types of financing require as little as 0%-3.5%. A mortgage lender can tell you what types of loans you qualify for.

EXPIRED

A listing has expired and is no longer active, usually because it didn't sell in the amount of time agreed upon by the listing agent and the owner of the home. If you see an Expired listing, the owner may still be interested in selling.

FIXED-RATE MORTGAGE

This mortgage's interest rate will never change, even if the term of the loan is 30 years.

FSBO

For Sale by Owner. Often pronounced "fisbo" The owner of the home has it listed without an agent representation. A Buyer's agent can usually still show the home, as many FSBOs will agree to work agents representing a buyer.

INTEREST

A percentage of the principal that you borrowed from the bank. The rate can fluctuate daily.

LISTING

The word "listing" is typically used to refer to the for-sale home itself, although it technically means the agreement between the broker and the owner of the home to market and sell the property.

Vocab to Know

MLS

The Multiple Listing Service. The MLS is used to search for and list properties. They collect, compile and distribute all information about homes listed for sale. Membership isn't open to the general public, although selected MLS data may be sold to real estate listing websites.

PENDING

The property owner has accepted an offer and are under contract with a buyer. Their agreement may be contingent upon a variety of contingencies: inspections, appraisal, financing, and more. The home is not sold just yet.

PRINCIPAL

After you make a down payment, the rest of the money you owe on your home is called the principal. This is what you will be paying monthly and paying interest on.

TEMPORARILY OFF THE MARKET (TOM)

The owner has decided to take the listing off the market for an undetermined amount of time. Typically this is because work is being done, or the home is unavailable for showings at the time. It will most likely be back on the market soon.

TITLE INSURANCE

An insurance policy that protects a mortgage lender's or owner's interest in real property from assorted types of fraudulent claims of ownership.

WITHDRAWN

The listing was withdrawn from the market. This could be for various reasons: The owners may have decided they do not want to sell anymore, or maybe they didn't like the offers they received. If you love the listing, we can still reach out and try.



PART TWO

Congratulations, New Homeowner!

Resources to help you with the move and
settling into your new home.

4-6 WEEKS BEFORE MOVING

- Declutter, discard & donate
- Collect quotes from moving companies
- Locate schools, healthcare providers in your new location
- Secure off-site storage if needed
- Choose a mover and sign contract
- Create a file of moving-related papers and receipts
- Contact homeowner's insurance agent about coverage for moving
- Contact insurance companies to arrange for coverage in new home

3-4 WEEKS BEFORE MOVING

Notify the following about your change of address:

- Banks + Post Office
- Credit Card Companies
- Insurance Companies

Notify utility companies of date to discontinue or transfer service

- Electric
- Gas
- Water
- Internet
- Trash
- TV

2-3 WEEKS BEFORE MOVING

- Notify DMV of new address
- Discontinue additional home services (housekeeper, gardener/lawn service)
- Start using up things you can't move, such as perishables
- Close/open bank accounts
- Arrange for child and pet care on moving day
- Notify HOA about upcoming move, reserve elevator usage

1 WEEK BEFORE MOVING

- Confirm final arrangements
- Arrange transportation for your pets and plants
- Review your moving-day plan with moving company
- Take a picture in your home
- Pack an essentials box for quick access at new home
- Label moving boxes with the contents inside



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