

WestUSA
REALTY



SELLING A HOME IN ARIZONA

OUR STEP BY STEP PROCESS



Team Minik

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MANAGING PARTNER

MICHELLE MINIK



Michelle Minik, founding partner of Team Minik, based in Goodyear, Arizona, a multi-million-dollar producer since the beginning of her career in real estate and has sold over 10.9 million each year for the past 22 years in a row. She has represented over 1107 clients in a wide array of real estate transactions.

Michelle strives for client success by continuing her education, holding designations for Accredited Buyer Representative (ABR), Certified Short Sale Negotiator (CSSN), Online Marketing (ePro), Graduate of the Realtor Institute (GRI), Master of Real Estate (MRE), Short Sale & Foreclosure Resource Network (SFR), and Master Certified Negotiation Expert (MCNE).

She has been recognized for the President's Circle every year since 2010, West USA Top 25 Agent of the month year in year, West USA Top 1%, Office Top Producer (Units & Volume) Goodyear, 236 5 - Star reviews on Zillow and 8 5 – Start reviews on Google, was voted 100 most influential real estate agents in 2016 and Michelle is recognized as West USA Top 50 Women Real Estate Entrepreneur this year 2022.

Michelle has several out-of-state partners and clients that can attest to her knowledge and experience. Personal referral and repeat business clientele prove her immaculate work ethic and character. She understands that buying a home can be a stressful time for her clients, which is why she has carefully hand-picked her team to ensure her clients are provided a stress-free experience with seamless transactions. Michelle is available for her clients both day and night. In her spare time (which may not be very often), she enjoys hitting the green at the Wigwam, hiking the White Tanks, and of course, spending time with her husband and two boys.



AWARDS AND STATISTICS

2022

Real Estate Numbers:

Michelle and her team have successfully sold 1289 homes for her clients equaling a staggering 273 million dollars in gross sales volume.

Client Reviews:

Michelle and her team have achieved and sustained a total of 236 Five Star Reviews on Zillow and 76 4.7-star reviews on Google for her dedication to her clients and her commitment to customer service.

West USA's Award of Excellence:

Michelle and her team continue to be the Top Company Team and The Top Office Producer in both sales volume and units for the last 9 consecutive years for West USA Realty. West USA Realty is currently ranked #42 RisMedia Top 1000 Power Broker in the Nation, #1 In Average Overall Agent Production, and #1 In Average Transaction per Agent as of 2021. Michelle is also recognized as West USA Top 50 Women Real Estate Entrepreneurs this year 2022.

West USA Top 25 Agent Award:

West USA Realty has approximately 3200 licensed real estate agents and Michelle has been awarded the prestigious TOP 25 Agents and Top 10 of the Month 88 times since 2013 with West USA Realty.

Bad Debt Crisis:

During the Phoenix real estate crash Michelle has completed over 83 short sales and helped her clients eliminate more the 17 million dollars in bad debt.

Nationally and locally recognized by the following Real Estate Entities:

The Today Show with Barbara Corcoran for "Best on Market", Fox 10 News "Cool Houses" with Sylveste Rodriguez, Phoenix Association of Realtors - Elite Top Producer & Most Influential Agent of the Year, The Best of Trulia - Top Agent Award, Zillow - Arizona Highest Top Ranked Agent, AZ School of Business nominated for the "Real Estate Team of Year".

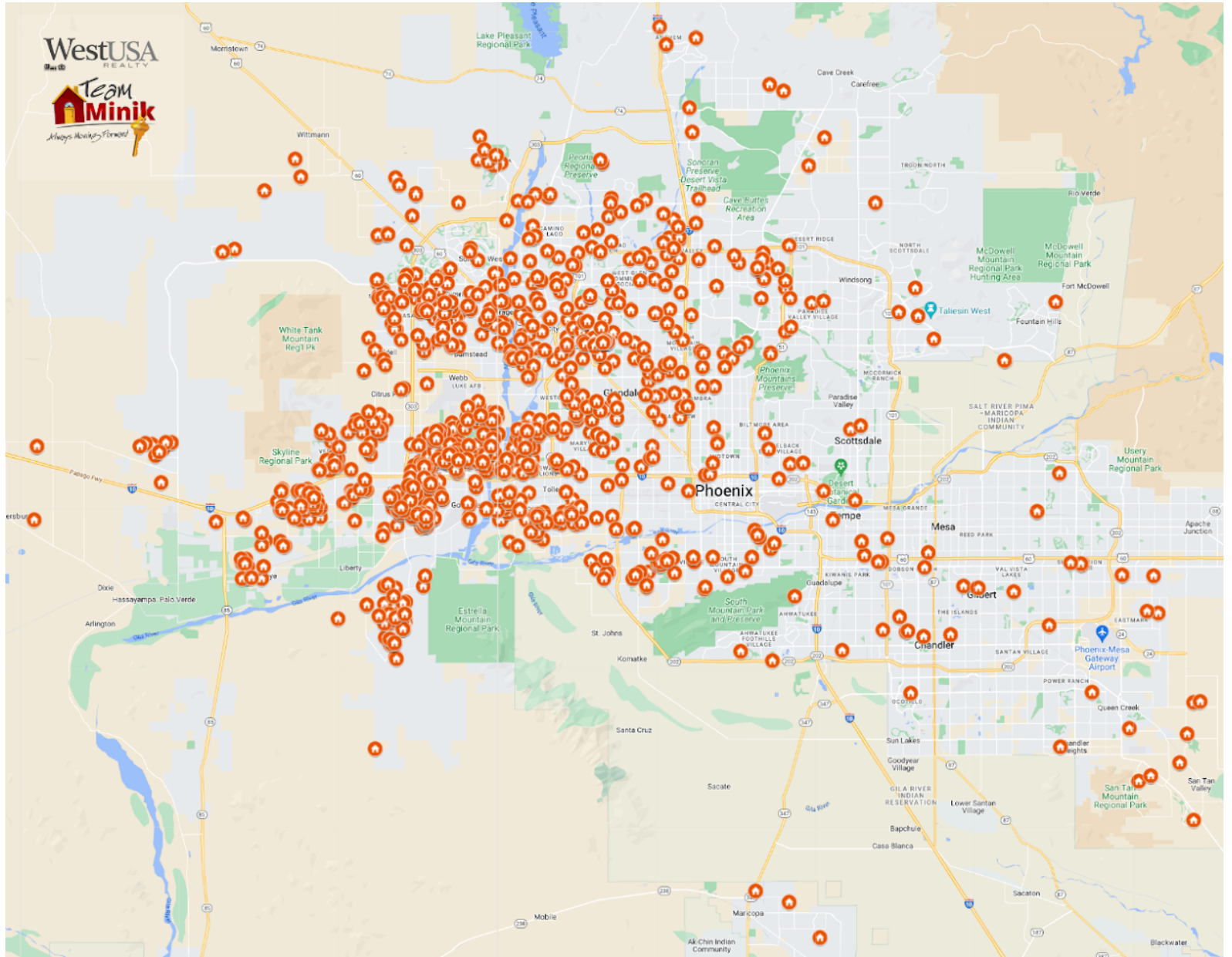
President's Circle and Multi-Million Dollar Producer Award:

Michelle and her team have been awarded the prestigious Presidents Circle and the Multi-Million Dollar producer award every single year since 2010.

We hold the following Real Estate Designations:

(ABR) Accredited Buyers Representative, (CSSN) Certified Short Sale Negotiator, (CRPM) Certified Residential Property Manager (ePro) Online Marketing, (GRI) Graduate Realtor Institute, (MRE) Master of Real Estate, (MCNE) Master Certified Negotiation Expert, (SFR) Short Sale & Foreclosure Resource Network, TOP5 Network.

MAP OF ALL CLIENTS TEAM MINIK THRU 2022



BENEFITS OF WORKING WITH TEAM MINIK

The term “REALTOR®” identifies a real estate professional who is a member of the NATIONAL ASSOCIATION OF REALTORS® and abides by its strict Code of Ethics. They will direct, guide and represent you through the home-selling process including:

- Assist you in preparing your home to sell
- Provide current and historical sales and listing data to help in determining fair pricing
- Prepare the Listing Agreement according to your terms and ensure all documents are legally correct
- Enter your home into the Multiple Listing Service (MLS) and market your home to potential buyers and other agents within the real estate community. Only Real Estate Agents have access to the Multiple Listing Service (MLS) which is a database of properties listed for sale by REALTORS®. This database is the primary source for Buyer’s agents who are looking for homes to present to their clients
- Accompany potential buyers and/or agents when viewing your home
- Review all offers, and negotiate when necessary on your behalf
- Prepare any counter offers or purchase acceptance agreements
- Open Escrow
- Oversee all inspections and confirm any counter offer stipulations are met
- Handle any problems which may arise and recommend attorney services if necessary
- Keep you fully informed of all activities that lead to the closing

WEEKLY SELLER UPDATES

Every week, our marketing department will be sending you updates on your home via email. This will include:

- Market Report: showing, active, pending, & closed homes in your area
- Showing Report: goes over the number of showings that your home has featured in the past week
- Feedback: all feedback from the previous weekend (ShowingTime, open houses, and broker tours)
- Marketing Update: links to all our marketing for your home
- Attached will be your listing flyers, door knockers, and any status social media posts (see example below)

OUR MARKETING PLAN

Team Minik leads the industry in cutting edge marketing techniques, utilizing extensive digital, print and event marketing as well as, creating a buyer lead generation platform around your listing to literally drive hundreds of interested buyers for your home directly to us.



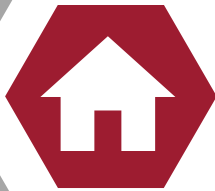
- 3D INTERACTIVE FLOOR PLAN (MATTERPORT)
- AERIAL PHOTOS
- AERIAL VIDEOS
- ARMLS LOCKBOX
- COMMUNITY PHOTOS
- SIGNS, POST & FLYER BOX INSTALLATION
- INTERIOR&EXTERIORVIDEO WALKTHROUGHS
- OPENHOUSES
- PROFESSIONAL PHOTOS
- PRINTED FLYERS
- POST CARDS
- REALTOR® TOURS & FEEDBACK
- SINGLE PROPERTY WEBSITE LANDING PAGE
- SLIDESHOW VIDEO
- UPDATES ON SHOWINGS
- TEAM MINIK WEBSITES
- NEWSLETTER
- SOCIAL MEDIA & PLATFORMS



10 STEPS TO SELLING YOUR HOME



1 FIND YOUR AGENT



2 PREPARE YOUR HOME FOR SALE



3 DETERMINE YOUR SELLING PRICE



4 SIGN LISTING DOCS



5 MARKET YOUR HOME



6 REVIEWS OFFERS & NEGOTIATE



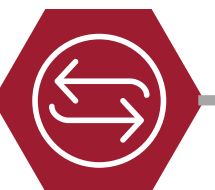
7 ACCEPT OFFER



8 OPEN ESCROW



9 APPRAISAL, HOME INSPECTION & REPAIRS



10 FUNDS TRANSFERRED & TITLE EXCHANGED

SELLING YOUR HOME ON YOUR OWN

When considering selling your home, you have options:

1. Sell your property with the professional representation of a real estate agent.
2. Sell your property “by owner.”

Choosing to sell “by owner” saves the Selling Agent’s commission but, in most cases, will still require offering a Buyer’s Agent commission to entice the Buyer’s Agent to show your home. Selling ‘by owner’ is generally done by individuals very experienced in the buying/selling process. If you are considering selling your home on your own, please take into account the following expectations:

- Do you have experience with problem resolution and protecting your rights in a real estate transaction?
- Do you understand the steps of an escrow and what is required of you (and the buyer) to complete the transaction?
- Do you know which Title Company, Termite Company, Inspection Company and Lender to hire that will provide the best service and costs to you?
- Are you capable of understanding and writing a legally binding real estate contract?
- Do you know how to determine the current market value of a home?
- Do you know how, when and where to advertise and market your home to get it noticed among the competition and absorb the costs of such efforts?
- Only Real Estate Agents have access to the Multiple Listing Service (MLS) which is a database of properties listed for sale by Real Estate Agents. Real Estate Agents use MLS to search properties and research current homes for sale for comparable homes and pricing information. MLS is used to get your home the most exposure possible.
- Are you available to show your home 12 hours a day, 7 days a week?

PREPARING YOUR HOME TO SELL

A home in pristine condition will attract more buyers, sell your home faster and help maximize your home's value. In addition to a clean and inviting appearance, invest the money up front, to cover all repairs. Whatever you don't repair will be noted on the home inspection report. If the repair list is lengthy, some buyers may decide to back out of the agreement or incorporate the cost of repairs into their negotiations.

To ensure your home shows at its best, here are a few suggestions:

- Take an objective account of the interior and exterior condition.
- Repair any damage throughout.
- Deep clean – top to bottom.
- Professionally clean flooring.
- Clean all windows, repair screens and ensure windows open properly.
- Clean out the fireplace and add fresh logs if applicable.
- Repair ceiling leaks and stains.
- Paint interior where necessary selecting neutral colors.
- Ensure all plumbing and electrical elements are in excellent condition.
- Clean and ensure proper condition of all kitchen appliances.
- Remove clutter inside – countertops and closets.
- Store worn furniture out of site.
- Remove personal items such as photos and knick-knacks.
- Paint exterior trim or door/window frames and other areas where necessary.
- Remove clutter outside – old patio furniture, tools, non-essential décor, etc.
- Groom landscaping – trim and replant where necessary.
- Enhance the entry way with potted plants and a new welcome mat.

FOR SHOWINGS

A potential buyer having a positive first impression, is crucial.

Take these steps to ensure your home shows at its best:

1. Open up all drapes and blinds to let in as much light as possible and make rooms look larger
2. Turn on the lights in all rooms, light candles for a fresh and fragrant ambiance
3. At night, turn on all porch and outside lights
4. Leave the house in perfect order, make beds, put away dishes and hang fresh bathroom towels
5. Vacuum your home as much as possible to keep in showing condition
6. Keep pets outdoors
7. Put away all children's toys and clutter
8. Play soothing music, do not have the TV on
9. Arrange fresh flowers around the house tastefully
10. Leave your home when it is being shown. However, make sure your agent can reach you to answer questions, etc.

ROI ON YOUR HOME IMPROVEMENTS

When you're ready to sell your home, remember, a positive first impression is of paramount importance to a buyer. Rely on the objective opinion of your REALTOR® to offer suggestions on home improvements that will likely offer the highest return on your investment. Another great resource is the "2019 Cost vs. Value Report," an annual collaboration between Remodeling Magazine and Realtor Magazine that breaks down the estimated cost of various remodeling projects and the estimated return on investment for those projects by region and by city, as well as by midrange and upscale projects.

To view the list, visit <https://www.remodeling.hw.net/cost-vs-value/2020/>

Below are the 5 Best ROI Home Improvements published by homeadvisor.com

HOME IMPROVEMENT	AVERAGE \$	RETURN %
Garage Door Replacement	\$1,080	97.5%
Manufactured Stone Veneer	\$9,625	94.9%
Minor Kitchen Remodel	\$22,200	80.5%
Deck Addition	\$7,225	75.6%
Entry Door Replacement	\$1,000	74.9%

IMPORTANCE OF PRICING

Without a doubt, of all of the mistakes that a Seller can make, mispricing the home either too high or too low is the most harmful and costly. Price your home too low, the home will sell, and probably sell quickly, but you will lose money that is rightfully yours. Price the property too high and it will linger on the market and likely not sell costing money in the form of interest, repairs, upkeep and added stress.

Your REALTOR® will work with you to select the list price that puts your home in the best competitive position to sell for the highest price in the least amount of time. Together, you will review homes like yours that have recently sold, are currently for sale, or have expired or been taken off the market.

The most buyer activity will occur within the first couple weeks of your home being on the market. Therefore pricing it correctly at the onset increases a timely sale with less inconvenience and greater monetary return.

Key Reasons to Price Properly:

1. A Timely Sale – Chances are that your home will ultimately sell at its fair market value. Pricing it properly at the onset simply increases the likelihood of a timely sale with less inconvenience and greater monetary return.
2. Competition – Buyers educate themselves by viewing many properties and they will always look at a range of homes priced competitively. They know, or learn very quickly, what is a fair price. If your home is not competitive in value with those they have seen in the same price range, it simply will not sell.
3. Reputation – Overpricing causes most homes to remain on the market too long. Buyers and agents become aware of the long exposure period and often are hesitant to make an offer because they fear something is wrong with the property. Clean, well-prepared homes, which are on the market for a long period of time, historically sell for less than their fair market value.
4. Inconvenience – If overpricing keeps your home from selling promptly, you may end up owning two homes, the one you are trying to sell and the new home you have already purchased. This can prove to be costly, worrisome and very inconvenient.

APPRAISALS & THEIR INFLUENCE ON PRICING

When you sell your house, and the buyer is applying for a new loan in order to purchase the property, the buyer's lender requires a licensed appraiser to estimate the market value of the property to show the lender that they are making a prudent decision lending the buyer the money to buy your house. The cost of the appraisal is negotiable.

Once the buyer begins the new loan application process, the lender will order the appraisal. In order to estimate the market value of your house, the appraiser will research the sales comparables in your subdivision and/or your immediate area. Appraisers prefer to use sales which have sold within the past 6 months and are similar to yours in regard to square footage, year built and amenities (i.e. swimming pool, garage, single story).

The appraiser will measure your home, take photographs, and examine your house for its condition, specific improvements and amenities. You can help the appraiser by preparing a list of recent improvements and remodeling projects, and include their approximate costs. Some appraisers will appreciate this information while others may not. However, if you prepare the information for buyers looking at your home, then providing it for the appraiser will be a snap.

The lender will receive a copy of the appraisal a few days after the appraiser has been to your home. You may be told that the appraiser has some repair requirements before the lender can loan the buyer any money on your house. In that case, you must repair these problems and the appraiser will return for a reinspection at an additional cost.

If your home does not appraise for the asking price, your buyer could renegotiate or walk away from the deal. This is why your original asking price should be accurate to the appraised value.



One buyer might be willing to pay more than anyone but how much would most buyers pay? That's what market value looks like.



DISCLOSURE DETAILS

WHEN IN DOUBT DISCLOSE

Sellers are obligated by law to disclose all known material facts about the property to the buyer. The Arizona Association of REALTORS® Seller's Property Disclosure Statement ("SPDS") is designed to assist you in making these legally required disclosures and to avoid inadvertent nondisclosures of material facts. Your agent will provide you with a copy of the SPDS form.

What Must Be Disclosed?

Since the mid 1980s, many states have made it mandatory that a seller disclose, to every potential buyer, any existing problems or defects of which the seller is aware. It is critical that all of the disclosures are in writing.

Maintenance and Home Improvement Records

Have available all of the records with regard to maintenance service work, warranty work or improvements that you have made throughout the ownership of the home. Of particular interest will be roof replacement or repair, appliance repair, plumbing service and electrical work. If you have kept up with the proper service and maintained good records, most buyers will see that as a very strong positive for the house.

Utility Bills

Most potential buyers will want to know the approximate monthly utility bills. If you have all of the bills for gas, electricity, propane, sewage, garbage and water for the previous year, have them available. If you have not saved your bills, call each of the utility companies and ask for a printout of your bills for the previous 12 months.

Warranties

Have all warranties available that are still in effect for appliances or other items for the home. This is especially important for roofs, pools, spas, electrical and major appliances.

Legalities of Home Preparation

Some sellers make a severe mistake and try to cover up problems that exist with a home. An example is painting an interior wall to cover up a discolored area caused by a leak in the exterior wall or roof. This is an example of withholding pertinent information and falls under the laws of Seller Disclosure.

THE OFFER

When a buyer makes an offer on your home, the sales process begins.

It will likely include the following:

Purchase Contract Prepared - The Buyer's Agent will prepare the Purchase Contract on behalf of the buyer. This agreement will include the buyer's terms of the purchase including how much they are offering for the home and any contingencies, such as home inspections or lender appraisal. Earnest money may also be included.

Offer is Presented - Upon completion of the Purchase Contract, the Buyer's Agent will contact the Seller's Agent and electronically transfer the offer, or make an appointment to present the offer in person.

Net Proceeds - The Seller's Agent may prepare a Net Proceeds Statement for the seller which will detail the estimated costs to sell the home and how much the seller will actually receive under the terms of the offer.

Offer is Accepted or Countered - The seller will evaluate the offer then accept the terms or prepare a counter offer.

Closing Process Begins - If the seller accepts, the closing process will begin. If you counter, the ball is back in the buyer's court and the buyer must decide if they will accept, reject, or counter the counter offer.

Be Available - The offer process typically moves quickly. It's important to be readily available.

THE INSPECTION PROCESS

A standard home inspection is typically ordered by the buyer after an offer is accepted and is a visual examination of the physical structure and major interior systems. It is not to be interpreted as a guarantee of any kind or an insurance policy on the condition of the property. A home inspection is not to be confused with an appraisal, a building code inspection, or a guarantee of any kind and/ or an insurance policy on the property.

The inspector will review the easily-accessible exposed portions of the structure of the home including the roof, attic, walls, ceilings, floors, windows, doors, and foundation, as well as the heating/air conditioning systems, interior plumbing and electrical systems. Potential problems will be noted. Home inspections are not intended to point out every small problem or any invisible or latent defects in a home.

OTHER INSPECTIONS & TESTS TO CONSIDER

Lead Paint - Termite - Air Quality - Fungi, mold and allergens - Urea Formaldehyde Insulation

UNDERSTANDING THE ESCROW PROCESS

The following explains the sequence of events involved in an escrow/closing process and what party involved is responsible. Your Escrow Officer is a “neutral third party.” Her/his job is to gather all the documents and information from all involved parties to prepare for the transfer of the property.

Step 1	Escrow Officer	Receives Purchase Contract and earnest money, opens escrow and orders title commitment
Step 2	Buyer	Has all inspections completed
Step 3	Lender	Begins processing: Orders credit report, appraisal, deposits and verification of employment
Step 4	Escrow Officer	Receives Title Commitment for review and distributes to all parties
Step 5	Escrow Officer	Orders any statements for items requiring payoff per Title Commitment
Step 6	Lender	Receives loan approval and orders loan documents to be sent to Escrow
Step 7	Escrow Officer	Prepares a preliminary settlement statement for review by parties
Step 8	Seller	Signs deed and other related sale documents
Step 9	Buyer	Signs loan documents and deposits funds required
Step 10	Escrow Officer	Returns signed loan documents to Lender
Step 11	Escrow Officer	Receives loan funds from Lender
Step 12	Escrow Officer	Orders recording of Deed and Deed of Trust
Step 13	Escrow Officer	Completes the file by paying the Seller, agents, and all bills in escrow, and sends the final documents to all parties
Step 14	Title Company	Issues title policies to Owner and Lender

TITLE INSURANCE

Title Insurance Offers Protection

The buyer's lender must insure that the quality of the title to the property being purchased, and which the buyer will pledge as security for the loan, is satisfactory. The lender does this by obtaining a lender's policy of Title insurance, often referred to as the ALTA policy.

The lender's policy protects the lender against loss due to unknown Title defects at the time of the sale and in the future. This policy only protects the lender's interest. It does not protect the buyer. That's why the buyer needs an Owner's Policy, which will be issued at the same time as the lender's policy for a one-time fee.

How can there be a Title defect if the Title has been searched and a loan policy issued?

Title insurance is issued after a careful examination of copies of the public records. Even the most thorough search cannot absolutely assure that no Title hazards are present, despite the knowledge and experience of professional Title examiners. In addition to matters shown by public records, other Title problems may exist that cannot be disclosed in a search.

What does Title Insurance Protect Against?

Here are a few of the most common risks that can cause a loss of Title or create an encumbrance on Title:

1. False impersonation of the true owner of the property
2. Forged deeds, releases of wills
3. Undisclosed or missing heirs
4. Mistakes in recording legal documents
5. Deeds by persons of unsound mind
6. Deeds by minors
7. Deeds by persons supposedly single, but in fact married.
8. Liens for unpaid inheritance, income of gift taxes
9. Fraud

What protection does Title Insurance provide against defects and hidden risks?

Title insurance will pay for defending against lawsuits attacking your Title as insured, and will clear up Title problems or pay the losses. By combining expertise in risk elimination at the time of issuing a policy, and protection against hidden risks as long as the policy remains in effect, your Title insurance protects against Title loss.

15 SELLING MISTAKES TO AVOID

1. Pricing Your Home Too High

A Real Estate Agent can research comparable sales in your area and advise you for the appropriate price range of your property.

2. Taking An Inflexible Position on Financing

Have your Agent explain what financing options are available. Being flexible on financing terms may secure a better selling price, with other advantages as well.

3. Errors in Market Timing

Ask your Agent to determine whether the market cycle is poised to net you the most money.

4. Not Providing Easy Access for Showings

There are many ways to show a home. "Appointment Only" is the most restrictive. Lock boxes are the most accessible. If your home is easy for agents to show, more prospective buyers will see it, improving your odds of getting the deal you want.

5. Not Utilizing Current Market Technology

Make sure your Agent is up with the latest technology and resources available, such as internet sites that cater to home buyers and resources available through Chicago Title. Check around to see what technology is being utilized in your specific area. A good Agent will know where you can get the best exposure.

6. Not "Staging" Your Property Correctly

Reference the sections on "Preparing Your Home To Sell" and "Preparing Your Home To Show" for tips on setting the stage for your home showings.

7. Believing Selling Property is Seasonal

Don't base selling decisions on the seasons. Property sells all year long.

8. Pricing Your Property Too Low

One reason to hire an agent is to make sure that no money is left on the table.

9. Believing Your Agent is Not Doing Their Job When There Aren't Any Offers if your home shows well, but hasn't generated any interested Buyers, it may be time to re-evaluate the price.

10. Ignoring the Importance of First Impressions

Sales have been blown by unkempt lawns, cluttered closets, unpainted front doors, hard-to-work locks, blown light bulbs, bad colors, stains, unlit areas and bad smells. Spend time on the little things. Double up on your gardening, keep things cleaner than usual. Take serious control of your pets during this period.

11. Not Making the Right Kind of Repairs

Don't be tempted to make improvements prior to listing without consulting your Agent. Some upgrades will not yield any real increase in value, while others may increase property value substantially.

12. Not Giving the Sales Effort Enough Time

You should never give too little time to what is inherently a long process. Homes may take 3-6 months to sell, in any market. Estimate how much time you have before you need to sell and then plan ahead to allow extra time. You don't want to be forced to accept a disappointing offer.

13. Not Screening Prospects Adequately

One of the best reasons for hiring an Agent is their ability to prequalify a prospect financially before valuable negotiation time is lost. More importantly, your Agent may discover when a prospect has an ulterior motive for shopping homes, other than purchasing.

14. Believing that You Can't Make a Difference

The Top agents in the industry report that Sellers themselves are responsible for at least one out of ten sales! You can network your business and personal friends, you can hand out fliers at your place of business and elsewhere, and you can keep the house in "move-in condition." Your Agent should be ready to hand you all sorts of assignments to make the "team effort" successful.

15. Testing the Market

Never put your property on the market unless you really want a sale! Get ready for a professional sales push when you list with a great Agent. If your plan harbors some indecision, resolve it before you list, because success is every great Agent's objective.

MOVING CHECKLIST

Address Change

- Give forwarding address to post office 2 to 3 weeks before moving
- Change charge accounts, credit cards
- Subscriptions: Notice requires 6 to 8 weeks
- Friends and relatives

Schools

- Get school transcripts (some districts require that they be sent directly from the prior school)

Utility Companies

- Notify gas, electric, water, telephone, fuel, and garbage companies
- Get refunds on any deposits made
- Return cable boxes

Bank

- Transfer funds, arrange check-cashing in new city
- Arrange credit references

Insurance

- Notify company of new location for coverages: life, health, fire and auto
- Make sure homeowners' coverage for your new house is in place

Medical, Dental, Prescription Histories

- Ask doctor and dentist for referrals, transfer needed for prescriptions, eyeglasses, x-rays
- Obtain birth records, medical records, etc.
- Arrange for medical services: doctor, dental, veterinarian, etc.

Pets

- Ask about regulations for licenses, vaccinations, tags, etc.

Don't Forget To:

- Carry enough cash or traveler's checks to cover cost of moving services and expenses until you make banking connections in new city
- Carry jewelry and documents yourself, or use registered mail
- Double check closets, drawers, shelves to be sure they are empty
- Leave old keys, garage door openers, broiler pans, landscape / house plans and instruction manuals needed by new owner with real estate agent
- Have new address recorded on driver's license and car registration
- Visit city offices and register to vote

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REALTY



YOUR TOP TEAM
2022
