



# Moving Guide for Buyers



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## TO DO LIST

- Contact Insurance carriers for insurance quotes for your new home. Combine cars with the same carrier for best rates. Get Insurance binder for the new property address and forward to attorney, 10 days before close.**
  
- Call to schedule transfer/ shut off services at your current home.**  
*You arrange service or transfer for private carriers. Town or municipal bills are usually prepaid to your exit date. If your town doesn't allow pre-pay, notify your attorney to arrange payment.*
  
- Ask seller to leave behind manuals, blueprints or land surveys (if they have them), or any records of modifications to the home.**
  
- Ask how the mail is delivered and how trash is picked up.**



# SHUT OFF / TRANSFER SERVICE ACCOUNTS IN YOUR NAME

Projected Move Date: \_\_\_\_\_

SERVICE	PROVIDER	ACCOUNT #	SHUT OFF	CHANGE ADDRESS	DATE CALLED
GAS					
ELECTRIC					
PHONE:					
- Land line					
- Cell					
INTERNET					
CABLE					
POST OFFICE					
NEWSPAPER					
YARD SERVICE:					
- Lawn Mowing					
- Plowing					
TRASH REMOVAL					
HOUSE CLEANER					
SECURITY SYSTEM					
CHURCH					
TRUSTED PROFESSIONALS:					
- Accountant					
- Financial Planner					
- Doctor					
- Dentist					
- Pharmacy					
- Real Estate Advisor	Susan Mogren	508 269 7677			
- Real Estate Attorney					
INSURANCE:					
- Life					
- Auto					
- Home					
- Health					
MISCELLANEOUS:					

# YOUR PERSONAL MOVING CHECKLIST

## SIX WEEKS BEFORE MOVING:

- Make an inventory of everything to be moved.
- Collect everything else to sell or donate. Save receipts for tax records.
- Dumpster and Metal collection. Hazardous waste/paint/chemical collection.
- Contact several moving companies for estimates.
- Select mover and arrange for exact form of payment at destination (cash, check, credit).
- Get cartons and packing materials to start packing NOW. (Typically after P&S is signed.)
- Contact insurance agent to transfer or cancel coverage.
- Check with employer to find out what moving expenses they will pay.

## FOUR WEEKS BEFORE MOVING:

- Notify all magazines of change of address.
- Check with veterinarian for pet records and immunizations.
- Contact utilities to set turn-off dates.
- Dry clean clothes to be moved; pack in protective wrappers.
- Collect everything you have loaned out; return everything you have borrowed.
- Service power mowers, boats, snowmobiles, etc., that are to be moved. Drain all gas/oil to prevent fire in moving van.
- Check with doctors and dentist for all family records and prescriptions.
- Get children's school records.
- Check freezer and plan use of food over next 2-3 weeks.
- Remove all jewelry and other valuables to a safe deposit box or other safe place to prevent loss during move.
- Give away or arrange for transportation of house plants (most moving companies will NOT move plants, especially in winter). Plants also can be sold at garage sales, or they make perfect "thank you" gifts for neighbors.

## ONE WEEK BEFORE MOVING:

- Transfer or close checking and savings accounts. Arrange to pay moving company upon arrival in new community.
- Have automobile serviced for trip.
- Fill out Post Office change of address forms; give to postmaster.
- Check and make inventory of all furniture for dents and scratches; notify moving company of your inventory and compare upon arrival at your new house.
- Dispose of all combustibles and spray cans (spray cans can explode or burn — don't pack them).
- Pack a separate carton of cleaning utensils and tools (screw driver, hammer, etc.).

- Separate cartons and luggage you need for personal/family travel.
- Mark all boxes that you pack with the room they will be going to in new home.
- Organize at least one room in the house for packers and movers to work freely.
- Cancel all newspapers, garden service, etc.
- Review the entire list to make certain that you haven't overlooked anything.
- Check and double check everything you have done, for peace of mind.

## **MOVING DAY:**

- Plan to spend the entire day at the house. Last minute decisions must be made by you.
- You or a designated party should remain until after the movers have gone.
- Hire a baby-sitter or send the children to a friend's house for the day.
- Tell packers and/or driver about fragile or precious items.
- Make a final check of the entire house, basement, closets, shelves, attic and garage. Approve and sign the Bill of Lading (items packed).
- Double check with the driver to make certain moving company records show the proper delivery address for your new house. Verify the scheduled delivery date as well.
- Give driver your cell phone number to contact you in case of a problem.
- Get complete routing information from the driver and their phone numbers so you can call the driver or company in case of emergency while enroute.
- Cancel all utilities, lock all the doors and windows. Advise Susan Mogren and neighbors that the house is empty.

**Moving does take lots of time and energy, and can be a stressful experience for some people. There is no substitute for good planning, and you have done that! "Roll with the punches" and things will go more smoothly. Try to relax and enjoy the adventure.**



# FAQS

## **1. What do I need to bring with me to a closing?**

For purchasers, please allow at least two hours at the office, and the only items you will need are the funds necessary to close and two forms of identification. Check with your attorney, usually the closing funds must be in the form of certified check (which should be made payable to you) or sent via wire transfer. Consult with attorney; the closing disclosure with total due, will be in your hands three days before closing. Identification: one must be a valid, government-issued photo identification (i.e. driver's license, passport). The second may be non-photo identification (i.e. credit card, social security card). You should also bring your personal checkbook just in case there are any last minute adjustments at closing. Plan on paying for the oil in the tank, unless it has been agreed upon ahead of time.

## **2. What homeowners insurance do I need and what is an insurance binder?**

The insurance binder is essentially a statement of coverage certifying that the insurance coverage has been bound. In most cases your mortgage lender will require that you purchase homeowner's insurance for the premises and pay the first-year's premium in full. You will need to obtain this prior to closing and provide it to your attorney 10 days before close.

## **3. Do I need to purchase homeowner's insurance if I am buying a condominium unit?**

If you are purchasing a condominium unit, your lender may require you to purchase your own homeowner's insurance, called an HO-6 policy, which covers the interior of the unit and everything inside it. In other cases, the Condominium's master policy will be sufficient for the lender. Your attorney will still need a binder for closing and we will contact the Condominium's insurers to obtain it. Most condominium master policies will pay only to rebuild the unit to its existing walls, but will not pay to repair or replace any items inside the unit (i.e. cabinets, appliances, fixtures, carpets and personal items). If you need to obtain interior coverage, we often recommend that you examine purchasing coverage from the same insurance company that writes the Condominium's master policy. This way both the "exterior" and "interior" contents are covered by the same company and they cannot attempt to disclaim coverage for an item by claiming that it falls under your other company's policy.

## **4. Why an escrow account with the lender?**

An escrow account is established with a lender to pay for recurring expenses related to your property, such as real estate taxes and homeowner's insurance. It helps you to anticipate and manage payment of these expenses by including these expenses as a portion of your monthly mortgage payment. At the time you establish an escrow account, your annual real estate taxes and homeowner's insurance are estimated, based on your most recent bills and premiums. An incremental amount of these expenses is added to your monthly mortgage payment, in order to cover these expenses when they are due.

Each year, your escrow account is reviewed to determine if the amount being escrowed each month is sufficient to pay for any change in your real estate taxes or homeowner's insurance premiums. At closing, we will collect sufficient funds to start your escrow account, typically 2-3 months' worth of real estate taxes and up to a 12 months of homeowner's insurance.

## **5. Why is my lender escrowing money for my homeowner's insurance if I have already paid the first year in full?**

Although you have paid the first annual premium in advance, the lender needs to begin collecting money to pay next year's annual premium. Since the lender will be paying the annual premium for you next year, they need to be sure that they have enough money in their account to pay that bill approximately one year from your closing. Because you will not make a mortgage payment in the month after your closing occurs and the lender usually pays the bill in the month before it is due, you will likely only have made 10 payments by the time they pay the bill. Thus, they need to collect 2-3 months at closing so that they will have sufficient funds to pay the bill.

## **6. How do I make sure that the Seller has paid all of the utilities before I take possession of the premises?**

Services provided by municipal entities such as water and sewer (and in rare cases electric) are billed to the property and remain with the property until paid, regardless of a change in ownership. Therefore, these items are prepaid or "adjusted" at closing. This means that either 1) we require Seller to pay all such municipal charges prior to closing or 2) funds are subtracted from the Seller's proceeds at closing to pay municipal charges.

However, items provided by private entities such telephone service, cable, and in most cases electricity, the charges are the responsibility of the person not the property. Thus, if a Seller vacates the premises without paying private carriers, the Seller will remain liable to the provider. It should not affect your ability to obtain new service as a new owner.



# FINAL WALK-THROUGH CHECKLIST



**Heads up, an empty house doesn't look as nice as a staged house!**

## GENERAL

- Have all agreed upon repairs been completed?
- Has the associated paperwork been submitted?
- Have the sellers removed any contents that are supposed to stay?
- Verify the presence of all items (appliances, window treatments, etc.) that were supposed to be part of the deal.
- Is the home relatively clean and ready for new occupants?
- Is there any trash or belongings that owner neglected to remove?
- Keys:** make certain keys are available to all doors, outbuildings, and mailboxes, as well as the garage door opener and security codes.

## WALLS AND CEILINGS AND FLOORS

Expect to freshen your home with paint and expect some wall repair. It is not a brand new home!

- Are there signs of new damage? (water damage, etc.)

## DAMAGE

- Is there any evidence of disrepair, including leaks and water damage, that wasn't noted in your inspection report? Check doors walks and door frames that might have new damage due to removal of furnishings. Examine interior and exterior for anything that needs to be repaired.

## EXTERIOR

Walk the property

- Has there been any damage to exterior walls or roof?
- Driveway?
- Yard?
- Other structures on the property?

If you are lucky and the previous owner has been diligent, the home should be clean and you should be able to move right in with a minimum of work. Now it's time to look around and start deciding where to put your own belongs. You're home!

