SELLERS GUIDE







BROKERED BY: LPT REALTY KASEYLAYNEHOMEGROUP.COM 210-387-8002

CONTACT INFORMATION







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REALTOR® & REAL ESTATE CONSULTANT

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San Antonio, Texas and surrounding areas

FIND ME ON SOCIAL MEDIA: LET'S BE FRIENDS!







LinkedIn



Instagram



Website









INTRODUCTION & "THANK YOU"

Hi! I'm Kasey and I am a mom to one amazing young man and one bulldog fur child named Izzy. We have a house full of love and endless snores from Izzy and we wouldn't have it any other way.

San Antonio is our home. It is where we eat, sleep, and play. My son is in baseball and soccer, so three (sometimes four) days of the week I am "soccer/baseball mom". I am pretty sure he hides his head when mom is cheering him on from the sidelines. Isn't that what mom's are for?

My passions are in real estate, interior decorating, singing in the car (even if I'm not good at it) and I love horses. I also come from a long line of veterans in my family and I proudly support our U.S. Military, Veterans, and First Responders. A huge **THANK YOU** to them!

I have held many roles in my life but being a Mom is the most important and fulfilling role of my life. My previous career involved being Director of Development for several local non-profits. While that is a respectable and rewarding career, my passion has always been in real estate and interior decorating. When an opportunity came to where I could focus on obtaining my wishful role of working in real estate - I took it. So here I am! Watch out world!

I especially want to <u>THANK YOU</u> for choosing me to be your real estate agent. Out of the thousands of wonderful agents, you have chosen me and I am humbly honored. Thank you for placing your trust in me. It is my duty to serve you in the best way possible and help guide you through your real estate journey. I look forward to getting to know you and to building a lifetime relationship.



I have created this Sellers Guide so that you may revert back to these pages or use them as a guide on your journey.

The guide may not contain every portion of the process but it is a helpful tool to get you thinking of what to possibly do next.

This guide is for you to keep. Feel free to use it and mark it up as much as you want.

I look forward to working with you!

Kasey Chenault REALTOR® and Real Estate Consultant

Fill out this page, take a picture and text or email it to me. I would love to know more about you!

The app "Genius Scan" is an easy way to scan and email documents right from your phone for free.

Printed Name:
Significant Others Name: <i>(if you have one of course)</i>
Any Children? If so, what are their name's and ages?
Favorite Sport and Team:
Favorite Food:
Coffee or Tea (or something in between):
Beer, Wine or Favorite Spirits:
Hobbies & Interests:
How can I help to better serve you?
Your Birthday(s):
Anniversary:





ATTENTION Sellers



What I need from **YOU**





As your REALTOR®, here are some things I will need from YOU!

For your security, showings should only be allowed if they have been scheduled through a showing service or through me. If anyone ever "drops by", please tell them they are required to schedule and pass on my information.

For showings, If you have certain times that don't ever work well, let me know and we can add a showing block so that appointments are never available during that time.

Be transparent. It's the law to disclose knowledge of any material defects of the home. You will be required to reveal known problems of your home's roof, walls, foundation, basement, plumbing, heating and electrical systems, as well as past pest problems and the presence of hazardous materials such as radon, lead paint, mold, and asbestos. You will be required to fill out a Sellers Disclosure Form.

Show ready. Keeping your home show ready at all times is imperative. You can get a request for showing at any point and making sure your home is clean and tidy will ensure that the buyer will have a good first impression. This also means having a plan for your pets as well. Please be sure to leave the home for the showing period.

Be receptive to the market. The housing market fluctuates and being receptive to what state the current market is in is key to selling your home. The market is going to dictate the price of your home. The "esthetics" is going to add to the sell-ability. Sellers have an emotional attachment to their homes while buyers have an emotional attachment to their money.

Be responsive. Once the home is listed, items of attention will come quickly. This can be a very fast-paced process so please be responsive when your agent or the Title company reach out and need information from you.



210-387-8002

10 Showings, 21 Days

If after 10 showings or 21 days we have not received an offer, the market is usually telling us that our pricing is not quite right. At this time, we may discuss a price repositioning for your home.



What to expect from ME



@ Kasey Laynestome Group

As your REALTOR®, here are some things to expect from ME!

- Always to put your best interests first. A REALTOR's® fiduciary duty demands that I be competent throughout every part of my work. Real estate requires the development of a very specific skill set, and I must utilize those skills at every available opportunity in order to serve you and advocate for your interests. This can be captured in one word diligence.
- **Negotiations.** To be a strong negotiator on your behalf to sell your home for the highest amount of money in the least amount of time.
- **Professional.** To always be professional, punctual, responsive to your needs and questions, and communicate on your behalf to the other party.
- Full disclosure and honesty. Agents adhere to a stringent set of documents called the Code of Ethics and Standards of Practice.
- Frequent communication with you. I will be in constant contact with you regarding the status on the sell of your home. You will also get frequent updates.
 - Note: A lot of the work I do such as networking with other agents, maintaining the listing, answering calls or inquiries, and sending out information tends to be invisible to you. Hence the frequent updates to you.
- Quality resource and business connections. I have a solid group of business connections available to recommend. From Title to home repairs. You need it and I will find it.
- We are partners and a team in this transaction. We will work together to get your home SOLD!
- During business hours, I will make every effort to return your calls, texts, or emails as soon as possible. In the event that I cannot, I will communicate that to you.







Contact & Availability

Fill out the information requested below and either scan it or take a clear picture then send to me.

During th	e week <u>day</u>	, what is the best w	ay and time to contact you?
Phone	Text	Email	Time of day:
During # +lo	الم مرداد مردد	batiatha baat	ray, and time to contract you?
During th	e week <u>ena</u>	, what is the best w	ay and time to contact you?
Phone	Text	Email	Time of day:
	already hav your trans		he best phone numbers and email addresses for all
-	ave a set w typical wor		xible schedule that changes weekly? If set, please te
Days you	work:		Hours you work:
How ofte	n would yo	u like to hear from	me?
When the	ere's news?	Weekly?	Other?
	_	•	nere will be items that are time sensitive. It is

Be available. During the transaction, there will be items that are time sensitive. It is imperative that you are able to return phone calls the same day whenever possible, and that you can sign documents in a timely manner. If for any reason you cannot, please let me know so that we can make arrangements on our end. Most documents can be signed electronically so having a smart phone, computer or WIFI/service tablet available is strongly suggested.

Be responsive. Once the home goes under contract, items of attention will come quickly. This can be a very fast-paced process so please be responsive when your agent or the Title company reach out and need information from you.

Going on Vacation? Everyone needs a break and a vacation. If you are going on vacation during the time the house is on the market or in the selling process, please let me know so that I can be prepared for any delays in communication.







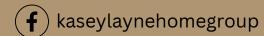


Selling Process

Process may vary slightly. I, as well as Title, will be guiding you through this transaction.

- 1. Interview and hire a REALTOR® (that would be me) and Sign Listing Agreement with Brokerage to include real estate fees.
- 2. Go over your direct comps with Realtor to create the right pricing strategy Set the price.
- 3. Decide what date to place the home live on the market
- 4. Seller to complete a Seller's Disclosure on entirety of home
- 5. Discuss any FEMA flood plain zones or natural pipelines are on the property, if any.
- 6. Tidy up, declutter, depersonalize, update or fix up items that need repair
- 7. Lockbox prepared on front door or secure location
- 8. Professional pictures taken of home
- 9. For sale sign is placed in yard in front of home
- 10. Home is now live on the market and will be promoted by your agent
- 11. Start receiving showing notifications for buyers wanting to view the home
- 12. Feedback will be requested by listing agent to buyers agent on the home after viewing
- 13. Buyer loves the home and puts in an offer
- 14. Negotiations on offer will begin unless buyer agrees to all terms upfront
- 15. Once all parties agree to terms and conditions, a contract is signed by both parties. Contract is executed. Option period begins.
- 16. Contract is sent over to client/agent preferred title company and Earnest Money and Option fee are receipted.
- 17. Title opens Escrow
- 18. Provide Title with any documentation of change in marital status (if applies)
- 19. Inspections begin during the escrow and option period (buyer has this time to back out)
- 20. Any defects that come back from the inspector will be re-negotiated back on the contract. If no agreement can be made, buyer can back out.
- 21. If all parties agree the contract will continue and both buyer and seller must perform
- 22. Title will request current loan company information (if any) so a payoff statement can be ordered from lender.
- 23. If your property has an HOA, provide that information to Title to receive a resale certificate.
- 24. A new site survey will need to be ordered if you are unable to obtain your existing survey.
- 25. Abstractor gathers information on the history of the property.
- 26. Examiner reviews the abstractor's research to determine whether or not the title to the property is insurable.
- 27. Title commitment issued and sent to buyer's lender with tax certificate and wiring (funds) instructions. Title commitment and copies of all documents affecting title are sent to buyer. Title commitment is also sent to seller and agents.
- 28. Ready to Close
- 29. Seller signs deed to buyer
- 30. **SOLD!**







Seller Document Checklist

Depending on the type of contract/property will determine the documentation needed. You may need more (or less) standard documentation based on property.

Current Comparative Market Analysis (CMA)

Seller Net Proceeds Form (based on home sales price)

Sellers Disclosure Form

Lead-based Paint Disclosure (if applicable)

Residential Listing Agreement

Wire Fraud Disclaimer

Information on Brokerage Services (IABS)

HOA Profile Sheet (provide statement)

Request for mortgage payoff information (if applicable)

Provide foundation repair and warranty documentation (if applicable)

Request and provide HOA Bylaws and Covenants

Residential Service Company Disclosure

Affiliated Business Arrangement Disclosure (ABA)

Existing Residential Property Survey (owner to provide)

T-47 Residential Real Property Affidavit (T47) - For existing survey. Not needed if new survey is ordered

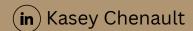
General Information and Notice to a Buyer & Seller

Municipal Utility District or Public Improvement District Disclosure (if applicable)

Any amendments from discussed or negotiated changes









Title Company Will Need

The following documents and information may be requested and required by the Title company for selling and closing on your home. Speak with your Escrow or Title Officer on what specific documents they will need from you.

Documents are **NOT** limited to the following:

Existing Home Site Survey

(can be found in previous closing documents or with the title company which you used when you closed on your home. If unable to locate or obtain your existing home survey, a new survey will need to be ordered if financing.)

Letter of Mortgage Payoff Statement from Current Mortgage Company

Divorce Decree (if applicable)

Estate / Trust Documents (if applicable)

Probated Will and Letter of Testamentary (if applicable)

Copy of Drivers License for All Legally Involved

Copies of Latest HOA Documents (if applicable)

(a resale certificate will need to be ordered)

Copies of Bexar County Appraisal District (BCAD) Assessment - Please be sure to notify if you were on exemptions for veteran's disability, senior 65+ exemption, homestead exemption, etc. as full disclosure of taxes on the property.







Custom Marketing Plan

- MLS Exposure on SABOR or correlating board
- Full color feature sheets, flyers and marketing infographics
- Buyer prospects notified weekly
- Agents notified via email, groups, and social networks
- Featured on all major real estate sites and affiliated web links
- Professional HDR photography
- Virtual staging (if needed)
- Video walk-through of home
- Open House promotions
- Custom "Just Listed" announcements
- Premier showing service with up-to-the-minute notifications
- Targeted social media advertising











Tips for Selling

First impressions: Like a great first date, you want to put your best foot forward. Be sure that your home is always "Buyer Ready". Make your home look crisp, clean, and well presented at all times. You may get requests from agents and potential buyers to view your home at any given time. Having your home ready to show at all times is very important.

Thought to consider: PRE-INSPECTION - Hire an inspector when you first decide you want to sell. The inspector will tell you what all needs to be fixed before you put your house on the market. Fix the items that you feel you can fix or can afford to fix at the time. These items will come up again when the buyer orders their own inspection on the home. You would not want to lose a potential buyer or the sale to fall through because of an inspection report. This is a way to "beat them to the punch". Items that you cannot fix, can be negotiated into the sales price of the home or property if that issue is concerning enough to the buyer.

Note: Hiring an inspector to inspect your home before placing your home on the market is only a "thought to consider". You **DO NOT** have to do this step if you do not want or feel the need to. The buyer should schedule an inspection on their own so this is not a requirement for you to do so.

Remember this: Investing a little back into your home now will bring in strong buyers and is surely a good return on your investment.

Some Simple Tips and Encouraged Suggestions

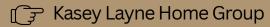
Paint – A fresh coat of paint throughout the interior of the home with a light airy neutral color (light tan or light gray) will go a long way. Some buyers are deterred by too many colors or exceptionally bright colors. The buyers can possibly see it as another item they would have to "fix" or update. If your exterior paint on the home needs freshening up as well, see what you can do to give it a little bit of a lift.

Carpets and floors – If there are any stains in the home's carpet or the carpet appears worn down or dirty, clean or replace the carpets. Rent a commercial carpet cleaning machine or hire a company to professionally clean the carpets throughout the home. With hard surface floors, if there are any cracks, broken or lifting of planks, stains or discoloration, etc. see what you can do to correct these issues. Also, be sure to clean the grout in your tile flooring. There are many great grout cleaners out there – check your local stores and/or hardware stores. Some may be a simple fix while others may be more time consuming and strenuous.

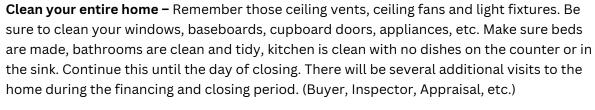
Fix items that are broken - Repair or replace any broken items within the home and property. (example: holes in walls, interior and exterior doors, ceiling repairs, lights, faucets, appliances, windows, cosmetic repairs, patch work, garage doors and openers, exterior pillars, shutters, plumbing or electrical repairs, etc.)

Cont. to next page









Note: Buyers will look in the closets, cupboards, pantry, laundry area, etc. to get an idea of how much space and storage is in the home. Most Buyers will request a final professional close-out deep clean to be done on the home as well.

Declutter your home – Only have items out that you use daily. Put away kitchen equipment, décor on the counters, mail, old movies, magazines or books, fluff your pillows and cushions, and organize any blankets. Get items off the floor. The more floor space a buyer sees, the more spacious it looks. Put the furniture that you do not use, need, or is cumbersome in storage or in the garage. Thin out your inventory in your home. If you have young children, clean up all of their toys and only have the ones that they play with daily. Designate an area (kids' playroom or kids' bedroom) for their toys. Clean up their toys from around the house and put them in the designated area. Again, you want to show the house for its maximum potential. Buyers want to vision their items in that space.

Depersonalize your home – Take down any/all personal pictures or family pictures. You want the buyer to feel like they are walking into their potential new home. Put all personal pictures away in a safe place until after the home is sold.

Pets – Send them to grandma's or a friend's house during your selling process. Some buyers are deterred from purchasing a home with indoor pets. Especially buyers who are prone to allergies. Deep clean your walls, long curtains, carpets and floors with vinegar or pet solution before showing your home. Clean up your pet's restroom areas. (litterboxes, backyard, etc.)

Note: A buyer and the seller should not have to be worried about a pet getting out of the house during a showing. If you cannot send your pets to a pet sitter, please place them in an area where they cannot get out for their safety and that of the real estate agent and potential buyer.

Curb appeal – Freshen up the front and back yard. Mow the yard, pull weeds, put down new bark or mulch, trim the bushes and trees, add a pot with flowers, etc. If available or able, power wash your driveway, sidewalk and porch. Make the home look inviting and well-kept from the outside as well.

Staging – A well-staged home will sell for more than one that's not been gussied up. Home shoppers, when they enter a nicely staged home, can imagine themselves living there. Photos of a properly staged home look better in online listings, which help sell the property. Staging helps sell homes three to 30 times faster than the nonstaged competition.

Photography – Higher quality photos can increase the number of people clicking on your listing, which can potentially double the attention your home gets from buyers. There is no doubt that professional photos will sell your home faster.











Tips for Good Inspection

- Cut tree limbs away from house
- Power Wash brick/stone/siding to remove discoloration or mildew
- Install splash blocks at downspouts (if you have a gutter system)
- Clean gutters and repair where necessary
- Repair all rotted wood and paint to match
- · Remove any items stacked against the garage or house
- Repair and replace any damaged window screens
- Clean chimney (if applicable)
- Clean and inspect heater
- Have your A/C / HVAC unit serviced and change air filter on HVAC system
- Check condensing unit (outside unit) and clean away debris, grass, leaves, etc.
- Test all smoke detectors and add new batteries if needed
- · Check toilets for stability and repair if constantly running
- Check all showers and/or tubs for leaks
- Check all drains to ensure your sinks, bathtubs and showers are draining properly
- Repair dripping faucets (or clogged faucets)
- Repair all cracks in masonry, stucco, siding, etc.
- Cut back any bushes that are against the house. Bushes cannot touch house
- Ensure all outlets and GFCI are in good working electrical order
- Have your roof inspected by professional licensed roofer. Ensure proper flashing
- All light bulbs in the house work (all preferably same color of lighting)
- All appliances are in good working order
- Repair or replace any damaged, cracked, lifted, wilted flooring
- Ensure all doors (interior and exterior) properly close and latch
- Ensure all exterior doors have proper weather stripping
- Ensure all windows are properly sealed
- Repair any holes in walls, doors, or around new lighting fixtures









Market Value of Home

What the market value of your home is **NOT** vs. what it **IS** based on.

The market value of your home is not.

- What you have in it
- What you need to get out of it
- What it is appraised for
- What you heard your neighbor's house sold for
- What the tax office says it's worth
- · Based on memories and treasures
- Based on the price of homes where you are moving
- Full recoup cost of your updates or renovations

The market value of your home is based on:

- Today's market
- Todays competition
- Today's financing
- Today's economic conditions
- The buyer's perception of the property condition
- Location
- Normal market time

Solar vs. no Solar - The great debate

Adding solar to a house is a personal decision that <u>you</u> made. When selling the home, you will either need to pay off the solar completely (before or at closing) or find a buyer who would want to assume the solar loan and make those payments, in addition to their mortgage payments. That is IF your solar loan is assumable and can transfer. Solar adds very little to a homes market value price and can void most roof warranties on a home. Adding or removing the panels can cause damage to the roof and be extremely costly to remove.





MOVING TIPS

1. The Great Purge

Before you pack a single box, do a merciless purge of unused or unnecessary items. You'll have less to pack, less to move, and less to unpack—and you'll start life in your new space with a clean slate.

2. Make a moving folder

Start collecting new addresses, rental or purchase papers, moving contracts, and more in one folder. If any questions come up during the planning process or the move itself, you'll have the answer (and records of agreements, payments, and more) on hand.

3. Pack as far in advance as possible

Start by packing off-season items and the items you won't miss. If you're moving in summer, you can pack winter coats in advance—and likely books and other once-in-a-while items. When it's finally time to move, many items will already be ready to go, giving you less to stress about.

4. Book early

If you're hiring moving services, renting supplies, or hiring professionals such as painters or cleaners to work on the house, book early. Waiting to do so could mean paying a higher price, or not being able to get a truck or movers at all, particularly if it's peak moving season.

5. Schedule utilities for your new place

Once the dates are finalized, contact your utility providers to schedule service at your new home. Schedule it ahead of time, and keep records of your requests in your moving folder. At the same time, request service stops for your move-out date at your current home.

6. Keep the essentials with you

On the night before the move, tuck everyday essentials—a change of clothes, a toothbrush, must-have stuffed animals or toys for the kids, medications, paperwork, etc.—into a suitcase or bag you'll keep with you in the car, the truck cab, or on the plane. If catastrophe strikes and the moving truck gets lost, at least you'll have some essentials with you.

7. Invest in Supplies & Equipment

A few days before the big move, stock up on supplies. Order or purchase box cutters, adhesive bandages, permanent markers, packing tape, paper towels, and garbage bags. (If they aren't all used during the move, they'll still be useful afterward!)

For larger moving equipment, considering renting moving tools from a moving company. (If you hire a moving service, they'll likely have their own.) If you move very frequently, you may be better off purchasing these tools. Either by buying, renting, or borrowing, make sure you have a furniture dolly, furniture pads or covers, and tie-down straps or rope at your disposal during the move.

8. Get a truck with a loading ramp

If you're a DIY mover, you absolutely need a truck with a ramp. It may be cheaper to rent a truck without one, but the hassle (and struggle) of lifting every box and piece of furniture high enough to get it into the truck will add hours—plus sore muscles—to your move.



PACKING TIPS

1. Use the right size boxes

When you pack books for moving, pack them or other heavy items in small boxes; light items, like linens and pillows, can be packed in bigger ones. (Large boxes packed with heavy items are a common complaint of professional movers. They not only make the job harder but also have a better chance of breaking.)

2. Put heavier items on the bottoms of boxes, lighter items on top

And if you're loading the truck yourself, pack your heaviest boxes first, toward the front of the truck, for balance.

3. Don't leave empty spaces in the boxes

Fill in gaps with clothing, towels, or packing paper. Movers often won't move boxes that feel loosely packed or unbalanced.

4. Avoid mixing items from different rooms in the same box.

It will make your packing quicker and your unpacking a lot easier, too.

5. Label each box with the room it's destined for and a description of its contents

This will help you and your movers know where every box belongs in your new place. Numbering each box and keeping an inventory list in a small notebook is a good way to keep track of what you've packed—and to make sure you still have everything when you unpack.

6. Tape your moving boxes well

Use a couple of pieces of tape to close the bottom and top seams, then use one of the movers' techniques—making a couple of wraps all the way around the box's top and bottom edges, where stress is concentrated.

7. If you're moving expensive art, ask your mover about special crating

Understand exactly how to pack artwork for moving to help keep it safe. You should never wrap oil paintings in regular paper; it will stick. When you pack pictures for moving, make an X with masking tape across the glass to strengthen it and to hold it together if it shatters. Then wrap the pictures in paper or bubble wrap and put them in a frame box, with a piece of cardboard between each framed piece for protection.

8. Take special care packing the kitchen for moving

Packing the kitchen involves a lot of different types of items. Learn how pack dishes for moving: Put packing paper around each dish, then wrap bundles of five or six together with more paper. Pack dishes on their sides, never flat. And use plenty of bunched-up paper as padding above and below. Cups and bowls can be packed inside one another, with paper in between, and wrapped three or four in a bundle. Pack them all in dish-barrel boxes.

When you pack glasses for moving, use a box with cardboard dividers to help protect the glasses, and wrap them in plenty of layers of paper to protect them.







PACKING TIPS

9. Get your wardrobe in order

There are a few different options to pack clothes for moving—you can pack folded clothes in cardboard boxes, suitcases, or even leave them in the dresser (if it doesn't make the dresser too heavy to move!). For hanging clothes, use a special wardrobe box, so you can hang your clothes right in it. (Bonus: you won't have to worry about figuring out how to pack your hangers for moving!)

You need to protect your shoes from each other when you pack shoes for moving. Wrap shoes individually to keep sharp heels or buckles from damaging other shoes, and to keep dirt from one pair of shoes from messing up the rest of your shoes. You can pack socks into shoes to help them hold their shape.

When you pack jewelry, you can recycle some items to help you—you can string necklaces through straws or toilet paper rolls to keep them from being tangled.

10. Learn how to pack a TV for moving

Some movers treat TVs like any other piece of furniture, wrapping them in quilted furniture pads. Plasma TVs, though, require special wooden crates for shipping if you don't have the original box and can be ruined if you lay them flat. If you're packing yourself, double-box your TV, setting the box containing the TV into another box that you've padded with packing paper.

Source: https://www.realsimple.com/home-organizing/organizing/moving/moving-packing-tips 18 Moving and Packing Tips for Your Smoothest Move Yet By Lauren Phillips and Lisa Milbrand

PLEASE READ: When using moving companies, ask about their upfront cost and their hourly rate. Typically they will have a two-hour minimum rate to start. Ask how many movers come on a crew. If you only have two (2) people on a crew it will take longer to load and unload which then goes against the hourly rate and will cost you extra money. Also, ask about their damage policy and their claims process in case anything gets damaged by the movers or along the route.

The cost of using movers can add up very quickly and can be quite costly. Ask a lot of questions. Have all of your belongings pre-packed and ready to haul. The easier you make it for the movers, the quicker it will go, saving time and money.







HOUSE SERVICES CHECKLIST

TRANSFER, CANCEL OR SETUP

List the companies, your account numbers and their contact information

Electric / Gas:
Water / Sewer:
Internet / Landline Phone:
Cable / DISH / DirecTV:
Alarm System:
Security Cameras:
Trash / Recycling:
Home Owners Association (HOA):
Pest Control:
Lawn Maintenance:
Pool Maintenance:
HVAC Maintenance:
U.S. Postal Service (USPS) / Change of Address Form:
Homeowners Insurance Policies:
Home Warranty:
Homestead Exemption:
(Be sure to file for your homestead exemption if this is your primary residence. There are possibly additional exemptions available as well.)
Other – water softener rental systems, solar panel contracts, foundation warranty, appliance insurance, prescription deliveries, various subscriptions, pre-set scheduled deliveries, (ex: Hello Fresh, etc.), driver license information, vehicle registration, any type of licensures or registrations that need current address, etc.
Other(s):





Your Notes







Your Notes



