



Ready to Plant Your next Family Root?

You're about to begin the exciting journey of finding your ideal home. Whether it's your first, tenth, a retirement home, or an investment property, I'm here to make the process smooth, enjoyable, and stress-free. With my expertise and resources, I'll help you find the right home with minimal hassle.

Buying a home is a major decision, Beverly Palmer and Family Roots Realty are with you every step of the way to make sure you're fully prepared with clear, up-to-date information every step of the way

Beverly Palmer

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Benefits of Home Ownership



Beverly Palmer

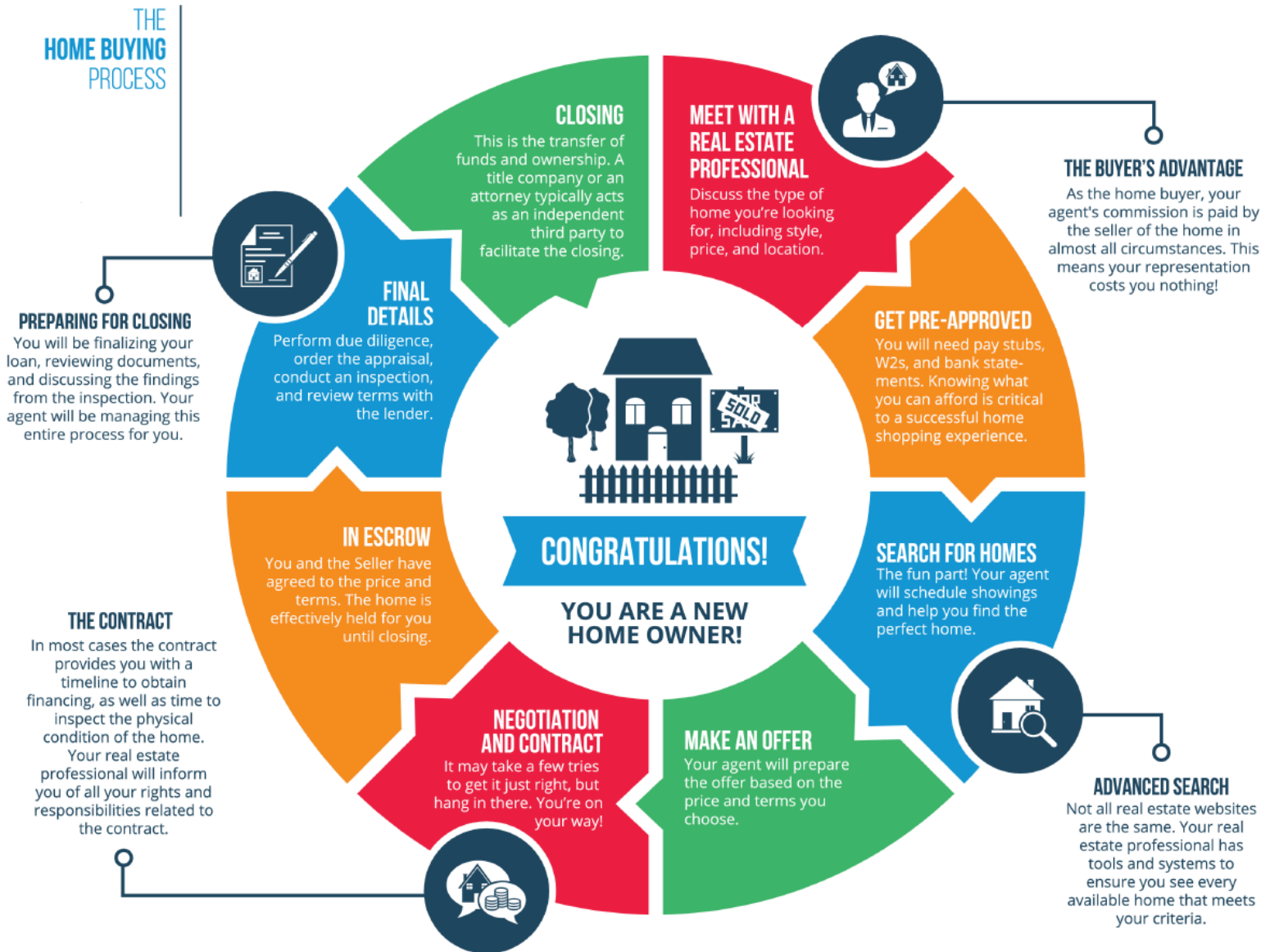
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WHAT EVERY BUYER SHOULD KNOW BEFORE PURCHASING

1. Property taxes and qualified interest are deductible on an individual's federal income tax return.
2. Often, a home is the largest asset an individual has and is considered one of the most valuable investments available.
3. A portion of each amortized mortgage payment goes to principal which is an investment.
4. A home is one of the few investments that you can enjoy by living in it.
5. A REALTOR® can usually show you any home whether it is listed with a company, a builder, or even a For Sale by Owner home.
6. Working through a REALTOR® to purchase a For Sale by Owner home can be very advantageous because someone is looking out for your best interest.
7. Your Real Estate professional can provide you with a list of items you'll need to complete your loan application, so you'll be prepared.
8. Homeowners may deduct both mortgage interest and property tax payments as well as certain other expenses from their federal income tax.
9. Beginning with May 07, 1997, there is no longer a requirement to purchase another home more expensive than the one sold. Homeowners are free to buy up or down with no tax consequences assuming their gain is less than the allowable amounts.
10. Ask the Real Estate professional if they are familiar with the neighborhoods where you want to live.
11. Ask the Real Estate professional whom he/she represents in the transaction.
12. Ask the Real Estate professional what he/she will do to keep you informed.
13. Your Real Estate professional should provide you with the highest level of service and advice.

BEFORE WE BEGIN... PRE-QUALIFICATION AND PRE-APPROVAL

Many buyers apply for a loan and obtain approval before they find the home they want to buy.

Pre-qualifying will help you in the following ways:

- ✓ Generally, interest rates are locked in for a set period of time. You will know in advance exactly what your payments will be on offers you choose to make.
- ✓ You won't waste time considering homes you cannot afford.

Pre-approval will help you in the following ways:

- ✓ A seller may choose to make concessions if they know that your financing is secured. You are like a cash buyer, and this may make your offer more competitive.
- ✓ You can select the best loan package without being under pressure.

How Much Home Can You Afford?

There are three key factors to consider:

- ✓ The down payment
- ✓ Your ability to qualify for a mortgage
- ✓ The closing costs associated with your transaction.

Down Payment Requirements

Most loans today require a down payment of between 3.5% and 5.0% depending on the type and terms of the loan. If you are able to come up with a 20-25% down payment, you may be eligible to take advantage of special fast-track programs and possibly eliminate mortgage insurance.

Closing Costs:

You will be required to pay fees for loan processing and other closing costs. These fees must be paid in full at the final settlement, unless you are able to include them in your financing. Typically, total closing costs will range between 2-5% of your mortgage loan.

Qualifying For The Mortgage:

Most lenders require that your monthly payment range between 25-28% of your gross monthly income. Your mortgage payment to the lender includes the following items:

- ✓ The principal on the loan (P)
- ✓ The interest on the loan (I)
- ✓ Property taxes (T),
- ✓ The homeowner's insurance (I).

Your total monthly PITI and all debts (from installments to revolving charge accounts) should range between 33-38% of your gross monthly income. These key factors determine your ability to secure a home loan: Credit Report, Assets, Income, and Property Value.

Monthly Principal and Interest Rate Chart

If you're looking to buy your first home or even if you're an experienced home buyer, the chart below will help you determine the principal and interest based on the current interest rate. By giving your approximate house payment, this table helps you stay within your price range. To calculate the principal and interest portion of your monthly house payment, first divide the loan amount by \$1,000. Then multiply that number by the principal and interest payment factor. For example, if a \$120,000 house is being purchased with a 20 year mortgage term, take the following steps:

(1) $\$120,000 / \$1,000 = \$120$

(2) 20 year loan @ 6% interest = 7.16 P&I factor

(3) $7.16 \text{ P\&I factor} \times \$120 = \$859$

Monthly house payment for principal and interest would be approximately \$859; taxes and insurance are calculated separately.

Monthly Principal and Interest Payment Factors (per \$1,000)
20 Year Term

Interest Rate %	15 Year Term	20 Year Term	30 Year Term	Interest Rate %	15 Year Term	30 Year Term	Interest Rate %	15 Year Term	20 Year Term	30 Year Term
4.000	7.40	6.06	4.77	6.750	8.85	7.60	6.49	9.500	10.44	9.32
4.125	7.46	6.13	4.85	6.875	8.92	7.68	6.57	9.625	10.52	9.40
4.250	7.52	6.19	4.92	7.000	8.99	7.75	6.65	9.750	10.59	9.49
4.375	7.59	6.26	4.99	7.125	9.06	7.83	6.74	9.875	10.67	9.57
4.500	7.65	6.33	5.07	7.250	9.13	7.90	6.82	10.000	10.75	9.65
4.625	7.71	6.39	5.14	7.375	9.20	7.98	6.91	10.125	10.82	9.73
4.750	7.78	6.46	5.22	7.500	9.27	8.06	6.99	10.250	10.90	9.82
4.875	7.84	6.53	5.29	7.625	9.34	8.13	7.08	10.375	10.98	9.90
5.000	7.91	6.60	5.37	7.750	9.41	8.21	7.16	10.500	11.05	9.98
5.125	7.97	6.67	5.44	7.875	9.48	8.29	7.25	10.625	11.13	10.07
5.250	8.04	6.74	5.52	8.000	9.56	8.36	7.34	10.750	11.21	10.15
5.375	8.10	6.81	5.60	8.125	9.63	8.44	7.42	10.875	11.29	10.24
5.500	8.17	6.88	5.68	8.250	9.70	8.52	7.51	11.000	11.37	10.32
5.625	8.24	6.95	5.76	8.375	9.77	8.60	7.60	11.125	11.44	10.41
5.750	8.30	7.02	5.84	8.500	9.85	8.68	7.69	11.250	11.52	10.49
5.875	8.37	7.09	5.92	8.625	9.92	8.76	7.78	11.375	11.60	10.58
6.000	8.44	7.16	6.00	8.750	9.99	8.84	7.87	11.500	11.68	10.66
6.125	8.51	7.24	6.08	8.875	10.07	8.92	7.96	11.625	11.76	10.75
6.250	8.57	7.31	6.16	9.000	10.14	9.00	8.05	11.750	11.84	10.84
6.375	8.64	7.38	6.24	9.125	10.22	9.08	8.14	11.875	11.92	10.92
6.500	8.71	7.46	6.32	9.250	10.29	9.16	8.23	12.000	12.00	11.01
6.625	8.78	7.53	6.40	9.375	10.37	9.24	8.32			

Prepared by Mike Frank Sources: KW Mortgage Chart, HSH Payment Table, SCWMLS Amortization Chart

How to Calculate Your Payment

1. Divide your total loan amount by \$1,000.
2. Locate your interest rate and loan term on the chart to find the factor.
3. Multiply the two numbers together to get your monthly Principal and Interest (P&I) payment. [1, 2, 3]

Example Calculation: For a \$200,000 loan at 6.00% for 30 years:

- $\$200,000 / \$1,000 = 200$
- Factor for 6.00% at 30 years = \$6.00
- $\$6.00 \times 200 = \$1,200$ per month. [1, 2, 3]

THE TEN COMMANDMENTS

WHEN APPLYING FOR A REAL ESTATE LOAN

- ✗ Thou shalt not change jobs, become self-employed or quit your job.
- ✗ Thou shalt not buy a car, truck or van (or you may be living in it)!
- ✗ Thou shalt not use charge cards excessively or let your accounts fall behind.
- ✗ Thou shalt not spend money you have set aside for closing.
- ✗ Thou shalt not omit debts or liabilities from your loan application.
- ✗ Thou shalt not buy furniture.
- ✗ Thou shalt not originate any inquiries into your credit.
- ✗ Thou shalt not make large deposits and withdrawals without first checking with your loan officer.
- ✗ Thou shalt not change bank accounts.
- ✗ Thou shalt not co-sign a loan for anyone.



Budget

FOR YOUR NEW HOME



Buying a home is exciting, but it's important to understand what fits comfortably within your budget. Creating a realistic home-buying budget will help you shop with confidence, avoid surprises, and make informed decisions throughout the process.

***A good rule of thumb is to get a budget book and record all expenses especially money being spent on a regular basis. Seeing it all laid out in black and white makes your spending habits hit home.**

STEP 1 KNOW YOUR MONTHLY INCOME

Start by calculating your gross monthly income—your total earnings before taxes and deductions. This number helps determine how much home you can comfortably afford and serves as the foundation for your home-buying budget.

STEP 2 DETERMINE A COMFORTABLE HOUSING PAYMENT

A good rule of thumb is to **spend no more than 28%** of your gross monthly income on housing expenses. This includes:

- Mortgage payment (principal and interest)
- Property taxes
- Homeowners insurance
- HOA dues (if applicable)

***Remember, just because a lender approves you for a certain amount doesn't mean you should spend that much. Your goal is to maintain a comfortable lifestyle while enjoying homeownership.**

STEP 3 PLAN FOR YOUR DOWN PAYMENT

Most homebuyers put down between **3% and 20%** of the home's purchase price. While a larger down payment can reduce your monthly payment and potentially eliminate mortgage insurance, there are many loan programs available that require much less upfront.

The key is finding the right balance between your savings and your homeownership goals.

STEP 4 DON'T FORGET CLOSING COSTS

In addition to your down payment, you'll need to budget for closing costs. These expenses **typically range from 2% to 5%** of the purchase price and may include:

- Appraisal fees
- Credit report fees
- Title services
- Government recording fees
- Loan-related expenses

Your lender and real estate professional can help estimate these costs early in the process.

STEP 5 PREPARE FOR HOMEOWNERSHIP EXPENSES

Owning a home comes with ongoing responsibilities. A common recommendation is to **set aside approximately 1%** of your home's value each year for maintenance and repairs.

Having a maintenance fund can help cover unexpected expenses such as:

- HVAC repairs
- Appliance replacement
- Roof maintenance
- Plumbing issues
- General upkeep

STEP 6

BUILD A BALANCED BUDGET

One simple budgeting strategy is the 50/30/20 Rule:

50% NEEDS

- HOUSING
- UTILITIES
- GROCERIES
- TRANSPORTATION

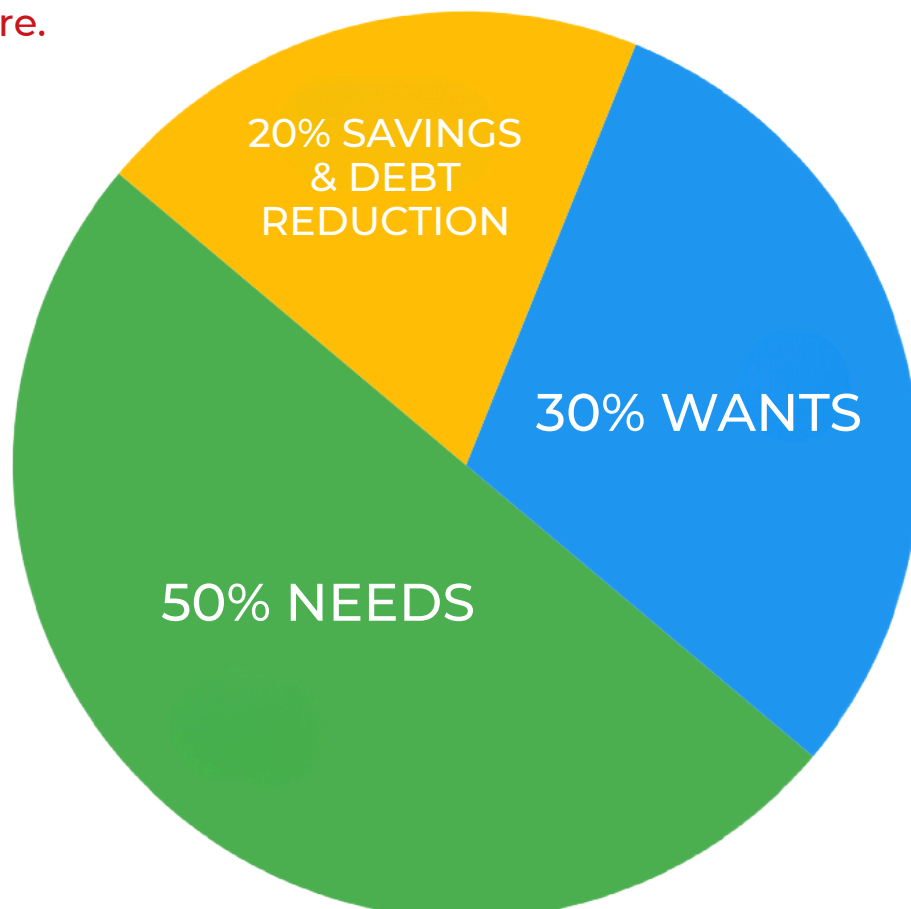
30% WANTS

- ENTERTAINMENT
- DINING OUT
- TRAVEL
- HOBBIES

20% SAVINGS & DEBT REDUCTION

- EMERGENCY FUND
- RETIREMENT SAVINGS
- PAYING DOWN DEBT

This approach helps ensure your home purchase fits within your overall financial picture.



STEP 7 REVIEW YOUR FINANCIAL HEALTH

Take a close look at your current debts, monthly expenses, and savings goals. Consider how a mortgage payment will impact your lifestyle and future plans.

Using a mortgage calculator can help you estimate monthly payments based on different home prices, interest rates, and down payment amounts.

STEP 8 REVISIT YOUR NUMBERS OFTEN

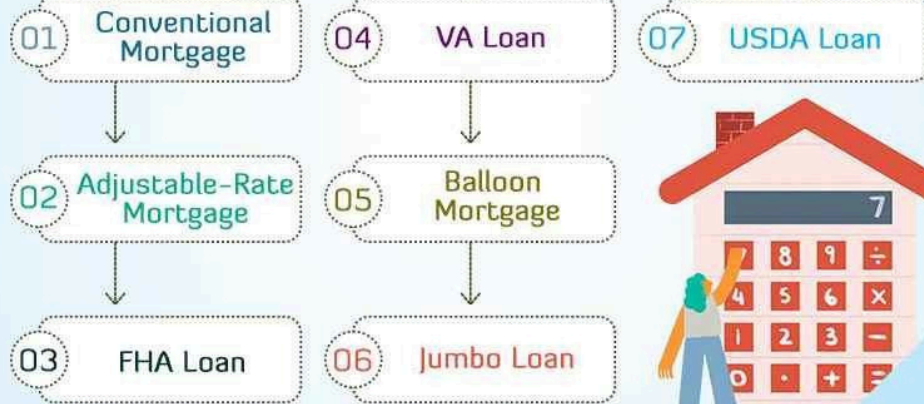
Your budget isn't set in stone. As interest rates, income, savings, or expenses change, **revisit your calculations and adjust your home search accordingly.**

The more prepared you are financially, the smoother your home-buying journey will be.

Family Roots Realty Tip

The best home isn't necessarily the most expensive one you can afford—it's the one that allows you to comfortably enjoy your life while building long-term wealth. A thoughtful budget helps ensure your new home becomes a blessing, not a burden.

7 TYPES OF MORTGAGE LOANS



+1-800-756-0809 | www.compareclosing.com

Loan	Type	Minimum Down Payment	Minimum Credit Score
FHA	Conforming	3.5%	580
Conventional	Non-conforming	5%	620
VA	Conforming	0%	620
Jumbo	Non-conforming	20%	700
USDA	Conforming	0%	640

Factors That Affect Mortgage Rates



Length of time



Type of loan



Credit score



Inflation



Housing market



Federal policy



Geographic location



Home price



Down payment

LOAN APPLICATION CHECKLIST

General:

- ☐ Picture ID with Social Security Number
- ☐ Payment to cover application fee.
- ☐ Name and complete address of all landlords (past 2 years).

Income:

- ☐ Employment history, including names, addresses, phone numbers, and length of time with that company (past 2 years).
- ☐ Copies of your most recent pay stubs and W-2 form (past 2 years).
- ☐ Verification of other income (social security, child support, retirement).
- ☐ If you are self-employed: Copies of signed tax returns including all schedules (past 2 years), and a signed profit and loss statement of the current year.
- ☐ If you are retired: Tax returns (past 2 years).
- ☐ If you have rental property income: Copies of all lease agreements.

Assets:

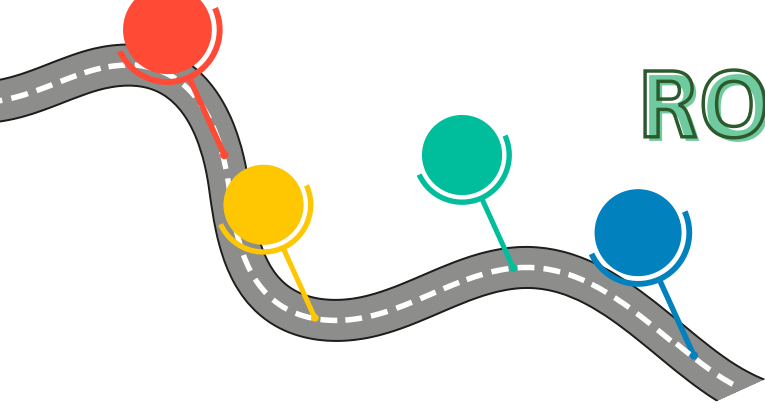
- ☐ Copies of all bank statements from checking/savings accounts (past 3 months).
- ☐ Copies of all stock/bond certificates and/or past statements/retirement accounts.
- ☐ Prepare a list of household items and their values.
- ☐ Copies of title documents for all automobiles, boats, or motorcycles.
- ☐ Face amount, monthly premiums, and cash values of all life insurance policies (Cash value may be used for closing costs or down payments. You need documentation from the carrier indicating cash value).

Creditors:

- ☐ Credit cards (account numbers, current balances, and monthly payments).
- ☐ Installment loans (car, student, etc.) Same details as for credit cards.
- ☐ Mortgage loans (property address, lender with address, account numbers monthly payment and balance owed on all properties presently owned or sold within the last 2 years). Bring proof of sale of properties sold.
- ☐ Childcare expense/support (name, address, phone number).

Other:

- ☐ Bankruptcy – bring discharge and schedule of creditors.
- ☐ Adverse credit – bring letters of explanation.
- ☐ Divorce – bring your Divorce Decrees, property settlements, quitclaim deeds, modifications, etc.
- ☐ VA only – bring Form DD214 and Certificate of Eligibility.
- ☐ Retirees – bring retirement and/or Social Security Award Letter.



ROAD MAP TO YOUR HOME

NARROWING THE SEARCH

"If you don't know where you're going, you'll probably end up somewhere else."

This simple quote carries an important message: every successful journey begins with a plan.

Buying a home is an exciting milestone, and creating a clear plan from the start will make the process smoother, less stressful, and far more enjoyable. Think of this as your personal road map to finding the right home for you and your family.

Step 1: Establish Your Timeline Desired Move-In Date: _____

Keep in mind that the home-buying process can take anywhere from 30–90 days or longer, depending on market conditions, financing, inspections, and finding the right property.

Step 2: Define Your Ideal Home

Next, create a detailed description of the home you hope to find. The Home Search Criteria form on the following page will help you separate your:

- "Must-Have" features — the things your home truly needs
- "Nice-to-Have" features — extras that would be wonderful, but aren't essential

Be as specific as possible. Consider details such as:

- Architectural style
- Number of bedrooms and bathrooms
- Preferred neighborhoods or locations
- Lot size
- School districts
- Special features or amenities

How I Help During the Search

The information you provide during our initial consultation, along with your completed Home Search Criteria form, allows me to narrow the search and identify homes that best match your goals.

Using the Multiple Listing Service (MLS), market data, and local expertise, I will:

- Search for homes that fit your needs and budget
- Keep you informed about new listings and market updates
- Discuss the benefits and potential drawbacks of each property
- Provide insight into market trends and property values
- Monitor changing financial conditions that may impact your purchase
- Answer questions and guide you through every step of the process

HOUSE HUNTING CHECKLIST



Property Address _____

Price _____ #of Bedrooms _____

Total Sq.Ft. _____ #of Bathrooms _____

First Impression: DISLIKE • LIKE • LOVE

THE HOME



Exterior Condition	☐	☐	☐
Floorplan	☐	☐	☐
Kitchen	☐	☐	☐
Family Area	☐	☐	☐
Dining Area	☐	☐	☐
Laundry Room	☐	☐	☐
Primary Bedroom	☐	☐	☐
Primary Bathroom	☐	☐	☐
Extra Bathroom(s)	☐	☐	☐
Extra Bathroom(s)	☐	☐	☐
Garage Size	☐	☐	☐
Lot	☐	☐	☐

THE FEATURES



Kitchen Appliances	☐	☐	☐
Laundry Appliances	☐	☐	☐
Fireplace	☐	☐	☐
Patio/Balcony	☐	☐	☐
Pool	☐	☐	☐
A/C & Heating System	☐	☐	☐
Security	☐	☐	☐

Does this house make the short list?

☐ YES ☐ NO ☐ MAYBE

Additional notes _____

NOTES ABOUT THE NEIGHBORHOOD

Appearance _____

Traffic _____

Security/ Safety _____

Nearby Schools _____

Close to: ☐ Work ☐ Schools ☐ Transportation ☐ Markets ☐ Recreation/Parks ☐ Restaurants

This house won't work because _____

OVERALL RATING 1 2 3 4 5



HOUSE SEARCH CRITERIA

Property	Comments	Exterior	Comments
• View		• Foundation	
• Lot Size		• Roof	
• Landscaping		• Architectural Style	
• Square Footage		• Deck/Patio	
Interior	Comments	• Swimming Pool	
• Number of Bedrooms		• Garage	
• Number of Bathrooms		• General Exterior Condition	
• Living Room		Location	Comments
• Kitchen		• Convenience to Work	
• Dining Room		• Convenience to Shopping	
• Family Room		• Convenience to Schools	
• Study		• Convenience to Day Care	
• Fireplace(s)		• Nearby Recreational Facilities	
• Openness of Home		• General Appearance of Houses in the Area	
• General Interior Condition		• House Value Relative to the Area	
Additional Comments			



WHY USE AN AGENT TO PURCHASE A NEW HOME?

The advantages of having an agent help you purchase a new home are the same as those for purchasing a resale home:

- Knowledge of the market
- Help in finding the perfect home quickly
- Expertise in contract writing/negotiation
- Closing assistance

The builder has a professional representative watching out for his/her needs, and you need the same expert representation.

Buying a new home is a little more difficult and time-consuming than buying a resale. I can professionally guide you through this process.

It is very important that your interests be professionally represented when you are entering into a contract for a semi-custom or build-to-suit home. These transactions are complex and the contract details must be exact in order to protect you and to ensure you get exactly the home you want!

REMEMBER – the Builder requires that your Agent accompany you on your first visit to the Builder's sales office, or they will NOT PAY your representative's fee!



BUILDER QUESTIONS

- How long have you been in business?
- In what areas have you built?
- What sets you apart from other builders?
- What type of warranty program do you offer?
- What are your fees for building a home (fixed price, costs plus management fee)?
- How do you charge for extras?
- Who supervises your construction?
- How long have your trade people been working with you?
- How often will we be updated on the progress of the home?
- How often, during the week, are you at the job site? The superintendent?
- Who will I be dealing with during construction?
- Will that person have the authority to make final decisions?
- How many hours per week do you and your supervising staff participate in continuing education within the home building industry?
- Do you belong to a local trade association? If yes, which one(s)?
- In what activities are you involved?
- Can you provide a list of references, including homeowners, suppliers, subcontractors, and consultants such as architects and engineers?
- Have you ever been sued and won, sued and lost; or are there any suits currently pending?
- If yes, please explain.
- Do you have any liens against any of the properties that you have built?
- Have you ever filed for bankruptcy protection?

MAKING AND OFFER

Once you find the home you'd like to purchase, the next step is deciding on an offer price. Keep in mind that in competitive markets, stronger offers — sometimes even above the asking price — may be necessary. The goal is to make a realistic offer that the seller will seriously consider.

To show your interest in the property, we will submit a written offer to the listing agent. Once the seller accepts the offer, it becomes a legally binding contract. At that time, you will typically provide an earnest money deposit to show your commitment to purchasing the home.

After the offer is submitted, the seller may accept it, reject it, or respond with a counteroffer. If needed, we will negotiate the terms together to help reach an agreement that works for everyone.

The home-buying contract process for most single-family homes follows a standard procedure using forms approved by the local Board of Realtors. Because the purchase agreement becomes a legal contract once accepted, it's important to fully understand the terms included. A copy of the contract has been included in this packet for your review.



WHAT HAPPENS NEXT?

Once your offer is accepted, several important steps take place before you officially become the legal owner of your new home. In many areas, a Title Company helps coordinate these steps, although attorneys, lenders, or escrow companies may handle some of these responsibilities depending on the location.

- **Earnest Money Deposit** – Your earnest money is submitted to show your commitment to purchasing the home.
- **Loan Processing** – Your lender will review your loan application, credit history, appraisal, and possibly a property survey.
- **Tax Review** – Property taxes are checked to confirm what is currently owed on the home.
- **Title Search** – Public records are reviewed to confirm ownership history and identify any liens, claims, or legal issues tied to the property.
- **Title Examination** – The legal owner of the property and any outstanding debts are verified.
- **Document Preparation** – Closing and transfer documents are prepared for settlement.
- **Closing & Settlement** – At closing, all final documents are signed, funds are distributed, the seller is paid, and your new mortgage is finalized

Understanding Title Insurance

Title insurance helps protect both you and your lender from unexpected ownership or legal issues connected to the property. There are two common types of coverage:

- **Lender's Policy** – Protects the lender for the amount of the mortgage.
- **Owner's Policy** – Protects your ownership interest and equity in the property.

Even after a detailed title search, hidden issues can sometimes appear later, such as forged documents, unknown heirs, errors in public records, or boundary disputes. For a one-time fee paid at closing, title insurance provides protection against these potential problems and offers peace of mind as a homeowner.



HOME INSPECTION

If you are purchasing a resale property, we highly recommend that you have a professional home inspector conduct a thorough inspection. The inspection will include the following:

- Appliances
- Plumbing
- Electrical
- Air conditioning and heating
- Ventilation
- Roof and Attic
- Foundation
- General Structure

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or some other professional inspect it as well.

Your home cannot “pass or fail” an inspection, and your inspector will not tell you whether he/she thinks the home is worth the money you are offering. The inspector’s job is to make you aware of repairs that are recommended or necessary.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites or the presence of radon gas.

In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association.

I recommend being present at the inspection. This is to your advantage. You will be able to clearly understand the inspection report and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of an objective third party.



Real Estate Closing

What is a Real Estate “Closing”?

A “closing” is where you and I meet with some or all of the following individuals: the Seller, the Seller’s agent, a representative from the lending institution and a representative from the title company, in order to transfer the property title to you. The purchase agreement or contract you signed describes the property, states the purchase price and terms, sets forth the method of payment, and usually names the date and place where the closing or actual transfer of the property title and keys will occur.

If financing the property, your lender will require you to sign a document, usually a promissory note, as evidence that you are personally responsible for repaying the loan. You will also sign a mortgage or deed of trust on the property as security to the lender for the loan. The mortgage or deed of trust gives the lender the right to sell the property if you fail to make the payments. Before you exchange these papers, the property may be surveyed, appraised, or inspected, and the ownership of title will be checked in county and court records.

At closing, you will be required to pay all fees and closing costs in the form of “guaranteed funds” such as a Cashier’s Check. Your agent or escrow officer will notify you of the exact amount at closing.

What is an Escrow Account?

An escrow account is a neutral depository held by your lender for funds that will be used to pay expenses incurred by the property, such as taxes, assessments, property insurance, or mortgage insurance premiums which fall due in the future. You will pay one-twelfth of the annual amount of these bills each month with your regular mortgage payment. When the bills fall due the lender pays them from the special account. At closing, it may be necessary to pay enough into the account to cover these amounts for several months so that funds will be available to pay the bills as they fall due.



HELPING CHILDREN COPE WITH THE MOVE

Moving can be a big adjustment for children, so helping them feel included and supported can make the transition much easier. Here are a few simple ways to help your children feel comfortable and excited about their new home:

1. Show them the new home and their new room ahead of time through visits, pictures, or videos.
2. Reassure them that they can still stay in touch with their friends.
3. Create a scrapbook with memories of the old home and neighborhood.
4. Host a goodbye party and let friends sign a t-shirt or card as a keepsake.
5. Encourage your children to exchange addresses and write letters to friends.
6. Let them decorate their own moving box to make packing more fun.
7. Start a new scrapbook filled with memories from the new home and community.
8. Visit their new school, park, church, or favorite local spots before moving day.
9. Help them meet new friends by inviting classmates or neighbors over.
10. Let them choose a favorite new restaurant or fun activity in the area.
11. Encourage participation in sports, clubs, and activities similar to the ones they enjoyed before.
12. Be patient and understanding — even a short time in a home can feel like a lifetime to a child.

HOME WARRANTY PROTECTION

New Home Warranties

When you purchase a newly built home, the builder usually offers some sort of full or limited warranty on things such as the quality of design, materials, and workmanship. These warranties are usually for a period of one-year from the purchase of the home.

At closing, the builder will assign to you the manufacturer's warranties that were provided to the builder for materials, appliances, fixtures, etc. For example, if your dishwasher were to become faulty within one year from the purchase of your newly built home, you would call the manufacturer of the dishwasher – not the builder.

If the homebuilder does not offer a warranty, BE SURE TO ASK WHY!

Resale Home Warranties

When you purchase a resale home, you can purchase warranties that will protect you against most ordinary flaws and breakdowns for at least the first year of occupancy. The warranty may be offered by either the Seller, as part of the overall package, or by the Realtor. Even with a warranty, you should have the home carefully inspected before you purchase it.

A home warranty program will give you peace of mind, knowing that the major covered components in your home will be repaired if necessary. Ask me for more details about home warrant packages.

CONTRACT CHECKLIST

- Order Home Inspection
- Bank will Order Appraisal at appropriate time
- Termite Inspection will be ordered at appropriate time.
- Notify Landlord
- Get Insurance QuoteGet Insurance Quote
- Have Utilities Put in Your Name right before closing
- Communicate with Co-Borrower
- Make final walk through
- Get Quotes with movers
- Change locks on close date
- Order cable TV service close to closing
- Order new checks when close
- Change driver's license/credit cards when closed



SERVICES PROVIDERS

Following is a list of recommended Service Providers. These are vendors we have worked with in the past and that have been recommended to us by satisfied customers. These are only recommendations. These recommendations are made on an informational basis only and are offered as a convenience to you. We accept no responsibility.

Electrician:

Daryl Armstrong - Central AR	501-348-4714
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Home Warranty Protection Companies:

Guard Home Warranty Achosa - Rick Davis	501-573-9688 501-553-2863
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General Contractor:

Carson Harris - Central AR	501-351-6673
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Security System companies:

ADT – Safe Haven – Falecia Capell	O: 770-762-6088 C: 816-582-3596
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Construction Roofing & Damage:

Chad Malick - Beebe, AR	870-299-9978
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Title Companies:

Pulaski County Title – Ryan Roehrenbeck	501-537-3700
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Inspector:

Jay Webster	501-984-3533
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Insurance Companies:

State Farm USAA	501-224-3126 800-531-8722
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Painting:

360 Painting- Boris Okong	501-389-0191
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Mortgage Companies & Banks:

Pest Control:

Legacy Pest Control
501-225-1453

Huntington Bank- Jamal Bonds	501-551-8225
Flat Branch Home Loans – Bahani Agalheir	501-366-3383
Team USA Mortgage - Orson Valley	501-247-1495
Regions Bank - Jacob Hall	501-240-2626

MOVING Checklist

5+ WEEKS AHEAD

☐	Declutter
☐	Create a Budget
☐	Collect Packing Supplies
☐	Start School Enrollment

4 WEEKS AHEAD

☐	Start Packing
☐	Hire Movers or Schedule Truck Rental
☐	Change Address on Official Docs
☐	Schedule/Cancel Utilities

3 WEEKS AHEAD

☐	Sell & Donate Unwanted Stuff
☐	Clear Out Your Pantry
☐	Organize & Label Boxes

2 WEEKS TO GO

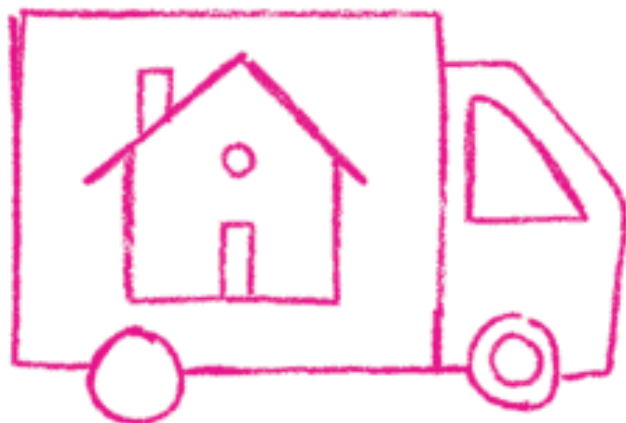
☐	Get Cleaning Caddy Ready
☐	Set Up Mail Forwarding
☐	Schedule Child Care

1 WEEK TO GO!

☐	Final House Clean Up
☐	Pack Overnight Essentials
☐	Pack Snacks & Canned Goods

MOVING DAY

☐	Turn On Water & Heat
☐	Change Current Locks
☐	Get Groceries Delivered
☐	Have Water Bottles Ready
☐	Don't Skip Meals!
☐	Clean As You Go
☐	Unpack Priority Boxes First



PACKING CHECKLIST

Living Room / Family Room

Pack First:

- ☐ Wall art and decor
- ☐ Extra throw pillows/blankets
- ☐ Books & magazines
- ☐ Board games or puzzles not in use
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Electronics (label cords!)
- ☐ Remotes and chargers
- ☐ Daily-use blankets
- ☐ TV (if not mounted or needed)
- ☐ _____
- ☐ _____

Kitchen

Pack First:

- ☐ Less-used dishes/appliances
- ☐ Extra mugs, glasses, dish sets
- ☐ Specialty tools
- ☐ Cookbooks
- ☐ Junk drawer contents
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Everyday plates, bowls, utensils
- ☐ Coffee maker, toaster, or microwave
- ☐ Cleaning supplies
- ☐ A few pantry essentials and snacks
- ☐ Trash can & liners
- ☐ _____
- ☐ _____

Bedrooms

Pack First:

- ☐ Off-season clothes/shoes
- ☐ Extra linens and blankets
- ☐ Decorative pillows
- ☐ Books and decor
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Everyday clothing
- ☐ Toiletries
- ☐ Nightstand essentials
- ☐ Bedding (pack on moving day)
- ☐ _____
- ☐ _____

Kids' Rooms

Pack First:

- ☐ Toys not in regular rotation
- ☐ Books they've outgrown or don't use
- ☐ Off-season clothing
- ☐ Extra blankets or stuffed animals
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Favorite toys or comfort items
- ☐ Nightlight/sound machine
- ☐ Daily clothing and shoes
- ☐ _____
- ☐ _____

Tip: Let them help pick 1–2 “special” items for a moving-day box or backpack.

PACKING CHECKLIST

Bathrooms

Pack First:

- ☐ Backstock shampoo, toiletries, etc.
- ☐ Styling tools you don't use daily
- ☐ Cleaning caddies
- ☐ First aid duplicates or extras
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Daily toiletries
- ☐ Medications
- ☐ Towels (keep 1 set per person)
- ☐ Shower curtain (pack in 1st night box)
- ☐ _____
- ☐ _____

Laundry Room

Pack First:

- ☐ Extra detergents, dryer sheets, cleaning extras
- ☐ Ironing board/steamer
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Detergent and basics
- ☐ Baskets or hampers
- ☐ _____
- ☐ _____
- ☐ _____

Garage / Utility Spaces

Pack First:

- ☐ Seasonal items
- ☐ Extra paint cans or DIY supplies
- ☐ Tools you don't regularly use
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Daily-use tools (screwdriver, drill, tape)
- ☐ Lawn tools
- ☐ _____
- ☐ _____

Tip: Donate or responsibly dispose of anything hazardous you don't want to move (old paint, pesticides, etc.)

Entryway / Hall Closets

Pack Later:

- ☐ Off-season coats
- ☐ Extra bags/purses/backpacks
- ☐ Overflow shoes
- ☐ _____
- ☐ _____

Pack Later:

- ☐ Keys, umbrella, shoes in rotation
- ☐ Any outgoing mail or paperwork
- ☐ _____
- ☐ _____
- ☐ _____

ELECTRIC COMPANIES

Company Name	Service Area	Phone Number	Website
Entergy Arkansas	Statewide	1-800-368-3749	www.entergy-arkansas.com
Arkansas Electric Cooperative Corp (AECC)	Statewide (Generation/Transmission)	501-570-2200	www.aecc.com
Arkansas Valley Electric Cooperative	Ozark, Van Buren, Fort Smith area	1-800-468-2176	www.avecc.com
Carroll Electric Cooperative	Berryville, Bentonville, Eureka Springs	1-800-432-9720	www.carrollecc.com
First Electric Cooperative	Jacksonville, Bryant, Heber Springs	1-800-489-7405	www.firstelectric.coop
Ozarks Electric Cooperative	Fayetteville, Springdale, Rogers	1-800-521-6144	www.ozarksecc.com
Southwestern Electric Power Co (SWEPCO)	Northwest Arkansas	1-888-216-3523	www.swepco.com
Oklahoma Gas & Electric (OG&E)	Fort Smith area	1-800-272-9741	www.oge.com
North Arkansas Electric Cooperative	Salem, Mountain Home	870-895-3221	www.naeci.com
Craighead Electric Cooperative	Jonesboro, Paragould	1-800-794-5012	www.craigheadelectric.coop

GAS COMPANIES

Company Name	Service Area	Phone Number	Website
Summit Utilities (formerly CenterPoint)	Statewide / Central AR	1-800-992-7552	www.summitutilities.com
Black Hills Energy	Northwest AR / Fayetteville	1-888-890-5554	www.blackhillsenergy.com
Arkansas Oklahoma Gas (AOG)	Fort Smith area	1-800-842-5690	www.aogc.com

WATER & SEWER COMPANIES

Company Name	Service Area	Phone Number	Website
Central Arkansas Water	Little Rock, North Little Rock	501-372-5161	www.carkw.com
Fayetteville Water & Sewer	Fayetteville	479-575-8386	www.fayetteville-ar.gov
Bentonville Utilities	Bentonville	479-271-3100	www.bentonvillear.com
Rogers Water Utilities	Rogers	479-636-0429	www.rwu.org
Springdale Water Utilities	Springdale	479-751-5751	www.springdalewater.com
Fort Smith Utility Department	Fort Smith	479-784-2231	www.fortsmithar.gov
Jonesboro City Water & Light	Jonesboro	870-935-5581	www.jonesborocwl.org
Hot Springs Utilities	Hot Springs	501-321-6880	www.cityhs.net
Liberty Utilities (Pine Bluff Water)	Pine Bluff	1-800-482-7950	arkansas.libertyutilities.com

INTERNET & CABLE COMPANIES

Company Name	Service Area	Phone Number	Website
AT&T Fiber / Internet	Statewide	1-800-288-2020	www.att.com
Cox Communications	Northwest AR / Fort Smith	1-800-234-3993	www.cox.com
Xfinity (Comcast)	Little Rock area	1-800-934-6489	www.xfinity.com
Brightspeed (formerly CenturyLink)	Statewide / Rural	1-833-692-7773	www.brightspeed.com
Kinetic by Windstream	Statewide	1-800-347-1991	www.windstream.com
Ritter Communications	Northeast AR / Jonesboro	1-888-336-4466	www.rittercommunications.com
OzarksGo	Northwest AR (Ozarks Electric area)	479-684-4950	www.ozarksgo.net
Optimum (Suddenlink)	Various regions	1-888-467-8468	www.optimum.com

Regional Quick Reference

Central Arkansas (Little Rock, Conway, Benton)

Category	Provider	Phone
Electric	Entergy Arkansas	1-800-368-3749
Electric	Arkansas Electric Cooperative Corp (AECC)	501-570-2200
Electric	Carroll Electric Cooperative	1-800-432-9720
Electric	First Electric Cooperative	1-800-489-7405
Gas	Summit Utilities (formerly CenterPoint)	1-800-992-7552
Water & Sewer	Central Arkansas Water	501-372-5161
Water & Sewer	Bentonville Utilities	479-271-3100
Internet & Cable	AT&T Fiber / Internet	1-800-288-2020
Internet & Cable	Xfinity (Comcast)	1-800-934-6489
Internet & Cable	Brightspeed (formerly CenturyLink)	1-833-692-7773
Internet & Cable	Kinetic by Windstream	1-800-347-1991

NORTHWEST ARKANSAS (FAYETTEVILLE, ROGERS, BENTONVILLE, SPRINGDALE)

Category	Provider	Phone
Electric	Entergy Arkansas	1-800-368-3749
Electric	Arkansas Electric Cooperative Corp (AECC)	501-570-2200
Electric	Arkansas Valley Electric Cooperative	1-800-468-2176
Electric	Carroll Electric Cooperative	1-800-432-9720
Electric	Ozarks Electric Cooperative	1-800-521-6144
Electric	Southwestern Electric Power Co (SWEPCO)	1-888-216-3523
Gas	Summit Utilities (formerly CenterPoint)	1-800-992-7552
Gas	Black Hills Energy	1-888-890-5554
Water & Sewer	Fayetteville Water & Sewer	479-575-8386
Water & Sewer	Bentonville Utilities	479-271-3100
Water & Sewer	Rogers Water Utilities	479-636-0429
Water & Sewer	Springdale Water Utilities	479-751-5751
Internet & Cable	AT&T Fiber / Internet	1-800-288-2020
Internet & Cable	Cox Communications	1-800-234-3993
Internet & Cable	Brightspeed (formerly CenturyLink)	1-833-692-7773
Internet & Cable	Kinetic by Windstream	1-800-347-1991
Internet & Cable	OzarksGo	479-684-4950

FORT SMITH & RIVER VALLEY

Category	Provider	Phone
Electric	Entergy Arkansas	1-800-368-3749
Electric	Arkansas Electric Cooperative Corp (AECC)	501-570-2200
Electric	Arkansas Valley Electric Cooperative	1-800-468-2176
Electric	Oklahoma Gas & Electric (OG&E)	1-800-272-9741
Gas	Summit Utilities (formerly CenterPoint)	1-800-992-7552
Gas	Arkansas Oklahoma Gas (AOG)	1-800-842-5690
Water & Sewer	Fort Smith Utility Department	479-784-2231
Internet & Cable	AT&T Fiber / Internet	1-800-288-2020
Internet & Cable	Cox Communications	1-800-234-3993
Internet & Cable	Brightspeed (formerly CenturyLink)	1-833-692-7773
Internet & Cable	Kinetic by Windstream	1-800-347-1991

NORTHEAST ARKANSAS (JONESBORO, PARAGOULD)

Category	Provider	Phone
Electric	Entergy Arkansas	1-800-368-3749
Electric	Arkansas Electric Cooperative Corp (AECC)	501-570-2200
Electric	Craighead Electric Cooperative	1-800-794-5012
Gas	Summit Utilities (formerly CenterPoint)	1-800-992-7552
Water & Sewer	Jonesboro City Water & Light	870-935-5581
Internet & Cable	AT&T Fiber / Internet	1-800-288-2020
Internet & Cable	Brightspeed (formerly CenturyLink)	1-833-692-7773
Internet & Cable	Kinetic by Windstream	1-800-347-1991
Internet & Cable	Ritter Communications	1-888-336-4466

South & East Arkansas (Pine Bluff, Hot Springs, Texarkana)

Category	Provider	Phone
Electric	Entergy Arkansas	1-800-368-3749
Electric	Arkansas Electric Cooperative Corp (AECC)	501-570-2200
Gas	Summit Utilities (formerly CenterPoint)	1-800-992-7552
Water & Sewer	Hot Springs Utilities	501-321-6880
Water & Sewer	Liberty Utilities (Pine Bluff Water)	1-800-482-7950
Internet & Cable	AT&T Fiber / Internet	1-800-288-2020
Internet & Cable	Brightspeed (formerly CenturyLink)	1-833-692-7773
Internet & Cable	Kinetic by Windstream	1-800-347-1991
Internet & Cable	Ritter Communications	1-888-336-4466

SCHOOL SEARCH

FIND A SCHOOL



ADE Data Center
adedata.arkansas.gov

Great Schools
greatschool.org



National Alliance for
Public Charter School AR
<https://publiccharters.org>

Niche- Private School AR
www.niche.com

