



Home Buying Guide

Courtesy of Webster Team Real Estate



*"We recognize it's **more** than just buying a home... it's a new phase of your life... and we're here to help **every** step of the way!"*

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WEBSTER TEAM

Real Estate

Honest. Experienced. Caring.

Home Buying Guide
A Complete Guide to the Home-Buying Process

Welcome! You are about to embark on the exciting journey of finding your ideal home. Whether it is your first home or your tenth home, a retirement home, or an investment property, I will make your home-buying experience fun and exciting. I can help you find the ideal home with the least amount of hassle; and I am devoted to using my expertise and the full resources of my office to achieve these results!

Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only choose a few homes in their lifetime. I am going to make sure that you are well equipped and armed with up-to-date information for your big decision. I am even prepared to guide you through every phase of the home-buying process. This guide gives you helpful information during and after your transaction. Use its reference pages, note pages and agency explanations, as an invaluable guide on your home-buying journey.

Please keep this packet with you during your home-buying process. There are pages that contain important phone numbers and dates and areas for notes to help you stay organized.

So let's take an exciting journey together! I look forward to meeting your real estate needs every step of the way!

Bob Webster

Webster Team Real Estate

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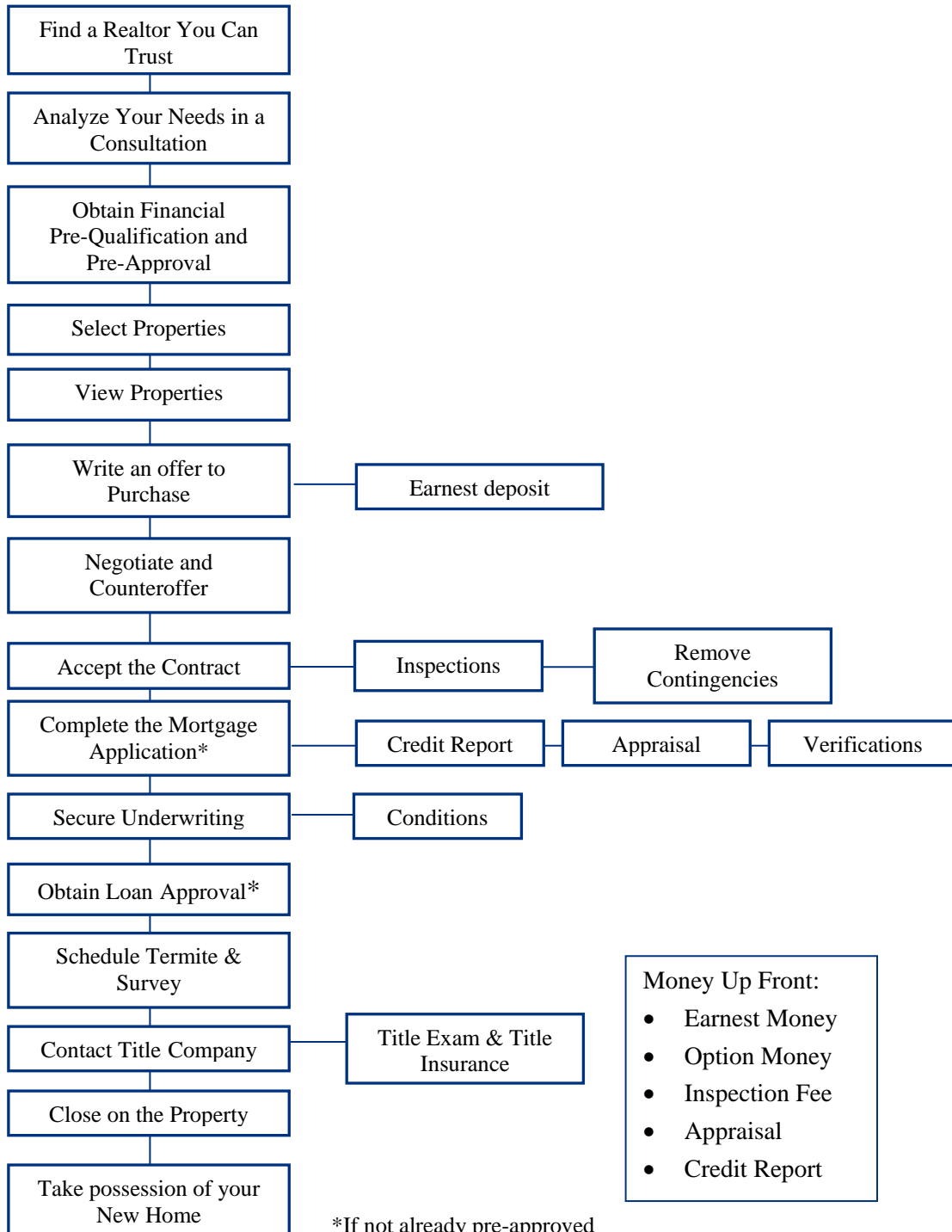
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The Home Buying Process

The diagram below highlights the major activities that will take place as we move from today through closing on your new home. It may seem a bit overwhelming now, but I will walk you through every step along the way.



Overview

Home Buying Checklist

A successful real estate transaction hinges on numerous details involving deadlines that must be met so that you can move into your ideal home as soon as possible. I will help you in coordinating all of these activities and will track them to ensure proper completion. This is just one of the many services that I will provide as your Realtor®.

TO DO:	DATE COMPLETED:
✓ Loan Application: (Application fee is due at this time).	_____
✓ Seller’s Disclosure must be signed:	_____
✓ Set inspection date and time:	_____
✓ Written notice due – all items from the inspection that you wish to be repaired:	_____
✓ Negotiation of inspection repair items complete:	_____
✓ Title Commitment due:	_____
✓ Insurance: (You are required to arrange for insurance coverage and to inform your mortgage company of your agent’s name and phone number).	_____
✓ Loan approval:	_____
✓ Closing Date:	_____

Please note: I will do everything I can to handle these items without disrupting your normal schedule, however during the loan and home-buying process, your assistance will be required to supply documentation, respond to phone calls requesting information, schedule dates into your calendar, etc.

About Your Real Estate Partners

In any real estate transaction it's important to know who you're working with, their ethics/values and what unique skills they bring to the deal.

In the next section you'll find out about Webster Team Real Estate and my personal Customer Service commitment to you. You'll also learn about Keller Williams and why having the nationwide support of a major brokerage company is important to your transaction.

About Webster Team Real Estate

History

The story of Webster Team Real Estate begins many years ago with a young man who had a passion for houses. He not only had a great interest in home layouts, but a desire to understand the internal workings of homes. He wanted to understand how water came in and out of the home, how it was warm in the winter and cool in the summer, how electricity ran through the house and so on.

This man was Bob Webster and he spent the next 25 years perfecting his knowledge of homes by working at hardware stores to understand the products used in homes, by repairing homes to understand how these products are actually installed and used, by doing commercial repair to see how these simple principles in single family homes are enlarged to perform in heavy duty situations, and by completely rehabilitating a home to prove that he could handle every aspect of home maintenance and repair.

Then came a turning point. Bob had begun to see a need. He was repairing people's homes and realized that they had overpaid for inferior quality. These were homes even in high priced neighborhoods. He decided that his years of experience in repairing homes could be best used to help his friends and neighbors take the same amount of money and purchase quality homes. As Bob says, there are a lot of great homes out there, but unfortunately a lot of poor quality ones as well. Telling the difference takes years of experience.

About Webster Team Real Estate (cont.)

Philosophy

At Webster Team Real Estate we live by a simple philosophy. In everything we do we are Honest. Experienced. Caring.

Honest. Honesty means providing exceptional service to our clients while always maintaining the highest level of integrity.

As an Eagle Scout and father of two Eagle Scouts I have learned a lot about honesty. In fact at Webster Team Real Estate we model our business after the Boy Scout Oath and Law as described in the book *On My Honor, I Will*. Our integrity is our most valuable asset and we will do nothing to jeopardize it.

Experienced. Experience means having the expertise to guide clients through any transaction and have them be exceptionally satisfied with the result.

As mentioned above I have intimate knowledge of home construction and maintenance. In addition to this experience I have also been a consistent top performer in my class. I have coordinated the purchase or sale of more than \$3,500,000 of real estate including new home and resale homes ranging from \$115,000 to over \$900,000.

Caring. Caring means being there for people when they need you most.

Buying or selling a home can be a huge undertaking with a lot of physical work, emotional stress and financial risk. Talk about a time of need! I am honored that so many people have asked for my assistance during this time and you can trust that I'll be there to help you as well!

About Keller Williams Realty

Often, we judge the caliber of people by the company they keep – this is why I would like to tell you a little bit about Keller Williams® Realty and my office within the Keller Williams system.

Keller Williams® Realty was founded in Austin, Texas in 1983 with the specific premise that buyers and sellers deserve the best service for their real estate needs. That founding premise has been a major factor in the continued growth of Keller Williams® across North America.

Because each Keller Williams® Market Center has grown within its respective community, Keller Williams® real estate agents have intimate knowledge of each community's character, current market condition, and growth potential. As most Keller Williams® Associates live in the communities and neighborhoods they serve, they are eager and capable of tackling unique challenges that families encounter when selecting new homes.

We are a profit sharing company where associates are in partnership relationships with the owners; this means that everyone at Keller Williams® Realty wants to find your home because everyone benefits.

The Keller Williams culture is based upon a belief system that is summed up by this acronym: WI4C2TS:

Win-Win	or no deal
Integrity	do the right thing
Commitment	in all things
Communication	seek first to understand
Creativity	ideas before results
Customers	always come first
Teamwork	together everyone achieves more
Trust	begins with honesty
Success	results through people

My Customer Service Commitment to You

As your Realtor® I promise that I will:

- 1. Provide you with incredible customer service during the entire buying process.**
2. Organize and schedule your home search process.
3. Discuss the benefits and drawbacks of each home in relation to your specific needs.
4. Provide you with on-going updates on available homes.
5. Help you to compare homes and make a decision.
6. Advise you on the terms and issues of the offer and fill out the purchase offer contract.
7. Present your offer and negotiate on your behalf.
8. Coordinate and supervise the preparation of all closing documents and guide you through the closing process.
9. Help you resolve any closing issues.
10. Coordinate move-in and assist with any post-closing issues.
11. Return your phone calls
12. Listen

I look forward to finding you your next home!

Financing Your Purchase

Buying a home is a huge investment, but one that has consistently been shown to be positive both financially and personally. It's said that few feelings are as powerful as the pride of home ownership.

There are several hurdles to overcome on the way to getting financing for your new home. These are outlined in the next several pages.

As always I am available to help guide you through the process step by step.

Pre-Qualification and Pre-Approval

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

Pre-qualifying will help you in the following ways:

1. 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.
2. You won't waste time considering homes you cannot afford.

Pre-approval will help you in the following ways:

1. 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.
2. You can select the best loan package without being under pressure.

HOW MUCH CAN YOU AFFORD?

There are three key factors to consider:

1. The down payment
2. Your ability to qualify for a mortgage
3. 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.

Recommended Mortgage Lenders

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

MORTGAGE COMPANIES:

- | | |
|---|---------------------------|
| Pulaski Bank – Mary Lee Gilchrist | 913-234-8690 |
| Gateway Mortgage Group – Doug Crouse | 913-498-0500 |
| Cornerstone Bank - Natalie Siens | 913-239-8100 x 223 |

**The Ten Principles to Follow
When Applying for a Real Estate Loan**

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

The Home Search Process

Once you have financing setup it's time for the fun part... looking for your new home!

We'll begin by clarifying your specific home selection criteria and looking at a few houses to make any adjustments. Then we'll really focus on finding that one ideal home.

In the next few pages you'll find some useful information about this process and what you should be looking for.

Home Selection Criteria

One of the most important steps prior to searching for homes is identifying your selection criteria. These will help us identify where to start looking. Don't worry, as we look at houses these will become more clearly defined.

Here are some example criteria:

- Price range
- Proximity to work, schools, churches, parks, shopping, etc.
- Age of the home
- Average age of other homeowners in the neighborhood. Are there other children?
- Home Owners Association – Presence and Dues
- Yard size
- Garage size
- Number of bedrooms & bathrooms
- There are many more!

The five most important criteria for my new home are:

1. _____
2. _____
3. _____
4. _____
5. _____

Finding the Right Neighborhood

There are many factors to consider when selecting a neighborhood that is right for you. Below are just a few -- you may think of others that are important to you.

Neighborhoods have characteristic personalities designed to best suit single people, growing families, two-career couples, or retirees.

SCOUT THE NEIGHBORHOOD!

It is important that you scout the neighborhood in person. You live in more than your house.

- Talk to people who live there.
- Drive through the entire area at different times of the day, during the week and on weekends.
- Look carefully at how well other homes in the area are being maintained; are they painted, are the yards well cared for; are parked cars in good condition, etc.

NEIGHBORHOOD FACTORS TO CONSIDER --

- Look for things like access to major thoroughfares, highways, and shopping.
- Listen for noise created by commerce, roads, railways, public areas, schools, etc.
- Smell the air for adjacent commerce or agriculture.
- Check with local civic, police, fire, and school officials to find information about the area.
- Research things like soil and water.
- Look at traffic patterns around the area during different times of the day and drive from the area to work.
- Find out if the neighborhood is near parks, churches, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc.
- Find out if the neighborhood belongs to a Homeowner's Association.

Finding a Quality Home

As important as the look and layout of a new home are the internal foundation items that make it work.

Here are just a few of the items to look for:

- Copper plumbing
- Copper wire
- Updated electrical in older homes
- Solid Foundation
 - o No major cracks or proof that they've been corrected by a licensed professional
 - o Piered basements in older homes
- Proper shingling on roof
- Proper drainage layout to drain water from home

I have 25 years of home repair experience and can help you identify these items. Or help you understand how much it would cost to fix them.

The Home Tour Checklist

As you tour homes it is important to note the items you liked and disliked to help refine your selection criteria.

I have included several copies of a Home Tour checklist in the Reference section that may be useful.

Making An Offer

Once you have found the home you wish to purchase, you will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be – sometimes even exceeding the asking price. Remember, be realistic. Make offers you want the other party to sign!

To communicate your interest in purchasing a home, we will present the listing agent with a written offer. When the seller accepts an offer it becomes a legal contract. When you write an offer you should be prepared to pay an earnest money deposit. This is to guarantee your intention to purchase the property.

After we present your offer to the listing agent it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will negotiate terms of the contract if necessary.

The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by our local real estate board.

The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract. For this reason, it is important to understand what is written on the contract offer. I have included a copy in this packet.

Preparing for Closing

Now that your offer has been accepted there are several items that need to be completed prior to closing. Here we'll finalize financing, verify a clear title, arrange insurance and complete all inspections.

The next several pages outline the major activities that take place. As always I will be available to walk you through the process.

Role of the Title Company

A Title Company may handle the following items. NOTE: In different parts of the country, attorneys, lenders, escrow companies and other persons who are independent of title companies perform some or all of these functions.

Earnest Money – An agreement to convey starts the process once it is received at the Title Company. Once you submit the loan application, it is usually subject to a credit check, an appraisal, and sometimes, a survey of the property.

Tax Check – What taxes are owed on the property? The Title Company contacts the various assessor-collectors.

Title Search – Copies of documents are gathered from various public records: deeds, deeds of trust, various assessments and matters of probate, heirship, divorce, and bankruptcy are addressed.

Examination – Verification of the legal owner and debts owed.

Document Preparation – Appropriate forms are prepared for conveyance and settlement.

Settlement – An Escrow Officer oversees the closing of the transaction: seller signs the deed, you sign a new mortgage, the old loan is paid off and the new loan is established. Seller, agents, attorneys, surveyors, Title Company, and other service providers for the parties are paid. Title insurance policies will then be issued to you and your lender.

Title Insurance - There are two types of title insurance:

- Coverage that protects the lender for the amount of the mortgage,
- Coverage that protects the equity in the property.

Both you and your lender will want the security offered by title insurance. Why?

Title agents search public records to determine who has owned any piece of property, but these records may not reflect irregularities that are almost impossible to find. Here are some examples: an unauthorized seller forges the deed to the property; an unknown, but rightful heir to the property shows up after the sale to claim ownership; conflicts arise over a will from a deceased owner; or a land survey showing the boundaries of your property is incorrect.

For a one-time charge at closing, title insurance will safeguard you against problems including those events an exhaustive search will not reveal.

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 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.

Recommended Home Inspectors

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

INSPECTORS:

- | | |
|-----------------------------------|---------------------|
| Custom Home Inspections | 816-753-1717 |
| Sunflower Home Inspections | 913-244-7114 |

Home Warranty Protection

Before closing on your home you may want to consider a Home Warranty.

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 agent. 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 warranty packages.

Recommended Home Warranty Companies

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

HOME WARRANTY PROTECTION COMPANIES:

A.B. May	913-383-2222
Old Republic Home Protection	800-445-6999
2-10 HBW Resale	800-795-9595

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.

Moving

CONGRATULATIONS! You have closed on your new home and now you are ready to move! The next few pages contain tips and checklists so that your move is as organized and effortless as possible.

Think about your move as a series of small projects that you can begin while your home is under contract. Your move will progress as your contract and closing progress. That way, when the day comes to physically move your belongings, most of the details will be taken care of.

Moving

Possible Tax Deductions

Keep detailed records of all moving expenses if your move is job related. Many expenses, including house-hunting trips, are tax deductible.

If your move is 35 miles or more from your home, you can deduct your family's travel expenses, including meals and lodging; the cost of transporting furniture, other household goods and personal belongings; food and hotel bills for up to 30 days in the new city if you have to wait to move into your new home; and the costs associated with selling your old home or leasing your new home.

Note: There is a ceiling on deductions which is outlined in detail in the IRS's Publication 521, "Tax Information on Moving Expenses," available free from the IRS offices or www.IRS.gov.

The information provided above was accurate as of its original writing but no guarantee is made as to its current accuracy. It should only be used as general information and should not be relied upon for tax purposes. Please consult the above mentioned IRS publication for specific details.

Moving Checklist

What to do before you move...

☑ Two months before moving

Sort through your belongings to reduce the number of things to move.

Have a garage sale or donate items you no longer need.

Decide whether to move yourself or hire professionals. Make reservations with a moving company or truck rental company. Tip: Call three companies for estimates to compare.

Gather packing supplies: boxes, packing material, tape, felt markers, and scissors.

If you're moving a long distance, make travel arrangements with the airline, hotel, and rental car agency. If you're driving to your new home, get maps and plan your travel route.

Save all moving receipts. Some moving expenses are tax deductible. Check the current tax code for requirements.

Place your legal, medical, financial, and insurance records in a safe and accessible place.

Purchase insurance coverage for valuables to be moved.

☑ One month before moving

Start packing items that aren't regularly used such as off-season clothes and decorations and items in storage areas (garage, attic, and closets).

Make travel arrangements for your pets.

If you're driving, have your car tuned up.

Get medical records from your doctors, dentist, optometrist, and veterinarian.

Send items (rugs, drapes, clothing, quilts, bedding) to the cleaners.

Back up important computer files to floppy disk.

Moving

Moving Checklist (continued)

What to do before you move...

Two weeks before moving

Contact your utility companies and notify them of your move.

Sign up for services at your new address.

Contact your long distance phone company and notify them of your move.

Call friends and family and recruit help for the moving day.

Confirm your travel reservations.

Arrange to close or transfer your bank account, if appropriate. Pick up items in your safety deposit box.

One week before moving

Pick up items from the cleaners, repair shops, or friends.

Pack a survival kit of clothes, medicines, special foods, etc. to carry you through the day while you unpack.

Finish packing all boxes except what you'll need in the final week.

Inform the post office of your upcoming move.

Send change-of-address cards with your new address and phone number to:

Friends and family

Banks, insurance companies, credit card companies, and other financial institutions

Magazines and newspapers

Doctors, lawyers, accountants, agents, and other service providers

State and federal tax authorities and any other government agencies as needed

Workplace, schools, and alma maters

Moving

Moving Checklist (continued)

What to do before you move...

The day before

- Set aside moving materials, such as tape measure, pocketknife, and rope.
- Pad corners and stairways of house.
- Lay down old sheets in the entry and hallways to protect floor coverings.
- Remove hanging fixtures.
- If you are moving yourself, pick up the rental truck and a dolly to move heavy boxes.
- If you are driving, check oil, tire pressure, and gas in your car.
- If you are flying, make sure you have tickets, charge cards and other essentials.

Moving Day

- Carry with you:*
- The keys to your new home.
- A map of your new town and directions to your home.
- The telephone number of the moving company.
- Cash or traveler’s checks.
- Documentation related to the sale of your home.
- Your insurance policies and agent’s phone number.
- Your current address book or personal planner.
- Prescription and non-prescription medicines.
- Enough clothing to get by if the movers are late.
- Any items of great personal value to you that are virtually irreplaceable.
- Back-up copies of important computer files.
- Sheets, towels and personal hygiene items for the first night in your new home.

Moving

Moving Checklist (continued)

Arrival Day

Show movers where to place furniture and boxes.

Check inventory to ensure that everything was delivered before signing delivery papers. Note any damages on the inventory sheet.

Unpack any valuable items, such as silver, art, and jewelry, upon arrival.

Moving

Utility Changes

It's important to make arrangements for canceling home utilities such as the electricity, water, cable, etc. Advise them of your desired date for final reading and give them your new address for final billing. Request deposit return if appropriate, and arrange for immediate service at your new address.

For your convenience we have included a list of common utility providers for the Kansas City area in the References section.

Packing Checklist

Tips to make your move a little easier...

Packing Tips

Gather boxes in all sizes from friends, neighbors, and stores.

Collect cushioning material such as bubble wrap, Styrofoam pellets, furniture pads, old blankets, plastic bags, tissue paper, newspapers, and small towels to use as padding inside boxes.

Create a “portable packing kit” with marking pens, a tape measure, packing tape, twine, and scissors. Carry it with you as you pack up items around your home.

Reinforce the bottom of boxes with extra tape for added strength.

Label each box with the name of the room in your home where it should be placed.

Number the boxes and keep a list of which boxes go in which room in your new home.

Label boxes containing fragile items with large red lettering.

Place china in plastic bags and stack plates upright on their sides, not flat.

Pack your TV, stereo, and computer in their original boxes whenever possible.

Keep boxes to 50 pounds or less.

Pack heavy items into their own smaller boxes and place lighter items together into larger boxes. (Don’t pack all your books into one box!)

Don’t move flammable, combustible, corrosive, or explosive items such as paint, gasoline, and ammunition.

Pack a bag of personal items you’ll need during the move (change of clothes, toiletries, medicine, maps, food, and drinks). Keep it in an easy-to-find place when you pack.

Moving

Packing Checklist (continued)

Packing list by room...

Kitchen

Cupboards

Closets

Drawers

Box numbers for kitchen: _____

Dining Room

China cabinet or hutch

Light fixture and lamps

Furniture: table and chairs

Box numbers for dining room: _____

Living Room

Bookcases and contents

Entertainment center and contents: stereo, TV, CDs, videotapes, and so on

Knick-knacks and artwork

Lamps

Furniture: couch, chairs, and tables

Box numbers for living room: _____

Family Room

Bookcases and contents

Entertainment center and contents: stereo, TV, CDs, videotapes, and so on

Knickknacks and artwork

Lamps

Furniture: couch, chairs, and tables

Box numbers for family room: _____

Moving

Packing Checklist (continued)

Packing list by room...

Master Bedroom

Closets

Dressers and contents

Furniture: bed, dressers, night stands, and desk

Box numbers for master bedroom: _____

Bedroom #1

Closets

Dressers and contents

Furniture: bed, dressers, night stands, and desk

Box numbers for bedroom #1: _____

Bedroom #2

Closets

Dressers and contents

Furniture: bed, dressers, night stands, and desk

Box numbers for bedroom #2: _____

Bedroom #3

Closets

Dressers and contents

Furniture: bed, dressers, night stands, and desk

Box numbers for bedroom #3: _____

Moving

Packing Checklist (continued)

Packing list by room...

Study/Office

Computer equipment: CPU, monitor, and printer

Desk and contents

File cabinets and content

Box numbers for study/office: _____

Bathroom

Cupboards and contents

Linens and towels

Knick-knacks and wall hangings

Box numbers for bathroom: _____

Attic

Trunks

Boxes

Box numbers for attic: _____

Garage

Yard equipment and garden tools

Home maintenance equipment and tools

Box numbers for garage: _____

Basement

Cupboards and shelves

Box numbers for garage: _____

Moving

Helping Children Cope with the Move

1. Show the children the new home and their new room prior to moving. If this is not possible, pictures or videos will help them visualize where they are going.
2. Assure children that you won't forget their friends.
3. Make a scrapbook of the old home and neighborhood.
4. Throw a good-bye party. At the party, have their friends sign a t-shirt.
5. Have your children write good-bye letters and enclose their new address. You may wish to call the other children's parents so that they will encourage return letters.
6. When packing, give your children their own boxes and let them decorate them.
7. Start a scrapbook for your new home.
8. Visit your children's new school, park, church, etc... Take a camera.
9. Help your children invite new friends over to your new home.
10. Let your children choose a new favorite restaurant. This will help them feel in control of their new environment.
11. Encourage your children to send letters about their new home to their friends.
12. Involve your children in groups, sports, and activities like the ones they used to participate in.
13. Remember, even if you only lived in a home for a few years, to a young child it is nearly their entire lifetime.

Reference

The following pages contain reference material that we have found useful in the past.

All information is provided without guarantee of accuracy or warranty.

Reference

Home Tour Checklist

Property Address: _____

PROPERTY	COMMENTS	EXTERIOR	COMMENTS
✓ View		✓ Foundation	
✓ Lot Size		✓ Roof	
✓ Landscaping		✓ Architectural Style	
✓ Square Footage		✓ Deck/Patio	
		✓ Swimming Pool	
		✓ Garage	
		✓ General Exterior Condition	
		LOCATION	COMMENTS
		✓ Convenience to Work	
		✓ Convenience to Shopping	
		✓ Convenience to Schools	
		✓ Convenience to Day Care	
		✓ Nearby Recreational Facilities	
		✓ General Appearance of Houses in the Area	
		✓ House Value Relative to the Area	
ADDITIONAL COMMENTS			

Recommended Service 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 recommendations are made on an informational basis only and are offered as a convenience to you. We accept no responsibility.

INSPECTORS:

Custom Home Inspections	816-753-1717
Sunflower Home Inspections	913-244-7114

HOME WARRANTY PROTECTION COMPANIES:

A.B. May	913-383-2222
Old Republic Home Protection	800-445-6999
2-10 HBW Resale	800-795-9595

INSURANCE COMPANIES:

Flury Hindercks	913-345-9900
Harlen Parker	913-782-3310

MORTGAGE COMPANIES:

Pulaski Bank	913-234-8690
Gateway Mortgage Group	913-498-0500
Cornerstone Bank	913-239-8100 x 223

Reference

Utility Company Phone Numbers

Make arrangements for canceling home utilities such as the following. Advise them of your desired date for final reading and give them your new address for final billing. Request deposit return if appropriate, and arrange for immediate service at your new address.

Electricity

BOARD OF PUBLIC UTILITIES	Serves Kansas City, Kan.	(913) 573-9190 or (913) 573-9000
INDEPENDENCE POWER AND LIGHT DEPARTMENT	Serves Independence	(816) 325-7930
KANSAS CITY POWER AND LIGHT CO.	The area's largest electric utility	(816) 471-5275
MISSOURI PUBLIC SERVICE CO.	Serves northern Platte, western and northern Clay, southern Ray and western and central Jackson counties	1-800-303-0752
PLATTE-CLAY ELECTRIC COOPERATIVE	Serves northern Platte, northern Clay and Ray counties	(816) 628-3121 or 1-800-431-2131
WESTAR ENERGY	Serves various Kansas cities in the metro area, including most of Olathe, Bonner Springs, Leavenworth, Lawrence and DeSoto	1-800-794-4780

Gas Service

ATMOS ENERGY	Serves Olathe	1-888-442-1313
GREELEY GAS CO.	Serves portions of Johnson, Wyandotte and Leavenworth counties	1-888-442-1313
KANSAS GAS SERVICE	Serves parts of Johnson, Wyandotte and Leavenworth counties	1-800-794-4780
MISSOURI GAS ENERGY	Serves Jackson, Platte (except Platte City), Clay, Ray and Cass counties	(816) 756-5252

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Reference

Water

BLUE SPRINGS WATER CO.	Serves Blue Springs	(816) 228-0135
BOARD OF PUBLIC UTILITIES	Serves city of Kansas City, Kan., and parts of Wyandotte County	(See Electricity listing)
CITY OF OLATHE	Trash and Water for Olathe	(913) 971-9311
GLADSTONE WATER DEPARTMENT	Serves Gladstone	(816) 436-2200
INDEPENDENCE WATER DEPARTMENT	Serves Independence	(816) 325-7930
JACKSON COUNTY PUBLIC WATER SUPPLY DISTRICT	Serves Grandview	(816) 761-5421
KANSAS CITY WATER SERVICE DEPARTMENT	Serves Kansas City, Mo.	(816) 513-1400
LEAVENWORTH WATER DEPARTMENT	Serves Leavenworth	(913) 682-1513
LEE'S SUMMIT WATER DEPARTMENT	Serves Lee's Summit	(816) 969-7600
MISSOURI-AMERICAN WATER CO.	Serves Parkville, Riverside, Platte Woods, Houston Lake and unincorporated parts of south Platte County.	(816) 741-2991
NORTH KANSAS CITY WATER DEPARTMENT	Serves North Kansas City.	(816) 274-6000
PUBLIC WATER SUPPLY DISTRICT #2	Serves Southern Raytown	(816) 353-5550
RAYTOWN WATER CO.	Serves Independence and northern Raytown	(816) 356-0333
WATER DISTRICT # I OF JOHNSON COUNTY	Serves most of Johnson County	(913) 895-1800 in Olathe call (913) 782-2600

Local Telephone Service

SOUTHWESTERN BELL TELEPHONE CO.	For new residential service	1-800-464-7928
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Home Maintenance Checklist

Heating System

Check filters every month.

Have annual system maintenance service done one month before the heating season.

Electrical System

To prevent power outages, limit the number of appliances plugged into one circuit.

Air Conditioning

Check filters every month.

Have annual system maintenance service done one month before the air-conditioning season begins.

Keep the condensing unit free of debris.

Microwave

Do not use pans or dishes that are metal or have metallic trim.

Only use mild soap and/or baking soda to clean the interior. Abrasive cleaners or scouring pads can damage the lining.

Refrigerator

Clean the interior shelves, shell and gaskets every three months.

Once a year, clean the coils on the back or underneath.

Range/Oven

To avoid damaging the burners, do not use extra-large/heavy cooking pots and pans.

If you have a self-cleaning oven, do not use any other method to clean it.

Dishwasher

Mineral deposits on the heating elements can be cleaned with vinegar.

Be sure dishes don't block or damage the spray arm.

Garbage disposal

To clean the disposal, push a full tray of ice cubes through it while running cold water.

Always remember to run water during use and for at least 2 minutes after you finish. This prevents stoppages.

Washer/Dryer

Clean the lint screen after each load of clothes has been dried and the unit is empty.

Trash Compactor

Replace the deodorant supply regularly to prevent odors.

Real Estate Glossary

Acceptance: the date when both parties, seller and buyer, have agreed to and completed signing and/or initialing the contract.

Adjustable Rate Mortgage: a mortgage that permits the lender to adjust the mortgage's interest rate periodically on the basis of changes in a specified index. Interest rates may move up or down, as market conditions change.

Amortized Loan: a loan that is paid in equal installments during its term.

Appraisal: an estimate of real estate value, usually issued to standards of FHA, VA and FHMA. Recent comparable sales in the neighborhood is the most important factor in determining value

Appreciation: an increase in the value of a property due to changes in market conditions or other causes. The opposite of depreciation.

Assumable Mortgage: purchaser takes ownership to real estate encumbered by an existing mortgage and assumes responsibility as the guarantor for the unpaid balance of the mortgage.

Bill of Sale: document used to transfer title (ownership) of PERSONAL property.

Cloud on Title: any condition that affects the clear title to real property.

Consideration: anything of value to induce another to enter into a contract, i.e., money, services, a promise.

Deed: a written instrument, which when properly executed and delivered, conveys title to real property.

Discount Points: a loan fee charged by a lender of FHA, VA or conventional loans to increase the yield on the investment. One point = 1% of the loan amount.

Easement: the right to use the land of another.

Encumbrance: anything that burdens (limits) the title to property, such as a lien, easement, or restriction of any kind.

Equity: the value of real estate over and above the liens against it. It is obtained by subtracting the total liens from the value.

Escrow Payment: that portion of a mortgagor's monthly payment held in trust by the lender to pay for taxes, hazard insurance and other items as they become due.

Real Estate Glossary (continued)

Fannie Mae: nickname for *Federal National Mortgage Corporation* (FNMA), a tax-paying corporation created by congress to support the secondary mortgages insured by FHA or guaranteed by VA, as well as conventional loans.

Federal Housing Administration (FHA): an agency of the *U.S. Department of Housing and Urban Development* (HUD). Its main activity is the insuring of residential mortgage loans made by private lenders. The FHA sets standards for construction and underwriting but does not lend money or plan or construct housing.

FHA Insured Mortgage: a mortgage under which the *Federal Housing Administration* insures loans made, according to its regulations.

Fixed Rate Mortgage: a loan that fixes the interest rate at a prescribed rate for the duration of the loan.

Foreclosure: procedure whereby property pledged as security for a debt is sold to pay the debt in the event of default.

Freddie Mac: nickname for *Federal Home Loan Mortgage Corporation* (FHLMC), a federally controlled and operated corporation to support the secondary mortgage market. It purchases and sells residential conventional home mortgages.

Graduated Payment Mortgage: any loan where the borrower pays a portion of the interest due each month during the first few years of the loan. The payment increases gradually during the first few years to the amount necessary to fully amortize the loan during its life.

Lease Purchase Agreement: buyer makes a deposit for future purchases of a property with the right to lease property in the interim.

Lease with Option: a contract, which gives one the right to lease property at a certain sum with the option to purchase at a future date.

Loan to Value Ratio (LTV): the ratio of the mortgage loan principal (amount borrowed) to the property's appraised value (selling price). Example – on a \$100,000 home, with a mortgage loan principal of \$80,000 the loan to value ratio is 80%.

Mortgage: a legal document that pledges a property to the lender as security for payment of a debt.

Mortgage Insurance Premium (MIP): the amount paid by a mortgagor for mortgage insurance. This insurance protects the investor from possible loss in the event of a borrower's default on a loan.

Real Estate Glossary (continued)

Note: a written promise to pay a certain amount of money.

Origination Fee: a fee paid to a lender for services provided when granting a loan, usually a percentage of the face amount of the loan.

Private Mortgage Insurance (PMI): see *Mortgage Insurance Premium*.

Second Mortgage / Second Deed of Trust / Junior Mortgage / Junior Lien: an additional loan imposed on a property with a first mortgage. Generally, a higher interest rate and shorter term than a “first” mortgage.

Settlement Statement (HUD-1): a financial statement rendered to the buyer and seller at the time of transfer of ownership, giving an account of all funds received or expended.

Severalty Ownership: ownership by one person only. Sole ownership.

Tenancy In Common: ownership by two or more persons who hold an undivided interest without right of survivorship. (In event of the death of one owner, his/her share will pass to his/her heirs.

Title Insurance: an insurance policy that protects the insured (buyer or lender) against loss arising from defects in the title.

Sample Contract

The attached contract is intended to give you an idea of the language that will most likely be used in your real estate transaction. It should not be used in an actual real estate transaction.

When it is time for a contract to be signed we will produce an official one.