



**SERVICE IS MY #1
PRIORITY**

Buyer Information Package

Service Provided by Your Real Estate Professional

Thomas Mason, Realtor

410-514-0131 Direct

443-994-1822 Cell



Oh by the way... I am never to busy for any of your referrals!

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7 REASONS TO BUY A HOME

1. Pride of ownership is a key reason for wanting your own home. Decorate it to your own taste and enjoy all of the benefits while making a great investment.
2. Real estate over time has been considered a good investment because most of it has appreciated. The effects of leverage can multiply the increase when borrowed funds are used to purchase the home.

Many times, the largest investment a person owns is their home. Homes have been a good hedge against inflation. Homeowners build equity and can borrow against that equity for a variety of reasons that could include college, medical, or to start a business.

3. Qualified mortgage interest and home equity loans are deductible for Income Tax purposes.
4. Property taxes on a first or second home are deductible on for Income Tax purposes.
5. A homeowner can exclude up to \$500,000 of capital gain if married, filing jointly or up to \$250,000 if single or filing separately for homes that have been the taxpayer's principal residence for the previous two years. There is no age requirement for taking the capital gains exclusion like the "over 55" rule in the past.

It is not necessary to purchase a replacement home more expensive than the one sold. Homeowners can buy a more or less expensive home with no tax consequences assuming their gain is less than the allowable amounts.

6. Preferential tax treatment on gains that have been made from capital assets held more than one year are permitted by IRS. This is especially important for homeowners with gains in excess of the allowable exclusion.
7. Mortgage payments include the interest for the time that the money has been used and principal to retire the debt over a period of time. Each month part of the payment is for principal accumulation.





REPRESENTING YOUR BEST INTERESTS

I remember asking my dad one day about work and why he liked it so much... He told me "find something that you love and you'll never work a day in your life." At the time I thought that must be the craziest thing that I have ever heard. Well many years later I have found out what he meant by that crazy statement.

For me that job is real estate. Real estate is something that gives me the opportunity to help people find a home, a place where they raise families, a place they hang their hat and call it home. I know that I am blessed every time someone affords me the opportunity to take part in their lives. I love my real estate business! I love the big houses and the ones small too. However it is the people, the kids birthday parties, and house warmings that are my icing on the cake. I guess maybe my Dad knew what he was talking about after all.

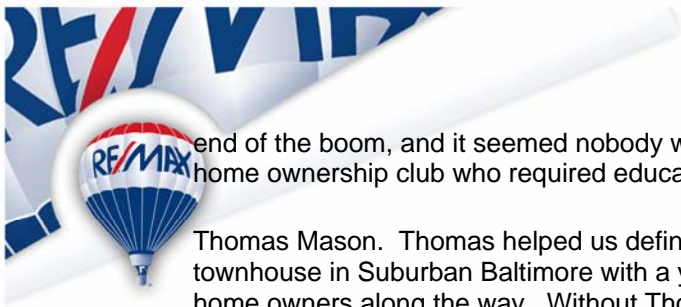
If there is anything that I can help you on that long road they call home ownership please feel free to call me. Whether it is to look at a house you like, find a trusted home improvement contractor, or even advice on what to do before you put your home on the market. Call me! I love what I do so it is never a bother to help.

TESTIMONIALS

"In 2006 Cynthia (my fiancée) and I were in the market for a new house, and were sorely disappointed in the interactions that we were having with other realtors. The market was at the

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end of the boom, and it seemed nobody was interested in making time for newcomers to the home ownership club who required education. That disappointment ended the day we met

Thomas Mason. Thomas helped us define exactly what we were looking for, in our case a nice townhouse in Suburban Baltimore with a yard--and then mentored us in the process of becoming home owners along the way. Without Thomas' help, we would have found ourselves on the wrong side of the market, paying too much, and in the house we never wanted to begin with.

Thomas' approach to real estate helps eliminate stress on the buyer, and ensures a positive outcome. He is a consummate professional--exceedingly well prepared for every meeting--and brings a depth of knowledge that eliminates fear of the unknown. Thomas' style appeals to everyone from the first time homeowner to the retiree. Thomas' networking in the Washington-MD-VA area with everyone from top quality financiers and contractors to titling agencies ensures a seamless transition from selection, to contracting, to closing and beyond.

After closing on our house--a great townhouse with great yard space for our dogs to run around!--our relationship with Thomas has not ended. We frequently communicate with him and seek advice on everything from future trends to home remodeling. Thomas' sincere and continuing interest in our success and the fruits of his advice guarantee that we will work with him for all of our future real estate needs. I have highly recommended Thomas Mason to my friends getting ready to enter the market, and would encourage anyone else buying or selling a home to work with him. It was the most important decision we made in the purchase of our **new** home.”

Nicholas Dileonardo

“Even though I was thousands of miles away Thomas made me feel like I was right there for the entire sale of my home. His great communication skills kept me always informed...”

Lori Hamden

“As a young military professional, I did not think that I could afford to purchase a house. However, Thomas Mason listened to my concerns. He did not push anything that I could not afford. Rather, he adhered to what he knew I could comfortably afford without pushing the limits of my budget. His close working relationship to lenders, title companies, contractors, etc, led me to the best deals in the housing industry. Everyone I met with regards to the purchase of my home confirmed his excellent reputation as an insightful, knowledgeable, approachable, professional and caring realtor. I do not consider him a salesman, but rather a friend who helped me achieve a personal goal of mine – to become a homeowner before the age of 30. In fact, he helped me exceed that goal; I am now also a landlord; and of course, Thomas Mason was my listing agent.”

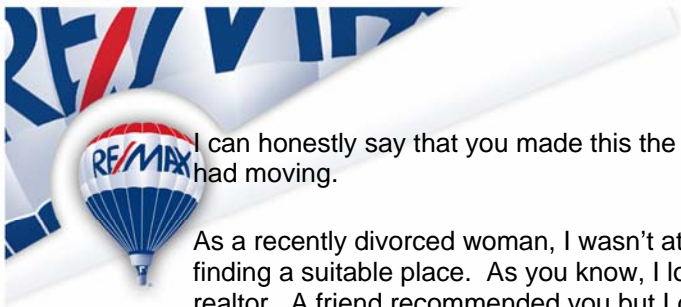
Amanda Mitchell

Dear Thomas,

I want to send a note of thanks for all the help you provided to me in my recent move from Fort Lewis, WA to Fort Meade, MD. I've made several moves since joining the Army 18 years ago and

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I can honestly say that you made this the most comfortable and pleasant experience I've ever had moving.

As a recently divorced woman, I wasn't at all sure what I could afford or even how to go about finding a suitable place. As you know, I looked at first to purchase a home so I sought out a realtor. A friend recommended you but I didn't really expect the level of care you provided. I've bought three homes previously and simply expected to be driven to several homes and to be strongly encouraged toward the more expensive homes as I had been in the past. I was surprised when you commented on both the strong and weak points of each home. Other realtors I've used would often act surprised or minimize the downside when I would notice and remark about poor aspects of a home. You acknowledged these things upfront and you would often, because you are a landlord yourself, be able to speak authoritatively on how much these flaws would cost to fix. I appreciated your candor. As things turned out, I couldn't comfortably afford to buy a home in the area where I wished to live. I thanked you for your assistance and figured that would be the last I would see or hear from you.

How wrong I was! You offered to help me find a suitable rental property. You attacked this effort with the same vigor you had when I was looking to buy. I was stunned. I've never know a realtor to put this kind of effort in when his bottom line wasn't being amply increased. I narrowed down the options and eventually chose the home I'm currently living in. I hadn't rented a home since very early in my career and my former spouse did all the negotiations so I was intimidated. You came to the walk-thru that I conducted with the landlord and thank goodness you did. The carpet was filthy and I just assumed I'd have to clean it as soon as my shipment arrived or rent a machine and clean it prior to the delivery of my shipment. This was not an expense I'd considered. You negotiated with the landlord and had him pay for the carpets to be professionally cleaned prior to my move-in. In fact, you located the carpet professional and he was able to do it on Labor Day! Talk about going the extra mile! Also there were water damage issues in the upstairs bathroom that caused some of the tiles to be broken and some other more minor damages that you photographed and recorded in text. This you typed and sent to the landlord so that when I eventually move out if more tiles are broken due to the same water damage, I won't be held accountable. I was so relieved but I still had the delivery of my household goods to do.

As if all this wasn't enough, you continued to make this an easy transition for me. I moved in the meager amount of things I'd traveled with across country and planned to sleep on the floor with my mother and three children the night before the movers came with our household goods. You brought a queen sized, self-inflating mattress with linens for my mother and me to share. What a blessing and so far beyond what was required of you! I'm in debt to you for the kindness and care you've shown my family and me. When I'm ready to buy, I will definitely be using the best when I sign on with Thomas Mason. In the meantime, I'm recommending you to anyone I know who is moving to or from this area.

Sincerely, Kay E. Sweitzer

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WHY TO USE A REALTOR

MLS Member

As a member of the Multiple Listing Service, I can show you any property.

If you should see an ad in the paper or a sign in a yard, call me to find out the information. If you want to see it, I'll show it to you.

For Sale by Owner

Many times a homeowner will work with an agent, even though the home is not listed with a real estate broker. It is necessary for the agent to introduce the buyer to the property.

A homeowner trying to sell his home himself is usually doing so in hopes of saving the commission. Coincidentally, this is the reason a buyer wants to deal directly with a homeowner.

If you want to see a home offered by the owner and want the advantages of my services, please let me contact the owner and set the appointment.

Builder's Homes

Most builders are more than willing to work with agents who accompany the buyer to the property on the initial visit. And can get all the information you need to make any decisions.

By working through me with builders, you get all the services offered by me in addition to those offered by the builder. You'll get more, but you won't pay more for it.



GOOD FINANCIAL INFORMATION LEADS TO GOOD DECISIONS

Better decisions are made when they are based on good financial information. The following reports are simple to read and easy to understand. Knowing there are alternatives helps to determine the right choices.

Estimated Purchase Costs – It is important to know how much you'll need to buy a home not only for the down payment but for all of the fees that are charged in connection with getting the loan and conveying title.

Mortgage Qualification – Discover what size mortgage you can qualify for using the same guidelines that a mortgage company uses.

80-10-10 – This report will show you the savings achieved by eliminating Private Mortgage Insurance. Not only will you save money in the initial purchase costs but also in the monthly payment.

Alternate Financing Plans – Choices will help you to make a better decision as to how to finance your new home. You deserve to know what options are available and that is exactly what you'll get.

Mortgage Accelerator – Discover the advantage of adding an additional amount of principal to your fixed rate mortgage on a regular basis to shorten the term and save tens of thousands of dollars in interest.





PRE-APPROVAL AN ADVANTAGE

Applying for a loan and obtaining approval before a buyer finds a home they want to buy can be a distinct advantage. Making a loan application is going to need to be necessary eventually anyway unless they are going to pay cash for the home.

Pre-qualification is a procedure where you get an opinion from a mortgage officer about how much you qualify for. In the process, any obvious difficulties that might cause problems might be discovered. This process is always recommended but it doesn't have the advantages of a pre-approval.

Pre-approval requires a complete application with credit reports and verifications. The Mortgage Company will issue a commitment subject to a specific interest rate and points and a satisfactory appraisal when the property is identified.

Time limits are usually placed on pre-approval commitments. It is recommended to be ready to look at homes and make a decision after you receive your pre-approval commitment.

The advantages of being pre-approved is:

- Looking at the right-priced homes.
- Avoiding disappointment in deciding on a home that you can't afford.
- Saving money with a seller who is confident about taking their home off the market with buyers who have a definite loan commitment.
- One less contingency that the seller will be concerned with to get their home sold.
- Closing more quickly the lengthiest contingency is usually the mortgage approval. The appraisal can be done quickly.
- Minimizing the anxiety of not knowing whether or not you qualify.





PREPARATION FOR A MORTGAGE

Employment

- Names and addresses for two full years
- Gross monthly income
- W-2s for two years, if available
- Year to date pay stub
- Proof of income from rentals, investments, etc
- Proof of retirement, disability or Social Security
- Proof of child support or alimony paid/received

If self-employed:

- Two years Federal Income Tax Returns
- Current year profit and loss statement

Creditors

- Each creditor's name, addresses and type of account
- Account numbers for each
- Monthly payments and approximate balances
- Amounts of child care expenses

Banking

- Names and addresses of banking institutions
- Account numbers for all accounts
- Type of accounts and present balances

Miscellaneous

- List of assets in stocks, bonds, and property
- Life insurance cash value (documented if used as cash down payment)
- If applicant is selling a home, a copy of sales contracts
- Social Security numbers for all parties
- Veterans - Certificate of Eligibility & DD-214
- Cash or check to pay for application fee

Property

- Copy of sales agreement
- Copy of listing on property
- Instructions on how appraiser is to gain entrance





MY UNIQUE SELLING POSITION

There are a lot of agents available and willing to help you with your home purchase. To make a solid case for letting me help you, I have to provide more services and higher-level services both before the sale and after the sale. I am not just looking for one sale to you. I want you to consider me as your real estate professional for life.

The reasons for doing business with me must be so compelling that not only will you not consider doing business with anyone else, you will refer me to your friends who are looking to buy or sell a home.

Neighborhood Knowledge

I'll know the neighborhoods that you are considering or will find someone who does. I will identify comparable sales, and information on the schools, shopping, crime, demographics, and other things you feel are important.

Appropriate Houses to Consider

I'll look for what you want and will be comfortable with in an area you want to live. I'll show you all the homes that are available not just the ones that I have listed. I will look for homes that are not yet on the market.

Good Financial Decisions

Every buyer needs basic financial information to make a good buying decision. You'll know that you qualify for the home, what the payments and the closing costs will be. I'll also make additional suggestions like making extra principal contributions with your regular payment and suggest an alternative type of mortgage to allow for the least expensive cost of housing.

Work Diligently to Find Your Home

I'll work hard to find your new home. I understand that finding a home is a priority and will consider it the same. I'll screen and preview homes so as to not waste your time and when I find one that I feel meet your needs, I'll show it to you as quickly as possible.

You become familiar with how I work so that you can place confidence in my ability. You develop rapport necessary to communicate easily and I can come to understand your particular needs. I can afford to make a commitment in time and effort because I can feel assured of making a sale.

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BUYER AGENCY CAN BENEFIT YOU

When a buyer agency relationship exists between you and me, you are entitled to special fiduciary client level services.

Loyalty - the real estate agent must act in the best interest of the buyer

Obedience - must follow the lawful instructions

Disclosure - of all material facts such as relationships between agent and other parties, existence of other offers, status of earnest money, seller's financial condition, property's true worth, commission split with other brokers, and legal effect of important contract provisions.

Confidentiality - any discussions, facts, or information that should not be revealed to others but does not include responsibility of fairness and honesty in dealings with all parties.

Accounting in dealings - reporting of where any money placed in the hands of the broker is kept.

Reasonable Skill and Care - arriving at a reasonable purchase price and advising buyer of such, affirmatively discovering material facts and disclosing them to the buyer, investigating the material facts related to the sale.

With buyer agency, your interests will be represented in the purchase of your home. This is different from a typical sub-agency transaction where the buyer is not technically represented.

Agency is a legal relationship and a written agreement should be completed to explain all the duties and responsibilities.





WHO PAYS THE COMMISSION?

The Seller

In almost all cases, the Seller has signed a listing agreement with his agent specifying a certain fee to be paid for selling the home. It can include provisions for splitting that fee with the selling agent, regardless of agency representation.

The Buyer

In some cases, the Buyer pays his agent a commission as set out in their written agreement. If the buyer pays his agent from his separate funds, it would not be appropriate for the buyer's agent to also accept part of the fee paid by the seller.

The Client Determines How the Agent is Paid

The seller agrees to pay his agent in the listing agreement and the sub-agent of the seller who sells the property.

The buyer agrees to pay his agent if buyer agency is elected. In some cases, the buyer directs his agent to try and be paid from the seller's proceeds.

In any event, each party pays their agent as specified in their written agreement.



PROCESS OF BUYING A HOME

Orientation

During the initial interview, you'll share your expectations and learn about the process of buying a home. You'll obtain valuable market knowledge about areas, prices, financing, your qualifications, and normal procedures.

Considering your wants, abilities, and needs, you decide on price, size, style, and area. At this point, we will begin the search to find your new home.

Financing

A strategy for a successful purchase is to apply for pre-approval prior to finding a home. Negotiating a contract with a loan commitment can be advantageous to you.

There are specific things necessary to make a loan application and assembling them can take some time. It is recommended to use the enclosed list.

Formulating an Offer

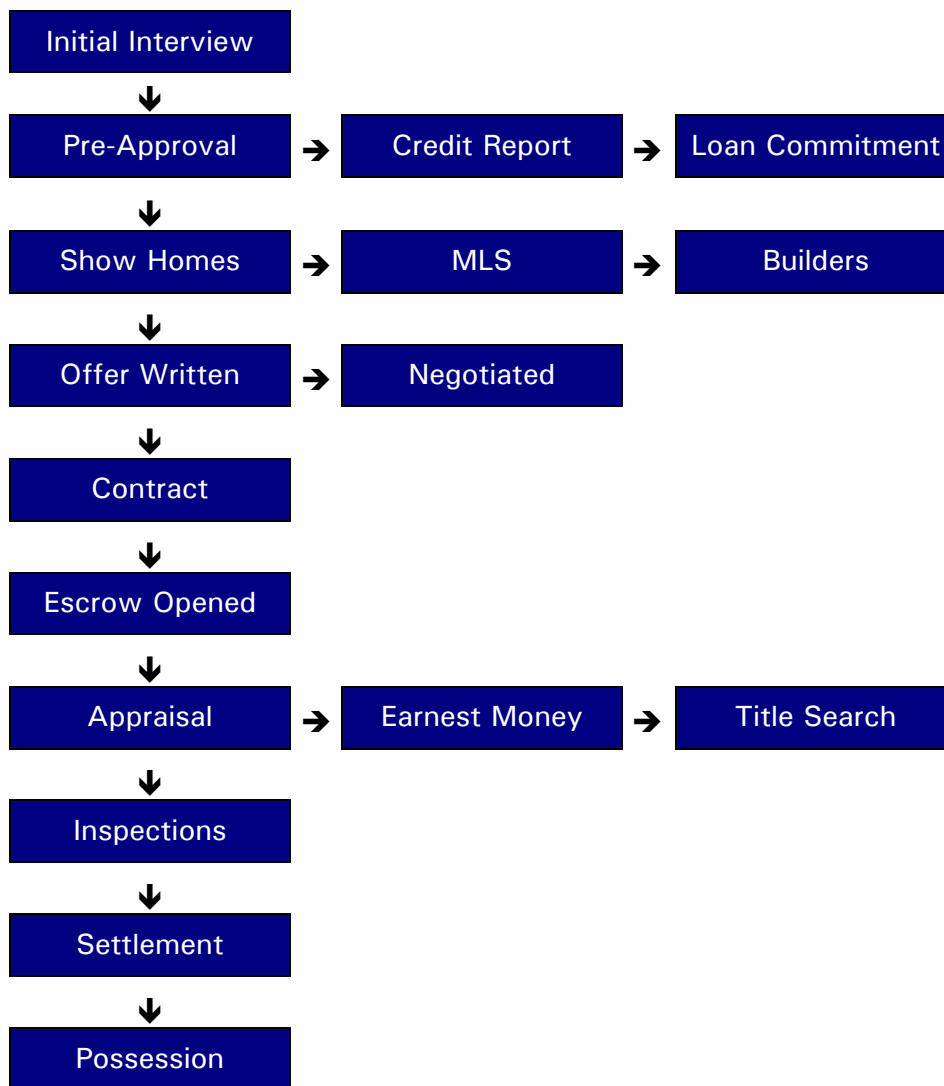
When you find the right home, you will want to make an offer to purchase it. This is done in writing specifying every detail that is part of the agreement. There are standard forms that your real estate agent can provide you.

The last step is to assemble all of the loan papers at the settlement. You will need to pay the balance of your down payment and your closing costs at this time. Usually, a cashier's check is required for these funds.





HOME BUYING PROCESS CONT...





MUTUAL COMMITMENT

If I will:

Make my best effort to find the home that meets your needs until you either find a home or tell me to stop looking,

Commit my time, resources, and experience to find exactly what you want, while incurring my own expenses

Thomas Mason

Will you:

Tell me what you like and dislike about the homes we look at?

Tell me if you want to look at a home listed with another broker, builder, or for sale by owner?

Tell me if you feel the need to talk to another agent?

Let me know if your plans change?

Work with me until we find you the right home?





HOME BUYING PACKET 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 that your intention is 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.





HOME BUYING PACKET WHAT HAPPENS NEXT

Now that you have decided to buy your home, what happens between now and the time you legally own the home? 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 BUYING PACKET 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 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.

WARRANTY INFORMATION

Company Name:	_____	Contact:	_____
Address:	_____	Phone:	_____
	_____	Fax:	_____
Policy Number:	_____	Policy Value:	_____
Coverage:	_____	Duration:	_____





HOME BUYING PACKET 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.

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HOME BUYING PACKET

WHAT IS A 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.





HOME BUYING PACKET

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.

Keep detailed records – some moving expenses are tax deductible!

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





HOME BUYING PACKET 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.
- _____
- _____
- _____





Home Buying Packet 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

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.
- _____
- _____



HOME BUYING PACKET MOVING CHECKLIST (CONTINUED)

What to do before you move...

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.
- The telephone number of the moving company.
- Cash or traveler's checks.
- 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.
- _____
- _____
- _____

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.
- _____
- _____
- _____



HOME BUYING PACKET PACKING CHECKLIST

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 you're 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.
- _____
- _____
- _____

Tips to make your move a little easier...





Home Buying Packet 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: _____





HOME BUYING PACKET 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: _____



HOME BUYING PACKET 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: _____



HOME BUYING PACKET 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.





HOME BUYING PACKET NEW HOME 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.



HOME BUYING PACKET LOCAL SCHOOL DIRECTORY

SCHOOL NAME	ADDRESS	PHONE NUMBER

Thomas Mason, Realtor RE/MAX Legend REALTORS Inc. 443-994-1822 • 800-536-2701
ThomasMason1@gmail.com Thomas-Mason.com





HOME BUYING PACKET THE HOME TOUR

Property Address:

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			

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HOME BUYING PACKET HELPFUL 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 returns if appropriate, and arrange for immediate service at your new address.

ELECTRIC COMPANY

Baltimore Gas & Electric 800-685-0123

WATER/SEWER

Anne Arundel County Water Co. 410-222-7520

GAS

Baltimore Gas & Electric 800-685-0123

LOCAL PHONE SERVICE

Verizon 410-954-6260

LONG DISTANCE SERVICE

CABLE T.V.

Comcast 800-COMCAST

Dish Network 888-8252557





SEARCH CRITERIA

How many bedrooms? _____

How many baths? _____

How many living areas? _____

What size garage? _____

What area do you want to live? _____

What style home do you like? _____

When do you want to occupy? _____

What are the FIVE "must haves" in your new home? _____

Are schools important? Yes No If yes, which ones and why: _____

Where do you work? _____

When is the best time to look? _____

If we found the right home for you today, is there be any reason that could keep you from buying it? _____

Does anyone else have to approve of your purchase? _____

Notes: _____





FINANCIAL DATA

What size monthly payments do you want: \$ _____
What price range are you looking: \$ _____
How much cash is available? \$ _____
Does this include closing costs? Yes No
Do you currently own? Yes No
Do you need to sell before buying? Yes No
How much do you think your home is worth? \$ _____
What is the unpaid balance? \$ _____ Interest rate _____% term _____ yrs. dated
____/____/____ type of loan _____

Monthly payment \$ _____
If renting, how much is your rent? \$ _____

List your regular monthly payments (installment debt, revolving charges, student loan, etc.)

Description	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Are all debts current? Yes No

Is there any problem with your credit? Yes No

What is your monthly income: \$ _____

Employed Self-employed

What is your spouse's monthly income? \$ _____

Do you have any other monthly income? Yes No

If yes, how much? \$ _____

Where are you employed? _____

How long have you been employed there? _____ employed there? _____

Have you or your spouse ever taken bankruptcy? Yes No

If yes, explain: _____

Have you or your spouse had a home foreclosure? Yes No

If yes, explain: _____





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