



KASEY WHITE HOMES
FOUNDATION REALTY

Buyer's Guide



517-266-8888 / 3282 N Adrian Hwy, Adrian, MI 49221

GET TO KNOW YOUR AGENT

 www.kaseywhitehomes.com
 517-215-4943
 kaseywhitehomes@gmail.com



Hello, I'm Kasey White, an Associate Broker with Foundation Realty in Adrian, MI, I've been deeply immersed in the world of real estate since 2005. Holding the AHWD (At Home with Diversity) certification, I strive to ensure that everyone experiences inclusivity and accessibility in their real estate journey. With almost two decades of expertise, I've become a trusted guide, helping clients navigate the complexities of buying and selling homes seamlessly. My commitment to community shines through my leadership roles, having served as the Past President of the Lenawee County Association of Realtors. Beyond real estate, I've contributed to philanthropy as the Past President of Associated Charities of Lenawee County. Currently, I chair the Housing Committee for the Lenawee NAACP and co-chair the Juneteenth Celebration, addressing housing equality and cultural awareness. Honored with awards such as the 2022 Realtor of the Year, my dedication has been recognized. In 2023, I received the Good Neighbor Award from the Lenawee County Association of Realtors, highlighting my commitment to community service.

Being a lifelong resident of Lenawee County, my husband and I, now empty nesters, find joy in giving back to the community we call home. As an Associate Broker, buyer's agent, and seller's agent, I bring a wealth of knowledge and genuine passion to assist you with all your real estate needs.

If you're considering buying, selling, or simply have questions about real estate, feel free to reach out to me at 517-215-4943. I'm excited to discuss the vast opportunities in the dynamic world of real estate and share the expertise that has brought me immense satisfaction throughout my remarkable career.



GOOD NEIGHBOR
AWARD 2023



REALTOR OF
THE YEAR 2022



KASEY WHITE HOMES
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DEAR *Home* BUYER

Deciding to buy a home is a big step.

To make sure it's a step in the right direction, choose the person best qualified to handle your real estate needs.

I am committed to serving the greater Lenawee County area by providing the ultimate home buying experiences to my clients. I believe that you deserve my best. From the first time we meet, you will find that I listen to you. I will provide you with professional advice, expert assistance, and meticulous attention to detail, so you achieve your desired outcome. The following pages contain my Home Buying Guide. This booklet will provide you with a good understand of the home buying process. I think you will find much of this information offered here to be helpful during your home buying journey.

However, a booklet cannot cover everything. I will be your personal guide throughout the entire process. Please lean on my expertise. I am excited to help lead you through this life changing home buying experience.

Sincerely,

Kasey White



TAKING A DIFFERENT APPROACH

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Most real estate agents spend the majority of their time prospecting for new business: cold calling, door knocking, advertising, direct mail, and more. In fact, statistics show that the average agent spends up to 75% of their time searching for their next client – *but we take a different approach*

Rather than focusing on constant prospecting, we choose to work by referral. This means we can invest that time – up to 75% more – into serving you. By dedicating our time and energy to your needs, we can provide a higher level of service throughout your entire home-buying journey.

We focus on building lasting relationships and delivering exceptional experiences before, during, and after each transaction.

In return, we simply ask that if you're happy with our service, you refer us to friends, family, or colleagues who would appreciate the same level of care. Your referrals are the reason we're able to give our clients the attention they deserve. Thank you for helping make that possible.



GOOGLE REVIEW



FACEBOOK REVIEW



ZILLOW REVIEW



517-215-4943 / kaseywhitehomes@gmail.com

TESTIMONIALS



The decision to sell was a difficult one for me. Kasey did not pressure me at any point and empathized with me during some emotional hurdles. To continue, Kasey is very knowledgeable with ALL aspects of selling a home. If I could give her 10 stars I would. I highly recommend Kasey to anyone buying or selling a home
-S.S.



This is our 2nd time working with Kasey. The first time was buying our home and the 2nd was selling our home. She is an excellent realtor to work with. Kasey helped us through every step of the process. She is very professional and knowledgeable. I highly recommend her to be your realtor
-M.G.



Kasey was absolutely amazing during our home buying experience. She goes above and beyond to help you. She was very patient with us and only a text/phone call away. I have to say I would recommend Kasey to anyone looking to buy or sell.
-J&J



I couldn't have imagined this process without Kasey. She made my anxiety and stress less. I recommend Kasey to everyone.
-R.L.



As expected, Kasey went above and beyond from beginning to the end of my home selling experience. She kept me informed with consistent communication and prepared me for each step in the sales process.
-M.F



Kasey is AMAZING. I would recommend her to anyone who is looking for a home. I cannot say enough good things about her. Her kindness and love for her job shows! I appreciate her SO much
-S.B



WORKING RELATIONSHIPS

Defined

Buyer's Agent:

A buyer's agent represents only the buyer in a real estate transaction. Their role is to advocate for your best interests every step of the way, negotiating on your behalf and providing guidance with loyalty, integrity, and full transparency.

A buyer's agent is responsible for disclosing any known material facts to the seller, including your financial ability to follow through on the terms of an offer. If the home is residential, they must also share whether you intend to occupy the property.

To formalize this relationship, a **written buyer agency agreement is required**. This agreement outlines the responsibilities of both the buyer and the broker, ensuring that your interests are clearly protected.

Seller's Agent (Listing Agent):

A seller's agent represents only the seller in a transaction. Their job is to act in the seller's best interest - promoting the property, negotiating offers, and protecting the seller's position with loyalty and professionalism.

The seller's agent is also obligated to disclose to potential buyers any known adverse material facts about the property.

Just like with a buyer's agent, a written listing agreement is required to define the relationship between the seller and the broker, including each party's duties and obligations.



WHAT EVERY BUYER SHOULD KNOW

Buying a home is one of the most exciting, and significant, financial decisions you'll ever make. Here are a few key things every buyer should keep in mind throughout the process:

- **Tax Advantages:** In most cases, property taxes and qualified mortgage interest are deductible on your federal income tax return. (Always consult with your tax professional for guidance specific to your situation.)
- **A Strong Long-Term Investment:** For many people, their home is the largest asset they own and one of the most stable investments they'll make.
- **Capital Gains Exclusion:** Homeowners can potentially exclude up to \$500,000 in capital gains if married filing jointly (or \$250,000 if single or married filing separately) when selling a primary residence – provided they've lived in the home for at least two of the past five years. (Again, check with your tax advisor for personalized advice.)
- **Building Equity:** With each mortgage payment, a portion goes toward the loan principal, helping you build equity and increase your net worth over time.
- **A Home You Can Live In:** Unlike most investments, you can live in and enjoy your home every day while it appreciates in value.
- **Access to Homes, Listed or Not:** A REALTOR® can typically show you any home on the market, even if it's listed by another company, a builder, or is For Sale By Owner (FSBO).
- **Why FSBO Buyers Still Need a REALTOR®:** When buying a FSBO property, having a REALTOR® ensures you have someone advocating for your interests and navigating the legal and financial details on your behalf.
- **Get Pre-Qualified Early:** Getting pre-qualified by a lender shows sellers you're a serious buyer. It also gives you confidence in knowing what you can afford, and strengthens your negotiating position.
- **Home Inspections Matter:** Your purchase agreement includes the right to conduct a property inspection. This step can reveal hidden issues and give you leverage to negotiate repairs or credits before closing.
- **Home Warranty Protection:** A home warranty plan can cover repairs to major systems and appliances like heating, plumbing, and electrical. If the seller doesn't offer one, you can purchase coverage yourself for added peace of mind.
- **In a Seller's Market, Move Strategically:** When inventory is tight, the "deal" is securing the right home for your needs. Rely on your REALTOR® to help you act quickly and negotiate the best possible price and terms.

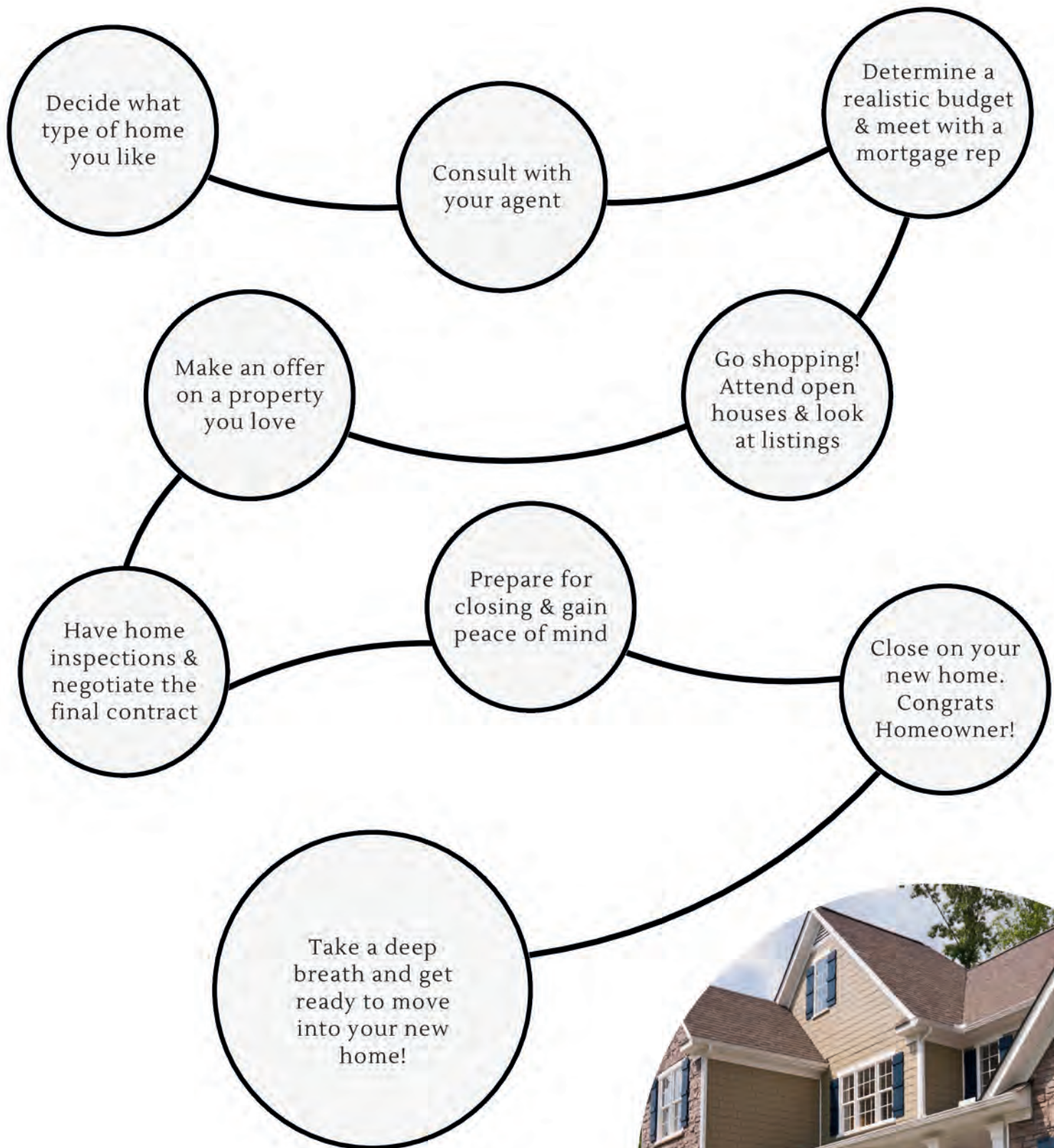
SERVICE I WILL PROVIDE AS YOUR *Buyer's Agent*

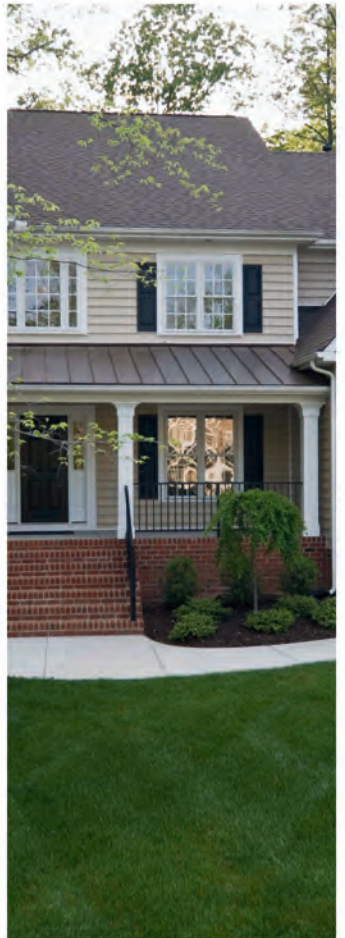


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- Arrange for you to meet with a lender to find out how much home you can afford to buy and get your prequalification letter.
- Help you to narrow your search by identifying what is most important to you in a home or real estate investment.
- Set up automated searches so that you will be notified right away when a new home meeting your criteria comes on the market.
- Provide a convenient website where you can change and save as many custom searches as you like.
- Make appointments to show homes listed in the Multiple Listing Service, new homes that are still builder owned and may not be advertised on the internet, and any homes that are For Sale by Owner that meet your criteria.
- Arrange for meetings with custom builders if appropriate.
- Research any neighborhood associations, water districts, well permits or other questions you may have before choosing to write an offer.
- Provide information on the dangers of radon, asbestos, lead-based paint and meth through local professionals.
- Provide you with Home Warranty Information
- Write an offer on the property of your choice, after researching the value of comparable properties recently sold in the area, and keeping in mind the visible condition of the home compared to those in the neighborhood to get you the best possible price and terms.
- Recommend quality title companies, home inspectors, and any other specialists needed to vet the home for any latent defects
- Provide copies of any HOA documents for review.
- Make sure the title conditions are favorable for you to buy the property.
- Clearly negotiate the details of any repairs.
- Attend closing with you to sew up all details.
- Continue to be your real estate resource long after you buy the property.

WHAT'S INVOLVED IN BUYING A *Home*





THE HOME BUYING *Checklist*

- ☐ Enter into a Buyer Agency Agreement
- ☐ Meet with a lender to get pre-qualified
- ☐ Meet with your agent to discuss wants, needs, and timeline
- ☐ View homes – both online and in person
- ☐ Select your ideal home
- ☐ Write an offer and submit earnest money
- ☐ Negotiate any counteroffers
- ☐ Make a formal loan application
- ☐ Schedule and complete a home inspection
- ☐ Negotiate repairs, if necessary
- ☐ Complete the loan process and order appraisal (your lender will handle this)
- ☐ Loan package submitted to underwriting
- ☐ Receive final loan approval
- ☐ Title search and commitment completed
- ☐ Review the settlement statement (Closing Disclosure)
- ☐ Contact utility companies to transfer service
- ☐ Closing Day! Sign final documents and receive your keys



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THE HOME BUYING *Process*

Once we've had our initial consultation, I'll have a clear understanding of your priorities, your must-haves, nice-to-haves, price range, and preferred neighborhoods. From there, I'll input your criteria into the Multiple Listing Service (MLS) to generate a personalized list of homes that match your needs.

We'll then schedule private showings to view the homes that stand out most to you. In most cases, homeowners won't be present during showings, giving you space to explore comfortably. However, if they are there, they'll understand your need to take a thorough look. When you find a home that catches your interest, I encourage you to take notes, it's easy to forget details after seeing several properties in one day. Whenever possible, I'll provide printed materials such as MLS sheets, property flyers, or other marketing information to help you remember the key features of each home.

Keep an open mind:

- You might fall in love with the very first home you see - and that's perfectly okay!
- Or, it may take a few showings to find the one that truly feels like home.

Either way, I'm here to guide you through the process with patience and persistence. My goal is to help you find the right home as quickly and efficiently as possible, while ensuring you feel confident and supported every step of the way.

Throughout your home search, I'll be by your side as a trusted advocate and resource. My role is to help you evaluate each home honestly, discussing both the benefits and potential drawbacks in relation to your specific goals and lifestyle. I'll keep you informed every step of the way, from newly listed homes to shifts in the market or financing conditions that may impact your decision-making.

I stay connected with fellow agents and continuously monitor the MLS to find properties that align with your criteria, often spotting opportunities early. Whether you're interested in new construction or pre-owned homes, I'll schedule showings based on your preferences and timeline.

As a member of the MLS, I have access to all properties on the market, regardless of which brokerage they're listed with. If you see a home advertised online, in a yard, or even in the newspaper, contact me first. I'll get all the information you need and arrange a private showing if it looks like a good fit. My goal is to make sure you never miss an opportunity and always feel confident in your choices.

GETTING *Pre-Approved*

It is extremely important that you connect with a qualified mortgage lender and get pre-approved for a loan before you start your home search. The pre-approval process can be quick and give you the answers you need to get started looking for the right property. Talking to a good, local mortgage lender about your loan options not only gives you a target on price, but the type of property as well. Some homes don't qualify for certain types of financing and it's crucial for you and your REALTOR® to know right up front what are going to be the best home or investment options for you.

The Pre-Approval Process Will Help You in the Following Ways:

- You will know in advance what your payments will be.
- You won't waste time considering homes you cannot afford.
- You will get your credit score so the lender can determine your interest rate.
- Your interest rate can then be locked in.
- There are many loan options and programs to choose from in today's market. Your lender will explain the alternatives to help you select the one best suited for you.
- Almost no one will accept your offer without a pre-approval letter attached.
- You'll have a good faith estimate, showing you the terms of the loan, the closing costs and we will explain them to you in detail.
- You'll have peace of mind.



STAYING *Qualified*

Once you've started the loan process, it's important to avoid common pitfalls that could delay or even jeopardize your home purchase. Lenders will continue to review your financial activity right up until closing, so the goal is to keep your financial profile as stable and transparent as possible. Below are some key guidelines to follow during this time to help ensure a smooth path to final loan approval:

DO'S	DON'TS
<i>stay current on your payments. If you're looking to refinance, make sure you're still paying your mortgage on time; one late notice may cost you. The same goes for car payments, credit cards, student loans, and any other debt.</i>	<i>keep cash in a safe or an overseas account if you plan to use these funds as a down payment. Inquire about how and when the best time would be to put funds into your U.S. bank account if needed.</i>
<i>continue to use your credit as normal. Changing your pattern may raise a red flag, causing your credit score to go down.</i>	<i>apply for new credit, loans or give your personal information to anyone else who might run your credit report. Multiple credit inquiries may hurt your score.</i>
<i>wait to make a major purchase such as a new car, boat or appliance until after your loan has funded.</i>	<i>make career moves. Your mortgage lender must verify your employment, so it's crucial to maintain your employment status.</i>
<i>keep copies of all important financial documents: check stubs, W-2's, tax returns, bank and investment account statements, rental agreements, etc. If asked to provide any of this info, you'll be ready!</i>	<i>make large deposits into your bank account unless 100% necessary. If you must, save the documentation showing where the funds came from.</i>

MORTGAGE PRE-APPROVAL DOCS

Here's what you'll need to provide your lender for a mortgage pre-approval:

- ❑ Social security card(s)
- ❑ Proof of employment, including a list of employers for the past two years
- ❑ Proof of income, such as pay stubs for the past two months
- ❑ Tax Documents, such as w2s and federal tax returns
- ❑ Place of residence - provide all addresses for the past two years, as well as your landlords' names and addresses
- ❑ Bank statements for checking, savings, and money market accounts
- ❑ Asset statements for IRAs, stocks, etc
- ❑ Documents for other outstanding loans, such as student loans or car payments
- ❑ Gift letters explaining that any money from family members is a gift and not a loan
- ❑ Itemized list of monthly expenses, such as rent, credit card payments, etc
- ❑ If self-employed, documentation such as balance sheets and federal tax statements

Not all lenders require each item, and some lenders may require more information. However, this is a good starting point - If you gather these documents into one place, your lender will be better able to guide you to determine what other information you may need to provide.

For Sale By Owner

A homeowner trying to sell a home themselves is usually doing so in hopes of saving some money by not paying the listing commission. We have found some For Sale By Owners feel they do not need to disclose any hidden defects because they do not have a listing agent.

Michigan Law states that all sellers must disclose.

Like any other transaction, I can help you negotiate the terms of an offer, order a title commitment, arrange for an inspection and closing. It is in the buyers best interests to have representation when making a large investment like purchasing a home. I will be able to negotiate the best terms and conditions for your purchase. Many times, a homeowner will work with an agent, even though their home is not listed, if an agent brings them a buyer.

If you should see a home "For Sale by Owner" and want the advantages of my services, please allow me to contact the homeowner and set the showing appointment



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New Construction

The advantages of having me represent you in the purchase of a new construction home are just as important as when buying a resale property. I offer valuable insight into the new home market, help evaluate the quality and value of different builders, and guide you toward the right property for your goals and lifestyle.

Whether you're buying a custom build, a semi-custom home, or a finished spec model, new construction purchases can be more complex and time-consuming than buying an existing home. From lot selection to builder contracts, upgrades, timelines, and inspections - there's a lot to navigate.

With years of experience working directly with builders, I have strong professional relationships and understand how to streamline the process on your behalf. I'll help you compare options, negotiate favorable terms, and make sure your contract is structured to protect your best interests - not just the builder's.

Remember, the builder has their own sales representative, someone looking out for their interests. You deserve someone equally experienced in your corner, representing your interests every step of the way.

As your agent, I'll be there from your first walkthrough to final closing, ensuring everything goes smoothly, and that the finished home is exactly what you expected.



Make Sure the Builder Knows You're Working with a Real Estate Professional

Most builders require that you bring your real estate agent on your first visit their model homes and will not allow your agent to represent you in the transaction if you do not. Therefore, please call me if you would like to look at some model homes, so you are given the representation you deserve! The builder will pay the buyer's agent's fee just like the seller pays in other real estate transactions.

If you happen to be out driving and see a model home that you want to check out, give them a copy of my business card and fill out their "registration" form with your name and mine. Call me right away and tell me if their homes interest you so we can discuss the benefits of that particular builder and community based on your needs and price range.

WRITING THE OFFER

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Before we move forward with writing an offer on a home you love, there are a few important steps you'll want to take to ensure you're fully prepared:

As the buyer, you will:

- Obtain a current pre-qualification letter from your lender
- Have funds ready for your earnest money deposit
- Research crime rates and school rankings online
- Explore the neighborhood, drive through nearby streets, and visit local parks
- Stop by the closest grocery store and check out local shops and restaurants
- Get a feel for the community and amenities—this is just as important as the home itself

While you're doing that, I will:

- Contact the listing agent to gather key details about the home and seller's situation
- Pull comparable sales data to help determine market value
- Write and present the offer on your behalf
- Collect your earnest money deposit
- Negotiate the best possible price and terms
- Handle any contingencies and ensure your interests are fully protected

Understanding the Negotiation Process

When it's time to make an offer, I serve as your poker face - managing all communication with the seller's agent and ensuring the process is handled strategically on your behalf. It's important that you don't reach out to the seller directly, as that could complicate negotiations. Together, we'll tailor your offer based on current market conditions. In a competitive market, we may need to move quickly with a strong, clean offer. In a slower market, we'll likely have more room for negotiation and flexibility.

We'll carefully review all key components of the offer: price, potential seller-paid closing costs, preferred timelines, contingencies, and any items you'd like included in the sale—to make sure everything aligns with your goals.

To give you context, in 2024, homes sold for an average of 99.7% of the asking price. While that number can shift depending on the market and property, it reinforces the importance of making a realistic, well-informed offer.

My goal is to guide you through this process with clarity and strategy, protecting your interests and helping you secure the right home on the best possible terms.

CLOSING *Timeline*

Once your offer is accepted, things move quickly! While timelines can vary slightly depending on the transaction, here's a general week-by-week guide to help you know what to expect as we move toward closing:

Week 1: Getting Started

- Your earnest money is deposited - typically within 48 hours
- You'll complete your formal loan application
- We'll schedule your home inspections (general, pest, well/septic, etc., as needed)

Week 2: Inspections & Paperwork

- Attend inspections and review the findings
- We'll submit any repair requests to the seller
- You'll ensure your lender has received all requested documents
- If the home is in an HOA, begin reviewing HOA rules and financials

Week 3: Progress Checks

- Follow up to confirm that all agreed-upon repairs have been completed
- Promptly provide any additional information your lender may request
- The home appraisal is usually completed this week (or early Week 4)
- Begin making moving arrangements

Week 4: Final Steps Before Closing

- Do a final walk-through to ensure the home is in agreed-upon condition and repairs are complete
- Arrange for a cashier's check or wire transfer for closing funds
- Schedule your closing appointment and signing
- Contact utility providers to transfer service into your name on closing day



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HOME WARRANTY *Options*

In some situations, a home warranty can be peace of mind when buying a previously owned home. It is possible to negotiate for one when you make an offer on a home or to purchase one for yourself with my guidance. Here are the details of the coverage of one such plan.

COVERAGE OPTIONS	HOME WARRANTY
• Mechanical System • Appliances • Electrical • Roof • Gas Fireplace • Pools & Spas • Septic Tank • Well Pump • Heating System • Ductwork • Plumbing System • Water Heater • Sump Pump • Exhaust Fans • Garbage Disposal • Central A/C	Protect Yourself Against costly repairs and breakdowns due to normal wear and tear. Pre-Inspection. You will be assured of the condition of the covered systems. Peace of Mind. You can relax, knowing when a covered item breaks down help is just a phone call away. Renewable and Transferable. The protection plan can be renewed and it stays with the property. Protect Your Wallet. You will receive 12 months of protection from sudden, unexpected failures of your mechanical systems, for a small service fee. Access. You have access to the best contractors available in Michigan 24 hours a day, 365 days a year. Homeowners' Insurance. You may not know it, but your homeowners' policy does not cover your mechanical systems and appliances. Home warranties supplement your insurance in this way.

UNDERSTANDING TITLE INSURANCE

A Title Insurance Policy is a guarantee by a title company that a thorough investigation of the title to the property has been conducted and that you have been notified of any outstanding claims to the property. The title insurance company reports any defects in the title in the form of a Title Commitment so that these matters can be corrected. It is important that you know of all claims on the property and have them resolved and declared removed prior to you taking title to the property.

The Title Commitment will carefully detail what items of encumbrance are not covered by the policy. You can either get these items resolved or bow out of the transaction. Title insurance covers matters that occurred before the policy's effective date but were discovered later. Your policy will detail what is covered, what is not covered, and the effective date.

Title insurance is issued by the title company when they are certain the property is free from all liens, encumbrances, interests, etc., and the insurance guarantees such. This is so the title can be legally transferred to the buyer to be used as security for the lender's funds. This is why title insurance is required by the lender. Your lender has an interest in knowing that you and the lender are the only parties with claims to the property.

The title insurance company thoroughly searches the public records to uncover any unpaid taxes, mortgages, judgments against previous owners, easements, and other court actions or recorded documents that can affect title to the real estate. The insurance also provides protection against any defect in the public record such as forgery, similar names, error in the records, etc., and protect against any undiscovered or unrecorded claims that may arise in the future.

When title insurance is issued and depending on the type of policy coverage, the title-insurance company accepts the responsibility for any and all claims on the property prior to your purchase if they do not find the claim or call it to your attention prior to your purchase of the property. That responsibility includes defending your title in court, if necessary (at their expense), or bearing the cost of settling the claim (if it proves valid) in order to perfect your title and keep you in possession of your property. Unlike other forms of insurance, the original premium is your only cost as long as you or your heirs own the property. There are no annual payments required to keep your Owner's Title Policy in force. Title insurance protects you twice - it notifies you of claims against the property and insures you against any future claims on hidden items.



HOME INSPECTIONS ... AND WHY YOU SHOULD GET ONE



A home inspection is a crucial part of nearly every residential real estate purchase whether you're buying a resale property or even a newly built home. It's your opportunity to truly understand what you're investing in and to avoid unexpected repairs or costly surprises down the road.

Why Inspections Matter

A thorough home inspection can reveal existing or potential issues with the property's structure, systems, and safety. It gives you peace of mind and may provide leverage in negotiations. Although inspections are typically paid for by the buyer, it's your right and responsibility to have the home evaluated by a qualified professional.

Choosing a Home Inspector

I recommend the following minimum standards when selecting a home inspector:

- **Membership in ASHI (American Society of Home Inspectors)**, with adherence to its Standards of Practice and Code of Ethics (www.homeinspector.org)
- **Errors & Omissions (E&O)** Insurance for professional protection
- **A detailed written report** delivered at the time of the inspection



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TYPES OF INSPECTIONS & ESTIMATED COSTS

TYPE OF INSPECTION	APPROXIMATE COST
Standard Home Inspection	\$300–\$500
Structural Engineer (if needed)	\$400+
Radon Test	\$100–\$400
Sewer Scope	\$100–\$200
Mold Testing	Contact your local expert
Meth Testing	Contact your local expert
Lead-Based Paint Inspection	Contact your local expert

Note: Properties with well or septic systems require separate inspections by licensed professionals.

ENVIRONMENTAL *Hazards*

Radon

Radon is a naturally occurring radioactive gas commonly found in Michigan. The EPA has classified radon as a health hazard, particularly due to its impact on lung health. Testing is recommended, and mitigation systems can be installed if elevated levels are detected.

Other Environmental Concerns

If you have concerns about substances like meth, asbestos, or lead, reach out to certified environmental professionals or local health departments for guidance and testing resources.

HOME Appraisals

What is a Home Appraisal?

A home appraisal is a professional, unbiased assessment of a property's market value. Most lenders require a certified, third-party appraiser to determine the fair market value of a home before closing.

This step protects both you and your lender:

- It ensures you're not overpaying for the home.
- It ensures your lender isn't lending more than the property is worth.

When Does the Appraisal Happen?

The appraisal is ordered after you and the seller have agreed on a purchase price and signed the contract. You don't need to order an appraisal on every home you place an offer on, only the one you're moving forward with toward closing.

Who Pays for the Appraisal?

Although your lender will arrange the appraisal, the buyer is responsible for the cost. This fee is typically non-refundable, even if you ultimately decide not to close on the home.

- *Appraisal Cost: \$300–\$500 (depending on the home's size and complexity)*



CHECKLIST FOR A *Successful Closing*

- ☐ Review the Settlement Statement with your lender and agent prior to closing
- ☐ Bring all monies to closing in the form of good funds (cashier's check or wire)
- ☐ All purchasers must be available to sign or someone must have a Power of Attorney to sign for them. Let your agent know in advance if this is the case
- ☐ It is possible to close on a property even if you cannot be in town on the day of closing. This requires a "mail out." Make sure your agent knows if any of the buyers will be out of town on the day of closing so that documents can be prepared in advance.
- ☐ If you would like your attorney to review your documents prior to closing, you will need to request an attorney package in advance
- ☐ Your agent or another representative of the brokerage will attend the closing with you.
- ☐ Once any loan package is signed and all title documents are executed by both parties, the property is yours!



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PREPARING FOR THE *Move!*

Moving into your new home is exciting, but it also requires careful planning. Use this checklist to stay organized and avoid last-minute stress.

- ❑ Hire a moving company or rent a truck. Get multiple estimates and be sure to secure equipment like a hand truck or appliance dolly if moving yourself.
- ❑ Stock up on boxes, packing tape, labels, markers, rope, and any other essentials.
- ❑ If you're driving a long distance, make transportation and lodging reservations in advance, and leave a copy of your itinerary with a friend or family member.
- ❑ Some moving expenses may be tax-deductible (check with your tax advisor). Save receipts for lodging, meals, mileage, gas, and house-hunting trips.
- ❑ Pack in stages, and leave frequently used items for last. Clearly label boxes for easy unpacking.
- ❑ Notify others of your new address:
post office, charge accounts, subscriptions, relatives and friends, national and alumni organizations, church, mail order clubs (books, videos, catalogues), firms with which you have time payments, and your past employer to make sure that you receive W-2 forms and retirement-account information. Save your old address labels to speed up filling out change-of-address forms for your new address.
- ❑ Notify federal and state taxing authorities or any governmental agency necessary.



Two Weeks BEFORE THE MOVE

- ❑ Contact your current utility providers - Request final billing and arrange refunds for gas, electric, water, cable, and internet services.
- ❑ Set up utilities at your new home - Stock up on boxes, packing tape, labels, markers, rope, and any other essentials.
- ❑ Service your vehicle - If driving a long distance, get your car serviced - check tires, brakes, oil, and fluids.
- ❑ Gather your moving team - Ask friends or family to help, or confirm with your hired movers. Don't wait until the last minute!
- ❑ Plan for children and pets - Arrange for childcare or pet care on moving day so you can focus on logistics.
- ❑ Confirm all moving details - Double-check your reservation with the moving company or rental truck provider.

One Day BEFORE THE MOVE

- ❑ Keep essentials separate - Set aside items like tools, chargers, keys, cleaning supplies, and other materials that should not be packed until the last moment.
- ❑ Pick up your rental truck - If you're doing the move yourself, pick up the vehicle the day before.
- ❑ Fuel and prep your vehicle - Top off your gas tank, check your oil and tire pressure to ensure you're ready for the drive.

UPDATING YOUR HOME ADDRESS

 www.kaseywhitehomes.com
 517-215-4943
 kaseywhitehomes@gmail.com

During your move, you'll need to let folks know you're a new homeowner (or just give them your new address). Here's a list of places to notify:

Government & Public Offices

Federal

- *Post Office*
- *Internal Revenue Service*
- *Veterans Affairs*
- *Social Security Administration*

State

- *Health and Hospital Insurance*
- *Motor Vehicle Bureau*
- *Unemployment Insurance*

Local

- *Schools*
- *Library*

Business Accounts

- *Banks*
- *Finance Companies*
- *Credit Cards*
- *Charge Accounts*
- *Department Stores*
- *Service Stations*
- *Dry Cleaner*
- *Pharmacy*
- *Home Care Service Providers*
(*Lawn, Snow Removal, Exterminator, Etc*)

Professional Services

- *Doctor*
- *Dentist*
- *Attorney*
- *Accountant*
- *Financial Planner*
- *Insurance Agencies*

Utilities & Services

- *Electricity*
- *Gas*
- *Water*
- *Garbage (special pick-up)*
- *Telephone*
- *Cell-phone*
- *Appliance Service*
- *Cable TV / Internet*
- *Fuel*

Publications & Websites

- *Newspapers*
- *Magazines*
- *Online Retailers*
- *Online Streaming Services*

Helpful Tip

Even if you've notified everyone, it's still possible for some mail to slip through the cracks. To make sure you don't miss anything important:

[Set up mail forwarding with USPS](#)

Visit USPS.com to start mail forwarding. It's quick, affordable, and can forward your mail for up to 12 months while you update your address everywhere else.

AREA UTILITIES

Consumers Energy	800-477-5050
Midwest Energy	630-887-8881
Citizens Gas	517-265-2144
Michigan Gas	800-401-6402
Comcast	800-934-6489
Water Services	
Adrian	517-264-4821
Blissfield	517-486-3350
Britton	517-451-2171
Clinton	517-456-7494
Deerfield.	517-447-3158
Fairfield.	517-436-6400
Hudson	517-448-8983
Madison (Charter)	517-263-9313
Onsted	517-467-4618
Palmyra.	517-486-3350
Raisin (Charter)	517-264-4821
Tecumseh	517-423-2107



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