

ULTIMATE MOVING PACK

Stay organized and make your next move like a pro.

Moving is an exciting time, but staying organized can be a challenge. We hope this packet of worksheets and checklists helps you keep your homebuying experience on track from start to finish.



With us, it's personal.™

WHAT'S INSIDE THIS GUIDE?

Budget worksheets | House hunting wish list | Borrower's checklist | What to bring to the closing table | Moving checklist

BUDGET WORKSHEET

Ready to buy a new home? Before you start the process, be sure to assess your monthly budget and determine what kind of payment you'll feel comfortable making every month.

Where is your money going each month?		
Income	Base pay	\$
	Gratuities	
	Other forms of income	
TOTAL INCOME		\$
Fixed expenses	Housing costs	\$
	Car payments	
	Car insurance	
	Utilities (water, electric, gas, etc.)	
	Loan payments	
	Credit card payments	
	Savings account allocation	
	Phone/mobile service	
	Cable/satellite service	
	HOA fees	
	Other bills	
TOTAL FIXED EXPENSES		
Variable expenses	Groceries	\$
	Dining out	
	Clothing	
	Entertainment	
	Gifts	
	Miscellaneous	
TOTAL VARIABLE EXPENSES		
TOTAL EXPENSES		\$

HOW MUCH DO YOU NEED FOR A DOWN PAYMENT?

Some VA loans require little or no down payment. FHA loans require a down payment of at least 3.5% and conventional loans require a 5.0% down payment from the borrower's own funds.

WHAT ABOUT CLOSING COSTS?

Closing costs are an additional expense and can be between 3% and 5% of the purchase price. Your lender will provide a Good Faith Estimate that will give a breakdown of the closing costs.

HOUSE HUNTING WISH LIST

You may think you know exactly what you're looking for, but it helps to type a list or get it down on paper, especially if you won't be the only decision maker in the home selection process. Everyone needs to be on the same page and the following checklist is a good starting point. You can carry it with you as you tour model homes. It's an easy way to make sure you get what you're looking for.

Ideal number of bedrooms

2+ 3+ 4+ 5+ ___ Notes: _____

Ideal number of bathrooms

1 1/2 2+ 3+ ___ Notes: _____

Garage capacity

1-car+ 2-car+ 3-car+ Notes: _____

Type of house

Ranch home (detached) Two-story (detached) Townhome

What do you want in a floor plan?

Examples:

Kitchen open to family room

Laundry close to bedrooms

Spacious garage

Deck or patio

Study/den

What special features are you seeking?

Examples:

Hardwood floors

Air conditioning

Pantry

Low-maintenance landscaping

Technology package

Energy-efficient construction

Neighborhood details:

Ideal commute time

Under _____ mins./hrs.

Cities/communities you're considering

1 _____ 2 _____ 3 _____

Location needs to be close to:

Shopping Work Freeway access _____

Other things you're looking for:

Examples:

Quality schools

Community pool

Parks/playground nearby



TIPS FOR TOURING MODEL HOMES

Every homeowner can tell you all the questions they forgot to ask themselves when they bought their current home. Is there enough cabinet space? Is the laundry room conveniently located near the bedrooms? These are the “livability” topics that occupy Richmond American architects and designers every day as they create new floor plans. Here’s a list of things to look for when touring homes:

Kitchen

- Is the path from the garage to the refrigerator convenient for bringing in groceries?
- Is there ample cabinet/pantry space?
- Can you get between the refrigerator and the kitchen island with ease?
- Is the pantry location convenient?
- Are the sink and dishwasher in close proximity to each other?
- Is there enough space to pull the chairs out from the table without blocking a door?
- Are there multiple eating spaces, such as a nook and a kitchen island?
- Is the kitchen nook sized to accommodate a table large enough for your needs?

Master bedroom

- Is there enough room to comfortably fit your bed, two night stands and a dresser?
- Do the electrical outlets line up where your nightstands will sit?

Family room/great room

- Can you place your television where you can see it from the sofa?
- Is the hallway large enough to get your sofa into the room?
- Will you have enough room to walk around your sofa?
- Is the space versatile enough to allow your entire family to enjoy the space at the same time?
- Are the outlets ideally situated for your cable/home theater components?

Bathrooms

- Is the bathtub faucet conveniently located? Do you have to reach over the toilet to run the water?
- Is the towel rack in a logical spot?

Whole house

- Are the light switches located in the most convenient places?
- Will you have to buy custom furniture to fit into small spaces?
- Is there a lot of wasted space at the end of hallways or other areas of the house?
- Is there ample closet/storage space?
- Is there enough room in the garage for more than just your cars?
- Does the window placement maximize lighting?

NEIGHBORHOOD SHOPPING CHECKLIST

Copy this checklist and take it with you to every community you tour. Compare your favorites!

Community name: _____

Location: _____

Homebuilder: _____

Sales Associate: _____ Phone: _____ Email: _____

Floor plans:

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> Ranch | <input type="checkbox"/> Two-story | <input type="checkbox"/> Three-story + | <input type="checkbox"/> Basement available |
| <input type="checkbox"/> 1 – 2 bedroom | <input type="checkbox"/> 3 – 4 bedroom | <input type="checkbox"/> 5 bedroom + | <input type="checkbox"/> Main-floor master |
| <input type="checkbox"/> 1 – 2 bath | <input type="checkbox"/> 3+ bath | | |
| <input type="checkbox"/> 1-car garage | <input type="checkbox"/> 2-car garage | <input type="checkbox"/> 3-car garage + | <input type="checkbox"/> Shop/storage available |

Square footage range: _____

Features:

- | | | | |
|--|--|--|---|
| <input type="checkbox"/> Neighborhood parks | <input type="checkbox"/> Sports fields | <input type="checkbox"/> Walking/biking trails | <input type="checkbox"/> Clubhouse |
| <input type="checkbox"/> Recreation/fitness center | <input type="checkbox"/> Nearby shopping | <input type="checkbox"/> Freeway access | <input type="checkbox"/> Medical center |

School district: _____

Elementary school: _____ Middle school: _____

High school: _____ Private/charter schools available? Yes / No

Estimated commute time: _____

Associated costs:

Home price: _____ HOA fees: _____

Special district assessments: _____ Estimated taxes: _____

Desired monthly payment: _____

Other: _____

TIP!

Whatever your priorities are, you'll want to speak with a New Home Specialist, who will have valuable first-hand knowledge of an area that you just can't get from a website. He or she will make recommendations on potential Richmond American communities that suit your individual needs based on several factors, including your work location, whether or not you have children and your budget. Call **888-500-7060**.

BORROWER'S CHECKLIST

The following documentation may be required with your loan application. The best way to help the loan process go smoothly is to come to your loan appointment fully prepared. Responding quickly to your loan processor's requests for additional documentation will also help keep everything on schedule.

Income

- W-2s or 1099s for the previous two years for each borrower
- Paycheck stubs covering the most recent 30 days for each borrower
- Investment/retirement statements covering the most recent two months for all accounts
- Federal tax returns or 1040s for the most recent two years
- Disability, Social Security, or retirement pensions: copy of the awards letter or other documentation of income received from these sources, including evidence of continuance

Self-employed income:

- Schedule C of your tax returns for the previous two years if you are involved with a sole proprietorship
- K-1 Schedule of your tax returns for the previous two years if you have an interest in a limited partnership
- Partnership tax returns (IRS Form 1065) of your tax returns for the previous two years if you have a 25% or greater interest in a partnership
- Corporate tax returns (IRS Form 1130 or 1120) for the previous two years if you have a 25% or greater interest in a corporation or S corporation
- Signed year-to-date profit and loss statements for your business

Account information:

- Bank account statements for the previous two months on all accounts listed on the application
- Gift letter if gift funds will be used for the down payment or closing costs
- Retirement account statements for the previous two months

Miscellaneous

- Divorce decree: copy of complete, final decree and any other applicable documents
- Child support or alimony: documentation showing 12 months of income received and evidence of continuance
- Bankruptcy/discharge of debtors: copies of documents, including all schedules
- Relocation papers showing start date, pay and company buyout, if any
- Letters of explanation for recent credit inquiries or any negative credit entry
- Rental information from the last two years, including property address, dates of residence, landlord's name, address and phone number

Please ask your loan officer if you have any questions about the documents you need to provide for loan processing.

CHOOSING A HOMEBUILDER WORKSHEET

Choosing a homebuilder will be an important decision. No matter what the economic conditions are, you will want to make sure the company is financially stable and will be able to finish construction and service any warranty requests after you settle in. When you buy a new home, you'll probably also want to select the fixtures and finishes yourself. Make sure the builder gives you the options you're looking for. Here are some questions to ask:

QUESTIONS	RICHMOND AMERICAN	BUILDER 2	BUILDER 3
How long has the builder been in business?	Since 1977		
Does the builder have a strong financial position?	Yes		
Do they have competitive financing available through an affiliated mortgage company?	Yes ¹		
Do they have an affiliate insurance company that can help you compare quotes from multiple insurance carriers?	Yes ²		
Do they offer professional design assistance?	Yes		
Can you personalize your home with thousands of upgrades?	Yes		
Do they include upgraded features in the base price of the home?	Yes		
Do they allow you to build from the ground up? <i>Beware! Some builders push you into already-built homes, so your personalization options are very limited.</i>	Yes		
Are the neighborhoods developed to give each home a distinct look?	Yes		
Do they offer a warranty?	Yes ³		

WHAT TO BRING TO THE CLOSING TABLE

This is the day you've been waiting for. All that stands between you and the keys to your dream home is some paperwork. This simple checklist should help you get through the process as efficiently as possible.

Who must attend:

- You, your spouse and anyone else who will own the house
- The closing agent
- A notary public (your closing agent may also be a licensed notary)

Who may attend:

- Your real estate agent
- Your attorney

Who shouldn't attend:

- Consider making other arrangements for children and pets. As exciting as it may be for you to close the deal on your new home, they probably won't find the process as entertaining. Expect your closing to take about 45 minutes.

What to bring:

- Photo identification, such as a driver's license or state-issued ID
- A copy of your homeowner's insurance policy and any other required insurance, such as flood insurance, plus proof of payment
- Cashier's check or wired funds, as required by the settlement agent for closing costs and the balance of your down payment (if any)
- Your personal checkbook (just in case)
- Anything else requested by the lender

WHAT IS A CLOSING AGENT?

Your closing agent may be your Title Agent, escrow officer or a real estate attorney, depending on local regulations and your lender's practices. He or she is responsible for conducting the closing and ensuring all the proper forms are signed and witnessed by a licensed notary public.

YOUR MOVING CHECKLIST

2 months before

- Get estimates from moving companies and/or storage units.
- Sketch or print your floor plan and start thinking about furniture placement.
- Make a list of people you want to give your new address to when you move.
- Go through each room of your home and designate items for donation or yard sale.
- Take an inventory of your valuable belongings for insurance purposes.

6 weeks before

- If you're packing yourself, collect boxes and other necessary supplies.
- Start packing the items you don't access often.
- Set an official moving date.
- Settle on a moving company and make your reservations.
- Make any necessary travel arrangements (don't forget your pets).
- If you have children, have their records transferred to their new school or daycare.
- Obtain your medical records to give to future medical providers.
- Organize and host a yard sale.
- Contact your insurance consultant to research insurance carriers and tailor a policy for your new home.

1 month before

- Check with your loan officer to make sure you've submitted everything needed for your loan application.
- File with the post office to have your mail forwarded to your new address.
- Call utility companies to cancel services at your current home and activate your services at your new place on the appropriate dates.
- Return all library books.
- Pick up all items out for dry cleaning.
- Pick up any prescriptions and have your prescriptions transferred to a pharmacy near your new home.
- Properly dispose of cleaning solutions, flammable liquids and other items that can't be moved.

1 week before

- Call to confirm any travel arrangements.
- Change your address with your creditors, magazine subscriptions, financial institutions and other companies and organizations as necessary.
- Send friends and family your new address.
- If you're moving to a new city, subscribe to the local newspaper and call your current newspaper to cancel your subscription.
- Finish packing and pack yourself a suitcase with a few days' worth of clothing, toiletries and any valuable belongings you prefer to keep with you.
- Empty, defrost and clean out your refrigerator.
- Drain your washing machine and hoses.
- Arrange for childcare/pet care for moving day.
- Confirm your reservation and prepare your payment and tip for the moving company.
- Print a map and directions to your new address for the movers.

Moving day

- Supervise any moving company workers as they pack/move your belongings.
- Leave a note to the new residents and include your new address in case the post office doesn't forward your mail right away.
- Scout out every room, cupboard and closet to make sure you don't leave anything behind.
- Turn off lights, lock windows and close and lock doors before you leave.

DID YOU FIND THE ULTIMATE MOVING PACK HELPFUL?



We have **FREE** homebuyer guides full of information about the homebuying process:

- How to Build Your Dream Home
- First-time Homebuyer Guide
- Military Homebuyer Guide
- 8 Credit Score Management Tips
- Buying After Bankruptcy, Foreclosure or Short Sale

Get your free copies now at
RichmondAmerican.com/Guidebooks

NOTES:

Exclusive offers and special financing are subject to availability and terms and conditions applicable at the time of the offer or financing program. Special financing is offered through HomeAmerican Mortgage Corporation, an affiliated company of Richmond American. See Note 1 for additional information.

1:

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2:

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3:

Warranties are subject to terms, conditions and limitations. Visit a Sales Center for details on the warranty provided in connection with the purchase of a Richmond American home.

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