

THE HOME BUYER'S

# WORKBOOK

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YOUR GUIDE THROUGH THE HOME BUYING JOURNEY



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CHRISTIE'S  
INTERNATIONAL REAL ESTATE



## CONGRATULATIONS!

Buying a home is one of the most important and exciting decisions of your life, whether it's your first home or your fifth, so congratulations on taking this exciting step! By partnering with @properties-elleven | Christie's International Real Estate, you'll be working with the top agents in the Madison area with access to some of the most innovative real estate technology, industry expertise, and local knowledge.

More importantly, throughout this process, we are committed to being your trusted companion—offering guidance and unparalleled customer service. Your happiness truly matters to us. We know real estate transactions can feel overwhelmingly complicated—there are countless documents, inspections, permits, negotiations, scheduling, legalities, and other seen and unforeseen obstacles. You can rest assured that we have first-hand experience dealing with all of these obstacles and we'll help you get through this journey.

We're honored you've chosen @properties-elleven | Christie's International Real Estate as your partner in this exciting new adventure. There's no place like home.

***YOUR MADISON TEAM!***



SECTION ONE

# GETTING STARTED

# THE HOME BUYING TIMELINE

Hold tight. The process to buy a home can feel daunting, but we're here to help, guiding you through each of these typical milestones:



USE THESE CIRCLES TO WRITE IN THE DATES  
SO WE CAN TRACK YOUR SALE TOGETHER!



## YOUR TOOLKIT

In addition to our local and industry expertise, you now have access to a robust toolkit of helpful resources, allowing you to make the smartest, most informed home-buying decisions possible.

### Our Website

You can efficiently conduct property searches, peruse neighborhood overviews, browse picture-rich local listings, and build your own property portfolio—from anywhere, anytime. Plus, it's easy to share the homes you've been eyeing with us.

### Market Reports

We're constantly analyzing market data and translating it into monthly, quarterly, and annual reports filled with useful insights. Whether you're into numbers or would rather just know the general gist, we've got you covered.

### Closing Milestones

Once your offer has been accepted, we will keep you on track and in-the-know with our closing milestones tool.



# PRE-APPROVAL

Regardless of the current market, you'll need a pre-approval letter to submit an offer on any home. This goes beyond being pre-qualified, as it clarifies to the seller that you are already officially approved for a loan up to a certain amount. Your pre-approval letter will come from a lender who will request access to your financial information, including:

- Pay stubs from the last 30 days (at least).
- Statements for all assets, including checking accounts, saving accounts, and investment accounts (CDs, IRAs, stocks, bonds, etc.) from the last 60 days.
- Federal tax returns from the last two years.
- W2 forms from the last two years.
- Current real estate property.
- Your residential history from the last two years (if you rented, this includes contact information for your landlord(s)).

If you don't already have a trusted lender, we are happy to provide a recommendation and guidance on how to proceed.

## Recommended Lenders

.....	.....	.....	.....
NAME	BANK	PHONE	EMAIL
.....	.....	.....	.....
NAME	BANK	PHONE	EMAIL
.....	.....	.....	.....
NAME	BANK	PHONE	EMAIL
.....	.....	.....	.....
NAME	BANK	PHONE	EMAIL

## NEEDS V. WANTS

Your wish list for your new home is as unique as you are, and there are lots of things to consider. When thinking about your ideal home, what comes to mind? Reflect on what matters in your day-to-day routine and be honest with yourself about what you absolutely require versus what you could potentially live without. It's helpful to divide your wishlist into three categories: must-haves, would be nice, and deal breakers.

As you are completing your wishlist, there are few things to keep in mind—will this be your forever home, or a 5-10 year home? Consider what your short-term and long-term goals are and how your home's features play into those goals. Is location and walking score paramount, or are certain school districts at the top of your list? If you're purchasing a home alongside someone else, fill out your lists separately then compare them. Be sure that you are on the same page with must-haves, and be willing to negotiate on the would be nice items.

Share this list with us and we'll be able to talk through your wants and needs, and develop a clear plan for finding your dream home.

## MUST-HAVES

garage, en-suite, etc.

**WOULD BE NICE**

fireplace, porch, etc.

## DEAL BREAKERS

sloped lot, septic, etc.

[illegible]



## CHECKLIST

Before you begin seriously shopping, you'll need to have your documents ready to make an appealing offer. Use this handy checklist to make sure you're squared away:

- ✓ Reach out to a local agent to guide you through your journey.
- ☐ Familiarize yourself with what closing costs to expect (out of pocket vs. financed).
- ☐ Set a budget you're comfortable with.
- ☐ Get your finances in order and obtain a pre-approval letter (if applicable).
- ☐ Determine your must-haves.
- ☐ Scope out the current housing market.

Is there a box or two unchecked? Let us know so we can figure out what else you need to do to hit the ground running. If you've checked every box, congratulations! It's time to turn to the next section and find a comfy pair of shoes, because we're going home hunting.



## HOME BUYING GLOSSARY

We know there's a lot of jargon and new words associated with buying a home, and not all of it will be relevant to each home buying journey. So, we've broken down some of the most common terms you may see pop up.

- **Appraisal** - a professional and unbiased third-party assessment of the property's current market value.
- **Closing** - when the real estate transaction between the buyer(s) and the seller(s) is made final.
- **Closing costs** - money paid by the buyer(s) to complete the real estate transaction.
- **Closing disclosure** - a document given to the buyer(s) outlining the final details of the mortgage loan.
- **Contingency** - a plan for something transaction-related to occur only once other factors are met.
- **Deed** - the legal document used to transfer the title of a property from seller(s) to buyer(s).
- **Down payment** - a percentage of the price of a home paid up front by the buyer(s).
- **Earnest money deposit** - a deposit paid by the buyer(s) to prove their commitment to purchasing the property; also referred to as "earnest money deposit" in some regions.
- **Escrow** - when a neutral third-party account holds money, assets, and/or documents prior to closing.
- **Home inspection** - a professional inspection of a property paid for by the buyer(s) to assess the home's current condition.
- **Mortgage** - a type of loan given to the buyer(s) using the property as collateral.
- **Mortgage rate** - the interest rate the buyer(s) pay on the mortgage loan.
- **Pre-approval letter** - a letter from a mortgage lender stating that a buyer qualifies for a mortgage loan of a certain amount.
- **Pre-qualification letter** - a letter from a mortgage lender stating that a buyer is pre-qualified to buy a home without specifying a certain amount for the loan.
- **Title** - proof of ownership of land.
- **Title insurance** - insurance coverage for mortgage lenders and homeowners.
- **Underwriting** - how a lender determines whether or not the buyer(s) can be approved for a mortgage loan.

## HOME-BUYING FAQS

### **How much money will I need to buy a home?**

In addition to the home price, you will also need to consider inspections/repairs, appraisal fee, mortgage insurance, home insurance, taxes, closing costs, and any relevant professional fees. This may seem like a lot, and not all of these may apply to your home purchase, but it's better to factor all of these costs into your budget to make sure you're shopping for a home in a range you can truly afford. If you aren't sure where to start, use an online mortgage calculator to begin to determine what you can afford.

### **What's the typical timeframe from contract to closing?**

Typically, you can expect a 45 - 60 day window for a traditional resale transaction. Though every home purchase follows its own timeline (think building a home from scratch versus a move-in ready condo that a seller has already vacated).

### **What is the benefit of pre-approval for a mortgage?**

We recommend that you meet with a lender and get pre-qualified early in the home buying process. After an initial "pre-qual" consultation, a lender can give you an idea of the mortgage amount for which you qualify, as well as give you an estimate of your monthly payments. Besides helping you better understand the financial aspects of your home purchase, a pre-qualification letter from a reputable local lender will make your offer more appealing to a seller. Keep in mind that pre-qualification is not the same as pre-approval and you will need a pre-approval letter in order to submit a reliable offer.

### **I can't find the home I truly want. What's the first step in building?**

The first step will be to meet with us to define your needs and parameters. In addition to price range, we'll discuss location, level of customization, energy efficiency, and the type of builder, mortgage lenders, and contractors you'll need.

### **Who will help me assemble a team?**

We have a roster of go-to inspectors, mortgage lenders, and contractors, all developed from years of experience in this market. We will work closely together to assemble a team of experienced and reliable professionals to ensure your transaction is seamless and your interests are protected.

### **What else am I forgetting?**

The home-buying process can be daunting. We will prepare you for every stage of the process, so rest assured that no detail will be missed. Our goal is to empower you with knowledge and confidence!

SECTION TWO

# THE SEARCH BEGINS



## WE'LL BE YOUR TOUR GUIDE

Home tours may be the most important (and exciting!) part of the buying process for obvious reasons—you get to see your potential new home in real life, not just in photos online. They offer a more reliable feel for the location, neighborhood, lot, and future renovations the home may need. However, your time viewing each property may be limited, especially in a seller's market, so it's vital to go in prepared to make the most of your tour. One way to do this is to bring a copy of your wishlist so you can assess if it meets your must-haves. Another is to keep in mind what changes you'd like to make and whether or not they'd be minor or major renovations.

### Minor Changes

Features that are relatively easy and affordable to change shouldn't deter you if you love the property.

Some of these include:

- Furniture and decor (the sellers will be taking this with them unless otherwise noted)
- Paint color and wallpaper
- Flooring and/or carpeting
- Small cosmetic fixtures (door handles, cabinet hardware)
- Design elements (backsplash, light fixtures)

### Major Renovations

Other features that are more expensive to change now or in the future include:

- Large appliances
- Square footage
- Strong odors
- Wide and/or horizontal wall cracks
- Warped floors
- Bubbling on walls
- Unpermitted additions
- Problematic yard conditions

## HOME TOUR QUESTIONS

Now that you know what to look for when touring homes, what questions should you ask? Reference these, especially if the listing agent is present, to make sure you're getting all the information you need to consider the property.

- What changes did the sellers make to the property?
- Are there any known renovations the property needs?
- If there is an HOA, what rules are in place?
- Is there a well or septic system?





SECTION THREE

# MAKING AN OFFER



## **WHEN TO MAKE AN OFFER**

Whether it's your very first home tour or you've already seen a dozen properties, it can be challenging to know when to actually move forward and make an offer on a home. Unfortunately, this is a highly personal decision, and there are no clear-cut answers.

After you've discussed it with anyone you are buying a home with, let's talk! Through our conversations, we know what you want, what you don't want, and we understand your goals. We will use our market knowledge, experience, and local expertise to help you make a decision.

## **HOW TO MAKE AN OFFER**

Congratulations, you've found the one! The first step in putting together an offer is determining how much money you'd like to pay for the property. This can be dependent on several factors (the home's time on the market, necessary renovations, competition, local comparisons, etc.). Rest assured we'll talk through all the options.

Once you've determined what you are comfortable offering, we'll draw up an offer letter and formally submit it to the seller's agent. The formal offer will include additional pertinent information including who will be on the title, your pre-approval letter, requests for the sale, and relevant dates regarding your loan, move-in, and the seller's response deadline.

## **NEGOTIATING 101**

Should the seller request changes, or make a counteroffer to your original offer, you may move into negotiations. You can rely on our market analysis and experience to drive conversations. Common negotiation tactics you might see sellers use when sending a counteroffer include:

- A higher price than in your original offer letter.
- A different closing date.
- Less contingencies.
- Lower (or zero) coverage of closing costs.
- Higher cash deposit (earnest money).

Rest assured that we are expert negotiators and will help you determine the best strategy to move forward and navigate any game-time decisions.

SECTION FOUR

**CONTRACT & LOAN FINALIZATION**

## CONTRACT AND LOAN PROCESS

Once your contract is accepted, we'll discuss dates and responsibilities, then put together a detailed plan. From selecting a lender and submitting a formal loan application, to lining up inspections, we'll help you keep the momentum—and process—moving.

## OFFER ACCEPTED

Congratulations, you have an accepted offer on the home you love! This means that the written contract (and any related documents) have been agreed upon and signed by all necessary parties, and then delivered to all those involved. The accepted offer date is the date from which all contract dates are based.

This basically means that you are now in a legally binding agreement with the seller. This will usually include the purchase price of the home as well as any closing costs to be paid. This process also helps protect buyers from any potential last-minute changes or issues discovered with the property.



## **CHOOSING A MORTGAGE LENDER**

If you are financing your home, after acceptance, you will submit your formal loan application to your chosen lender. It's common to "shop" and interview a variety of mortgage lenders before you choose who to work with. However, submitting a formal loan application means that you are committing to that lender and are moving forward through the loan process with them. If you need recommendations on who to work with and/or what to ask them, reach out to us for some guidance. Also reference any recommendations you received for pre-approval in Section 1.

No matter which lender you choose, there are federal rules and regulations that guide the lending process. This likely comes as no surprise, but you will be required to provide your lender with a lot of detailed financial information and documentation reflecting your debts, employment information, savings, investments, etc. It will be important that you pull these pieces together as quickly as you can in order to move through the application and approval process efficiently.

In many cases, there are also loan fees that must be paid prior to closing, such as pre-paying for appraisal costs. After the appraisal has been completed and delivered, the loan processor will compile all of the information and submit it to a loan underwriter for final review.

Throughout this entire process, we'll be communicating closely, as we will need to send the ratified contract to the lender on your behalf.

Once your loan application has been approved, you'll "lock-in" to secure your loan, rate, and terms.

## **YOU'RE UNDER CONTRACT, NOW WHAT?**

Being in escrow means that the funds and assets (such as your good faith deposit, also commonly called earnest money, loan funds, and property deed) from both the buyer and the seller are held by a neutral third party until all conditions (appraisal, title search, approved financing, etc.) of the escrow arrangement have been met.







SECTION FIVE

# DUE DILIGENCE PERIOD

# INSPECTION PROCESS

## What is a home inspection?

The home inspection is the buyer’s primary opportunity to learn about what needs to be fixed, replaced, or repaired on the property before closing. If any repairs are needed, buyers can request they be fixed or use them to further negotiate with the seller.

## How long does it take?

A home inspection generally takes about two to three hours to complete, as the inspector(s) must access every area of the home, including crawl spaces and attics.

## How much does it cost?

It usually costs between \$300 to \$700, but this can vary depending on the size and location of your home. Note that you’ll be expected to pay at the time of service.

## What do they look at?

The inspector will inspect the roof, walls, ceilings, doors, windows, HVAC system, plumbing, electrical, and the foundation. Keep in mind that these are general inspections, and the inspector may suggest you hire a specialist for any areas of concern that they discover during the inspection.

## Who hires the inspector?

As the buyer, it is your responsibility to hire an inspector and schedule the inspection. It is important to vet the inspector you choose to work with, as they aren’t federally regulated and also not licensed in every state. If you need recommendations, let us know. We have a list of vetted inspectors that we use on a regular basis. Add those, along with others from your friends and family, to the list below.

## Recommendations:

.....	.....
Name	Contact Info
.....	.....
Name	Contact Info
.....	.....
Name	Contact Info
.....	.....
Name	Contact Info

**Do I attend the inspection?**

It's your choice, but we highly recommend that you attend the inspection. We'll advise you beforehand on how you can get the most out of this process.

**What should I do to prepare?**

Keep in mind that the inspection may be your last chance to see the home prior to the final walk through, so be sure to reference the "Inspection Questions" listed below.

**What should I bring?**

This workbook! If you need any room measurements in advance of moving in—bring your tape measure, note paper (we provided some on the next page), and a pen or pencil. Often, there is a bit of down time as the home inspector is doing their initial inspection before they are ready to present you with their findings. To fill this time, we suggest bringing water, snacks, and possibly even a folding chair, as there may not be furniture remaining in the home.

**What happens after?**

After the inspection is complete, you will receive a home inspection report. This report, ideally, is a comprehensive report that features a summary, checklists, photos, and the inspector's notes. Once you've received the report, we will work together to decide whether or not to move forward with the deal, and what negotiations can be made.

## **INSPECTION QUESTIONS**

If you plan to attend your home inspection, here are some questions you may want to ask. Keep in mind that this list is by no means exhaustive and not every question will pertain to every property.

- How old is the plumbing system in the home? Is it still in good working order?
- Has the electrical system ever been upgraded?
- Are all systems (fire, plumbing, electrical) up to code?
- Could any of the trees on the property cause a potential hazard?
- Are there any safety (fire, water, health) hazards?
- What is the drainage like at the property?
- Is there evidence of lead-based paint in the home?
- Is there any asbestos in the home?
- Did you see any signs of termites?
- What repairs would be the highest priority?
- What is the biggest concern about the home?
- Do you recommend having an expert look at anything?







## **APPRAISAL PROCESS**

The purpose of a home appraisal is to evaluate and determine an accurate, unbiased market value of a home. The appraisal, unlike the home inspection, cannot be waived and is set up by the mortgage lender. However, just like the home inspection, the buyer is responsible for the cost of the home appraisal. The cost is similarly around \$300 - \$700 but can vary greatly depending on location and the size of the home.

An appraiser will take a formal walk through of the property and evaluate the size, location, condition, and any improvements and/or renovations that have been completed. They will send a report of their findings to all parties involved once the appraisal is completed.

It is possible that the appraisal determines the property's market value is less than the agreed upon purchase price. In this case, your mortgage lender will likely only offer you a loan amount up to the appraised value. This means that the buyer will either cover the difference out of pocket or negotiate a new purchase price with the seller.

## **FINAL QUESTIONS**

The property has been inspected and appraised, which means your due diligence is complete. Way to go! But now it's time for a final gut check to make sure this is still the right home for you. Here are some final questions to consider:

- Is the property's condition what you expected?
- Can you handle any necessary repairs that aren't being fixed before move-in?
- Does the HOA have sufficient reserves?

As your home buying partner, we are here to help. Together we can talk through any final questions you may have.

SECTION SIX

# THE HOME STRETCH

## **PREPARING FOR CLOSING**

The big day is near, but there's still a lot to be managed. In the weeks before closing, we'll help line up the details with your closing attorney, schedule movers, set up utilities...the list goes on. We'll be there to ensure the process is as smooth and stress-free as possible. Here are several things to do as you get closer to the closing table:

- Prepare all the documents and paperwork you'll need to bring to closing. This includes proof of a homeowners insurance policy.
- Get the funds ready that you'll need for your loan closing. These costs include: proof of the down payment and closing costs. Typically, these are paid via certified check or a wire transfer.
- Make sure you have a government-issued ID, such as your driver's license or passport.
- Review and sign the closing disclosure document that will be sent to you.
- Set aside about an hour for your closing appointment.
- Do hand exercises—the closing table also involves a lot of signing on your part!

If you have questions about what to gather, talk to your mortgage loan officer to get more information.

## **THE FINAL WALKTHROUGH**

First off, congratulations! You are so close to the finish line. Just a few more things to get through then you'll be home sweet home!

Just before closing, we'll work with the seller's agent to set up the final walkthrough. We'll do this walkthrough together to make sure that it is in the same condition as when the contract was ratified. Essentially, is it ready for you to move into? We've created the following "Final Walkthrough Checklist" to keep you on track.

## FINAL WALKTHROUGH CHECKLIST

	Y	N
<b>General</b>		
• Have all repairs deemed necessary based on the home inspection been completed?	<input type="checkbox"/>	<input type="checkbox"/>
• Have all of the seller's belongings been removed from the property?	<input type="checkbox"/>	<input type="checkbox"/>
• Do the washing machine and dryer turn on and off?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the heat work?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the air conditioning work?	<input type="checkbox"/>	<input type="checkbox"/>
• Does every outlet work properly?	<input type="checkbox"/>	<input type="checkbox"/>
• Do all light fixtures work properly?	<input type="checkbox"/>	<input type="checkbox"/>
• Do doorbells work properly?	<input type="checkbox"/>	<input type="checkbox"/>
• Do garage door openers work properly?	<input type="checkbox"/>	<input type="checkbox"/>
• Do you see any signs of pests?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Home Security</b>		
• Do windows and doors lock and unlock?	<input type="checkbox"/>	<input type="checkbox"/>
• Do windows open?	<input type="checkbox"/>	<input type="checkbox"/>
• Do any windows or doors stick?	<input type="checkbox"/>	<input type="checkbox"/>
• Are there any defects in the window screens?	<input type="checkbox"/>	<input type="checkbox"/>
• Are any window screens missing?	<input type="checkbox"/>	<input type="checkbox"/>
• Do window screens pop out easily?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the updated code or key activate the alarm system?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the garage door work with the updated key or code?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Kitchen</b>		
• Does the oven heat up properly (without smelling of gas)?	<input type="checkbox"/>	<input type="checkbox"/>
• Run the dishwasher through a full cycle. Does it work?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the garbage disposal work?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bathroom(s)</b>		
• Do all sinks, tubs, and showers drain properly?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the running water have any notable odor?	<input type="checkbox"/>	<input type="checkbox"/>
• Does water get hot and cold in a reasonable amount of time?	<input type="checkbox"/>	<input type="checkbox"/>
• Do all toilets flush properly?	<input type="checkbox"/>	<input type="checkbox"/>
• Do all the water shutoff valves at the base of the toilets work?	<input type="checkbox"/>	<input type="checkbox"/>
• Do you notice any mold?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Outside</b>		
• Do any fences or gates open and close properly?	<input type="checkbox"/>	<input type="checkbox"/>
• If the property features a pool, are there signs of mold or damage?	<input type="checkbox"/>	<input type="checkbox"/>
• Does the pool gate work properly?	<input type="checkbox"/>	<input type="checkbox"/>



# MOVING CHECKLIST

Time to start planning your move into your new home! Here are some important tasks to remember for pre- and post-move:

- ☐ Schedule movers
- ☐ Clean and/or schedule a cleaning service
- ☐ Collect and/or purchase moving boxes and supplies
- ☐ Transfer and/or set up utilities
- ☐ Notify the post office and set up mail forwarding
- ☐ Connect TV and internet services
- ☐ Update your address on all relevant documents (driver’s license, car registration, credit cards, insurance, subscription services, banks, etc.)
- ☐ .....
- ☐ .....
- ☐ .....
- ☐ .....



SECTION SEVEN

# THE CLOSING TABLE

## YOUR CLOSING PLAN

You're almost there! When closing time is near, there's a lot going on and a ton to remember. Use this list to keep track of the basics:

- Date of Closing: .....
- Time: .....
- Location/Address: .....
- Who is conducting the closing: .....
- Contact information: .....
- How much to be paid at closing: .....

## CLOSING TIME

The time has come—it's closing day! Although you have some signing to do beforehand, you're very close to being a new homeowner. While we've likely talked about what to expect, we suggest blocking off several hours to get through all the documentation and signing. Be sure to bring snacks or anything else you might need to keep comfortable.

Finally, take a deep breath and relax. Try to stay level-headed and keep your end goal in mind. Remember to actually read and review the documents you are signing. If you have questions at the closing table, please ask them. You will be surrounded by your team of experts, who are happy to help!

SECTION EIGHT

# WELCOME HOME

## RENOVATION PLANNING

Congratulations! You officially own your new home and you can finally start—officially—getting excited about making it your own. Even if you’ve moved into a completely new build or recently renovated home, there may still be a few minor things you’d like to change. Or, you might fill up this list quickly if you’ve purchased a fixer upper. Either way, use this to help plan out some of your future projects!

[illegible]



**REGULAR HOME MAINTENANCE**

Now that you own your new home, it’s important to take care of it properly to avoid potential issues down the road. We know home maintenance can feel overwhelming and never ending, especially to new homeowners. However, it’s much more manageable if you are proactive rather than reactive. So, our advice? Stay on top of it! Here are some home maintenance tasks to check regularly throughout the year in order to keep your home as safe and clean as possible:

- Test your smoke alarm and carbon monoxide detectors.
- Check your home for water leaks and/or damage.
- Snake and clean all drains.
- Change your HVAC filters.
- Clean your dishwasher screen.
- Clean interior and exterior trash cans.
- Consider regular pest control.
- Read your utility bills and look for large usage spikes.
- Clean lint buildup in and around your dryer.
- .....
- .....

**SEASONAL HOME MAINTENANCE**

Good news—not every home maintenance task needs to be done each month! How you use your home and its features will ebb and flow throughout the year. In the winter, your kitchen may be getting a workout around the holidays. In the summer, you’ll want to be sure your air conditioning is working properly. Here are some home maintenance tasks to note for each season:

**WINTER:**

- Test your snow blower.
- Inspect your roof, gutters, and downspouts for damage.
- Check your basement for leaks.
- Clean your refrigerator and freezer drip pan.
- Clean your kitchen exhaust hood.
- Clean your air filters.
- Check your water heater for leaks and pressure issues.
- Stock up on ice melt.
- Purchase and/or maintain a generator.

## **SPRING:**

- Properly store your snow blower.
- Tune up your lawn mower.
- Assess your roof and get it inspected.
- Rake leaves.
- Check your sprinklers and outdoor faucets.
- Hire an HVAC professional to inspect your air conditioning system.
- Examine and replace extension cords.
- Check your sump pump.
- Lay mulch in your flower beds and under any hedges.
- Make necessary repairs to your driveways and walkways.
- Reseed your lawn.
- Check the shutoff valve at the water main and all plumbing fixtures for leaks.
- Check your fire extinguisher.
- Sweep and assess your deck and porch.
- Clear your gutters.
- Prepare your pool for summer usage.

## **SUMMER:**

- Inspect play equipment.
- Reseal your wood deck.
- Have any unsightly or potentially damaging trees inspected and removed.
- Examine exterior siding.
- Check window and door locks.
- Water plants and deadhead flowers.
- Perform necessary pool maintenance as needed.
- Set ceiling fans to counter clockwise.
- Create and/or maintain an emergency preparedness kit.

## **FALL:**

- Rake leaves.
- Shut off your sprinkler system and outdoor faucets.
- Cover outdoor pipes.
- Winterize your lawn and garden.
- Clear your gutters.
- Clean the inside of your kitchen appliances.
- Clean and cover your pool.
- Empty gas from any lawn equipment.
- Get your chimney swept and inspected.
- Assess your doors and windows and re-caulk around them as needed.
- Stock up on firewood.
- Hire an HVAC specialist to service your HVAC, furnace, and dryer vent.
- Hire a plumber to check your boiler and radiator.

## **HOME MEMORIES**

Welcome home. Whether you live in this property for two years or 20 you'll be sure to create memories you cherish. We encourage you to use these blank pages to write notes, add photos or doodles, keep track of honey-do and grocery lists, plan vacations, holiday menus, and restaurants to try in town. And anything that makes this place yours. When it comes time to leave this home for a new one, you'll get the chance to look back and remember all the small (and maybe big!) moments you created here.

**Because there's no place like home, especially when it's yours.**



