



# Buyer's Information



**KATIE SPIRES TEAM**

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Keller Williams Realty Elite Partners II

# The Buying Roadmap



## CONSULTATION

Meet with your Real Estate Agent! Discuss what you are looking for.



## PRE-QUALIFIED

If you need financing, get pre-approved by a lender or a bank.



## HOME SEARCH!

Your agent will narrow down options for your review.



## APPRAISAL & TITLE SEARCH

The bank or lender orders the appraisal, title search, and final financing is set.



## HOME INSPECTION

Discuss results, decide if any repairs are needed, and if you want to move forward.



## MAKE AN OFFER

Negotiate the offer and get it accepted. Contingent on inspections.



## CLOSING

Sign papers! Congratulations, you are now a homeowner!

# Recommendations

## LENDERS

NRL Mortgage | Brian Drislane  
352.282.3025

## INSURANCE

Frances Torres | Teresa Connell, Agent CLU, ChFC  
863.422.4901  
frances@teresacConnell.com

Alliance & Associates Financial Services | Harley Wolfe  
941.357.1989  
Harley@alliance321.com

Fero & Sons Insurance | Amber  
352.746.5580  
amber1@feroinsurance.com

Van Allen Insurance | Marianne Duncan  
352.637.5191  
sales@valalleninsurance.com

Hagar Insurance Agency | Eileen  
352.726.1691  
thagar@thehagargroup.com

Geosite Insurance | Jesse Farer  
813.381.5188

Geosite Insurance | Bonnie Debord  
813.381.4602

John Galt Insurance (Mobile Homes) | Brandon Taragano  
954.903.4064

## MOVERS

1-75 Movers | Dave  
813.393.1777

# Before Moving In

- Make sure to contact your utility companies for your current residence and new residence.
- Set up any TV and internet appointments
- Make a list of all the places your address needs to be updated.
- Have all important documents in a safe and accessible place during your move ready to add any new important documents from closing.
- Review our Local Directory in order to find some local resources here in Citrus County.
- Schedule a cleaning company or set aside time enough to clean your new residence prior to moving your things in.

# CHECKLIST FOR MOVING

## GIVE ADDRESS CHANGE TO:

- Post Office
- Charge Accounts/Credit Cards
- Subscriptions: Notice requires several weeks
- Friends and Relatives

## BANK

- Transfer funds, arrange check cashing in new city

## INSURANCE

- Notify company of new location for coverage's; Life, Health, Fire and Automobile Insurance

## UTILITY COMPANIES

- Gas, Electric, Water, Telephone, and Fuel
- Get refunds on deposits made

## MEDICAL, DENTAL, PRESCRIPTION HISTORIES

- Ask Doctor and dentist for referrals
- Transfer needed prescriptions, eyeglasses, and x-rays
- Obtain birth control, medical records, etc.

## DON'T FORGET TO:

- Empty freezer
- Clean Refrigerator (Place charcoal to dispel odors)
- Have appliances serviced for moving
- Clean rugs or clothing before moving (have them wrapped for moving)
- Insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment
- Leave all keys, garage door openers, pool keys, etc. at the property or with your realtor for the new owner

## ON MOVING DAY:

- Carry some cash to make sure you have your debit or credit cards to cover cost of moving services and expenses until you make banking connections in the new city.
- Carry jewelry and documents yourself or use registered mail.

## AT YOUR NEW ADDRESS:

- Plan for transporting pets; they are poor traveling companions if unhappy
- Double check closets, drawers, and shelves to be sure they are empty
- Check on service for telephone, internet, cable, gas, water, and electricity
- Check pilot light on stove, water heater, incinerator, and furnace
- Have new address recorded on driver's license/apply for state drivers license
- Register your vehicles within 30 days to avoid penalties
- Register Children with the school district
- Arrange for medical services: doctor, dentist, specialist