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WE PUT **U** FIRST!

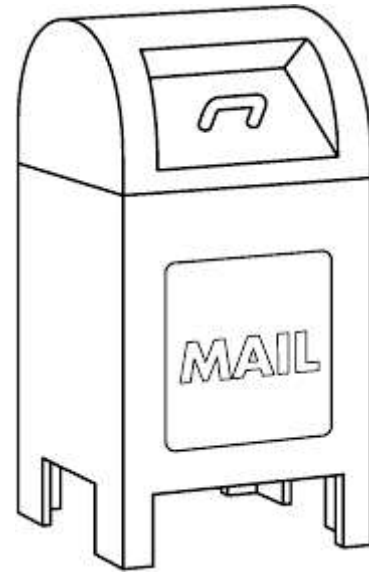
RELOCATING TIPS

- If you will be needing a home loan, **contact a lender ASAP**. Let them know you will be making a big move and will be applying for a mortgage loan in the near future. If you are changing jobs, they will need to know that. Also, let the lender know that you will have some higher than normal expenses due to moving out of state. Both of these things may affect your mortgage loan status. Formulate a plan **BEFORE** applying for a loan. The timing will most likely be important here.
- Begin **researching moving companies**. Check reviews and compare the costs of several movers. The average cost for long-distance movers is around \$4,500. Call and ask how much time you should give before securing a move date. Are thirty days enough? Six weeks? The summer is the busiest time for movers so planning ahead may be beneficial.
- Scavenger hunts are fun, but not when you are moving! **As you start packing**, you may want to **make a high-level inventory list** that somehow corresponds with each box (numbers, letters labels, etc). This way you have a general idea of what is in each box. When the boxes arrive at your new home, you can direct the movers in which room to leave each box. You will already be ahead before you even start unpacking!
- **Find an agent in the new area**. Call a few brokerages. Speak to the broker personally. Tell them about you and your situation. Also, tell him/her what you are looking for in an agent. Ask them if they have someone in



mind that you could interview. This is a big decision and you must be able to trust this person!

- **Start looking at houses.** Besides the characteristics of the home, there are some other things you may want to consider. Things like school districts, crime, amenities, and distance from work. Note: It is against the federal Fair Housing Laws for your agent to discuss things like demographics, crime, the religious prevalence of a particular area, etc. You can, however, ask him/her if they have a link to an area crime map that allows you to put in the address of potential homes. Tell your real estate agent what is important to you. They have resources to guide you along the way.
- **When you begin to pack, keep important things accessible.** In addition to important stuff for the kiddos, some other things to consider are important documents/files that you may need, prescriptions, phone chargers or other important cords, a care package of paper plates, paper towels, plastic utensils, toilet paper, other toiletries like soap, makeup, toothbrushes, toothpaste, deodorant, etc. You might also want to transport expensive items yourself, like jewelry.
- **Cancel or transfer memberships and or subscriptions.** Many of them require a month or so before canceling or for you to cancel in person.
- Be sure and **cancel the utilities at your current home and turn them on in your new home.** Your agent can get you the utility information for your new address.
- **Forward your mail.**
- **Give out your new address** to people. Besides friends and family, think about what you get in the mail. For example, send your new address to your car insurance, loan companies, credit cards, bank, and all the places you owe money.
- You may need to **switch banks.** Does your current bank have a branch near your new home? If not, switching banks will be something to start thinking about.
- **Update your voter registration and transfer your driver's license** as soon as you move.



A good plan is like a road map: it shows the final destination and usually the best way to get there.

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H. Stanley Judd
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