



# — BUYING A HOME?

**HERE'S WHAT YOU NEED TO  
KNOW!**



**ELLIOT H SHUGAN**



REAL ESTATE BROKER

the

# HOME BUYER GUIDE

1

## MAKE SURE YOU ARE READY

Make sure you are ready emotionally  
Review Income and expense status over the last few years  
Decide is it a good time for buying a house

2

## GET YOUR FINANCE IN ORDER

Check your debts and income  
Calculate how much house you can afford on your own  
Don't forget to take homeowners association (HOA) fees and insurance

3

## SAVE FOR A DOWN PAYMENT

Be ready for down payment  
20% down payment generally better  
If you don't have %20 down payment ready for PMI  
Don't forget closing, moving and other costs

4

## FIND RIGHT MORTGAGE FOR YOU

Decide what the best type of loan is for you  
The majority of mortgages in the U.S. are conventional loans  
FHA loans are less of a risk for lenders the government insures them

5

## CHOOSE LENDER AND PREAPPROVED FOR MORTGAGE

Search and choose right lender for you  
Compare mortgage origination fees  
Get different loan estimates



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# *the* HOME BUYER GUIDE

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## FIND A REAL ESTATE AGENT

The realtor is your representative in the home buying process.  
Research real estate agents in your area  
Explore online reviews about agent  
Make sure agent knows the market

7

## CREATE A WISH LIST

What's your ideal location?  
Number of bedrooms and bathrooms, square footage  
Outdoor space, preferred location, type of home

8

## BEGIN HOUSE HUNTING

Consider your expectations and criteria  
Think long term, your goals, kids goals etc.  
Ask any questions you have about hunting and expectations

9

## OPEN HOUSE


If you have any pressing questions about the property ask them  
Ask why the homeowner is selling the home  
What are the average utility and maintenance costs during the summer and winter?

10


## MAKE AN OFFER

Make sure the home is right for you  
Submit purchase and sale agreement to real estate agent  
Add dates you'd like to close on and preferred move-in dates  
Let your real estate agent help you manage negotiations



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# HOME BUYER GUIDE

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## HOME INSPECTION

Choose the home inspector and pay for the home inspection  
Go over each item line by line and look for major issues  
If there are big and expensive problems at home, consider the offer

12

## HOME APPRAISEL

The buyer pays for the appraisal  
Appeal if you think the appraiser made a mistake  
Don't stress if it's worse than you expected

13

## NEGOTIATE REPAIRS

Negotiate repairs, if repairs are expensive ask for a discount  
Identify repairs that need to be made before closing day  
If you can't agree with the seller, review your offer

14

## FINAL WALKTHROUGH

Check your repair areas  
Check home systems before closing day  
Make sure nothing is left of the former residents of the house

15

## CLOSING DAY

Buyer's final walkthrough again!  
Signing final documents  
Prep for closing  
Make the sale official



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# Buyer Questionnaire

## BUYER INFORMATION

Buyer: \_\_\_\_\_

Address: \_\_\_\_\_

E-mail: \_\_\_\_\_

Mobile: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip Code \_\_\_\_\_

Co-Buyer: \_\_\_\_\_

Mobile: \_\_\_\_\_

E-mail: \_\_\_\_\_

Marital Status  Single  Married

First-Time Buyer  Yes  No

Have Children?  Yes  No

Family Members \_\_\_\_\_


Age of Childrens \_\_\_\_\_

Pets: \_\_\_\_\_


Your lifestyle:  Entertaining  Relaxing  Office  Privacy

Family Friendly  Outdoor  Travel



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# Buyer Questionnaire

## PREFERRED CONTACT TYPE

Email       Phone call       Text

## PREFERRED CONTACT TIME

Morning       Afternoon       Evening       Anytime

## OPEN HOUSE AVAILABILITY

Monday       Tuesday       Wednesday       Thursday       Friday       Saturday       Sunday

## PROPERTY INFORMATION

Property type:       Residential       Commercial       Land

Home type:       Single Family       Multi-Family       Apartment  
 Condo       Townhouse       Co-op  
 Mobile Home       Villa       Other

Buying reason:       Primary       Vacation Home       Investment Property

Bedroom: # \_\_\_\_\_ Bathroom: # \_\_\_\_\_ Garage Space: # \_\_\_\_\_ Stories: # \_\_\_\_\_

Home size range: \_\_\_\_\_ sq.ft

Desired house age range: \_\_\_\_\_

Lot size range: \_\_\_\_\_

Open floor plan:      Yes      No



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# Buyer Questionnaire

## FINANCIAL INFORMATION

What's your price range? \$ \_\_\_\_\_ - \$ \_\_\_\_\_

Paying method:  Cash  Finance

Are you pre-qualified by a lender?  Yes  No

Will you have a pre-approval letter with this amount?  Yes  No

Do you need to sell a house before you buy another?  Yes  No

Are you selling your current home?  Yes  No

Will you be able to provide proof of funds?  Yes  No

If you found a property, are you ready to make an offer  Yes  No

What down payment amount are you considering?  0-5%  6-14%

What loan type are you considering?  FHA  VA  Conventional

Mortgage Pre-Approval Amount \_\_\_\_\_

Down Payment: \_\_\_\_\_


Are you aware of and prepared for closing costs such as legal fees, inspection fees, land transfer taxes, etc.?  Yes  No

What is the range of monthly payment (including mortgage, taxes, insurance, etc.) you feel comfortable? \$ \_\_\_\_\_ - \$ \_\_\_\_\_


Do you have a preferred bank or mortgage broker, or would you like recommendations?  Yes  No

Are you looking at this home as a short-term investment (less than 5 years), a long-term investment (more than 5 years), or purely as a home? \_\_\_\_\_



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# Buyer Questionnaire

## LEGAL CONSIDERATIONS

Do you currently own any properties? If yes, please provide details.

Yes  No

Do you have a real estate attorney you will be working with, or would you like recommendations?

Yes  No

Have you ever been involved in a property dispute, boundary dispute, or real estate litigation?

Yes  No

Will you be the sole owner of the property?

Yes  No

Are you aware of the importance of a home inspection?

Yes  No

Are you familiar with home insurance requirements and the process to secure a policy?

Yes  No

If your new home is in a neighborhood with a Homeowner's Association, are you familiar with the common rules and the process of becoming a member?

Yes  No

Have you considered the tax implications of buying a new home, such as property taxes, mortgage interest deductions, and homestead exemptions?

Yes  No

are you prepared to negotiate repairs or improvements based on the results of the inspection?

Yes  No



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# Pre-Approval Checklist

## CREDIT SCORE AND REPORT

- Obtain a free copy of your credit report from all three credit bureaus
- Review your credit report for any errors or discrepancies
- Know your credit score and take steps to improve it, if needed

## PROOF OF INCOME

- Gather recent pay stubs (at least 2-3 months)
- Obtain W-2 statements from the past two years
- If self-employed, prepare 1099 forms and profit and loss statements for the past two years
- Gather documentation for any additional income (e.g., rental income, social security, etc.)

## EMPLOYMENT VERIFICATION

- Obtain an employment verification letter from your current employer, detailing your position, income, and length of employment
- Gather contact information for past employers (if applicable)

## TAX RETURNS

- Obtain copies of your federal tax returns from the past two years
- If self-employed, prepare your business tax returns for the past two years

## BANK STATEMENTS

- Gather at least 2-3 months of recent bank statements for all checking, savings, and investment accounts

## ASSET DOCUMENTATION

- Prepare statements for any investment accounts (stocks, bonds, mutual funds, etc.)
- Obtain documentation for any real estate or other valuable assets

## DEBTS AND LIABILITIES

- Make a list of all current debts, including credit cards, student loans, auto loans, and personal loans
- Gather statements for each debt, detailing the outstanding balance and minimum monthly payments
- Calculate your debt-to-income ratio (aim for below 43% for conventional loans)



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# Lender Recommendations



Lee Cancel

The RateRight Team

NEXA Mortgage

561.849.0305

lee@rateright.us



Travis Kelly

Kelly Financial Solutions

407.618.1176

broker@WeAreClearToClose.com



Kevin Boudreaux

Certified Mortgage Planners

407.718.5588

TeamBoudreaux@cmpfl.com



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# House Hunting

## **DETERMINE YOUR BUDGET**

- Before you start searching, assess your financial situation and determine how much you can afford
- Consider your income, savings, debts, and other financial obligations
- As a general rule, your mortgage payment should not exceed 30% of your monthly income

## **MAKE A WISHLIST**

- Create a list of your desired features and prioritize them
- Consider factors like the number of bedrooms, bathrooms, yard size, location, and proximity to schools or work
- Before starting your search, create a list of your must-haves, nice-to-haves, and deal-breakers

## **QUESTIONS YOU SHOULD ASK**

- What kind of development plans are in the works for the neighborhood?
- Is the street likely to become a major street or a popular rush-hour shortcut
- Have home values in the neighborhood been declining or rising?

## **RESEARCH NEIGHBORHOODS**

- Investigate different areas and neighborhoods to find one that suits your lifestyle
- Consider factors like safety, walkability, amenities, and school districts

## **GET PRE-APPROVED FOR A MORTGAGE**

- Getting pre-approved for a mortgage can help you determine your price range and make your offer more attractive to sellers
- To get pre-approved, contact a mortgage lender, and provide them with your financial information, such as income, debts, and credit score



# Offer Tips

## DETERMINE OFFER PRICE

- Analyze comparable sales with your real estate agent to understand the current market conditions
- Assess the property's condition, age, and any unique features or upgrades
- Consider how long the property has been on the market and the seller's motivation
- Adjust your offer price based on your priorities, such as closing timeline or contingencies

## CONTINGENCIES

- Home inspection: Include a contingency allowing you to renegotiate or withdraw your offer based on the inspection results
- Financing: Ensure your offer is contingent upon obtaining a mortgage at a specified interest rate and terms
- Appraisal: Add a contingency that the property must appraise at or above the agreed-upon purchase price
- Home sale: If applicable, include a contingency that your offer is dependent on selling your current home

## EARNEST MONEY DEPOSIT

- Determine the appropriate amount (typically 1-3% of the purchase price) to demonstrate your commitment to the purchase
- Understand the terms and conditions under which the deposit is refundable

## CLOSING AND POSSESSION

- Coordinate with your lender and agent to establish a feasible closing date
- Specify the possession date in your offer, whether it's at closing or after a rent-back period

## LETTER TO THE SELLER

- Write a personalized letter expressing your interest in the property and the reasons it's a perfect fit for you and your family.
- Share any emotional connections or personal stories that may resonate with the seller

## REVIEW AND SUBMIT OFFER

- Double-check the terms, contingencies, and offer price with your agent
- Ensure all required documents are complete and accurate
- Submit your offer through your agent and await the seller's response



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# Buyer Closing Costs

## **LOAN ORIGATION FEE**

- Charged by the lender to process and prepare your mortgage loan. Typically ranges from 0.5% to 1% of the loan amount

## **APPRAISAL FEE**

- Covers the cost of a professional appraiser to assess the home's value. Usually between \$300 and \$600

## **CREDIT REPORT FEE**

- Covers the cost of obtaining your credit report from credit bureaus. Typically around \$30 to \$50

## **TITLE SEARCH AND INSURANCE**

- Title search: verifies that the seller has the legal right to sell the property and there are no outstanding liens or claims

## **ESCROW FEE**

- Covers the cost of an escrow agent or attorney to handle the transfer of funds and documents during closing

## **RECORDING FEE**

- Covers the cost of recording the new deed and mortgage with the local government

## **TRANSFER TAX**

- A tax imposed by the state, county, or municipality when the property changes ownership

## **SURVEY FEE**

- Charged by a surveyor to verify the property's boundaries and measurements. Can range from \$200 to \$800, depending on the property size and complexity



# Buyer Closing Costs

## **HOME INSPECTION FEE**

- Covers the cost of a professional home inspection to assess the property's condition

## **PEST INSPECTION FEE**

- Covers the cost of a pest inspection to check for termites or other infestations

## **FLOOD DETERMINATION FEE**

- Charged by the lender to determine if the property is located in a flood zone

## **PROPERTY TAXES**

- You may need to pay a portion of the property taxes at closing. Varies by location and the timing of the purchase

## **HOMEOWNERS INSURANCE**

- Protects against property damage and liability. Cost depends on the home's location, size, and other factors

## **PRIVATE MORTGAGE INSURANCE**

- Required if your down payment is less than 20% of the home's price. Typically ranges from 0.3% to 1.5% of the loan amount annually

## **PREPAID INTEREST**

- Covers the interest on your mortgage from the closing date until the end of the month. Varies depending on the loan amount and interest rate



# Buyer Closing

## **CHOOSE A REPUTABLE REAL ESTATE ATTORNEY**

- Make sure to select an experienced professional to guide you through the closing process and handle all the necessary paperwork.

## **REVIEW THE PURCHASE AGREEMENT**

- Go over the purchase agreement with your attorney or closing agent to ensure that all terms and contingencies have been met

## **SECURE HOMEOWNERS INSURANCE**

- Obtain homeowners insurance for your new property before closing, as most lenders require proof of insurance before finalizing the loan

## **FINALIZE YOUR MORTGAGE**

- Confirm that your mortgage is approved, and all the necessary documents are ready for closing

## **COMPLETE THE HOME INSPECTION**

- Schedule a professional home inspection to check for necessary repairs
- Address any issues with the seller before closing
- Review the inspection report

## **CONDUCT A TITLE SEARCH**

- Verify there are no outstanding liens or encumbrances
- Check for any easements or restrictions on the property
- Obtain title insurance to protect against title defects

## **REVIEW THE CLOSING DISCLOSURE**

- Thoroughly review the Closing Disclosure provided by your lender at least three days before closing
- Confirm the loan terms, interest rate, and monthly payment
- Check closing costs and fees
- Address any discrepancies with the lender

# Buyer Closing

## **SCHEDULE THE FINAL WALKTHROUGH**

- Arrange a final walkthrough of the property 24-48 hours before closing
- Ensure that all agreed-upon repairs have been completed and the property is in the expected condition
- Confirm any included appliances or fixtures are in place

## **PREPARE FUNDS FOR CLOSING**

- Make sure you have the necessary funds for your down payment
- Determine the total amount needed for down payment and closing costs
- Obtain a cashier's check or arrange a wire transfer
- Keep proof of funds readily available

## **BRING NECESSARY DOCUMENTATION**

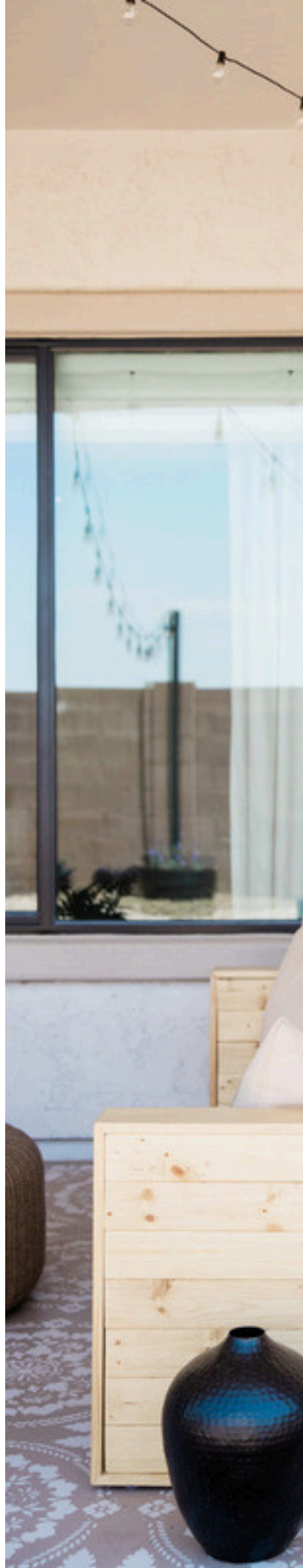
- Make sure you have a valid government-issued ID to present at the closing.
- Any additional documents requested by the attorney or closing agent
- Proof of homeowners insurance

## **SIGN CLOSING DOCUMENTS**

- Carefully review and sign all closing documents
- Any other required affidavits or declarations
- Mortgage note
- Deed of trust or mortgage
- Settlement statement

## **PAY CLOSING COSTS AND DOWN PAYMENT**

- Provide the funds for your down payment and closing costs to the closing agent
- Verify the correct amount is paid





# Buyer Closing

## RECEIVE KEYS AND COPIES OF DOCUMENTS

- Once all documents are signed and funds have been exchanged
- You'll receive the keys to your new home and copies of all important closing documents
- Secure a copy of the recorded deed

## RECORD THE DEED

- Your attorney or closing agent will ensure that the deed is recorded with the appropriate county office
- Verify that ownership is officially transferred to you
- Keep a copy of the recorded deed for your records

## CHANGE YOUR ADDRESS

- Update your address with the post office
- Notify financial institutions, insurance providers, and other relevant parties
- Update your driver's license and vehicle registration

## SET UP UTILITIES

- Transfer existing utilities into your name
- Schedule any necessary service installations or transfers
- Confirm activation dates for all utilities

## MOVE IN

- Plan and schedule your move
- Pack and label boxes systematically
- Enjoy your new home and celebrate homeownership!



Elliot  
H  
Shugan



A decorative wall featuring a round mirror with a gold-colored, scalloped frame. The wall is adorned with several gold-colored dragonfly ornaments of varying sizes. In the foreground, a white plastic chair with a black metal frame and wooden legs is visible, along with a portion of a brown upholstered chair.

# Common Closing Delays

Lenders asking for more information or documents at the last minute

The home can't be insured – a hurricane is approaching and insurance companies stop insuring property

Errors in documents

The property doesn't appraise

The Buyer doesn't have enough money to close

Tenant or seller hasn't moved out of the property

Discovery of a lien on the property

Discoveries during a final walkthrough

Large differences between the good faith estimate and closing statement or closing disclosure

Unfinished repair work

Realtor commission disputes

The Seller doesn't show up to closing and/or no keys are given to the buyer at closing

Payoff figures from the existing lender are in dispute

Bank proceeds have not been received by the closing agent

The seller's new home purchase falls through

The buyer's existing home sale fell through

Inspections Reveal Major Problems with the House

Seller or buyer doesn't bring identification to the closing

FIRPTA withholding requirements – Seller doesn't want sale proceeds held and paid to the IRS



# OPEN HOUSE

## *TIPS FOR BUYERS*

Don't hesitate to ask about the property's history, maintenance, and reasons for selling. The more information, the better.

Look beyond the surface. Check the condition of appliances, windows, roofs, and even the neighborhood

Document your observations to help you remember the details and compare with other properties you're considering..

*Let's continue* →



# HOME MOVERS

DISCOVER OUR  
TOP TIPS FOR  
MOVING IN AND  
MOVING OUT!

# Moving Checklist

## 2 MONTHS OUT

- Deal with a reliable shipping company
- Start budgeting for shipping
- Research schools in the area of your new home
- Donate your unused items or sell the ones that are in good condition
- Visit every room in the house and decide what you want to get rid of

## 1 MONTH OUT

- Order the boxes and wrapping paper needed for the move
- If you're moving a long distance, book your airline, car, and hotel reservations
- Try to finish your chilled food and pantry items.
- Visit the area of the new house
- Learn about the advantages of the area where the new home is located.
- Learn about the advantages of the area where the new home is located.
- End your subscriptions. Community organization, gym, club etc.
- Pre-order large items such as furniture and cabinets for your new home to arrive on time.
- If you're moving out of state, have your vehicle serviced before the long trip.

## 2 WEEKS OUT

- Pack your nonessential, infrequently used items
- Before you move, make sure your new home has essential services like electricity and water turned on.
- Inspect the old house with the landlord. If there is a problem it is always good to deal with it face to face.
- Have the carpets and curtains cleaned for your new home.
- Handle minor home repairs
- Donate unwanted items to charity

## 1 WEEK OUT

- Finish your last minute chores. Dry cleaning, returns etc.
- Number and name your packages for convenience.
- Tag products that need quick access
- Clean your home for new residents
- Type the name of the room where you want the boxes to be placed.
- Notify carriers of any special circumstances.
- Complete any necessary repairs
- Review bathroom items and discard any expired items.



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# Moving Day at Old Home

- Pack a moving day bag
- Collect remaining items
- Confirm details and make final preparations
- Check utilities
- Protect surfaces and clear the way for safety
- Confirm destination and contact information
- Do a walk-through
- Choose practical clothes
- Gather equipment
- Check old home one last time
- Say good-bye your old home
- Secure your moving truck
- Pay carriers
- Look through all the closets in the house to make sure nothing is left.
- Notify carriers of any special circumstances.
- Take pictures of furnitures
- Inspect boxes
- Do a pre-loading walk-through
- Drop off kids and pets with caregivers
- Greet your movers and examine paperwork
- Close and lock windows
- Turn off lights
- Carry cash for tips and possible payments
- Hand over the key to the new landlord
- Leave a note to the new landlord with your home address and phone number for possible situations
- Check your furniture for any damage that may occur during transportation.

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# Moving Day at New Home

## FIRST STEPS AT NEW HOME

- Do a walkthrough
- Bring a tape measure to plan even more accurately where items
- Check outlets, switches and fixtures
- Take safety precautions for children and pets
- Make an unpacking plan
- Plan for Wi-Fi, phone connection and cable
- Note where you have smoke and carbon monoxide detectors
- Test smoke and carbon monoxide detectors,
- Set up a security system
- Deep clean
- Create an emergency response plan for critical event
- Change your locks
- Schedule home improvements.
- Get a new license and register your car
- Say hello and connect with new neighbors

## DEEP CLEANING SUPPLIES

- Vacuum cleaner
- Paper towels and cloths for wiping surfaces
- Mop and bucket
- Broom and dustpan
- Rubber gloves
- Toilet brush and holder
- Duster and dusting spray
- All-purpose cleaner
- Toilet bowl cleaner
- Glass cleaner
- Antibacterial wipes
- Do a walkthrough



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# Moving Tips

## GENERAL TERMS

- Decide what the move will be like. By yourself or a moving company?
- Create a moving checklist
- Set your budget for moving costs. (boxes, company etc.)
- Decide how much packaging material you need
- Check your neighborhood or local grocery store for free cardboard boxes
- If you have old newspapers in the house, keep them to prevent glasses
- Don't buy more than the food you need before moving.
- Go through your belongings room by room and make a list of what you don't need
- Decide on clothes that are not worn for a long time in your wardrobe
- List items that are unnecessary and that you wouldn't buy again
- Consider donating unused items on your list

## MOVING COMPANY AND COSTS

- Go online to search for discounts & coupons. Many moving companies offer Internet-only offers
- Get price and service quotes from at least three different moving companies
- Hire the moving company as early as possible.
- Getting rid of unused items reduces the weight to be carried. This also affects the price.
- Be careful of deposit and cash before moving
- Never sign a blank or skinny contract
- Most expensive time to move is summer months. So consider moving before or after
- Check out online reviews for the company and how they respond
- Review companies licenses and insurance to make sure they're legitimate



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# Packing Tips

- Make a timeline for packing before moving like week by week or day by day
- Create a packing plan room by room
- Start packing in an area of your home that is not often used. So it will not be difficult to decide
- Put heavy items at the bottom of the box. Fragile items should be on top
- Wrap dishes individually, one by one, in enough newspaper to fully envelop the item
- Label each box with both its contents & the room it came from
- Mark the top and one side of the box
- Also label according to the order of unpacking.
- Use the hangers to fill the space in the boxes
- Pack an overnight bag for your family and pets
- Create a packing calendar
- Be sure to double-check every room when you're done
- Defrost your refrigerator at least 48 hours before moving day
- Pack the sensitive hardware like TV, monitors with towels
- Bulky furniture, holiday decor, seasonal clothes, and fine dishes should be moved first
- Don't overpack a moving box 40 or 50 lbs enough for one box
- Be careful about piece of arts, actually carry them with you
- Use bubble wrap for fragile items or items that can be damaged
- Take pictures of box contents, it will help you when you unpack your box
- Pack a small bag for your personal items for first night
- Be careful when packing your shoes and make sure the shoe boxes are at the top
- Transport plants in car if you can. Inform the moving company if your plants are big
- Ask any questions you have to the moving company about the moving process.
- If you have a jewelry box, keep your accessories inside it
- If you have dirty materials at your garage or garden, clean them before



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# New Home Essentials

## KITCHEN

- Dining Table
- Dining Chairs
- Plates and Bowls
- Forks
- Spoons
- Placemats
- Dish Soap
- Dish Sponges
- Dishtowels
- Dish Drying Rack
- Cutting Board
- Measuring Cups
- Measuring Spoons
- Cups
- Mugs
- Wine Glasses
- Spatula
- Whisk
- Ladle
- Strainer
- Serrated
- Chief Knife
- Serving Dishes
- Serving Spoons
- Oven Mitts
- Baking Sheets
- Casserole Dish
- Blender
- Mixing Bowl
- Microwawe
- Toaster
- Coffemaker
- Paper Towels
- Paper Towels Holder
- Ice Trays
- Trash Can
- Trash Bags
- Tupperware
- Vegetable Peeler
- Bottle Opener
- Aluminum Foil
- Cooking Essentials
- Drinking Glasses
- Paring Knife

## BEDROOM

- Bed
- Mattress
- Sheets
- Comforter
- Blankets
- Pillows
- Pillowscases
- Dresser
- Nightstand
- Lamp(s)
- Duvet
- Curtains
- Clothes Hangers
- Alarm Clock
- Mirror
- Hamper
- Slippers
- Bedframe
- Desk Lamp
- Under-Bed Organizer
- Desk Fan
- Mattress Protector

## BATHROOM

- Laundry Hamper
- Bath Towels
- Washcloths
- Trashcan
- Bathmat
- Toiletries
- Toilet Brush
- Brush Holder
- Hair Supplies
- Hair Dryer
- Toilet Cleaner
- Toilet Paper
- Hand Soap
- Plunger
- Hand Towels
- Face Towels
- Cleaning Supplies
- Mirror



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# New Home Essentials

## LIVING ROOM

- Couch
- Seating
- Television
- TV Stand
- Bookshelves
- Coffe Table
- Lamps
- Blankets
- Desk
- Chair
- Rugs
- Curtain
- Wi-Fi
- Lounge Chairs
- End Tables
- Pillows

## NICE-TO-HAVE

- Framed Photos
- Decor
- Artwork
- Command Strips
- Extension Cord
- Storage Bins
- Knife Sharpener
- Rice Cooker
- Rolling Pin
- Water Bottles
- Plants
- Speaker System
- Makeup Light
- Jars
- Under Bed Storage
- Nightstand
- Headboard
- Steamer
- Sewing Supplies
- First-aid Kit

## CLEANING SUPPLIES

- Broom
- Dustpan
- Mop
- Surface Cleaner
- Iron
- Laundry Detargent
- Fabric Softener
- Carpet Cleaner
- Sponges
- Glass Cleaner
- Duster
- Rubber Gloves
- Iron Board

## FOOD

- Rice
- Bread
- All-purpose Flour
- Sugar
- Honey
- Baking Soda
- Baking Powder
- Coffee
- Tea
- Cereal
- Salt
- Milk
- Q. Cooking Coats
- Grains
- Nut Butter
- Ketchup Mustard
- Cooking Oil
- Vinegar
- Soy Souce
- Chicken Meat etc.
- Dried Pasta
- Pasta Sauce
- Pepper
- Butter



# New Home Essentials

## DOCUMENTS

- Moving Contract
- Ownership Documents
- Passports and Visas
- Birth Certificates
- Driver License
- Credit and Debit Cards
- Health Insurances Card
- Medical Records for Family Members
- .....
- .....

## FROM BEDROOM

- Bed Linen
- Alarm Clock
- Phone
- Phone Charges
- Change of Clothes
- Pyjamas
- .....
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- .....

## FROM KITCHEN

- Cereals
- Snacks
- Bottled Water
- Cutlery
- Plates
- Sponge
- Cleaning Wipes
- Tea Towel
- Kitchen Roll
- Kettle

## FROM BATHROOM

- Toothbrush
- Tooth Paste
- Shampoo
- Contitioner
- Deodorant
- Toilet Roll
- Towel
- First Aid Kit
- Soap
- .....

## FROM TOOLBOX

- Screwdrivers
- Drill
- Hammer
- Making Tape
- PVC Tape
- Scissors
- Utility Knife
- Torch
- .....
- .....



*Elliot Shugan*

# Change of Address

## FINANCE

- Investment broker
- Student loans
- Credit Card Companies
- Loan Companies
- Financial Aid
- Bank or Credit Union
- Tax Preparation Services
- Accountant and Tax Advisors

## INSURANCE

- Health Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Auto Insurance
- Homeowner or Renter's Insurance
- Disability Insurance

## SUBSCRIPTION SERVICES

- E-commerce
- Subscription Boxes
- Streaming Services
- Print Subscription
- Gym Membership

## UTILITY COMPANIES

- Gas
- Electricity
- Water
- Garbage
- Sewage
- Internet and cable
- Phone (landline)
- Home security service
- Solar energy company
- Pool service
- Pest control services
- Lawncare services

## PROFESSIONAL SERVICES

- Financial Planner
- Pharmacy
- Dentist Office
- Veterinarian
- Therapist or Counselor
- Insurance Agent
- Babysitter
- Attorney
- Doctor Offices



# Change of Address

## COMMUNITY CONTACTS

- Neighbours
- School PTA Extracurricular
- Employers
- Church, Synagogue, Mosque
- Charitable Organizations
- Alumni & Fraternal Organizations
- Pet Groomer
- Daycare Facilities
- Country Club
- Community Groups

## GOVERNMENT OFFICES

- Veteran Affairs (if applicable)
- Local/Country Commissioner
- Internal Revenue Service
- Department of Motor Vehicles
- Voter Registration
- Social Security Administration
- Business License Office
- State Department of Taxation
- USPS Mail Forwarding
- Customs and Immigration Services

## EXTRA NOTES

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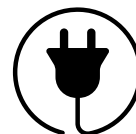
*Elliot A. Shugan*

# UTILITY *Providers*

**WATER**



**ELECTRIC**



**PHONE**



**GAS**



**WASTE  
PICKUP**



**CABLE &  
INTERNET**



**407.755.7588**

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[www.TheShuganGroup.com](http://www.TheShuganGroup.com)