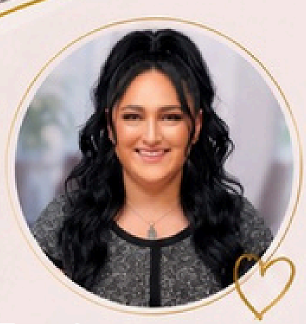
Your Home Comes First

BY STEPHANIE PONDEVIE

BUYER'S GUIDE

YOUR GUIDE TO A SMOOTH
AND SUCCESSFUL HOME BUYING JOURNEY



EXPERT GUIDANCE
Every step of the way

TRUSTED ADVICE
In your best interest

DREAM HOME
We'll help you find the perfect fit

Your Home. Your Future. Our Priority.

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"You're not just buying a house, *you're building* your future."

Welcome Home!

THANK YOU FOR TRUSTING ME TO GUIDE YOUR HOME-BUYING JOURNEY.

WELCOME

You're about to begin one of life's biggest milestones. Whether this is your first home, your next chapter, or an investment property, I'm here to guide you every step of the way.

WHAT YOU'LL FIND INSIDE

- Easy-to-follow explanations
- Helpful checklists
- Arizona-specific buying tips
- Space for notes and important contacts
- Resources to help you buy with confidence

MY COMMITMENT TO YOU

Buying a home doesn't have to feel overwhelming. My goal is to make the process clear, organized, and enjoyable while helping you make confident decisions from start to finish.

Your Home Comes First

BY STEPHANIE PONDEVIE

ABOUT STEPHANIE

Stephanie is a dedicated, results-driven real estate professional with 12+ years of experience helping clients navigate the Maricopa County market with confidence. She holds ABR® and SRS® designations, giving her buyers and sellers an added layer of expertise — particularly when it comes to expired listings and higher-value homes.

With a bachelor's degree in psychology, Stephanie brings a deep understanding of her clients' needs, making even complex transactions feel manageable. Fluent in English, Spanish, and French, she connects easily with a diverse range of buyers and sellers across the Valley.

Whether you're relisting a home that didn't sell the first time or navigating a high-value sale, Stephanie's approach is simple: *your home comes first.*

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Your Home *Buying Roadmap*

A STEP-BY-STEP GUIDE TO YOUR JOURNEY HOME

1 GET PREPARED
Determine your budget, check your credit, and get pre-approved so you're ready to move forward with confidence.

2 PLAN & CONSULT
We'll discuss your goals, must-haves, and lifestyle to create a plan that helps us find the perfect home for you.

3 SEARCH & TOUR
We'll explore homes that fit your criteria and tour the ones that feel like the right fit.

4 MAKE AN OFFER
We'll craft a strong, strategic offer that protects your interests and puts you in the best position to succeed.

5 NEGOTIATE & ACCEPT
I'll negotiate on your behalf to reach the best possible terms and get your offer accepted.

6 INSPECTIONS & DUE DILIGENCE
We'll complete inspections and review all details so you can move forward with peace of mind.

7 FINAL APPROVAL
Your lender will finalize the loan approval and we'll prepare for a smooth closing experience.

8 CLEAR TO CLOSE
Once everything is approved and conditions are met, your loan is clear to close!

9 SCHEDULE CLOSING
We'll coordinate with all parties and schedule your closing date.

10 FINAL WALK-THROUGH
You'll do a final walk-through to ensure the home is in the agreed-upon condition.

11 CLOSING DAY
You'll sign the final documents, pay closing costs, and officially become a homeowner!

12 GET YOUR KEYS
The moment you've been waiting for! The keys to your new home are all yours.

13 MOVE IN & CELEBRATE
It's time to settle in, make it your own, and create beautiful memories.

14 I'M HERE FOR YOU
My commitment doesn't end at closing. I'm always here for you, every step of the way.

You're Not Just a Client,
YOU'RE FAMILY.

My mission is to make your home buying experience smooth, informed, and even enjoyable. I'll handle the details so you can focus on whait matters most: finding a place to call home.

Your Home Comes First.

YOUR FINANCING ROADMAP

PREPARATION TODAY. PEACE OF MIND TOMORROW.

Understanding your financing options early gives you confidence, clarity, and a strong position when it's time to make an offer.

PRE-QUALIFICATION VS. PRE-APPROVAL

PRE-QUALIFICATION

An estimate of how much you may be able to borrow based on self-reported financial information. It's quick, easy, and a great first step.

PRE-APPROVAL

A stronger commitment from a lender after reviewing your credit, income, and assets. It shows sellers you're a serious and qualified buyer.

WHY IT MATTERS

Know Your Budget
Understand what you're comfortable with before you start house hunting.

Save Time
Focus on homes within your price range and avoid disappointment.

Stronger Offers
Sellers take pre-approved buyers more seriously.

Negotiation Power
A pre-approval letter can make your offer more competitive.

WHAT TO GATHER

Lenders will typically ask for the following documents to get started on your pre-approval:

- Photo ID
- Recent pay stubs (last 30 days)
- W-2s or tax returns (last 2 years)
- Bank statements (last 1–2 months)
- List of monthly debts and credit cards
- Information on any other assets
- Rental history (if applicable)

Getting pre-approved doesn't just open doors — it gives you the confidence to walk through the right ones.

MORTGAGE RATES REACHED THEIR LOWEST POINT IN 3.5 YEARS THIS YEAR

HOW LOWER RATES CAN WORK IN YOUR FAVOR

Mortgage rates affect a lot more than just the amount of interest you pay over time. They can have a major impact on your monthly payment, your budget, and the overall price range you feel comfortable shopping in.

When rates were sitting closer to 7%, many buyers felt like homeownership was getting harder to reach. Monthly payments were higher, affordability was tighter, and a lot of people had to put their plans on hold. First-time buyers especially felt that pressure.

Now that rates have started to come down, even modest improvements can make a meaningful difference. Lower rates can help reduce your monthly payment and give you a little more room in your budget. They can also increase your buying power, which may open the door to homes that felt out of reach before.

In short, even a small drop in rates can make the homebuying process feel a lot more manageable and put more buyers back in the game.

MONTHLY PAYMENTS ARE DOWN ALMOST $300 SINCE LAST SPRING

Median Monthly Mortgage Payment

Lower rates can reduce your monthly payment and open the door to more possibilities.

Sources: Redfin

THE TRUTH ABOUT DOWN PAYMENTS

TRUE:

Many buyers don't put down 20%, especially first-time home buyers.

VS

FALSE:

"I must put down 20% of the purchase price in order for a seller to accept my offer!"

THE MEDIAN DOWN PAYMENT FOR FIRST-TIME BUYERS IS LESS THAN 20%

You're not required to put that much down.

Some loan programs allow down payments as low as 3.5%, and a few even offer 0% down.

Research shows that nearly 80% of first-time buyers are eligible for down payment assistance, yet only about 13% actually use these programs.

Here in Arizona, the **HOME+PLUS** program offers up to 4–5% of your loan amount toward a down payment or closing costs, forgiven after 5 years.

You have more options than you think.
Let's find the one that's right for you.

HOW CHANGING MORTGAGE RATES

AFFECT YOUR MONTHLY PAYMENT

Even small changes in your interest rate can have a big impact on your monthly payment.
See how much you could save as rates go down.

HOME LOAN AMOUNT	FIXED MORTGAGE INTEREST RATE	MONTHLY MORTGAGE P&I*	MONTHLY SAVINGS COMPARED TO 7.5%
$250,000	7.5%	$1,748	–
	7.0%	$1,663	$85
	6.5%	$1,580	$168
	6.0%	$1,499	$249
$450,000	7.5%	$3,146	–
	7.0%	$2,994	$152
	6.5%	$2,844	$302
	6.0%	$2,698	$448
$650,000	7.5%	$4,545	–
	7.0%	$4,324	$221
	6.5%	$4,108	$437
	6.0%	$3,897	$648

Lower rates can put hundreds of dollars back in your pocket each month.
Let's talk about today's rates and your options.

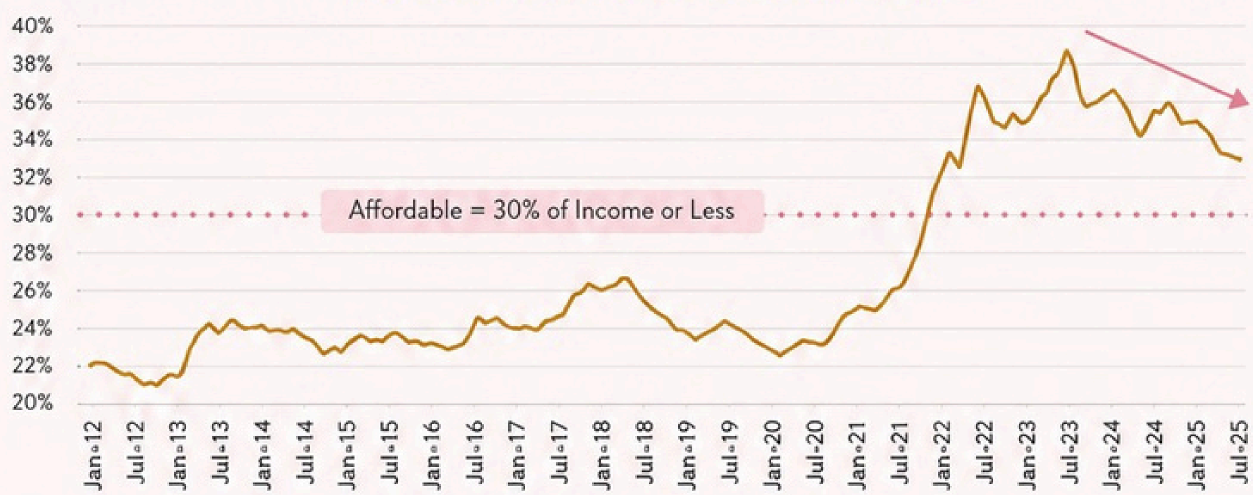
AFFORDABILITY IS STARTING TO IMPROVE

One of the clearest ways to understand affordability is by looking at how much of a household's monthly income goes toward owning a home. In general, housing is considered affordable when those costs stay at or below about 30% of your income. That includes more than just the mortgage — it also factors in things like property taxes, insurance, and basic upkeep.

Over the past several years, that number climbed well beyond what feels comfortable for many buyers, which made homeownership feel out of reach. The good news is that things have started to shift. Today, the share of income needed to buy a home is improving compared to where it was just a few years ago, which is a positive sign for buyers watching affordability closely.

Affordability is still a challenge, but the good news is that it is beginning to improve. In some markets, conditions may even move closer to that 30% affordability benchmark by the end of the year.

SHARE OF THE TYPICAL INCOME A HOUSEHOLD WOULD SPEND ON A HOME PURCHASE



Includes mortgage payment, homeowner's insurance, property taxes, and maintenance costs.
Typically, spending more than 30% of income on housing is considered unaffordable.

Sources: Zillow

INVENTORY IS MAKING A COMEBACK

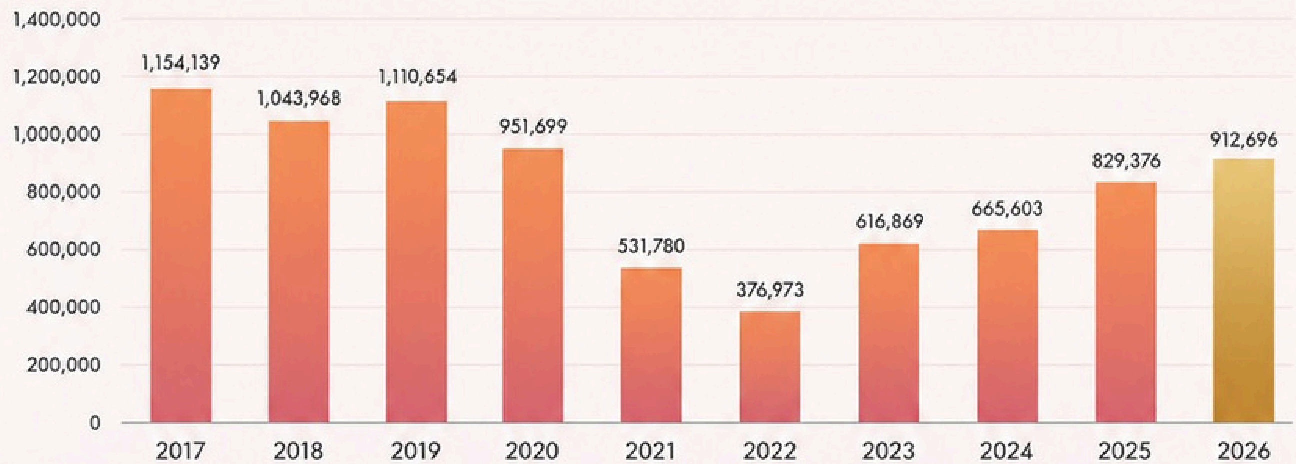
According to recent housing data, the number of homes on the market has risen to its highest point since 2020, which is a meaningful sign for today's market. While inventory has not fully returned to pre-pandemic norms across the board, the progress we are seeing does point to a market that is slowly starting to feel more balanced.

That matters because inventory has a big impact on the overall buying and selling experience. When more homes are available, buyers usually have more time to think, more choices to consider, and a little more room to negotiate. When inventory is low, everything tends to feel more intense, more competitive, and far more stressful.

Here in the Phoenix metro, that shift is especially clear: active listings are up roughly 15–20% year over year, and the market has moved firmly into buyer's-market territory after years of favoring sellers.

INVENTORY IS MAKING A COMEBACK

Active Listings, January of Each Year



Source: Realtor.com

MORE MARKETS ARE STARTING TO FEEL NORMAL AGAIN

Inventory is improving, but the pace is not the same everywhere. Some areas are recovering faster than others, which is why local market conditions can look very different depending on where you live.

Phoenix is a good example of a market that has moved further and faster: with a demand-to-supply index well below the balanced 100-point threshold, it's one of the more buyer-friendly metros in the country right now.

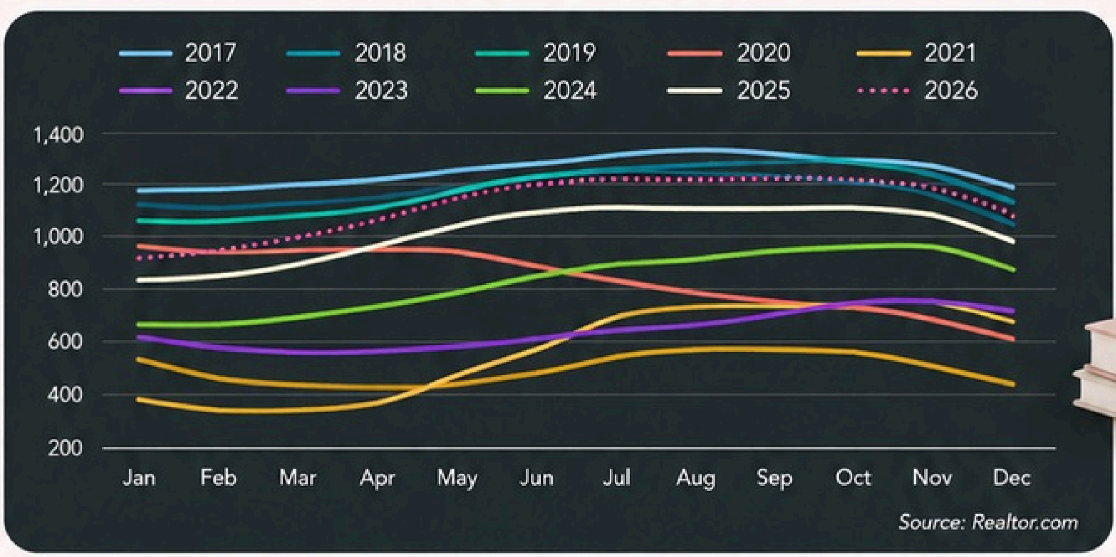
INVENTORY IS EXPECTED TO KEEP RISING

Nationally, inventory growth has slowed compared to the sharp rebound of the past couple years, but it is still climbing. Locally, Phoenix-area inventory continues to grow at a faster clip – up 15–20% year over year – which means buyers here are likely to keep seeing more options and more negotiating room through the rest of the year.

IF THE NUMBER OF HOMES FOR SALE GOES UP ANOTHER 10% IN 2026,

Inventory Will Be Close to 2017–2019 Levels

Active Monthly Listings Count, in Thousands



THE MARKET IS BECOMING MORE BALANCED

As inventory continues to improve, the home search process is starting to feel a little more manageable for buyers. Instead of facing the intense pressure we saw over the past several years, buyers are beginning to have more choices and a bit more room to negotiate.

In other words, the market is becoming more balanced. It is not as heavily tilted toward sellers as it once was, and that is creating a better experience for buyers who want more options and a little less pressure during their search.

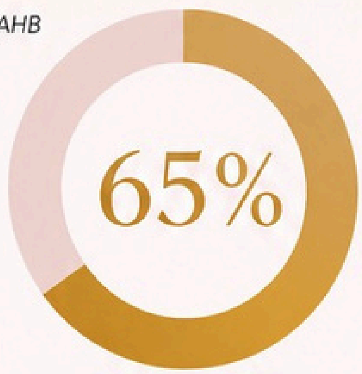
WHY A NEWLY BUILT HOME COULD BE A SMART CHOICE RIGHT NOW

There are more newly built homes on the market right now than buyers have seen in years, and that can create some real advantages. First, it gives you more options to choose from. Second, it puts builders in a position where they are often more motivated to sell the homes they already have completed or in progress before starting new ones.

Because of that, many builders are offering incentives that can make a new construction home even more appealing. Depending on the community and builder, that may include price reductions, help with closing costs, mortgage rate buydowns, or upgraded finishes and features at no additional cost.

Those kinds of incentives can make a big difference in your overall budget and monthly payment, which is one reason many buyers have been paying closer attention to new construction. For some, it can be an opportunity to get more value, better terms, and a home that feels move-in ready from day one.

Source: NAHB



of builders are offering incentives to buyers

Some of the most common builder incentives right now include covering part of your closing costs, including upgraded design features or appliance packages, and helping buy down your mortgage rate to lower your monthly payment. When those benefits are on the table, a newly built home can be a very smart option to consider in today's market.

BUYER ADVANTAGES WITH NEW CONSTRUCTION

And the good news is, these kinds of incentives are not rare right now. Many builders are offering extras to help attract buyers, which means there may be more opportunity in the new construction market than a lot of people realize.

Another way builders are creating value is through price adjustments. In some cases, they are lowering prices to help move inventory and stay competitive. That means buyers may have more negotiating power on a newly built home than they expect, and their money may stretch further than it would on a resale property.

This is where having a knowledgeable agent really helps. Your agent can help you compare builders, understand what incentives are being offered locally, and determine which opportunities may give you the best overall value.

36%

of builders cut prices

Source: NAHB

SHOULD YOU BUY AN EXISTING HOME OR A NEWLY BUILT ONE?

If you're torn on whether you want to focus your search on new construction homes or existing ones, here are some differences that could help you decide.

BENEFITS OF AN EXISTING HOME

- A wider variety of floor plans and styles
- Details that add charm and character
- More mature landscaping and neighborhoods

BENEFITS OF A BRAND-NEW HOME

- Ability to customize certain features during the build
- Won't need repairs or renovation work up front
- Energy efficient features may be standard

TOP REASONS TO OWN

ACCOMPLISHMENT

Feeling proud of your achievement

STABILITY

Locking in a large portion of your monthly housing payment with a fixed-rate mortgage

APPRECIATION

Home values usually rise, and that makes owning a home a good investment

WEALTH BUILDING

Growing your net worth as your home value climbs and you pay down your mortgage

TAX BENEFITS

Getting a tax break, if your situation applies. Talk to your accountant or financial advisor to learn more.

WHAT'S THE TOP REASON YOU'D LOVE TO OWN A HOME?

TOP 5 REASONS YOU NEED AN AGENT WHEN BUYING A HOME

If you're thinking about buying a home, here's the truth: having a great agent by your side isn't just helpful, it's a game-changer. Here are five key reasons why working with a pro makes all the difference:

1. YOU GET A TRUE EXPERT IN YOUR CORNER

Buying a home is a big move, and the process is always evolving. A great agent knows the latest rules, trends, and tools, and they'll walk you through every step. You don't need to figure it all out alone.

2. THEY KNOW YOUR LOCAL MARKET INSIDE AND OUT

An agent doesn't just show you homes, they help you understand your market. They know what's selling, what's sitting, and where the opportunities are. They'll help you cut through the noise and focus on what really matters for your goals.

3. THEY'LL HELP YOU MAKE THE RIGHT OFFER

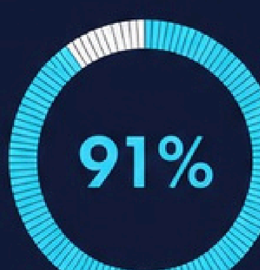
What's the home really worth? Is the price fair? Could there be hidden issues? An experienced agent will help you figure out how to structure a strong, smart offer, without overpaying or missing something important.

4. THEY HANDLE THE CONTRACTS AND THE FINE PRINT

Real estate comes with a lot of paperwork, and it's full of terms, deadlines, and disclosures you don't want to overlook. Your agent will make sure you know exactly what you're signing and why it matters.

5. THEY'RE YOUR NEGOTIATOR AND ADVOCATE

From the first offer to the final walkthrough, your agent is your voice. They'll negotiate on your behalf, manage communication with the seller's side, and protect your interests every step of the way.



Of respondents agree "It would be **very stressful** to navigate the home buying process without a real estate agent or broker."

Of respondents believe "A **real estate agent** or broker is an **essential, trusted advisor** for a homebuyer."

Source: Bright MLS

The Ten Commandments
When Applying for a Real Estate Loan

1. Thou shalt not co-sign a loan for anyone.
2. Thou shalt not change jobs, become self-employed, or quit your job.
3. Thou shalt not buy a car, truck, or van (or you may be living in it)!
4. Thou shalt not use charge cards excessively or let your accounts fall behind.
5. Thou shalt not spend money you have set aside for closing.
6. Thou shalt not omit debts or liabilities from your loan application.
7. Thou shalt not buy furniture.
8. Thou shalt not originate any inquiries into your credit.
9. Thou shalt not make large deposits without first checking with your loan officer.
10. Thou shalt not change bank accounts.

HOW TO BUY A GREAT HOUSE

There are many factors to consider when selecting a neighborhood that is right for you. Below are just a few of the many factors – you may think of others that are important to you.

Neighborhoods have characteristic personalities designed to best suit single people, growing families, two-career couples, or retirees.

SCOUT THE NEIGHBORHOOD!

It is important that you scout the neighborhood in person. You live in more than your house.

- **Talk** to people who live there.
- **Drive** through the entire area at different times of the day, during the week and on weekends.
- **Look** carefully at how well other homes in the area are being maintained; are they painted, are the yards well cared for; are parked cars in good condition, etc.

NEIGHBORHOOD FACTORS TO CONSIDER

- Look for things like access to major thoroughfares, highways, and shopping.
- Listen for noise created by commerce, roads, railways, public areas, schools, etc.
- Smell the air for adjacent commerce or agriculture.
- Check with local civic, police, fire, and school officials to find information about the area.
- Set up tours with the local schools.
- Look at traffic patterns around the area during different times of the day and drive from the area to work.
- Find out if the neighborhood is near parks, churches, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc.
- Find out if the neighborhood belongs to a Homeowner's Association.

The more you know about a neighborhood,
the more confident you'll feel in your decision.

MAKING AN OFFER

Once you've found the home you want, we'll determine what offer to make. The more competition for a home, the higher the offer may need to be – sometimes even **above asking price**. Make offers you'd want the other party to sign.

We'll present the listing agent with a written offer using the standard **Arizona Association of REALTORS® (AAR) purchase contract.** When the seller accepts, it becomes a legal contract. You'll be asked to provide an **earnest money deposit**, typically around **1%** of the purchase price, deposited into the title/escrow company's trust account within a few days of acceptance.

Once accepted, Arizona buyers get an inspection period **(10 days is standard**, though it can be negotiated) to complete inspections and due diligence. During this period, you can use the **Buyer's Inspection Notice and Seller's Response (BINSR)** to request repairs: the seller has **5 days** to respond, and you then have **5 days** to accept their response or cancel the contract and receive your earnest money back.

After we present your offer, the seller will **accept, reject, or counter it** – this is when we negotiate terms. Once accepted, I'll make sure your earnest money reaches the title company so escrow can open.

The purchase contract is your offer to buy, and once signed by the seller, becomes a **valid, legal agreement** – so it's important you understand everything in it. I'll walk you through it line by line.

WHAT HAPPENS NEXT

Now that you've decided to buy, what happens between now and the day you legally own the home? A title/escrow company typically handles:

- **EARNEST MONEY** – starts the process once received (opening escrow).
- **TITLE SEARCH** – gathering public records: deeds, trusts, assessments, and any matters of probate, heirship, divorce, or bankruptcy.
- **EXAMINATION** – verifying the legal owner and any debts owed.
- **DOCUMENT PREPARATION** – preparing forms for conveyance and settlement.
- **SETTLEMENT** – the escrow officer oversees closing: the seller signs the deed, you sign your new mortgage, the old loan is paid off, and the new loan is established. Everyone involved gets paid, and title insurance policies are issued to you and your lender.

TITLE INSURANCE

There are two types: coverage that protects the lender for the mortgage amount, and coverage that protects your equity in the property. Both you and your lender will want this protection - public records can miss irregularities like a forged deed, an unknown rightful heir, a dispute over a will, or an incorrect survey.
For a one-time charge at closing, title insurance protects you against these issues. We'll do our best to have the seller cover this cost.

LENDER'S POLICY
Protects your lender for the mortgage amount.

OWNER'S POLICY
Protects your equity in the property.

HOME WARRANTY PROTECTION

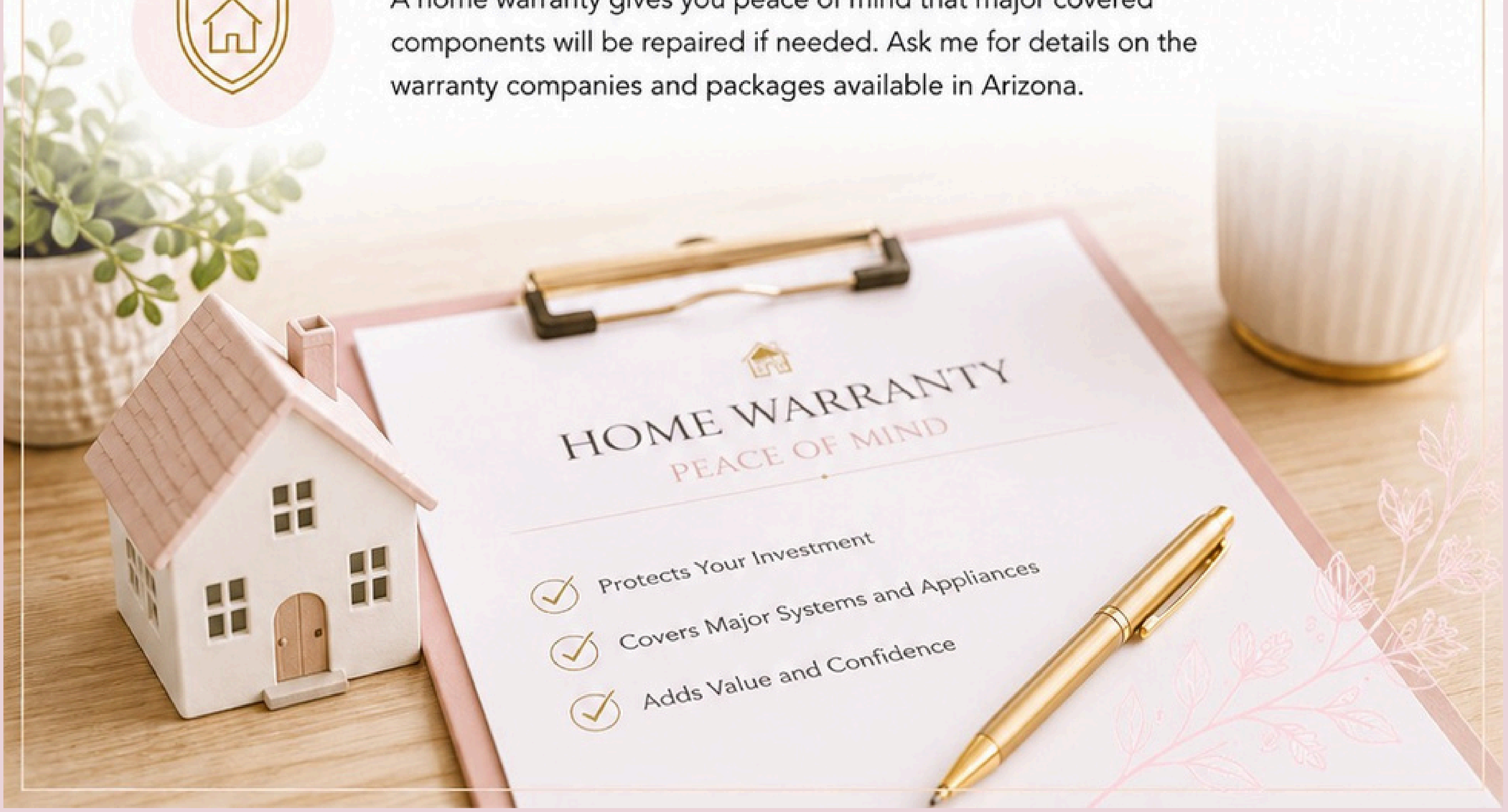
NEW HOME WARRANTIES

When you buy a newly built home, the builder usually offers a full or limited warranty on design, materials, and workmanship, generally for one year from purchase. At closing, the builder assigns you the manufacturer warranties for appliances and fixtures - so if your dishwasher fails within a year, you'd call the manufacturer, not the builder. If a builder doesn't offer a warranty, ask why.

RESALE HOME WARRANTIES

On a resale home, you can purchase a warranty that protects against most ordinary flaws and breakdowns for at least the first year of occupancy. It may be offered by the seller as part of the deal, or arranged through your agent. Even with a warranty, have the home carefully inspected before you buy - a warranty isn't the same thing as homeowners insurance.

A home warranty gives you peace of mind that major covered components will be repaired if needed. Ask me for details on the warranty companies and packages available in Arizona.



HOME INSPECTION

If you're buying a resale property, I highly recommend a professional home inspection covering appliances, plumbing, electrical, HVAC, ventilation, roof and attic, foundation, and general structure. Specialty inspections (stucco, pool, termite, radon) can be added as needed.

An inspection isn't designed to flag every minor issue – it's meant to surface major damage or serious problems that need repair, and to recommend a structural engineer or other specialist if warranted. Your home can't "pass or fail," and the inspector won't tell you whether the price is fair – their job is to make you aware of what's recommended or necessary.

From there, the seller may negotiate repairs or a credit, or you may decide the home needs more work than you want to take on. In Arizona, this all happens during your inspection period, using the BINSR (Buyer's Inspection Notice and Seller's Response) to document what you found and what the seller agrees to address.

Choose an inspector certified by a recognized trade association, and try to be present for the inspection – you'll understand the report better, get maintenance tips, and see the home through an objective third party's eyes.

WHAT IS A REAL ESTATE CLOSING?

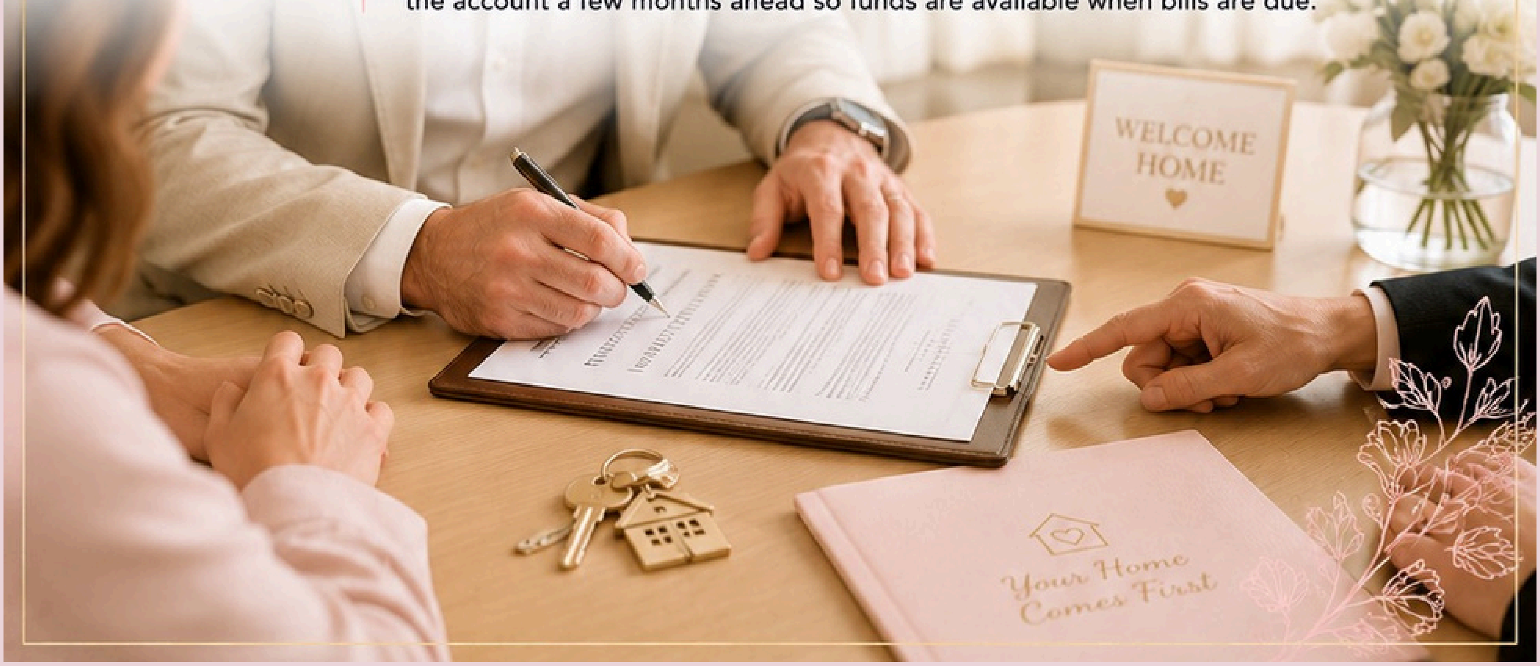
A closing is where you and I meet, along with some or all of the seller, their agent, and a title/escrow representative, to transfer the property title to you. Your purchase contract describes the property, states the price and terms, and names the date and place of closing – typically at the title company.

If you're financing, your lender will have you sign a promissory note (evidence you're responsible for repaying the loan) and a deed of trust, which gives the lender the right to sell the property if payments aren't made. Before you exchange these papers, the property may be surveyed, appraised, or inspected, and title will be checked against county and court records.

At closing, you'll pay all fees and closing costs in guaranteed funds (a cashier's check or wire made out to the title company). Your loan officer will confirm the exact amount beforehand.

WHAT IS AN ESCROW ACCOUNT?

An escrow account is a neutral account held by your lender to pay expenses like property taxes, insurance, or mortgage insurance premiums as they come due. You'll pay one-twelfth of the annual amount each month with your mortgage payment; at closing, you may need to fund the account a few months ahead so funds are available when bills are due.



Moving Day & Checklist

Congratulations on your new home! Tackle your move as a series of small projects while your purchase is still under contract.

Job-related moving costs may be tax deductible - see IRS Publication 521.

TWO MONTHS BEFORE

- [ ] Sort belongings; donate or sell extras
- [ ] Choose movers vs. DIY; get 3 quotes
- [ ] Gather packing supplies
- [ ] Arrange long-distance travel if needed
- [ ] Save receipts; secure records; insure valuables

ONE MONTH BEFORE

- [ ] Pack off-season & storage items
- [ ] Arrange pet travel
- [ ] Get a car tune-up if driving
- [ ] Request medical/dental/vet records if relocating
- [ ] Send rugs, drapes, bedding to the cleaners

TWO WEEKS BEFORE

- [ ] Notify utility & phone companies; set up new service
- [ ] Recruit help for moving day
- [ ] Confirm travel reservations
- [ ] Transfer/close bank accounts; clear safety deposit box

ONE WEEK BEFORE

- [ ] Pick up dry cleaning & repair shop items
- [ ] Pack a survival kit for moving day
- [ ] Finish packing non-essentials
- [ ] Notify post office; send change-of-address

DAY BEFORE

- [ ] Set aside tools (tape measure, rope)
- [ ] Protect floors with old sheets
- [ ] Pick up rental truck if self-moving
- [ ] Check car / confirm flight details

MOVING DAY

- [ ] Carry keys, map, mover's phone number, cash
- [ ] Bring sale documents & insurance info
- [ ] Pack medicines, a change of clothes, valuables

ARRIVAL DAY

- [ ] Direct movers on furniture placement
- [ ] Check inventory against paperwork; note damage
- [ ] Unpack valuables (silver, art, jewelry) right away

Packing *Checklist*

Tips to make your move a little easier…

Packing Tips

- [ ] Gather boxes in all sizes from friends, neighbors, and stores.
- [ ] Collect cushioning material such as bubble wrap, Styrofoam pellets, furniture pads, old blankets, plastic bags, tissue paper, newspapers, and small towels to use as padding inside boxes.
- [ ] Create a "portable packing kit" with marking pens, a tape measure, packing tape, twine, and scissors. Carry it with you as you pack up items around your home.
- [ ] Reinforce the bottom of boxes with extra tape for added strength.
- [ ] Label each box with the name of the room in your home where it should be placed.
- [ ] Number the boxes and keep a list of which boxes go in which room in your new home.
- [ ] Label boxes containing fragile items with large red lettering.
- [ ] Place china in plastic bags and stack plates upright on their sides, not flat.
- [ ] Pack your TV, stereo, and computer in their original boxes whenever possible.
- [ ] Keep boxes to 50 pounds or less.
- [ ] Pack heavy items into their own smaller boxes and place lighter items together into larger boxes. (Don't pack all your books into one box!)
- [ ] Don't move flammable, combustible, corrosive, or explosive items such as paint, gasoline, and ammunition.
- [ ] Pack a bag of personal items you'll need during the move (change of clothes, toiletries, medicine, maps, food, and drinks). Keep it in an easy-to-find place when you pack.
- [ ]
- [ ]
- [ ]

NEW HOME
new adventures

Packing Checklist *(continued)*

Packing list by room…

☑ Kitchen

- [ ] Cupboards
- [ ] Closets
- [ ] Drawers
- [ ] Box numbers for kitchen: ______________________________

☑ Dining Room

- [ ] China cabinet or hutch
- [ ] Light fixture and lamps
- [ ] Furniture: table and chairs
- [ ] Box numbers for dining room: ______________________________

☑ Living Room

- [ ] Bookcases and contents
- [ ] Entertainment center and contents: stereo, TV, CDs, videotapes, and so on
- [ ] Knick-knacks and artwork
- [ ] Lamps
- [ ] Furniture: couch, chairs, and tables
- [ ] Box numbers for living room: ______________________________

☑ Family Room

- [ ] Bookcases and contents
- [ ] Entertainment center and contents: stereo, TV, CDs, videotapes, and so on
- [ ] Knick-knacks and artwork
- [ ] Lamps
- [ ] Furniture: couch, chairs, and tables
- [ ] Box numbers for family room: ______________________________

Packing Checklist *(continued)*

Packing list by room…

☑ Master Bedroom

- [ ] Closets
- [ ] Dressers and contents
- [ ] Furniture: bed, dressers, night stands, and desk
- [ ] Box numbers for master bedroom: ____

☑ Bedroom #1

- [ ] Closets
- [ ] Dressers and contents
- [ ] Furniture: bed, dressers, night stands, and desk
- [ ] Box numbers for bedroom #1: ____

☑ Bedroom #2

- [ ] Closets
- [ ] Dressers and contents
- [ ] Furniture: bed, dressers, night stands, and desk
- [ ] Box numbers for bedroom #2: ____

☑ Bedroom #3

- [ ] Closets
- [ ] Dressers and contents
- [ ] Furniture: bed, dressers, night stands, and desk
- [ ] Box numbers for bedroom #3: ____

Packing Checklist *(continued)*

Packing list by room…

☑ Study/Office

- [ ] Computer equipment: CPU, monitor, and printer
- [ ] Desk and contents
- [ ] File cabinets and content
- [ ] Box numbers for study/office: ____________________

☑ Bathroom

- [ ] Cupboards and contents
- [ ] Linens and towels
- [ ] Knick-knacks and wall hangings
- [ ] Box numbers for bathroom: ____________________

☑ Attic

- [ ] Trunks
- [ ] Boxes
- [ ] Box numbers for attic: ____________________

☑ Garage

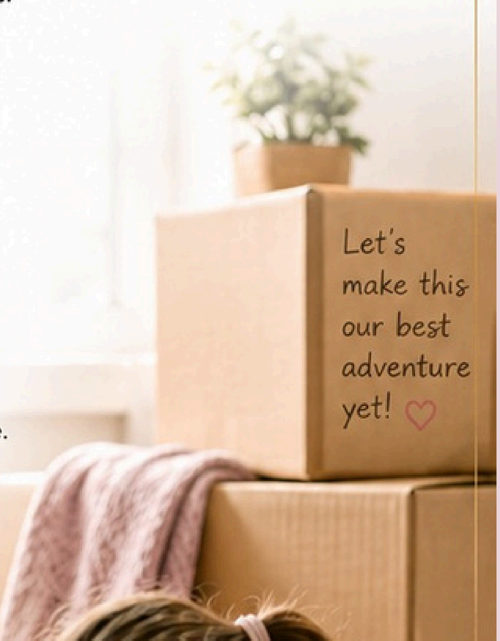
- [ ] Yard equipment and garden tools
- [ ] Home maintenance equipment and tools
- [ ] Box numbers for garage: ____________________

☑ Basement

- [ ] Cupboards and shelves
- [ ] Box numbers for basement: ____________________

HELPING CHILDREN COPE WITH THE MOVE

1. Show children the new home and their new room ahead of time - pictures or video work if an in-person visit isn't possible.
2. Reassure them you won't forget their friends.
3. Make a scrapbook of the old home and neighborhood.
4. Throw a good-bye party - have friends sign a t-shirt.
5. Have kids write good-bye letters with their new address; consider calling other parents to encourage return letters.
6. Let kids decorate their own moving boxes.
7. Start a scrapbook for the new home.
8. Visit the new school, park, and church, and take pictures.
9. Help kids invite new friends over.
10. Let kids pick a new favorite restaurant, so they feel some control over the new environment.
11. Encourage kids to write to old friends about the new place.
12. Get kids involved in groups, clubs, sports, and activities like the ones they had before.
13. Remember: even a few years in a home can feel like a lifetime to a young child.



NEW HOME MAINTENANCE CHECKLIST

- [ ] **Heating** - check filters monthly; service annually before heating season
- [ ] **Electrical** - avoid overloading circuits
- [ ] **Air Conditioning** - check filters monthly; service before cooling season; keep the condenser clear of debris (important in Arizona's heat)
- [ ] **Microwave** - avoid metal/metallic-trim dishes; clean with mild soap or baking soda
- [ ] **Refrigerator** - clean shelves/gaskets every 3 months; clean coils yearly
- [ ] **Range/Oven** - avoid oversized, heavy cookware; self-cleaning ovens need no other cleaner
- [ ] **Dishwasher** - clear mineral deposits with vinegar; keep spray arm clear
- [ ] **Garbage Disposal** - run ice cubes to clean; run water during & after use
- [ ] **Washer/Dryer** - clean the lint screen after every load
- [ ] **Trash Compactor** - replace the deodorant supply regularly

LOCAL SCHOOL DIRECTORY

Use this page to jot down the schools serving neighborhoods you're considering.
Ask me for district and school-rating information for any specific area.

SCHOOL NAME	ADDRESS	PHONE NUMBER

The Home Tour

TAKE NOTES, ASK QUESTIONS, AND PICTURE YOUR FUTURE HOME.

PROPERTY ADDRESS: ______________________________

Property	Comments
✓ View	
✓ Lot Size	
✓ Landscaping	
✓ Square Footage	

Exterior	Comments
✓ Foundation	
✓ Roof	
✓ Architectural Style	
✓ Deck/Patio	
✓ Swimming Pool	
✓ Garage	
✓ General Exterior Condition	

Interior	Comments
✓ Number of Bedrooms	
✓ Number of Bathrooms	
✓ Living Room	
✓ Kitchen	
✓ Dining Room	
✓ Family Room	
✓ Study	
✓ Fireplace(s)	
✓ Openness of Home	
✓ General Interior Condition	

Location	Comments
✓ Convenience to Work	
✓ Convenience to Shopping	
✓ Convenience to Schools	
✓ Convenience to Day Care	
✓ Nearby Recreational Facilities	
✓ General Appearance of Houses in the Area	
✓ House Value Relative to the Area	

Additional Comments

The *Home Tour*

TAKE NOTES, ASK QUESTIONS, AND PICTURE YOUR FUTURE HOME.

PROPERTY ADDRESS: ______________________________

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Additional Comments

REAL ESTATE GLOSSARY

Acceptance: the date both parties have signed and/or initialed the contract.

Adjustable Rate Mortgage: a mortgage where the interest rate adjusts periodically based on a specified index.

Amortized Loan: a loan repaid in equal installments over its term.

Appraisal: an estimate of a property's value, typically based on recent comparable sales.

Appreciation: an increase in property value due to market conditions or other causes (the opposite of depreciation).

Assumable Mortgage: when a buyer takes over responsibility for an existing mortgage on a property.

Bill of Sale: a document transferring ownership of personal property.

Cloud on Title: any condition affecting clear title to a property.

Consideration: anything of value exchanged to enter a contract - money, services, or a promise.

Deed: a written instrument that, once properly executed and delivered, conveys title to real property.

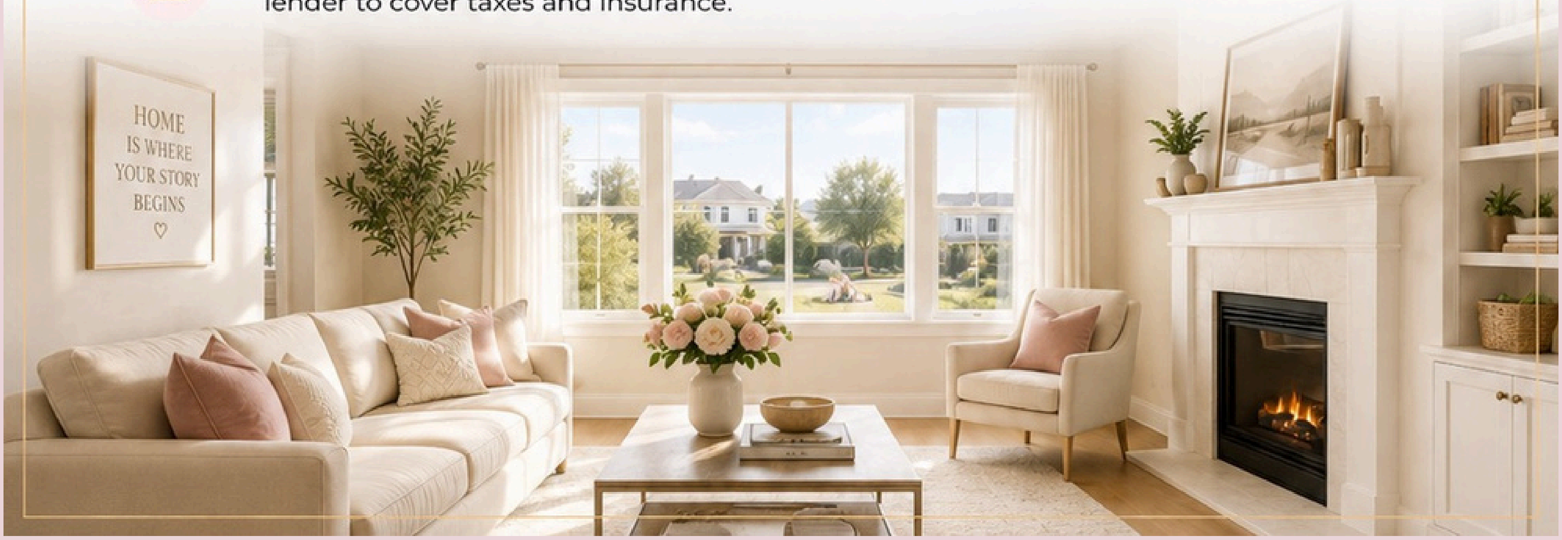
Discount Points: a loan fee that increases a lender's yield; one point equals 1% of the loan amount.

Easement: the right to use land belonging to someone else.

Encumbrance: anything that limits title to a property, such as a lien or easement.

Equity: a property's value minus any liens against it.

Escrow Payment: the portion of your monthly payment held by the lender to cover taxes and insurance.



REAL ESTATE GLOSSARY
(CONTINUED)

Fannie Mae (FNMA): a congressionally chartered corporation supporting the secondary mortgage market for FHA, VA, and conventional loans.

FHA: a HUD agency that insures residential mortgage loans made by private lenders.

Fixed Rate Mortgage: a loan with an interest rate that stays the same for its full term.

Foreclosure: the legal process of selling pledged property to pay off a defaulted debt.

Freddie Mac (FHLMC): a federally chartered corporation supporting the secondary mortgage market by buying and selling conventional home loans.

Lease with Option: a lease that gives the tenant the right to purchase the property at a future date.

Loan-to-Value Ratio (LTV): the ratio of loan amount to appraised value - e.g., an $80,000 loan on a $100,000 home is 80% LTV.

Mortgage: a legal document pledging property as security for a debt.

Mortgage Insurance Premium (MIP) / Private Mortgage Insurance (PMI): insurance that protects the lender if a borrower defaults.

Origination Fee: a fee paid to a lender for processing a loan.

Second Mortgage: an additional loan on a property that already has a first mortgage, usually at a higher rate and shorter term.

Settlement Statement: an accounting of all funds received and paid at closing.

Title Insurance. a policy protecting the buyer or lender against losses from defects in the title.

Let’s Adhere to the Plan

A successful real estate transaction hinges on meeting a lot of deadlines, so you can move into your new home as soon as possible. Once we start working together, you’ll get regular updates from me on where things stand and what’s due next.

TO DO:	DATE COMPLETED:
✓ Loan application (application fee due)	______________
✓ Seller’s disclosure signed	______________
✓ Inspection scheduled	______________
✓ Written repair requests submitted (BINSR)	______________
✓ Inspection negotiations complete	______________
✓ Title commitment received	______________
✓ Homeowners insurance arranged	______________
✓ Loan approval	______________
✓ Closing date	______________

During the loan and buying process, you’ll be asked to supply documents and respond quickly to requests. The faster you can get your loan officer what they need, the less risk there is of delaying – or losing – your closing date. Let’s stay ahead of it together.

You Made It!

Congratulations on becoming a better-educated, more confident buyer! This experience will be rewarding and life-changing, and I look forward to being part of it with you.

If you ever have questions along the way, I'm just a call or text away.

Stephanie Pondevie

(480) 264-0075

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Chandler, Arizona

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Your Home Comes First

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