

Ed Huck Team's Home

Buyers Book



ED HUCK
team
Prepare to be Moved

KW
**KELLER
WILLIAMS**[®]
REALTY
GREATER CLEVELAND WEST

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We put this book together as a resource for our customers to use during their home buying process. Two other great sources for information are www.edhuckteam.com and www.kw.com. We are constantly trying to improve the level of service we provide to our customers, so if you think of anything that we could do to improve this book, please let us know.

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ED HUCK
team
IS MOVING THE WEST SIDE



KELLER WILLIAMS
REALTY®
GREATER CLEVELAND WEST

Why use the Ed Huck Team & Keller Williams Realty

We can save you time:

- By searching and showing the homes that best fit your needs.
- By helping write the purchase agreement.
- By handling all the paperwork during the escrow process.
- By answering or finding answers to all of your questions.
- By searching daily for new listings with your specific search criteria and e-mailing them to you as soon as they come on the market.

We can save you money:

- By advising on price.
- By providing a comprehensive market analysis of the home you are thinking of purchasing.
- By helping you negotiate with the seller.
- By helping you find the right lender

Our pledge: We will give you the same high level of service in the purchase of your home that we would want provided to us.





Find Piece of Mind Working With An Industry Leader

Keller Williams Realty Is Now the **Third-Largest**
Real Estate Company In The U.S.

The Top Ranked Real Estate Franchises Nationwide:

#1 Coldwell Banker

#2 Century 21

#3 Keller Williams- 70,000 + agents

#4 RE/MAX

“Keller Williams was the only real estate franchise that experienced a positive growth in the total number of sides, the total number of offices and the agent count er office. Every other franchise went backward (in 2008).” - Citing the 2008 REAL Trends 500 report

Typical Agent

The typical agent has to juggle many important tasks on your behalf so the odds of them making a mistake along the way is great.

The Ed Huck Team does things differently.



Ed Huck Team Concept

We have carefully assembled a team of experts to focus on the client. Having a team ensures that all the details of the real estate transaction are being attended to, so the entire process progresses smoothly. Although there is someone who specializes in every position, Ed oversees the entire process and is always involved every step of the way.



What You Need to Know About Ed Huck



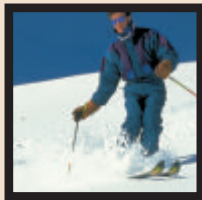
After an exciting five years in the Air Force, Ed returned home to build a successful real estate career. During Ed's tours of duty he had the opportunity to see much of the U.S., large parts of Europe



and the Middle East. Because of his experiences Ed has a greater appreciation of what Cleveland has to offer. "This city has it all - from the change of seasons to the sports teams, the arts, and the lakes and parks. I could go on and on. Moving back to the Cleveland area with my family was an easy decision."

Get in the game

Life is too short to sit on the sidelines. Whether skiing with his two boys, Justin and Devin, golfing with friends or working as a real estate professional, Ed gives 110 percent. "Life is what you make of it. I



learned early on that you must think positive and stay focused to achieve your goals." Ed applies these values in his everyday life and his career.

Love what you do

Ed's love for homes and for working with people makes this career so rewarding for him. He puts his upbeat attitude, ability to get things done and experience to work for his clients every day, achieving the results they deserve.

Experience You Can Count On

Licensed Real Estate Agent

Since 1991 Ed has helped hundreds of customers with their real estate needs. From first-time buyers to empty nesters, and everyone in between, Ed has the practical experience you're looking for in a real estate professional.

Licensed Real Estate Broker

Ed has completed all the training and has the practical experience required by the State of Ohio to open his own real estate company. Ed put this training to use while managing a Realty One office for two years. The experience taught him many things, including how to keep the most difficult transactions together.

Committed to a Lifetime of Learning

Ed consistently attends seminars and conferences to improve his skills in negotiating, pricing, marketing and staging homes to ensure he has the most current knowledge to assist his clients effectively.

Certified Residential Specialist (CRS)

Less than 5% of Realtors® have completed the extensive training and have the required experience to obtain this designation, yet CRS Realtors® account for 25% of all residential transactions.

Accredited Buyers Representative (ABR)

This designation is only presented to those select Realtors® who have completed courses designed to help represent the buyer in a real estate transaction.

Howard Brinton Star Power Courses

Ed has attended both the Listing & Buyers courses and frequently attends the Star Power annual conventions. These courses are taught by the top agents in the country and focus on the core skills needed to help his clients through the entire real estate process.

Floyd Wickman Master Sales Academy Graduate

For a 5 month period Ed honed his skills with the instructors of the Master Sales Academy. This result oriented course is designed to teach Realtors the dialogue and negotiation skills needed to ensure the best representation for their customers.

Other Courses

Successful Negotiating course from Baldwin Wallace College
Hundreds of hours of continuing education from the National Association of Realtors and Cleveland Area Board of Realtors

Knowledge of Homes & Area

Ed constantly reviews market trends, reads trade periodicals and previews homes in the area, so he can help you make the right decisions.

The Ed Huck Team



ED HUCK - TEAM LEADER, BROKER, REALTOR[®], CRS, ABR

Ed provides complete coverage for all of his buyers and sellers. In addition to managing the team, his responsibilities as the team broker include communicating with customers, updating buyers and sellers on a regular basis, negotiating all contracts, pricing properties appropriately, and preparing market analyses to name a just a few. Ed also oversees all of the marketing, property showings, and prospecting.



DANA HANEY - TRANSACTION COORDINATOR, REALTOR[®]

Dana is a licensed real estate agent and has a background in marketing/public relations which makes her a valuable addition to the team. She is responsible for all escrow follow-up, coordination of the listings, marketing and advertising, as well as the day-to-day office activities. Dana grew up in Northern Virginia and graduated from Virginia Tech. She currently lives in Elyria with her husband and son. She loves to ski, spend time with friends and family, read, and play with her two dogs and her cat.



KRISTA ANDERSON, LICENSED SALES PARTNER, REALTOR[®]

Krista has been a licensed real estate agent since 2003. She specializes in working with buyers to find them a home that suits their needs and expectations. With a strong background in customer service, Krista ensures that your home buying experience will be a happy and smooth one. Krista grew up in Sheffield Lake and currently resides in North Olmsted with her two children, Tessa and Andrew. She enjoys spending time with her family, reading, camping, and going to NASCAR races.



JULIE ALLEN, LICENSED SALES PARTNER, REALTOR[®]

Julie is a licensed real estate agent specializing in residential sales and new homes. Julie graduated from Kent State University with a B.A. Degree in Marketing & Communications. After college, she spent five years working in new home sales for various builders in Northeast Ohio. Her passion for helping people through the often challenging process of finding and/or building a new home is what make her love the real estate industry! A native of Northeast Ohio, Julie loves to spend time with family, friends and just having fun around town!



LINDSAY WHITE, LICENSED SALES PARTNER, REALTOR[®]

Lindsay is a licensed real estate agent with over 10 years of experience in customer service. She specializes in residential sales and enjoys helping buyers find the perfect home that fulfills their needs. Lindsay graduated from Ohio University where she focused her studies in business and communications. She grew up in Columbus, Ohio and currently resides in Bay Village with her husband. She enjoys traveling, running, biking, and spending time with family and friends.

The Ed Huck Team



MELANIE HILLENBRAND, LICENSED SALES PARTNER, REALTOR®

Melanie is a licensed real estate agent and specializes in listings and investment property. She is a graduate of Baldwin-Wallace College and a seasoned veteran in advertising and marketing. She currently resides in Westlake with her husband and two boys. Melanie is the epitome of a sports mom and can also be found with her husband cheering on her boys in football, basketball and baseball. She loves coffee, golf, horseback riding, decorating, helping others—and her two little Beagles.



JIM CHILLEMI, LICENSED SALES PARTNER, REALTOR®

Jim is a licensed real estate agent and specializes in residential sales. He was born and raised as a Clevelander. Living in Rocky River for 25 years has given him a keen understanding of the real estate market place. Prior to entering the real estate profession, he was the owner/operator of James Dominic's Italian restaurant in Westlake. Leisure time is spent playing racquetball, gardening or cooking for friends and family.

Community Involvement



Keller Williams and the Ed Huck Team are committed to helping the well being of our local communities. Our goal is to build awareness, raise funds, and volunteer in order to support the local charities we believe in.

Keller William Greater Cleveland West primarily supports families in need in Avon and Avon Lake. Additional aid is offered to the City of Westlake's Assistance Program and the Cleveland Sight Center.

The Ed Huck Team serves the initiatives above, but also chooses to take part in The American Cancer Society's Race for the Life every year and actively volunteers for contributes to the Make-A-Wish Foundation of Greater Ohio, Kentucky, and Indiana.

Working Relationship



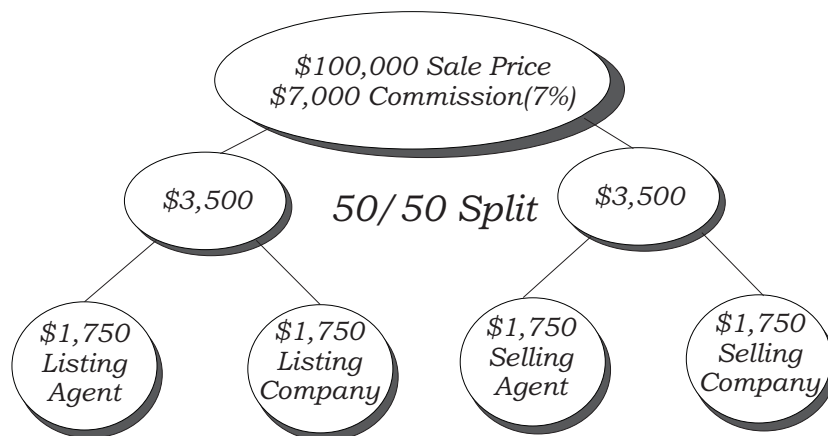
Hiring A Buyers Agent Is a Smart Move and The Best News is... The Seller Pays For It!

Buying a home is a process, not an event. Buyers and sellers who have a good business relationship with a Realtor are assured of the best service and least amount of problems. When a seller signs a listing agreement with a Realtor, they are placing their trust in the hands of the Realtor. When their Realtor sells the home, he or she is ensured to get compensated because of the listing agreement.

However, we take certain risks when working with buyers. Without a contract to insure our compensation, we rely only on trust. In exchange for the buyer's loyalty, we provide professional assistance to ensure a smooth transaction.

The diagram below show how most Realtors get paid:

**All Commissions
Are paid by the Seller.**



Once the commissions are paid the agent's expenses must be deducted. Unlike some people believe, Realtors are independent contractors and have to pay most of their own expenses.

Best Service in the Business!



2004 & 2005 Winner: Top 50 “Dream Makers”

For the two years Cleveland Magazine ran this contest, we were voted as one of the Top 50 Realtors in the area by other Realtors! Cleveland Magazine in partnership with the Cleveland Area Board of Realtors compiled a list of top-notch real estate agents (“Dream Makers”). We’re proud to say we were among the top 50 chosen for both years this award was in existence!



2004 & 2005 Winner: Five Star Real Estate Agent/Best in Client Satisfaction

Also for the two years that it was awarded, our customers voted that we provided Five Star Service to them! This is truly an honor because fewer than 7% of all licensed real estate agents in Northeast Ohio were selected. Northern Ohio Live magazine conducted a survey among people who had bought or sold a home in the last 12 months.

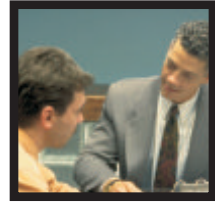
Please see the October 2004 and December 2005 issues of Northern Ohio Live Magazine for more details.



Ranked in Top 2% for Number of Homes Sold

In 2007 we sold 63 homes - that’s more than 1 a week! The average agent in the National Association of Realtors only sold approximately 7 homes total in 2007. Put our experience to work for you today!

Qualifying for a Mortgage



How much money do you want to spend for your house payment and how much do you qualify for?

These are the two most important questions that need to be answered. By answering a few questions we can determine your maximum monthly house payment and establish a price range for the homes we will be viewing. Because of new qualifying methods, you need to talk with a mortgage lender to get a more accurate idea of what the bank says you can afford.

TERMS

PITI Principal, Interest, Taxes and Insurance These are the major components of your monthly payment. NOTE: With less than 20% down payment, the bank usually requires PMI or MIP (Private Mortgage Insurance or Mortgage Insurance Premium). The buyer pays the monthly insurance premium, but the insurance protects the bank if the borrower defaults on the loan.

Pre-Qualified This is the process to determine your maximum monthly payment and the loan amount you can afford. This can be done by a Realtor or a Lender.

Pre-Approved Only a lender can pre-approve you for a home purchase. In this process, the lender will meet with you to determine your maximum monthly payment and mortgage based on current interest rates. The lender will order a credit report, verify your employment, and verify your deposits and accounts. Usually, the lender issues a certificate for a specific mortgage amount you have been approved for based on these specific rates and terms. After you find a home, the home is appraised and submitted for final approval.



Interest Rate Factor Chart

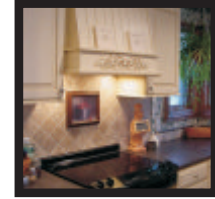
Factors per \$1000					
Interest Rate	Term 15 YRS	Term 30 YRS	Interest Rate	Term 15 YRS	Term 30 YRS
5	7.91	5.37	8.5	9.85	7.69
5.25	8.04	5.52	8.75	9.99	7.87
5.5	8.17	5.68	9	10.14	8.05
5.75	8.30	5.84	9.25	10.29	8.23
6	8.44	6.00	9.5	10.44	8.41
6.25	8.57	6.16	9.75	10.59	8.59
6.5	8.71	6.32	10	10.75	8.77
6.75	8.85	6.48	10.25	10.90	8.96
7	8.99	6.65	10.5	11.05	9.15
7.25	9.13	6.82	10.75	11.21	9.33
7.5	9.27	6.99	11	11.36	9.52
7.75	9.41	7.16	11.25	11.52	9.71
8	9.56	7.34	11.5	11.68	9.90
8.25	9.70	7.51	11.75	11.84	10.09

This chart will help you calculate your principal and interest payments. Start by finding the correct interest rate, then look across to the column to the desired term. That is the interest rate factor. This is the dollar amount per \$1,000. To calculate your principal and interest payment, multiply the factor by the total loan amount in \$1,000's.

Example	Interest rate	8%
	Term	30 yrs
	Factor per \$1000	7.34
	Total Mort	\$152,600
		$7.34 \times 152.6 = \$1,120$

To calculate your total monthly payment you need to add property taxes, home owner's insurance, mortgage insurance, association dues and/or other charges.

The Search



Ways We Will Help in The Search

The MLS Multiple Listing Service (MLS) The MLS is a computer database that contains information about thousands of homes available in our area. Using the information from your buyer's information checklist, we will help match you with the appropriate homes. We will also use a program in the MLS to let you know of the new listings that match your requirements, thereby saving you time. We can show you any home listed with any real estate company in the area, not just Keller Williams' listings.

Ads, Yard Signs and Open Houses We will also scan these sources for a match to your needs.

Networking We work closely with other Realtors to monitor new listings. This provides you with information as it happens. We also preview newly listed properties weekly, searching for a home that fits your needs.

Ways You Can Help in The Search

Yard Signs When you are out driving through areas looking at homes, note the addresses that interest you, then **CALL US**. We will provide you with detailed information on any property you ask for.

Ads In both newspapers and Homes Guides, if an ad catches your attention, note the address or MLS # and then **CALL US**. We will have the information regarding those homes for you ASAP.

Open Houses During your home search, you may find an open house advertised for a home that you might like. If you would like to attend that open house, please **CALL US** so we can register you for the open house.

* We are professionals who sell real estate for a living. Our compensation is based on our sole representation of you as a buyer. If you view an open house without us or without us pre-registering you to view that home, we will not get compensated for representing you. There is also a good chance the Realtor holding the home open represents the seller and they will not be able to represent you either. However, if you ask the Realtor holding the home open when you enter if they will honor us as your Realtor and they say yes, we can still represent you and get compensated. If you have any questions about open houses, please let us know.

One stop shopping with the Ed Huck Team and Keller Williams Realty!

Keys to Successful Negotiation

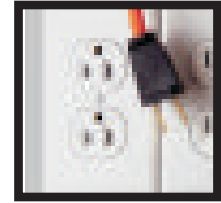
Negotiating the purchase agreement is perhaps the most stressful aspect of any real estate transaction. Most buyers and sellers want to arrive at a win-win agreement, but no one wants to feel that they compromised their position.

Below are a few tips and suggestions to turn negotiation into agreement:

- 1. Start with a fair offer.** There's no question that making an offer that is significantly below the current asking price is practically guaranteed to alienate the sellers. Your offer should be based on the market value of the home.
- 2. Identify the other side's priorities.** Not all negotiations revolve around price. For example, some sellers need extra time to move out of their home. Knowing what's most important to the party on the other side of the negotiation may help you get what's most important to you.
- 3. Leave it aside.** If you have a major sticking point that won't affect the overall outcome of the transaction (i.e. the purchase of appliances or cost of minor repairs), set the issue aside; resolve the major issues, then deal with the smaller point.
- 4. Meet in the middle.** Splitting the difference is a time-honored and often effective negotiating strategy.
- 5. Ask for advice.** Most Realtors are experienced negotiators. They've seen what works and what doesn't work in countless real estate transactions, and they have an established track record of bringing buyers and sellers together. We can advise you on negotiating strategies, win-win compromises and creative alternatives

As soon as both of the parties agree to the terms and conditions of the agreement, you'll be ready for the final step in buying the home – closing the sale.

Offer & Inspections



The Offer Once we have found the right home, it is time to formalize your offer in writing. At this time, we will need the earnest money from you, in the form of a check or a promissory note.

Presenting the Offer We will contact the listing agent as soon as we have a written offer and arrange an appointment with the seller. We will meet with the seller and the listing agent to present your offer. During the presentation, we will explain all of the details of your offer for the seller to review.

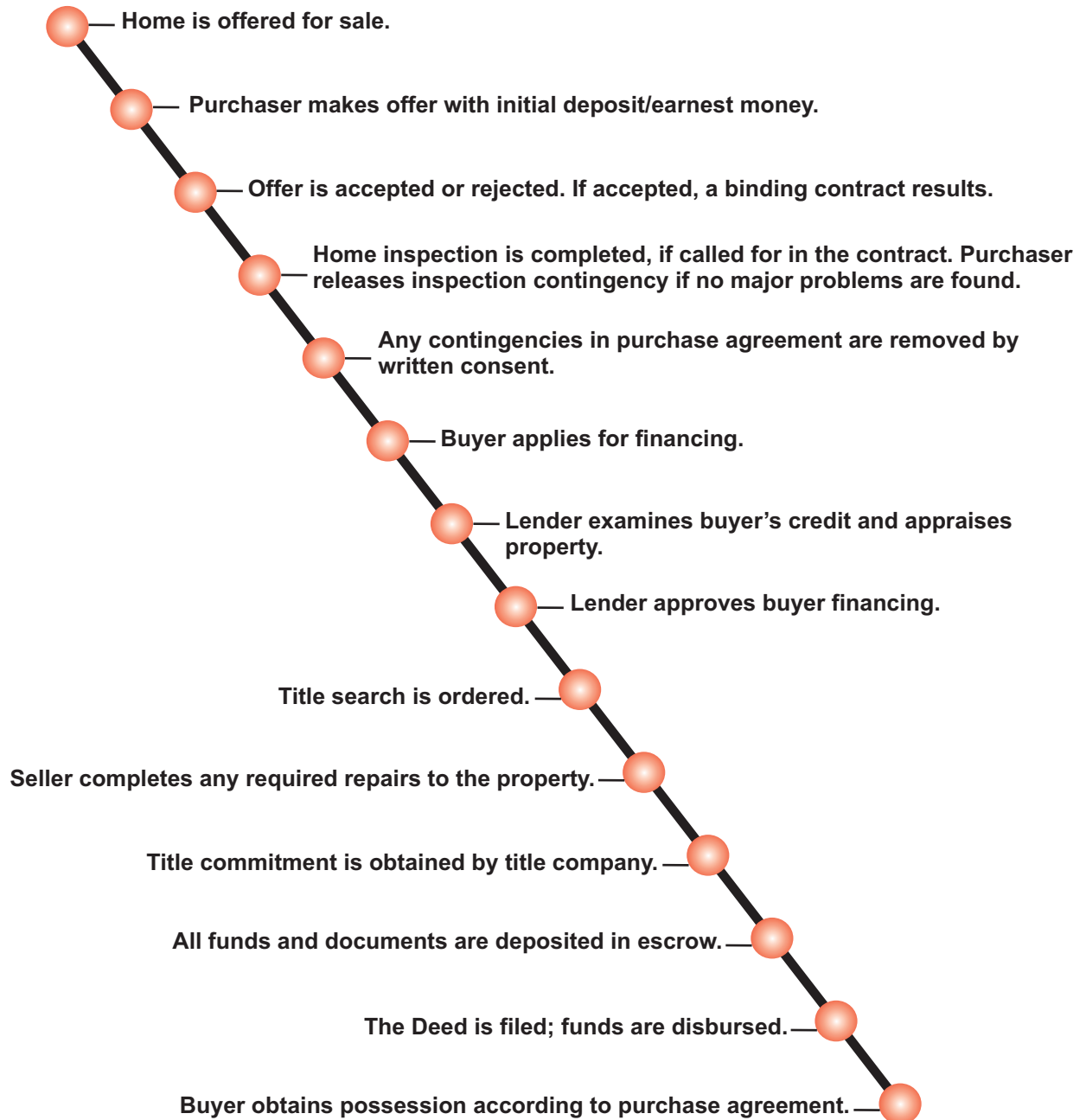
Acceptance If your offer is accepted as written, the seller will sign the paperwork and we will proceed through the rest of the home buying process. If your offer is not accepted as written, we will recommend that the seller make a counter offer so you may negotiate an acceptable contract, if desired.

Inspections After we have negotiated an acceptable contract, the next step is to have an inspection if you have asked for one in the contract. Typical inspections include: general home, lead-based paint, radon gas, wood boring insects, and septic and well water. But, you can ask for any kind of inspection you may want, ranging from a general home inspection to one specific mechanical or structural component inspected.



In most cases, having the home inspected by a professional is well worth the money. Keep in mind no home is perfect and the inspector will find items that need to be repaired. What you should be most concerned with are the major defects discovered during the inspection.

From Start to Finish: The Sale's Progression



Buyer's Expense Sheet



	When Due	Cost
<u>Earnest Money</u> Deposit for property. Credited towards your down payment.	1-4 days after contract signed	_____
<u>Home Inspections</u> General Home Radon Pest Other	1-7 days after contract signed	_____ _____ _____ _____
<u>Loan Application</u> Fee paid to bank or mortgage company to start processing loan.	1-7 days after contract signed	_____
<u>Homeowner's Insurance</u> Most lenders require 1 year insurance paid in full prior to transferring the title.	5-10 days prior to closing	_____
<u>Down Payment</u> The difference between the sales price and the mortgage amount.	2-10 days prior to closing	_____
<u>Closing Costs</u> Fees paid to lender, title company and escrow company.	2-10 days prior to closing	_____

Loan & Escrow



Selecting a Loan Your lender will provide you with information about many possible loan programs to fit your individual lifestyle, ability and needs. It is important to discuss your whole situation with your lender because they might have a program that fits your needs better than a standard 30-year fixed rate mortgage.

Application You will meet with the lender to complete your loan application. Loan applications generally cost \$250-\$350. This fee covers the appraisal of the property and credit report. The lender will estimate your closing costs and advise you of the approximate amount of money you will need to complete the transaction.

Approval Generally it takes 30-40 days to approve a loan, but with many of the computer automated loan systems lenders are using today, it can take much less time.

Escrow Process The escrow agent (usually works for the same company as the lender or the title company) coordinates the closing of the sale, handles the signing of the final paperwork, accepts the deposit of funds, assures that the conditions of the contract have been met, directs the transfer of ownership through filing of the deed, and distributes funds to the appropriate parties of the transaction. Both seller and buyer will receive settlement statements from the escrow agent itemizing their charges and credits.

Sample Buyer's Closing Costs

The information listed below is an example of sample closing costs to be used for estimation purposes only. Actual closing costs will vary from transaction to transaction.

Loan Information:

Purchase Price	\$ 150,000.00
Interest Rate	7%
Loan Period	30 years
Loan Amount	\$ 145,500.00
Assumable Loan Amount	\$ 0.00
Down Payment	\$ 4,500.00

Cash Requirements:

Title Insurance	\$ 562.50	HOA Dues	\$ 0.00
PMI (2 mos.)	\$ 218.25	Tax Service Fee	\$ 75.00
Transfer Fee	\$ 0.00	Loan Origination Fee	\$ 0.00
Shipping Fee	\$ 25.00	Appraisal Fee	\$ 400.00
Credit Report	\$ 50.00	Flood Certification Fee	\$ 26.00
Structural Insp.	\$ 0.00	Title Insurance Binder Fee	\$ 75.00
Points	\$ 0.00	Attorney/Title Examination	\$ 400.00
Recording Fee	\$ 40.00	Buyer's Home Warranty Plan	\$ 0.00
Home Inspection	\$ 85.00	Survey	\$ 100.00
VA Funding Fee	\$ 0.00	Underwriting/Processing/Docs Fees	\$ 300.00
Other Inspections	\$ 0.00	Appraisal Final Inspection Fee	\$ 0.00
Escrow Fee	\$ 325.00	Buyer's Transfer Fee	\$ 25.00

Total Estimated Closing Costs \$ 2,706.75

Extra Costs:

Estimated Pre-Paid Expenses:

Property Tax Reserve (3 mos)	\$ 450.00
Homeowner's Insurance (14 mos. reserve)	\$ 583.33
Pre-paid Interest	\$ 489.04
Total	\$1,522.37

Total Estimated Pre-paid Expenses	\$ 1,522.37
Total Closing Costs & Pre-paid Expenses	\$ 4,229.12

Down Payment	\$ 4,500.00
Less Allowable Closing Costs Paid by Seller	\$ 0.00
Estimated Total Cash Required	\$ 8,729.12

Estimated Monthly Cash Required:

Monthly Payment (P & I)	\$ 968.02
Assumable Monthly Payment (P & I)	\$ 0.00
Monthly Property Taxes	\$ 150.00
Monthly Insurance	\$ 41.67
Monthly PMI	\$ 109.13
Monthly HOA Dues	\$ 0.00
Total Estimated Monthly Payment	\$1,268.81

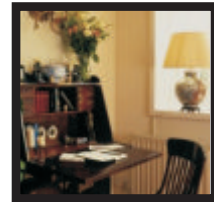
** 2 months of PITI cash reserves are required after closing **

Taking Title in Ohio

It's the function of the title company to ensure that your new home is legally yours following closing. The title company will research your property's prior ownership history and, once the search is complete, enable you to purchase a title insurance policy. This protects you, should someone make a claim to own all or a portion of your property.

Title insurance protects against many types of risks, including:

- Forged deeds or other documents
- Claims by previously undisclosed heirs
- Inaccurate descriptions of property and boundaries
- Mistakes in public records
- Fraudulent acts
- ... and many other problems



Forms of Ownership in Ohio

"Fee simple" ownership is the most common form of owning residential property in our state. It can be held as...

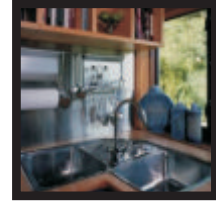
Tenants in Common: Two or more people buying property and owning it together, in either equal or unequal shares. If one of the parties dies, his/her interest is passed to heirs, not to the remaining "tenants."

Joint Tenants with the Right of Survivorship: Two or more persons sharing undivided interest in a property. Upon the death of one, his or her interest automatically passes to the surviving "tenants."

Transfer on Death: Effective in 2000, property owners may now designate on their deed the party or parties who should receive title after the owner is deceased. Very similar to naming a beneficiary, this form of deed creates no present interest in the property, but avoids probate and transfers immediately upon the death of the property owner.

Real estate interests may be conveyed by several types of deeds. In Ohio, these include general warranty deeds, limited warranty deeds, quit claim deeds and special purpose deeds. Your title company representative can explain each of them in greater detail.

Moving Tips and Time Line



Six Weeks Before You Move

- Make an inventory of everything to be moved. Decide what goes with you, what to sell at a garage sale or give away.
- Contact the moving companies for estimates.
- If your employer helps pay moving expenses, confirm what preparations, if any, you must make.
- If you're making your own moving arrangements, select a mover and get cartons and packing materials to start packing NOW.
- Contact your insurance agent for transfer coverage, especially for out-of-town moves.

Four Weeks Before You Move

- Notify individuals, companies, and institutions of your change of address. Don't forget your accountant, alumni association, appliance service contractors, attorney, banks, book clubs, catalog merchants, charitable organizations, credit cards, dentist, doctors, employer, frequent flier programs, insurance companies, IRAs, lending institutions, magazine and newspaper subscriptions, stockbroker and veterinarian.
- Contact the utility companies for refunds or deposits and establish turn-off dates.
- Dry clean clothes to be moved and pack them in protective wrappers.
- Service power mowers, boats, etc. that are to be moved; drain all gas and oil to prevent fire in the moving van.
- Make arrangements for the transfer of your children's school records.
- If your car or other possessions are not fully paid for, get permission to move them. Have your present bank arrange credit references for establishing new accounts in the city to which you are moving.
- Remove jewelry and other valuables to a safe deposit box to prevent loss during the move.
- Finalize arrangements with the moving company.
- Notify friends and relatives of your move.
- Give away your house plants, or arrange transportation. (Most moving companies will NOT move plants.)
- Contact the utility companies in your destination city to establish service in your new home. Inquire about fees or deposits and information requested.

Moving Tips and Time Line



Two Weeks Before You Move

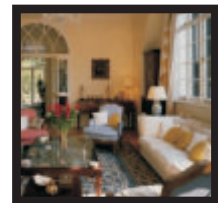
- Transfer or close the checking and saving accounts and move the contents of your safety deposit box to the bank in your new community. Arrange for payment of the moving company upon arrival at your new home.
- Call your local telephone company to establish a date for phone service to begin.
- Pack items you won't need over the next two weeks.
- Have the car serviced for your trip.
- Dispose of all flammable liquids such as spray paints, solvents and thinners and gasoline.
- Return/retrieve all borrowed/loaned items.
- Check and inventory all furniture for dents and scratches; notify the moving company of your inventory and compare on the final day.
- Cancel all newspapers, garden services, etc.
- Order checks with your new address.
- Make arrangements with your Realtor® to transfer keys, garage door openers, warranty papers, etc.
- Confirm arrangements with the moving company.

On Your Moving Day

- Plan to spend the entire day at the house. Last-minute decisions must be made by you.
- Hire a sitter or send the children to a friend's house for the day.
- Stay with the moving van's driver to oversee the inventory.
- Tell the packers and/or driver about fragile or precious items.
- Confirm arrival time with the moving company.
- Leave keys with your Realtor®.
- Make a final check of the entire house before leaving.

After Arriving at Your New Home

- Check pilot lights on the range, hot water heater and furnace.
- Install new batteries in smoke detectors.
- Notify the post office to begin mail delivery and obtain any mail that has been held for your arrival.
- Have your new address recorded on your driver's license.
- Register your car soon after arrival in a new state or you may incur a penalty.
- Visit city offices and register to vote.



What Customers are Saying



"Thank you for all that you did to help us find, close on, and move into our first house. You made a complex and confusing process seem simple and straight forward."

Trish and Bob Potter

"I believe that the services provided by Ed and his team were wonderful."

Mathew & Jennifer Pitts

"I couldn't have picked a better agent and his staff. They are great!"

Dee Hudock

"Above and beyond the normal and typical Realtor® service we expected. Keep doing what you are doing!"

Mike & Christina Kowalczyk

"Ed has helped us with a few transactions over the years and we have found him to be very professional and courteous. We have and will continue to recommend him to relatives and friends. We cannot say enough positive comments about him!"

Barry & Amy Schmit

"Ed was understanding of our needs and treated us professionally and with a friendly attitude. He made a point to stay in touch throughout the entire process."

Curt & Maureen Gross

"Ed was very professional and made us feel like we were his only clients. He did an excellent job!!!"

Chris and Darla Neumann

ED HUCK
team
Prepare to be Moved



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