



YOUR ULTIMATE GUIDE TO

# BUYING A HOME



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# 01

## Choose Your Agent



Choosing the real estate agent that you'll work alongside to buy your home is not a decision to take lightly.

Your agent should have a deep understanding of your goals, your market, and a track record for working diligently on behalf of you, their client.

Credentials, of course, are a plus- but what you can't see behind the numbers are the intangibles of always going the extra mile and genuinely caring deeply for clients.

I look forward to the opportunity of representing you and sharing this life milestone with you and your family.

*-Jessica Brenhaug*



# Jessica Brenhaug

## REAL ESTATE AGENT

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## ABOUT ME

Real estate wasn't always my plan, but I quickly discovered how much I love helping people buy and sell homes here in Hawaii. For me, it's not just about the transaction – it's about understanding your goals, making the process clear and smooth, and celebrating with you when you get the keys or close the deal.

I bring a mix of business sense, negotiation skills, and genuine care to every client I work with. I believe in being calm, honest, and ready to go the extra mile to get the best results. Whether you're buying your first home or moving on to your next chapter, I'd be honored to be your guide through it.

## CREDENTIALS

- Licensed Real Estate Agent, Hawaii
- Graduate Realtor Institute (GRI)
- Member of Honolulu Real Estate Board
- Member of National Association of Realtors

## What you can expect working with me

### *I'm Curious*

I want to have a clear understanding of your goals, who you are, and what your home means to you.

### *I'm Committed*

I bring my A-game to every transaction, and I'm committed to achieving the best possible outcome for my clients.

### *I'm Proactive*

I'm always one step ahead, anticipating potential roadblocks and finding creative solutions to overcome them.

### *I'm Personal*

I believe in building relationships with my clients because in the end, that's what leads to the best possible results.

# The Value of a Buyer's Agent



## Exclusive Representation for Your Interests

When you work with a buyer's agent, you've got someone in your corner whose only job is to look out for you. Unlike the listing agent, who represents the seller, I'm here to prioritize your needs, give you honest advice, and guide you with your best interests at heart.

## Access to Off-Market Listings

Sometimes the right home isn't on Zillow. I have access to listings that haven't hit the market yet, known as pocket listings, and that kind of insider knowledge can make all the difference when competition is high.

## In-Depth Market Insight

Knowing the neighborhood, the pricing trends, and what's going on behind the scenes matters. I keep a close eye on the market so you can make smart, informed choices, and maybe even find a hidden gem.

## Skilled Negotiation on Your Behalf

There's more to a great offer than just the number. I help you negotiate not just on price, but on the terms that protect your interests and give you the strongest position possible.

## Coordination of the Buying Process

From showing requests to final paperwork, I manage the moving parts so you don't have to. You'll always know what's coming next, and I'll keep everything on track behind the scenes.

## Insider Advice on Property Potential and Pitfalls

A pretty home isn't always a smart buy. I'll help you look beyond the surface to understand a home's true value, by spotting red flags, understanding resale potential, and making sure you're buying with eyes wide open.





# 02

## The Home Buying Process

### From pre-approvals to the closing table!

Welcome to the journey of finding your next home! I'm so glad you're here. As your Realtor, I'm excited to walk you through the process, answer your questions, and make sure you feel supported every step of the way.

This guide is designed to give you a clear, helpful overview of what to expect; from the first conversation to the final keys in hand.

Inside, you'll find everything from tips on navigating the mortgage process to a lender questionnaire, a showing checklist, insights on making offers, what happens once you're under contract, how to prepare for inspections, and what to expect at closing. It's all here, laid out step by step.

My goal is to make sure this process feels smooth, transparent, and tailored to your needs. You don't have to figure this out alone. I've got you.



# The Home Buying Process *at a Glance*

01

## Preparation Phase

Start by assessing your finances and getting pre-approved for a mortgage to understand your budget.

3-6 MONTHS OUT

02

## Search & Offer

Explore homes within your budget, select your ideal property, and make a competitive offer.

25-40 DAYS OUT

03

## Under Contract

Conduct a home inspection, negotiate any necessary repairs, and finalize your mortgage details.

21-30 DAYS OUT

04

## Closing Preparation

Review your closing disclosure, confirm your moving plans, and prepare any required documents or payments.

3-5 DAYS OUT

05

## Closing Day

Sign all necessary paperwork to officially transfer ownership, receiving the keys to your new home.

0 DAYS OUT

06

## Post Closing

Update your address, set up utilities, and consider a home warranty for peace of mind in your new residence.

1-7 DAYS AFTER

# 03

## The Mortgage Process

### Let's talk finances

The first step in the home buying process is figuring out how much you can borrow. That starts by meeting with a local lender and getting pre-approved. I always recommend talking to a few lenders so you can compare options and find someone who feels like the right fit.

Pre-approval letters are typically valid for 30 to 90 days, so it's smart to start the conversation early, but hold off on pulling the trigger until you're confident you're ready to make a move.

In the next section, you'll find a list of helpful questions to ask your lender. These will help you get a clear picture of what's being offered and how it all works.

Understanding your loan terms upfront is one of the best ways to set yourself up for long-term success in your new home.





# Lender Questionnaire

**NAME:** \_\_\_\_\_ **COMPANY:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_ **EMAIL:** \_\_\_\_\_

What type of loan do you recommend for me and why?

Do I qualify for down payment assistance programs?

What is the interest rate? What is the APR?

Will I pay mortgage insurance?

What will my monthly payment be?

Can I lock in an interest rate? If so for how long? Are there fees associated?

What will my closing costs be? Are they a part of my loan, or will I pay them at closing?

# 04

## Consider Wants & Needs

### Get clear on non-negotiables

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home. Needs are the non-negotiable. Wants are the ones you'd like to have, but you can add or change down the road.

*Remember you can't change the lot, the location, or the price you paid.*

#### NEEDS MIGHT LOOK LIKE

- ✓ Enough bedrooms for your family
- ✓ First floor master bedroom
- ✓ Close proximity to work or school
- ✓ Yard for children or pets

#### WANTS MIGHT LOOK LIKE

- ✓ Specific paint or exterior color
- ✓ Fenced-in backyard
- ✓ Specific flooring
- ✓ Walk-in shower or double vanity





# Determine Your Wants vs. Needs

01) Write down everything you'd like to have in your ideal home. Don't hold back – this is your raw list.

02) Next, prioritize each of these on a scale of 1 (unnecessary) to 10 (absolutely crucial).

03) In the column to the right, check off what is a want and what is a need based on your rankings.



# 05

## The Home Search Process

### Finding “the one”

Now that your wants vs. needs list is ready, the fun part starts! It's time to browse listings and pick the homes you want to see in person. Here are a few things to keep in mind:

**Use the search filters, but don't go wild.** Too many filters can limit your options. Keep your search open enough to explore.

**Add \$25k-\$50k to your max price.** There's often room to negotiate, so don't skip slightly over-budget homes.

**Check Google Street View.** Photos can be deceiving. A quick street view shows the real vibe of the home and neighborhood.

**Jot down the MLS number & address.**

Send me your list and I'll reach out to the listing agents for more info.

**The house is “pending”... now what?** Some pending deals fall through. It's okay to keep the home on your list.

**Look for some time in your calendar.** Tours often take longer than expected. Hold more time than you think you'll need.



# Home Search Worksheet

What area(s) are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What are the top 5 most important things in your future home?

What is a non-negotiable feature or aspect needed your future home?

Anything else we should keep in mind during our search?

# 06

## It's Time for Showings!

### Get ready for the fun part

You've done the groundwork, and now the fun part begins. Touring homes in person gives you a whole new perspective! Here's what to keep in mind while you're out there.

**Review your list and your budget.** Keep this top of mind so you stay clear and focused.

**Snap some photos or video.** It'll help you remember each home later.

**Think about the lot, size, and location.** These are things you can't change.

**Watch for structural issues.** Check for cracks, water damage, or sloping floors.

**Notice noise levels.** Listen for traffic, neighbors, or anything loud.

**Examine the roof for leaks, missing shingles, or other damage.** Look for leaks, missing shingles, or signs of damage.

**Consider layout & space.** Make sure the space fits your lifestyle and flow.

**Look past decor & staging.** Staging and paint won't be there forever!

**Think about resale.** Ask about past appreciation and market history.





# Showing Checklist

| ADDRESS  | EXTERIOR RATING (1-10)                       | INTERIOR RATING (1-10) |
|--|--|------------------------|
| <input type="text"/>                                     | <input type="text"/>                         | <input type="text"/>   |
| LIST 3 PROS OF THE HOME:                                 | LIST 3 CONS OF THE HOME:                     |                        |
| <input type="text"/>                                     | <input type="text"/>                         |                        |
| TOOK VIDEOS / PHOTOS                                     | INITIAL REACTION (CIRCLE)                    |                        |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | NO   MAYBE   VERY INTERESTED   IT'S THE ONE! |                        |

| ADDRESS  | EXTERIOR RATING (1-10)                       | INTERIOR RATING (1-10) |
|--|--|------------------------|
| <input type="text"/>                                     | <input type="text"/>                         | <input type="text"/>   |
| LIST 3 PROS OF THE HOME:                                 | LIST 3 CONS OF THE HOME:                     |                        |
| <input type="text"/>                                     | <input type="text"/>                         |                        |
| TOOK VIDEOS / PHOTOS                                     | INITIAL REACTION (CIRCLE)                    |                        |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | NO   MAYBE   VERY INTERESTED   IT'S THE ONE! |                        |

# 07

## Writing Your Offer

### Let's make it stand out

So you think you've found "the one" and you're ready to make an offer that sellers can't resist. Let's talk strategy. These are my go-to tips for writing a strong offer that stands out:

**Include a pre-approval letter.**

Show the sellers you're serious, ready, and able to buy.

**Lean on a trusted agent.**

I'll help you write an offer that gives you the edge you need.

**Put your best foot, and price, forward.**

You may only get one shot, so lean on comps and let's make it count.

**Use a friendly tone.**

Let them know you love their home and that you're easy to work with.

**Propose to close quickly.** Only include contingencies if absolutely necessary. Be upfront.

**Be ready for a counter.** It's normal for sellers to negotiate. A counter offer just means they're interested.



# 08

## You're Under Contract

### Cue the confetti!

You're well on your way to your new home sweet home. Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

**Provide an Earnest Money Deposit.** This shows you're serious about moving forward. It's held in escrow until closing and applied toward your purchase.

**Schedule Home Inspection.** Book this early. If anything major comes up, we'll talk through your options for repairs, credits, or next steps.

**Order Appraisal.** Your lender handles this part. If the value comes in low, we may need to renegotiate or come up with a solution together.

**Finalize the Loan.**

Submit your documents and keep an eye out for updates as your loan goes through underwriting.

**Title Search.** A title company will check that the home is free of legal issues or ownership disputes.

**Final walk-through.**

Before closing, we'll do one last check to make sure the home is in the condition we expect.

**Signing and closing.**

After you sign and the sale is recorded, you get your keys!





# Under Contract Checklist

## Send Escrow Deposit

Escrow deposit amount:

Escrow deposit recipient:

*Be very careful when wiring funds.*

*Never trust wiring instructions sent via email.*

## Begin Loan Application

Start your loan application within 5 days from the executed contract date.

*During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards, as any of these activities could alter your qualifications.*

## Schedule Inspections

The last day to renegotiate or cancel the contract due to issues revealed by the inspections is:

## Obtain Home Insurance

Contact insurance companies for quotes before the end of the inspection period.

# Important Dates

EXECUTED CONTRACT DATE

ESCROW DEPOSITS DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY

HOME  
ADDRESS

TITLE  
COMPANY

PURCHASE  
PRICE

ESCROW  
DEPOSIT

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Inspections & Insurance

## Make sure you're covered

The inspection helps uncover hidden issues you wouldn't catch on a casual walk-through. You'll get a written report with the results.

### **What is the "inspection period"?**

This is the time after your offer is accepted when you can complete inspections. It usually lasts 7 to 30 days. If we find anything major, we can ask the seller to fix it or adjust the price.

### **The home seems fine, do I really need a home inspection?**

Yes. Even homes that look great can have expensive issues like leaks, termites, or electrical problems. It's a smart step for peace of mind.

### **When should I schedule the inspection?**

Right away. The sooner we schedule it, the more time we have to review the report and request any repairs before the deadline.

### **What about home insurance?**

As soon as we're under contract, start comparing insurance options. Your lender will want to see proof of coverage before they approve the loan.



# Inspections Cheat Sheet

| INSPECTION TYPE             | DESCRIPTION   | AVERAGE COST   |
|-----------------------------|---|--|
| <b>STANDARD</b>             | The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components. | <b>\$400-\$1000<br/>depending on<br/>property size</b> |
| <b>WDO</b>                  | The WDO Inspection is the Wood-Destroying Organism Inspection. Ask your lender if your loan requires any certain inspections such as a WDO inspection.  | <b>\$300-\$800<br/>depending on<br/>property size</b>  |
| <b>LEAD-BASED<br/>PAINT</b> | If the home was built prior to 1978, a lead-based paint inspection is recommended   | <b>\$300-\$700<br/>depending on<br/>property size</b>  |

## Trusted Inspection Companies

### **SIGNATURE INSPECTION HAWAII**

signatureinspection  
shawaii.com

### **DIAMOND HEAD HOME INSPECTIONS**

diamondheadhom  
einspections.com

### **PARADISE HOME INSPECTIONS**

paradiseinspections  
hi.com

# Pre-Closing Checklist

## BRAVO! HERE'S WHAT YOU'VE COMPLETED SO FAR:

- X **Under contract**
- X **Inspections**
- X **Obtain home insurance**

## THE CLOSING TABLE IS NEAR! HERE'S WHAT'S NEXT:

### Order Appraisal

Your lender will order an appraisal once inspections are done. This checks that the home's value matches the price, so you don't overpay. If the value comes in low, we may need to renegotiate.

*The contract depends on the appraisal matching or exceeding the purchase price. If it doesn't, it's back to the drawing board!*

### Obtain Mortgage

You'll need to start your mortgage application within 5 days of the accepted contract. Your lender will then work on full loan approval leading up to closing.

### Conduct Survey

If there's no recent survey, one will be ordered. It maps the property lines and flags any issues. The title company requests it, and it's paid for by the seller as part of their closing costs.

# TIP

It is very important not to make any major job changes, purchases, or open new credit cards, as any of these activities could alter your qualifications for a loan.

### Title Search

The title company will check the property's legal history to make sure there are no unpaid taxes, liens, leases, or other issues that could affect your ownership. They'll confirm that the seller has the legal right to transfer the title to you.

Once everything checks out, they'll issue a title insurance policy to protect you and your lender from future claims or legal fees. This is a key step to make sure your new home is truly yours, free and clear.

### Clear to Close

This means your lender has given the green light. You're officially in the home stretch, and closing day is just around the corner.



# 10

## It's Closing Time!

Alexa, play “Home Sweet Home” by Mötley Crüe.

You've received the magic phrase “clear-to-close” and we've scheduled our signing day. Here's what to expect from the closing process:

**First, schedule the final walk-through** to confirm the seller made the repairs that were agreed upon. We'll also make sure the home is in the same condition as when you went under contract. The walk-through usually happens right before signing.

**What happens at signing day?** You'll sign the final paperwork, pay any remaining closing costs, and make your down payment.

**What should I bring?** Bring a photo ID and a cashier's check for any remaining costs. Get ready to sign your name a *lot*.

**Funding and Recording.** Once everything is signed and the money is transferred, the title company sends the documents to be recorded. Recording usually takes three business days.

**Get a hold of those keys and celebrate!** We made it. Time to pop the bubbly, take the photo, and start your next chapter.



# The Home Loan

## **HOW MUCH DO I NEED TO SAVE UP FOR A DOWN PAYMENT?**

5% is a good place to start. The average first time buyer puts down 7%. You can work with a mortgage lender to play around with numbers and see how your downpayment amount offsets your monthly payment, and especially with how PMI works.

## **HOW DO I KNOW IF I QUALIFY AND HOW MUCH I CAN AFFORD?**

Contact a mortgage lender to get pre-approval for a loan. The lender will ask you some basic questions about your income and debts and can tell you what amount you can be approved for, and how much your mortgage payments will be.

## **WHAT DOES THE LENDER NEED FROM ME TO GIVE ME A LOAN?**

Usually, you are asked to provide your last two tax returns to show proof of income. You should also provide recent bank and credit card statements and proof of your current pay. You will also be asked for your SSN so they can run a credit check.

## **WHAT'S THE DIFFERENCE BETWEEN PRE-APPROVED AND PRE-QUALIFIED?**

While often used interchangeably, these terms don't mean the same thing. Pre-qualification is an estimate of what you may be approved for based only on the verbal information you provide. Pre-approval means the lender has verified your income and debt information and run a credit check.

## **HOW DO I KNOW WHICH MORTGAGE OPTION IS RIGHT FOR ME?**

Your mortgage lender is the best person to advise you on this question. Their products and qualifications change from time to time, so they would know best what products are available to meet your needs.

## **DO YOU HAVE A MORTGAGE LENDER I CAN TALK TO?**

Yes, absolutely! I have a few that I work with that I can happily refer to you. Just ask and I'll connect you. You are welcome to use your own if you have someone in mind as well.

## **WHEN SHOULD I GET PRE-APPROVED?**

About 3-6 months out from when you'd like to move. If that has already passed, no worries! Pre-approvals only take about 2-3 days, you just want to have that pre-approval before you begin shopping.

# The Home Search

## **WHAT SHOULD I DO WHEN I SEE A HOUSE ONLINE THAT I LIKE?**

Text me, your buyer's agent: the agent you are working with to find your home. It's best that you work with one real estate agent throughout your search. That agent learns what you like and dislike and will invest a lot of time vetting properties for you. That person also represents your best interests only. When you call the agent advertising the home, you are dealing with the seller's agent, so, while they can assist you, they are also representing the seller's best interest.

## **CAN YOU SHOW ME A HOUSE IF IT'S NOT YOUR LISTING?**

Absolutely. As a buyer's agent, I can show you any house listed in our MLS system, and I will contact FSBO sellers on your behalf. As mentioned above, working with me as your buyer's agent ensures that your best interests are protected.

## **HOW DO WE WRITE AN OFFER?**

When you find the property you want to make an offer on, I will run a Comparative Market Analysis (CMA) to help you determine a fair offer amount. I will also guide you through the additional terms of the contract, such as the escrow amount, closing date, and any additional terms you want to be added to the offer. I will write the offer on a contract form and submit it to the seller's agent.

## **WHAT IF I WANT TO BACK OUT OF A CONTRACT?**

You always have the right to back out of the purchase within 8 days as long as we have an inspection contingency. When the contract is contingent on a property inspection, you usually have the right to cancel for any reason during the inspection period. Once the inspection period has passed, you cannot back out and keep your deposit unless the seller agrees, or an additional term has not been met.

## **WHAT HAPPENS IF THERE ARE OTHER OFFERS ON THE HOUSE I LOVE?**

If a seller receives multiple offers on their home, usually their agent will inform the buyer's that multiple offers have been received and the buyers have another opportunity to alter their original offer to present their "highest and best" offer. Keep in mind that many factors may influence the seller in addition to the offer price, such as the down payment amount, closing date, and inspection terms.

## **WHAT HAPPENS WHEN MY OFFER GETS ACCEPTED?**

Once both parties have agreed on all terms and signed the contract, your escrow deposit must be made and I schedule the home inspection. Your lender will receive a copy of the contract and will begin processing your mortgage application.

# Under Contract

## **WHAT DOES "UNDER CONTRACT" MEAN?**

Under contract means that all parties have agreed on terms, have signed the contract, and the signed contract has been delivered to both buyer and seller. Payment of the escrow deposit is expected but is not a requirement to make a binding contract.

## **WHAT IS EMD?**

The earnest money deposit is money that is offered with an offer, or as soon as an offer is accepted, to show the seller that you are serious about moving forward with the purchase of the home. Because you forfeit this deposit if you back out of the purchase for any reason not allowed for in the contract, the larger the escrow deposit, the more seriously your offer is taken. This deposit is part of your downpayment, not in addition to.

## **DO I NEED AN INSPECTION?**

I always recommend that you have a home inspection done. In the scheme of things, paying a few hundred dollars to have peace of mind that there are no hidden dangers or problems is well worth the money.

## **HOW MUCH ARE INSPECTIONS?**

The cost of the home inspection depends on the size of the house and additional inspections requested, such as swimming pool, septic tank, termites, insurance four-point (HVAC, plumbing, roof, and electrical,) wind mitigation, and radon. An average home inspection, without additional inspections, is about \$350-\$600.

## **WHAT IF MY LOAN DOESN'T GET APPROVED?**

If you have gone through the pre-approval process and have been forthcoming with all the information requested by your lender, it's unlikely you will be turned down. Make sure you do not change jobs, purchase big-ticket items on credit, take out a car or boat loan, or open any other new credit accounts while your mortgage is being processed. In most cases, your loan contingency will allow you to back out of the home if necessary.

## **WHEN CAN I START MOVING?**

When you have the keys! When you are financing your purchase, it takes about 3-4 weeks for your loan to be processed. Once the lender gives the all-clear, closing is scheduled. You will sign your loan documents and both parties will sign documents transferring ownership to you. Unless other arrangements have been agreed upon by both parties, the sellers should have completely vacated the home when they sign the closing papers. You can have your belongings ready to move, and a moving company scheduled before you go to closing.



# Vocab to Know

## ACTIVE

The property is actively for sale and on the market. The sellers may have received offers but have not accepted any yet.

## ADJUSTABLE-RATE MORTGAGE (ARM)

After an introductory period that could be 3, 5, 7 or 10 years, the interest rate on an adjustable-rate mortgage will be adjusted by the lender by current interest rates.

## BACK ON MARKET

This property was under contract with another buyer and their contract fell through, so it is active again.

## CMA

Comparative market analysis or competitive market analysis. A CMA compares the sales price of similar properties in the area to help determine the price of a property.

## CLOSING COSTS

The fees that the buyer and seller will owe associated with the home-buying process, such as the real estate brokerage commission and title insurance. Most are paid by the buyer, but the seller pays for some.

## CONTINGENCY

A provision of the contract that keeps the agreement from being fully legally binding until a certain condition is met. For example, the purchase of a home can be contingent upon the buyer selling their home first.

## DOWN PAYMENT

The sum in cash that you can afford to pay at the time of purchase. A conventional loan down payment is usually between 5%-20% of the sales price, but other types of financing require as little as 0%-3.5%. A mortgage lender can tell you what types of loans you qualify for.

## EXPIRED

A listing has expired and is no longer active, usually because it didn't sell in the amount of time agreed upon by the listing agent and the owner of the home. If you see an Expired listing, the owner may still be interested in selling.

## FIXED-RATE MORTGAGE

This mortgage's interest rate will never change, even if the term of the loan is 30 years.

## FSBO

For Sale by Owner. Often pronounced "fisbo" The owner of the home has it listed without an agent representation. A Buyer's agent can usually still show the home, as many FSBOs will agree to work agents representing a buyer.

## INTEREST

A percentage of the principal that you borrowed from the bank. The rate can fluctuate daily.

## LISTING

The word "listing" is typically used to refer to the for-sale home itself, although it technically means the agreement between the broker and the owner of the home to market and sell the property.

# Vocab to Know

## **MLS**

The Multiple Listing Service. The MLS is used to search for and list properties. They collect, compile and distribute all information about homes listed for sale. Membership isn't open to the general public, although selected MLS data may be sold to real estate listing websites.

## **PENDING**

The property owner has accepted an offer and are under contract with a buyer. Their agreement may be contingent upon a variety of contingencies: inspections, appraisal, financing, and more. The home is not sold just yet.

## **PRINCIPAL**

After you make a down payment, the rest of the money you owe on your home is called the principal. This is what you will be paying monthly and paying interest on.

## **TEMPORARILY OFF THE MARKET (TOM)**

The owner has decided to take the listing off the market for an undetermined amount of time. Typically this is because work is being done, or the home is unavailable for showings at the time. It will most likely be back on the market soon.

## **TITLE INSURANCE**

An insurance policy that protects a mortgage lender's or owner's interest in real property from assorted types of fraudulent claims of ownership.

## **WITHDRAWN**

The listing was withdrawn from the market. This could be for various reasons: The owners may have decided they do not want to sell anymore, or maybe they didn't like the offers they received. If you love the listing, we can still reach out and try.



PART TWO

# Congratulations, New Homeowner!

Resources to help you with the move  
and settling into your new home.

## 4-6 WEEKS BEFORE MOVING

- |  |  |
|--|--|
| <input type="checkbox"/> Declutter, discard & donate                               | <input type="checkbox"/> Choose a mover and sign contract                                |
| <input type="checkbox"/> Collect quotes from moving companies                      | <input type="checkbox"/> Create a file of moving-related papers and receipts             |
| <input type="checkbox"/> Locate schools, healthcare providers in your new location | <input type="checkbox"/> Contact homeowner's insurance agent about coverage for moving   |
| <input type="checkbox"/> Secure off-site storage if needed                         | <input type="checkbox"/> Contact insurance companies to arrange for coverage in new home |

## 3-4 WEEKS BEFORE MOVING

Notify the following about your change of address:

- ☐ Banks + Post Office
- ☐ Credit Card Companies
- ☐ Insurance Companies

Notify utility companies of date to discontinue or transfer service

- |                                   |                                   |
|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Electric | <input type="checkbox"/> Gas      |
| <input type="checkbox"/> Water    | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Trash    | <input type="checkbox"/> TV       |

## 2-3 WEEKS BEFORE MOVING

- |  |   |
|--|---|
| <input type="checkbox"/> Notify DMV of new address   | <input type="checkbox"/> Close/open bank accounts                               |
| <input type="checkbox"/> Discontinue additional home services (housekeeper, gardener/lawn service) | <input type="checkbox"/> Arrange for child and pet care on moving day           |
| <input type="checkbox"/> Start using up things you can't move, such as perishables                 | <input type="checkbox"/> Notify HOA about upcoming move, reserve elevator usage |

## 1 WEEK BEFORE MOVING

- |  |  |
|--|--|
| <input type="checkbox"/> Confirm final arrangements                          | <input type="checkbox"/> Take a picture in your home                         |
| <input type="checkbox"/> Arrange transportation for your pets and plants     | <input type="checkbox"/> Pack an essentials box for quick access at new home |
| <input type="checkbox"/> Review your moving-day plan with the moving company | <input type="checkbox"/> Label moving boxes with the contents inside         |



## Systems & Appliance Info

# Maintenance Log

MAINTENANCE PERFORMED

DATE

COST

PERFORMED BY

MAINTENANCE PERFORMED

DATE

COST

PERFORMED BY

# Paint Tracker

| LIVING ROOM |
|-------------|
|             |

| KITCHEN |
|---------|
|         |

| DINING ROOM |
|-------------|
|             |

| LAUNDRY ROOM |
|--------------|
|              |

| PRIMARY BEDROOM |
|-----------------|
|                 |

| EXTERIOR |
|----------|
| BODY:    |
| TRIM:    |
| DOOR:    |
| GARAGE:  |
| DECK:    |

| OFFICE |
|--------|
|        |

| POWDER BATH |
|-------------|
|             |

| SPARE BEDROOM |
|---------------|
|               |

# Contractor List

|          |
|----------|
| SERVICE: |
| NAME:    |
| PHONE:   |
| EMAIL:   |

|          |
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| SERVICE: |
| NAME:    |
| PHONE:   |
| EMAIL:   |

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| NAME:    |
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| EMAIL:   |

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| SERVICE: |
| NAME:    |
| PHONE:   |
| EMAIL:   |





# THANK YOU

Thank you for trusting me with your home search. I'm here for any questions or concerns you have about your new home. If you're satisfied with my service, reviews and referrals are greatly appreciated.

- Jessica  
Brenhaug

Please help my business grow!



Zillow

WRITE A REVIEW



FOLLOW ALONG

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[jessica.brenhaug@cbrealty.com](mailto:jessica.brenhaug@cbrealty.com)