

SOLD

Now That
You've Sold
Your Home...



Get \$500 off your origination fee and get the lowest monthly payments* in the state (3 1/2 % Interest Rates).



Get \$500 when the people buying your home get their mortgage with Security National Mortgage Company.

| | |
|--|--|
| <p>ESTIMATED GOOD FAITH</p> <p>ORIGINATION - 1% OF LOAN AMOUNT DISCOUNT - \$0 CREDIT REPORT - \$18.00 LENDER FEE'S - \$525.00 (UNDERWRITING, DOC PREP, FLOOD CERT, WIRE, TAX SERVICE FEE)</p> |  |
| <p>OTHER THIRD PARTY FEES</p> <p>(ESTIMATES BASED ON YOUR CHOICE)</p> <p>TITLE CLOSING FEE - \$125.00 TITLE INSURANCE - DEPENDS ON LOAN AMOUNT RECORDING \$40 MORTGAGE, \$75 RELEASE</p> | |
| <p>CLOSE WITH US AND WE WILL SUBTRACT \$500.00 OFF YOUR ORIGINATION FEE.</p> <p>HAVE THE BUYER PURCHASING YOUR HOME CLOSE WITH US AND SUBTRACT AN ADDITIONAL \$500.00 OFF.</p> | <p>5300 South 360 West Murray, UT 84123</p> <p>801.287.8323 Office 801.599.7447 Cell</p> <p>www.SecurityNationalMortgage.com * some restrictions apply *</p> |
| <p>Call Now!</p> | |

OUR MOTTO IS EXCELLENCE

Moving Tips



Moving can be a frantic time. There's a lot to do and sometimes it's easy to forget some of the important details. Here's a handy checklist to reduce the stress and make sure everything gets handled.

We've done our best to cover all the details so moving to your new home will be an enjoyable experience, rather than a headache. This checklist will help you stay on track.

TWO MONTHS BEFORE

| | |
|--------------------------|--|
| <input type="checkbox"/> | Create a file folder or binder to keep all receipts, bids, invoices, contracts, lists and notes. |
| <input type="checkbox"/> | Get rid of anything you don't need. |
| <input type="checkbox"/> | Separately handle the disposal of toxic household chemicals like old paint. |
| <input type="checkbox"/> | Make a list of everything you're taking to your new home. |
| <input type="checkbox"/> | Determine replacement value of all items for insurance purposes. Get appraisal on high-priced items. |
| <input type="checkbox"/> | Arrange house financing and set tentative closing dates. Call Security National Mortgage Company at 801.287.8323 for rates as low as 3.5 %. |
| <input type="checkbox"/> | Create a budget for moving expenses and begin to solicit bids from your vendors. |
| <input type="checkbox"/> | Create a list of purchases you'll need to make in your new home and set a budget. |
| <input type="checkbox"/> | Create a calendar time table for key dates between now and your moving day. |
| <input type="checkbox"/> | Check with your accountant or the IRS to determine expenses that are tax deductible. |
| <input type="checkbox"/> | Start packing off-season clothing and equipment. |
| <input type="checkbox"/> | Add any personal items to this checklist. |
| <input type="checkbox"/> | Get new prescriptions from doctor. |
| <input type="checkbox"/> | Evaluate any travel expenses associated with airlines, hotels and car rental agencies to determine prices and availability. Make reservations early to reduce overall costs. |
| <input type="checkbox"/> | Start updating your address book of friends, business associates and relatives. |
| <input type="checkbox"/> | Contact the IRS and request Publication 521: Tax Information on Moving Expenses. |
| <input type="checkbox"/> | Create a floor plan of your new home for appliance and furniture placement. |



ONE MONTH BEFORE

| | |
|--------------------------|---|
| <input type="checkbox"/> | Get copies of dental, veterinary and medical records if relocating. |
| <input type="checkbox"/> | Study your company relocation policy to determine which expenses are reimbursable. |
| <input type="checkbox"/> | Contact Chamber of Commerce in new city and request a relocation package. |
| <input type="checkbox"/> | Notify children's schools to transfer records to new school. Make sure the records have a raised seal. Contact new schools. |
| <input type="checkbox"/> | If moving out of a multi-storied complex, arrange for elevator on the day of the move. |
| <input type="checkbox"/> | Change the address on your driver's license. |
| <input type="checkbox"/> | Gather and return any library books. |
| <input type="checkbox"/> | List and collect any loaned out items. |
| <input type="checkbox"/> | Make arrangements to connect utilities at your new home, especially Internet. |
| <input type="checkbox"/> | Carefully dispose of flammables. These shouldn't be packed. Drain lawn mowers and other gas powered tools. |
| <input type="checkbox"/> | Use up perishables. |
| <input type="checkbox"/> | Donate, sell or hold a yard sale for unwanted items. |
| <input type="checkbox"/> | If using a moving company, get at least three bids. |
| <input type="checkbox"/> | Determine what you're packing and what the movers will pack. |
| <input type="checkbox"/> | If self-moving, purchase boxes, tape, markers, newspapers and twine. |
| <input type="checkbox"/> | Consider moving insurance for valuable antiques and collectibles. |
| <input type="checkbox"/> | Have your car serviced. |
| <input type="checkbox"/> | Subscribe to newspaper in new town to learn more about the community. |
| <input type="checkbox"/> | Make arrangements for any storage needs. |
| <input type="checkbox"/> | Clean all closets and drawers. |
| <input type="checkbox"/> | Arrange for the repair or cleaning of drapes, furniture and carpets. |
| <input type="checkbox"/> | If your house won't be occupied after you move, arrange for maintenance. |
| <input type="checkbox"/> | Check with your insurance company to determine how your belongings are covered. |
| <input type="checkbox"/> | Check to see if you need any moving permits. |
| <input type="checkbox"/> | Hold your moving sale if this is part of your plans. |
| <input type="checkbox"/> | Request payment records from utility companies to avoid paying deposits in new city. |

Change of Address

| | | | |
|--------------------------------------|------------------------------------|--------------------------|---|
| <input type="checkbox"/> | Friends and Family | <input type="checkbox"/> | Credit Card companies |
| <input type="checkbox"/> | Newspapers and magazines | <input type="checkbox"/> | Banks |
| Utility Companies | | | |
| <input type="checkbox"/> | Electric | <input type="checkbox"/> | Telephone |
| <input type="checkbox"/> | Gas | <input type="checkbox"/> | Water |
| <input type="checkbox"/> | Cable | <input type="checkbox"/> | Internet Service Provider |
| <input type="checkbox"/> | Cellular service | <input type="checkbox"/> | Sewer |
| Professional Services | | | |
| <input type="checkbox"/> | Dentists | <input type="checkbox"/> | Physicians and other Health Practitioners |
| <input type="checkbox"/> | Attorneys | <input type="checkbox"/> | Consultants |
| <input type="checkbox"/> | Security broker | <input type="checkbox"/> | Accountant |
| Government | | | |
| <input type="checkbox"/> | U.S. Postal Service | <input type="checkbox"/> | Internal Revenue Service |
| <input type="checkbox"/> | Local library | <input type="checkbox"/> | Veteran's Administration |
| <input type="checkbox"/> | State licensing department | <input type="checkbox"/> | Other applicable government agencies |
| Insurance Companies | | | |
| <input type="checkbox"/> | Auto | <input type="checkbox"/> | Health |
| <input type="checkbox"/> | Home | <input type="checkbox"/> | Life |
| <input type="checkbox"/> | Accident | <input type="checkbox"/> | Renter's |
| <input type="checkbox"/> | Union | <input type="checkbox"/> | Other |
| Clubs and Other Organizations | | | |
| <input type="checkbox"/> | Book | <input type="checkbox"/> | Health & Fitness |
| <input type="checkbox"/> | Charities | <input type="checkbox"/> | Music |
| <input type="checkbox"/> | Civic organizations | <input type="checkbox"/> | Professional Organizations |
| <input type="checkbox"/> | Alumni organizations | <input type="checkbox"/> | Video rentals |
| Subscriptions | | | |
| <input type="checkbox"/> | Magazines | <input type="checkbox"/> | Newspapers |
| <input type="checkbox"/> | Professional literature | <input type="checkbox"/> | Other |
| Business Accounts | | | |
| <input type="checkbox"/> | Department stores | <input type="checkbox"/> | Bakery |
| <input type="checkbox"/> | Diaper service | <input type="checkbox"/> | Drug store |
| <input type="checkbox"/> | Laundry or dry cleaner | <input type="checkbox"/> | Hair stylist |
| <input type="checkbox"/> | Misc. finance companies | <input type="checkbox"/> | Realtor |
| <input type="checkbox"/> | Lawn, pool or snow removal service | <input type="checkbox"/> | Bakery |
| <input type="checkbox"/> | Pest control and extermination. | <input type="checkbox"/> | Bottled water delivery |

| Miscellaneous | | | |
|--------------------------|-----------------------------------|--------------------------|------------------------|
| <input type="checkbox"/> | Church | <input type="checkbox"/> | Friends |
| <input type="checkbox"/> | Relatives | <input type="checkbox"/> | School |
| <input type="checkbox"/> | Business associates | <input type="checkbox"/> | Neighbors |
| <input type="checkbox"/> | Past and present employers for W2 | <input type="checkbox"/> | Transfer prescriptions |

One to Two Weeks Before You Move

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| <input type="checkbox"/> | Make arrangements to disconnect gas, electric, water and other utilities. Arrange to receive any deposits. |
| <input type="checkbox"/> | Return cable and Internet equipment. |
| <input type="checkbox"/> | Prepare major appliances for moving. |
| <input type="checkbox"/> | Remove and pack installed fixtures you're taking with you: shelves, antennas, and water filters. |
| <input type="checkbox"/> | Pack vital records in one safe place including military records, birth and marriage certificates, passports, mortgage records, vehicle titles, bank records, stock certificates, medical records, school records and tax returns. |
| <input type="checkbox"/> | Get a local map and locate key services at your new location. |
| <input type="checkbox"/> | Make arrangements for cleaning if you are using a service. |
| <input type="checkbox"/> | If moving into a condo, reserve space for moving van and/or elevators. |
| <input type="checkbox"/> | Make arrangements for a sitter for small children around moving day. |
| <input type="checkbox"/> | Make arrangements for someone to watch your pets on moving day. |
| <input type="checkbox"/> | Make a list of what you're taking in the car or plane. If you're driving this includes fragile items, toys or games for the children, first aid kit, important documents and records. |
| <input type="checkbox"/> | Make travel arrangements for plants and pets. |
| <input type="checkbox"/> | Create a file folder for anything you're leaving for the new home owner. |
| <input type="checkbox"/> | Separately pack what you'll need immediately when you get to your new home. |
| <input type="checkbox"/> | Pack other items you'll need in the next few days at your new home and transport them separately. |
| <input type="checkbox"/> | Cancel newspaper delivery. |
| <input type="checkbox"/> | Arrange credit references. |
| <input type="checkbox"/> | Settle bills with any local merchants. |
| <input type="checkbox"/> | Make sure you have adequate quantities of any prescription drugs on hand. |

The Day Before Moving

| | |
|--------------------------|--|
| <input type="checkbox"/> | Empty, defrost and clean your refrigerator. Leave open. |
| <input type="checkbox"/> | Pack curtains and rods if they're going. |
| <input type="checkbox"/> | Clean and air out stove. |
| <input type="checkbox"/> | Pack meals and snacks for moving day. |
| <input type="checkbox"/> | Transfer appropriate bank accounts and close safe deposit boxes. |

| | |
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| <input type="checkbox"/> | Drain water hoses and waterbed. |
| <input type="checkbox"/> | Return any leased equipment such as phones. |
| <input type="checkbox"/> | Confirm travel arrangements. |
| <input type="checkbox"/> | Get plenty of rest by retiring early. |
| <input type="checkbox"/> | Have a payment ready for movers. Often they won't start or unpack without it. Many require cash or certified check. |
| <input type="checkbox"/> | Purchase traveler's checks if traveling. Make sure you have adequate cash. |
| <input type="checkbox"/> | Pack your previous city's white and yellow pages for future correspondence . |

Moving Day

| | |
|--------------------------|---|
| <input type="checkbox"/> | Make sure movers have correct address, directions and phone # for new home. Confirm delivery date at this time. |
| <input type="checkbox"/> | Collect all keys. Leave in one place for new owner and put the rest in a safe place. |
| <input type="checkbox"/> | Record all utility meter readings. |
| <input type="checkbox"/> | Let a friend or relative know details of your travel plans. |
| <input type="checkbox"/> | Leave any garage openers on a kitchen counter. |
| <input type="checkbox"/> | Strip beds. |
| <input type="checkbox"/> | Show movers around and inventory household items. |
| <input type="checkbox"/> | Give movers floor plan for furniture and appliance placement for new home. |
| <input type="checkbox"/> | Do final walk-through of home with at least two people. Make sure everything gets locked up. |
| <input type="checkbox"/> | Keep all receipts for taxes. |
| <input type="checkbox"/> | Leave a set of keys with the realtor. |
| <input type="checkbox"/> | Plan on sleeping in town at a hotel or friends to leave town refreshed. |

Delivery Day

| | |
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| <input type="checkbox"/> | Be available to answer any questions. |
| <input type="checkbox"/> | Prepare new home by taking doors off hinges and clearing all paths. |
| <input type="checkbox"/> | Supervise unloading. |
| <input type="checkbox"/> | Inspect home and yard for anything dangerous to children or pets. Check for holes in the fence. |
| <input type="checkbox"/> | Check off the inventory list. |
| <input type="checkbox"/> | Check pilot light on hot water, stove and furnace. |
| <input type="checkbox"/> | Have gas company check appliances. Have a professional connect them. |
| <input type="checkbox"/> | Check with post office to see if past mail has been held. |



At Your New Home

| | |
|--------------------------|--|
| <input type="checkbox"/> | Get automobile inspections. |
| <input type="checkbox"/> | Register your car within a week. |
| <input type="checkbox"/> | Childproof your home if appropriate. |
| <input type="checkbox"/> | Change locks. |
| <input type="checkbox"/> | Store or recycle moving boxes. |
| <input type="checkbox"/> | Make a fire and emergency evacuation plan. |
| <input type="checkbox"/> | Plan local trips to get familiar with new city and neighborhood. |
| <input type="checkbox"/> | Return rental moving trucks with fuel tanks full. |
| <input type="checkbox"/> | Obtain emergency phone numbers for fire and police and determine the location of the nearest hospital. |
| <input type="checkbox"/> | Start newspaper subscription. |
| <input type="checkbox"/> | Setup cable or satellite service. |
| <input type="checkbox"/> | Get fuel for gas powered tools. Get propane for barbecue. |
| <input type="checkbox"/> | Arrange cellular service. |
| <input type="checkbox"/> | Get a new safety deposit box. |
| <input type="checkbox"/> | Organize tax deductible receipts for tax purposes. |
| <input type="checkbox"/> | Submit any reimbursable expenses to your employer. |
| <input type="checkbox"/> | Submit any claims for damages incurred during the move. |
| <input type="checkbox"/> | Arrange for medical, veterinary and dental services. |
| <input type="checkbox"/> | Create a file for all warranties. |
| <input type="checkbox"/> | Create a binder for all real estate documentation. |
| <input type="checkbox"/> | Transfer 401K to new employer if applicable. |
| <input type="checkbox"/> | Apply for new local store charge accounts. |
| <input type="checkbox"/> | Register to vote. |
| <input type="checkbox"/> | Register at your new place of worship. |
| <input type="checkbox"/> | Transfer motor club membership. |
| <input type="checkbox"/> | Register your children at school. |



Packing Guide

Essentials

- ✓ Strong packing boxes
- ✓ Bubble wrap for packing fragile items
- ✓ Tissue and ink-free packing paper
- ✓ Scissors
- ✓ Knife for opening boxes
- ✓ Several broad-tip markers to label boxes
- ✓ Rolls of packing tape



Packing Tips

- ✓ Get more boxes than you think you will need.
- ✓ Get smaller boxes for books. Use bigger boxes for lighter items.
- ✓ Pack room-by-room, keeping similar items together.
- ✓ Reinforce the bottom of boxes with at least one strip of packing tape.
- ✓ Pack boxes firmly to prevent the contents from shifting during your move. Use crumpled paper for padding. Seal boxes tightly with wide packing tape.
- ✓ Pack records and CDs vertically in boxes. Don't stack them flat.
- ✓ Place heavier items in the bottom of the box and lighter items on top.
- ✓ Separate items with paper to prevent scratches caused by rubbing.
- ✓ Remove lids from jars and ceramics. Wrap each separately.
- ✓ Seal any opened boxes and bottles before packing them to avoid spills and leakage.
- ✓ Use towels, linens, curtains, etc. to pad boxes of fragile items. Clearly mark these boxes "FRAGILE."
- ✓ Use a jumbo box for lampshades and cushion them well.
- ✓ When disassembling furniture, beds, lamps, etc. put the hardware into a plastic bag along with any assembly tips and tape it onto the item itself.
- ✓ If possible ask your mover if you can leave clothes in dresser drawers. Find out from your movers how they want hanging clothes packed.
- ✓ Make a master list of all household items and your belongings.
- ✓ Number boxes when they are packed and sealed. Clearly indicate on the box its room destination. Write on the master list the contents of the numbered boxes.
- ✓ Make a **box of essentials** and label it "Open Me First." Put this box to the side to be loaded last (so it's unloaded first) or move it yourself. **Your Essential box will include: Basic tools** such as flashlights, pocket knife, hammer, screwdrivers, nails, masking tape, tape measure, and light bulbs. **Bathroom essentials** such as hand towel, soap, toilet paper, shampoo, and shower curtains. **Kitchen goodies** such as paper towels, coffeemaker and filters, paper plates and cups, plastic utensils, dish detergent, a sponge, pet foods, dishes, and trash bags.
- ✓ Pack rugs last so they can be the first items unloaded and placed at your new location.



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