ARIZONA

Home Buyer's Handbook

ARIZONA PREMIER TITLE

Information About Your Transaction

Escrow Number		
New Address		
City/State/Zip		

Real Estate Professional

Name		Email	
Assistant		Email	
Company		Phone	
Address		Fax	

Arizona Premier Title

Escrow Officer		Email	
Escrow Assistant		Email	
Address		Phone	
City/State/Zip		Fax	

Homeowners Insurance

Previous Company		Phone	
Previous Agent		Policy #	
New Company		Phone	
New Agent		Policy #	
Home Warranty Company		Policy #	

Services & Utilities

Southwest Gas
1.877.860.6020
www.swgas.com

Cox
602.277.1000
www.cox.com

Direct TV
1.888.777.2454
www.directv.com

Dish Network
1.800.823.4929
www.dishnetwork.com

CenturyLink
800.366.8201
www.centurylink.com

AT&T
1.800.222.0300
www.att.com

Verizon
1.877.300.4498
www.connecttoverizon.com

Salt River Project
602.236.8888
www.srpnet.com

APS
602.371.7171
www.aps.com

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Thank You for Choosing **Arizona Premier Title**! We are thrilled to be on this journey with you. Please review this packet to understand the process we follow to ensure we deliver the best possible results for your home purchase: the right home, the best terms, and within your timeline.

Arizona Premier Title is owned and operated by Arizona residents. We live, work, and play in this beautiful and diverse desert. Our knowledgeable team members are passionate about providing a smooth and memorable experience. So - when you've found a place to call home in Arizona, choose local - choose Arizona Premier Title.

Arizona Premier Title offers more than just title and escrow settlement services. We offer peace of mind, kindness, patience, and effective communication. We're constantly reviewing our systems, processes, and procedures to improve the customer experience with the end goal of providing a smooth, efficient, and hassle-free closing.

We want our customers to leave us believing in magic, miracles, and the reality of a blissful closing experience.

TERMS YOU SHOULD KNOW

Appraisal
An estimate of the value of property resulting from analysis of facts about the property; an opinion of value.

Annual Percentage Rate (APR)
The borrower's costs of the loan term are expressed as a rate. This is not their interest rate.

Beneficiary
The recipient of benefits, often from a deed of trust; usually the lender.

Closing Disclosure (CD)
The Closing Disclosure form is designed to provide disclosures that will help borrowers understand all of the costs of the transaction. This form will be given to the consumer three (3) business days before closing.

Close of Escrow
Generally, the date the buyer becomes the legal owner and title insurance becomes effective.

Comparable Sales
Sales with similar characteristics as the subject real property are used for analysis in the appraisal. Commonly called "comps."

Consummation
Occurs when the borrower becomes contractually obligated to the creditor on the loan, not when the borrower becomes contractually obligated to a seller on a real estate transaction. The point in time when a borrower becomes contractually obligated to the creditor on the loan depends on applicable State law. Consummation is not the same as close of escrow or settlement.

Deed of Trust
An instrument used in many states in place of a mortgage.

Deed Restrictions
Limitations in the deed to a parcel of real property dictate certain uses that may or may not be made of the real property.

Disbursement Date
The date the amounts are to be disbursed to a buyer and seller in a purchase transaction or the date the funds are to be paid to the borrower or a third party in a transaction that is not a purchase transaction.

Earnest Money Deposit
Down payment made by a purchaser of real property as evidence of good faith; a deposit or partial payment.

Easement
A right, privilege, or interest limited to a specific purpose that one party has in the land of another.

Endorsement
As to a title policy, an endorsement is an addition or modification that provides extra protection or coverage for a specific transaction. Title endorsements can add coverage to address property-specific issues or remove exceptions from the policy.

Hazard Insurance
Real estate insurance protects against fire, some natural causes, vandalism, etc., depending upon the policy. The buyer often adds liability insurance and extended coverage for personal property.

Impounds
A trust type of account established by lenders for the accumulation of borrower's funds to meet periodic payments of taxes, mortgage insurance premiums, and/or future insurance policy premiums required to protect their security.

Legal Description
A description of land recognized by law, based on government surveys, spelling out the exact boundaries of the entire parcel of land. It should so thoroughly identify a parcel of land that it cannot be confused with any other.

Lien
A form of encumbrance that usually makes a specific parcel of real property the security for the payment of a debt or discharge of an obligation. For example, judgments, taxes, mortgages, and deeds of trust.

Loan Estimate (LE)
A form designed to provide disclosures that will be helpful to borrowers in understanding the key features, costs, and risks of the mortgage loan for which they are applying. Initial disclosure is to be given to the borrower within three (3) business days after application.

Mortgage
The instrument by which real property is pledged as security for loan repayment.

PITI
A payment that includes Principal, Interest, Taxes, and Insurance.

Power of Attorney
A written instrument whereby a principal gives authority to an agent. The agent acting under such a grant is sometimes called an "Attorney-in-Fact."

Recording
Filing documents affecting real property with the appropriate government agency as a matter of public record.

Settlement Statement
Provides a complete breakdown of costs involved in a real estate transaction.

TRID
TILA-RESPA Integrated Disclosures

THE CLOSING PROCESS

Now that you've signed the purchase agreement, let's explore the step-by-step process of closing escrow in Arizona.

1\. The signed contract and earnest money are delivered to the settlement agent (NOTE: the title company often acts as the settlement agent). Now the title order begins and information such as taxes, loan payoffs, lien search, and other information is collected.

2\. The title search will determine the legal owner of the property and any outstanding liens and/or assessments. This search is critical to making sure the property will transfer legally to the buyer.

3\. Over the next few weeks, the following will occur: inspections, repairs (if necessary), payoffs obtained from sellers' current lenders, HOAs, lienholders, etc., and buyer loan document preparation. It is important that buyers and sellers are responsive to requests for paperwork and information.

4\. Once the invoices, payoffs, statements, and loan documents are received, the settlement statement is prepared. This document includes the closing calculations and is used to inform the buyer and seller of their bottom line figures.

5\. The closing paperwork must then be signed by the buyer and the seller.This will include documents such as the deed, settlement statement, loan documents (if applicable), and others.

6\. All payees, including the seller, payoff lenders, real estate professionals, and others are paid according to the settlement statement.

7\. The final documents, including the deed and loan instrument, are sent to the county recorder's office for recordation. After recording, the deed will be sent to the buyer. The title insurance policy is sent to the buyer and the lender.

PROFESSIONALS Involved in a real estate transaction

REALTOR®
A REALTOR is a licensed real estate agent and a member of the National Association of REALTORS, a real estate trade association. REALTORS® also belong to their state and local Association of REALTORS®.

Real Estate Agent
The state licenses real estate agents to represent parties in property transfers. Every REALTOR® is a real estate agent, but not every REALTOR® has the professional designation of a REALTOR®.

Sellers Agent
A vital role of the listing agent or broker is to form a legal relationship with the homeowner to sell the property and place the property in the Multiple Listing Service.

Buyer's Agent
A crucial role of the buyer's agent or broker is to work with the buyer to locate a suitable property and negotiate a successful home purchase.

Title Officer
Performs property title search to ensure a clear title so a title insurance policy can be issued. In some states, they facilitate the transfer of the real estate.

Escrow Officer
An escrow officer is a highly-trained and experienced title company employee who acts as a neutral third party to close real estate transactions. They work closely with agents, lenders, and other real estate service providers to coordinate a timely closing.

Loan Officer
Bank or another financial Institution representative who helps buyers identify their borrowing options and understand the terms of their loan.

Home Inspector
Objectively and independently comprehensively analyses a home's major systems and components.

Multiple Listing Service (MLS)
The MLS is a database of properties listed for sale by REALTORS. Who are members of the local Association of REALTORS. Information on an MLS property is available to thousands of REALTORS®.

Dual Agent
Dual agency is when a single real estate agent represents both the buyer and the seller in a real estate transaction. It can also occur when an agent represents both the landlord and the tenant, or when the same real estate company represents both parties in a purchase and sale or rental transaction.

ADVANTAGES TO WORKING WITH A REALTOR®

REALTORS® are members of the National Association of REALTORS® and subscribe to its strict Code of Ethics. When you're buying a home, here's what an agent who's a REALTOR® can do for you.

Act as an expert guide. Buying a home typically requires a variety of forms, reports, disclosures, and other legal and financial documents. A knowledgeable real estate agent will know what's required in your market, helping you avoid delays and costly mistakes. Also, there's a lot of jargon involved in a real estate transaction; you want to work with a professional who can speak the language.

Offer objective information and opinions. A great real estate agent will guide you through the home search with an unbiased eye, helping you meet your buying objectives while staying within your budget. Agents are also a great source when you have questions about local amenities, utilities, zoning rules, contractors, and more.

Give you expanded search power. You want access to the full range of opportunities. Using a cooperative system called the multiple listing service; your agent can help you evaluate all active listings that meet your criteria, alert you to listings soon to come on the market, and provide data on recent sales. Your agent can also save you time by helping you winnow away properties still appearing on public sites but no longer on the market.

Be your rock during emotional moments. A home is so much more than four walls and a roof. And for most buyers, a home is the biggest purchase they'll ever make. Having a concerned but objective third party helps you stay focused on the issues most important to you when emotions threaten to sink an otherwise sound transaction.

Provide fair and ethical treatment. When you're interviewing agents, ask if they're a REALTOR®, a member of the National Association of REALTORS®. Every member must adhere to the REALTOR® Code of Ethics, which is based on professionalism, serving the interests of clients, and protecting the public.

Stand in your corner during negotiations. There are many factors up for discussion in any real estate transaction—from price to repairs to possession date. A real estate professional who's representing you will look at the transaction from your perspective, helping you negotiate a purchase agreement that meets your needs and allows you to do due diligence before you're bound to the purchase.

Ensure an up-to-date experience. Most people buy only a few homes in a lifetime, usually with quite a few years between purchases. Even if you've bought a home before, laws and regulations change. Real estate practitioners may handle hundreds or thousands of transactions over the course of their career.

Source: National Association of Realtors®

AVOID WIRE FRAUD

The Scenario

Hackers are gaining access to e-mail accounts through captured passwords and searching inboxes for messages related to real estate transactions.

It's important to exercise caution as once the fraudsters find a victim who's in the process of buying a home, they'll send a spoof email that looks like it's from their agent, title representative, lender, or attorney, and it will state that "wiring instructions have changed."

The e-mail will include information for a fraudulent account and the victim will then unwittingly wire funds directly into the hacker's account. Once the money has been sent, it's gone!

Please Use Caution

If you receive wire instructions via e-mail and you are not expecting them - this should be a **RED FLAG**. It's always a good idea to call a trusted number and verify the accuracy of these instructions.

Know that our wiring instructions seldom change so any communication like this should be highly suspect.

If you receive disbursement information via e-mail, you should confirm the information at a previously verified phone number before taking action.

If you receive an email with urgent timelines and frightening consequences - **PAUSE**. Phrases like 'this must be done within the hour or you'll lose the house' are very common in electronic communication from fraudsters. This is to encourage action without verification and is highly suspicious.

Communication

Arizona Premier Title will call clients to verify wiring instructions.

Agents please prepare your clients for this call and reiterate it's for their protection.

APT will not accept disbursement instructions from any third party (attorney, agents, etc).

COSTS YOU MAY INCUR WHEN **PURCHASING A HOME**

It's important to note that some closing costs a home buyer may incur vary based on loan product and contract negotiation. This list provides examples of closing costs associated with purchasing real estate in Arizona. Please consult with licensed real estate, legal, and financial professionals for more information about specifics regarding fees related to your transaction.

1. Downpayment
2. Termite Inspection
3. Property Inspection(s)
4. Loan Application Fee
5. Loan Origination Fee
6. Loan Discount Points
7. Credit Report
8. Appraisal(s)
9. Prepaid Interest *(up to 30 days)*
10. Impound Account for Taxes and Insurance
11. FHA MIP, VA Funding Fee, PMI Premium
12. Taxes (prorated)
13. Tax Service Contract
14. Fire/Hazard Insurance (premium paid in full)
15. Flood Insurance (premium paid in full)
16. Homeowner's Association *(HOA)* Transfer Fee(s)
17. HOA Capital Improvement Fee(s)
18. Current HOA Assessment (prorated)
19. Up to 3 months' advance HOA Assessments
20. Home Warranty Premium (premium paid in full)
21. REALTOR® Compensation
22. Lender's Title Policy and Endorsements
23. Escrow Fee
24. Recording Fees
25. Mobile Notary Fees
26. Courier/Express Mail Fees
27. Wire Fees

THINGS TO CONSIDER WHEN APPLYING FOR A LOAN

When & Where To Apply for a Loan? Sources for home loans include banks, credit unions, mortgage companies, and brokers. Apply as soon as possible. Knowing your budget before house hunting gives you negotiating power. Prequalification helps avoid disappointment.

Hazard Insurance: Hazard insurance protects the dwelling itself and is required by the lender. Your lender will specify the coverage needed. For condominiums, a master policy covers your unit but not personal belongings.

Contact Your Insurance Agent Early: In the buying process, the lender will need to provide this coverage to release loan funds to your settlement/closing agent. Hazard insurance is frequently postponed until the last minute, potentially causing a closing delay. Order your insurance as soon as your loan is approved, then provide the insurance agent's name and phone number to your settlement/closing agent. Ensure you inquire about coverage in your homeowner's policy to safeguard your personal belongings and protect against liability for events like injuries to visitors.

Lender Communication: Your lender will mail verification requests and order an appraisal of your buying property. If your lender asks for additional items, make sure to comply promptly to avoid possibly delaying loan approval.

Protect Your Information. When you buy, sell or refinance a home, you'll be required to submit personal information to your lender and/or settlement or escrow agent. This information may include Social Security numbers, bank account numbers and credit and loan account numbers. Unfortunately, would-be fraudsters sometimes attempt to steal personal information and even money through real estate transactions.

To ensure they are correct, please always carefully review the email address from which you receive updates on your transaction. If an email seems suspicious, notify your real estate and closing/settlement agent immediately.

If you receive an email requesting to change the wiring instructions for your transaction, call your closing/settlement agent immediately.

Take a moment to carefully review your personal information on your transaction paperwork. This simple step ensures that your details are correct and gives you a sense of control over your transaction.

Communicate or confirm any changes to the transaction with your real estate and closing/settlement agent over the phone or in person.

Do not provide information about yourself or your transaction to any unknown or unnecessary parties.

Contact your closing/settlement agent or real estate agent if you suspect your email address is being improperly used or if you do not receive funds in a timely fashion.

ITEMS YOU MAY NEED WHEN APPLYING FOR YOUR LOAN

You may be asked to provide the following when applying for your new loan. It is essential to stay in communication with your lender to ensure all documentation requirements have been met, as these items may vary based on loan type.

Addresses of residences (2 Years)

Social Security Number

Driver's License or other valid ID

Employer names/addresses (2 Years)

Two recent pay stubs

Federal tax returns (2 Years)

W-2s (2 Years)

Bank statements

Loans/Credit Cards: Names, addresses, account numbers, and payment amounts

Addresses and values of other real estate owned

Funds to pay for credit report and appraisal

Value of personal property

For a VA loan: Certificate of Eligibility or DD 214s

Divorce decree, if applicable

Letters of Explanation regarding credit inquires or special circumstances

WHAT IS ESCROW?

Escrow is a term that describes the neutral third-party handling of funds, documents, and tasks specific to the closing (or settlement, as it is also known), as outlined on the real estate purchase agreement or sales contract. The purpose of escrow is to facilitate the transaction by following the mutual instructions from the parties and managing the collection/ disbursement of funds.

Duties of an escrow agent include but are not limited to:

- Interpret the real estate documentation and coordinate the flow of the transaction timeline.
- Order the title search, which will indicate ownership and lien status of the subject property.
- Respond to requests from authorized parties to the transaction - for example, the lender or real estate agents.
- Order existing lien payoff statements to 'clear title' - for example, the taxes, the HOA, and any mortgages.
- Prepare the settlement statement for each party showing costs and charges associated with the transaction.
- Coordinate the signing of closing documents - often with a mobile notary
- Close the escrow when all conditions are met, and funds are in place, in accordance with instructions

What if you're not in Arizona for the closing?

No sweat! You can close on your home located in Arizona, even if you are not. Here are some things you should communicate with your escrow officer, lender (if applicable), and real estate professional, to make sure things go smoothly.

- Inform your escrow officer that you will not be in town for the closing as soon as possible. This will allow them to calculate the transaction timelines appropriately.
- Provide your escrow officer with the physical address and the best phone number for each party involved in the transaction. NOTE: This address cannot be a PO Box.

Not all lenders will allow their documents to be signed in advance of the closing date, and some require that the documents be signed in the presence of an attorney or at a local settlement agent's office.

Allow sufficient turnaround time for the documents to be signed and returned. This will help decrease the chances of funding delays due to errors in the signing process. In order to disburse funds on a transaction, your escrow officer and/or lender may require the original documents to be returned and in their possession.

Secrets don't make friends! If this is a possibility, tell your escrow officer right away. We can always adjust for an in state closing if things change.

***The minimum time required to send and receive documents is three business days.**

WAYS TO HOLD TITLE IN ARIZONA

Community Property	Joint tenancy with right of survivorship	Community Property with right of survivorship	Tenancy in Common
Requires a valid marriage between two persons.	Parties need not be married; may be more than two joint tenants.	Requires a valid marriage between two persons.	Parties need not be married; may be more than two tenants in common.
Each spouse holds an undivided one-half interest in the estate.	Each joint tenant holds an equal and undivided interest in the estate, unity of interest.	Each spouse holds an undivided one-half interest in the estate.	Each tenant in common holds an undivided fractional interest in the estate. Can be disproportionate.
One spouse cannot partition the property by selling his or her interest.	One joint tenant can partition the property by selling his or her joint interest.	One spouse cannot partition the property by selling his or her interest.	Each tenant's share can be conveyed, mortgaged or devised to a third party.
Requires signatures of both spouses to convey or encumber.	Requires signatures of all joint tenants to convey or encumber the whole.	Requires signatures of both spouses to convey or encumber the whole.	Requires signatures of all tenants to convey or encumber the whole.
Each spouse can devise (will)one-half of the communityproperty.	Estate passes to surviving joint tenants outside of probate.	Estate passes to the surviving spouse outside of probate.	Upon death the tenant's proportionate share passes to his or her heirs by will or intestacy.
Upon death the estate of the decedent must be "cleared" through probate, affidavit or adjudication.	No court action required to "clear" title upon the death of joint tenant(s).	No court action required to "clear" title upon the first death.	Upon death the estate of the decedent must be "cleared" through probate, affidavit or adjudication.

Note: Arizona is a community property state.

Property acquired by a husband and wife is presumed to be community property unless legally specified otherwise. The title may be held as "Sole and Separate."

If a married person acquires title as sole and separate, his or her spouse must execute a disclaimer deed to avoid the presumption of community property. Parties may choose to hold title in the name of an entity, e.g., a corporation; a limited liability company; a partnership (general or limited), or a trust.

Each method of taking title has certain significant legal and tax consequences; therefore, you are encouraged to obtain advice from an attorney or other qualified professional.

What to **AVOID** During Closing

1.

Changing your marital status

How you hold title is affected by your marital status. Be sure to make both your lender and the title company aware of any changes in your marital status so that documents can be prepared correctly.

2.

Changing jobs

A job change may result in your loan being denied, particularly if you are taking a lower-paying position or moving into a different field. Don't think you're safe because you've received approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.

3.

Switching banks or moving your money to another institution

After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.

4.

Paying off existing accounts - Unless your lender requests it.

If your Loan Officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.

5.

Making any large purchases

A major purchase that requires a withdrawal from your verified funds or increases your debt can result in your not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval.

CLOSING IDENTIFICATION

Valid Photo Identification

To help defend against forgery and fraud, state notary laws include requirements that parties signing documents in a real estate transaction to provide acceptable forms of identification. Although specific requirements may vary from state to state, here is a general overview of the type(s) of identification typically used to substantiate and affirm identity.

Document must be current and contain the signer's photograph, physical description, signature, and bear a serial or other identifying number.

Acceptable Identification

- Valid Driver's License or Non-Driver ID Issued by any State
- U.S. Passport
- Foreign Passport Stamped by the U.S. Citizenship and Immigration Services *(USCIS)*
- Valid U.S. Military ID
- Veterans Health ID Card
- Valid Canadian or Mexican Driver's License Issued by the Official Agency

UnAcceptable Identification

- Temporary Driver's License
- Driver's License without a Photograph
- Social Security Card
- Employee ID Badge
- Permanent Resident ID Card

Closing document signatures must match the name that appears on the identification presented. An abbreviated form (John D. Smith instead of John David Smith, for example) may be acceptable. However, deviation is only allowed if the individual is signing with less than and not more than what is on the identification document. If your name has changed, or will change, prior to the closing, documentation must be provided to support the change.

CLOSING DAY INFORMATION

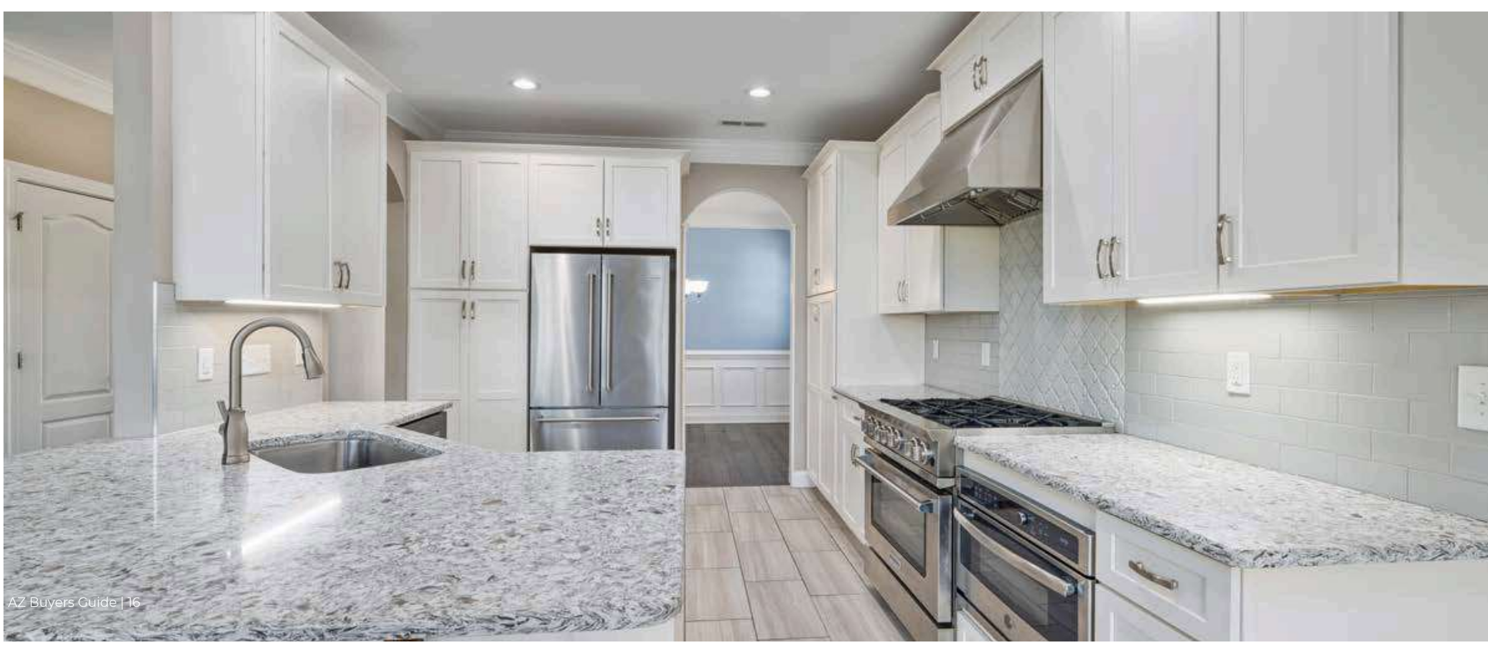
Cashier's Check | Treasurer's Check | Wire Transfer
In the event you are required to bring funds to closing, personal checks or cash cannot be accepted. If you prefer to wire your funds, contact your closing/ settlement agent for bank routing instructions. If you will be bringing a proceeds check from another settlement, contact your escrow officer to verify the acceptance of those funds.

Hazard Insurance Policy and Receipt
A hazard policy, also known as homeowner's insurance, with the lender designated as the insured holder of the mortgage, is required on most loans. Evidence of hazard insurance, including a paid receipt, must be provided prior to closing.

If Possible, All Parties Who Hold Title to the Property Should Attend the Closing
State-specific laws may require the spouse of the parties in the title, even though their name does not appear on the deed, to sign certain documents when obtaining a mortgage. If anyone is unable to attend the closing, contact your escrow officer to arrange a power of attorney or closing by mail.

If Applicable

- Home Warranty Application
- Payoff Authorization to Release Information
- Power of Attorney (original needed at closing)
- Divorce Decree and Quit Claim Deed (original needed at closing, if not recorded)
- Court Order from Bankruptcy Court
- Corporation Documents: Board of Resolution, Certificate of Good Standing and Articles of Organization
- Death Certificate (original needed at closing)
- Prior Owner's Title Policy
- Trust Agreement and Attorney Contact
- Letter of Authority for Probated Estate (original needed at closing, if not recorded)
- Limited Liability Company Document



MOVING CHECKLISTS

Notify of Address Change

- [ ] Post Office
- [ ] Bank
- [ ] Credit card companies
- [ ] Insurance companies -Medical, auto
- [ ] Automobile -Registration, drivers license
- [ ] Utility companies
- [ ] Arrange for any refunds of deposits
- [ ] Arrange for service in new location
- [ ] Home delivery subscriptions
- [ ] School(s)
- [ ] Doctor(s)
- [ ] Pharmacy -Transfer prescriptions
- [ ] Church, clubs, civic organizations
- [ ] Empty freezers -Plan use of foods
- [ ] Have appliances serviced for moving
- [ ] Stay in contact with mover and confirm:
- [ ] Insurance coverage, packing/ unpacking
- [ ] Labor, time/date of move, details of payment
- [ ] Carry currency and jewelry
- [ ] Carry important documents
- [ ] Plan a route, with stops and arrival estimate
- [ ] Double-check closets, attic, shed
- [ ] Leave any keys needed by new owner
- [ ] Garage, sheds, mailbox, etc.

Moving with pets

Moving to a home in a new location can be an exciting adventure, but it can also be the cause of stress and confusion for household pets. To minimize the trauma, here are a few tips that may help make your pet's transition a little easier.

- [ ] Schedule a Vet Check-Up
  Obtain a copy of your pet's medical history along with rabies certifications that state when/where your pet was vaccinated. Keep an ample supply of current medications to last until a veterinarian in your new location can provide refills.
- [ ] Proper Identification is Essential
  Be certain that any required license tags are secured properly and the contact information is current.
- [ ] Consider Boarding
  Your pet during the most hectic of moving days. Pets can become anxious with the increase in activity prior to a move.
- [ ] Gather Car Supplies
  Kennel and/or safe restraint, a favorite toy or two, a leash for when stops are made, and plenty of water to keep your pet hydrated.
- [ ] Know State Requirements
  For the movement of pets across state lines. Contact the State Veterinarian in your new location to obtain the most current information.
- [ ] Pet-Friendly Accommodations
  Long-distance moves may require an overnight stay. People and pet-friendly accommodations can be found by searching a number of internet sites.
- [ ] Allow Time to Acclimate
  Once you have arrived in your new location, allow sufficient time for your pet to adjust to the new neighborhood; it could take a few days or a few weeks.
- [ ] Carry Current Photography
  If your pet is lost during the move, a photograph will make it much easier to search effectively.

AFTER CLOSING

We recommend you keep all records pertaining to your home together in a safe place, including all purchase documents, insurance, maintenance, and improvements.

Loan Payment and Impounds
You should receive your loan coupon book before your first payment is due. If you don't receive your book, or if you have questions about your tax and insurance impounds, contact your mortgage company.

Home Warranty Repairs
If you have a home warranty policy, call your home warranty company directly for repairs. Have your policy number available when you call.

Recorded Deed
The original deed to your home will be mailed directly to you.

Title Insurance Policy
Your Title Agency will mail your policy to you after closing

Property Taxes
You may not receive a tax statement for the current year on the home you buy. However, it is your obligation to make sure the taxes are paid when due. Check with your mortgage company to find out if taxes are included in your payment.

For more information on your Maricopa County property taxes, contact:

Maricopa County Tax Assessor:
602-506-3406

Maricopa County Treasurer:
602-506-8511

MOVING DIRECTORY

Utilities
APS) Arizona Public Service - 602-371-7171
(SRP) Salt River Project - 602-236-8888

Gas
Southwest Gas - 602-861-1999
Mesa Gas - 480-644-2221

Water
Apache Junction - 480-982-8002
Avondale - 623-333-4400
Buckeye - 623-386-2196
Carefree - 480-488-1471
Cave Creek - 480-488-1400
Chandler - 480-782-2280
El Mirage - 623-933-1228
Fountain Hills - 480-837-2003
Gilbert - 480-503-6800
Glendale - 623-930-3190
Global Water - 520-568-4452
Goodyear - 623-932-3910
Guadalupe - 480-730-3080
Litchfield Park - 623-935-5033
Mesa - 480-644-2221
Paradise Valley - 480-948-5410
Peoria - 623-773-7160
Phoenix - 602-262-6251
Queen Creek - 480-987-9887
Scottsdale - 480-312-2461
Surprise - 623-583-1000
Tempe - 480-350-8361

Telephone
Qwest - 1-800-244-1111

Cable
Cox Communications - 623-594-1000

Automobile Information
Emissions Testing - 602-771-2300
Motor Vehicle Division - 602-255-0072

Dog Licensing
602-506-7387

Post Offices
Valleywide - 800-275-8777
www.usps.com

The Arizona Republic
602-444-1000

Solid Waste Mngt. Dept. (Recycling)
623-974-4791
480-373-0062

Customer Services
Better Business Bureau - 602-264-1721
AZ Attorney General - 602-542-5763
AZ Registrar of Contracts - 602-542-1525

Fire Department
Apache Junction - 480-982-4440
Carefree - 480-488-3686
Chandler - 480-782-2120
El Mirage - 623-583-7988
Fountain Hills - 480-837-9820
Gilbert - 480-503-6300
Glendale - 623-931-5600
Litchfield Park - 480-994-3886
Mesa - 480-644-2101
Paradise Valley - 480-997-8886
Peoria - 623-773-7279
Phoenix - 602-253-1191
Queen Creek - 480-994-3886
Scottsdale - 480-945-6311
Sun City - 623-974-4977
Sun City West - 623-584-3500
Surprise - 623-583-8225
Tempe - 480-858-7230
Youngtown - 623-974-3665

Police Department
Apache Junction - 480-982-8260
Carefree - 480-488-3686
Chandler - 480-782-4130
El Mirage - 623-933-1341
Fountain Hills - 602-876-1869
Gilbert - 480-503-6500
Glendale - 623-930-3000
Litchfield Park - 623-932-3007
Mesa - 480-644-2211
Paradise Valley - 480-948-7418
Peoria - 623-773-8311
Phoenix - 602-262-5151
Queen Creek - 480-358-3000
Scottsdale - 480-312-5000
Sun City - 602-876-1602
Sun City West - 602-876-1602
Surprise - 623-222-4000
Tempe - 480-966-6211
Youngtown - 623-974-3665

Bus Lines
Super Shuttle - 602-244-9000
Phoenix Transit - 602-253-5000
Dial-A-Ride - 602-253-4000

Limousine
Carey - 602-966-1955
Desert Rose - 623-780-0159
Scottsdale - 480-946-8446
Starlite - 480-966-8294
Vincent - 480-348-9990

Taxi Cabs
AAA - 480-966-8294
Courier - 602-232-2222
Yellow - 602-252-5252

Libraries
Apache Junction – 480-474-8555
Carefree – 480-488-3686
Chandler – 480-782-2814
El Mirage – 602-652-3000
Fountain Hills – 480-837-9793
Gilbert – 602-652-3000
Glendale – 623-930-3530
Litchfield Park – 623-935-5053
Mesa – 480-644-3100
Peoria – 623-773-7555
Phoenix – 602-262-6372
Queen Creek – 602-652-3000
Scottsdale – 480-312-7323
Sun City – 623-974-2569
Surprise – 602-652-3000
Tempe – 480-350-5555
Youngtown – 623-974-3401

NOTES

Pinnacle Peak
7669 East Pinnacle Peak Road
Suite 120
Scottsdale, AZ 85255
480.939.2300

Scottsdale
7025 North Scottsdale Road
Suite 320
Scottsdale, AZ 85253
480.590.8518

Southeast Valley
275 East Rivulon Boulevard
Suite 116
Gilbert, AZ 85297
480.219.9159

APT ARIZONA PREMIER TITLE