ARIZONA

Home Sellers Guide

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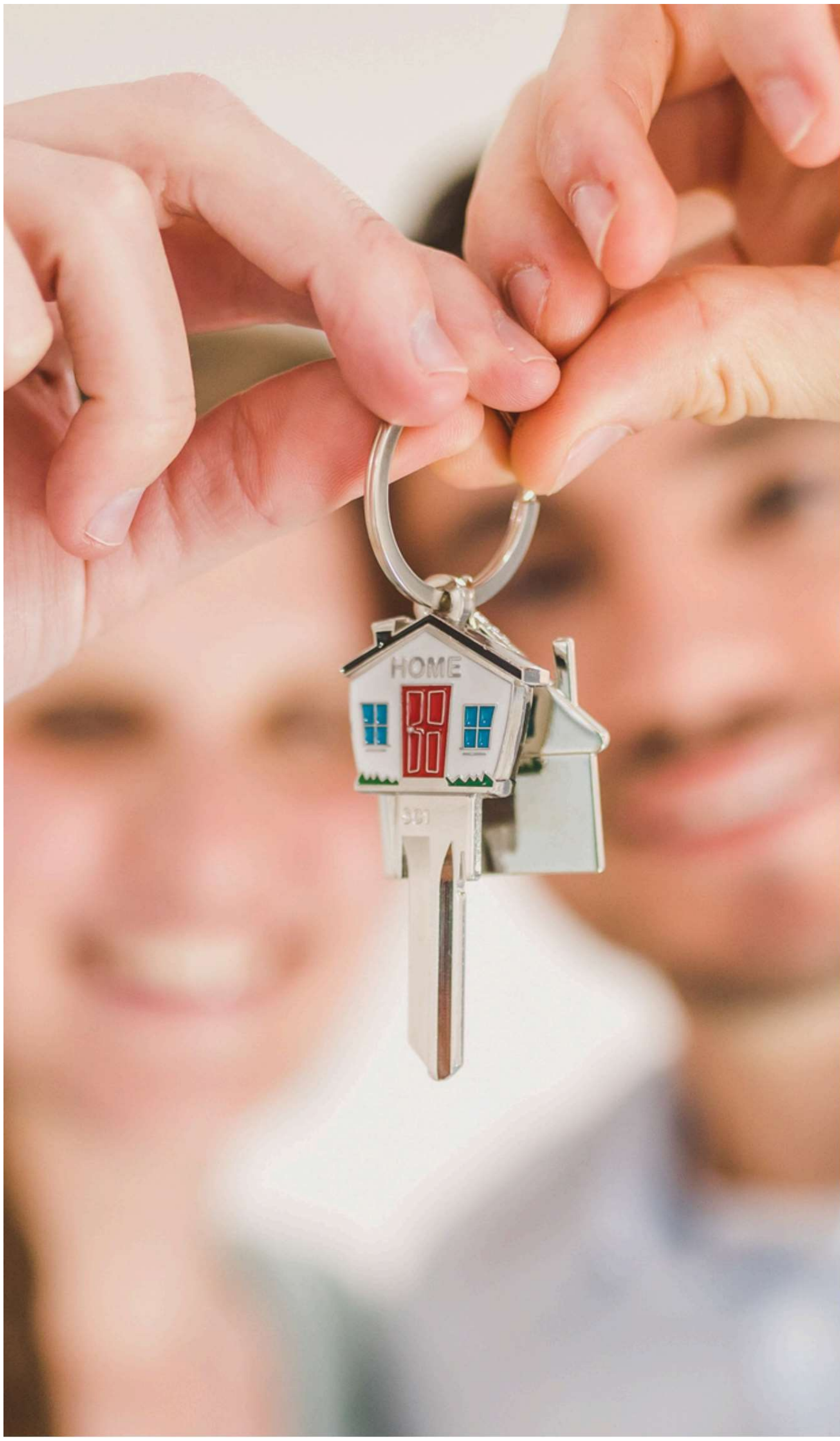
Thank You for Choosing **Arizona Premier Title**! We are thrilled to be on this journey with you. Please review this packet to understand the process we follow to ensure we deliver the best possible results for your home purchase: the right home, the best terms, and within your timeline.

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.

THECLOSING PROCESS

Nowthatyou'vesignedthepurchaseagreement,let'sexplorethestep-by-step process of closing escrow in Arizona.

1. The signed contract and earnest money are delivered tothesettlementagent(NOTE: thetitlecompany 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), andothers.

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

7. Thefinaldocuments,includingthedeedandloaninstrument, are sent tothecountyrecorder’sofficefor recordation.Afterrecording,thedeedwillbesenttothebuyer. The title insurancepolicyissenttothe 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®.

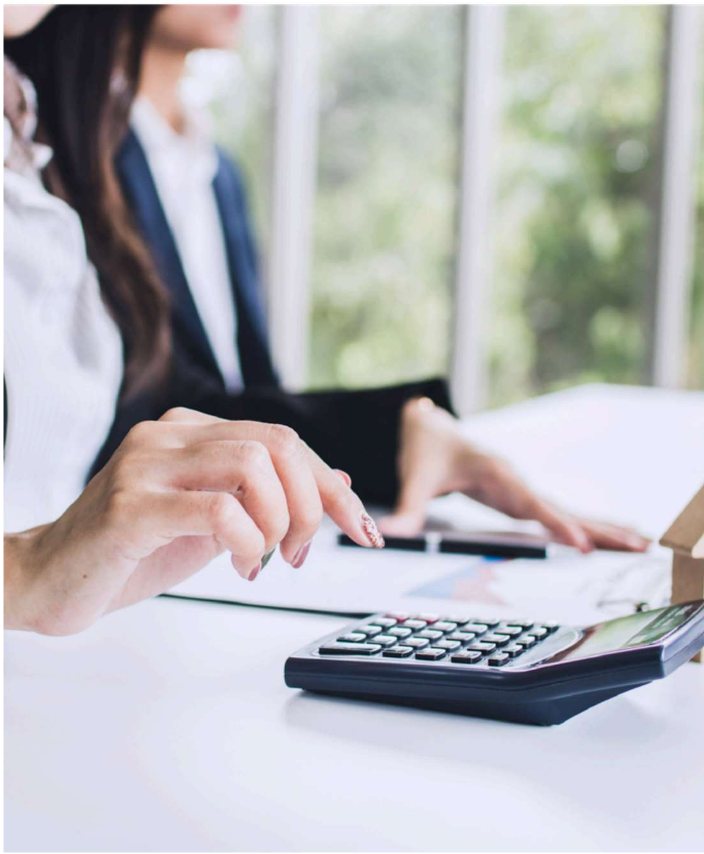
Real Estate Agent
The state licenses real estate agents to represent parties in property transfers. Every REALTOR® is a real estate agent, but not every REALTOR® has the professional designation of a REALTOR®.

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.

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).

PREPARING YOUR HOME FOR SALE

Congratulations on taking the first step towards selling your home! To ensure that your property stands out in today's competitive market and attracts potential buyers, it's essential to prepare it effectively. We've compiled a comprehensive checklist with specific action items to guide you through the process:

- [ ] **Start with a Clean Slate:** The first step in preparing your home for sale is decluttering every room. This involves removing excess furniture, personal items, and any other clutter. This sets the stage for creating a spacious and inviting atmosphere.
- [ ] **Deep Clean:** Thoroughly clean every surface, including floors, walls, windows, and appliances, paying particular attention to high-traffic areas like kitchens and bathrooms.
- [ ] **Clear Out Closets and Cabinets:** Organize closets and cabinets to showcase storage space. Consider donating or storing items that are not regularly used.
- [ ] **Enhance Curb Appeal:** Clean outdoor spaces, including the front yard, porch, and entryway. Trim bushes, mow the lawn, and add fresh mulch or flowers for a welcoming first impression.
- [ ] **Making Repairs:** Fix Minor Repairs: Repair minor problems such as leaky faucets, loose door handles, squeaky hinges, or chipped paint.
- [ ] **Prevent Red Flags:** It's important to evaluate significant home systems, such as HVAC, plumbing, and electrical. Addressing any issues can prevent potential buyers from being deterred by red flags.
- [ ] **Staging:** Depersonalize and remove personal items such as family photos, trophies, and religious or political items to help buyers envision themselves living in the home.
- [ ] **Neutralize Decor:** Tone down bold colors or unusual decor choices to appeal to a broader range of buyers. Consider painting walls in neutral tones and using neutral bedding and decor.
- [ ] **Maximize Natural Light:** Open curtains and blinds to let in natural light and create a bright, airy atmosphere. Add strategically placed mirrors to reflect light and make rooms appear larger.
- [ ] **Highlight Key Features:** Showcase the home's best features, such as a fireplace, hardwood floors, or architectural details. Arrange furniture to highlight these features and create a focal point in each room.
- [ ] **Additional Tips:** Create a Maintenance Schedule: To keep the home in top condition, you can set up a schedule for regular maintenance tasks such as lawn care, HVAC servicing, and gutter cleaning.
- [ ] **Please look for Professional Help:** We can recommend trusted professionals such as cleaners, handymen, painters, and stagers who can help prepare your home for sale.
- [ ] **Consider getting a pre-listing inspection** to identify any potential issues upfront and address them before listing the home on the market.

Following this checklist and taking proactive steps to prepare your home will not only increase its appeal to potential buyers but also maximize your chances of a successful sale.

THE APPRAISAL

The appraisal process consists of several steps. The following are the major steps in the sequence normally followed by appraisers:

Research the subject property's size, bedrooms, baths, year built, lot size, and square footage.

Gather data on recent sales in the subject's neighborhood. The appraiser needs to locate at least three, preferably more, similar-sized homes sold in the neighborhood. The homes should be within one mile of the subject property and sold within the past six months. These homes are considered the **"Comparable Properties"**, or **"Comps"** for short.

Field inspection consists of the subject property and the exterior inspection of the comparable properties selected to estimate their value.

The subject inspection consists of taking photos of the street scene, the front and rear of the home, and possibly portions of the yard. The appraiser will inspect the interior for condition, noting any items that would detract from or add to the home's value. They will also draw a home floor plan while doing the inspection. The inspection of the comparable properties is limited to an exterior inspection. For features that cannot be seen from the street, the appraiser has reports from Multiple Listing Services (MLS), county public records, and appraisal files, along with other sources to help determine the condition and amenities of the comparable.

After the field inspection, the appraiser must determine which comparable properties most resemble the subject, making slight adjustments in value for any differences between them. After making the required adjustments, the appraiser will go through the reconciliation process with three comparable properties to determine a final estimated value.

As a homeowner, your role in the appraisal process is crucial. When the appraiser calls to set up an appointment, take the initiative to provide any information about the home's size, number of bedrooms, bathrooms, pool, enclosed patio, etc.The more you can share about your property, the better the appraiser can focus on researching the most similar comparables. Your proactive approach will significantly contribute to maximizing your chances of a good appraisal.

While your home is being inspected, do not follow the appraiser from room to room causing distraction. Instead, allow the inspection to go smoothly. In the event the appraiser has any questions, be close by to answer them. The time to mention the things you think are important is either before or following the inspection.

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.**

WHAT IS TITLE INSURANCE?

What is Title Insurance?

When property ownership is transferred from one person to another, a transaction record is made and kept in the public record. This is known as the 'transfer of title." Similarly, records are also made of any events that could affect property ownership, such as liens or levies. The term 'title' refers to someone's legal property ownership.

When you buy a home, a title company will search the records to ensure that the chain of ownership or 'chain of title' for the property is clear and can be sold without issue. If there are any problems, such as those liens or levies, the title company will work to resolve them before the deal can be brought to closing.

If any issues are overlooked during the title search, a title insurance policy acts as a safety net. It protects your claim to ownership of the home and shields you financially from bearing the burden of any discrepancies that may arise.

What Title Insurance Covers

Standard title insurance policies provide protection against forgery or impersonation, errors in the title search, undisclosed mortgages or liens, undisclosed easements or use restrictions, inadequate survey descriptions, and unrecorded deeds. An extended policy might also cover off-record claims of adverse possession, off-record liens, an incorrect survey, or pre-existing violations of subdivision laws or zoning ordinances.

If anyone ever tries to take you to court to stake one of these claims, your title insurance policy certifies that you bought the house with a clear record of title in place. It will also cover any legal fees you incur while defending your right to ownership.

Like other insurance policies, title insurance is subject to policy liability limits and deductible amounts. It's essential to read your policy carefully to understand what those are.

Why you need Title Insurance

It's really a matter of being safe rather than sorry. Though complications with the title on a home are relatively rare, they do happen and they can be costly. Rather than taking the risk of assuming that none of the incidences listed here will happen to you in the future, it's better to be covered.

A home is one of the biggest assets that you will ever own. Protect yourself and your financials by factoring the cost of title insurance in with the rest of the closing costs.

The lender's vs. the owner's policy

If the buyer gets a mortgage, your transaction will likely have two title insurance policies issued. One policy is for the buyer (future owner), and in Arizona, the seller typically pays for this. The lender will issue the other policy, and the buyer typically pays for it.

The lender's policy is based on the dollar amount of the loan and is usually required by the mortgage company in order to close the home. As the name suggests, it protects the lender from having to assume financial responsibility if any issues arise with the house's title. It does not protect the homeowner in any way.

On the other hand, owner's policies are usually optional. If chosen, they are paid for through a one-time fee at closing, which is included in the overall closing costs. This policy provides comprehensive protection for as long as you have an interest in the property, ensuring your peace of mind and safeguarding your personal assets in case any problems occur in the future.

If the title search reveals any problems (also called “clouds”), the title company will try to resolve them. In some cases, the seller may need to do some extra work to resolve the problem. In other cases, the problem may be significant enough to require the assistance of an attorney or may even derail the sale.

Source: www.forbes.com

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Source: www.forbes.com

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.

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What to **AVOID** During Closing

1. **Changing your marital status** Your marital status affects how you hold title. Be sure to inform both your lender and the title company 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 take a lower-paying position or move 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.

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CLOSING IDENTIFICATION

Valid Photo Identification

Statenotary laws requireparties to a real estate transaction to sign documents and provide acceptable forms of identification to help defend against forgery and fraud. 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.

PREPARE FOR A SMOOTH CLOSING

At Closing

Cashier's Check | Wire Transfer
If you must bring funds to closing, personal checks, money orders, or cash cannot be accepted. If you prefer to wire your funds, please get in touch with your closing/settlement agent via phone for bank routing instructions. If you are bringing proceeds or checks from another settlement, please inform your escrow officer early in the process so that you can work together to coordinate the secure transfer of those certified funds.

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 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 closing, contact your escrow officer right away to discuss alternative solutions.

If Applicable *(please provide the following information.)*

- [ ] Home Warranty Invoice
- [ ] Payoff Authorization to Release Information
- [ ] Power of Attorney (original must be provided at closing)
- [ ] Divorce Decree and Quit Claim Deed (original needed at closing, if not already recorded)
- [ ] Court Order from Bankruptcy Court
- [ ] Corporation Documents: Corporate Resolution, Certificate of Good Standing, and Articles of Organization
- [ ] Death Certificate (original must be provided at closing, if not already recorded)

Prior Owner's Title Policy (may be needed if any 'clouds' are discovered in the title search)

- [ ] Trust Agreement and Attorney Contact
- [ ] Letter of Authority for Probated Estate (original needed at closing, if not recorded)
- [ ] Limited Liability Company Documents: Articles of Organization and Operating Agreement (if one exists)

SELLER FAQ'S

When will I receive my proceeds check?
Proceeds checks are issued on the date of recordation. Checks can be issued to you at closing, or you may have the funds wired directly into your bank account. *(Receipt of wired funds may take up to 24 business hours.)*

Why is interest paid on my mortgage past the date of recordation? The title company will request a payoff quote from your loan service provider. The quote will include a date and the exact amount of principal and interest you'll owe at closing. The title company will collect a few extra days for processing time.

When should I expect a refund from my impound account? If you have a remaining balance in your escrow account after you pay off your mortgage, you will be eligible for a refund. You can expect to receive the remaining balance of your escrow account within 30 days after you fully pay off your mortgage. *(APT recommends contacting your payoff lender to provide them with your forwarding address.)*

When should my homeowner's insurance be canceled?
Please reach out to your insurance agent when your home goes under contract. Let them know when you're closing on the house, and they can advise you on the policy cancelation. If your closing date is moved or the transaction is canceled, they will also need to be notified.

Why am I required to complete a 1099 form?
Under guidelines established by the IRS, sellers are required to have the dollar amount of their gross proceeds (AKA the full sales price) from the sale reported on a Form 1099-S. When a settlement agent is used, the IRS requires the settlement agent to file the 1099-S form.

What is an Identity Statement?
The Statement of Information is a document that asks for name, date of birth, social security number, current and previous addresses and other personal information for both the buyer/borrower and seller. This document helps the title insurer clear any potential judgment liens or other encumbrances recorded in the public record.

What is a tax proration?
Property taxes are prorated at closing for taxes accrued but not yet due and payable, based on the yearly tax amount and the closing date. For cash transactions, the escrow agent will collect and pay the full year tax amount if the closing date occurs after tax bill information has been released by the county treasurer.

RON SIGNINGS

Signers that are U.S. Citizens will need to meet all of the following criteria to complete a notarization:

- Must be at least 18 years old
- Have a U.S. Social Security Number
- Have an acceptable form of ID
- Current or previous U.S. address
- A device with audio and video capabilities
  - A desktop or laptop computer with a webcam and speakers are recommended
  - Don’t forget to check the battery life of the device or have it connected to power
- A strong internet connection
- The most up-to-date version of your web browser *(Chrome is recommended)*
- At least 6 months of U.S. credit history for the system to generate identification questions

Acceptable Identification

- an unexpired U.S. state or territory-issued driver license
- an unexpired U.S. state or territory-issued ID card
- an unexpired ID issued by a branch of the U.S. armed forces
- an unexpired U.S. passport

*Options are available for signers that are not U.S. Citizens. Please reach out to our team for additional information.

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.

PROPERTY TAX INFORMATION

Depending on the time of year that your closing occurs, there could be a large portion of taxes that have not yet been paid. Or, you may have just made a payment, yet there is still a prorated charge to you on the settlement statement. We know that can be alarming so here are a few things to keep in mind when reviewing those figures on the settlement statement.

Sellers:
Money should sit in that account if you have a loan and the lender collects a monthly amount (AKA impound or escrow) to cover these payments. Anything held in that account will be refunded once the payoff is processed and your account is closed. You can typically expect to receive that refund within 30-45 days after closing. It's a good idea to contact your payoff lender and provide them with your forwarding address.

Buyers:
If you are purchasing a home without a loan and the sale is after the current year's tax figure has been released (they are released in September), the title company should be collecting the full year of taxes at closing. Tax bills are only mailed once a year, and if you close in September or after, you will not receive a bill.

****AS A BUYER, THIS IS AN IMPORTANT THING TO VERIFY ON THE SETTLEMENT STATEMENT. ****

Sellers:
If you just paid for the 1st half of taxes (due October 1, delinquent November 1) that portion only covers taxes through June. If you're closing in October or later – the title company will still collect a prorated amount from you to cover July through the close of escrow date. The payment covering July through December (2nd half) is not due until March of the following year and it will be the buyer's responsibility to pay. This prorated amount is to compensate the buyer for the portion of the year that you owned the home during that 2nd half of the year.

Buyers:
Taxes that are not yet due and payable at the close of escrow are your responsibility to pay. The title company should prorate a credit to you on the settlement statement for unpaid taxes that are not yet due and payable for the portion of time that you did not own the home. We know you'll receive that tax bill and it will seem unfair that you're paying for the full year when you just purchased the property. Before you let the frustration set in, take a look at the settlement statement from your closing – there should be a credit there to cover the time period that you were not the owner.

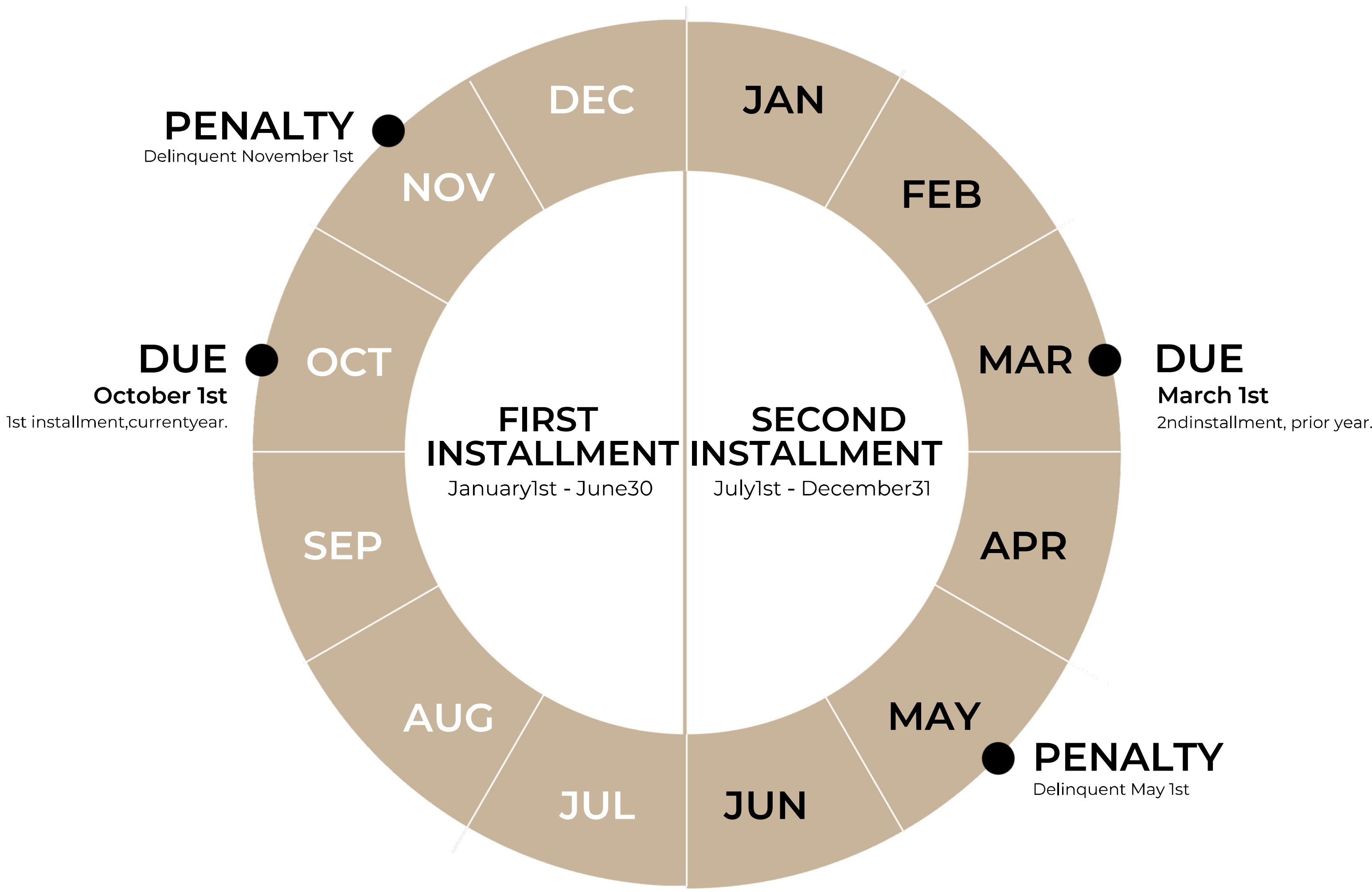
The Affidavit of Property Value (signed at closing) will be recorded to alert the County Treasurer and Assessor of the new owner. This is why it is so important that your escrow team is informed of your forwarding address and your future intentions for the subject property (ie: primary residence, non-primary/secondary residence, rented to someone other than a "qualified family member"). This information allows the closing documentation to be prepared accurately and helps to avoid last-minute changes/delays.

****IT IS VERY IMPORTANT THAT THE BUYER REVIEW THE AFFIDAVIT OF PROPERTY VALUE TO MAKE SURE THE CORRECT ADDRESS IS CAPTURED****

these examples are based on a standard contract form.

ARIZONA

PROPERTY TAX DATES



What happens when property taxes become delinquent?

Delinquent property taxes accrue interest at an annual rate of 16% simple interest prorated monthly. In addition, when a property tax lien is listed for sale there are advertising fees ($5.00 or 5% whichever is greater: ARS 42-18107) plus sale fees. Fees include a non-refundable/non-interest earning fee of $5.00/10.00 as per ARS 42- 18107.

MARICOPA COUNTY PROPERTY TAX Q&A

Stillhave questions? Weget it! So,we've included some FAQ's from the Maricopa County Treasurer's website, below. Most counties in Arizona follow the same schedule. If you are unsure of what to expect or want to confirm the information for your property, you can search online for the county treasurer where your property is located, or just contact one of our offices for assistance. We hope this helps!

FAQ's regarding property taxes

Q: When are taxes due?

A: Annual property tax statements are issued on a calendar year basis and are printed and mailed in September of that year. The September statement has two payment stubs there by avoiding the waste of taxpayers' money on a second billing.

Your property tax may be paid in full or in two installments:

The due date for the first half tax is October 1. The first half installment becomes delinquent after 5:00 p.m. on November 1 for Tax Bills over $100. If Nov 1 falls on a Saturday, Sunday, or legal holiday, the time of the delinquency is 5:00 pm on the next business day.

After 5:00 p.m. on December 31, full year tax bills become delinquent. All tax bills under $100 must be paid prior to that time. If December 31 falls on a Saturday, Sunday, or legal holiday, the time of the delinquency is 5:00 pm on the next business day after that date.

The second half tax is due March 1 of the following year and becomes delinquent after 5:00 p.m. on May 1. If May 1 falls on a Saturday, Sunday, or legal holiday, the time of the delinquency is 5:00 pm on the next business day.

You may pay both halves together until December 31. If you miss a deadline you may owe fees plus interest charges of 16% per year prorated monthly.

To avoid paying on the wrong property, always check the property description and parcel number on the tax statement with your records.

If you are responsible for paying taxes, i.e. no mortgage, and have not received a tax statement by October 15, please contact the Treasurer's Office for the tax information so that payment can be made before the first half becomes delinquent.

Q: I thought my mortgage company was responsible for paying my property taxes. Why did I receive a bill?

A: Sometimes mortgage companies fail to ask the Treasurer for billing information for some of their customers. There are many reasons this occurs, some of them good ones. Since we do not know who is responsible for paying the taxes, we send the bill to someone who cares; the property owner. Experience shows this approach works best.

If a mortgage company is responsible for payment of your taxes, you should contact them to confirm their receipt of tax information from the County Treasurer.

Q: I just purchased this property. Why am I being told that I am responsible for the full year's taxes?

A: In a typical real estate transaction taxes are prorated, and the buyer is given credit for the seller's portion. You should look at your settlement statement provided by the title company to confirm this.

Taken directly from the Maricopa County treasurer's website: https://treasurer.maricopa.gov

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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

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