



ASSOCIATION OF
WOMEN HOME OWNERS

WHO'S WHO ON YOUR REAL ESTATE TEAM

www.HomeTips4Women.com





The Home Ownership Experience

Most people treat each home owner project as a separate transaction. When you buy a home, you aren't focusing on the garage you might add at a future date, or who you'll refinance with to cover those remodeling costs down the road. When you understand the home owner lifecycle, you'll see that many of the home professionals you work with once can provide support for future activities in your home owner journey. You'll discover that it pays to build long-term relationships with these professionals similar to the relationships you have with your doctor, accountant, teachers, etc.

Americans are very mobile, moving every 5 to 7 years although the trend is fewer moves, averaging 7 to 10 years. This means you might complete the home ownership lifecycle several times in one or several communities. We've organized the library at the Association of Women Home Owners (www.HomeTips4Women.com) to help you find ideas and information related to where you are in the home ownership cycle. We also encourage you to share your stories as new home owners, busy professionals and parents to encourage others to find solutions to their unique situations.

In the meantime, read on to discover how to find the team that will pave the way to an outstanding home owner experience!



The Homeowner Workbook Series

This series of workbooks will help you identify the resources needed for each phase of home ownership. By gathering the information in one place, you now have a resource you can use over and over to build positive homeowner experiences.

- **... Who's Who On Your Real Estate Team**
- Roadmap to Building or Remodeling Your Home
- Timely Home Maintenance with Your Pro Team
- Transforming a Basic House into Your Lifestyle Home
- Tips to Save Time & Enjoy Your Home More
- Professional Resources for All Your Home Projects (Combines all 5 eBooks)



Your Team When Buying, Financing or Selling Your Home

After months picking the community where you want to live and finding just the right home, the activities leading up to closing happen quickly and tend to overwhelm even the experienced home buyers. **Your Realtor® should guide you through the process** and offer a list of professionals (they can't make recommendations) to help you through the process. Depending on where you live, closings are conducted by attorneys or title companies. In some states, like California, there is no formal meeting. The buyer's bank will have an attorney, and buyers/sellers can decide if they want to hire their own lawyer (at their cost).

When assembling your real estate team, identify those professionals you want to work with in the future. For example, you will need to renew your home insurance annually, and you may prefer to work with a single agent for all of your insurance needs as you may get a discount for carrying multiple insurance policies.

Focus on your goals and assembling the team who can deliver the results you want.

You've got a lot to get done in a short period of time. So here's who you need on your team.

Your Home Professionals	Buying	Financing	Selling
Real Estate Broker, Realtor, Buyer's Broker – works with buyers/sellers to buy/sell homes, helping throughout the process.	X		X
Home Appraiser – analyzes home vs comparable sales and suggests homes market value.	X	X	
Home Inspector – inspects home and prepares report documenting visible deficiencies.	X		Optional
Mortgage Broker – sells mortgages, working as an independent agent or directly for a bank.	X	X	
Title Company – researches the title, sells title insurance and often coordinates the closing.	X	X	
Attorney or Settlement Company – prepares all papers for purchase and conducts closing	X	X	X
Home Stager – works to prepare your home (furniture, decorating, advise) to appeal to the maximum number of buyers.			X
Handyman – repairs problems found by home inspector; before a home is listed for sale, or following a buyer inspection.			Optional
Insurance Agent – determines insurance needed, i.e. flood, and sells home insurance which banks require at closing.	X	X	
Movers – provide packing materials/labor, the trucks/labor to move your home's contents, with temporary storage as needed.	X		X



Answers to All of Your Home Ownership Questions ...

Women make seventy to eighty percent of the decisions involving their households, and twenty-one percent of first-time home buyers are single women. The goal of the Association of Women Homeowners is to provide you with the knowledge, tools and community support to comfortably manage any aspect of home ownership. We want to help you identify when it's time to call for help ... and when you call, we'll help you learn the concepts and terminology so you're comfortable working with any professional.

We'll help you build your strategy for buying a home and maintaining it to protect your investment. Our home professionals will share tips for decorating, organizing and saving time so you can enjoy your home.

At www.HomeTips4Women.com you'll find great articles and a directory of home professionals to help you with any aspect of the home ownership. You might prefer our radio show, [Home Tips with Tina](#), where you can meet different home professionals and ask questions from the comfort of your home.

We're also inviting home owners to share their stories, so you can learn what has worked for other home owners. Watch your email inbox for **our newsletter, Tips 4 You and Your Home**. We'll share information and ideas to help you learn more about your home and how you can create the home of your dreams. If there's anything you want to know, please let us know so we can provide the information that best supports you in achieving the home of your dreams.

Tina Gleisner, Founder

Association of Women Home Owners

www.HomeTips4Women.com

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Join us on BlogTalkRadio, www.blogtalkradio.com/tinagleisner



P.S. The association is for all homeowners looking to improve their lives. We encourage feedback as we build our community to support you. Content comes from home professionals who want to build successful relationships with you. Please invite others who might find our information and community helpful as word-of-mouth sharing, is the best way to build a vibrant community. Thanks!

Who's Who On Your Real Estate Team ~ www.HomeTips4Women.com

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Your Real Estate Team

There are many details involved in buying or selling a home. Things will go smoother if you pick experienced team members and leverage their expertise. Gather all the paperwork you might need to complete negotiations and get to the closing. If buying a home, focus on your financing up front. The real estate industry is undergoing extreme scrutiny and changes so there are lots of surprises these days, i.e. you likely will need to fax documents more than once.

Real Estate Milestones – BUYING a House	Target Date	Actual Date
Pick your ideal town/neighborhood		
Pick your realtor		
Pre-approval letter from bank		
Find your house		
Negotiate your purchase price & conditions		
Home inspection		
Other inspections (radon, water/well, septic)		
Title search		
Title insurance (for the bank and you)		
Mortgage approval		
Home insurance policy		
Real estate attorney		
Arrange for utilities (electric, oil/gas, phones, water, etc.)		
Packing and prep for moving		
The CLOSING!		
Move-in day (recommend settling children first)		



Real Estate Milestones – SELLING a House	Target Date	Actual Date
Pick your Realtor®		
Home inspection (make repairs before listing your home)		
Handyman for repairs		
Home stager (to present your home at its best)		
Packing and moving		
Final cleaning		

Your Real Estate Team	Contact Information
Realtor® (or buyer's agent):	Phone: Email:
Bank/mortgage broker:	Phone: Email:
Home inspector:	Phone: Email:
Title company:	Phone: Email:
Insurance agent:	Phone: Email:
Real estate attorney (or title company):	Phone: Email:
Handyman:	Phone: Email:
Moving company:	Phone: Email:
Cleaning service:	Phone: Email:
	Phone: Email:
	Phone: Email: