

Your Home Comes First



BY STEPHANIE PONDEVIE



BUYER'S GUIDE

YOUR GUIDE TO A SMOOTH
AND SUCCESSFUL HOME BUYING JOURNEY



EXPERT GUIDANCE

Every step
of the way



TRUSTED ADVICE

In your best
interest



DREAM HOME

We'll help you find
the perfect fit

exp
REALTY

Your Home. Your Future. Our Priority.



EQUAL
HOUSING
OPPORTUNITY

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You're not just
buying a house,
you're building
your future.



Welcome Home! ♥

THANK YOU FOR TRUSTING ME TO GUIDE
YOUR HOME-BUYING JOURNEY.



WELCOME

You're about to begin one of life's biggest milestones. Whether this is your first home, your next chapter, or an investment property, I'm here to guide you every step of the way.



WHAT YOU'LL FIND INSIDE

- Easy-to-follow explanations
- Helpful checklists
- Arizona-specific buying tips
- Space for notes and important contacts
- Resources to help you buy with confidence



MY COMMITMENT TO YOU

Buying a home doesn't have to feel overwhelming. My goal is to make the process clear, organized, and enjoyable while helping you make confident decisions from start to finish.

Your Home Comes First

BY STEPHANIE PONDEVIE



ABOUT STEPHANIE

Stephanie is an Arizona Realtor® with over a decade in the business, focused on the East Valley: Chandler, Gilbert, and Tempe. She holds the ABR® (Accredited Buyer's Representative) and SRS® (Seller Representative Specialist) designations and works mostly with move-up buyers who are selling one home and buying the next at the same time.

Her background is in psychology, and it shows in how she works: clear explanations, no pressure, and a plan for the whole move before you commit to any part of it. She is fluent in English, Spanish, and French.

Her approach is simple. Before you list your current home or commit to another one, you look at whether the whole move works: your equity, your net proceeds, your financing, and the timing. *Your home comes first.*



2450 E. Gilbert Rd #210
Chandler, AZ 85286



(480) 264-0075



Stephanie@YourHomeComesFirst.com



YourHomeComesFirst.com
AZ Lic. SA649663000

Your Home. Your Future. Our Priority ♥

Your Home Buying Roadmap

A STEP-BY-STEP GUIDE TO YOUR JOURNEY HOME



1



GET PREPARED

Determine your budget, check your credit, and get pre-approved so you're ready to move forward with confidence.

2



PLAN & CONSULT

We'll discuss your goals, must-haves, and lifestyle to create a plan that helps us find the perfect home for you.

3



SEARCH & TOUR

We'll explore homes that fit your criteria and tour the ones that feel like the right fit.

4



MAKE AN OFFER

We'll craft a strong, strategic offer that protects your interests and puts you in the best position to succeed.

5



NEGOTIATE & ACCEPT

I'll negotiate on your behalf to reach the best possible terms and get your offer accepted.

6



INSPECTIONS & DUE DILIGENCE

We'll complete inspections and review all details so you can move forward with peace of mind.

7



FINAL APPROVAL

Your lender will finalize the loan approval and we'll prepare for a smooth closing experience.

8



CLEAR TO CLOSE

Once everything is approved and conditions are met, your loan is clear to close!

9



SCHEDULE CLOSING

We'll coordinate with all parties and schedule your closing date.

10



FINAL WALK-THROUGH

You'll do a final walk-through to ensure the home is in the agreed-upon condition.

11



CLOSING DAY

You'll sign the final documents, pay closing costs, and officially become a homeowner!

12



GET YOUR KEYS

The moment you've been waiting for! The keys to your new home are all yours.

13



MOVE IN & CELEBRATE

It's time to settle in, make it your own, and create beautiful memories.

14



I'M HERE FOR YOU

My commitment doesn't end at closing. I'm always here for you, every step of the way.

*You're Not
Just a Client,
YOU'RE FAMILY.*

My mission is to make your home buying experience smooth, informed, and even enjoyable. I'll handle the details so you can focus on what matters most: finding a place to call home.

Your Home Comes First.



YOUR FINANCING ROADMAP

PREPARATION TODAY. PEACE OF MIND TOMORROW.



Understanding your financing options early gives you confidence, clarity, and a strong position when it's time to make an offer.

PRE-QUALIFICATION VS. PRE-APPROVAL

PRE-QUALIFICATION

An estimate of how much you may be able to borrow based on self-reported financial information. It's quick, easy, and a great first step.

PRE-APPROVAL

A stronger commitment from a lender after reviewing your credit, income, and assets. It shows sellers you're a serious and qualified buyer.

WHY IT MATTERS



Know Your Budget

Understand what you're comfortable with before you start house hunting.



Save Time

Focus on homes within your price range and avoid disappointment.



Stronger Offers

Sellers take pre-approved buyers more seriously.



Negotiation Power

A pre-approval letter can make your offer more competitive.

WHAT TO GATHER

Lenders will typically ask for the following documents to get started on your pre-approval:

- Photo ID
- Recent pay stubs (last 30 days)
- W-2s or tax returns (last 2 years)
- Bank statements (last 1–2 months)
- List of monthly debts and credit cards
- Information on any other assets
- Rental history (if applicable)



Getting pre-approved doesn't just open doors — it gives you the *confidence* to walk through the right ones.





As of August 2026 · Source: ARMLS.

WHERE THE EAST VALLEY MARKET STANDS



The market has cooled from the frenzy of a few years ago and settled into balance. That is a better environment to buy in: more choices, more time, more room to negotiate.

METRO (ALL OF ARMLS)

	Aug 2026	vs a year ago
Median sale price	\$445,000	+0.9%
Homes under contract (pending)	4,110	-35%
Months of supply	4.1	-6%
Average days on market	87	+2 days

YOUR THREE CORE CITIES

City	Median sale	Months of supply	Read
Chandler	\$506,000	2.9	leans seller
Gilbert	\$586,900	3.4	balanced
Tempe	\$452,500	4.5	leans buyer



The honest read: balanced and cooling, with forward demand down sharply and prices flat to slightly soft. Conditions differ by city, so your strategy should too.

THE TRUTH ABOUT DOWN PAYMENTS

The idea that you need 20% down is the single most common reason people delay buying. For most buyers, it is not true.



TRUE:

Many buyers don't put down 20%, especially first-time home buyers.

VS



FALSE:

"I must put down 20% of the purchase price in order for a seller to accept my offer!"



You are not required to put 20% down.
Most first-time buyers put down far less.



FHA loans allow as little as 3.5% down
for qualified buyers.



VA and USDA loans allow 0% down
for those who are eligible.



Down payment assistance exists
and is widely underused. Ask a lender what programs you are eligible for.



Arizona's HOME+PLUS program can help
with a down payment or closing costs. Terms change, so confirm the current details with a lender.



Loan programs, rates, and assistance terms change often. Nothing on this page is a lending decision or a guarantee of eligibility. A licensed loan officer gives you the real numbers for your situation.



*You likely have more options than you think.
The first step is a conversation with a lender.*



HOW YOUR RATE CHANGES YOUR PAYMENT

Your interest rate moves your monthly payment more than almost anything else. Here is roughly how much, for principal and interest only.



HOME LOAN AMOUNT	FIXED MORTGAGE INTEREST RATE	MONTHLY MORTGAGE P&I*	MONTHLY SAVINGS COMPARED TO 7.5%
 \$250,000	7.5%	\$1,748	—
	7.0%	\$1,663	\$85
	6.5%	\$1,580	\$168
	6.0%	\$1,499	\$249
 \$450,000	7.5%	\$3,146	—
	7.0%	\$2,994	\$152
	6.5%	\$2,844	\$302
	6.0%	\$2,698	\$448
 \$650,000	7.5%	\$4,545	—
	7.0%	\$4,324	\$221
	6.5%	\$4,108	\$437
	6.0%	\$3,897	\$648



Principal and interest only, 30-year fixed. Does not include taxes, insurance, HOA, or mortgage insurance. For illustration, not a rate quote.



Your actual rate depends on your credit, your down payment, and your loan type. Get today's real numbers from a lender before you set your budget.





UNDERSTANDING WHAT YOU CAN AFFORD



"Affordable" is not a market number. It is your number.
Here is how to find it before you start looking.



THE 30% GUIDELINE



A common benchmark is keeping total housing costs at or below about 30% of your gross monthly income. Total means everything: mortgage, property taxes, homeowner's insurance, HOA dues, and a realistic budget for maintenance.



START WITH

Your take-home pay, your current monthly debts, and the payment you would actually feel comfortable making, not the maximum a lender approves.



THEN SORT

What you know, what needs a professional's input, and what is still a guess.
Close the guesses before you write an offer.



*A pre-approval tells you what a lender will lend.
Your own math tells you what you can live with.
Buy to the second number.*





As of August 2026 · Source: ARMLS.

INVENTORY: WHAT IT MEANS FOR YOU



Inventory is simply how many homes are for sale. It shapes how much choice, time, and leverage you have as a buyer.

ACTIVE LISTINGS

	Aug 2026	vs a year ago
Metro (all of ARMLS)	~26,400	about flat
Chandler	~710	about flat
Gilbert	~910	+4%
Tempe	~525	slightly up



MORE HOMES FOR SALE

More choices, more time to decide, more room to negotiate on price and terms.



FEWER HOMES FOR SALE

Faster decisions, more competition, less negotiating room.



*Right now, inventory is steady, not scarce.
You can be selective without waiting months
for the right home to appear.*



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WHAT A BALANCED MARKET MEANS FOR YOUR MOVE

If you are selling one home and buying the next, a balanced market is good news. It makes the timing of the two easier to line up.



- Your current home and your next home are moving at a similar pace, so coordinating the sale and the purchase is more predictable than in a frantic market.



- You have room to negotiate as a buyer, and buyers still have to compete for a well-priced home when you sell.



- You are less likely to be forced into a rushed decision on either side.



This is the Home-First Move-Up Plan. Before we list your current home or commit you to another one, we look at whether the whole move works: your equity, your net proceeds, your financing, and the timing. Then we sequence it.





BUYER ADVANTAGES WITH NEW CONSTRUCTION



And the good news is, these kinds of incentives are not rare right now. Many builders are offering extras to help attract buyers, which means there may be more opportunity in the new construction market than a lot of people realize.



Another way builders are creating value is through price adjustments. In some cases, they are lowering prices to help move inventory and stay competitive. That means buyers may have more negotiating power on a newly built home than they expect, and their money may stretch further than it would on a resale property.



This is where having a knowledgeable agent really helps. Your agent can help you compare builders, understand what incentives are being offered locally, and determine which opportunities may give you the best overall value.



36%

of builders
cut prices

Source: NAHB





SHOULD YOU BUY AN EXISTING HOME OR A NEWLY BUILT ONE?

If you're torn on whether you want to focus your search on new construction homes or existing ones, here are some differences that could help you decide.

BENEFITS OF AN EXISTING HOME



A wider variety of floor plans and styles



Details that add charm and character



More mature landscaping and neighborhoods

BENEFITS OF A BRAND-NEW HOME



Ability to customize certain features during the build



Won't need repairs or renovation work up front



Energy efficient features may be standard



TOP REASONS TO OWN

ACCOMPLISHMENT



Feeling proud of your achievement

STABILITY



Locking in a large portion of your monthly housing payment with a fixed-rate mortgage

APPRECIATION



Home values usually rise, and that makes owning a home a good investment

WEALTH BUILDING



Growing your net worth as your home value climbs and you pay down your mortgage

TAX BENEFITS



Getting a tax break, if your situation applies. Talk to your accountant or financial advisor to learn more.

WHAT'S THE TOP
REASON YOU'D
LOVE TO OWN
A HOME?





TOP 5 REASONS YOU NEED AN AGENT WHEN BUYING A HOME

If you're thinking about buying a home, here's the truth: having a great agent by your side isn't just helpful, it's a game-changer. Here are five key reasons why working with a pro makes all the difference:

1.



YOU GET A TRUE EXPERT IN YOUR CORNER

Buying a home is a big move, and the process is always evolving. A great agent knows the latest rules, trends, and tools, and they'll walk you through every step. You don't need to figure it all out alone.

2.



THEY KNOW YOUR LOCAL MARKET INSIDE AND OUT

An agent doesn't just show you homes, they help you understand your market. They know what's selling, what's sitting, and where the opportunities are. They'll help you cut through the noise and focus on what really matters for your goals.

3.



THEY'LL HELP YOU MAKE THE RIGHT OFFER

What's the home really worth? Is the price fair? Could there be hidden issues? An experienced agent will help you figure out how to structure a strong, smart offer, without overpaying or missing something important.

4.



THEY HANDLE THE CONTRACTS AND THE FINE PRINT

Real estate comes with a lot of paperwork, and it's full of terms, deadlines, and disclosures you don't want to overlook. Your agent will make sure you know exactly what you're signing and why it matters.

5.



THEY'RE YOUR NEGOTIATOR AND ADVOCATE

From the first offer to the final walkthrough, your agent is your voice. They'll negotiate on your behalf, manage communication with the seller's side, and protect your interests every step of the way.



Of respondents agree
"It would be
very stressful
to navigate
the home buying
process without
a real estate
agent or broker."



Of respondents believe
"A **real estate agent**
or broker is an
essential, trusted
advisor for a
homebuyer."

Source: Bright MLS





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Nationally, roughly 9 in 10 buyers purchase their home with the help of a real estate agent, and most say they would use their agent again.

Source: National Association of REALTORS®, Profile of Home Buyers and Sellers.



HOW TO BUY A GREAT HOUSE



There are many factors to consider when selecting a neighborhood that is right for you. Below are just a few of the many factors – you may think of others that are important to you.

Neighborhoods have characteristic personalities designed to best suit single people, growing families, two-career couples, or retirees.

SCOUT THE NEIGHBORHOOD!

It is important that you scout the neighborhood in person. You live in more than your house.

- **Talk** to people who live there.
- **Drive** through the entire area at different times of the day, during the week and on weekends.
- **Look** carefully at how well other homes in the area are being maintained; are they painted, are the yards well cared for; are parked cars in good condition, etc.

NEIGHBORHOOD FACTORS TO CONSIDER

-  • Look for things like access to major thoroughfares, highways, and shopping.
-  • Listen for noise created by commerce, roads, railways, public areas, schools, etc.
-  • Smell the air for adjacent commerce or agriculture.
-  • Check with local civic, police, fire, and school officials to find information about the area.
-  • Set up tours with the local schools.
-  • Look at traffic patterns around the area during different times of the day and drive from the area to work.
-  • Find out if the neighborhood is near parks, churches, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc.
-  • Find out if the neighborhood belongs to a Homeowner's Association.



*The more you know about a neighborhood,
the more **confident** you'll feel in your decision.*





Getting to Know a Neighborhood



Only you can decide whether an area fits your life. What an agent can do is help you investigate the facts before you commit.

SEE IT FOR YOURSELF

- **Drive** the area at different times: a weekday morning, an evening, a weekend.
- **Talk** to people who live there about what they would want a buyer to know.
- **Look** at how the street is kept: upkeep, landscaping, general condition.

CHECK THE FACTS THAT AFFECT YOU

-  ● **Commute and access:** drive from the home to your work and your regular errands, at the times you would actually go.
-  ● **Noise:** major roads, rail lines, flight paths, nearby commercial or agricultural use.
-  ● **HOA:** whether there is one, the dues, the rules, and any rental restrictions. Read the governing documents.
-  ● **Flood zone and insurance:** check the FEMA flood map and get an insurance quote for the specific address.
-  ● **Schools:** pull the district's own attendance-boundary maps and performance data and evaluate them against your own needs.
-  ● **What is nearby:** parks, shopping, dining, medical, recreation, places of worship, transit, whatever you use.



*The more you verify up front, the more **confident** you will feel signing. If a detail matters to you, we get the answer in writing before the inspection period ends.*





WHAT HAPPENS NEXT

Now that you've decided to buy, what happens between now and the day you legally own the home? A title/escrow company typically handles:



• **EARNEST MONEY** – starts the process once received (opening escrow).



• **TITLE SEARCH** – gathering public records: deeds, trusts, assessments, and any matters of probate, heirship, divorce, or bankruptcy.



• **EXAMINATION** – verifying the legal owner and any debts owed.



• **DOCUMENT PREPARATION** – preparing forms for conveyance and settlement.



• **SETTLEMENT** – the escrow officer oversees closing: the seller signs the deed, you sign your new mortgage, the old loan is paid off, and the new loan is established. Everyone involved gets paid, and title insurance policies are issued to you and your lender.

TITLE INSURANCE

There are two types: coverage that protects the lender for the mortgage amount, and coverage that protects your equity in the property. Both you and your lender will want this protection - public records can miss irregularities like a forged deed, an unknown rightful heir, a dispute over a will, or an incorrect survey.

For a one-time charge at closing, title insurance protects you against these issues. We'll do our best to have the seller cover this cost.



LENDER'S POLICY

Protects your lender for the mortgage amount.



OWNER'S POLICY

Protects your equity in the property.




Your Home
Comes First





HOME WARRANTY PROTECTION



NEW HOME WARRANTIES

When you buy a newly built home, the builder usually offers a full or limited warranty on design, materials, and workmanship, generally for one year from purchase. At closing, the builder assigns you the manufacturer warranties for appliances and fixtures - so if your dishwasher fails within a year, you'd call the manufacturer, not the builder. If a builder doesn't offer a warranty, ask why.



RESALE HOME WARRANTIES

On a resale home, you can purchase a warranty that protects against most ordinary flaws and breakdowns for at least the first year of occupancy. It may be offered by the seller as part of the deal, or arranged through your agent. Even with a warranty, have the home carefully inspected before you buy - a warranty isn't the same thing as homeowners insurance.



A home warranty gives you peace of mind that major covered components will be repaired if needed. Ask me for details on the warranty companies and packages available in Arizona.



HOME WARRANTY PEACE OF MIND

- ✓ Protects Your Investment
- ✓ Covers Major Systems and Appliances
- ✓ Adds Value and Confidence





HOME INSPECTION



If you're buying a resale property, I highly recommend a professional home inspection covering appliances, plumbing, electrical, HVAC, ventilation, roof and attic, foundation, and general structure. Specialty inspections (stucco, pool, termite, radon) can be added as needed.



An inspection isn't designed to flag every minor issue – it's meant to surface major damage or serious problems that need repair, and to recommend a structural engineer or other specialist if warranted. Your home can't "pass or fail," and the inspector won't tell you whether the price is fair – their job is to make you aware of what's recommended or necessary.



From there, the seller may negotiate repairs or a credit, or you may decide the home needs more work than you want to take on. In Arizona, this all happens during your inspection period, using the BINSR (Buyer's Inspection Notice and Seller's Response) to document what you found and what the seller agrees to address.



Choose an inspector certified by a recognized trade association, and try to be present for the inspection – you'll understand the report better, get maintenance tips, and see the home through an objective third party's eyes.



HOME INSPECTION CHECKLIST

- ☒ Roof & Attic
- ☒ Plumbing
- ☒ Electrical
- ☒ HVAC & Ventilation
- ☒ Foundation & Structure
- ☒ Appliances
- ☒ Pool / Termite / Radon (as needed)



WHAT IS A REAL ESTATE CLOSING?



A closing is where you and I meet, along with some or all of the seller, their agent, and a title/escrow representative, to transfer the property title to you. Your purchase contract describes the property, states the price and terms, and names the date and place of closing – typically at the title company.



If you're financing, your lender will have you sign a promissory note (evidence you're responsible for repaying the loan) and a deed of trust, which gives the lender the right to sell the property if payments aren't made. Before you exchange these papers, the property may be surveyed, appraised, or inspected, and title will be checked against county and court records.



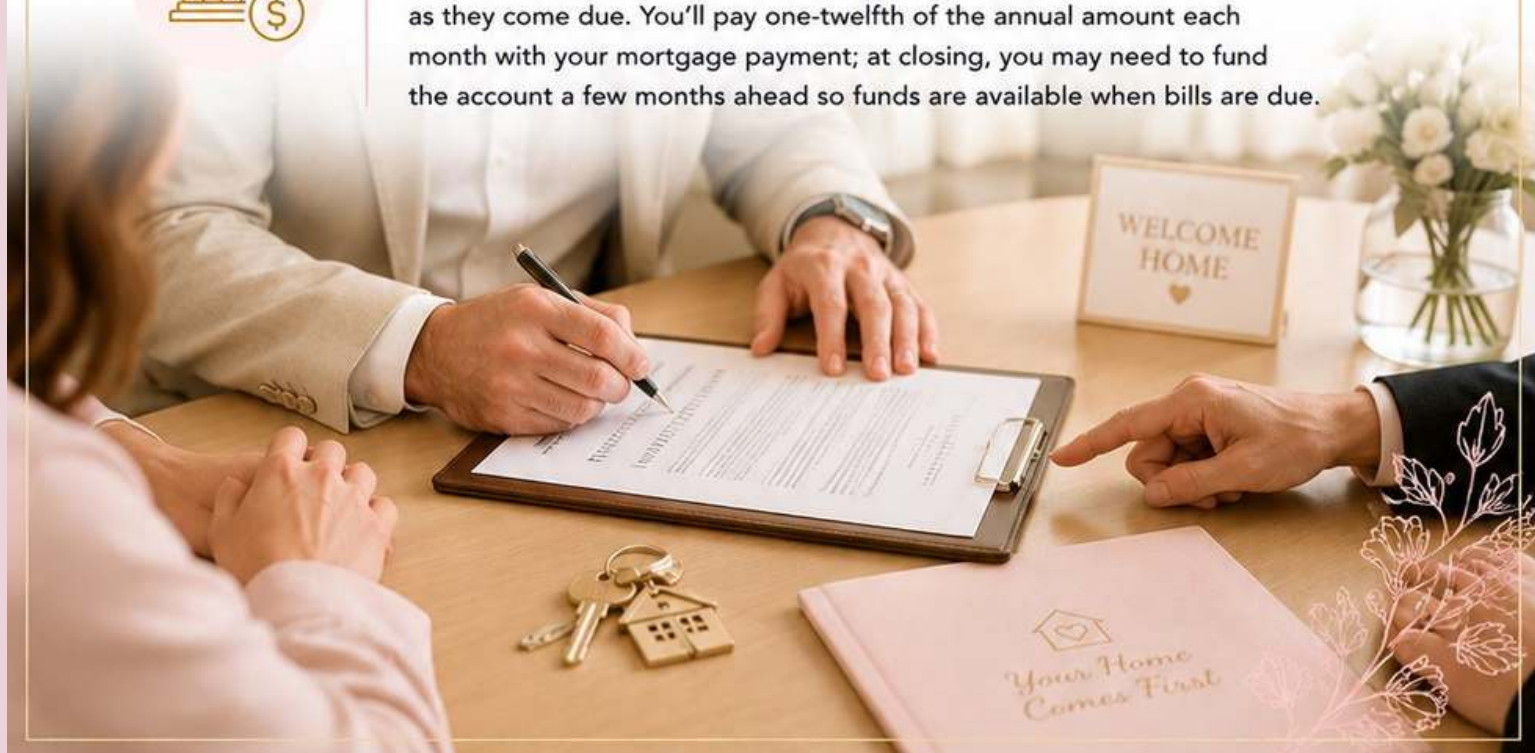
At closing, you'll pay all fees and closing costs in guaranteed funds (a cashier's check or wire made out to the title company). Your loan officer will confirm the exact amount beforehand.



WHAT IS AN ESCROW ACCOUNT?



An escrow account is a neutral account held by your lender to pay expenses like property taxes, insurance, or mortgage insurance premiums as they come due. You'll pay one-twelfth of the annual amount each month with your mortgage payment; at closing, you may need to fund the account a few months ahead so funds are available when bills are due.





Moving Day & Checklist



Congratulations on your new home! Tackle your move as a series of small projects while your purchase is still under contract.

Job-related moving costs may be tax deductible - see IRS Publication 521.



TWO MONTHS BEFORE

- ☐ Sort belongings; donate or sell extras
- ☐ Choose movers vs. DIY; get 3 quotes
- ☐ Gather packing supplies
- ☐ Arrange long-distance travel if needed
- ☐ Save receipts; secure records; insure valuables



ONE MONTH BEFORE

- ☐ Pack off-season & storage items
- ☐ Arrange pet travel
- ☐ Get a car tune-up if driving
- ☐ Request medical/dental/vet records if relocating
- ☐ Send rugs, drapes, bedding to the cleaners



TWO WEEKS BEFORE

- ☐ Notify utility & phone companies; set up new service
- ☐ Recruit help for moving day
- ☐ Confirm travel reservations
- ☐ Transfer/close bank accounts; clear safety deposit box



ONE WEEK BEFORE

- ☐ Pick up dry cleaning & repair shop items
- ☐ Pack a survival kit for moving day
- ☐ Finish packing non-essentials
- ☐ Notify post office; send change-of-address



DAY BEFORE

- ☐ Set aside tools (tape measure, rope)
- ☐ Protect floors with old sheets
- ☐ Pick up rental truck if self-moving
- ☐ Check car / confirm flight details



MOVING DAY

- ☐ Carry keys, map, mover's phone number, cash
- ☐ Bring sale documents & insurance info
- ☐ Pack medicines, a change of clothes, valuables



ARRIVAL DAY

- ☐ Direct movers on furniture placement
- ☐ Check inventory against paperwork; note damage
- ☐ Unpack valuables (silver, art, jewelry) right away



Packing Checklist



Tips to make your move a little easier...



PACKING TIPS



Gather boxes in all sizes from friends, neighbors, and stores.



Collect cushioning material such as bubble wrap, Styrofoam pellets, furniture pads, old blankets, plastic bags, tissue paper, newspapers, and small towels to use as padding inside boxes.



Create a "portable packing kit" with marking pens, a tape measure, packing tape, twine, and scissors. Carry it with you as you pack up items around your home.



Reinforce the bottom of boxes with extra tape for added strength.



Label each box with the name of the room in your home where it should be placed.



Number the boxes and keep a list of which boxes go in which room in your new home.



Label boxes containing fragile items with large red lettering.



Place china in plastic bags and stack plates upright on their sides, not flat.



Pack your TV, stereo, and computer in their original boxes whenever possible.



Keep boxes to 50 pounds or less.



Pack heavy items into their own smaller boxes and place lighter items together into larger boxes. (Don't pack all your books into one box!)



Don't move flammable, combustible, corrosive, or explosive items such as paint, gasoline, and ammunition.



Pack a bag of personal items you'll need during the move (change of clothes, toiletries, medicine, maps, food, and drinks). Keep it in an easy-to-find place when you pack.



NEW HOME
new adventures





Packing Checklist *(continued)*



Packing list by room...

☒ KITCHEN

- ☐ Cupboards
- ☐ Closets
- ☐ Drawers
- ☐ Box numbers for kitchen: _____

☒ DINING ROOM

- ☐ China cabinet or hutch
- ☐ Light fixture and lamps
- ☐ Furniture: table and chairs
- ☐ Box numbers for dining room: _____

☒ LIVING ROOM

- ☐ Bookcases and contents
- ☐ Entertainment center and contents: stereo, TV, CDs, videotapes, and so on
- ☐ Knick-knacks and artwork
- ☐ Lamps
- ☐ Furniture: couch, chairs, and tables
- ☐ Box numbers for living room: _____

☒ FAMILY ROOM

- ☐ Bookcases and contents
- ☐ Entertainment center and contents: stereo, TV, CDs, videotapes, and so on
- ☐ Knick-knacks and artwork
- ☐ Lamps
- ☐ Furniture: couch, chairs, and tables
- ☐ Box numbers for family room: _____

new home
new adventures
♥





Packing Checklist *(continued)*



Packing list by room...

☒ MASTER BEDROOM

- ☐ Closets
- ☐ Dressers and contents
- ☐ Furniture: bed, dressers, night stands, and desk
- ☐ Box numbers for master bedroom: _____

☒ BEDROOM #1

- ☐ Closets
- ☐ Dressers and contents
- ☐ Furniture: bed, dressers, night stands, and desk
- ☐ Box numbers for bedroom #1: _____

☒ BEDROOM #2

- ☐ Closets
- ☐ Dressers and contents
- ☐ Furniture: bed, dressers, night stands, and desk
- ☐ Box numbers for bedroom #2: _____

☒ BEDROOM #3

- ☐ Closets
- ☐ Dressers and contents
- ☐ Furniture: bed, dressers, night stands, and desk
- ☐ Box numbers for bedroom #3: _____





Packing Checklist *(continued)*



Packing list by room...

☒ STUDY/OFFICE

- ☐ Computer equipment: CPU, monitor, and printer
- ☐ Desk and contents
- ☐ File cabinets and content
- ☐ Box numbers for study/office: _____

☒ BATHROOM

- ☐ Cupboards and contents
- ☐ Linens and towels
- ☐ Knick-knacks and wall hangings
- ☐ Box numbers for bathroom: _____

☒ ATTIC

- ☐ Trunks
- ☐ Boxes
- ☐ Box numbers for attic: _____

☒ GARAGE

- ☐ Yard equipment and garden tools
- ☐ Home maintenance equipment and tools
- ☐ Box numbers for garage: _____

☒ BASEMENT

- ☐ Cupboards and shelves
- ☐ Box numbers for basement: _____

new home
new adventures
♥





HELPING CHILDREN COPE WITH THE MOVE



1. Show children the new home and their new room ahead of time - pictures or video work if an in-person visit isn't possible.



2. Reassure them you won't forget their friends.



3. Make a scrapbook of the old home and neighborhood.



4. Throw a good-bye party - have friends sign a t-shirt.



5. Have kids write good-bye letters with their new address; consider calling other parents to encourage return letters.



6. Let kids decorate their own moving boxes.



7. Start a scrapbook for the new home.



8. Visit the new school, park, and church, and take pictures.



9. Help kids invite new friends over.



10. Let kids pick a new favorite restaurant, so they feel some control over the new environment.



11. Encourage kids to write to old friends about the new place.



12. Get kids involved in groups, clubs, sports, and activities like the ones they had before.



13. Remember: even a few years in a home can feel like a lifetime to a young child.

Let's
make this
our best
adventure
yet! ♥





NEW HOME MAINTENANCE CHECKLIST



- ☐ **Heating** - check filters monthly; service annually before heating season



- ☐ **Electrical** - avoid overloading circuits



- ☐ **Air Conditioning** - check filters monthly; service before cooling season; keep the condenser clear of debris (important in Arizona's heat)



- ☐ **Microwave** - avoid metal/metallic-trim dishes; clean with mild soap or baking soda



- ☐ **Refrigerator** - clean shelves/gaskets every 3 months; clean coils yearly



- ☐ **Range/Oven** - avoid oversized, heavy cookware; self-cleaning ovens need no other cleaner



- ☐ **Dishwasher** - clear mineral deposits with vinegar; keep spray arm clear



- ☐ **Garbage Disposal** - run ice cubes to clean; run water during & after use



- ☐ **Washer/Dryer** - clean the lint screen after every load



- ☐ **Trash Compactor** - replace the deodorant supply regularly





LOCAL SCHOOL DIRECTORY

Use this page to note the schools serving the neighborhoods you're considering. For attendance boundaries, ratings, and program details, check the school district's website and Arizona's school report cards, then decide what fits your family.

SCHOOL NAME

ADDRESS

PHONE NUMBER



The Home Tour



TAKE NOTES, ASK QUESTIONS, AND PICTURE YOUR FUTURE HOME.



PROPERTY ADDRESS: _____

PROPERTY	COMMENTS	EXTERIOR	COMMENTS
✓ View		✓ Foundation	
✓ Lot Size		✓ Roof	
✓ Landscaping		✓ Architectural Style	
✓ Square Footage		✓ Deck/Patio	
		✓ Swimming Pool	
		✓ Garage	
		✓ General Exterior Condition	
INTERIOR	COMMENTS	LOCATION	COMMENTS
✓ Number of Bedrooms		✓ Convenience to Work	
✓ Number of Bathrooms		✓ Convenience to Shopping	
✓ Living Room		✓ Convenience to Schools	
✓ Kitchen		✓ Convenience to Day Care	
✓ Dining Room		✓ Nearby Recreational Facilities	
✓ Family Room		✓ General Appearance of Houses in the Area	
✓ Study		✓ House Value Relative to the Area	
✓ Fireplace(s)			
✓ Openness of Home			
✓ General Interior Condition			
ADDITIONAL COMMENTS			



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TAKE NOTES, ASK QUESTIONS, AND PICTURE YOUR FUTURE HOME.



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✓ Openness of Home			
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ADDITIONAL COMMENTS			



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TAKE NOTES, ASK QUESTIONS, AND PICTURE YOUR FUTURE HOME.



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✓ Fireplace(s)			
✓ Openness of Home			
✓ General Interior Condition			
ADDITIONAL COMMENTS			





REAL ESTATE GLOSSARY



Acceptance: the date both parties have signed and/or initialed the contract.



Adjustable Rate Mortgage: a mortgage where the interest rate adjusts periodically based on a specified index.



Amortized Loan: a loan repaid in equal installments over its term.



Appraisal: an estimate of a property's value, typically based on recent comparable sales.



Appreciation: an increase in property value due to market conditions or other causes (the opposite of depreciation).



Assumable Mortgage: when a buyer takes over responsibility for an existing mortgage on a property.



Bill of Sale: a document transferring ownership of personal property.



Cloud on Title: any condition affecting clear title to a property.



Consideration: anything of value exchanged to enter a contract - money, services, or a promise.



Deed: a written instrument that, once properly executed and delivered, conveys title to real property.



Discount Points: a loan fee that increases a lender's yield; one point equals 1% of the loan amount.



Easement: the right to use land belonging to someone else.



Encumbrance: anything that limits title to a property, such as a lien or easement.



Equity: a property's value minus any liens against it.



Escrow Payment: the portion of your monthly payment held by the lender to cover taxes and insurance.





REAL ESTATE GLOSSARY

(CONTINUED)



Fannie Mae (FNMA): a congressionally chartered corporation supporting the secondary mortgage market for FHA, VA, and conventional loans.



FHA: a HUD agency that insures residential mortgage loans made by private lenders.



Fixed Rate Mortgage: a loan with an interest rate that stays the same for its full term.



Foreclosure: the legal process of selling pledged property to pay off a defaulted debt.



Freddie Mac (FHLMC): a federally chartered corporation supporting the secondary mortgage market by buying and selling conventional home loans.



Lease with Option: a lease that gives the tenant the right to purchase the property at a future date.



Loan-to-Value Ratio (LTV): the ratio of loan amount to appraised value - e.g., an \$80,000 loan on a \$100,000 home is 80% LTV.



Mortgage: a legal document pledging property as security for a debt.



Mortgage Insurance Premium (MIP) / Private Mortgage Insurance (PMI): insurance that protects the lender if a borrower defaults.



Origination Fee: a fee paid to a lender for processing a loan.



Second Mortgage: an additional loan on a property that already has a first mortgage, usually at a higher rate and shorter term.



Settlement Statement: an accounting of all funds received and paid at closing.



Title Insurance: a policy protecting the buyer or lender against losses from defects in the title.





Let's Adhere to the Plan

A successful real estate transaction hinges on meeting a lot of deadlines, so you can move into your new home as soon as possible. Once we start working together, you'll get regular updates from me on where things stand and what's due next.

TO DO:	DATE COMPLETED:
✓ Loan application (application fee due)	_____
✓ Seller's disclosure signed	_____
✓ Inspection scheduled	_____
✓ Written repair requests submitted (BINSR)	_____
✓ Inspection negotiations complete	_____
✓ Title commitment received	_____
✓ Homeowners insurance arranged	_____
✓ Loan approval	_____
✓ Closing date	_____

During the loan and buying process, you'll be asked to supply documents and respond quickly to requests. The faster you can get your loan officer what they need, the less risk there is of delaying – or losing – your closing date. Let's stay ahead of it together.



You Made It!

Congratulations on becoming a better-educated, more confident buyer! This experience will be rewarding and life-changing, and I look forward to being part of it with you.

If you ever have questions along the way, I'm just a call or text away.



Stephanie Pondevie



(480) 264-0075



Stephanie@YourHomeComesFirst.com



www.YourHomeComesFirst.com



Chandler, Arizona

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zillow.com/profile/Stephanie Pondevie

Stephanie Pondevie
REALTOR®



EQUAL
HOUSING
OPPORTUNITY

CHANDLER OFFICE
2450 S Gilbert Rd #210
Chandler, AZ 85286
SA649663000

Your Home Comes First



BY STEPHANIE PONDEVIE

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