

Celebrating over 25 years!



FIRST WORLD MORTGAGE CORPORATION

Financing the American Dream

HOMEBUYER'S GUIDE

Purchasing your new home, just got easy!



(860) 236-LOAN

www.FirstWorldMortgage.com

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Hi First World Mortgage!
Thanks for helping us
get our beautiful new home!

Love,
The Vasquez Family

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Introduction & About First World Mortgage



FIRST WORLD MORTGAGE CORPORATION

Financing the American Dream

Introduction

This homebuyer guide was created to assist you with one of the biggest purchases you will ever make. Buying a home can be a rather complex and stressful process. However, if you utilize the information, resources, and advice within this booklet, the experience can be one of most exciting and fun moments for you and your family.

About First World Mortgage

For over 25 years, First World Mortgage Corporation has helped countless people realize their dream of home ownership. 100% of our business is referred to us by our satisfied clients, real estate professionals, attorneys, builders, and financial planners to name a few.

We are one of the fastest-growing mortgage lenders in Connecticut, with several convenient locations throughout the state as well as in Massachusetts. First World Mortgage Corporation is now the #1 First Time Home Buyer Lender in Connecticut. In addition, The Warren Group, recorded First World Mortgage Corporation as “One of the top lenders and fastest-growing mortgage lenders” overall.

After reviewing this packet, learn more about us online, or call us with your questions.

1-800-236-LOAN

www.FirstWorldMortgage.com

STEP 1 - Learn From Available Resources

Resources Just For You

Purchasing a home is an exciting life event, and you will probably have many questions. There are professionals that will guide you, advise you, and that you can rely on throughout the process. You should take advantage of their expertise, and other informational resources that can help you along the way.

Here is a list of professionals you will need in your home buying process and some helpful resources you can rely on:

Licensed Loan Originator

Your *licensed* Originator is an expert in mortgage lending. Unlike a *registered* Loan Originator, a licensed Loan Originator has passed national and state exams ensuring he or she is equipped to guide and advise you.

You can rely on your licensed Loan Originator to:

- Answer all of your mortgage, loan process, lending, and homebuying questions.
- Determine what type of loan you qualify for, and keep the monthly payment within your budget.
- Recommend options based on your unique needs and future plans.

Real Estate Agent

Your Real Estate Agent is an expert in the local real estate market, and will be your advisor for your home search.

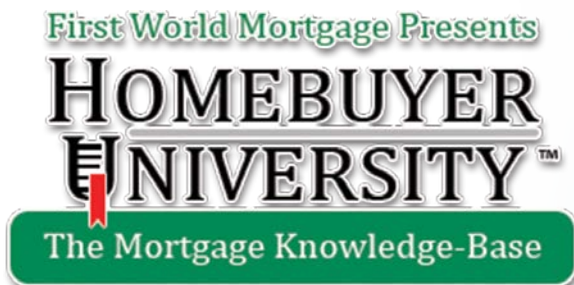
You can rely on your Real Estate Agent to:

- Answer all of your home search, market comparison, and sales price negotiation questions.
- Listen to your needs to find you a great home within your price range.
- Provide you with market-specific information to aid in your decision making process.

Homebuyer University

You are about to invest your time and money into purchasing a home. Learning more about homebuying is a great way to prepare yourself for this incredible experience.

First World Mortgage has created something just for you:



LEARN HERE

www.FirstWorldMortgage.com/hbu



STEP 2 - Get Pre-Approved

Pre-Approval Letter

Prior to searching for a home, you will need to find out how much of a home you can afford, and what type of loan is right for you. Depending on your monthly income and debts, you and your Loan Originator can determine how much of a monthly mortgage payment you can afford.

Your Loan Originator will begin the process by reviewing your income, assets, and monthly debt payments to get an idea of the amount you may qualify for. From there, your Loan Originator will check your financial background, review your documentation, and perform a credit analysis to determine what loan amount and loan programs you qualify for. Once you have been **pre-approved**, you will receive a **Pre-Approval Letter** from First World Mortgage.

Top 5 Reasons to Get Pre-Approved:

1. It identifies which loan program you qualify for. With the wide variety of loan programs available, it is important to know which types you qualify for and which will best suit your needs.
2. Determines how much you can afford, and helps prevent disappointments if you don't qualify for as much as you hoped.
3. Sellers may not accept your offer without a pre-approval letter that proves you qualify to purchase the home.
4. You are in a better position to negotiate a lower purchase price, and/or seller's concession to help pay for closing costs.
5. When you become pre-approved it shows sellers you are a serious buyer.



STEP 3 - Shop For A Home

Selecting A Real Estate Agent

Using a Real Estate Agent can help make shopping for your new home fun and efficient. Real Estate Agents are there to assist you with your home search, as well as making the experience easy, and hassle-free. (If you are not currently working with a Real Estate Agent, First World Mortgage can refer you to one of the many agents we work with in your area).

Qualities of Effective Real Estate Agents:

- They assess your needs to help you find homes that best meet your preferences.
- They identify opportunities to negotiate for a better price, and/or credits to help pay for costs.
- They know the area well, and will provide you market-specific information.

Types of Homes to Choose From

Your real estate professional will show you homes based on your needs, life stage, desired features, and how many improvements you are willing to make prior to moving in. Here are some common types of homes:

Single Family Home

Single family homes come in many exterior styles and sit on their own lot of land. Some may have a backyard that is ideal for children to play in, however, you are responsible for more maintenance than with other property types.

Condominium (Condo)

Condos are attached homes in a building similar to apartments and belong to an association that maintains the exterior of the property. This is beneficial for people wanting convenience, however the association charges mandatory monthly association dues for covering the work.

Handyman Special

Some homes need updating or repairs which is reflected in the seller's lower asking price. Homebuyers may take this opportunity to get a great deal and add some personal touches. The downside is buying a home with unseen problems that can be a financial drain.

Make Your Offer

Once you find the home you like, you can work with your Real Estate Agent to make an offer based on what is right for you. They can help you find out what makes sense for the current demand in the real estate market, the condition of the home, recent sales of comparable homes in the area, and any other factor your Real Estate Agent deems appropriate.

Multi-Family (2-4 Units)

Just like single family homes, a multi-family comes in many exterior styles and will sit on its own lot of land. This type of home can generate income for you by renting some of the units out. However, being a landlord is not for everyone.

Townhouse

Townhouses are similar to condos in that they are attached to one another. They differ because townhouses may have lower association dues than condos for the exterior maintenance. They have a closer resemblance to single family homes.

New Construction

New construction is for those wishing to design their home from the bottom up - flooring, cabinets, fixtures, kitchen, bathroom, and much more. You will really be able to get your dream home, but expect to pay more for new construction.

Step 4: Complete the Mortgage Process

The mortgage process can often appear to be a daunting one, especially to first time homebuyers. While there is nothing simple about getting a mortgage, it does not have to be difficult. It is up to your mortgage provider to communicate clearly with you throughout the process.

The Mortgage process has three primary steps after you have been pre-approved:

- 1) Loan Application
- 2) Locking an Interest Rate
- 3) Loan Approval

Any one of these processes can appear to be lengthy and confusing. Virtually all of the paperwork involved is required by state and federal law. Work with your Loan Officer to ensure you understand each step of the process.

1) Loan Application

Once you and the seller(s) have agreed to a purchase price and terms, all parties will sign the Sales Contract. You will then schedule a time to meet with your Loan Officer to do the following:

- Gather and bring in the remaining personal documentation your Loan Officer requests.
- Make a final decision on a loan program.
- Sign all necessary loan documents and disclosures.

2) Locking an Interest Rate

You may choose to lock your rate at the time of application or you may choose to float your rate to be locked at a later time.

- Generally speaking, interest rates are set at 40 day locks. Knowing the closing date on the Sales Contract helps us to determine the best time and duration to lock the rate.
- Rates can fluctuate daily. Locking your rate can help avoid a surprise increase if market conditions worsen.

3) Loan Approval

There are three major steps that are being accomplished between getting pre-approved and closing on your new home with First World Mortgage.

- **Appraisal** - An appraisal is necessary to close your loan. We will order an appraisal on the property to be sure that you are paying a fair market value for the home you are purchasing.
- **Title and escrow** - The real estate attorney will generally order these services, then forward the findings to First World Mortgage so we can include them in our final package.
- **Underwriting** - Each loan will be sent to an approved underwriter who reviews the application, supporting documentation, financial information, sales contract, appraisal and title to be sure all necessary criteria and regulations are met.



Once the underwriter issues a “clear to close”, the attorney’s office will help coordinate a day and time to close that is convenient for the buyer and seller.

STEP 5 - Closing On Your Loan & Moving In

After your loan has reached final approval, you will be contacted to schedule a day, time, and place to close your loan. (Your sales contract may already have a closing date identified. However, it is common for closing to occur sooner). Below are some common elements of closing:

Who Will Be There?

- You and any other borrowers will be present at closing. If a borrower is out of the area, a *power of attorney* will be needed so someone can act on behalf of that borrower.
- The sellers, or their authorized representative, will be at closing to sign paperwork.
- The closing agent (attorney) will attend to make sure all necessary documentation is signed, and to make sure all monies from the sale are distributed accurately.
- Your Loan Officer is usually present to answer questions and support you on this exciting day.

What You Should Bring to Closing?

- Driver's license or government issued identification.
- Certified check or cashier's check for your down payment. The closing agent or your Loan Officer will give you the exact amount approximately one day prior to closing.

After Closing

Once all closing documentation is signed, and the closing agent distributes money from the sale, you will receive the keys to your new home. You are officially ready to move in.

Congratulations on your new home!



Renting vs. Buying

Several things should be taken into consideration when deciding between buying a home or renting. Although most considerations remain the same across the country, some could differ based on your financial situation and the current real estate market. The following information may help you decide which option best meets your needs.

Renting

Some potential reasons to rent:

- You do not intend to live in the region for more than a year.
- You are highly uncertain about the security of your employment.
- Renting also allows you to adjust to loss of employment by transitioning to a lower payment, thereby minimizing monthly costs.

Buying

Some reasons to buy a home:

- You can usually own a home for a similar monthly payment vs. renting.
- Real estate typically builds equity for a good return on the investment.
- Potential tax deductions for loan interest.
- Purchasing a property usually affords you more living space.
- You can customize and upgrade your property as you need and want.

TIP: Estimate the cost of buying a home versus renting. (you will base this estimation on current interest rates and the present real estate prices). When prices of homes are trending downward, prices for rentals may not follow the same trend.

Therefore, a slow real estate market can be the opportune time to purchase a home.

However, before you do anything:

1. Consult with a mortgage lender to help you calculate potential mortgage payments.
2. Contact a real estate agent for current real estate market details.

Only with current information, can you make an educated decision!



Loan Options

Since everyone's situation is different, there is *no one-size-fits-all* mortgage. You will work with your dedicated Loan Originator to figure out which loan program best suits your needs, goals, and qualifying factors.

In addition to this, several loan programs make it possible for you to realize your dream of home ownership.

Here is a brief overview of the most popular loan programs available to homebuyers:

USDA Loan - 100% Financing

The United States Department of Agriculture (USDA) provides a 100% financing option for homebuyers. USDA interest rates are typically lower than Conventional mortgage rates, credit requirements are more lenient, and you don't have to be a first time homebuyer to qualify. Not all counties within your state are eligible for a USDA Loan. Please consult with your licensed Loan Originator to learn about eligibility.

FHA Loan - Low Money Down

The Federal Housing Administration (FHA) insures loans so you will only need to put 3.5% of the purchase price as a down payment. Just like USDA Loans, FHA interest rates are typically lower than Conventional mortgage rates, and credit requirements are more lenient. However, you don't have to be a first time homebuyer to qualify. You can use an FHA Loan to purchase a home anywhere, with max loan amounts varying by each county.

Conventional Loan - Low Money Down

Conventional Loans no longer require you to put 20% of the purchase price as your down payment. You now only need to put 5% of the purchase price as a down payment to take advantage of this incredible option. Rates are typically a little higher than some of the government-backed programs (FHA, USDA, VA), however the closing costs will be a little lower.

FHA 203k- For Home Improvements/Repairs

The FHA 203k gives homebuyers the option to upgrade the home they wish to purchase. The costs of the upgrades/repairs will be included into the loan, so you do not have to pay for it out-of-pocket. This loan is especially popular for homebuyers wanting to upgrade kitchens, re-do bathrooms, and want to add their personal touch.

VA Loan - 100% Financing for Military Veterans

The Department of Veterans Affairs (VA), is a government-backed program for military veterans. Veterans are not required to have money for a down payment, and there is no monthly mortgage insurance. You will need to obtain your Certificate of Eligibility to take advantage of this 100% financing option. If you need help obtaining your VA Certificate of Eligibility, your Loan Originator can guide you with this step.

CHFA - 100% Financing

The Connecticut Housing Finance Authority (CHFA) funds loans for first time homebuyers so they can finance the entire purchase price and closing costs. Interest rates are often the lowest available with CHFA. However, this loan option is reserved for homebuyers who fit the selection criteria.

Staying Qualified For A Mortgage: Mistakes to Avoid

After you have applied for a mortgage, there are several things you **must not do** in order to remain qualified for home financing.

Please adhere to the following list of instructions until after closing on your new home:

- **Do not** allow your credit report to be pulled. Inquiries can negatively affect credit scores.
 - **Do not** start using your credit cards to make purchases that will increase your debt. The pre-approval was based on existing debt which gave us debt-to-income ratios used to determine the mortgage amount. Any change in debt can have an adverse affect on the final mortgage.
 - **Do not** open new credit cards or store accounts since these will add to your debt. Lenders look at all open debt even if there is nothing outstanding owed. Also, any increase in accounts can change your credit scores.
 - **Do not** stop making any payments, such as loans, credit cards, rent, utilities, etc. Payments must continue to be made.
 - **Do not** purchase a new car or take on a new loan or auto lease.
 - **Do not** change jobs. If at all possible, avoid making any employment changes between making your mortgage application and closing on your home. Mortgage underwriters like to see stable employment.
- RULE:** Let your lender know if you are considering a job change at any time during the process!*
- **Do not** spend money in your savings or checking account without speaking with your Loan Originator. Your approval may be contingent upon having a certain amount of funds in your accounts.
 - **Do not** close accounts unless instructed to do so by your Loan Originator. Closing credit card accounts, and/or paying off auto loans, may have a negative impact on your credit score.



Document Checklist



For your initial appointment with a First World Mortgage licensed Loan Originator, please bring the following documents:

Income:

- Most recent pay stubs covering the last 30 days for all borrowers.
- Last 2 years W-2 income statements for all borrowers.
- Last 2 years signed tax returns for all borrowers.
- If you receive Social Security, Disability, Pension, or any other form of fixed income, please provide a copy of the award letter(s).
- If self-employed or part owner in your company, please provide last 2 years' business tax returns as well.
- Proof of alimony or child support income if it is needed for income qualification (Divorce Decree or Court Orders are considered proof).

Miscellaneous:

If there are any life events on the horizon that may effect your income, assets, or employment, please notify your Loan Originator of any such event. Providing this information will help us provide you with the exceptional customer service you deserve.

Assets:

- 2 months of the most recent checking and savings bank statements (all pages).
- Most recent asset statements for 401k, IRA, stocks, and any other liquid assets.
- Copy of any good faith deposit checks made to the seller.

Property:

If you have already found a home you are interested in buying, please bring in:

- Real Estate Agent's contact information.
- Annual property tax figure.
- Fully executed purchase and sales agreement (if you have one).

Frequently Asked Question

It is normal to have lots of questions, and lots of them. Your Loan Originator at First World Mortgage is available to answer them all. To get you started, answers to homebuyers' frequently asked questions are listed below.

What is the first step I should take?

Getting pre-approved is the first step you should take. Real Estate Agents generally will not begin helping you find a home until they know you are qualified for a home loan, and know how much you can borrow. Your Loan Originator will determine your qualifications and even issue a "pre-approval letter" to you and your real estate agent.

What loan amount do I qualify for?

How much you can borrow depends on your income compared to your monthly debts, the type of loan, available assets, and current interest rates. Your Loan Originator will help you determine the monthly mortgage payment you can afford.

How long is the mortgage process?

The process with First World Mortgage takes only 3-4 weeks for most loans. Sellers and borrowers may not be ready that quickly to complete the transaction - and that's just fine. We will time the closing to correspond with dates outlined in your sales contract with the seller.

I do not have a Real Estate Agent yet. Can First World Mortgage refer one to me?

Yes! First World Mortgage works with hundreds of Real Estate Agents. It would be our pleasure to help you find someone to represent you with your search. Please ask your Loan Originator for recommendations based on his/her existing Real Estate Agent relationships.

What are closing costs?

Closing costs are the fees paid when your loan transaction is completed. Typical closing costs include; attorney's fees, title insurance, discount points, escrow items, and underwriting fees to name a few. Sellers can give a credit to offset these costs, or even pay them entirely.

What are discount points?

Discount points are a form of pre-paid interest to reduce your interest rate. One point equals 1% of the total loan amount. Essentially you are paying a little interest at the start of your loan to save much more over the term of your loan.

What is Private Mortgage Insurance (PMI)?

PMI enables you to purchase a home with less than a 20% down payment, and enables you to obtain government insured programs. It is a monthly amount added to the mortgage payment to protect the lender in the event a borrower defaults on a mortgage.

What is a mortgage escrow account?

Mortgage escrow accounts automatically budget the borrower's property tax and hazard insurance responsibilities over the course of a year. Homeowners do not have to worry about coming up with several large, lump sum payments. The escrow ensures that there is enough money to pay these bills when they are due. This prevents the homeowner from facing lapsed insurance coverage or delinquent taxes.

Moving Checklist

Make Your Move

The moving process can be stressful, and it is a lot of work. Even if you hire a professional moving company, you will have your hands full planning, preparing, and making sure all of the appropriate changes happen prior to your move.

To help make things easier and low stress, we have developed the following checklist for you.

4 Weeks Prior to Moving Day

Check When Completed	Activity	Comments										
<input type="checkbox"/>	Utility transfers & setup	<p>Notify utility and service providers of your upcoming move. In most cases, you can transfer your service to your new home. However, you may want to compare prices with other providers. Either way, here is a list of some services to transfer or setup:</p> <table><tbody><tr><td><input type="checkbox"/> Electricity</td><td><input type="checkbox"/> Cable/Satellite TV</td></tr><tr><td><input type="checkbox"/> Water</td><td><input type="checkbox"/> Internet</td></tr><tr><td><input type="checkbox"/> Gas</td><td><input type="checkbox"/> Home Phone Service</td></tr><tr><td><input type="checkbox"/> Security System</td><td><input type="checkbox"/> Cell Phone Service</td></tr><tr><td><input type="checkbox"/> Trash Pickup</td><td><input type="checkbox"/> Recycling Pickup</td></tr></tbody></table> <p>TIP: To ensure you do not experience gaps or interruptions in service, we suggest:</p> <ol style="list-style-type: none">1. Schedule services to be turned on at least one day prior to your move-in date of your new home.2. Schedule services to be turned off at least one day after the move from your prior residence.	<input type="checkbox"/> Electricity	<input type="checkbox"/> Cable/Satellite TV	<input type="checkbox"/> Water	<input type="checkbox"/> Internet	<input type="checkbox"/> Gas	<input type="checkbox"/> Home Phone Service	<input type="checkbox"/> Security System	<input type="checkbox"/> Cell Phone Service	<input type="checkbox"/> Trash Pickup	<input type="checkbox"/> Recycling Pickup
<input type="checkbox"/> Electricity	<input type="checkbox"/> Cable/Satellite TV											
<input type="checkbox"/> Water	<input type="checkbox"/> Internet											
<input type="checkbox"/> Gas	<input type="checkbox"/> Home Phone Service											
<input type="checkbox"/> Security System	<input type="checkbox"/> Cell Phone Service											
<input type="checkbox"/> Trash Pickup	<input type="checkbox"/> Recycling Pickup											
<input type="checkbox"/>	Initiate a change of address	<p>Notify the Post Office of the date to begin forwarding your mail to your new address. It can be done by calling (800) ASK-USPS or online at www.MoversGuide.USPS.com.</p>										
<input type="checkbox"/>	Notify people & businesses of your new address	<p>Creditors, family doctors, fitness centers, house of worship, and anyone that provides you service may need your new address.</p>										

Moving Checklist

4 Weeks Prior to Moving Day (cont.)

Check When Completed	Activity	Comments										
<input type="checkbox"/>	<p>Reserve a moving truck or hire professionals</p>	<p>There are many choices of truck rentals if you choose a self-move:</p> <ul style="list-style-type: none"> • www.pensketruckrental.com • www.budgettruck.com • www.uhaul.com <p>If you plan on hiring professional movers, a quick Google search in your area for “<i>professional movers</i>” can provide several options.</p> <p>TIP: You can save hundreds, or even thousands of dollars with a do-it-yourself-move. However, the best way to protect your belongings is by hiring a professional moving company that is insured to replace items that get damaged or lost.</p>										
<input type="checkbox"/>	<p>Find volunteers to help you move</p>	<p>Friends, family, and co-workers are often willing to help with your move. A free meal for your volunteers is usually plenty to offer for their time.</p>										
<input type="checkbox"/>	<p>Get moving supplies</p>	<p>Moving supplies can be expensive, especially if professional movers supply them. Shopping online can be an easy and affordable solution. Most moving supplies can be purchased at:</p> <ul style="list-style-type: none"> • www.Uboxes.com • www.Uline.com <p>Items you may need are:</p> <table border="0"> <tr> <td><input type="checkbox"/> Moving Boxes</td> <td><input type="checkbox"/> Packing Tape</td> </tr> <tr> <td><input type="checkbox"/> Packing Paper</td> <td><input type="checkbox"/> Packing Peanuts</td> </tr> <tr> <td><input type="checkbox"/> Bubble Wrap</td> <td><input type="checkbox"/> Stretch Wrap</td> </tr> <tr> <td><input type="checkbox"/> Box Cutter</td> <td><input type="checkbox"/> Scissors</td> </tr> <tr> <td><input type="checkbox"/> Black Markers</td> <td><input type="checkbox"/> “Fragile” Labels</td> </tr> </table>	<input type="checkbox"/> Moving Boxes	<input type="checkbox"/> Packing Tape	<input type="checkbox"/> Packing Paper	<input type="checkbox"/> Packing Peanuts	<input type="checkbox"/> Bubble Wrap	<input type="checkbox"/> Stretch Wrap	<input type="checkbox"/> Box Cutter	<input type="checkbox"/> Scissors	<input type="checkbox"/> Black Markers	<input type="checkbox"/> “Fragile” Labels
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<input type="checkbox"/> Box Cutter	<input type="checkbox"/> Scissors											
<input type="checkbox"/> Black Markers	<input type="checkbox"/> “Fragile” Labels											

Moving Checklist

3 Weeks Prior to Moving Day

Check When Completed	Activity	Comments										
<input type="checkbox"/>	Start packing	<p>The secret to a successful move is to begin packing early. Last minute packing can lead to improperly packed/padded boxes, resulting in broken items.</p> <p>In addition to this, packing far enough out from your moving day gives you more time to organize and categorize how you pack, making unpacking your items that much easier.</p> <p>TIP: Creating or purchasing a file system, or some type of document organizer, can be very helpful. You can use your file system to centralize all important documentation to ensure documents do not get lost or misplaced. Your local office supply stores will have many affordable options to choose from.</p>										
<input type="checkbox"/>	Get rid of unwanted items & clutter	<p>Chances are, you will have items that you no longer want or need. You can take this opportunity to hold a yard sale, throw some items out, and donate items to charity.</p> <p>Items you may need are:</p> <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> Furniture</td> <td><input type="checkbox"/> Clothing</td> </tr> <tr> <td><input type="checkbox"/> Books</td> <td><input type="checkbox"/> Dishes</td> </tr> <tr> <td><input type="checkbox"/> Toys</td> <td><input type="checkbox"/> Electronics</td> </tr> <tr> <td><input type="checkbox"/> Tools</td> <td><input type="checkbox"/> DVDs</td> </tr> <tr> <td><input type="checkbox"/> Exercise/Sports Equipment</td> <td></td> </tr> </table>	<input type="checkbox"/> Furniture	<input type="checkbox"/> Clothing	<input type="checkbox"/> Books	<input type="checkbox"/> Dishes	<input type="checkbox"/> Toys	<input type="checkbox"/> Electronics	<input type="checkbox"/> Tools	<input type="checkbox"/> DVDs	<input type="checkbox"/> Exercise/Sports Equipment	
<input type="checkbox"/> Furniture	<input type="checkbox"/> Clothing											
<input type="checkbox"/> Books	<input type="checkbox"/> Dishes											
<input type="checkbox"/> Toys	<input type="checkbox"/> Electronics											
<input type="checkbox"/> Tools	<input type="checkbox"/> DVDs											
<input type="checkbox"/> Exercise/Sports Equipment												
<input type="checkbox"/>	Return items	<p>You will have enough to do in the upcoming weeks, so this is a good time to return items you borrowed and rented. This may include cable/satellite receiver boxes, video rentals, and library books.</p>										

Moving Checklist

1 Week Prior to Moving Day

Check When Completed	Activity	Comments
<input type="checkbox"/>	Confirm the date & time of your move	<p>One of the worst things that can happen is someone not showing up on moving day, or equipment not being available that is supposed to be there for your move.</p> <p>Double check that everyone knows the date, time, and location your move will begin.</p> <p>People you may want to call include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Professional Moving Company <input type="checkbox"/> Truck Rental Company <input type="checkbox"/> Volunteers
<input type="checkbox"/>	Arrange for someone to watch children and pets	<p>Since moving day will require your full attention, having someone watch your children and pets can eliminate stress and confusion.</p>

1 Day Prior to Moving Day

Check When Completed	Activity	Comments
<input type="checkbox"/>	Pack a suitcase	<p>Pack a couple changes of clothes and some personal hygiene products. These items may not be easily accessible, and may take some time to unpack from boxes after your move.</p> <p>TIP: Don't forget to pack medications.</p>
<input type="checkbox"/>	Pack a lunch	<p>You probably will not be able to cook on moving day, and going to the store to pickup food can be inconvenient. Packing lunch the day before will make things easier, and be less expensive than ordering take-out for everyone.</p>





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