

### **First meeting email (Send day after initial meeting/buyer consult)**

Hello \_\_\_\_\_,

It was so nice meeting you yesterday! Thank you so much for choosing to work with us! As we begin this adventure of finding you the perfect home, both of us will be sending you listings that meet your needs and are available to you for showings. Having a team working for you will allow us to better accommodate your schedules for showings and make sure you see any home you are interested in right away! As you know, sometimes new listings sell very quickly, so we will do our best to make sure you get into anything you are interested right away so you don't miss out on a home you love!! If you see any home that interests you, even a for sale by owner, please contact one or both of us and let us schedule a showing! Looking forward to seeing you soon!!

- Holly and Erica, Your Realtor Team

### **Once we have an executed agreement**

#### **Team Version**

Hello \_\_\_\_\_,

Congratulations on an accepted offer!! This is the first major step on becoming homeowners!! Now, of course nothing is written in stone till we get to the closing table, but it is OKAY to get excited!! Now that we have an executed agreement (meaning all docs are signed and dated by all parties) the home is officially pended and it is time to make mortgage application. You have 7 days to contact your lender (from the date the contract was completed) and begin the mortgage application. If you plan on researching other lenders to get different interest rate quotes this would be the time to do it. Once you make mortgage application, then you are committing to using that lender for your loan. So, in the next day or so, reach out to your lender and get them all the documentation they need to start processing your application. The sooner the better! They will more than likely have you pay for your appraisal at that time, so make sure you are prepared for that fee.

We also need to schedule your inspections and choose someone to do your title search/handle your closing. If you don't have anyone in mind, we have sent a few recommendations. All of them are good and cost about the same, so just let us know who you want to use and we will send all necessary documents and get things scheduled for you. As far as inspections are concerned, we will find out the next few dates that the inspection company has available and you can pick whichever one is best for your schedule. Remember, we highly encourage you to attend the inspections! Please let us know who you'd like to choose for inspections and title ASAP so we can get that scheduled right away. Congrats again, we are so excited to work with you and get you into your new home!

Erica and Holly - Your Realtor Team

### **Home Inspectors**

- 1.Amerispec
- 2.House Masters
- 3.Safe-T-House
4. West Branch Inspections

#### **Title Companies**

1. LG Settlement Services
2. Madison Settlement Services
3. McCormicks Law Firm
4. Advanced Real Estate Settlement

#### **Individual Version**

Hello \_\_\_\_\_,

Congratulations on an accepted offer!! This is the first major step on becoming homeowners!!

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#### **Inspection/ Appraisal email: The day before inspections**

Hello \_\_\_\_\_,

We are moving to the next major hurdle to get through tomorrow is your home inspection. Remember to bring your checkbook, since you will be paying the inspector at the time of the inspection. Most inspectors take a credit card as well, but they may sometimes charge a fee, so if you have a check that is better.

We just wanted to take a moment to give you an idea of what to expect at a home

inspection and to make sure you know the true purpose of having one. The inspector will show you around the entire house, inside and out. He is there to answer ALL your questions, so don't be shy and ask away! He will be pointing out many things as he shows you the house. DON'T get overwhelmed. His job is to show you all possible areas of improvement in a home. All homes (if not new) will have minor things that need fixing. These are mainly typical home maintenance. He will provide you with a detailed report with pictures of everything he points out. This is great to print and keep so you can use it to improve the home a little at a time. What we are mainly looking for during the inspection is major defects. These are things that are broken, not working properly, or not in satisfactory condition. Once we get the report back, we will review together and pick out anything you feel is a major concern. We typically recommend trying to keep our list to 4 or less repairs. The inspection is not a to-do list for the seller, but more for your knowledge and information. It is important that we ask the sellers to fix major concerns and things that you do not feel you could fix yourself. If we send over a laundry list of repairs, it is very unlikely that the seller will fix them all, and we want the ones that are a priority to you to be repaired. If possible, one of us will be at least part of the inspection tomorrow, but if we are not there, we will touch base ASAP to see how it went, and once we get the report we can work on our reply to inspection to send to the seller.

Your lender has also ordered the appraisal. The appraisal date is \_\_\_\_\_. Remember, this is different than the inspection and you do not have to be present. The appraiser is evaluating the home to make sure that it is valued at what the bank is lending you. If you are getting a government loan, they will also look for any safety requirements for your loan. We will get this report back typically within a week of the appraisal and we will find out what the appraiser values the home at and if any repairs are required. If repairs are required, we will then coordinate who and when we can get those done to keep this process moving!

Hope all goes well tomorrow!!

-Holly and Erica, Your Realtor Team

### **Individual Version**

We are moving to the next major hurdle to get through tomorrow is your home inspection. Remember to bring your checkbook, since you will be paying the inspector at the time of the inspection. Most inspectors take a credit card as well, but they may sometimes charge a fee, so if you have a check that is better.

I just wanted to take a moment to give you an idea of what to expect at a home inspection and to make sure you know the true purpose of having one. The inspector will show you around the entire house, inside and out. He is there to answer ALL your questions, so don't be shy and ask away! He will be pointing out many things as he shows you the house. DON'T get overwhelmed. His job is to show you all possible areas of improvement in a home. All homes (if not new) will have minor things that need fixing. These are mainly typical home maintenance. He will provide you with a detailed report with pictures of everything he points out. This is great to print and keep so you can use it to improve the home a little at a time. What we are mainly looking for during the inspection is major defects. These are things that are broken,

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Your lender has also ordered the appraisal. Remember, this is different than the inspection and you do not have to be present. The appraiser is evaluating the home to make sure that it is valued at what the bank is lending you. If you are getting a government loan, they will also look for any safety requirements for your loan. We will get this report back typically within a week of the appraisal and we will find out what the appraiser values the home at and if any repairs are required. If repairs are required, we will then coordinate who and when we can get those done to keep this process moving!

Hope all goes well tomorrow!!

## **2 weeks before closing email**

Hello \_\_\_\_\_,

WOOO HOOOO!!! We are 2 weeks away from closing and have jumped all the major hurdles!! Now that we have gotten through the inspection and appraisal, we are almost there. Now, we aren't at the closing table just yet, but we are really close and it is safer to start getting REALLY excited and to start packing! Please let us know if you need a moving service and we can help coordinate that for you! You may be feeling that you should be doing something right now and feeling a tad anxious. At this point, you have done everything YOU are supposed to do (unless your lender requests anything from you or you haven't given them your homeowners insurance policy yet). Now, we just need to wait for the lender to process your file. If they ask for ANYTHING and they often need last minute documents, please provide and sign ASAP to keep our timeline on track. Usually the mortgage process is the most frustrating part of the buying process, but remember it is a necessary evil and your lender is just doing their job. At least 3 days before closing your lender will reach out for you to sign a preliminary closing disclosure. This must be signed 3 days before the scheduled closing. However, the final amount you will need to bring to closing could be slightly different than what is on the closing disclosure. We will contact you a day or two before closing to get you your final figure and make sure you know where to go and what to bring!! We will also be reaching out to schedule a final walk-through on the property. This is also typically the day before or sometimes the day of closing!

We are almost there!!

Erica and Holly, - Your Realtor Team

**Before Closing Email - sent 2 days before closing**

Hello \_\_\_\_\_,

Well, we made it!! Closing is scheduled for \_\_\_\_\_ @ \_\_\_\_\_. Here is the address of the where closing will be held! \_\_\_\_\_. Our final walk through is scheduled for \_\_\_\_\_. When you come to closing you will need to bring a certified check which you can get from your bank. You will also need to bring your drivers licence or official ID. If we haven't already told you the amount you need, we will get you that number as soon as we get the final approved closing disclosure from the title agency.

Also, if you have not done some already you will need to contact the utility companies to transfer the utilities into your names. You should have them transferred for the date of closing. If your home is public water and sewer, the title agency will take care of transferring these, so you just need to worry about electric, and gas if your home has gas heat! The numbers for the utility companies are below. We've also included some phone numbers for other services you may need, but do not need to be set up before closing.

Are you excited yet??? Cause you should be!! Closing is almost here and then you will officially be HOMEOWNERS!! See you soon!!

-Holly and Erica, Your Realtor Team

**PPL** - (800) 342-5775

**UGI** - (800) 276-2722

**Propane Companies-**

Suburban - (570) 494-1300

Superior Plus - (570) 368-8611

Hellers - (570) 568-6666

**Oil Companies -**

Vanemon's Oil Co. - (570) 326-5239

Pickelner Fuel Co - (570) 323-9488

**Trash Companies -**

D.J's Garbage Removal (Wmpst) - (570) 447-0577

Bower Disposal (Wmpst) - (570) 323-8534

D&W Disposal (Montoursville) - (570) 320-2706

B&W Disposal (Muncy) (570) 546-3319

**Cable and Internet**

Direct TV - (855) 802-3473

Comcast - (888) 319-9749

Windstream - (570) 546-8123

**After Closing**

Hello \_\_\_\_\_,

Congratulations again on the purchase of your new home!! We couldn't be more excited for you and would like to thank you again for choosing our team to help you make this exciting step

in your life! We want to make sure you know that we are here to help you whenever you need, even after closing. If you EVER have a question, need a resource for renovations or repairs, or just want to show us some awesome pictures of your remodeling we want you to reach out! Our goal as your real estate team is to not just find you a home but to make sure you are happy in your home for years to come! Thank you again for choosing us, and please keep us in mind if you or anyone you know has any real estate needs!!

Congrats again!

Erica and Holly, Your Realtor Team