

Downsizing Checklist

1. Gather necessary documents early

- Begin gathering documents that you'll need to close on your home stress-free
 - Any documents related to title and ownership of your home (including property surveys, certificate of occupancy, certificates of compliance with any building or zoning codes)
 - Current mortgage statement and any other financing documents
 - Tax records related to the home
 - Homeowners' insurance records
 - Any recently done professional inspection reports
 - Home repair/maintenance records, including any major renovations
 - Appliance manuals or home warranty information (if you're including the major appliances in the sale)
 - Any documents related to your HOA

2. Research mortgage options

- Find out if you qualify for special financing such as a VA or FHA loan, a reverse mortgage, or HUD home buying program(s)
- Request quotes from multiple lenders and comparison shop for loans.
- Get preapproved for a mortgage

3. Explore options for your new home

- Research and determine your preferred neighborhoods
- Determine your desired lifestyle how you foresee living in your new home
- Make a home shopping list and decide which features are must-haves, nice-to-haves, and dream features by asking yourself:

- What will an average day look like from start to finish?
- Who will live with me and what do they require?
- Do I need dedicated entertainment and/or work space?
- How much home/yard maintenance do I want?
- What proximity to amenities do I require?

4. Declutter and discard unneeded items

- Tackle the easy stuff first - get rid of broken, unused, or duplicate items
- Measure your furniture and assess whether it will fit (function and design wise) in your new place and gift, donate, or toss what you no longer need
- Sell, donate, or toss clothing and shoes that no longer fit or that you don't wear. A rule of thumb is to get rid of anything you haven't worn in the past year
- Gift, donate, or toss kitchen items you don't need or use
- Clean out the fridge, freezer and pantry, donating anything still good to your local food bank
- Go through all your documents, keeping only what's important and not available online (try to scan and upload the originals too) before shredding or throwing away the rest.

5. Find a great real estate agent to sell your home

- Use HomeLight to find top-performing agents to help you sell your home - ones that specialize in your home type and local area
- Let HomeLight find you top buyer's agents to help you locate and close your new home
- Meet and interview your agent matches before making your decision

6. Plan your move and notify people of your new address

- Determine how much help you'll need and your moving budget
- Figure out if you'll need to put anything into storage, and for how long
- Get written estimates from multiple moving companies and choose the best one for your needs
- Cancel or move your utilities and services

- Complete necessary address and phone changes:
 - Post Office
 - Credit cards
 - Bank accounts
 - Investment/retirement accounts
 - Medicare & Social Security
 - Voter's registration
 - Family & friends
 - Driver's license/car registration
 - Newspaper/magazine subscriptions
 - Social clubs & places of worship
- Notify your lawyer, accountant, insurance agent, and other professional service providers

Let HomeLight help you downsize with ease

When you hire with HomeLight you'll get:

- Free, unbiased real estate agent recommendations
- \$100 towards home services and repairs
- Up to \$200 towards a professional Move Manager
- Up to \$400 towards your moving and storage costs

Go to www.homelight.com/downsizing to get started!