



**LIFESTYLE HOMES
WORLDWIDE**

member of
The Kristan Cole Real Estate Network



Successful Home Buying

Keller Williams Realty, Alaska Group & Keller Williams Arizona Realty

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The Buying Process

Purchasing a home is an exciting process, but can be very stressful and chaotic. Our goal is to help relieve as much stress and confusion as possible and to help you through the entire buying process. Enclosed please find some general information regarding this process. If you have any questions, please ask!

Benefits

Working with The Kristan Cole Real Estate Network to purchase a home has benefits

Buying a home is a complicated business. Mistakes could literally cost you thousands of dollars, or the missed opportunity of owning the home of your dreams. As a buyer, you are always in competition with all of the other buyers who are looking to buy your dream home. There is a vast difference in the level of expertise and quality of service provided by real estate licensees. Give yourself the advantage of working with the very best - work with The Kristan Cole Real Estate Network and get these value-added services that will make a big difference for you!

Value added services

Highly trained buyers specialists who will focus on nothing else but finding the perfect home for you. They are not taken out of focus like most other real estate licensees by listing properties, making brochures, putting up signs, writing ads, and following up on homes under contract. (We have other Specialists who do these things.) Their job is to find you the right home, period.

A computerized tracking system with our Multiple Listing Service (MLS) that instantly alerts us about properties coming on the market that meet your needs. Through our highly sophisticated computer search system, we will regularly alert you to properties that meet your requirements as they hit the market and before most other real estate licensees and buyers even know about them. The benefit to you is that you will know about new listings first.

The largest inventory of homes for sale. Kristan lists more homes! The benefit to you is you will know about any new listings first before they even hit the Multiple Listing Service (MLS) or the internet and you get to see the homes first!

Expert negotiation skills. The Kristan Cole Real Estate Network has helped more families move in the Mat-Su Valley than any other real estate licensee by far. This level of success is a testimonial to the expertise and negotiating skills that give clients of The Kristan Cole Real Estate Network a major advantage over buyers working with other licensees. We will get you the best home with the best possible terms.

A highly trained team of specialists each working together as a team to make sure that all of the important details are handled perfectly - and all at no cost to you! Most of our team members are licensed REALTORS®, and they can answer all of your real estate questions. Having our team available to you from 9:00 a.m. - 5:00 p.m. ensures you will have a smooth, streamlined home buying process!

Kristan Cole

Kristan brings over 30 years of marketing, sales and negotiating experience to the purchase of your new home or investment property. Kristan is an expert negotiator and loves working with her clients to find their dream home! Kristan has earned the RE/MAX Lifetime Achievement Award, the Hall of Fame Award and numerous designations such as an Accredited Buyers Representative, the Certified Residential Specialist and is a Certified Commercial Investment Member, which shows her dedication to her profession. Setting A Higher Standard is more than just a motto, it is her dedication to excellence.



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Team Members



Kristan Cole, Broker in Charge / Owner

907-373-3575 • Kristan@TheKristanColeNetwork.com

The best word to describe Kristan Cole's career is the expansion of **growth**. Her real estate team has grown over the last thirty years, ranking as one of the top 50 teams in Keller Williams. She has also grown into leadership positions, recently serving as the Regional Director of the Southwest Region and is currently an Operating Principal in Scottsdale, Arizona.

The track record of achievement has culminated in Kristan's selection as the Vice President of Mega Agent Expansion for Keller Williams Realty. This brand-new initiative allows Kristan to share her proven growth strategies with the elite of the elite among Keller Williams agent teams, while demonstrating to Market Center leadership how to make expansion a win-win scenario.



Kristi Tanner Mock, Team Leader; Associate Broker and Listing Specialist

907-373-3578 • Kristi@KristiMock.com

Kristi joined the Kristan Cole team in 2010. Born and raised in Mat-Su Valley, Alaska is Kristi's home and she loves to sell it! With a degree of BS in Criminal Justice and Sociology from Arizona, Kristi started her professional career in criminal law and then found a passion for real estate sales. Kristi is extremely detail oriented and passionate about client service. She loves working with residential buyers and sellers and it shows through weekly growing client testimonials. Kristi has been awarded the Top 30 Under 30 and Team Top 250 by Real Trends and Wall Street Journal. Kristi has sold more than 800 homes in the last 6 years and leads a team of highly motivated agents in Wasilla and Anchorage who serve more than 250 families each year with their real estate needs. She would love an opportunity to serve you and your family as well.



Shanna Lantto, Listing Coordinator and Licensed Associate Broker

907-373-3556 • Shanna@TheKristanColeTeam.com

Shanna is a long-time member and leader of the Kristan Cole Real Estate Network. She is the glue that holds our administrative team together. When you decide to sell your home, she will also be the first person you speak with. Shanna gathers all of your information to best prepare our Listing Partners for their appointment with you. Once you have committed to listing your home or property with The Kristan Cole Real Estate Network, Shanna works directly with you, the seller. Her expertise is to make sure everything a potential buyer would want to know about your home is readily available. She leads the charge with managing the flow of communication between you, the team, and the industry to ensure we meet your expectations and get your home or property sold!

**Quake Haydon, Buyer Specialist**907-373-3583 • Quake@TheKristanColeTeam.com

As a lifelong resident of Alaska, Quake will put his insider knowledge to work to find a special property in your neighborhood of choice. He brings a genuine helpful nature to his dealings with real estate clients and non-clients alike. Quake has been involved in business and real estate for over 15 years and was awarded **Top Forty under Forty Business Professionals** by the Alaska Journal of Commerce. He has a Bachelor in Business degree from the University of Alaska Anchorage and his community involvement includes volunteering for Big Brothers of Alaska and Habitat for Humanity. Why choose Quake as your real estate agent? He genuinely listens, and will work tirelessly on your behalf to meet your needs. If you want to shake up your choices as to which property to purchase, call Quake, your Buyer Specialist!

**Charlie Bagg, Anchorage/Eagle River Specialist**907-903-2903 • Charlie@TheKristanColeTeam.com

Charlie has a Bachelor's degree in Marketing with an emphasis on professional selling and negotiating. He has served hundreds of families over the last 20 years as a real estate agent. He has extensive new construction knowledge after having spent 8 years with a large production builder in the lower 48, which provided him with a large amount of training in the new home construction planning, building, & buying processes. Charlie is a Certified Distressed Property Expert (CDPE), and has successfully assisted many families through the processes of saving their homes from foreclosure. He has the knowledge and experience to provide you with the best representation possible. Charlie says, "My main goal in serving my client's real estate needs is to be enthusiastically referred." He is a family oriented person who truly cares about his clients' home buying and selling goals.

**Jubilee Brost, Buyer Specialist**907-775-7973 • Jubilee@TheKristanColeTeam.com

Jubilee grew up in the Mat-Su Valley. At early age she has learned to adapt a strong work ethic by cleaning homes and doing yard work. She later realized her passion for people and families, after high-school she worked in a girls home in Guatemala City, Guatemala, where her passion for families being reconciled and people feeling like they can have a safe place to call home grew.

After returning to Alaska, she had spent the last decade working in the field of Customer Service, where her people skills have been refined to the highest level. Jubilee has taken all of these tools into the world of Real Estate where she finds a passion to see families and individuals find the perfect place to call Home. Five things you can count on from Jubilee Brost in any transaction are: *Integrity, Commitment, Passion, High Quality Care, and Energy!*



Renee Burney, Buyer Specialist

907-373-0269 • Renee@TheKristanColeTeam.com

Living in Alaska is an adventure, but buying a home here doesn't have to be. Renee is a very talented, well rounded professional and a cut to the chase Realtor with a wide array of experience in the industry. She was drawn to Alaska by her passion for the outdoors and her love of all things Alaskan. She also has a passion for animals, being active, and helping people find the home of their dreams. Coming from a family of mortgage professionals, Renee grew up with the topic of conversation being "Loans" at the dinner table. Since graduation she has been in the lending arena from a Loan Processor to an Account Executive and now a Realtor. Renee brings her first-hand knowledge of creative solutions for just about any buying situation. Having this weapon in her arsenal gives her a competitive edge in getting the job done. She is not just your Realtor, but your partner in the buying process. Renee will ensure that your buying experience is one you will never forget.



Heidi Austin, Buyer Agent

907-602-2562 • Heidi@TheKristanColeTeam.com

Heidi was born and raised in Alaska with Anchorage being her hometown. She moved to Wasilla six years ago and has loved every minute of it. Aside from having a passion for cooking she also enjoys reading and dip netting on the Kenai. Heidi has immense experience in customer service and holds herself to a high standard in making the home buying process a positive upbeat experience. Her commitment to her clients is the reason why you should choose Heidi for your real estate needs.



Marni Crockett, Distressed Property Coordinator/Accounting

907-373-3575

Marni is amazing! She handles all of our distressed properties. It's an incredibly complex job as most distressed property sales are delicate and require constant contacting of multiple parties. She's diligent and a hard worker--a miracle worker for many distressed property homeowners!

**Tiffany Johnson, Closing Coordinator**907-373-3575 • Tiffany@TheKristanColeTeam.com

Tiffany is the hub of all the closing details for our clients with accepted offers. Once we have an accepted contract on your sale or purchase, Tiffany steps in! She will be your "go to" person, working closely with our Listing Partners and Buyer Specialists. Her job is to make sure all the paperwork is in order, inspections are completed and information is delivered to the property individuals. The closing coordinator is the liaison between all parties and to ensure your transaction goes smoothly and closes successfully. Tiffany has over 15 years of real estate experience with an emphasis in title and escrow and has lived in Alaska 20 years.

**Hannah Costa, Expansion Partner in Scottsdale, Arizona**480-788-1277 • Hannah@TheKristanNetwork.com

Hannah graduated with honors from Colorado State University with a Bachelor's degree in Business Finance. She has a background in banking, lending, and dental office management, and she has a strong passion for charity and giving back to her community. Hannah's desire to serve shines through in the meaningful relationships she builds with her clients. She is dedicated to partnering with you to help achieve your goals and exceed your expectations through the home-buying process.

**Frankie Miles, Expansion Partner in Cave Creek, Carefree, Arizona**480-269-0583 • Frankie@TheKristanAZNetwork.com

Frankie has a combined 9 years experience in the real estate industry. She started out as a Design Center Consultant for a top new home builder in California and then moved into a Real Estate Transaction management role for a top Keller Williams agent and his team. Upon moving to Cave Creek, Arizona she jumped right into real estate sales and joined a top New Home builder and their active adult community. While very successful, she craved something more. Frankie wanted to help people; all people of all ages, looking to purchase a home, and those wanting to sell. Frankie's desire to help others came to fruition as she joined the Kristan Cole Real Estate Network! If you have home to sell, are purchasing your first home and need a little guidance, or are more seasoned in the home buying and selling process, Frankie will be there for you from start to finish to ensure a positive experience, and a successful transaction.



**Charles Brown, Expansion Partner in North Phoenix (Military Specialist)
Phoenix, Arizona**

480-269-7786 • Charles@TheKristanAZNetwork.com

Charles Brown is a young and very determined individual with very clear goals and the commitment and dedication to purpose to see those goals achieved. He has learned these traits not only through his upbringing, but through his 4 year tour in the United States Marine Corps. With a father as a General Contractor and builder for over 30 years, and a mother with an integral role as a Market Center Administrator for Keller Williams, real estate was the perfect fit for Charles after the Marines. The education and training he has received will guarantee his clients the best customer service available while ACHIEVING their goals. Charles is confident in his unwavering mission to help his clients reach their real estate goals and make them a reality!



John Brophy, Expansion Partner in North Phoenix, Phoenix, Arizona

480-269-1705 • John@TheKristanAZColeTeam.com

John has been a licensed Realtor for 24 years. He was the #2 Keller Williams agent, nationally, in 2008 with 397 closed units, individually, totaling 83+ million in sales and his team closed 700+. He was #3 Keller Williams agent, nationally, in 2009. He was awarded the Keller Williams Cultural Icon in 2009.

John has been married for 45 years to his wife, Teri. They have 2 grown children, Eric, 37 and Karyn, 34. They also have 2 granddaughters, Isabelle and Penelope as well as 2 Beagles, Beatrice and Benson!

John served in the United States Marine Corps from 1969 to 1972. He loves Notre Dame Football as well as University of Pacific Men's Basketball. He has a passion for community involvement including volunteering at local high schools; he has coached girls softball and kept score for boys varsity basketball. He has sponsored scholarships to graduating seniors for 18 years. He also helps wherever needed at the Veterans Hospital.



Katelyn Mitchell, Executive Assistant

480-710-4548 • Katelyn@TheKristanColeTeam.com

Katelyn comes to the Kristan Cole Real Estate Network with over a decade of real estate experience in both Texas and Arizona. With a passion for real estate, a desire to help others, and an unwavering pursuit of excellence she has found her home in joining the Kristan Cole Real Estate Network.



Teresa Steeby, Client Care Specialist/Administrative Assistant

907-373-3575 • Teresa@TheKristanColeTeam.com

Teresa has a keen eye for detail and ensures all our monthly client correspondences go out in a timely and error free manner. It is not uncommon to hear from Teresa during your relationship with the team as she occasionally calls just to see how things are going and ensure you are getting the service you deserve. When you call in or stop by there is a good chance Teresa will be the first one to greet you.

Chris Johnson , Runner

Chris provides excellent service to our clients by delivering any and all signs, documents, property setup, and photos for our listings. He's a positive addition to our team!



Jeremy Cantelon, Director of Lead Generation and Marketing

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Jeremy Cantelon brings the strategic focus, vision, and mature judgment gained during a successful career guiding the creation and implementation of lead generation programs, technology enhancements, and business advisory services to generate sustained results. Leveraging diverse sales, business optimization, and marketing expertise to a variety of entrepreneurial, technology, and market-making businesses, Jeremy's more than 20 years of progressive experience has enabled him to significantly impact profitability and growth objectives for the network for which he has served as a strategic partner.



Nikki John Nonog, Inside Sales Agent (ISA), Team Assistant

Nikki@TheKristanColeNetwork.com

Nikki has a background of Bachelor of Science major in Information Technology. He spent his past 7 years of experience as a Junior Circulation Manager in news agency, he was also a stay-at-home content writer, and a customer service representative in a BPO industry. To advance his career, he joined Kristan Cole Real Estate Network in 2014 as ISA through MyOutdesk. His main task is to call potential leads and get an appointment set for the team. Nikki is a strong Team player and he gives his best effort to help the team reach performance goals.



Shareland Mallari-Mangahas, Administrative Assistant

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Share is a Graduate of B.S Psychology. After graduation, she spent 10 years working in a Business Process Outsourcing companies where she spent her time honing her Customer service and people management skills. In 2012, she took a leap on her career and joined The Kristan Cole Real Estate Network through MyOutdesk. Lead Generation, Marketing Advertising, and Database

Management are just some of the things she do for the network. Share's ability to work collaboratively helps Kristan's network to produce best results. To date, Share continues to grow as she takes more responsibility as Kristan expands her business for worldwide office locations.



Grace Cinco, Inside Sales Agent/ Administrative Assistant

Grace@TheKristanColeNetwork.com

Grace is a graduate of Bachelor of Science in Business Administration Major in Management. Fresh from College, she first joined the BPO industry as a Customer Service/Sales Representative, honing her skills and building her experience by being in the industry for 7 years. Seeing an opportunity to use her abilities and advance her career further she joined MyOutdesk and later got

hired by The Kristan Cole Real Estate Network in February of 2014. Grace is an all around agent for The Kristan Cole Real Estate Network as her tasks include Web Research, Circle prospecting, and other Administrative Tasks she can get her hands on.



Robert Faustino, Inside Sales Agent

888-378-3575 • Robert@TheKristanColeNetwork.com

Robert has a passion to help people, he entered the BPO industry to sharpen his craft. Steadily progressing on the career ladder, having to work as a supervisor, a trainer and finally a sales coach. After six years of hard work he wanted a different challenge and he did that by joining MyOutdesk and was hired by the Kristan Cole Real Estate Network which he loves working as evident by

consistently meeting his goals. Robert is a hard worker and also a great team player, always ready to lend a helping hand to team mates who need it.

Tools For A Successful Home Buying Experience

- Utilize the market expertise of a Kristan Cole Real Estate Network professional. With sales exceeding 300 properties annually, we have “live-time” knowledge of the inventory in the neighborhoods you have chosen for your new home search.
- Our team of Buyer Specialists can assist you in viewing ANY home - whether listed by another real estate firm, a home builder, or a property that is for sale by owner.
- Working with us to purchase a for sale by owner property ensures that you have a partner watching out for your best interests throughout the transaction.
- Strengthen your position at the negotiating table by consulting with our preferred lender, Movement Mortgage, on a mortgage loan pre-approval before you find a home. Loan pre-approval as opposed to pre-qualification provides proof to Real Estate Agents and sellers that you are pre-approved for a specific loan amount following underwriter review of your income, credit, and funds documentation.
- Our Buyer Specialists include the right to conduct a property inspection in your purchase agreement. The inspection provides you an in-depth report of the condition of the property and provides you the ability to negotiate with the seller upon receipt of the information.
- A Home Warranty Protection Plan offers coverage for many selected items such as central heat, interior plumbing, and built-in appliances. If the seller is not providing this coverage, we'll review options for purchasing this coverage.
- Consult with a tax professional to ensure that you understand the tax benefits of home ownership to your family.
- The Kristan Cole Real Estate Network team of highly trained specialists manages every stage of the home buying process, permitting you to focus on preparing your family for the transition to their new home.
- We look forward to partnering with you on your home buying journey!

Why Buy? Consider these perks of Homeownership

If you are asking why buy? Consider these perks...

Pride in owning: Most people buy a home to have control over where they live. Although investment features are important, the psychological reasons for buying – the satisfaction of owning and freedom from paying rent – are equally important.

Dislike paying rent: Almost equal portions of owners and renters – close to 7 in 10 – said a dislike of paying rent was an important reason to buy. Renting offers a lifestyle that's nearly maintenance-free. While that may appeal to you, consider that renting offers you no equity, no tax benefit, and no protection against regular rent increases. Writing a rent check is just like watching your hard-earned money sail away!

Good investment: 76% of owners and 69% of renters said the investment aspect of ownership was important.

Long-term appreciation: People consider home ownership a good investment because they view it as a long-term venture. Historically, home prices have risen at relatively steady rates. The homes in the Mat-Su Valley increased between 3-6% per year on average. While there have been years where the Arizona real estate market's average sale price grew by more than 35% on average over the last 15 years the market has increased 4-6%.

Source of savings: Home ownership always has and continues to comprise the single largest source of savings for American households. Homeowners build equity and can borrow against it.

Sacrifices are worth it: Almost 7 in 10 renters in the National Association of Realtors home ownership survey said they planned to buy a home in the future. More than three-quarters of these people said they were willing to sacrifice to do that.

Build equity and stop paying your landlord's mortgage: Homeownership continues to be the single largest source of saving for American households. You can't build equity in an apartment or rental property, but by owning your home - you can!

Tax advantages: Rent payments are not tax deductible. Consult with your tax advisor to understand how you may be eligible to benefit from deductions for mortgage interest and real estate property taxes.

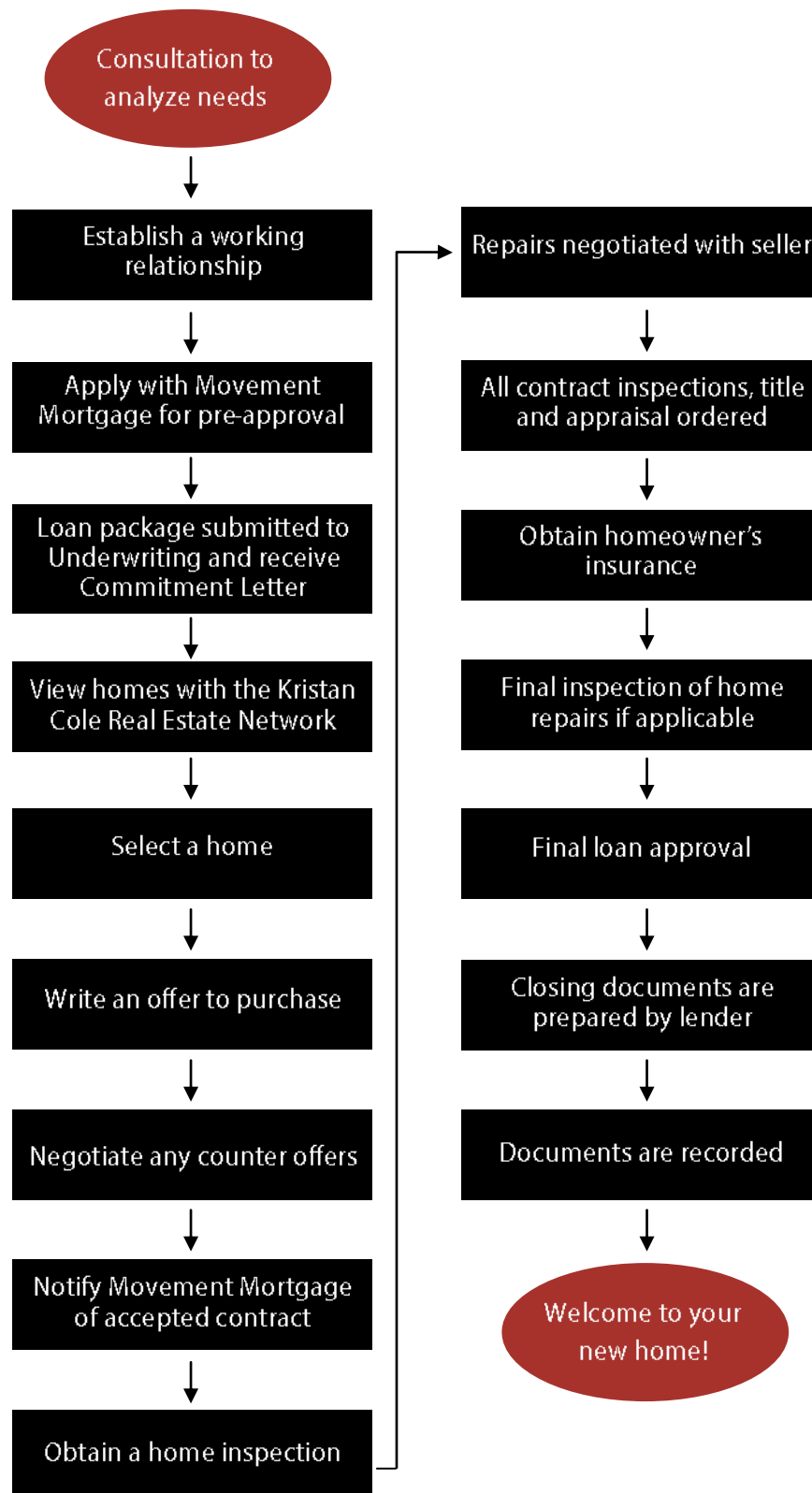
**Find a Home Anytime.....
Anywhere...Anyplace....One APP**



**Download Our
Search App Today!**

SearchHomesByMobile.com

The Home Buying Process



Preferred Buyer Agreement

The Kristan Cole Real Estate Network, Branch Office Keller Williams Realty Alaska Group will be devoting a lot of time and energy in helping you find the perfect home in the Matanuska-Susitna Valley or Municipality of Anchorage. To provide the type of service that we offer requires a huge financial investment on our part, and we are working with a very large customer base. We are committed to helping you find the perfect home and we want you to be equally committed to us. That is why we require each of our new clients to sign our preferred buyer agreement.

The Kristan Cole Real Estate Network

Let me tell you a little bit about The Kristan Cole Real Estate Network, Keller Williams Realty so that you will feel more comfortable signing our preferred buyer agreement.

We have teams in several locations in Alaska and Arizona. The Kristan Cole Real Estate Network, Branch Office Keller Williams Realty Alaska Group lists for sale about 19% of the current existing market in the Mat-Su Valley. Coupled with the fact that there are over 300 real estate licensees in the Valley, that is important to consider. Because we list so much of the market, we generally get to see the new listings before any other licensee. Obviously there are a lot of good licensees in the Valley, but The Kristan Cole Real Estate Network sold more real estate than any other licensee. Kristan has been the #1 licensee in the Valley for several years. She has been in the business here for over 30+ years and that translates into valuable experience for you, the buyer. Our team, consisting of Buyer's Specialists, a Closing Coordinator, a Listing Coordinator, a Marketing Coordinator, a Virtual Specialist, and a Client Care Coordinator ensure that your transaction is handled in such a way that we help eliminate the stress for you. We close over 300 homes a year. We are very good at what we do. We can help you get competitive financing. We even have a FREE community moving truck to help you move into your new home.

Because we are so good at what we do, we are working with 125 to 150 active clients at any given time. Therefore, our time is valuable. It takes a lot of energy and effort to help you and our other clients find the perfect home. We concentrate on those clients that we know will buy from us. That's why we ask you to sign a contract with us stating that if we give you our best effort, you will buy from us. While we try to make all transactions as simple and seamless as possible, we have the ability and capability to be as sophisticated as we need to be.

We hope that this answers your questions. We will search for properties for you. If you choose to work with us, please sign the agreement following this page. It would be our pleasure to help you and your family find the ideal home.

Preferred Buyer Agreement

We will provide you with the following services:

1. We will refer you to our preferred lender, Movement Mortgage, for a free, no obligation consultation regarding home financing options. Loan pre-approval as opposed to pre-qualification provides proof to Real Estate Agents and sellers that you are pre-approved for a specific loan amount following underwriter review of your income, credit and funds documentation.
2. We will search the Multiple Listing Service for homes listed by all real estate companies to make sure we inform you about every home or building site for sale in your price range. If you want to build a new home, we'll help you find the builder who will build you the most home for the best price or a custom home if that is your preference.
3. We will arrange private showings for any and all homes you wish to see or arrange other meetings for you with the best home builders in the area.
4. We can help you with negotiation and purchases of any for sale by owner home.
5. When you find the right home or builder, we'll assist you with preparing an offer that is in your best interest.
6. We will discuss strategy about the offer price, financing terms, interest rate, contingencies, and possession date.
7. We will recommend the best vendors: we have a list of Preferred Providers of Service to help with everything from carpet cleaning to internet access.
8. We will recommend inspectors for you when appropriate: structural inspections, home inspections, well and septic inspectors, ICBO inspections, radon inspectors, appraisers, and home warranty companies or other inspectors/inspections you may desire.
9. We will obtain answers to any and all questions you may have.
10. We will present the offer on your behalf to the seller, the builder, the for sale by owner or the seller's representative. We will negotiate in your best interest at all times to get you the best home and best terms possible.
11. We will work hard to ensure that you receive exceptional service from everyone involved with your home purchase.

You agree to:

1. Immediately complete the pre-approval process to obtain a loan commitment letter.
2. Notify us of any listed homes you wish to inspect or builders you wish to interview.
3. Inform builders, for sale by owners, and real estate representatives that you are working with us so that there is no confusion as to who is representing you.
4. Make any offer on any home or new construction through the Kristan Cole Real Estate Network, Keller Williams Realty ONLY.
5. You are under no obligation to buy or build a home.

Licensee's duties

- a) The licensee shall use professional real estate knowledge and skills to represent the buyer in a diligent and effective manner and to locate property that is available for purchase and suitable to the buyer.
- b) If The Kristan Cole Real Estate Network is not already representing the seller, the licensee shall represent solely the interest of the buyer in all negotiations and transactions regarding the acquisition of the real property.
- c) If The Kristan Cole Real Estate Network is representing the seller as well as the buyer as a neutral licensee, the licensee shall not disclose to the buyer information obtained within the confidentiality and trust of the relationship with the seller, nor disclose to the seller information similarly obtained from the buyer, (see attached Waiver of Right to be Represented) without the consent of the party adversely affected by the disclosure.
- d) The licensee may represent other buyers who may be interested in the same property as the buyer who is a part of this contract.
- e) Alaska Real Estate Commission Consumer Disclosure (or Consumer Disclosure) - The Alaska Real Estate Consent form identifies all of the licensees on our team who may be providing services to you.

Communication consent

As one of our principles of service, we feel that it is important to maintain the relationships we develop through our business. As of November 1, 2003, the federal government has required us to abide by the federal "No Call" legislation. This legislation inhibits our delivery of service to you once you have sold your home, or as a buyer, are settled into your new home. In order for us to continue to deliver excellent service, your permission is required for us to contact you in the future. Your information will not be sold or shared with any vendors. By signing below, you consent to receive periodical communications sent from The Kristan Cole Real Estate Network, Keller Williams Realty, or Cole Investments, Inc. by U.S. mail, email, telephone or facsimile. This will ensure our ability to maintain you as an integral part of our real estate family.

6. For all these services, you owe us nothing. Our fee will be paid by the builder or seller on any home that you purchase or build.
7. If you buy a home from another real estate firm, for sale by owner, or builder without using us to write the offer, you then agree to pay us a fee of \$950 for the time, effort, and services expended by us on your behalf.
8. This agreement expires one year from today's date and is applicable only within the Mat-Su Borough, Municipality of Anchorage, and Maricopa County in Arizona.

Preferred Providers Disclosure – Conflict of Interest

This is to give notice that members of The Kristan Cole Real Estate Network, Keller Williams Realty, may be related to vendors who bid repair work and/or services on a property you may be purchasing. Currently The Kristan Cole Real Estate Network, Keller Williams Realty, has business relationships with all of the vendors listed on the Kristan Cole Preferred Providers of Service (see page 43), including, but not limited to, Sapp Excavation, who are related to some members of The Kristan Cole Real Estate Network, Keller Williams Realty. If you are paying for any repairs and/or services now or in the future, you are NOT required to use any of the providers of service. You are free to shop around to determine that you are receiving the best services and the best rate for these services. If the seller is paying for any repairs or services, this is your notification of the relationships we may have with the vendor making repairs on the house you may be purchasing. All of these vendors pay an annual fee to be included on The Kristan Cole Real Estate Network Preferred Providers of Service list and to advertise in The Kristan Cole Real Estate Network newspaper.

This agreement simply states that if, and when, you buy a home in our coverage area, you agree to buy the home through us and not through any other realtor. If you buy a home that is listed by the Kristan Cole Real Estate Network, Keller Williams Realty, the licensee may be entitled to additional compensation paid by the Kristan Cole Real Estate Network, Keller Williams Realty. By demonstrating our commitment to you, we are asking for your commitment in return. We hope that this answers your questions. We will search for properties for you. If you choose to work with us please sign the agreement. It would be our pleasure to help you and your family find the ideal home.

Licensee's Signature

Date

Buyer's Signature

Date

Buyer's Signature

Date

How Much Can You Afford?

Important considerations when determining your purchasing ability

When you are ready to begin looking at various houses to find your dream home, you need to prepare all of the necessary materials to present to the lender. Your lender will tell you exactly what you can afford so that you do not spend time looking at "too much" home. There are three key factors that you will need to consider when determining how much home you can afford. These are the down payment, your ability to qualify for a mortgage, and the closing costs associated with your transaction.

Down payment requirements

Most loans today require a down payment of between 0% and 5% depending on the type and terms of the loan. If you are able to have a 20% down payment you may be eligible to avoid mortgage insurance.

A larger down payment means smaller monthly payments, and lower interest expense for as long as you have a mortgage in place. This can be an important factor for many people.

A smaller down payment may allow you to keep your extra cash funds available for emergency or investment purposes.

Closing costs

Don't forget to think ahead carefully. In addition to the down payment on your dream home, you will be required to pay fees for closing costs and prepaid expenses (ie. Homeowners insurance and real estate taxes). These fees must be paid in cash at the time of the final closing. Typically, total closing costs and prepaids will range between 2-5% of your mortgage loan.

Qualifying for the mortgage

Most lenders require that your monthly payment principal range is no more than 28-36% of your gross monthly income. Your mortgage payment to the lender includes four items - the Interest Taxes & Insurance (PITI). Your total monthly PITI and all debts (from installments to revolving charge accounts) should range between 36-43% of your gross monthly income. This is a general rule of thumb, but other key factors specifically determine your ability to qualify for a home loan. These factors are:

Income: History of employment, stability of income and any secondary income such as bonuses, commissions, child support, etc.

Credit Report: History of debt repayment, total outstanding debt, and total available credit. If you have concerns about your credit record, please visit this website www.AnnualCreditReport.com.

Assets: Liquid assets such as savings, checking, CDs, stocks, etc.

Property: The home you are buying must be appraised to determine that it has adequate value and is marketable to ensure it will secure the loan.

During Your Home Search

A few ways that The Kristan Cole Real Estate Network works hard for you during your home search

1. The Kristan Cole Real Estate Network will discuss the benefits and drawbacks of each home in relation to your specific needs.
2. We will keep you informed on a regular basis.
3. We will check the Multiple Listing Service (MLS) database and consult with other brokers daily for new listings that meet your criteria.
4. We will keep you up-to-date on changing financial conditions that may affect the housing market.
5. The Kristan Cole Real Estate Network will be available to answer your questions or to offer assistance regarding your home purchase.
6. We will discuss market trends and values relative to properties that may be of interest to you.
7. We will show you new homes as well as pre-owned homes if you desire.
8. As members of the MLS, The Kristan Cole Real Estate Network can show you ANY property, not just those she has listed. If you should see an ad in the paper or a sign in a yard, call us to find out the information. If you want to see it, we'd be happy to show it to you!
9. Find a home anytime, anywhere, anyplace with our search App. Download it today at SearchHomesByMobile.com for Alaska and SearchHomesByMobileAZ.com for Arizona.



We will assist you with homes offered for sale by owner

We also offer the value of representing you if you happen to find a home that is for sale by owner. Statistically, for sale by owner's are listed above market value by 7%. We want to be sure that you do not over pay for a home. Therefore, all we ask is that you notify us if you see a for sale by owner home listed, that is of interest. You can notify us by doing the following: text us a photo of the flyer, the sign, or send us the home owners' name and phone number so that we may contact them to set up the appointment and ask the right questions to be sure you are getting a fair deal. Remember, you hired us to help

you find the right home for the right value, while saving you time and money.

Preparing To Purchase

Before looking at homes you must...

1. Work with your lender to determine the maximum sales price that you can be pre-approved for. This will set the upper boundary for your new home search, and ensure that you target a home and features that are affordable for your family. Please review the section regarding "Tools for a Successful Home Buyer Experience" page 11.
2. Complete the list below. Please take a moment to decide what features are "must haves" (location, number of bedrooms or bathrooms, garage, etc.) and which features are "wants" (fireplace, den, spa, split floorplan, etc.). When you meet with The Kristan Cole Real Estate Network, we will talk with you regarding the features you are looking for in a home. Use the list below as a point of reference for your meeting with us. Often times people change their minds regarding what they are searching for. Please make sure to let The Kristan Cole Real Estate Network know if any of your parameters have changed during the search process. That way, we can better serve you and help you find your dream home.

The Top Features I Want In My Home:

I **must have** the following in my new home:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Notes: _____

I **might like** to have the following in my new home, but they are not necessary for me to buy:

1. _____
2. _____
3. _____
4. _____
5. _____

I would like to stay within this area:

- | | |
|------------------------------------|--|
| <input type="checkbox"/> Palmer | <input type="checkbox"/> Scottsdale |
| <input type="checkbox"/> Wasilla | <input type="checkbox"/> Paradise Valley |
| <input type="checkbox"/> Anchorage | <input type="checkbox"/> Phoenix |

Other: _____

Purchasing New Construction

Why should you use a licensee to purchase a new home?

The advantages of having The Kristan Cole Real Estate Network help you purchase a new home are the same as those for purchasing a resale home. We can provide you with valuable insight into the new construction industry, help you find the perfect home quickly, and then provide you with expertise in contract writing, negotiation, and closing assistance.

The builder has a professional real estate representative watching out for his or her interests, and you need and deserve the same expert representation watching out for your interests.

Buying a new home is a little more difficult and time consuming than buying a resale. The Kristan Cole Real Estate Network can professionally guide you through this process. Having spent years working with builders, The Kristan Cole Real Estate Network has a rapport with them and a database of information about subdivisions, floor plans, etc. The Kristan Cole Real Estate Network is also very familiar with new home warranties and the nuances of the builder's purchase contracts and various home inspections.

It is very important that your interests will be professionally represented when you are entering into a contract for a semi-custom or a build-to-suit home. These transactions are complex and the contract details must be exact in order to protect you and to ensure you get exactly the home you want!

Don't forget about a home inspection. The Kristan Cole Real Estate Network will explain to you why it is essential to hire an independent home inspector to thoroughly inspect a newly constructed home.

Are there any advantages to not using a licensee to purchase a new home?

There is no financial advantage for you to buy directly from the builder. Builders have a "single-price" policy, meaning you will be charged the same price whether your interests are represented by a licensee or not. Just as in any resale, the seller pays your licensee's fee. Most builders will make you give up your right to representation if you visit their model homes without a licensee on the first visit. Therefore, please call The Kristan Cole Real Estate Network if you would like to look at some model homes so that you are given the representation you deserve!

Home Inspections

Home inspections and why you should obtain one

Home inspections have become a routine part of nearly every residential purchase, whether a resale or - yes, even a new construction home. Why, you might ask? Here are a few areas that home inspectors look at:

Structural Many home inspection organizations, such as American Society of Home Inspectors (ASHI) have set standards on certain areas of the home that the home inspector looks at to determine the integrity of the essential internal and external structural components. Home inspectors are not structural engineers but can identify visual defects in these areas requiring immediate repairs and will recommend a structural engineer should they feel it is warranted.

Electrical Do all the outlets work? Are the ground fault circuit interrupters (GFCI) operational? Is there any reverse polarity? Is there any evidence of double lugging of breakers at the service panel? Any wiring not properly encased, landscape watering or lighting systems improperly installed?

Plumbing Are there any leaks or annoying drips? Are there any pipes that are vibrating because they are not properly secured? Reverse hot and cold taps in bathrooms or kitchen? Are there any toilets not secured to the floor? What about cracks in the shower tub surrounds? Is the water pressure sufficient? Are there any slow draining sinks or tubs?

Built-in appliances All appliances are tested, including running a dishwasher cycle, testing microwaves, oven temperatures and burners.

Safety Hazards Some of these items cross over to electrical and plumbing and include making certain that hot water tanks are secured, that there is proper ventilation of any systems supplied by natural gas, testing temperature variations on the furnace with ambient weather conditions permitting.

Miscellaneous Other items may or may not be included but should be reviewed by a qualified professional such as wells; septic systems; roofs, such as sufficient sealing of flashings, noting cracked tiles, exposed felt under-layment, adequate attic insulation and ventilation; drainage problems; wood decks; wood infestation evidence (dry rot) patios or other exterior structures.

You might question the necessity of an inspection on new construction. However, realize that even though city inspectors or PUR inspections and ICBO inspectors have passed certain phases of the construction process and the home has received a certificate of occupancy, there could be numerous small items that could require attention that may or may not surface during the course of home ownership, and yet could be a potential structural or safety hazard. Home inspectors provide a unique customer service in identifying existing or potential problems and longevity or life expectancy of many of the systems in your home. There are many home inspection companies to choose from.

Additional recommendations: _____

Buyer signature below signifies receipt of this notice:

Buyer

Buyer

Date

Home Warranty

The advantages of having a home warranty protection plan on your home.

What is a home warranty?

A home warranty insures and covers unknown pre-existing conditions on mechanical, electrical and plumbing parts and systems of a house for 13 months. The policy is renewable at the end of the year.

If I'm purchasing a house, will there be a home warranty attached to the home?

As an additional benefit, some sellers provide a home warranty for the buyer. This coverage is good for 13 months on selected items such as the central heating system, electric central air system, interior plumbing, appliances, water heater, etc. If the home you choose does not offer a home warranty, we can request the seller to pay for 12 months as a condition of the contract. If you are purchasing a newly constructed home, you will most likely receive a builder warranty.

What type of coverage is available?

The standard plan offers a basic coverage. You can buy additional coverage as well.

When is the home warranty put into effect?

At the close of escrow, payment is due to the home warranty company. Your escrow officer will have the information and the invoice showing which type of coverage you have requested.

*Information provided by CAN

The Appraisal Process

What should you expect during the appraisal process?

When you buy a home and obtain a loan, the bank requires a licensed appraiser to estimate the market value of the home. After the mortgage company receives a contract for the sale of the home, they will order the appraisal. An appraisal is a professional opinion of the current value of the home and is good for 6-12 months.

To estimate the market value of the home, an appraiser researches the homes that have sold in the subdivision and the immediate market area (within 5 miles if possible). Only homes that have sold in the past year and are similar to the home in regards to livable area, age and amenities (i.e., fireplace, garage or carport) can be considered.

An appraiser should be at the home for approximately 30 minutes. They will measure the home, take photographs, draw the floor plan and note the amenities the home has to offer.

If you obtain a Federal Housing Administration (FHA) loan, a few special requirements are placed on the home e.g., the seller must scrape and paint ALL chipping or peeling paint on the home or any structures on the property, water heaters must have earthquake straps and a pressure relief valve or there must also be a self-closing hinge on the door entering into the house.

Viewing Homes

We are committed to finding the ideal home for you

After your initial counseling session (either via email, phone calls or a face-to-face interview), The Kristan Cole Real Estate Network will have a good idea of your wants, needs, price range and location and will enter your requirements in the MLS system. From the many listings in its inventory, the computer will print a list of homes tailored just for you. The Kristan Cole Real Estate Network will make arrangements to show you those that meet your requirements.

As you walk through the homes, feel free to open the cabinets and closets. Most often the sellers will be absent, but should they be present, they will understand your need to examine the home carefully. When a home appeals to you, make notes. It is easy to forget details. Often there will be a brochure available for you to take along to help you recall the home as you review your tour, and whenever possible, The Kristan Cole Real Estate Network will have given you a copy of the MLS information on the home you are viewing.

Don't be surprised if the first home you see is the perfect one for you, and don't be discouraged if none of those you visit the first day are what you want. The Kristan Cole Real Estate Network is committed to finding the one that you will want to call 'home' and will work diligently until you find it. Usually, The Kristan Cole Real Estate Network will be able to find the home of your dreams rather quickly and will find 3-5 homes that best fit the desires you expressed.

Our Showing Tours

Let us do the research for you

Each time we meet to look at homes, we will give you color printouts on each home for your reference. You will be able to take down notes as we see each home to help you keep them fresh in your memory. In addition, if you are out and about on the weekends and happen to wander into any open houses, please let the representative know that you are already working with The Kristan Cole Real Estate Network. Remember, if you see any homes that you would like additional information on, please give us a call and we will research everything for you. Also, if you would like to visit any model homes or new home communities, please call The Kristan Cole Real Estate Network first to schedule an appointment so we can register you with the builder. If you go through any new houses that day, let them know you are working with The Kristan Cole Real Estate Network, as a courtesy.

The Loan Process

It is critical that you speak with a lender prior to beginning the search for your new home. This gives you peace of mind that the price range for your home search with a Kristan Cole Real Estate Network Buyer Specialist is pre-approved by the lender.

Movement Mortgage offers **pre-approval** (underwriter review of your income, credit, and asset documentation) vs. **pre-qualification** (a ballpark estimate of your purchasing ability following a loan originator's review of your documentation). Sellers understand the **critical difference** between a Loan Commitment Letter signed by an Underwriter and a Pre-qualification Letter signed by a Loan Originator.

Steps in the Pre-Approval Process with Movement Mortgage:

- Apply via phone **(877-410-9087)** or on-line at **www.movement.com/alice.roe**
- Email or fax the following documentation immediately following the application: 2 yrs of W2s, 30 days of paystubs, 2 months of bank statements
- Movement Mortgage will request a credit report, complete an automated underwriting review of your file, and forward the information for **24 hour upfront Underwriting**.
- Receive your **Loan Commitment Letter** and begin the home search!

When you find your new home and have a purchase contract with the seller, the final steps in the home buying process are implemented – see page 13.

The Kristan Cole Real Estate Network Preferred Lender



ALICE CLARKE ROE | Market Leader | NMLS: 1309541

Office: (877) 410-9087

Mobile: (602) 538-7673

Fax: (480) 498-7042

15333 N Pima Rd., Ste 130

Scottsdale, AZ 85260

www.movement.com/alice.roe

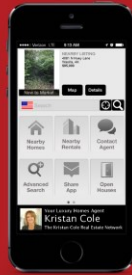


AK1309541, AZ-0929841 | Movement Mortgage, LLC is an Equal Housing Lender. NMLS ID# 39179 (www.nmlsconsumeraccess.org) | 877-314-1499. Movement Mortgage, LLC is licensed by AK# AK39179, AZ# 918544. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. "Movement Mortgage" is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company, 841 Seahawk Cir, Virginia Beach, VA 23452.

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**Find a Home Anytime....
Anywhere...Anyplace...One APP**



**Download Our
Search App Today!**

SearchHomesByMobile.com

The Purchase Contract

It is crucial to address every issue within the contract to ensure a clear understanding between all parties of the mutual expectations during the escrow process.

A Kristan Cole Real Estate Network representative will sit down with you and explain the contract in detail, and together we will write up an offer to present to the seller. Please look through the sample contract enclosed and take some time to review the contents so when we do sit down, you will be familiar with the terminology. Please do not hesitate to ask us any questions or address any concerns you may have.

Elements of the purchase contract

1. Consumer Pamphlet or Licensee Representation
2. Sample Purchase Contract
3. Copy of Executed Purchase Contract
4. Inspection Rider
5. For Your Protection Get A House Inspection
6. Amendatory Clause
7. Code Compliance Notice
8. Sex Offender Notice
9. Mediation Agreement
10. Agricultural Disclosure
11. Seller's Disclosure

Estimated Time Chart

The following time table has been suggested to give you an idea of the timing of the different events in the home buying process.

It is meant to be a guide, so if you have any questions, please ask The Kristan Cole Real Estate Network.

First week

- ☐ Deposit earnest money check
- ☐ Update loan pre-approval to note purchase contract and lock in interest rates and terms.
- ☐ Arrange for property inspections
- ☐ Shop for homeowners insurance

Second week

- ☐ Property inspections
- ☐ Make repair request to seller
- ☐ Make sure all information the mortgage company requested has been submitted

Third week

- ☐ Call to find out if repairs have been completed
- ☐ Arrange for movers
- ☐ Finalize homeowners insurance arrangements and complete any paperwork required by agent.

Fourth week

- ☐ Walk-through to verify completed repairs
- ☐ Arrange for cashier's check for closing
- ☐ Arrange for settlement, signing of papers
- ☐ Arrange for transfer of utilities
- ☐ Arrange for exchange of keys and personal items

Title Insurance

Escrow closing vs. roundtable settlement/closing

If you are relocating from another state, you will want to pay particular attention to this section of the book. In Alaska and Arizona, the title work and closing procedure are handled by the title company instead of lawyers. In addition, the closing process is often informal, where the buyer and the seller sign at different times. Please read through this section about the escrow and title process and let us know if you have any questions or concerns.

Understanding title insurance

A Title Insurance Policy is a guarantee by a title company that a thorough investigation of the title to the property has been conducted and that you have been notified of any outstanding claims to the property. The title insurance company reports any defects in the title in the form of a Title Commitment so that these matters can be corrected. It is important that you know of all claims on the property and have them resolved and declared away prior to you taking title to the property. The Title Commitment will carefully detail what items of encumbrance are not covered by the policy. You can then either get these items resolved or bow out of the transaction. Title insurance covers matters that occurred before the policy's effective date but were discovered later. Your policy will detail what is covered, what is not covered and the effective date.

Title insurance is issued by the title company when they are certain the property is free from all liens, encumbrances, interests, etc., and the insurance guarantees such. This allows the title to be legally transferred to the buyer and used as security for the lender's funds. This is why title insurance is required by the lender. Your lender has an interest in knowing that you and the lender are the only parties with claims to the property.

The title insurance company thoroughly searches the public records to uncover any unpaid taxes, mortgages, judgments against previous owners, easements and other court actions or recorded documents that can affect title to the real estate. The insurance also provides protection against any defect in the public record such as forgery, similar names, error in the records, etc., and protest against any undiscovered or unrecorded claims that may arise in the future.

When title insurance is issued, the title insurance company accepts the responsibility for any and all claims on the property prior to your purchase if they do not find the claim or call it to your attention prior to your purchase of the property. That responsibility includes defending your title in court if necessary (at their expense) or bearing the cost of settling the claim (if it proves valid) in order to perfect your title and keep you in possession of your property.

Unlike other forms of insurance, the original premium is your only cost as long as you or your heirs own the property. There are no annual payments required to keep your Owners Title Insurance Policy in force.

**Title insurance protects you twice -
it notifies you of claims against the property and
insures you against any future claims on hidden items.**

Title Insurance

Why title insurance is so important

To understand why a title search is so important you must understand the nature of real estate. Real estate has always been considered man's most valuable possession. It is so basic a form of wealth that many special laws have been enacted to protect ownership of land and the buildings that stand on the land. The owner who is selling the property has extremely strong rights, as do his family and heirs. Also, there may be others who have "rights" in the property you are going to buy. These may be governmental bodies, contractors, or any other individuals who have perfectly proper unpaid claims against the property. Unscrupulous owners may have gotten a second mortgage on the home prior to closing.

Anyone who has such a claim in the property you are buying is, in a sense, a part-owner. The property may be sold to you without the party having the claim knowing about the sale. Without a title check conducted by the title insurance company you would know nothing about such claims at the time you buy. All such claims remain attached to the real estate you are purchasing and not to the previous owners. The title company will notify you of all liens, encumbrances, and interest in the property so that these can be resolved by the current owners prior to the sale. Proof of a "good" title, a title free of any liens, encumbrances or interests, is important because otherwise you are liable for the claims.

Title insurance policies are standard. Owner's policies usually do not cover one or more of the following matters (often referred to as "Standard Exceptions"), unless an additional premium is paid and/or extra investigative work or a survey is done and the necessary evidence is furnished to the title company. When the evidence is furnished and the insurance coverage is given, this is frequently referred to as "Extended Coverage."

The standard exemptions are:

- Claims of people who turn out to be living in the house (such as prior owner's tenants or someone living without your knowledge in your cabin) if their presence there isn't a matter of public record
- Boundary line disputes
- Easements or claims of easements not shown by public records
- Unrecorded mechanic's liens (claims against the property by unpaid home improvement contractors)
- Taxes or special assessments left off the public record

**Other important exclusions from coverage include:
zoning, environmental protection laws, matters arising
after the effective date of the policy, and matters created,
suffered or assumed by the insured.**

Title Insurance

Understanding your options for taking title

Carefully consider how you intend to take title of your property. This will determine your legal status, rights, and obligations to the property. You may want to discuss your options with an attorney to determine which is best for you.

Most of the possible ways to take title to your property are listed here:

Community property

In a community property state there is a statutory presumption that all property acquired by a husband and wife is community property. Some states do not presume a status of community property unless you acquire title as such. Community property is a method of co-ownership for married persons only. Upon the death of a spouse, the deceased spouse's interest in the property will pass by either a will or interstate succession.

Community property with right of survivorship

This is a method of co-ownership that allows a married couple to hold title as husband and wife while providing for succession outside of probate on the death of either spouse. Each spouse holds an undivided one-half interest in the estate. It requires signatures of both spouses to convey or encumber. Both halves of the community property are entitled to a "stepped up" tax basis as of the date of death.

Corporation

Title may be taken in the name of a corporation provided that the corporation is duly formed and in good standing in the state of its incorporation.

General partnership

Title may be taken in the name of a general partnership provided that the general partnership was duly formed according to the laws of the state. A partnership is defined as a voluntary association of two or more persons as co-owners in a business for profit.

Limited partnership

Title may be taken in the name of a limited partnership provided that there are one or more general partners and one or more limited partners. A certificate of limited partnership must be filed in the Office of the Secretary of State, a certified copy of which must be recorded.

Joint tenancy with right of survivorship

Joint tenancy is a method of co-ownership that gives title to the real property to the last survivor. Title to real property can be acquired by two or more individuals. If a married couple acquires title as joint tenants with the right of survivorship, they must specifically accept the joint tenancy to avoid the presumption of community property. (In the state of Alaska you MUST be married (to each other) in order to hold title as joint tenants with rights of survivorship. Some other states offer that to any two people.)

Sole and separate

Title to real property owned by a spouse before marriage or any acquired after marriage by gift, descent or specific intent may be taken as Sole and Separate. If a married person acquires title as sole and separate property, his/her spouse must execute a disclaimer deed if the state is a community property state.

Tenancy in common

Tenancy in Common is a method of co-ownership in which parties do not have survivorship rights and each owns a specific undivided interest in the entire title.

Closing Costs

Who pays for what at closing?

The Seller can normally be expected to pay for the following:

- Real estate commission
- Owner's title insurance premiums
- 1/2 of the escrow fee (except for VA loans , then seller pays 100%)
- Payoff of all loans in seller's name
- Fees, re-conveyance fees and prepayment penalties
- Home warranty according to the contract (if any)
- Any judgments, tax liens, etc., against the Seller
- Recording fees to clear all documents of record against the seller
- Tax pro-ration; this is for any unpaid taxes at the time of transfer of title
- Any unpaid Homeowners Association dues
- Any assessments according to the contract
- Any and all delinquent taxes per the contract
- Appraisal in Alaska
- Alaska real estate tax fee
- Sales tax
- New approval of well, septic and as-built survey (if required)
- If Alaska, re-inspection fee with appraiser or home inspector (as negotiated in contract)
- 1/2 of the lenders preparation fee (unless VA, then seller pays 100%)

The Buyer can normally be expected to pay for:

- Lender's title policy premium (ALTA)
- 1/2 of the escrow fee (except for VA loans, then seller pays 100%)
- Recording charges for all documents in buyer's names
- All new loan charges (except those required by the lender for the seller to pay)
- Interest on a new loan from date of funding to 30 days prior to first payment date
- Assumption/change of records fees for takeover of existing loan
- Home warranty (according to contract)
- Fire insurance premium for the first year
- Home inspection
- Reserve account for taxes and insurance
- Flood certification fee
- If Alaska, borough transfer fee
- 1/2 of the lender preparation fee (unless the seller pays 100%)
- Miscellaneous lender fees if applicable

There are some mandatory costs:

- FHA and VA require that the seller must pay for tax service, warehousing and loan review fee, if applicable.
- VA - 100% of escrow closing fee and document preparation fee.

Your New Home

Congratulations! Your offer has been accepted!

Use the space provided below to record the pertinent information concerning your home:

[illegible]

Professional Help

Below are some professionals you may need:

Professionals in the categories listed will be needed in the buying process. The following names have been offered because they have been found to be reputable and competent. However, you are free to choose anyone you would prefer.

Alaska

Title Company

Mat-Su Title Insurance Agency, Inc.
(907) 376-5294

McKinley Title and Trust
(907) 376-2220

Stewart Title Company
(907) 274-2562

Fidelity Title Agency of Alaska
(907) 277-6601

Arizona

Title Company

True North Title, Vanessa Hixson
(907) 357-8500

Inspectors

JAG Home Inspections
(602) 620-9866

Inspectors

Fairview Property Consultants
(907) 373-7599

Certified Home Inspection Services, Cliff Judkins (owner)
(907) 355-3591

Sommer Enterprises Home Inspections,
Dan Sommer (owner)
(907) 841-0188

Moving Guide

It's time to move in!

To follow are some special reports and helpful hints that can assist in making the moving process go more smoothly for you.

Moving Timeline Checklist

One month before move:

- Arrange for moving your furniture and personal belongings either by hiring a moving company, renting a truck or calling to reserve our FREE moving truck.
- Accumulate moving supplies such as boxes, tape, rope, and anything else you might need.
- Plan your travel route if you are driving to your new home.
- Some moving expenses can be tax deductible, so you should save all moving-related expenses including meals, lodging, and gasoline to review with your tax professional.
- Develop a plan for packing such as packing last the things you use the most.
- Notify the post office of your move by using the Change of Address Form.
- Notify friends, family and businesses of your move.
- Notify federal and state taxing authorities or any governmental agency needed.

Two weeks Before Move:

- Notify utilities like gas, electric, water, cable, and phone companies. Arrange for services at new address.
- Notify long distance phone company and arrange for service at your new address.
- Have your car serviced if you are driving a long distance to your new home.
- Recruit people to help you on moving day.
- Arrange for someone to take care of pets or children during move.
- Confirm moving company or rental truck arrangements. Call to reserve our moving truck, if appropriate.
- If leaving the city, notify your bank about moving.
- Go over The Kristan Cole Real Estate Network Checklist for vacating the premises and schedule cleaning of carpets and home.

One day Before Move:

- Keep moving materials separate so they don't get packed until you are finished.
- Pick up rental truck if you are doing it yourself.
- Fill up your car with gas and check oil and tires.

Use Our Moving Truck For FREE



Compliments of the Kristan Cole
Real Estate Network (Alaska Only)

Garage Sale Tips

20 things to ensure a smooth & painless garage sale

1. Allow plenty of time—three to four weeks to prepare for the sale.
2. Choose a date that will not conflict with holidays.
3. Weekends are more convenient for more people than weekdays.
4. Your sale is likely to attract more people if you join together with neighbors in an effort to have more merchandise. Some homeowners' groups are sponsoring neighborhood sales that are proving popular!
5. Practical household goods are popular items; adult clothing has less appeal.
6. Merchandise your items attractively in neat, clean surroundings.
7. Cluster things in categories; place the more desirable items in the back of the garage so browsers are urged to look at other merchandise on their way to the most popular items.
8. All items should be clean, polished and in good repair.
9. Locate your appliance table near an outlet so customers can try before they buy!
10. Be sure there is adequate parking space and a place to load large items.
11. Have plenty of paper bags and boxes for packing and newspapers for wrapping glass items.
12. Place a classified ad in the local paper including 3-4 items for sale, directions and other details.
13. Take advantage of free publicity by bulletin boards in grocery stores and other public places.
14. Provide directional signs to your property.
15. If your home is listed for sale, have flyers on your home available for people to take!
16. Visit other sales to form an idea on how to price things. Be prepared to bargain down your prices.
17. Post a notice that all sales are final and payment must be in cash.
18. Have plenty of change in a cash box kept in a protected spot. Keep a record of sales, especially when there are several sellers. One recording devise that is simple and efficient is to use small white stickers to price items and when the item is purchased, remove the sticker and place it next to the name of the seller.
19. On a hot day, have ice water or lemonade available so people stay longer and on cold days have hot chocolate.
20. Tell your real estate licensee about some of the major items in your sale. He/she may have a client looking for that item!

Notes: _____

Moving With Children

Moving can be harder on children than adults

If you think moving is hard on adults, imagine what it's like for children. They're starting over trying to meet new friends while getting used to a new home, neighborhood, and school. Think about your children's specific needs before, during, and after the transition and you'll make a big difference in how your children feel about the move and how they adjust afterwards.

Before the move: preparing

- Give your children a chance to express their feelings, and try to be honest about your own feelings. Children who have a chance to express them will work through their doubts more easily.
- Help older children compile a list of phone numbers and addresses of friends, relatives, and other important people in their lives. Knowing they can stay in touch with these important people will be reassuring.
- Take your children to your new home before you move and explore the new neighborhood and town or city together.
- Try to line up some activities in which your child can participate after the move; a sports team, music lessons, or a scouting troop. Not only will activities like these keep your children involved, but they'll also help them feel like part of the group.

During the move: remember what's important

- Throughout the move, stay as upbeat and calm as you can. Your own mood will impact your children's moods.
- Involve your children in the packing. Older children can put their own belongings in boxes, and children of all ages will enjoy decorating the boxes containing their things.
- Try to stick to your routines. Have meals at the same times as always.
- Don't pack things that your children treasure. Take special blankets, favorite books, and other prized items in the car or on the plane when you go to your new home.
- Help your children say goodbye to the important people in their lives. For their friends, a party is a fun way to celebrate the friendship.
- For many families moving day means a long car trip or a cross-country flight. Prevent backseat blues and airline angst by adding travel fun and games to your plans.
- Allow your child to bring an album with pictures of their old home and friends. This will allow them to express their feelings and allow you to reassure them that it is natural to feel loss and initial discomfort with such a big change.

After the move: getting settled

- To make your new home seem more like home, hang your child's or family portrait in a prominent location or create a tabletop display of family photographs.
- Take pictures of the new home, new neighborhood playmates, family members and school, etc. Start a new family album to show there is fun and family togetherness available at the new home.
- Don't spend too much time unpacking -- at least not right away! In the first few days, take time to enjoy your new home with your family. Take walks and check out local restaurants.

Above all, listen. Try to be there when your children get home after the first day at their new schools, even if it means having to leave work early that day. Regularly ask how things are going, and take time to listen.

Information on helping children move taken from www.moversguide.com

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Travel Games

Fun games for the whole family

The following suggestions will help make your trip more fun for your kids and more enjoyable for your entire family.

Little surprises

Purchase several inexpensive toys before your trip. Give them to your children as surprises periodically throughout the journey. A new toy can add fun and excitement to a particularly dull portion of the journey.

Document the trip

Give your child a disposable camera and the assignment of recording the trip. Keep a travel journal or diary recording interesting places and adventures. Save ticket stubs and other mementos in a scrapbook.

Tried & true travel take-a-longs

Road-tested by pint-sized travel buffs across the country, the following travel games are sure to provide relief for sufferers of acute travel boredom:

- Travel versions of popular board games such as Connect Four, Battleship, or Checkers. Travel Magnadoodle and Travel Etch-a-Sketch have received top marks from little road warriors around the country.
- Hand-held video games or even a lap-top computer can provide hours of zap-it-up fun. Save your sanity and turn off the sound.
- Exercise the mind with activity books filled with mazes, crosswords, and other puzzles. Quiz each other with trivia cards or giggle as you work your way through a book of Mad Libs.
- Deal Me a Hand Tray tables were made for card games. Bring your own cards in case the flight attendant can't provide you with a complimentary deck. Popular children's card games include War, Rummy, and Go Fish.

Rest stop races

Turn rest stops into fun stops! Bring a soccer ball or football for rest stop fun. Running games like tag or foot races are a great way to spend some of that saved up energy. Schools, city parks, recreation areas, and fast-food restaurants with playgrounds are great places for kids to do a little more than stretch their legs.

Read aloud & sing along

Bring several books and take turns reading aloud in the car. Be expressive and entertaining. Sing-along cassette tapes can be fun for the whole family. Cast recordings of popular musicals as well as movie soundtracks are a great way to sing away the miles.

Map your journey

Take time to learn about your destination and all of the exciting places along the way. Plan your rest stops at museums, historical sites, and other interesting places. Trace your route on the map and look up interesting facts about each place in a guidebook.

Scavenger hunts

Search roadside billboards and signs for the letters of the alphabet, in order. Make your own list of things to find: gas station, school, church, horses, cows, river, and anything else that you may find between your starting point and your destination.

Get plugged in

Even very young children enjoy being read to, so bring a portable cassette player with headphones and some books on tape. Set the volume at a safe level and don't be surprised if they want to hear the same story over and over again.

Packing Tips

A few pointers on wrapping up your belongings

1. Use strong containers that are in good condition and that can be secured tightly with twine or strapping tape. These can usually be purchased from your moving company. Purchase special boxes for dishes, wardrobe and other special items.
2. Label each box with its contents, which room it should go in, whether it is fragile and whether it should be loaded last so as to be unloaded first.
3. Don't load more than 50 pounds into any one box, and make sure the weight is evenly distributed.
4. Cushion contents with newspaper or other packing material to prevent breakage. Use newsprint or tissue paper for items that might be soiled by newspaper. Towels and cloth napkins are great for wrapping fragile items.
5. Pack books tightly in small boxes. Alternate bindings and wrap valuable books separately.
6. Have your rugs and draperies cleaned before moving and leave them in their wrappings for easier handling.
7. Remove all breakables and liquids from drawers and pack them separately. Seal medicines and other containers to prevent leaking and pack in a leak-proof bag or container.
8. Pack linen and clothing in drawers, but don't overload them.
9. Carry all valuables with you. Don't pack jewelry, documents, coin or stamp collections, or anything that will be difficult to replace. Contents of a safety deposit box can be moved for you by your bank.

Notes: _____

Use Our Moving Truck For FREE



Compliments of the Kristan Cole
Real Estate Network (Alaska Only)

Moving Your Pets

Tips on moving your other family members

Fish

It is not practical to move fish in their aquarium. A gallon of water weighs eight pounds. Plan on giving the fish away and restock the aquarium when you arrive at your new home.

Cats & dogs

Cats and dogs can either be shipped by air or taken along in the car. If you are flying to your new destination, your cat or dog can ride in the baggage compartment. Your pet will need a health certificate from your vet. Call the airline in advance to find out about special boxes they may have. If you are going to make a container for it, make sure it complies with the airline's regulations. It is a good idea to put a piece of clothing with your scent on it in the animal's box so it will feel more at home.

If you aren't flying with your pet, but are having it shipped by air, make sure someone is on the other end to pick it up at the airport and take care of it until you arrive. The easiest way is to let a kennel do it for you. Many kennels can take the pet several days before you move (keeping it out of your way), or take it to the airport and arrange to have a kennel on the other end pick it up and take care of it until you arrive.

Think twice about taking your dog or cat with you on a long cross-country trip. Not only can animals get car sick, but being cooped up in a car all day can make them nervous and upset. They must be fed and have plenty to drink (make sure you take along a water dish), they have to make rest stops and they have to be on a leash to keep them from running off any time the car door is opened.

Some motels and hotels don't allow pets. Others have special facilities for handling travelers' pets. Call in advance and check out the available literature on hotels along your route. National chains usually publish such information.

Smaller Animals

Hamsters, birds, mice and such can be transported in the family car fairly easily. Make sure they have enough food and water in their cages and are out of drafts or extreme temperatures. Cover cages with a cloth to keep them quiet and restful.

Your vet or pet stores are also valuable sources of information.

Moving Your Plants

You *can* take your plants with you without harming them.

1. Call your local US Department of Agriculture to check on regulations if moving from one state to another. Many states have restrictions on certain kinds of plants to prevent importing bugs or pests that can destroy valuable cash crops in that state.
2. A couple of weeks before you move, prune plants to facilitate packing. Consult a florist or a plant book for instructions.
3. A week before your move, put your plants in a black plastic bag (prior to placing your plant in the bag) place a bug/pest strip, conventional flea collar or bug powder in the bag. Close the bag and place in a cool area overnight. This will kill any pests on the plant or in the soil.
4. The day before your move, place the plants in cardboard containers. Make sure they are held in place by dampened newspaper or packing paper. Use paper to cushion the leaves and place a final layer of wet paper on top to keep them moist. Water the plants normally in summer, a little less in winter.
5. On the day of your move, set the boxes aside and mark "DO NOT LOAD" so they won't be taken on the moving van.
6. On the day you leave, close boxes, punch air holes in the top and load in your car.
7. When on the road, be careful where you park your car. Look for a shaded area in the summer and a sunny spot in the winter.
8. Unpack the plants as soon as you can after arriving. Remove plants through the bottom of the box in order to avoid breaking their stems. Do not expose the plants to much sun light at first. Let them get accustomed to more light gradually.
9. If you must leave your plants behind, then take cuttings. Put them in a plastic bag with wet paper towels around them.

Local Resource Guide

Utility phone numbers

Alaska

Water, Sewer, and Solid Waste

City of Wasilla (907) 373-9050

City of Palmer (907) 745-3271

Electric

MEA (907) 761-9500
(907) 761-9243

Gas

Enstar (907) 376-7979

Telephone (MTA)

Wasilla (907) 376-3211

Palmer (907) 745-3211

Garbage

Valley Refuse (907) 357-6606

Cable and Satellite

GCI (cable) (907) 373-2288

Dish Network (satellite tv) (888) 337-3474

Title Agency

Fidelity Title Agency of Alaska (907) 277-6601

Anchorage

<http://local.thecityofanchorage.com/anchorage-utilities.html>

Water, Sewer, and Solid Waste

Anchorage Water & Wastewater Utility (AWWU)
(907) 564-2700

Alaska Waste (907) 563-3717

Electric

Municipal Light & Power (ML&P) (907) 279-7671

Chugach Electric (907) 563-7494

Enstar (907) 277-5551

Arizona

Electric

Salt River Project (SRP) (602) 236-8888

Arizona Public Service (APS) (602) 371-7171

Gas

Southwest Gas Corporation (602) 271-4277

Scottsdale

Water, Sewer, and Solid Waste

City of Scottsdale (480) 312-2461

City of Scottsdale, Water Resources Department
(480) 312-5685

Cable and Satellite

Cox Cable (855) 892-3159

Century Link (602) 954-3678

DirectTV (satellite tv) (602) 714-6731

Paradise Valley

www.ci.paradise-valley.az.us/104/Utility-Information

Phoenix

<http://local.thecityofphoenix.com/phoenix-utilities.html>

Local Resource Guide

Internet resources

www.hometips.com - Receive expert advice on home improvement, remodeling, repair, decorating, etc.

www.totalmoving.com - Find out about a range of moving services offered by public storage. Rent a container or truck, buy boxes or reserve a self-storage space.

www.movecars.com - If you want to locate car shipping, auto transport, car moving, and auto shipping companies throughout the U.S. and Canada. The directory lists car shipping companies to suit your specific needs.

www.onecorporateplace.com - Whether you are an executive on an extended business assignment or a vacationer looking for an alternative to conventional hotels, Executive Accommodations offers all the comforts of home for extended travel stay.

www.packingkits.com - Save thousands of dollars by packing your home yourself.

www.theboxcompany.com - Buy your boxes direct from the factory and save! Set up in seconds, low prices, no tape required & reusable.

www.docfinderplus.com - Search for doctors in your new area.

www.healthgrades.com - Research the quality of your healthcare provider.

www.iprint.com - Online printing solutions for business and personal products.

www.expresscopy.com - Inexpensive color copies online.

www.webopedia.com - The only online dictionary and search engine you need for computer and internet technology.

www.pcpitstop.com - Runs diagnostics on your PC to identify things that might help improve your computer's performance.

www.helponthe.net - Free tech support forum.

www.seniornet.org - Provides adults ages 50+ access to and education about computer technology.

www.treeforms.net - Brand name furniture at discount prices!

www.pricewatch.com - Provides unbiased reporting on products and prices. They find the best products at the lowest prices.

www.pricegrabber.com - Compare prices online.

www.pricescan.com - Compare prices online.

Preferred Business Providers & Local Vendors - Arizona

Animal Supplies/Care

Husse McDowell Mountain (602) 399-7131
Cloud 9 Pet Sitting (480) 314-1232

Builders/Contractors

Arlington Custom Builders, Inc. (480) 998-9696

Cleaners

Home Solutions by Libny (602) 565-4297
First Class Green Cleaning (602) 996-6993

Education

AquaSafe Swim School (480) 425-7946
Desert Community Robotics (480) 221-7660
Driving MBA (480) 948-1648
VOICES: a music & arts studio (480) 905-4102
World Tae Kwan Do Center (480) 657-0700

Health and Wellness

Rehab Plus (480) 419-3500
Walters Wellness Center (480) 513-4656

Heating and Cooling

A&M Mechanical (602) 405-8289

Inspections

JAG Home Inspections (602) 620-9866

Insurance

Allstate Insurance - Sonia Bhushan
(480) 922-4663

Interior Design

Christina Elizabeth Interior Design (480) 298-1668

Landscaping Services

T&M Go Blue Services, LLC (623) 703-995
(623) 225-2012

Miscellaneous

Coyote Rose Gifts & Gourmet Baskets
(480) 208-5793

Mortgage Loans

Movement Mortgage, LLC
Alice Roe, Market Leader | NMLS: 1309541
(602) 538-7673

Moving Services

Poindexter Moving (480) 861-7633

Painting – Interior/Exterior

Personalized Painting Inc. (206) 276-0225

Pest Control

Dobson Exterminating (623) 974-6418

Photography/Video

Epstein Studios Photography (602) 788-3686

Pool Care

Guardian Pool Care (602) 615-461
(602) 418-0043
The Ranch Pool Service (480) 323-5303

Remodeling and Repair

"All in One" Home Repairs (480) 607-9556
Reliable Glass (480) 276-2200

Preferred Business Providers & Local Vendors - Alaska

Advertising

B. Original Signs (907) 376-3083

Appliances

Allen & Petersen Cooking & Appliances
(907) 373-0111

Asphalt Services

MJM Services (907) 376-522
(907) 745-1126

Automotive Body Repair

Auto Body Concepts (907) 745-0616

Automobile Insurance

State Farm - Curtis Green (907) 272-2812
Country Financial - Beth, Julia & Laura
(907) 357-6166
Allstate - Cindi Heal-Harsh (907) 746-0505
State Farm Agency- Tom Plooy (907) 333-6575

Automotive Services

Mr. Lube - Penzoil (907) 373-4645

Banners & Vinyl Letters

B. Original Signs (907) 376-3083

Blinds & Blind Cleaning

Today's Window Fashions (907) 746-6822

Bridal Registry

Allen & Petersen Cooking & Appliances
(907) 373-0111

Business Communication Systems

Matanuska Telephone Association
(907) 745-3211

Carpet Cleaning

Sam's Carpet Care (907) 373-7276

Car Wash

Mr. Lube - Penzoil (907) 373-4645

Cleaning Maintenance Services

Henry's Janitorial Services, Inc., Mandy or Cathy
(907) 341-2242

Commercial Insurance

Country Financial - Beth, Julia & Laura
(907) 357-6166

State Farm - Curtis Green (907) 272-2812

Allstate - Cindi Heal-Harsh (907) 746-0505

Computer IT Services

Valley Business Machines (907) 376-5077

Condominium Insurance Policy

State Farm - Curtis Green (907) 272-2812
Allstate - Cindi Heal-Harsh (907) 746-0505
Country Financial - Beth, Julia & Laura
(907) 357-6166

Contractors

Alaska Management & General Contracting,
Rick Smith (907) 982-1966

Cooking Classes

Allen & Petersen Cooking & Appliances
(907) 373-0111

Copiers

Valley Business Machines (907) 376-5077

Preferred Business Providers & Local Vendors - Alaska

Digital Printing

B. Original Signs (907) 376-3083

Duct & Vent Cleaning

Sam's Carpet Care (907) 373-727

Alaska Power Vac 907-373-3310

Excavation

Sapp Excavation (907) 376-7277

Energy Raters

Certified Home Inspection Services
Cliff Judkins (owner) (907) 355-3591

Fire Damage Restoration

Sam's Carpet Care (907) 373-7276

Flooring Install/Repair/Maintenance

Sam's Carpet Care (907) 373-7276

Sommer Enterprises, Dan Sommer (owner)
(907) 841-0188

Super Floors of Alaska, LLC, Jerry Huberty
(907) 562-1717
(907) 947-0394

Flooring Supplies/Design

Carpet World of Alaska, Inc. (907) 745-3737

Handyman Services

Taylor Restoration (907) 373-1239

Sommer Enterprises, Dan Sommer (owner)
(907) 841-0188

Health Insurance

State Farm - Curtis Green (907) 272-2812

Country Financial - Beth, Julia & Laura
(907) 357-6166

Allstate - Cindi Heal-Harsh (907) 746-0505

Home Inspections

Fairview Property Consultants (907) 373-7599

Certified Home Inspection Services,
Cliff Judkins (owner) (907) 355-3591

Sommer Enterprises Home Inspections,
Dan Sommer (owner) (907) 841-0188

Home Improvement

Denali Diversified Services (Home and Business),
(907) 830-9369

Home Insurance

State Farm Agency- Tom Plooy, (907) 333-6575

State Farm - Curtis Green (907) 272-2812

Home Staging & Redesign Specialist

A Little Accent (907) 746-7497

Homeowner's & Rental Insurance

State Farm - Curtis Green (907) 272-2812

Country Financial - Beth, Julia & Laura
(907) 357-6166

Allstate - Cindi Heal-Harsh (907) 746-0505

HVAC & Duct Cleaning

Alaska Power Vac, 907-373-3310

Preferred Business Providers & Local Vendors - Alaska

Internet Services & High Speed Internet

Matanuska Telephone Association
(907) 745-3211

Kitchen Wares

Allen & Petersen Cooking & Appliances
(907) 373-0111

Landscaping

Freezer's Lawn, Matthew Frieze (907) 775-6288
Timber Tree Service, Ed Stratton (907) 746-4843

Lawn Services

Freezer's Lawn Services, Matthew Frieze
(907) 775-6288

Laundry Appliances

Allen & Petersen Cooking & Appliances
(907) 373-0111

Life Insurance

State Farm - Curtis Green (907) 272-2812
Country Financial - Beth, Julia & Laura
(907) 357-6166
Allstate - Cindi Heal-Harsh (907) 746-0505
New York Life Insurance - Dawn H. Farley
(907) 947-9300

Mortgage Loans

Movement Mortgage , LLC
Alice Roe, Market Leader | NMLS: 1309541
(877) 410-9087
Gwen Greenup Alaska USA Mortgage Company
(907) 352-8304

Occupational Therapy

Health Quest Therapy (907) 376-6363

Office Equipment

Valley Business Machines (907) 376-5077

Painting - Interior/Exterior

Adams Family Painting (907) 227-2053

Paving Companies

MJM Services (907) 376-5222
(907) 745-1126

Pediatric Therapy

Health Quest Therapy (907) 376-6363

Physical Therapy

Health Quest Therapy (907) 376-6363

Preventative Maintenance Service

Mr. Lube - Penzoil (907) 373-4645

Radon Testing &/or Mitigation

Fairview Property Consultants (907) 373-7599
Sam's Carpet Care (907) 373-7276

Refrigeration

Allen & Petersen Cooking & Appliances
(907) 373-0111

Rental Appliance Replacements

Allen & Petersen Cooking & Appliances
(907) 373-0111

Repairs & Restoration

Taylored Restoration (907) 373-1239
Sommer Enterprises, Dan Sommer (owner)
(907) 841-0188

Preferred Business Providers & Local Vendors - Alaska

Sanding

Mr. Plow (907) 715-9924

Septic Installation

Sapp Excavation (907) 376-7277

Septic Pumping

Shamrock Septic (907) 376-7448

Signs

B. Original Signs (907) 376-3083

Snowplowing

Mr. Plow (907) 715-9924

Specialty Coating

Adams Family Painting (907) 227-2053

M & G Superior Seal Coating, Mike
(907) 903-0697

Telephone - Local & Long Distance

Matanuska Telephone Association
(907) 745-3211

Tire Sales/Service and Repair

Mr. Lube - Penzoil (907) 373-4645

Title Insurance

Mat-Su Title Insurance Agency, Inc.
(907) 376-5294

McKinley Title and Trust (907) 376-2220

Tree Service

Freezer's Lawn Services, Matthew Friese,
(907) 775-6288

Timber Tree Service, Ed Stratton (907) 746-4843

Trucking Services

Sapp Excavation (907) 376-7277

Upholstery Cleaning

Sam's Carpet Care (907) 373-7276

Vehicle Graphics

B. Original Signs (907) 376-3083

Window Treatments

Today's Window Fashions (907) 746-6822

Water Damage Restoration

Sam's Carpet Care (907) 373-7276

Taylor Restoration (907) 373-1239

Well Adaptors & Water Line Installation

Sapp Excavation (907) 376-7277