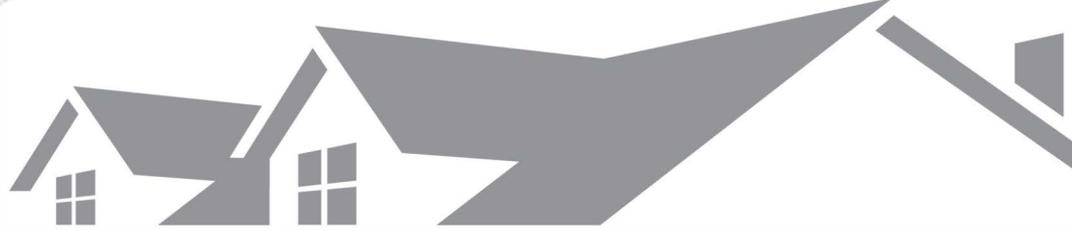


# FEATURES

- CLOSING COSTS 101
- TIPS FOR HIRING A MOVING COMPANY
- STYLE YOUR SHE SHED



# HomeTalk

November 2020



## take5

### Tips for Hiring a Moving Company

The process of moving can seem daunting, but with a little help from a reliable moving company, a lot of stress can be relieved. Here are some tips to make sure your belongings are in safe hands.

**1. Get references from friends and family.** You should always do your research thoroughly, reading review sites and local articles and blogs, however, nothing is stronger than a good recommendation from a trusted friend, family member, or neighbor.

**2. Require them to take inventory and do a walkthrough.** A strong, reputable moving company will take steps to evaluate the job ahead of time, including taking inventory of your belonging that need to be moved and doing a walkthrough to note stairways, doorways, etc.

**3. Understand the contract you're signing.** A contract with your moving company should include the following: description and scope of services, pricing (fixed rate vs. hourly rate), date(s) of pickup, date(s) of delivery, liability and claims protection, and any additional charges.

**4. Double check the company's insurance and amount of protection.** There are several levels of liability moving companies offer, but the most common are full value protection on items, requiring them to either repair, replace, or provide cash value for items that are lost or damaged in the move, and alternative liability coverage that requires them to be liable for up to 60 cents per pound of the item in question.

**5. Unpack in a timely matter and report problems.** Depending on your contract, you have a limited time to report any issues to the company and file a claim, so make sure to unpack and evaluate your belongings before that deadline passes.

### CLOSING COSTS 101

When purchasing a home, there are several fees you have to understand and factor in to your budget before you hit the closing table. Here's what you need to know

#### What are closing costs?

Closing costs are the fees for services required to finalize your mortgage. Typically, the buyer is responsible for paying these costs unless otherwise negotiated to have the seller contribute. Fees include (but certainly are not limited to) attorney, appraisal, inspection, government taxes, title insurance, home insurance, mortgage insurance, and property taxes.

#### How much are closing costs?

According to Zillow.com, closing costs usually total about 2 to 5 percent of the home's purchase price, and they generally vary depending on the property purchased and state you reside in. Your lender will provide you with an estimate of your closing costs following your loan approval, and although that number can change slightly, your final costs should be similar.



#### How can you reduce closing costs?

Some of the fees that fall under your closing costs can be reduced by doing ample research on lenders at the beginning of the homebuying process. Then, compare any potential discounts or deals they offer before making your choice. Additionally, you can attempt to negotiate with the seller to cover part or all of your closing costs.

#### Can you avoid upfront closing costs?

If you think you will be unable to afford the closing costs upfront, you can opt to roll them into your loan. However, choosing this route often costs you more in the long run. At a minimum, you'll have to pay interest on your closing costs, or depending on your lender, you may face a higher interest rate on your entire loan.



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# Hello.

We've put together interesting and helpful real estate information just for you!

In this November 2020 issue, we look at:

- Tips for hiring a moving company.
- What actually are closing costs.
- Styling a "She Shed"

Remember we're here to answer any of your questions... We're always glad to connect with you!

CALL 303.807.2266 TO SCHEDULE A FREE CONSULTATION OR CONTACT US ONLINE AT: [thehooksgroup.com](http://thehooksgroup.com)

## recent listings



New York, NY  
\$250,000  
Added custom Property displayed here!



Denver, CO  
\$350,000  
Contemporary design



Phoenix, AZ  
\$450,000  
Big windows, lots of light



Los Angeles, CA  
\$650,000  
Modern Kitchen

## It's Still Thanksgiving



To say this year has been full of challenges is almost ridiculous. Most all of us have felt the effects of the global pandemic, economic volatility, political disagreements, and many other problems. The Thanksgiving holiday this year may be different for a lot of us, and that is likely to be very disappointing.

We feel, though, that we can embrace the mantle "let's make the best of it," and still enjoy the holiday with its new shape. Digital tools like video calls can help families connect, and we can understand that our sacrifices now, during one of our most revered holidays, will make such a difference - a good difference - later on. Wishing you and yours the best for this Thanksgiving - THG

## Style Your She Shed

She sheds allow the women of the household a tranquil sanctuary where they can step away from the hustle and bustle of their home lives. Here are some must-haves for your she shed!

**Décor.** The options for decorating your space are endless. Whether you go modern, rustic, or cozy, the choice is all yours. Some items to consider are framed photos of family, friends, and pets, a letter board for fun sayings, colorful paintings, mirrors, and plush or colorful rugs.

**Plants.** Whether you have a green thumb or not, adding real or fake plants into the mix can help create a Zen, calming space. Some easy-to-maintain plants include succulents, snake plants, air plants, and parlor palms. Freshly cut flowers can also liven up the room.

**Lights.** Selecting the right lighting can really affect the ambiance of your she shed. Some options to consider include string lights, unique floor or table lamps, chandeliers, candles, and light diffusers.

**Seating.** Some of the most popular seating choices for a she shed are lounge chairs or chaises, however don't rule out a big comfy couch, recliners, or floor pillows if those are more your style.

**Activities.** What are your favorite activities to do alone or with your girlfriends? Whether you love to craft, sew, journal, read, play an instrument, watch TV, or workout, make sure you stock all the items needed for your favorite hobbies in your space.

**Refreshments.** Whether you're a vino, dirty martini connoisseur, or mocktail master, a designated bar area is a common addition to a she shed. Don't forget your favorite treats to complement your favorite drink.