



Your Guide To Home Ownership In Hawaii

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How we work together to purchase your property.



PRE-APPROVAL

As your agent, I will supply you with a list of preferred lenders to get you pre-approved. You will decide what monthly payments you are comfortable with, and advise us on your price range, desired location and property type you are interested in.

PROPERTY SEARCH

You will advise us on any homes you may have found and are interested in. I will search for homes using numerous resources, such as: MLS Active Listings and New Listings as they come on the market, potential properties not yet on the market, new construction, "For Sale by Owner" listings.

WRITING & NEGOTIATING OFFERS

I will provide detailed information on your chosen property, days on market, recent sales & market stats to help determine fair market value to help you determine your offer prices and any contingencies to include in your offer. I will assist with gathering all the appropriate documents to be included with an offer (i.e., proof of fund, pre-approval letter, inspection and financial contingencies). I will present and negotiate your offer to the seller or listing agent. Once your offer is accepted, we will assist you with the escrow process.

DISCLOSURE & INSPECTIONS

I will provide any available seller reports and disclosure for us to review. Together, we will determine inspections as required and conduct a final walkthrough prior to closing.

CLOSING

Congratulations on your new home! (signing, keys)

The buying experience.

Buying a home represents one of the biggest decisions you'll ever make.

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We Will

- Help you with find your perfect home, in your desired location, and at the right price
- Update you on current listings that match your criteria
- Find off-market properties in the neighborhood(s) of your choice
- Set up private showings
- Preview virtual tours and listings on your behalf
- Provide you with resources on preferred lenders, inspectors, neighborhood and school information
- Communicate with you on a weekly basis
- Guide you through the offer process and assist you with creating a successful offer
- Assist with inspections
- Communicate all aspects of the transactions between parties
- Be there for you anytime to answer questions you may have prior to, during, and after any transaction



Mortgage process: pre-approval is key

Contact a loan Officer



4 Cs That Determine How Much You Can Borrow

Once you have selected a lender, you will need to fill out a loan application and provide important information regarding your credit, debt, work history, down payment and residential history. There are 4 Cs that help determine the amount you will be qualified to borrow.

CAPACITY	CAPITAL	COLLATERAL	CREDIT
Your current and future ability to make your Payments	Or cash reserves: the money, savings & investments you have that can be sold quickly for cash	The home or type of home that you would like to purchase	Your history of paying bills and other debts

Many homebuyers overestimate the down payment and credit scores needed to qualify for a mortgage today. If you are ready and willing to buy, you may be surprised at your ability to do so.

Loan Document Checklist

You are not required to provide any of this information until a property address has been identified and you have declared your intent to proceed with your loan application.

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- ☐ Last two years' federal tax returns
- ☐ (personal & business - all pages)
- ☐ W-2s/1099s/K-1s for the last two years
- ☐ Most recent paystub(s) showing
- ☐ year-to-date income of at least 30 days
- ☐ Two months of most recent asset statements for bank, brokerage and retirement accounts (all pages)
- ☐ Documentation of Social Security or pension income
- ☐ Divorce Decrees/Separation
- ☐ Agreements to document alimony, child support or division of debts/assets
- ☐ HUD(1)/Closing Disclosure from any recent property sales
- ☐ Driver's license(s)
- ☐ Recent mortgage statements, property tax
- ☐ bills, home insurance declarations and home-owner's association bills for all real
- ☐ estate owned

The mortgage process

Our mission is to make the process of financing real estate easy and enjoyable, which is why we work with a team of vetted, professional loan officers, dedicated to prompt, personal service -from application through closing. Taking out a home loan can be stressful, which is why our team of professionals is always available to answer your questions and to ensure the level of service you deserve. Our Agents work with lenders who offer a broad menu of financing options, very competitive rates and customer service that is second to none.

Work with your Corcoran Pacific Agent to find the best lender for your purchasing needs:

- Conventional loans with fixed or adjustable rates
- FHA and VA loans
- 100% financing loans
- First-time homebuyer program
- Extended interest rate lock-in and more

One way to show sellers you are serious about buying your dream home is to get pre-approved for a mortgage. Knowing your budget will give you the confidence that a home is in your reach. Pre-approval will tell you how much home you can afford and can help you move faster and with greater confidence in competitive markets.

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Advantages to obtaining your pre-approval at the beginning of your home search process.

1

Reduce the "unknowns" By identifying concerns early. Time allows you and your loan officer to develop solutions and have them reviewed by underwriting.

2

Confidence in your financials translates into more effective negotiations.

3

Reduce the time from contract to closing, making your offer more attractive.

4

Helps to protect the money you spend on appraisals, inspections, and most importantly, earnest money deposits.

4 mortgage mistakes to avoid.

Once you have selected a lender, you will need to fill out a loan application and provide important information regarding your credit, debt, work history, down payment and residential history.

NEW CREDIT

Avoid applying for any other credit before and during the mortgage application process.

NEW ASSETS

Your money has to have been in your account for at least a few months.

JOB CHANGE

Don't switch jobs right before or while applying for a mortgage.

NOT LOCKING A RATE

If you're happy with your rate, lock it. There's no way to know if you're as low as you can go.

Why so much paperwork for a mortgage loan application?

The friends and family who bought homes more than 15 years ago experienced a simpler mortgage process, but also paid a higher interest rate (the average 30-year fixed rate mortgage was 8.12% in the 1990's and 6.29% in the 2000's).



THE GOVERNMENT HAS SET NEW MORTGAGE GUIDELINES

During the housing crisis, many families lost their homes. The government wants to make sure this can't happen again, and now requires banks to prove beyond any doubt that you can pay the mortgage.

BANKS DON'T WANT TO BE IN THE REAL ESTATE BUSINESS

During the housing crisis, banks were forced to take responsibility for millions of foreclosures and short sales.

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Hawaii home buying process

The buying process in Hawaii is unlike many other states. There are many nuances to land ownership, zoning laws, rental restrictions, property condition and the escrow process. Your Corcoran Pacific agent will guide you every step of the way.

PLANNING FOR YOUR HOME SEARCH

By planning for your home search, you'll be in a much better position to ensure you don't miss any properties that might be of interest. Your Corcoran Pacific agent will share the current market conditions with you, as well as what you can expect from the home search process. This, along with your loan pre-approval, will help you be more prepared to make a competitive offer when you see the right property.

OFFER AND DUE DILIGENCE

During this phase, you and your agent will prepare an offer to purchase and negotiate the terms of the agreement. After having your offer accepted, you'll thoroughly inspect the property to ensure you understand the condition of the property you intend to purchase.

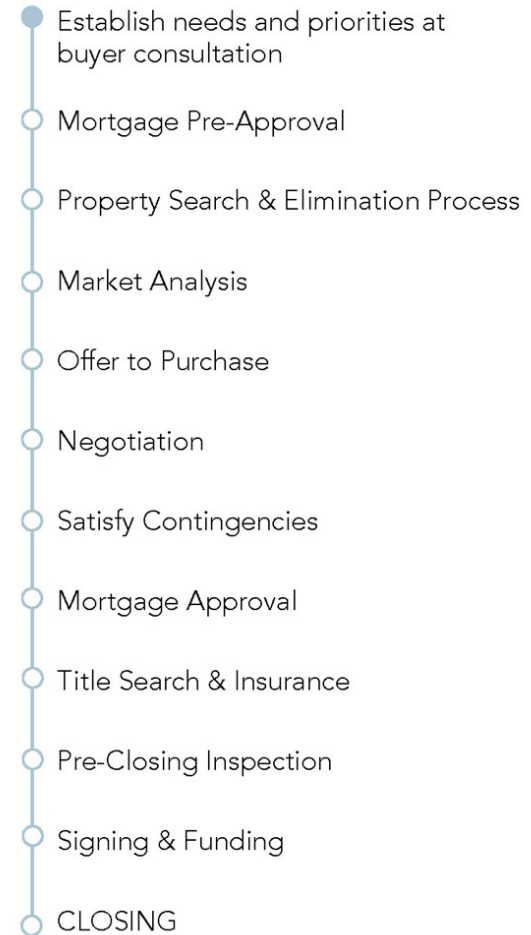
PREPARING FOR CLOSING

During this time you will also review your final settlement statements, prepare additional funds for closing and conduct your final walk through of the property. Your Corcoran Pacific agent will be there every step of the way to make sure you understand the process and what is needed to close on the home.

Your agent will help you confirm that all contingencies have been met to your satisfaction before you sign the final paperwork and exchange keys.

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Beginning the search process.

It is important to know what you're looking for when you start your home search. Many new homebuyers fantasize about the features they see on television or Pinterest and start looking at the countless homes listed for sale with rose-tinted glasses. Do you really need that farmhouse sink in the kitchen in order to be happy with your home choice?

After pre-approval, the next step is to list all the features of a home that you would like, and to qualify them as follows:

MUST HAVES

If this property does not have these items, then it shouldn't even be considered (e.g. distance from work or family, number of bedrooms/bathrooms)

SHOULD HAVES

If the property hits all the 'Must-haves' and some of the 'should-haves' it stays in contention, but does not need to have all of these features

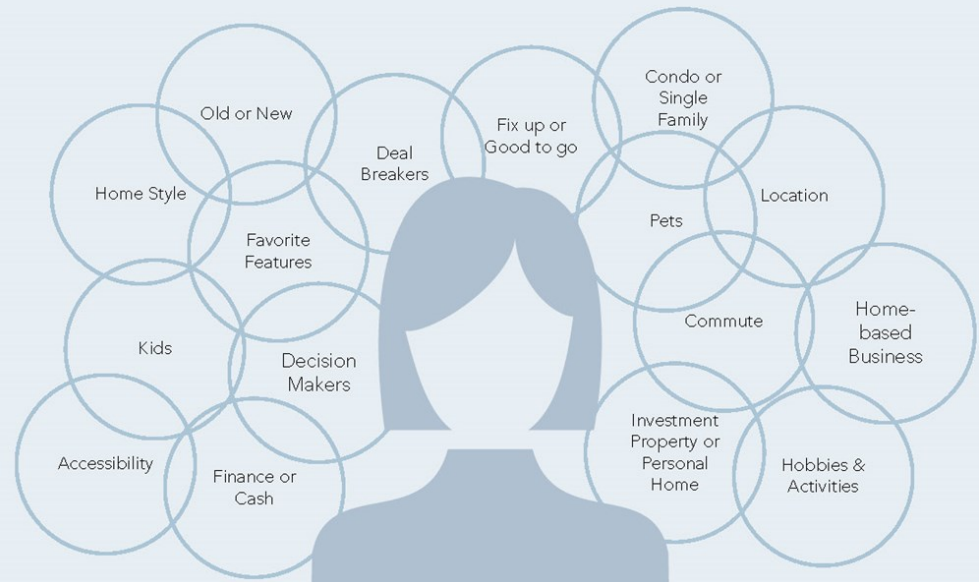
WISH LIST

If we find a property in our budget that has all the 'must-haves' Most of the 'should-haves' and any ff these, it's a winner!

Your Needs and Priorities

A successful real estate buying experience is dependent upon a proactive relationship with your Corcoran Pacific agent. Be ready for many questions. There simply is no better way to learn about your needs and priorities. Want to start preparing? Here are questions you can begin to answer.

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What features are most important to you in your property search?

FEATURES Home & Community	BENEFITS Why these features?
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

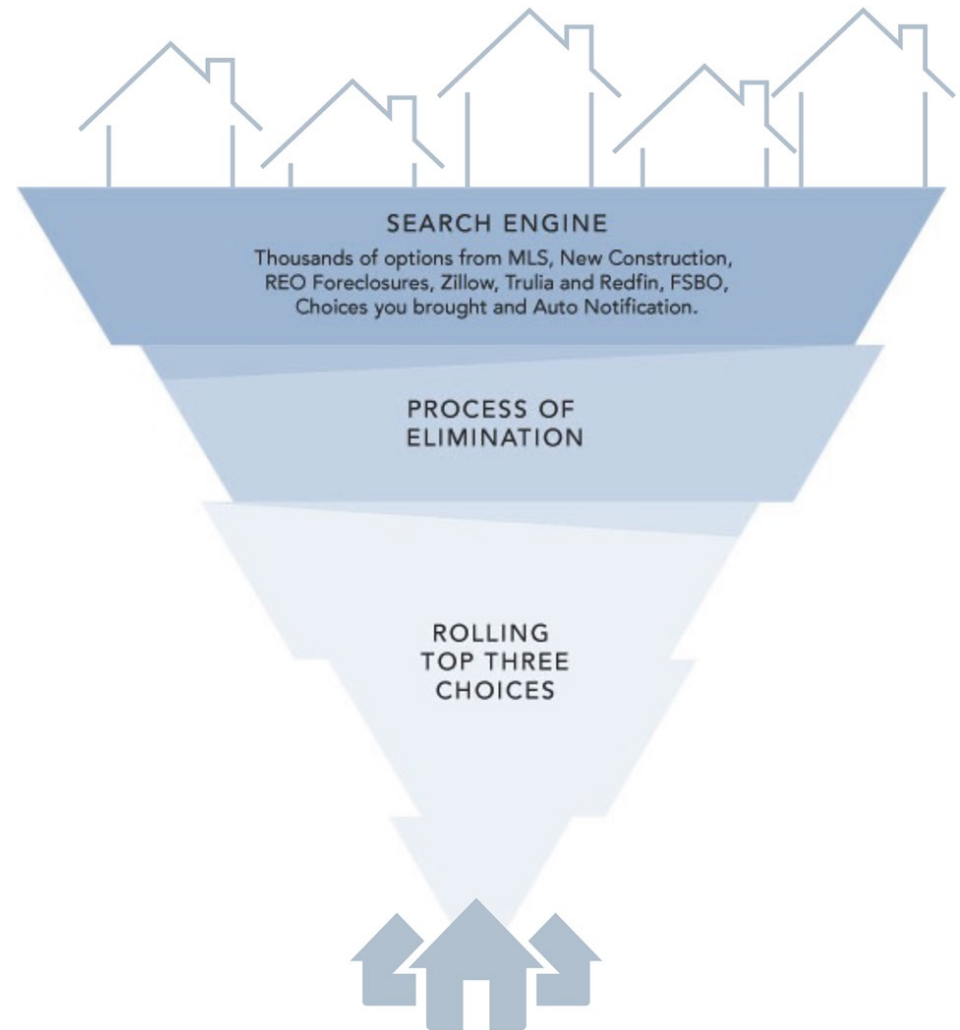
Property Search

CORCORAN PACIFIC'S FUNNEL PROCESS

We're here to help you find the right home, make sure you don't miss seeing a home you'd like to consider and make sure you don't overpay. With thousands of searchable homes online at any give point in time, the goal is to go from 1,000s to 100s to dozens to a rolling top three.

With Corcoran Pacific's sophisticated website search engine, your agent's deep community and property knowledge, as well as their ability to listen to your needs, you will find the home that's right for you. Your rolling top three represents the three homes that best meet your needs and priorities as they become available.

No home is perfect, even if you start from scratch and build something brand new. Our goal is to make sure your top priorities are taken into consideration, and you find a property with the benefits you are looking for. If you find a home that has 80% of what you are seeking, you should make an offer.



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5 tips for making an offer.

Understand How Much You Can Afford —
While it's not nearly as fun as house hunting, fully understanding your finances is critical in making an offer. You will need to know if you are financially able and prepared to make any repairs to the house (e.g. new roof, new appliances).

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Whether buying your first home or your fifth, having a local real estate professional who is a market expert is your greatest asset.

Price is certainly important; however, there are dozens of other terms that you and the seller will need to agree upon. The proper handling of negotiations can substantially affect your home purchase. Your Corcoran Pacific agent is focused on achieving your real estate goals and ensuring a smooth process along the way. We recommend all of our clients review a sample Purchase Contract with their agent soon after beginning the buying process.

Act Fast

The inventory of homes listed for sale has remained well below the six-month supply that balances the market between buyers and sellers. Buyer demand has continued to outpace the supply of homes for sale in many markets. As soon as you decide that you want to make an offer, work with your agent to present it as soon as possible.

Make a Solid Offer

Your offer should be comparable to other sales and listings in the neighborhood. Make a solid offer based on advice from your Corcoran Pacific agent, recent sales of similar homes, and the condition of the house.

Be Prepared to Negotiate

You will likely get at least one counter-offer from the sellers. The two most common items to be negotiated are the selling price and closing date. Your agent will be key in the negotiation process, giving you guidance on the counter-offer and making sure that the agreed-to contract terms are met.

Negotiating On Your Behalf

When it comes to negotiating the price for a home that you'd like to put an offer on, there are many factors to consider. Property value, environment, location, market, condition, age, and improvements are just a few of the main factor that our team focuses on.

No two homes will have the exact same negotiation strategy, it will be tailored to what the home has to offer. There are many factors that contribute to a home's value. We look for ways to leverage a homes position in the market to get you the best deal.

Turn-key homes can demand multiple offers so we rely on presenting you as the best choice with cover letters, pre-approval letters, and a well written contract. Our reputation as a professional team that has done its due diligence to educate and prepare our clients sets you apart to get you the home of your dreams.



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Protecting Your Interests

Once you have an accepted offer, the agreed upon title company which is non-biased, will be there to facilitate the process of escrow. These are some of the major milestones of the escrow process that we'll be guiding you through.

- Preliminary Title Report
- Property Disclosure Statement
- Home Inspection
- Condominium Association Documents
- Professional Termite Inspection
- Survey Report
- Lender Appraisal
- Final Walkthrough





Property Condition & Home Inspections

A home inspection evaluates the visible and accessible systems and components of a home and is intended to give you an understanding of their condition.

Your Corcoran Pacific agent will assist you in arranging the inspection after you have an accepted offer. The inspection is typically a cost charged to the buyer and paid at the time of service. This inspection period is your opportunity to examine every aspect of the property, and a home inspection by a professional home inspector is typically the most important element.

It's important to remember it's the inspector's job to find issues, no matter how small, and that there is no such thing as a perfect home. Every home inspection will reveal minor issues, even in new construction and luxury homes.

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In general, you should not ask for repairs or credits, unless there is a major discovery that is inconsistent with the general age and visible condition of the property. Section J-1 (General Inspection) does not require the seller to repair or replace anything or give a credit for repairs as a result of the inspection. You may ask for repairs, but the seller is not contractually required to even respond to your request.

Your Corcoran Pacific agent's job is to make sure you are comfortable with the condition of the property so that you can make the best financial decisions for you and your family. We have an excellent vendor database of licensed professionals who can help you address any repair needs that may arise.

Whenever possible, be present. The inspector will review with you the results of the inspection (submitted to you afterward as a written report) and point out any problems. Usually, the inspection of the home can be completed in two to three hours (the time can vary depending upon the size and age of the dwelling).



Home inspectors typically inspect...



STRUCTURAL COMPONENTS (floors, walls, roofs, foundations, etc.)



MECHANICAL SYSTEMS (plumbing, electrical, air conditioning)



INSTALLED APPLIANCES and other **MAJOR COMPONENTS** on the property

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WHAT HOME INSPECTIONS DON'T COVER:

Inspections don't address the cost of repairs. Working with your agent and reputable contractors, estimates can be developed during your due diligence period.

An inspection doesn't guarantee that the home complies with building codes (subject to periodic change).

Inspections don't protect you in the event an item inspected fails in the future. Home inspections are an evaluation of the property on the day it is inspected, taking into consideration normal wear and tear.

Home inspectors are not required to report on wood-destroying insects, environmental contamination, pools and spas, detached structures, or cosmetic issues.

Ask the home inspector if he or she covers specific things that are important to you. If not, you and your agent can work together to arrange for an inspection of these items by the appropriate professionals.

Closing Costs

If you have your down payment and are ready to start your home search, another piece of the puzzle is to make sure that you have money for closing costs. Closing costs are monies that need to be paid when you obtain a mortgage. These are fees charged by people involved in your purchase, including your lender and other third parties involved in the transaction. Closing costs are typically between 2-5% of your purchase price.

If you think about it, with a low down-payment program such as (FHA), your closing costs could equal the amount that you saved for your down payment. Sometimes, your lender may have options to help you cover the closing costs through obtaining a slightly higher interest rate.

Fees/costs that may be included in closing costs: Closing costs are additional funds required to complete the transaction and close on the sale of your home. Some of these costs are in relation to obtaining your loan, others are charges from the escrow company, and then there are the prorated costs of ownership: like property taxes, insurance, maintenance fees and more. Work with your lender and Corcoran Pacific agent so you aren't caught off guard by these costs.

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Typical Buyer Fees

40% of title insurance premium

50% of escrow fee

Cost to draft mortgage, note or agreement of sale

All costs associated with obtaining loan, including origination fees

Document preparation and recording costs

Condominium or association transfer fees and prorated monthly fee

Prorated property taxes

Appraisal

Home inspection

Typical Seller Fees

60% of title insurance premium

50% of escrow fee

Real estate commissions

Document preparation and recording costs

Prorated association fee

Prorated property taxes

Costs for survey

Termite inspection and any required remedy

Conveyance taxes

HARPTA or FIRPTA (withholding taxes)

Consumer Alerts

AVOID REFERRAL CONFLICT

As you conduct your real estate research online, you will come across various websites and real estate portals that provide detailed property information. Most are also lead capture systems that may contact you and refer you to a different real estate agent or resell your contact information. To limit such conflicts, consider limiting the number of sites that you register with, and always indicate that you are already working with a real estate agent.

AVOID WIRE FRAUD

Real estate buyers and sellers are prime targets for wire fraud. Each year, hundreds of thousands of dollars are lost through fraud. Once wired to a false account, these funds cannot be retrieved. Always call either your Corcoran Pacific Properties broker, or the escrow agent to confirm wire instructions **BEFORE** you send money. It is very important to obtain your broker **AND** escrow agent's contact phone numbers to confirm your wire instructions before wiring funds. Please do **NOT** rely on email communications to ensure the process of wiring your funds, as hackers frequently use email to carry out fraud. If you receive any email instructions to wire funds, be suspicious and always reach out to the broker and/or escrow officer by phone to confirm the instructions.

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An aerial photograph of a tropical coastline. In the background, a large, rugged mountain rises above a dense line of palm trees and other vegetation. A sandy beach is visible between the trees and the water. A concrete pier extends from the shore into the turquoise ocean. Several people are seen swimming in the water near the pier. The sky is clear with a soft, warm light, suggesting late afternoon or early morning.

At Your Service

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Meet the Team

The Oahuist is dedicated to providing first class real estate service. Whether you're selling or buying, or doing both, our goal is to help transition you into your Hawaiian lifestyle and island dream home with aloha.



Bridget Townsend
President | Real Estate Broker



Eric Ornelas
Co-Founder | REALTOR-Associate®



Jennifer Menor
REALTOR-Associate®



Heather Duchemin
Executive Assistant

Bridget Townsend



REALTOR®, ABR, CRS, SRES, MRP, E-PRO, PSA, GREEN | RB-23199

Purchasing or selling a home is one of the most important decisions a person or family can make during their lifetime. Whether a client is a new or seasoned home buyer or seller, Bridget Townsend and her team of professionals are committed to making the process a smooth and pleasant experience for everyone. Meeting the client's needs and goals are always Bridget's top priority.

Clients also benefit from Bridget's 16 years of experience in sales and customer service. She also relies on her extensive knowledge of real estate and outstanding negotiating skills to help her clients reach their real estate goals. Bridget works to educate first-time and out-of-state buyers about the various factors related to Hawaii's housing market.

For buyers, Bridget uses a hands-on, personal and flexible approach that guarantees the home they seek is right for them. She can also offer assistance and guidance with financing options. During her career, she's placed "locals" in homes they thought were "out-of-reach" and assisted out-of-town buyers to purchase homes using "virtual walk-throughs" and other innovative technology.

For homeowners who are selling, Bridget's clients benefit from proven marketing strategies to sell the property quickly and at the best price and terms.

"This is not about a 'one size fits all' approach when it comes to assisting my clients to buy or sell their home," Bridget says. "Each client has unique and specific needs and goals that I work hard to meet."

Working with Bridget means you get a realtor that pays diligent attention to detail, and thoroughly explains the process of making the right deal that leaves her clients happy and satisfied. If you are looking for a realtor who puts the client first and has a proven track record of success and satisfied clients, call Bridget Townsend.



"Our mission is to exceed our client's expectations and to cultivate a lifelong relationship built on trust,"

- Bridget Townsend

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Eric Ornelas

Co-founder | REALTOR-Associate[®], MRP | RS-83117

Eric Ornelas is a Real Estate Agent with Corcoran Pacific Properties and the Co-founder of The Oahuist Group.

Before Real Estate, Eric served in the United States Navy. For over a decade Eric devoted himself to the Submarine Community in Groton, Connecticut and later in Pearl Harbor, Hawaii. The island of Oahu is where he calls home today and he wouldn't have it any other way. In his free time, Eric is a family man who loves to surf, run and golf. One of his passions is Brazilian Jiu Jitsu in which he is a brown belt.

Continuing to excel in his personal life and in his career comes naturally to him. He loves to take his wife and daughters to try new restaurants and find new places to hike. One of their favorite hikes is to Manoa Falls. They enjoy the outdoors together and recently, Eric has been teaching his daughters to stand-up paddle board and surf. Spending quality time with his family makes his life in Hawaii a true paradise.

Eric has drive and determination to always be growing and enhancing his life, whether it be at home, in his community or at work.

"I can't help but be overwhelmed with gratitude to be able to work and play in such a beautiful place. It truly is a blessing, and my goal as your Real Estate Agent, is to share that gift with you."

- Eric Ornelas



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Jennifer Menor

REALTOR-ASSOCIATE® | RS-86780

Working with Bridget Townsend

Born and raised under the Hawaiian sun, Jennifer Menor understands the deep connection people have with this beautiful island. Growing up in a loving home in Aiea and Mililani Mauka, she knows the true meaning of aloha and values bringing people together. After attending the University of Hawaii at Manoa and transferring to Kapiolani Community College to graduate with an Associate Degree in Nursing, her journey to real estate stemmed from the desire to share that deeper connection and help others find their perfect piece of paradise.

Jennifer has gained real-life experience in administrative support, customer service, sales, marketing and public service, but her expertise lies in connecting clients with properties across Oahu – from luxurious estates in Central Oahu and Metro Honolulu to charming homes on the North Shore and scenic East side. Whether you're a first-time buyer, a seasoned investor, or simply looking for a change of scenery, she is dedicated to guiding you through the process with professionalism and care.

Her core values are integrity, hard work, and building authentic relationships. This foundation of trust ensures a smooth and stress-free experience for each client she works with.

Outside of real estate, Jennifer's life is filled with simple joys: spending time with family and friends, exploring the world, and soaking up the beauty of Oahu. Her two dogs, Sugar and Kai, add a furry dose of happiness to every day.

If you're looking for a trusted partner in your Oahu real estate journey, Jennifer Menor is here to help. Her energy, enthusiasm and natural passion to serve radiates wherever she goes. Jennifer's creativity and cheerful spirit are an asset to Corcoran Pacific Properties and the Oahuist team. She exudes light and love onto everyone she meets. Contact her today and let's turn your dream home into a reality.



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Heather Duchemin

Executive Assistant

Heather assists The Oahuist team with the administrative side of the home search and helps to facilitate the administrative tasks, contract writing, and organization of this process.

Born and raised in Hawaii, Heather graduated from Punahou School with honors. She obtained her B.A. with honors in American Studies and Asian Studies with a Minor In Mandarin Chinese from Occidental College and an M.B.A. with honors from the Shidler College of Business, University of Hawaii at Manoa.

Before working in real estate, Heather was a reporter for publications including Pacific Business News and the Honolulu Star-Bulletin. She also worked in consulting at The Alford Group and as a development associate at the Make-A-Wish Foundation in Chicago.



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Why Choose Corcoran Pacific Properties

“Looking forward to more real estate purchases with this team!”

Corcoran Pacific assisted me in closing out two transactions in a record time and made sure that I had the key to my property handed to me the day I came back from a lengthy trip thus avoiding the hassle of staying in hotels. The team was attentive to all the details and made sure there were no surprises during the process. Looking forward to more real estate purchases with this team!

— D. SAGHERIAN

“I felt I was being helped by the whole firm.”

We have used Corcoran Pacific in selling two houses and buying two others in the course of a year. While there are other reputable firms around, I always felt I was being dealt with openly and frankly in terms of the state of the market and realistic pricing of properties. Our agent was, of course, the most important link to the firm but I also felt I was being helped by a whole firm as opposed to just an individual and our agent was always quick to utilize the extensive resources of the firm, including drawing on the expertise and experience of other members of the firm.

— B. CASTLE

“We’ll always be thankful for Corcoran Pacific Properties and their top-of-the-line staff.”

Our realtor was excellent! She positioned our condo to sell and helped us find the right single-family home. She knew her stuff and worked hard for us. We got the second home that we bid on – and it was so much better than the first one we thought we wanted. We love our home and the location. With a very few exceptions, it’s pretty much exactly what we had in mind when we started the process.

— D. KICKER

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Read what our past clients had to say about their Corcoran Pacific agents:
corcoranpacific.com/testimonials

Your Home Sale is Giving Back

Bridget Townsend and her team believe that it's very important to be involved in the community and have created our very own 1% club. For every transaction that successfully closes, we will donate 1% of the proceeds to charity. Please choose one of the local charities that we can donate to on your behalf.

“I like to donate to St. Jude's Children's hospital because I personally know people that they've directly helped. 96.7% of every dollar goes directly to help children and their families and they don't have to pay a dime. From 1960 they have increased their patient survival rate from 20% to 80% and continue to lead the way in research and treatment. I also choose to donate to the Red Cross because they're truly there when crisis strikes locally and internationally. Being the wife of a veteran sailor, I also know how much the Red Cross aids our military forces and their families to prepare for, cope with, and respond to the challenges of military services.”

-BRIDGET TOWNSEND

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The Power Of Corcoran

LEADING THE WAY

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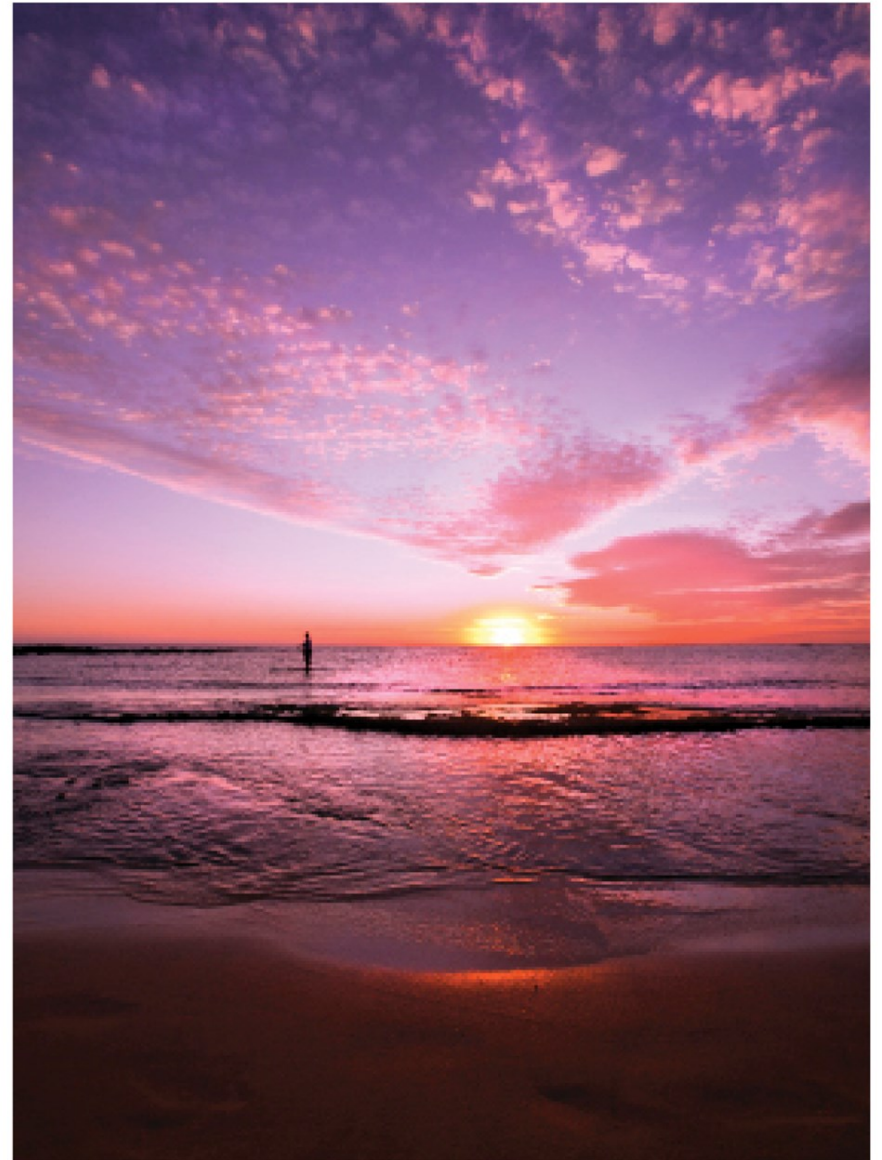
Luxury experience with Aloha spirit

Over the past 19+ years, choosing only the most successful, experienced agents and dedicating every resource to support their success, we've grown to be the brokerage of choice with 135 agents serving Kauai, Oahu, Maui and Hawaii Island.

At Corcoran Pacific Properties, we dream big. Our clients are at the heart of our business. We are dedicated to excellence, innovation and to continuously raising the bar when it comes to impeccable service, expert insight and a relationship-first approach.

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Working with your agent

The agent that is for you.

It is important for you to know whether an agent is working for you or simply working with you while acting as an agent for someone else. In some real estate transactions, the agents work for the seller. In others, the seller and buyer may each have an agent. And sometimes the same agent or agencies work for both the buyer and the seller.

When you choose a Corcoran Pacific REALTOR® you choose someone who is part of a strong team - a team made up of full-time, legally trained contract reviewers who work 12 hours a day, 365 days a year; full-time transaction coordinators; a full-time listing concierge team; a full-time marketing team and a dedicated Brokerage Support team to help with any issues that may arise during the buying process.

Communication is key.

Buying a home is a big deal and few things are more important than good communication. You decide how frequently you would like to communicate during the home search process. Once we successfully negotiate a contract and are preparing to close, you're going to hear from us a lot.

Long after you buy your home, your agent is available as a resource to you and your other professional advisors (attorney, accountant, insurance, or financial). Corcoran Pacific Properties recommends an annual Real Estate Review following the purchase of your home to keep you well informed on the value of your house and the current market.



PHONE



MAIL



EMAIL



TEXT MESSAGE

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The Power Of Teamwork Behind Every Sale

In this market, no individual can do it all! At Corcoran Pacific Properties, we know the power of a team is necessary to deliver on our mission to you. We have experts at each step in the process supporting the success of your home sale:



Headed by
Scott Villard
Broker in Charge

SIX CONTRACT REVIEWERS

Negotiating the best terms for your specific situation means no two contracts are the same. The careful eyes of our dedicated contract reviewers examine every document before it is executed to ensure the accuracy and validity of the details and terms. We know many transactions are time-sensitive, which is why our team works from 8 a.m. to 8 p.m., 365 days a year.



Headed by
Kyle Brown
Director of Transaction Management

FIVE TRANSACTION COORDINATORS

Missing a deadline or signature during escrow can mean the difference between a successful closing and a disastrous cancellation. Each of our clients receives a dedicated transaction coordinator to assist with escrow timelines, document signatures and overall tracking of your closing.

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Helping you prepare

There's a lot to remember when moving.
Here's a checklist with suggested timeframes.

5 Weeks Before

- ☐ Call moving companies for estimates
- ☐ Start compiling an inventory of your possessions
- ☐ Get a floor plan (with room dimensions) of your new home to help you decide which furnishings you want to keep and which room they will go in
- ☐ Start a file of moving-related papers and receipts
- ☐ Locate schools, healthcare professionals and hospitals in your new location
- ☐ Arrange to transfer your children's school records and family medical records

4 Weeks Before

- ☐ Secure off-site storage, if needed
- ☐ Choose a mover and sign a contract
- ☐ Contact your homeowner's insurance agent about coverage for moving and secure more if necessary

3 Weeks Before

- ☐ Make travel plans if necessary
- ☐ Make arrangements with condo and homeowners association to reserve elevator usage time if moving into or out of a high-rise building
- ☐ Arrange to close existing bank accounts and open new accounts in new area
- ☐ Arrange for childcare on moving day

2 Weeks Before

- ☐ Create a file of important papers such as driver's license; registration documents and title; any medical, dental and school records; birth certificates; wills; deeds; stock certificates; and other financial documents
- ☐ Notify the following of your change of address:
 - ☐ Post office
 - ☐ Banks
 - ☐ Relatives and friends
 - ☐ Insurance agents, lawyer, tax/financial advisor
- ☐ Notify utility companies of dates to discontinue/transfer service and/or establish service for your new home. Also arrange for final readings and bills including refunds on prepaid services
 - ☐ Electric
 - ☐ Heating Oil and/or Natural Gas
 - ☐ Internet / Cable
 - ☐ Trash/Water
- ☐ Notify your state's DMV of your new address
- ☐ If moving from a rental, arrange refund of your security deposit
- ☐ Discontinue additional home services (housekeeper, gardener/lawn service, pool cleaner), if applicable
- ☐ Start using up perishable items

1 Week Before

- ☐ Confirm all final arrangements with your mover and other service providers

2-3 Days Before

- ☐ Pack moving essential boxes; important documents, travel clothes, personal items and prescription medications

Congratulations!
on your moving day



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PACIFIC PROPERTIES

Our Offices

Kauai

Koloa Office
3417E Poipu Rd.
Suite 111
Koloa, HI 96756
(808) 589-2040

Princeville Office
5-4280 Kuhio Hwy.
Suite B-103
Princeville, HI 96722
(808) 589-2040

Oahu

Kahala Office
4211 Waialae Ave.
Suite 106
Honolulu, HI 96816
(808) 589-2040

Kailua Office
419-B Kuulei Rd.
Kailua, HI 96734
(808) 589-2040

Mililani Office
95-1249 Meheula Parkway,
Suite No. A-5
Mililani, HI 96789
(808) 589-2040

North Shore Office
66-590 Kamehameha Hwy, Unit 1
Hale'iwa, HI 96712
(808) 589-2040

Maui

Wailea Office
34 Wailea Gateway Pl.
Suite A-204
Kihei, HI 96753
(808) 589-2040

Big Island

Kona Office
Walua Professional Bldg.
75-5905 Walua Rd. Suite 9
Kailua-Kona, HI 96740
(808) 589-2040

Mauna Lani Portfolio
Mauna Lani Auberge Resort
68-1400 Mauna Lani Drive, Ste. D
Kamuela, HI 96743
(808) 589-2040

Hilo Office
64 Keawe St.
Suite 203
Hilo, HI 96720
(808) 589-2040

Waimea Office
65-1291 Kawaihae Rd.
Suite 101 C
Kamuela, HI 96743
(808) 589-2040

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PACIFIC PROPERTIES

Bridget Townsend

Corcoran Pacific Properties

Bridget Townsend

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License
HIRB-23199

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License
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