



PRE-Transition Guide

How to Decide Whether to Stay in Your Home or Transition
Created by Brian Schwatka, Realtor and Transition Specialist (DRE# 01426785)

**HOW IT
ALLWORKS**



kw BAY AREA
ESTATES
KELLERWILLIAMS.



UNITY

Version 2025.09

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NOTES:

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Introduction

Congratulations! I know how difficult it was for you to decide whether to stay in your home or make a transition to a new home. I've been working with transitioning homeowners since 2004 and I've seen first hand how paralyzing it can be, and also how liberating it can feel when you finally make that tough choice.

My purpose in business is to help homeowners make the best decision for their future, whether they are staying or going. Additionally, it is our priority to make this transition as stress-free as possible for you and your family.

I developed this PRE-Transition Guide over the past 20+ years of my career while working with transitioning seniors. It is meant to shed some light on all of the things homeowners should be thinking about between the time they decide to make a transition, and the time they actually start the home selling process.

Side Note: *The entire home selling process is spelled out in another publication* called the Listing Manual, or "FlightPlan" which is only available to Brian's Clients.

This PRE-Transition Guide is broken down into four stages:

1. Before you get on the waiting list
2. After you are on the waiting list
3. Once you choose your new home
4. During the move-out and move-in process



You may not be making your transition immediately, but working on your plan now, when you "WANT" to, rather than later when you "NEED" to, will save you time, money and frustration down the road. **Let's get together for an hour and do some prioritization!**

As you go through this Pre-Transition Guide, there may be links to short "Puzzle Piece" video clips which will explain these options for you.

These videos can be found at: www.StayOrGoHomeowner.com/puzzle

That's about it. I hope you enjoy the following guide and that it gives you the clarity, certainty and confidence we all need to make this transition. If you have any questions, comments, concerns or requests, please contact Brian Schwatka, Realtor and Transition Specialist.

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Stage 1: Before the Waiting List (*at your home*)

If you have NOT yet made that decision and you're still on the fence, please download the "Stay Or Go Workbook" at www.stayorgohomeowner.com/start

The Stay or Go Workbook will take you through a number of exercises and help you break your "Paralysis of Analysis":

Envision your ideal future and how you see the rest of your life playing out.

- What do you want more of?
- What do you want less of?
- Exercise: Write your postcard from the future



Evaluate your homeownership to reveal imbalances in 5 key areas:

- **Finances:** Cash-Flow, liquid funds, investment portfolio, long term care, etc.
- **Health:** Current and forecasted status.
- **Support Network:** people who are ready, willing, and able to support you.
- **Trust, Estate, and Taxes:** How you're holding title, passing of a co-owner, etc.
- **Real Estate:** Form, fit, function, condition, safety, value, etc.

Educate yourself via Webinars

Webinar #1: Should I Stay or Go? - How to Decide.. (1 hour)

Deciding whether to stay in your home or make a transition to a new home is one of the most important decisions you'll make in your lifetime. In this 60-min webinar, we will cover:

- **Who** should decide to stay or go?
- **What** are your options and the costs?
- **Where** are the funds for your care coming from?
- **When** should you stay or go?
- **Why** should you choose retirement communities over in-home care services?
- **How** to finally decide, one way or the other!

A video recording of this webinar is available at: www.stayorgohomeowner.com/sogh

Webinar #2: Retirement Living Communities - 101 (1 hour)

Many homeowners shy away from retirement communities because they don't know enough about how they all work. By explaining the different types of communities, their features & amenities, as well as their pros and cons, it will dispel all of the myths and help you make the best decisions for your future. In this 60-min webinar, we will cover:

- What are the 5 different types of Retirement Communities
- The pros and cons of each type of Retirement Community
- How do 55+ communities work?
- How do you know when you're ready for assisted living?
- Can you afford or rely on in-home care services?
- When should you start thinking about a transition?
- What is a Continuing Care Retirement Community?
- What's the difference between a buy-in VS. a month-to-month?
- Do you want Skilled Nursing and Memory Care on campus?
- When should you make the jump?
and MUCH, much more!



A video recording is available at: www.stayorgohomeowner.com/communities101

Webinar #3: Breaking your Paralysis of Analysis (1 hour)

You've done your research, but you're still on the fence and can't decide if you should stay in your home or make a transition to a new home. You may be suffering from "Paralysis of Analysis". It's time to get off the fence and into your new life!

In this 60-min webinar, we will share our top 10 reasons why you should make a Decision and/or a Transition.



A video recording is available at: www.stayorgohomeowner.com/paralysis

☐ Prioritize your search criteria

If you have a list of three or four preferences and you want to list them in order of importance, most likely you do it simply by eyeballing the list. But if your list contains a larger number, it's not so easy, and the more preferences you have, the more complicated it gets. If you are trying to find the right community for you, then you'll need to decide which attribute is THE MOST important to you, then which one is next most important, etc. The prioritization grid exercise will help immensely. Instead of trying to decide between ten items, **you only need to decide between two items at a time**. The question is always: "If I could only have choice "A" in my life or choice "B", which one would I choose?"

If you would like to use an on-line (auto-calculating) version of the Prioritization Grid, go to: www.StayOrGoHomeowner.com/prioritize

☐ Explore Your Options by Seeking Council

Maybe it's time to get a sanity check and meet with Brian for a "Homeowner Analysis".

During our 1 hour *Homeowner Analysis* meeting, we can discuss:

- Retirement living options: home or community.
- The best retirement communities for you.
- Selling your home for a cash-out.
- Renting your home for a cash-flow.
- Should you buy first or sell first?
- Should you vacate or occupy?
- Selling your home as-is.
- How to make a stress-free transition.
- **How much would you net after taxes?? (The Retirement Community needs this)**



To schedule a personal Homeowner Analysis with Brian, on the day and time of your choice, go to: www.stayorgohomeowner.com/appointment

✉ brian@stayorgohomeowner.com ☎ 408-499-9561 📺 📺 [Schedule an Appointment](#)

"Brian Schwatka has been a top producing Realtor and Transition Specialist since 2004"

Home **Start Here** Real-Estate Services Education Resources

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Explore your options using our one-of-a-kind “unBiased” on-line tools:

Search the Retirement **Community Directory**:

Our Retirement Community Directory is the only unbiased list of over 200 communities in the 10 surrounding counties. Each county list offers a link to each of the community websites and also shows if the community is a month-to-month community or if they have a buy-in. You’ll also be able to see if the communities offer Independent Living, Assisted Living, skilled nursing (on campus) and memory care (on campus). Check out the lists here: :

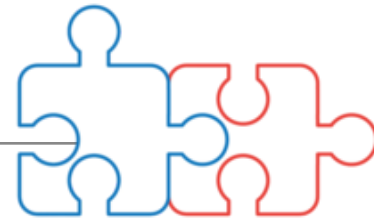
www.stayorgohomeowner.com/communities

City	Community Name	Buy-In Fee?	Independent Living (IL)	Assisted Living (AL)	Skilled Care (On-Campus)	Memory Care (On-Campus)
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Use the Retirement **Community Matcher**:

Our Retirement Community Matcher is the only tool that allows you to answer questions about exactly what you are looking for in a community. Our staff will use your search criteria to hand select the communities that you would love.

www.stayorgohomeowner.com/communitymatcher



Search the **Relocation Directory**:

Are you considering relocating to other areas that offer more affordable housing, comparable weather, good health care, and retirement living options? We’ve outlined 21 cities for you to consider and we can even introduce you to a local real estate professional in that area:

www.stayorgohomeowner.com/relocation

Use the **Relocation Matcher**:

Our Relocation Matcher allows you to answer questions about exactly what you are looking for in a new area. Our staff will use your search criteria to hand select alternate areas that you might really love. Fill out the Relocation Questionnaire: stayorgohomeowner.com/relomatcher

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Decide which type of community is best for you:

Community Type	Pros	Cons
55+ Independent	<ul style="list-style-type: none"> - Shorter waiting list - Flexibility (move-in/move-out) - Possible equity gain <ul style="list-style-type: none"> - Some are shared equity 	<ul style="list-style-type: none"> - Purchasing another house - Homeowner expenses/tasks - Resale challenges - No assisted living care - Burdening friends & family
Independent and Assisted Living	<ul style="list-style-type: none"> - More communities to pick from - Shorter waitlists - No entrance fee - Flexibility (move-in / move-out) 	<ul style="list-style-type: none"> - Rental situation (no pay - no stay) - No Skilled and/or Mem Care? - May still have to use in-home care - Burdening friends & family
Skilled Nursing	<ul style="list-style-type: none"> - Smaller boutique facilities - Specially trained personnel - Short-term visits - 24/7 care 	<ul style="list-style-type: none"> - Rental situation (no pay - no stay) - Cashflow could become an issue - May not have availability - Burdening friends & family
Memory Care	<ul style="list-style-type: none"> - Smaller boutique facilities - Specially trained personnel - 24/7 care 	<ul style="list-style-type: none"> - Rental situation (no pay - no stay) - Cashflow could become an issue - May not have availability - Burdening friends & family
CCRC: Continuing Care Retirement Community	<ul style="list-style-type: none"> - All four levels of care on-site - Unburdened friends & family - Predictable cost structure - Will not outlive funds 	<ul style="list-style-type: none"> - Entrance fee (life-care contract) - Long waitlists - Not many communities (True CCRCs) - Costs increase as care needs increase

Retirement Communities 101 video: www.stayorgohomeowner.com/communities101

Stage 1: Before the Waiting List (*at a community*)

Visit communities and take a tour:

- Gather brochures that spell out all of the services and amenities
- Explore the grounds and the ideal locations that appeal to you and your needs
- Participate in the community's PRE events to really get a feel for the vibe
- Talk to residents and find why they love living at the community

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Meet with the Sales Directors and learn more about the community

- Decide what size unit you need/want
- Obtain pricing sheets for the different size units and different levels of care
- Understand the differences between non-refundable and rebatable buy-in plans
- Discuss your health and finances to see if you qualify for Independent Living
- Narrow your search down to 2-3 communities

Join the wait-list(s)

Retirement communities often have limited space and specific criteria for admission. Turnover is low, so spaces open up infrequently. Applicants are prioritized based on various factors such as the need to sell their home in order to obtain the buy-in fee, or not. Planning ahead and applying early to a couple of different communities will increase your chances of getting into a community sooner than later. There is usually a refundable wait list fee that can be applied to your buy-in fee.

Here's a great video that I created where I interviewed some past clients and asked them some questions about their thoughts on Retirement Communities:

www.stayorgohomeowner.com/communities

- Why did you start considering a retirement community?
- What was the most difficult part?
- What have you discovered, and how has your life changed?
- What does your family think about your new life?
- What would you tell someone who is considering a transition?

The steps to joining the waitlist:

- Complete the Personal Financial Questionnaire:**
 - Include supporting documentation of financial assets
 - Community will perform a "Financial Assessment" and share results
- Complete the Health Care Questionnaire**
 - Physician's Report
 - Long Term Care Insurance Policy (if applicable)
- Submit your wait-list fee**
 - Find out if the fee is refundable and if it counts towards your entrance fee

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Stage 2: After you're on the waitlist (at your home)

Being on the waitlist doesn't mean that all we should do is just wait.. As I mentioned in the introduction, **it is our priority to make this transition as stress-free as possible for you and your family.** The easiest way to reduce your stress is to educate and prepare, in advance. **Things "could" happen quicker than you think,** especially if Brian is advocating on your behalf.

What is your nest egg worth?

As part of the retirement community's financial assessment, they will need to know how much your home is worth and how much you will walk away with after you pay all of the selling fees and taxes. You may already have an idea of what your home is worth because you have seen what other homes in your neighborhood have sold for. As a Realtor, I can prepare a Comparative Market Analysis (**CMA**) that is an in-depth version of any research you may have done on your own.

The **CMA** is used to help evaluate how your home will fare against the competition. It takes a look at both homes that are currently listed and those recently sold within a one mile radius. The purpose is to find the highest price that will still make the home competitive on the open market.

The CMA includes a fact-based portrait of the home including information such as number of bedrooms and baths, approximate square footage, size of major rooms, age of the home, property taxes, and desirable amenities such as fireplaces and pools.

If you or someone you know needs to find out what a home is actually worth, fill in the **Home Value Request** This form can be found at: www.StayOrGoHomeowner.com/CMA

How much will you net after paying your Capital Gains Taxes?

Keep in mind that I am a Realtor and can only give Real Estate related advice. I cannot give legal, financial, health and tax advice. But I am a well rounded Realtor so I can definitely point you in the right direction and give you very educated suggestions in all of those areas. If you have specific questions about legal, financial, health and tax related issues, please contact those professionals directly.

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Capital Gains Taxes

After finding out what your home is really worth, you need to “estimate” what your **capital gains taxes** might be, should you decide to sell your home. The retirement community will want to know what your ACTUAL NET proceeds are so that they can perform a financial analysis. I can help you with this, but keep in mind that I am not an accountant or a tax person, so feel free to have these estimated numbers reviewed by your tax advisor for accuracy.

If you’ve lived in your home for 25 years or more, there’s a good chance your home has gone up in value quite a bit. That’s great news, but when it comes time to sell, you may have to pay something called **capital gains tax** on the profit. That’s the amount you made from the sale after subtracting what you originally paid for the home.

The amount you paid when you bought the home is called your **basis**. If you’ve made improvements over the years—like remodeling the kitchen, replacing the roof, or adding a room—those costs can be added to your basis. This new number is called your **adjusted basis**. So, the higher your adjusted basis, the smaller your profit, or “gain,” from the sale. And the smaller the gain, the less you may owe in capital gains taxes.

The good news is that the IRS gives a tax break for people selling their primary home. If you’ve lived in the home for **at least 2 out of the last 5 years**, and you’re on title, you can exclude up to **\$250,000** of your gain from taxes—or **\$500,000 if you’re married and both spouses qualify**. This exclusion can really help lower or even eliminate your tax bill. But for many longtime homeowners in places like Silicon Valley, home values have grown so much that you might still owe taxes beyond the exclusion—especially if you bought your home decades ago for a much lower price.

There’s a Video for that at: www.StayOrGoHomeowner.com/puzzle



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Estate Planning - What to do if a co-owner has passed away:

Find out how you held title if/when a co-owner passed away

When a co-owner passes away, the income tax “basis” for his or her portion of the property (the amount he or she paid for the property) is raised to the fair market value on the person’s date of death. This “**step-up in basis**” allows the surviving owner(s) of the property to sell it right away without paying income tax. Under these rules, if the decedent was married (and they held title to the property as “community property”) all of the couple’s community property, even the ½ interest the surviving spouse owed, would be entitled to this step-up in bases. This allows the surviving spouse to choose to sell any of the couple’s property and pay no income tax. Even if the surviving spouse decides not to sell, future appreciation (and capital gains) starts from this new “stepped up” basis. So the higher the step up, the better.

Clear title of past co-owners who are no longer with us

Clearing title to real estate upon the passing of the first co-owner is often overlooked until the surviving owner wants to sell the property, or by the surviving beneficiaries when the second co-owner passes. Closings can be delayed until the title is cleared. Sometimes, beneficiaries do not have sufficient knowledge to provide affidavits without further research. For these reasons, the surviving owner should seek counsel and assistance shortly after the passing of the first owner to make sure that title to real estate is properly cleared, and title is vested in the sole name of the surviving owner.

Order an “Appraisal Upon Death”.

When one co-owner of a home passes away—like a spouse—it’s important for the surviving co-owner to get an **appraisal of the home around the time of death, or a “back-dated appraisal upon death”**. This helps establish the home’s value on the date the co-owner passed, which is used to calculate something called a “**step-up in basis.**” That new, higher value becomes the starting point for determining capital gains taxes if the home is sold later. Without this appraisal, it may be harder to prove the home’s value, and the surviving owner could end up paying **more in taxes** than necessary.

There’s a Video for that at: www.StayOrGoHomeowner.com/puzzle

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Get a trust in place if you don't already have one

A Living Trust is designed to meet four primary goals: (1) to minimize estate taxes for a married couple, by ensuring that both spouse's applicable exclusion amounts are utilized; (2) to ensure that your beneficiaries receive the property in the manner you desire, i.e. the property can be given outright or apportioned over the years based on need or age; (3) to provide lifetime management of the property, which is especially important should you become unable to manage the property, and (4) to avoid the time and expense of Probate

Obtain a Copy of Your Trust and Have it Reviewed

If you already have an estate plan, it should not be considered permanent. Conditions, as well as your desires, may change. Estate plans should be reviewed every 3-5 years and certain important life changes may require immediate review.

Find out how you currently hold title to your home(s)

There are many ways to hold title to your property. It's always best to consult a real estate attorney before deciding. Make sure that your home is "In The Trust"

If you are not quite sure how you are holding the title or if your home is held in the name of your trust, contact Brian and he can help you determine this.

Document all home improvements made to your current home

The most common way homeowners increase their basis is to make home improvements. Improvements include any work done that adds to the value of your home, increases its useful life, or adapts it to new uses. These include room additions, new bathrooms, decks, fencing, landscaping, wiring upgrades, walkways, driveway, kitchen upgrades, plumbing upgrades, new roofs, etc. You may or may not have every receipt for every project that you've ever done on your home. Do your best to create a list of upgrades/improvements and the estimated cost for each.



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Document your Costs of Home Improvements

NOTE: If a co-owner has passed away, you can only count the improvements you made after the passing. All of the improvements that were made prior to the passing are wiped out because of the step-up in basis upon the co-owner's death.

Bedroom Addition	\$ _____
Bathroom Addition	\$ _____
Deck/Porch/Patio/Garage Additions	\$ _____
Bathroom Remodel(s)	\$ _____
Kitchen Remodel	\$ _____
Flooring (all)	\$ _____
Patio Lawn & Grounds Landscaping	\$ _____
Driveway / Walkway(s)	\$ _____
Fence(s) / Retaining wall(s)	\$ _____
Swimming pool	\$ _____
Exterior windows/doors	\$ _____
New roof (only the last one)	\$ _____
New siding / Attic / Ducts / Insulation	\$ _____
Furnace / Water heater (only the last one)	\$ _____
Central air conditioning	\$ _____
Air/water filtration systems	\$ _____
Upgraded wiring	\$ _____
Security system	\$ _____
Copper plumbing	\$ _____
Built-in appliances	\$ _____
Major Repairs (other)	\$ _____
Total (Estimated)	\$ _____

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Home preparation ideas

I'm sure you're wondering what you should do to the home to get the home ready for the market and get the biggest return on your investment (ROI). Brian will advise you on what you might want to do and what you don't need to do for home preparations. This short video will show you the best ROI projects to get the biggest bang for your buck.

Home Preparation Video Link: www.StayOrGoHomeowner.com/homeprep

Decide on a home preparation budget

Selling a home is not inexpensive. In addition to the title fees, commissions and closing costs, you may need to spend some money getting your home ready for the market. The goal is to get top dollar for your investment and make a good first impression on the buyers. Here are some average costs that you may or may not want to consider:

Home Inspection	\$ 750.00
Pest Inspection	\$ 750.00
Roof Inspection	\$ 350.00
Chimney Inspection	\$ 250.00
Bathroom floor repair	\$ 750.00
Handyman	\$1,500.00
Painting interior	\$4,000.00
Painting Exterior	\$8,000.00
Painting kitchen cabinets	\$2,000.00
House Cleaning	\$ 600.00
Window Washing	\$ 300.00
Hauling: per truckload	\$ 750.00
Landscaping: Basic yard cleanup	\$ 800.00
Rain Gutter Clean-out	\$ 250.00
Home depot: smoke & carbon detectors	\$ 150.00
Water Heater Strapping	\$ 250.00
Downsizing and packing	\$4,000.00
Others _____	\$ _____
Grand Total:	\$ _____



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Gathering Information about your home

In order to fully disclose everything about your home to potential buyers, we need to start gathering disclosure information sooner than later. These documents may take some time to acquire and there may be issues that we need to take care of sooner than later. Here are some examples of information that we need to start gathering and disclose:

Preliminary Title Report

A preliminary report is a report prepared prior to issuing a policy of title insurance that shows the ownership of a specific parcel of land, together with the liens and encumbrances thereon which will not be covered under a subsequent title insurance policy. The preliminary report lists, in advance of purchase, title defects, liens and encumbrances. There may be some inconsistencies or corrections that need to be made before we go on the market.

Solar panels and systems:

When selling a home with solar panels, several steps are essential to ensure a smooth transaction. Firstly, gather all pertinent documents related to the solar panel system, including warranties, installation permits, and any financing agreements.

Homeowner Associations and Documents:

If you live in a complex that has a Homeowner's Association, the complete HOA Seller's Package must be ordered, at the exact right time. The seller must pay for the HOA package upfront.

Natural Hazards Disclosure Statement (NHDS)

The NHDS is a mandatory disclosure for sellers and indicates if the property being sold lies within one or more state or locally mapped hazard zones. We may need to do some research and take some actions if you are located in one or more of these hazard zones:

- A **"SPECIAL" FLOOD HAZARD AREA**
- AN AREA OF POTENTIAL FLOODING (most homes are located in a "potential" flood zone)
- **A VERY HIGH FIRE HAZARD SEVERITY ZONE**
- A WILDLAND AREA THAT MAY CONTAIN **SUBSTANTIAL FOREST FIRE RISKS AND HAZARDS**
- AN EARTHQUAKE FAULT ZONE pursuant to Section 2622 of the Public Resources Code.
- A SEISMIC HAZARD ZONE pursuant to Section 2696 of the Public Resources Code.

Begin your downsizing - Focus on what you are bringing with you (re-read that..)

When you are selling your home, you want it to look as large and spacious as possible. Buyers are looking for clean, well lit, uncluttered homes. I know what you're saying; I don't know where to start, I have too much stuff, I don't have time to sort it all out, I'll sell some things first and the kids will take the rest.. Breath.... I know what you're thinking and how you're feeling.

After 20+ years of helping senior homeowners transition to retirement communities, I know first hand that downsizing can be the most difficult part of the entire process. But don't worry!!

Here's how it's going to play out: (Tip: Schedule 15 minutes a day on your calendar.)

- Focus ONLY on what you are going to be taking with you.** These are the things you use every day and also the precious, most valuable things, that you love and can't live without. **Mark these items with removable, green stickers.**
- Schedule an initial consultation with a Downsizer/Move Manager.** Show them your retirement community floor plan and all of your green sticker items. Sanity Check! There's no reason you need to do it all by yourself. Downsizers (or Move Managers) use tried-and-true techniques and systems that get the job done calmly and efficiently, and they take care of your belongings as if they were their own.
- Invite your friends and family over and give away items** *without* green stickers.
- Sell valuables to an Estate Sale liquidator** who will come to your home and purchase valuable, unwanted items, cash-on-the-barrel. Brian has contacts for you.
- Sell or donate large, difficult to liquidate items.** These would be pianos and pool tables.

Now you're probably saying "what the heck are we going to do with everything else?"

No worries, slow and steady wins the race, and we have time. **The rest can all be handled AFTER you move out.** Remember, **the number 1 rule: focus on what you are taking with you.**



There's a Video for That at: www.StayOrGoHomeowner.com/puzzle

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Stage 2: After you're on the waitlist (at the community)

Stay engaged with the Sales Director

In the process of securing a spot at a retirement community, being on the waitlist is a positive step, but it's essential to understand that the demand often exceeds the availability of openings. To maximize your chances of moving off the waitlist and into residency sooner vs. later, it's crucial to stay engaged and proactive with the Sales Directors at each community. By being a "squeaky wheel" you're effectively reminding them of your interest and eagerness to join the community. This can mean regularly checking in, expressing your enthusiasm, and ensuring they have all necessary information about your preferences and needs. While patience is key, being proactive can significantly increase your chances of getting called up sooner rather than later."

You'll need to decide if you're on the waitlist or the READY list.. Best to be on the **READY list**

Get connected with the community

This is your opportunity to start integrating yourself into the community even before you officially move in. Getting engaged with the community during this time is beneficial for several reasons.

It allows you to **become familiar with the environment**, the staff, and your potential future neighbors. This early interaction can make the transition smoother when you eventually move in. Actively participating in community events, activities, and social gatherings **demonstrates your genuine interest** in becoming a part of the community. This proactive approach **keeps you top-of-mind for Sales Directors**

Engaging with the community while on the waitlist can **provide valuable insights** into whether the retirement community is the right fit for you. You can get a feel for the culture, amenities, and lifestyle, helping you make an informed decision.

Meet with a Financial Advisor

The Sales Directors at the communities have various financial assessment computer programs that they use to assess and approve your financial situation. But these programs don't take "everything" into account, so I always tell my clients to meet with a Financial Planner as well.

Meeting with a formal Financial Planner before making the transition to a retirement community is a crucial step for seniors to ensure their financial well-being and peace of mind. Retirement communities often come with various costs, including entrance fees, monthly fees, and potentially additional charges for amenities and care services. By consulting with a financial planner, seniors can gain a clear understanding of their current financial situation and how it aligns with the costs associated with living in a retirement community. They can analyze the terms and conditions of these contracts, clarify any ambiguities, and ensure that seniors fully understand the financial implications of their decision.

Furthermore, meeting with a Financial Planner allows seniors to plan for unexpected expenses and contingencies that may arise in the future, such as healthcare needs or changes in personal circumstances. Remember, the goal is to NOT outlive your funds. Period.

Prepare your 10% deposit funds (if applicable)

When an apartment or cottage becomes available and you decide to reserve it, you may be asked to place a deposit for 10% of the buy-in fee. This 10% deposit will need to be wired to the community within 2-3 business days, *if not sooner*. While you are on the waiting list is the best time to get those funds ready to go, because your name might come up sooner than you think.

Preview your new home (apartment or cottage)

From time to time, apartments and cottages will become available and the Sales Directors may invite you to come take a look. Different communities have different policies. Some will only let you "pass" on a unit one or two times before you get sent to the bottom of the wait-list while others are more lenient. The more selective you are, the longer your wait might be..

Stage 3: Once You've Selected Your New Home (at your home)

Re-Engage with the Downsizer/Move Manager:

Sign a contract and get on their calendar. They are very busy.

Update your Comparative Market Analysis (CMA)

We completed a CMA for your home back in Stage 1 in the "What is your nest egg worth?" section. But time has passed since then and now that you have selected your new home, you and the retirement community are going to want to know what your home is worth TODAY. You will also want to know how much you'll be walking away with after paying the selling costs, your mortgage (if applicable) and your capital gains taxes (if applicable).

As a Realtor, I can prepare a Comparative Market Analysis (CMA) to help evaluate how your home will fare against the competition. It takes a look at both homes that are currently listed and those recently sold within a one mile radius. The purpose is to find the highest price that will still make the home competitive on the open market.

If you or someone you know needs to find out what a home is actually worth, fill in the *Home Value Request* This form can be found at: www.StayOrGoHomeowner.com/CMA

Watch the FlightPlan Webinar

Your Real Estate "Flight Plan" - Homework between deposit and move-in

Description: Your bags are packed and you're ready to sell your home and make the transition to your new home. The goal is to get the biggest return on your investment while reducing stress and avoiding mistakes. Airplane Pilots never leave the ground without a detailed Flight Plan.

In this **live webinar recording** www.stayorgohomeowner.com/flightplan you will learn about:

- Selecting a Pilot (Realtor)
- Your documentation (reports and disclosures)
- Preparing for take-off (home preparation)
- Take off (what to expect and accepting a purchase contract)
- Prepare for landing (Contract accepted, Now What?)
- Arrival at your destination (What to expect at the community)



Flight Plan

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Interview Realtors (if you had not done so during Stage 2)

Selling your home will be the most important financial decision of your life. ANY Realtor can sell a house, but making a real estate transaction as smooth as possible while getting the biggest return on your investment calls for a veteran. Here are some questions you can ask a Realtor:

Realtor Interview Questionnaire			
QUESTION		Agent 2	Agent 3
How long in business?	✓		
Retirement Community Expert	✓		
Certified Seniors Advisor (CSA)	✓		
Estimates your capital gains taxes	✓		
Provides step-by-step Listing Manual™	✓		
Provides step-by-step videos	✓		
Financial options for you to vacate early	✓		
Would NEVER represent the buyer	✓		
Dedicated Staff			
Home Preparation Manager	✓		
Licensed Listing Agent Assist	✓		
Real Estate Assistant	✓		
Paperwork Manager	✓		
Marketing			
Covers the costs of ALL marketing: photos, videography, areal shots, floorplans, brochures, luxury signage, custom property website, social media marketing to the entire world	✓		

If you are thinking about **selling your home**, and would like to learn how Brian Schwatka and his team have been preparing, marketing and selling homes for the past 20+ years, go to this page of the website: <https://www.stayorghomeowner.com/sell>

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Hire a Realtor (if you had not done so during Stage 2)

If we have not yet signed a listing agreement, this is the first order of business. Even if we are not planning to put the home on the market for some time, we still need an “Agency Relationship” in place so that I can legally advise you on things and accomplish certain tasks for you.

A “Listing Agreement” is a contract between a real estate agent (the Listing Agent) and a seller, that says that the agent has the right to prepare, list, advertise and handle the sale of your house. The Residential Listing Agreement (RLA) also protects you, the seller, by explaining the Realtor’s responsibilities and what you can do if I don’t meet them. We will discuss and agree upon: the list price (just a rough estimate at this point), the commission amount (split between Selling Agent and Listing Agent), and the duration of the agreement (typically 6-12 months).

In preparation for signing the Residential Listing Agreement (RLA) I have created an educational video that will walk you through the document and explain it in plain English.

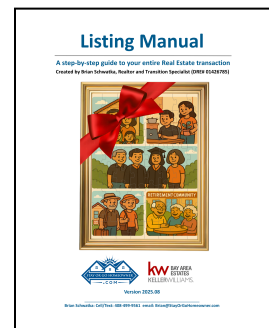
California Association of Realtors Listing Agreement (RLA): www.stayorgohomeowner.com/rla

Once the RLA is completed, we can start to engage and give you access to more resources:

Our Listing Manual is a step-by-step guide covering everything that will happen during the real estate transaction. This “Flight Plan” outlines everything that you need to do, everything that my team and I are doing and informs you about what is going on behind the scenes.

Our “Clients Only” webpage which gives you access to a number of things:

- A private list of our trusted business contacts
- **Educational videos** about every step of the home selling process
- **Our Transaction Calendar** which is Based around your move date.



Here is a Video that I created that explains what happens after the RLA is signed:

Listing Preparation: www.stayorgohomeowner.com/listprep

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Occupy or Vacate your home?

One VERY important question that you should ask yourself at this point is “Do you want to occupy your home during the home preparations and while it is on the market”?

Most homeowners DO NOT want to occupy the home while it’s on the market because of:

- Downsizing issues and where to put all of their belongings until they move
- Home preparation process: subcontractor’s schedules, fumes and dust
- Safety and security concerns from people coming through their occupied home
- Inconvenience of multiple visitors and having to keep the house clean at all times
- Added stress in the form of multiple activities, tasks and the timing of everything
- Uncertainty with the timing of the home sale and the transfer of funds on an exact date.

Most homeowners would rather slow things down, make a controlled move to their next home, and then sell a vacant house once they have settled in at their new home. The problem is that many homeowners don’t have the liquid funds for their next move without selling their current home first.

Some things to consider:

- Retirement Communities require a 10% deposit upon apartment acceptance
- Retirement Communities require the other 90% before you can move in
 - Retirement Communities require their funds on an exact date
- You don’t know how long the home will be on the market
- You don’t know if the buyer will back out of the deal until it closes
- You don’t know the exact close date or when you will receive your funds
- You may be required to pay capital gains taxes on any investments that you sell
 - You may also have to pay capital gains taxes on the sale of your home



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Creative Financing options to vacate before selling:

- Use your savings or non-taxable investments and pay yourself back after the sale
- Use a Home Equity Line of Credit HELOC (don't let them know that you are selling..)
- Obtain a personal loan from friends and family and pay them back after the sale
- Use a modified bridge loan and pay back the fees and the interest after the sale
- Any combination of the above

Bridge Loans for paying the entrance fee, and other expenses before vacating:

Bridge loans are typically for homeowners who are purchasing another replacement home. In the case of transitioning to a retirement community, you're not purchasing another piece of property, you are purchasing a life-time care contract and it's very difficult to find a lender who will fund a transition to a retirement community. Brian has bridge loan contacts who will fund transitions to retirement communities and here's how to calculate the cost of doing so.

The loans are 30 year amortization due in 11 months. No prepayment penalty.

Lender fees: 1.55% of the loan amount plus \$1,620 processing & document fees (as of 2024)

Appraisal fees: \$550 - \$1,000

Credit counseling: \$159

Escrow & Title Fees: About \$1,950 for a \$750,000 loan to \$2,850 for a \$1,400,000 loan

The monthly fee is calculated as follows: $1.55\% \times \$750,000 = \$11,625$ due each month.

TIP: You may want to add on additional funds to the loan amount which will cover the monthly bridge loan fee, some funds for home preparations, as well as the monthly fee at the retirement community while your home is on the market. Keep in mind that it could take anywhere from 30-90 days for the sale of your home to close escrow.

In the end, if you can do it, it's easier for everyone involved if the home has been vacated before the home preparation process begins. If you are interested in vacating your home before the home prep and the sale, then we need to start thinking about this sooner than later.

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Home preparation plans for the best ROI

Soon we will be meeting at the property to discuss the home preparation plans. I'm sure you're wondering what you should do to the home to get the home ready for the market and get the biggest return on your investment (ROI). This short video will show you the best ROI projects to get the biggest bang for your buck.

Home Preparation Video Link: www.StayOrGoHomeowner.com/homeprep

The next step in the process is for our Project Manager to meet with you at the property so we can do an initial walkthrough and check on the **general operation** of certain things:

- Smoke detectors, carbon monoxide detectors and a double strapped water heater.
- The sprinkler system and water faucets (inside and outside)
- The lighting, appliances and electrical devices
- Windows and sliding doors

Your Transition Calendar

Once we receive a more accurate move-in date from the retirement community, we can draft the first version of your transaction calendar. Some of the milestone dates will include:

- Signing of the Residential Purchase Agreement
- Gathering Information: Title report, NHDS report, Solar contract, HOA docs, etc.
- Home preparation initial meeting and getting quotes
- Packing and move-in dates
- Dispersing the remaining items
- Home preparations
- Inspections and Disclosures
- Staging and photography
- Approval of marketing materials
- On the market and open house schedule



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Stage 3: Once you've selected your new home (at the community)

Review the Sales Terms of the overall Residential Care Agreement

This agreement details the level of care and support offered to residents. It includes services such as assistance with daily activities, medication management, personal care, and access to healthcare professionals if needed. The specific services provided may vary depending on individual needs and the type of care plan chosen.

The agreement also outlines the cost structure, monthly fees or service charges, which cover the cost of accommodation, meals, housekeeping, utilities, and the provision of care services.

Another crucial aspect of the Residential Care Agreement is the admission and discharge policies. It outlines the criteria for admission to the community, as well as the process for transitioning to a higher level of care if needed. Similarly, it explains the circumstances under which a resident may need to leave the community and the procedures for discharge.

Lastly, the agreement may address other important topics such as visitor policies, emergency procedures, and grievance resolution processes. It's essential to review these provisions to ensure we fully understand our rights and obligations as residents.

Overall, the Residential Care Agreement is designed to ensure that residents receive the care and support they need while maintaining their independence and quality of life. By understanding and agreeing to the terms outlined in the agreement, you can enjoy a comfortable and fulfilling living experience in the retirement community."

Re-Review the Financial Assessment

Since it may have been quite some time since you put your name on the waiting list, the Sales Director may need to rerun your numbers, as your financial condition may have changed and your home value may have changed as well.

If you or someone you know needs to find out what a home is actually worth, fill in the **Home Value Request** This form can be found at: www.StayOrGoHomeowner.com/CMA

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Sign the Deposit Agreement

This agreement outlines the terms about the (10%) initial deposit required to secure your residency. The agreement also outlines the buy-in amount (90%) (if applicable), and the monthly fees. These monthly fees cover various amenities and services provided by the retirement community, such as maintenance, utilities, dining options, recreational activities, and healthcare services if applicable.

Overall, the deposit agreement is designed to ensure a transparent and mutually beneficial relationship between residents and the retirement community. It's important to review the agreement carefully, ask any questions you may have, and seek clarification on any terms or conditions that are unclear.

Wire your 10% deposit

You should have already set aside your funds for the deposit, as we discussed this earlier in Stage 2. This 10% deposit will need to be wired to the community within 2-3 business days, if not sooner. You should obtain the community's wiring instructions from the Sales Director.

Health Assessment w/ Physicians Report

Since it may have been quite some time since you put your name on the waiting list, your health condition may need to be reassessed. The Health Assessment with a Physician's Report at the retirement community is a personalized evaluation conducted by a healthcare professional to understand each resident's unique health needs. During this assessment, which typically involves a physician or registered nurse, residents discuss their medical history, current health status, medications, and any concerns they may have. The Physician's Report generated from this assessment serves as a comprehensive overview of the resident's health, helping the care team at the community tailor individualized care plans to ensure residents receive the appropriate support and services they need.

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Acquire move-in date? (30/60/90 Days)

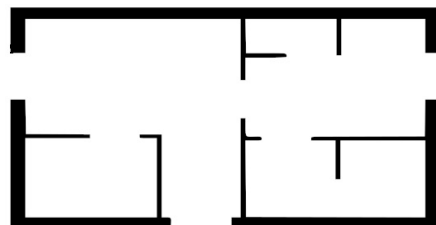
Some units need more renovations than others and this depends on the last time the unit was remodeled. The fastest availability times are as low as 30 days. The typical renovation period is 60 days, but that could extend to 90 days depending on how much upgrading you want to do to the unit before you move in. It is critical to know how long the community estimates the move-in date to be, so that we can create an accurate transaction calendar. Brian will be staying in constant communications with the retirement community and the renovation team.

Receive the resident welcome binder

The resident welcome binder serves as a comprehensive guide and resource for seniors transitioning to a retirement community, offering essential information to help you acclimate to your new environment and make the most of your living experience. This binder typically contains a variety of materials, including an overview of community amenities and services, contact information for key staff members, details about dining options and meal schedules, activity calendars, and information about community policies and procedures. Additionally, it may include helpful resources such as maps of the facility, emergency contact information, transportation options, and tips for settling in comfortably. The welcome binder serves as a valuable reference tool as you embark on this new chapter of your life.

Obtain a Floor Plan for your unit

The Sales Director will give you a floor plan which will provide you and the Downsizer/Move Manager with a clear visualization of your new living space. A floor plan allows you to plan the arrangement of their furniture, assess the flow of the space for ease of movement, and identify any potential obstacles or areas that may need modification to accommodate your needs. Moreover, it helps you envision how you can personalize and decorate your new home.



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□ Re-Engage with Downsizer/Move Manager

If you didn't contact the Downsizer/Move Manager during Stage 2, then **now is the time to make contact and have your initial consultation**. They will need to see and use a detailed floor plan for your new home so that they can help you decide what you are taking with you and what you are leaving behind.

SELLER'S DOWNSIZING HOMEWORK:

- Watch our video on downsizing: www.StayOrGoHomeowner.com/downsizing
- Obtain a floorplan for your new home or from the retirement community.
- Schedule an initial consultation with the Downsizer
- Create a staging area with areas/boxes: keep, move, donate, sell, give.
- FOCUS on what you are taking with you. We will handle the rest after you vacate

□ Meet Move-In and Renovation Team

When you meet with the move-in renovation team at a retirement community, you'll embark on a collaborative process aimed at customizing your living space to meet your unique preferences and needs. During this meeting, the team listens to your vision and requirements, discussing aspects such as accessibility features, aesthetic preferences, standard materials, and upgrades that may be important to your comfort and convenience. The team provides expert guidance and recommendations based on their experience in creating functional and inviting living environments tailored to seniors' lifestyles.



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Stage 4: Moving Out and Moving In (at your home)

I'm assuming that you decided **NOT** to sell your home during Stage 3 and that you are vacating your home, moving to the retirement community, and will sell your home ***after moving into the retirement community***. This is the least stressful way to make a transition.

1-2 weeks to settle into your new home

Since our number one goal is to make this transition as stress-free as possible, we give our clients as much time as they need to settle into their new home (typically 1-2 weeks). Bring too much stuff?, bring some back to your old home! Room for more stuff in your new home? Bring more stuff over from your old home! This grace period allows the Downsizer/Move Manager to clear out your home in a more relaxed and purposeful way.

Downsize: donate, consign, recycle, dispose

Now that the home is vacant, the Downsizer/Move Manager will carry out your "clear-out" plans. Some things will be hauled to other people as gifts, while other items might make a trip to the consignment store or a donation site. Our number one goal is to keep as much out of the land-fill as possible. You will work all of this out with your Move Manager or with Brian's team.



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Stage 4: Moving-Out and Moving-In (to the retirement community)

Sign the Residential Care Agreement (RCA)

A Residential Care Agreement (RCA) at a retirement community is a contractual arrangement outlining the terms and conditions of your stay. It typically specifies the services provided, such as accommodation, meals, housekeeping, and assistance with activities of daily living, along with associated fees and payment schedules. The RCA delineates the duration of the stay, resident and community rights and responsibilities, procedures for accessing healthcare services, dispute resolution mechanisms, termination conditions, and move-out procedures.

Wire balance of entrance fee - 90%

At or around the same time that you sign the RCA, your funds from the sale of your home or from the Bridge Loan (or other creative methods) are due to be wired to the retirement community. Unfortunately, you can't get the keys and move in until these funds are received by the retirement community.

Meet with move-in coordinator

During this meeting, the coordinator typically provides detailed information about the community's amenities, services, and accommodation options, tailoring the discussion to the specific needs and preferences of the individual. They guide you through the application and move-in process, clarifying any questions or concerns regarding residency agreements, fees, and available support services. Additionally, the coordinator often offers tours of the facilities, allowing you to familiarize yourself with the environment and envision your future home within the community. You will also conduct a final walk-through of your new home, confirm that your landline (phone) is in place and receive keys, mailbox, badges, parking, etc.

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Move-Out of your old home and Move-In to your new home

Moving out of one's old home and into a retirement community can be both exciting and challenging. Initially, there's often a mixture of emotions as the individual prepares to leave behind familiar surroundings and memories.

The day before your move, your belongings are packed into boxes by the Move Management Team. There's a sense of anticipation about the upcoming change and the opportunities that await in the new community.

On the second day, the Movers and Move Managers will unload and unpack your belongings. The Move Managers will set everything back up and personalize your new environment to match your old home as closely as possible. All this will be done while you relax somewhere else or meet with the Move-In Coordinator. It's up to you, but rest assured, you're home.

Meet the staff and residents at the community

Upon moving into the retirement community, you will have ample opportunities to meet the dedicated staff members who ensure your comfort and well-being. You may be introduced to the facilities staff where you can learn about maintenance services and address any concerns regarding your living space. The housekeeping staff often welcome new residents by assisting with move-in preparations and providing guidance on housekeeping schedules and services. Additionally, seniors will interact with dining staff during meal times, where they can enjoy delicious meals prepared by the team and get to know the friendly faces behind the kitchen.

Meet Resident Buddy (when you're ready)

The resident buddy program pairs newly arrived seniors with experienced residents within the retirement community, fostering a sense of belonging and providing valuable support during the transition period. These resident buddies serve as friendly faces who offer guidance, answer questions, and share insights about community life, amenities, and activities. They help newcomers navigate the social landscape, introduce them to fellow residents, and may even accompany them to meals or activities to ensure they feel welcomed and included.

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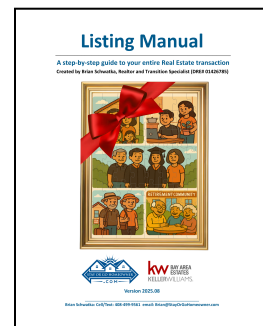
Selling your home

The entire home selling process is spelled out in a different publication called the **Listing Manual**, or “**FlightPlan**” which is available to Brian’s Clients. Here’s the table of contents:

Your Real Estate “Flight Plan” – Stress-Free Home Selling

Your bags are packed and you're ready to make the transition to your new home and sell your old home. The goal is to get the biggest return on your investment while reducing stress and avoiding mistakes. Airplane Pilots never leave the ground without a detailed Flight Plan. You’ll need to know about:

- Selecting a Pilot (Realtor)
- Your documentation (reports and disclosures)
- Preparing for take-off (home preparation)
- Take off (what to expect and accepting a purchase contract)
- Prepare for landing (Contract accepted, Now What?)
- Arrival at your destination (What to expect at the community)



The “**Listing Manual**” or “**FlightPlan**” is a 50-page, step-by-step guide to your entire real estate transaction. It’s my way of offering constant communication, complete transparency, and repeatable systems. You’ll always know exactly what’s going, who’s doing what, and what’s happening next.

I would love to be your Realtor and give you a stress-free transition from one chapter of your life to the next. If you would like to learn more about my Real Estate practice or want to “virtually” interview me for the position of preparing, marketing, and selling your home, feel free to visit: www.stayorgohomeowner.com/sell

If you would like to schedule a meeting with me, feel free to pick a day and time of your choosing, directly on my calendar by visiting: www.stayorgohomeowner.com/appointment

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Free Resources

Contact Brian Schwatka: <https://www.stayorgohomeowner.com/appointment>

Transition Specialist, Certified Seniors Advisor (CSA)

Keller Williams Bay Area Estates

Agent DRE# 01426785

Broker BRE# 00762817

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Brian's Assistant: Admin@StayOrGoHomeowner.com

The Stay Or Go Homeowner Website: www.StayOrGoHomeowner.com

Should I Stay Or Should I Go Workbook: www.stayorgohomeowner.com/start

The Stay Or Go Homeowner Analysis: www.stayorgohomeowner.com/consultation

Request a **Free Home-Quote** or **CMA:** www.stayorgohomeowner.com/cma

Brian's **Real Estate Webpage:** www.stayorgohomeowner.com/real-estate

Interview Brian "virtually": www.stayorgohomeowner.com/sell

Listing of **ALL Retirement Communities:** www.stayorgohomeowner.com/communities

Retirement Community Matcher: www.stayorgohomeowner.com/communitymatcher

Relocation Services: www.stayorgohomeowner.com/relocation

Relocation Matcher: www.stayorgohomeowner.com/relomatcher

ALL of Brian's **webinar recordings:** www.stayorgohomeowner.com/webinars

Quick **educational videos:** www.stayorgohomeowner.com/puzzle

Stay Or Go Homeowner **YouTube Channel:** www.YouTube.com/c/StayOrGoHomeowner

Stay Or Go Homeowner **FaceBook Page:** www.FaceBook.com/StayOrGoHomeowner

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