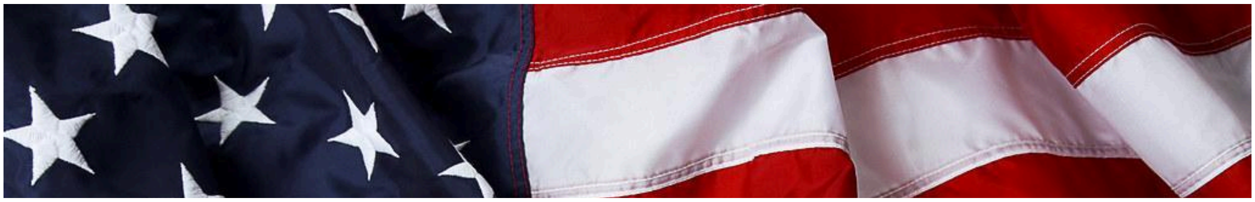

MISSION PREP: THE DEFINITIVE MILITARY PCS REAL ESTATE COMMAND CHECKLIST

⚔️ Mission Overview & Execution Strategy

Listen up: Your objective is a zero-fail real estate transition. Permanent Change of Station (PCS) orders are not a suggestion; they are a deployment of your life and assets. Mission success demands a synchronized, aggressive approach to securing a home base that protects your family and your finances.

Commander's Intent: This checklist is your tactical roadmap. We will identify, engage, and secure your next property with the precision of a field operation. All financial, legal, and logistical benchmarks must be hit on time to ensure you are mission-ready the moment you report for duty.

🎖️ PHASE 1: Orders Drop (Day 0–7) – Mission Initiation

Upon receipt of orders, immediately initiate the operational timeline. Delay is the enemy of a smooth move.

- ☐ Confirm your report date and duty station to establish the "Left of Bang" timeline.
- ☐ Schedule an immediate PCS strategy call with a Military Relocation Professional (MRP) to synchronize objectives.
- ☐ Share your specific leave windows and reporting requirements with all stakeholders.
- ☐ Gather all foundational records:
    - ☐ Leave and Earnings Statement (LES)
    - ☐ Certificate of Eligibility (COE) for your VA Loan, and initial financial records
        - *Our phenomenal preferred lending partner can get this done for you*

DECISION POINT: Housing Strategy Reconnaissance

- Analyze the target market to decide: Buy, Rent, or Short-Term Housing.
- *Tactical Considerations:* Compare current mortgage interest rates against local BAH rates and evaluate the potential for long-term equity versus the flexibility of a rental.

💰 PHASE 2: Intel & Financing – Financial Reconnaissance

You do not enter the theater of operations without ammunition. Financial "Intel" must be verified before the search begins.

- ☐ Secure a formal pre-approval with a VA-savvy lender who understands military pay structures.
- ☐ Conduct a line-by-line review of Basic Allowance for Housing (BAH) against your comfort payment and total PITI (Principal, Interest, Taxes, Insurance).
- ☐ Execute a market brief on target neighborhoods to understand local price points and competition levels.
- ☐ Identify and confirm special needs, including specific school districts, commute times to HQ, and EFMP medical requirements.

  For Example:

Must-Have Criteria (Mission Critical)	**Nice-to-Have Criteria (Tactical Comfort)**
3+ Bedrooms (Family size requirement)	Granite countertops / Modern finishes
Fenced yard for pets/safety	3-Car garage or workshop space
Commute < 20 minutes to the Main Gate	Hardwood floors throughout
Proximity to PX/Commissary or medical	Finished basement or bonus room

🔍 PHASE 3: Tactical Home Search – Target Identification

Narrow the field of fire. Do not waste time on properties that do not meet the mission profile.

- ☐ Establish a strict search radius and prioritize neighborhoods based on the Phase 2 Intel.
- ☐ Execute the property reconnaissance strategy:
  - ☐ Virtual Tours: Perform remote video walkthroughs if you are currently OCONUS or stationed out of state.
  - ☐ In-person Showings: Conduct direct physical inspections if leave allows.
- ☐ Review 3–7 top-tier homes with your agent to assess their tactical fit for your family.
- ☐ Narrow the selection down to 1–3 "Go" properties for final evaluation.
- ☐ Confirm the final offer strategy and set hard Escalation Limits to maintain financial discipline.

📝 PHASE 4: Offer & Contract – Tactical Engagement

When the target is identified, engage with a contract designed to protect your interests and your timeline.

- ☐ Engineer the closing date to align perfectly with your leave and reporting dates to eliminate housing gaps.
- ☐ Build mission-essential contingencies into the contract:
    - ☐ VA Appraisal and Home Inspection
    - ☐ Home sale contingency (if disposing of a previous asset)
    - ☐ Early occupancy or rent-back agreements
- ☐ Aggressively review the Kick-out Clause to ensure you are not displaced by another buyer.
- ☐ Establish and hold firm on Escalation Limits to avoid over-leveraging your BAH.
- ☐ Sign the contract and lock in the primary milestone dates for the transition.

🛠️ PHASE 5: Under Contract (2–4 Weeks Out) – Logistics & Inspections

The contract is signed, but the mission is not over. Verification of the asset is the priority.

- ☐ Schedule all professional inspections and negotiate repairs or seller credits for any deficiencies.
- ☐ Track the appraisal completion date to ensure the property value meets lender and VA requirements.
- ☐ Coordinate with utility providers, insurance agents, and HOA boards to confirm service transition.
- ☐ Arrange Household Goods (HHG) shipment dates with the Transportation Office or your private carrier.
- ☐ Secure a temporary lodging buffer (TLF/TLE) if a gap exists between your arrival and the closing date.

🏁 PHASE 6: The Final Stretch (7–10 Days Out) – Pre-Arrival Prep

The objective is in sight. Complete the final administrative hurdles.

- ☐ Satisfy all final loan conditions with your lender to receive the "Clear to Close."
- ☐ Review the Closing Disclosure (CD) and confirm the exact cash-to-close amount required for the wire transfer.
- ☐ Execute a final walk-through (in-person or via proxy) to ensure the property is in the agreed-upon condition.
- ☐ Confirm the handoff plan for keys, garage codes, and property access for arrival day.
- ☐ Immediately communicate any last-minute changes to your military orders with your agent.

🔑 PHASE 7: Closing & Reporting – Objective Secured

Ownership is transferred. Secure the perimeter and establish your new base of operations.

- ☐ Attend the closing session (via in-person or remote/power of attorney) and sign all final documents.
- ☐ Secure all physical keys, smart home codes, and mailbox access information.
- ☐ Activate utility start dates to ensure the home is fully operational upon your arrival.
- ☐ Conduct an immediate Safety and Systems Check: Verify all locks are changed/secured, test HVAC performance, and check water/plumbing.
- ☐ 🔵 Update your primary address for pay, DEERS, and military benefits.
- ☐ 🔴 Update your address with all banking and financial institutions.

🏡 PHASE 8: After Move-In (First 30 Days) – Post-Mission Analysis

Sustainment is key. Integrate your family into the new community and prepare for the long term.

- ☐ Register all vehicles and update driver’s licenses to comply with local/state regulations.
- ☐ Enroll children in local schools and extracurricular activities immediately.
- ☐ Contact the base School Liaison Officer and unit support elements for local integration resources.
- ☐ Schedule and execute priority home projects, including re-keying locks and minor repairs identified during move-in.
- ☐ Complete a Post-Action Report (PAR): Note what worked and what failed during this PCS to refine your strategy for the next move.