

Loti presents another
FREE RALLYBACK DOC

PRIMER

AT-A-GLANCE HOME REPLACEMENT PROGRAM ROADMAP

Your Quick Guide to Selling & Replacing Your Home

Loti's Home Replacement Roadmap offers a clear alternative to the often overwhelming process of rebuilding after a disaster. This document outlines the journey we'll take together—reviewing key elements of your insurance policy, understanding your mortgage, and exploring the best strategy for selling your damaged lot and purchasing a new home.

Loti's At-A-Glance Home Replacement Roadmap: Your Guide To Selling In Disaster Areas

Step 1

RESEARCH

Insurance
Consult with a licensed Loti Public Adjuster about ERC, OC, Land Value and other insurance considerations.

Your Bank
Evaluate your mortgage commitment and understand your payoff options with your bank.

Step 2

EVALUATE

Real Estate Agent
Work together to understand market conditions, land value and possible replacement home purchases.

CPA
Consult with a Certified Public Accountant about capital gains, property taxes and other financial considerations.

Step 3

CONSIDER

Community
Consider working with neighbors to sell lots as a package to a developer / builder who has demand surge experience and can rebuild faster.

Land Value
Disaster areas have rapidly changing land values. Understand the dynamics and consult with your agent.

Replace

Take special care before buying & pay close attention to insurance, debt and tax impacts.

Sell
Selling damaged lots & homes can take longer & may require a particular buyer.

Inspections
For partially damaged homes, consider home & pest inspections.

A - List
Sign appropriate agreement with real estate agent of choice.

B - Negotiate
Understand contingencies that span beyond price.

C - Close
Prepare for closing and associated payoffs, costs, etc.

TRANSACT

A

Step 4

B

C

A

B

C

Step 5

LIFE 2.0



Rallybacks

Check out our final series of Rallybacks that include tips for home hardening, smart homes, reducing small claims, finding new insurance policies and more.