

Jason 00:00:03 Hello and welcome to the New Home Owner Podcast. This is a podcast for first time home buyers who are building a brand new home. In our last episode, we talked about the new home orientation, but now it's time, time for settlement. And by the end of this episode, you should be holding the keys to your new home. Later in the episode, our guests will share a MythBuster about a common assumption regarding your settlement date. Well, I'm excited to hear that. I'm your host, Jason, and I'm joined by my cohost, Amy and Kelsea.

Amy 00:00:34 Good morning.

Kelsea 00:00:35 Good morning.

Jason 00:00:36 Good to see you guys. Have your kids ever taught you like something that was like a MythBuster

Amy 00:00:41 A MythBuster?

Jason 00:00:42 Like my son came home from school one day and he goes, dad, did you know that cashews come from a fruit? I was like, that's a lie. You made that up. He's like, no. And he had his whole song and everything. I looked it up. They do. They like grow on the bottom of this cashew apple.

Amy 00:00:54 I had no idea.

Jason 00:00:55 Yeah. So when I heard MythBuster, I was like, that's, that's really cool. They also are not technically a nut. They're a seed. So at your next party, if you really want to be that annoying person, just tell everybody

Amy 00:01:07 I can't see myself doing that.

Kelsea 00:01:10 I don't think I'll be committing that one to memory

Jason 00:01:12 But you'll never forget that cashews come from a fruit.

Amy 00:01:15 No, probably not.

Jason 00:01:16 That's a good tip. Kelsea, any update on the house. I know it's only been a week. I think.

Kelsea 00:01:20 Yea, it's only been a week and we had a holiday, so not too much activity going on. Gosh, they've poured the foundation floors that we have those in. And then it sounds like we'll have framing starting either this week or next. So

Amy 00:01:35 Exciting

Kelsea 00:01:35 Right

Jason 00:01:36 Framing is good. Framing is like when your house gets vertical, it just, I don't know. The progress seems much more rapid at that point.

Kelsea 00:01:42 Yea definitely. So it's felt not slow, but I think having a holiday breaking up, you know, the start of the progress, it seemed to slow things down a little bit.

Jason 00:01:51 And Amy what's going on in your world. Anything that your kids have taught you? They're in kindergarten. So I'm not sure you're going to get a lot of good nuggets, like I got

Amy 00:01:58 Well, it was interesting. The teacher at the beginning of the year said, I'll believe 50% of what they tell me about you. If you do the same in return about me. So I'm not sure if I get true stories or false stories sometimes, but I can't say that anyone's taught me anything new, but I am amazed at what they've learned. And the bad part is I can't spell certain things that I don't want them to know about anymore because now they can spell.

Jason 00:02:24 Yeah. The old spelling trick.

Amy 00:02:24 Yeah, it's gone.

Jason 00:02:28 I like that. Just believe 50% of what you hear about me and I'll just do the same for you. That's probably a good, a good mantra for today's social media age

Amy 00:02:35 Truth.

Jason 00:02:36 Well, our guests is chuckling over here. She's dying to chime in, uh, Lucy, welcome to the show.

Lucy 00:02:41 Hi. Good morning.

Jason 00:02:42 Good to have you here. Um, you've been working for NVR. I won't say the number of years, but over 20 years, another very tenured person on the show. So thank you for joining us. And you currently work for NVR Mortgage, but you've also worked with NVR Settlement Services, which is what we're going to talk about today primarily. The settlement process, which you've done personally, hundreds, thousands of times, you have a count?

Lucy 00:03:05 Subdivisions worth subdivisions. That's how I think about it. It's like I would do full on just every subdivision, but it was great. I love doing it.

Jason 00:03:15 And you and I have been friends for a long time. One of the reasons we met was a project years ago where we installed the software that's used to execute the settlement. Kelsea maybe didn't know that. So when you go to settlement, you'll get a bunch of paperwork that has numbers on it. And those are all correct thanks to Lucy and myself. Well, mostly her, mostly her.

Lucy 00:03:35 Yea, it was a lot of work.

Jason 00:03:37 Just did a lot of computer stuff. I'll tell you a funny story. One time we were rolling out the software, we had to go office to office and teach everybody how to use it. And I needed a new router, pretty much at each office for updates and stuff. And one time she took the router out of the box and put a bag of gummy bears in it and then taped it back up. And I opened it up and like, we there's like 30 people waiting. We can't do this without the router. And I was like gummy bears. And to this day, it's just a joke. Like why did you decide to buy gummy bears? And like, just totally prank me. It was great.

Lucy 00:04:11 It was so fun, one of the best pranks ever.

Kelsea 00:04:14 That's Awesome.

Jason 00:04:15 So let's get into the settlement, but let's cover first where everybody's been. So, so far podcast listener, you've found the perfect community. You've chosen the home that's just right for you. You signed a purchase agreement. In most cases, you made a down payment and you applied for a loan. You were approved, you locked your rate, you met your project manager and helped him build a new home. I shouldn't say helped, but participated in the pre-construction meeting, the pre-drywall meeting. And just last week we talked about the new home orientation and now roughly three to four days later, this last big step is the settlement process. And so there's a new person you're kind of meeting your settlement coordinator settlement, your closer

Lucy 00:04:55 Your closing officer. Yeah

Jason 00:04:56 Yeah. Closing officer. So I know it's a little bit different in each state. In most states you're working with NVR Settlement Services directly, but in some other states there's joint ventures by law. You have to meet with certain people, but let's just focus on the most frequent occurrence, which is you're going to work with someone from settlement services, but correct. Yeah. Correct. Yes. So walk us through kind of what's happening behind the scenes.

Lucy 00:05:16 So the person that you're closing officer would have probably already reached out to you, Kelsea, we know they've already emailed you in your process, right? And so, because they're part of the team that whole, you know, they're working closely with your loan officer or your sales rep. So they know, you know, all the intricate details and they meet regularly. And so they're now starting to put together information. That's going to be used as part of your final settlement. So there they're basically that middleman person who's just coordinating, coordinating, and bringing everybody together and collecting all the appropriate documents that you'll need for settlement.

Jason 00:05:56 So we have the people in the room, so to speak are the builder of the house. That's Ryan Homes in this case. But if you not build it with us and your building with somebody else, it's the same process, the lender, if you have a loan now in our case, a lot of, most of the time, like 90% plus time, it's our mortgage company, but they are still a separate entity in terms of organizing this. So builder, lender, the home buyer, if you have a realtor there, they're involved, if you, and then the county or the jurisdiction where you're going to live, they're involved because they're going to get involved in actually recording the fact that you own this property now.

Lucy 00:06:29 Right. And when you say involved, I mean, they're not, not there,

Jason 00:06:31 It's one of the people we write a check to or settlement services sends money to, to pay for that report. Correct. So maybe we start with like a definition, like, what is the settlement like? What's happening. There's two big components. I mean, overall, how do you think about this meeting?

Lucy 00:06:47 The settlement is, like I said, it's the coming together of all the culmination of everything that you've done to, to get to this point where you've got now your loan papers, you know, that you're ready to sign, right. And someone has to coordinate that with the lender because you're not, you're no longer going to deal directly with the lender. So the settlement company or a title and escrow company, they're the ones who are now collecting that from your lender, getting whatever's necessary from the home builder, the seller and putting that together and setting up the event where you're going to now, uh, the home buyer is going to come in, meet with you and you're going to take care of all the necessary paperwork. And eventually, you know, at the end, give you your keys to the home.

Jason 00:07:32 Right. Because up until this point, while it might seem like it's your home and you contractually have a right to purchase that home at a given price, it's not your house. The builder owns it. If a hurricane came through and wiped it off the ground, the builder would say, don't worry about it. That's our house. We'll cover it. We'll rebuild it. But after this meeting, now it's your house, correct? Right. Correct. And so the settlement process really is, I guess if you boil it down, it's about money. Okay. We've got to get all the money from the right people and give it to the right people. Right. And then it's about ownership. We got to make sure that it's now obvious to the world that you own this house.

Lucy 00:08:06 Right. But even before we transfer that title over to you to make sure that that piece of land is free and clear, right. And that we're going to give you a piece of property. That's clear of any issues with it. And when we talk about issues, you know, it could be other liens or mortgages against the property. You know, there's no fraud. There hasn't been any forgery that in the transfer of that property prior to your ownership, that none of that has happened, you know, we do a title search that basically makes sure that for all parties involved, that this piece of property is clear to be sold.

Jason 00:08:46 We either own the lot or a developer owns a lot and we're purchasing from them, but they bought it from somebody at some point as well, maybe a farm or maybe a golf course or whatever it might be.

Lucy 00:08:55 Exactly. And so we have to make sure that that property is, you know, is clear of any issues that would prevent you from having true ownership of that property.

Jason 00:09:06 So that's probably a good segue into title insurance, which I know is I wouldn't say complicated, but it's a kind of an unknown thing. That's on your paperwork when you go to settlement, it's discussed beforehand, but what is title insurance?

Lucy 00:09:19 If you were to Google the definition of title insurance, basically it's telling you that, um, it's insurance that you purchase that basically protects your title or your ownership of the land, right? And it's unlike, you know, car insurance or homeowners insurance. So, you know, your car insurance protects your, your car, right? When you have issues with your car, homeowner's insurance protects the structure and the contents of your home, but not the land that your house sits on. The title insurance is that insurance that you buy, but unlike other insurance where you pay premiums every year and you have to keep it up, title insurance is a one-time purchase. And it's good for as long as you own the property.

Jason 00:10:00 That's good. I hate paying over and over again.

Lucy 00:10:03 Right. You don't have to worry about it. You just have to, you know,

Jason 00:10:05 Even a tiny, even like a townhouse has very little land. You're still need to have insurance on that piece.

Lucy 00:10:10 Sure. Well, and if you figured that every, if you take out a mortgage, every lender requires title insurance for them as well. So obviously it's very important because the lender requires it requires their own lenders policy as well.

Jason 00:10:24 So if I buy a house and I don't get title insurance and my lender will they'll want their own, or they may even require that I buy it. I'm not sure that's true. Okay. But if they didn't have it, and

then someone came later and said, that's actually my lot, or you forgot to pay me. Then you don't have anyone on your side to sort of figure all that out, all the costs and experience and expertise and that's up to you.

Kelsea 00:10:45 Okay. Well, for me, I just never really understood the complexity of the title. So like, this is all new to me. Uh, you know, I don't feel like a professional on this topic at all. So I feel like sometimes when it comes to things like this, my mindset is like, oh, what are the odds that, that could happen to me or to my property? But I've learned the hard way in the past, just with a few like travel insurance, got to get it. Uh, my husband laughs at me because I'm more recently, well maybe five years ago he loves to fish. I bought a fishing pole and when I was checking out at Dick's, they asked me if I wanted to add the insurance, I added the insurance \$40. So, so my point here being that I would be more than willing to make that one-time payment. If it means it's protecting me against

Lucy 00:11:39 It's peace of mind,

Jason 00:11:40 Check out in your head, like, what are all the things that could go wrong with this fishing pole?

Kelsea 00:11:44 The insurance was the same cost as the poll itself.

Jason 00:11:48 Oh gosh. Okay. I think with a house that's more critical, so much like even trip insurance, I don't normally get, but I could see that I lost some people would want that. Well, let's take a quick break. And when we come back, we'll get into the details of the actual meeting. How long is it going to be? What do you need to bring? Will there be sandwiches? We'll be right back.

Kelsea 00:12:12 Hey, homeowners, it's Kelsea with The New Home Owner podcast. If you ask me the best neighbors you could have are your friends and family send them to [ryanhomes.com](https://www.ryanhomes.com) to get in touch with their community sales team or just to browse local communities in their area. That's [ryanhomes.com](https://www.ryanhomes.com). Now back to the podcast.

Jason 00:12:32 All right. Welcome back to the show. We're talking about the settlement meeting and we covered the fact that this meeting really is designed to collect and distribute all the money necessary as part of this process and to eventually record or take record with the county that you now own this house. And part of that is the, is the title process. But what about the meeting itself? Let's get into the details. It's two or three days after typically the new homeowner orientation?

Lucy 00:13:03 Something like that. Yeah. So you have your settlement date, which your home builder division would have already contacted you. Sent you a letter to let you know the date. And then the home builder is working closely with the settlement company also to determine the time, right? Because they want to make sure that, you know, we have an appointments and we know to expect you, and we're coordinating them with the mortgage company to make sure that we have all the necessary documents in time for that settlement.

Amy 00:13:31 So Lucy, how far in advance will our homeowners learn about the date they're going to settle and the time

Lucy 00:13:37 Pretty early. I mean, the homebuilder division is sending out, you know, that, that letter Kelsea I don't think you've gotten the official letter.

Kelsea 00:13:46 Yeah. We haven't received it yet. So I would think sometime soon here, maybe around pre drywall.

Lucy 00:13:52 Right, right. So, um, maybe it's definitely, you know, well in advance, I mean, you have a, you know, your contract lists an estimated date of completion and everything, and then it just kind of works around that. But the division is definitely, um, driving that settlement day because they know when the house is going to be done.

Amy 00:14:12 That makes sense. And we've talked about so many things that are going on behind the scenes, in preparation for this event, but what can our homeowners do to prepare for it?

Lucy 00:14:19 The main thing is to make sure that they've provided their lender, their mortgage company, with everything that they need, you know, to make sure that they've got final approval on their loan and that, you know, they'd taken all those necessary steps to make sure that that's also not hindering the settlement date.

Amy 00:14:38 So will they get a checklist of what to bring or what exactly they need to prepare?

Lucy 00:14:43 Really, there's not much to prepare. I mean, what you need to bring your proof of ID, because we want to make sure that we are transferring, we're selling the property to the right people. And then, um, your funds, you know, we have to have good funds, which, um, people will either wire in advanced to an electronic wire or bring a cashiers or certified check because they do have to be, uh, good funds. We can't take cash.

Jason 00:15:10 No sheep, no like bags of coins.

Lucy 00:15:14 Okay. No bags of coins.

Jason 00:15:15 Has anyone ever brought back to the coins?. Like

Lucy 00:15:18 Not bags of coins, but just cash

Jason 00:15:21 My sister she used to settle, someone bought a bag of cash once she's like, what do I do with this?

Lucy 00:15:24 We cannot accept that.

Amy 00:15:27 My boys are super into Pokemon cards right now. It's uh, it's one of the things that came along with kindergarten. It's a new world for me, but they act like they're cash. And so we'll go places and they'll pull them out and try to buy something we're not quite there.

Jason 00:15:40 Will this turtle suffice?

Amy 00:15:42 Exactly. Okay. So you need to bring your ID, make sure you have your funds ready and your checkbook, right. Just in case?

Lucy 00:15:50 Just in case for whatever reason, if you know, there was, I didn't know, a change that the amount you thought you were going to bring is short. So just odd things like, you know, if you, if you move the date of the date of settlement settled, so that means the duration for taxes or for your homeowners insurance may have changed slightly because of the number of days it was originally slated

for. We don't want you to go out and get a whole new certified check. It's easier to just write a personal check for the difference.

Jason 00:16:20 So maybe it's a couple hundred bucks or 10 bucks, or it could be any, some amount. Yeah.

Amy 00:16:24 Right. Okay. So that's the mini checklist of what to bring.

Lucy 00:16:28 Exactly. And then just excitement because I mean, this is it, this is your, you know, you're going to get the keys after all of this waiting and everything. So I've always found that, you know, I go into my, I would go into my settlements, just excited for them just because, especially if I've I've, you know, bought a house and I was excited. So I just kinda liked to let that bubble over when I'm doing the settlement with people.

Jason 00:16:51 Well, what are they signing at that point? So now when they signed the contract, I'm sort of saying, this is what I'm going to pay. This is what the house should be like, what am I looking at before I signed that document? Or documents.

Lucy 00:17:01 Well, there's an entire loan package, right. That set the mortgage company has sent over. And that's a myriad of documents that you would have already hopefully had a chance to review, because if you went with NVR Mortgage, um, you know, they're sending you that loan package in advance, just so that you have the opportunity to review those documents

Jason 00:17:20 But you don't sign that until settlement

Lucy 00:17:22 At this time. Correct.

Jason 00:17:25 Right.

Lucy 00:17:25 Well, with DocuSign coming around, you know, now that's, that's an option,

Jason 00:17:30 So mortgage documents and then the settlement, what do they call it? Now? I forget. It used to be called the HUD one. Now it's closing

Lucy 00:17:37 Now it's called the closing disclosure. And that's still part of the mortgage, the closing packages. Right? Right. And then you have, uh, some, you know, title docs that you'll have to also sign, it differs from state to state. I mean, there are like certain states that have state mandatory documents that you have to sign. So it just depends on where exactly you live

Amy 00:17:57 And you'll get the documents in advance. That's nice. I've purchased a few homes and I've never had that experience. And I always feel this pressure to read at the table, everything I'm signing, but it's nice that you have that opportunity.

Lucy 00:18:09 Well, technology has definitely come a long way because when I started in this industry, we had to wait, not only for the documents from the lender, but they had to come by courier. Right. Because not electronically. So you had horse, nobody might be on a motorcycle or a car or on a bike. Right. But it was an actual courier service.

Jason 00:18:32 How long if I have reviewed it ahead of time and I don't have a crazy amount of questions, how long has this meeting?

Lucy 00:18:38 Well, it can be, you know, we we've had some recently that they're, they're saying now that they have a chance to review the documents it's taking about 20 minutes, half an hour. Whereas prior to having that opportunity to review them a good hour.

Jason 00:18:54 Okay. That's not bad.

Amy 00:18:54 Yeah, that's great

Kelsea 00:18:54 I love that we have the opportunity to review. Cause as short as we can get that meeting, the happier I will be. I just want those keys in my hand

Amy 00:19:04 Exactly.

Lucy 00:19:05 Plus, for a new home buyer and these documents are completely foreign to you and you know, so you have people that you want to share with like, I mean, you know, your parents, your dad, or somebody like, oh, you know, dad wants to come in and he wants to look at your settlement documents with you. And now here's an opportunity cause you don't want him to come to settlement with you. But now you can say, okay, dad, here's, you know, here are my documents. Let's look, you can look at these with me

Jason 00:19:27 Now. What if I just want to ignore that? Close my eyes and sign and say, here's here's here.

Lucy 00:19:33 Okay, we wouldn't let you do it with your eyes closed.

Jason 00:19:36 Okay. No eyes closed.

Lucy 00:19:38 We have to make sure that, you know, you are, you're cognizant of everything that you're signing.

Jason 00:19:42 I could trust basically what you guys are providing and yes, correct. A thousand times out of 1,001, it's going to be dead on

Lucy 00:19:50 Really, I mean, these documents are the S you know, for the most part, the same. And the thing that you just want to make sure is that your, your name is spelled correctly, right? Everyone's names are spelled correctly. That's a big, that's a very important thing that the address of the property is the addresses as you know, it, you should look at that, you know, that the amount of money that you're borrowing is the correct amount. I mean, the type of information that would differ from person to person is that, you know, that, that personal, personalized individual information, but as far as the language on the documents, it's the same language for everybody.

Kelsea 00:20:24 Yeah. Well, and I recall from my last settlement that the, remind me the name of the person representing settlement services, who's going through this process, the closing officer, they were kind of, you know, I wasn't required to read everything line by line. They were kind of talking me through and giving me a little synopsis of what, every single document I was signing was, which was nice.

Lucy 00:20:45 Right, riight. Yes. They're definitely reading through the document with you. Then your settlement would take literally hours if you got it. But if, you know, we do have customers, if they decide

that they do want to read every single document, even though we, they had been given the documents in advance to review, that's perfectly fine. That's your option.

Jason 00:21:04 And where are we doing this reading and signing.

Lucy 00:21:07 It's taking place more than likely at the settlement office or the law, the law office depends, you know?

Jason 00:21:12 Okay. So it's like an office building somewhere close by relatively close by half hour or so it depends, I guess, where you live.

Lucy 00:21:18 It depends. Yeah. We have, I mean, not every community that we build in is within a half an hour, especially where we're located. Just think about it. Right. Which is all over.

Jason 00:21:29 Okay. So we have the time we have the place we have, the people everyone's involved. And then I guess the next question is then it's over shake hands. And either they have the keys there, or you're getting them from your PJM back in the neighborhood, and then you're at it's your house. Correct?

Lucy 00:21:47 Correct. It's an exciting time. And if you take a lot of pictures, we've, you know, people to pictures, handing the keys over or pictures with your keys. Otherwise I heard somewhere recently where people were saying that you shouldn't take pictures.

Jason 00:22:03 Well, don't post them of a closeup of a key because someone can actually use that picture to create a duplicate of your key, because you can order a key replacement online. Now you can say, here's a picture of my key. I need a copy made and they can send you one. And it works.

Lucy 00:22:16 That is crazy.

Kelsea 00:22:19 I would never think of that. So thank you.

Jason 00:22:20 A few people on social media, on the Ryan homes group mentioned that like, Hey, don't post your keys. Wow. Probably unlikely someone's going to do it, but right.

Lucy 00:22:26 I know, but you never, never thought that someone could, it's kind of scary. I know

Amy 00:22:31 we've come a long way. Since that courier or delivery from a horse

Jason 00:22:34 Soon, we won't even have keys. It'll be like iris scan or who knows what, like biometrics

Lucy 00:22:38 Keypads

Jason 00:22:40 Yeah. What's the wackiest story or a settlement you can think of off the top of your head.

Lucy 00:22:45 Probably one. It was winter. And, um, we had a home buyer who was expecting and really couldn't travel. So couldn't come to our office.

Jason 00:22:58 Expecting to have a baby expecting, to have a baby. Not a pizza to arrive or something.

Lucy 00:22:59 Right. So I volunteered to just drive over to their house and actually do the settlement at their home and everything, which was perfectly fine. But as I was leaving, it had been snowing a lot. And um, you know, you're at somebody's house who you've never been there before. So I was backing out of the driveway and here, I didn't realize that it had snowed so much that there was a, a swale or a ditch on either side of the end of the driveway. And I did not back out clearly. And my car went into the ditch. Oh no. Yeah. Well, end of the story, uh, the fire department had to be called, but uh,

Jason 00:23:41 Did they just wave from the window or did they come out?

Lucy 00:23:45 No the husband came out, he tried it. He came out and he tried to use a tow hitch on his truck to help right-side my car. And the worst thing is that it wasn't actually my car. I was, I had borrowed my mother-in-law's car. So that, so now I'm driving somebody else's car, I'm backing out of a driveway of a home I've never been to. So it was the perfect storm. Literally. Plus though it was snowing.

Jason 00:24:10 I borrowed my dad's car once when I was 17. He's like, yeah, it was like a newish car. I was like a Hyundai, nothing fancy, but it was brand new to him. A big deal. Went to visit my girlfriend, drove home, a deer jumps out of the woods, jumps on the car, the hood of the car, smashes it to bits. I'm barely able to drive home. I pull up he's on the front porch. It's smoking like wheels wobbly. Like you couldn't make up any worse of an approach. And he's just like, whoa. It's like, dad, look at the dee, the fur is there, antlers, I'm lucky to be alive. He's like my heart, my car it's ruined, but he had car insurance. Okay. But still hassle. And oh, I know that feeling to borrow someone's car. It's like, sorry. Right. Drove it into a ditch.

Lucy 00:24:53 It was even more embarrassing when the ambulance and I had to tell him, I, you know, I didn't need their services,

Amy 00:25:04 But our customers settled customers settled.

Jason 00:25:06 The settlement will happen. Let's talk about this myth that you're busting about the settlement, settlement date specifically.

Lucy 00:25:14 Right? Right. So this myth is that people think that there's a huge financial advantage if you settle on the last day of the month. And so my tip is whatever date, the home builder gives you as your settlement date. It might be Tuesday, the 17th or Thursday, the 23rd, take that date because then you have an opportunity to do a lot of things because of the fact that you're not settling on the same day, that 90% of the rest of the population who's buying a home is settling. Right. Right. So there's 29, maybe sometimes 30, if there's 31 of one day in a month, other days available, take the date that the homebuilder gives you. Because then especially if you have the opportunity because you don't have to be at your current house till the end of the month, you can paint in advance right before you move all that furniture in. Or if you've ever tried to rent a truck, like just a moving truck at the end of the month, the availability is ridiculous. There isn't any right. Because everyone has already rented the truck in advance or even just moving companies because they're all busy because everyone has already scheduled them to move them at the end of the month. So you just, you have more flexibility if you just, you know, on the earlier dates, right. Go with the flow, go with the flow. Right, right,

Jason 00:26:33 Right. On the 16th. Cool. Exactly.

Lucy 00:26:37 Right. I mean, especially when you're renting, you know, vehicles and things like that Fridays are also, I mean, people like, okay, at least I'll do it on a Friday. Cause then I have the weekend, which yes. Understand. Cause then you don't have to take the extra time off. But, but then everyone it's Friday, like another, really popular day.

Jason 00:26:52 Like if you have to have lung surgery, you don't want to go on a date with the doctors. Like I got 12 other surgeries that day I'll put you in at number 11. It's like, Hmm. Maybe I'll go on the day with is only three. Right, right. As long as is lung surgery, a surgery?

Lucy 00:27:06 I'm sure it is.

Jason 00:27:06 I guess it is. Probably all right. There's a book. There's a book called when, when they describe the best time to do things and there's a whole chapter about doctors and stuff. So I won't get into, I'm not a doctor nor can I give you medical advice, but you don't want to go in the afternoon or in July. Let's just put it that way. You can look that up, good to know. So take the date that, uh, that they scheduled for you. Alright. I think that about wraps it up in the next episode, we're going to be talking with our warranty manager and discussing the warranty on your new home and all the behind the scenes details of what happens if you have a question about your new home after you've moved in. So thanks for listening this week and be sure to subscribe to our podcast, to stay in the loop with future episodes, you can visit [newhomeowner.com](http://newhomeowner.com) to submit any questions or topics for future episodes. And if you have a friend who's in the market for a new home, be a good friend, send them to [Ryanhomes.com](http://Ryanhomes.com) so that they can find new homes in their area and tell them about the podcast. Because a lot of people think building a new house is too complicated. That's too hard to do. Let them listen to the podcast, whether they build with us or somebody else. It's not that hard. And you can build a lot of value by being the first owner of that home. Thanks. And we'll see you next time.