



Post-Close Checklist

You're officially a homeowner! Here's what to take care of after closing to settle in smoothly.



Contact Us!

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 **THE MORTGAGE LINK**

IMMEDIATELY AFTER CLOSING

- ☐ Store important documents safely. Keep copies of your closing disclosure, deed, loan note, and title insurance in a secure location.
- ☐ Change your locks and garage door codes, even if you trust the sellers—better safe than sorry.
- ☐ Set up your utilities; ensure that water, gas, electricity, trash, and internet services are transferred into your name.
- ☐ Review your mortgage payment info. Know when it's due, how to make payments, and whether your loan will be serviced by another company.
- ☐ Confirm escrow details; understand what's being handled through your escrow account (property taxes, homeowners insurance, etc.).

IN THE FIRST MONTH

- ☐ Update your address with USPS, banks, credit cards, subscriptions, employer, voter registration, DMV, etc.
- ☐ Register your appliances and set up warranties. This is helpful for repairs or replacements down the line.
- ☐ Schedule a home maintenance walkthrough. Identify priority items like HVAC filters, smoke detectors, breaker box, water shutoff valves, etc.
- ☐ Review your mortgage payment info. Know when it's due, how to make payments, and whether your loan will be serviced by another company.
- ☐ Check property taxes and homestead exemption deadlines; you may be eligible for tax savings—check your local rules.

WITHIN 3-6 MONTHS

- ☐ Build a home maintenance schedule - this could include gutter cleaning, HVAC service, pest control, lawn care, etc.
- ☐ Set up an emergency fund for home repairs - owning means you're responsible so be ready for surprises.
- ☐ Consider a smart home or security system - peace of mind, energy efficiency, and possibly insurance discounts.
- ☐ Review your mortgage payment info. Know when it's due, how to make payments, and whether your loan will be serviced by another company.
- ☐ Review your homeowners insurance coverage to make sure it fits your needs now that you're in the home.

ONGOING TIPS

- ☐ Stay in touch with your lender. We are here for refinance questions, renovation loans, or future home purchases.
- ☐ Keep records of home improvements
- ☐ Celebrate! Host a housewarming, take a "We did it!" photo, or just relax - you're home.



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