What to Expect After Closing

A HELPFUL GUIDE FOR NEW HOMEOWNERS

Congratulations on your new home!

Closing day is an exciting milestone, but your homeownership journey is just beginning. After the papers are signed and the keys are in hand, there are a few important next steps that can help you settle in with confidence.

Use this guide as a quick reference for what to review, update, and expect after closing.

01

CHANGE OR REKEY EXTERIOR LOCKS

For peace of mind, consider changing or rekeying all exterior locks shortly after closing. Previous owners, contractors, neighbors, or service providers may still have access to old keys. You may also want to update garage codes, gate codes, smart locks, keypad entries, and security system access.

02

UPDATE YOUR MAILING ADDRESS

Be sure to update your address with the U.S. Postal Service and any companies or agencies that regularly contact you. This may include:

- *Financial institutions*
- *Insurance providers*
- *Employer or payroll department*
- *Cell phone and internet providers*
- *Credit card companies and lenders*
- *Subscription services*
- *Healthcare providers*
- *Department of Motor Vehicles*

Taking care of this early helps prevent missed bills, delayed statements, or important documents being sent to your previous address.

03

TRANSFER UTILITIES AND HOME SERVICES

Confirm that utilities and essential services are transferred into your name, including electricity, water, gas, trash collection, sewer, internet, and cable or streaming services.

Ideally, the seller's service should end the day after closing, and your service should begin on the day of closing to avoid interruption. If you have not owned a home before, some providers may require a new account setup or deposit.

04

REVIEW YOUR FIRST MORTGAGE PAYMENT

Your closing documents should include information about your first mortgage payment, including the due date, payment amount, and where to send payment.

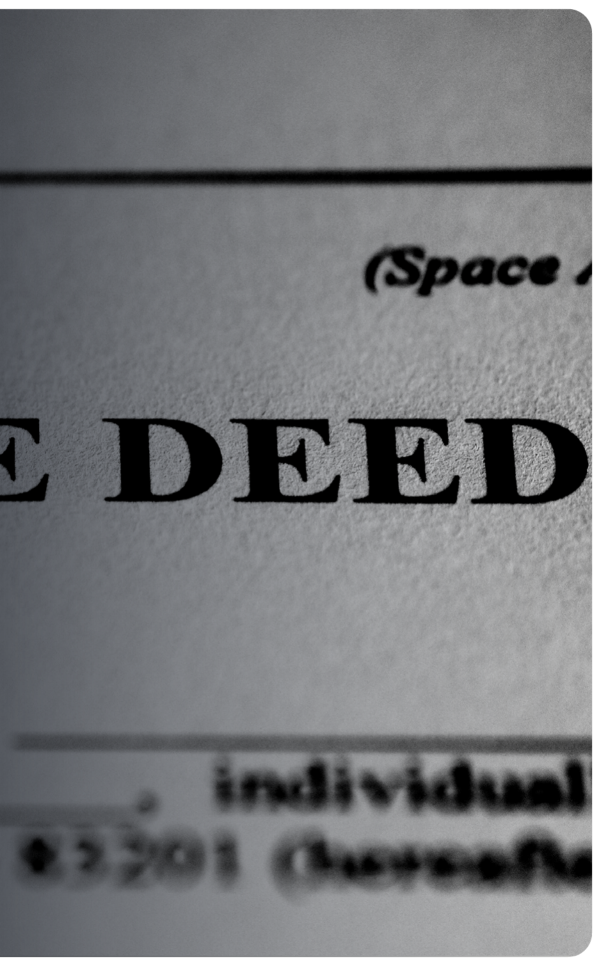
Add the due date to your calendar and confirm whether you need to make your first payment online, by mail, or through automatic draft. It is also common for a mortgage loan to be transferred or sold to another servicer after closing. If that happens, you should receive written notice from both your current lender and the new loan servicer.

05

UNDERSTAND PROPERTY TAXES AND ESCROWS

At closing, property taxes are typically prorated based on the closing date and the most current tax information available. After closing, it is the homeowner's responsibility to make sure property taxes are paid when due.

Check with your lender to confirm whether your taxes will be paid through an escrow account or whether you will pay them directly. Depending on your location, you may also receive supplemental, reassessed, or corrected tax bills after closing. Contact your local tax assessor or tax collector for details specific to your property.



06

WATCH FOR YOUR RECORDED DEED

After closing, your deed is submitted to the county for recording. Once recorded, the original or official recorded document may be mailed to you or made available by the county, depending on local recording practices.

Timing varies by county, but it is common for recorded documents to arrive several weeks after closing. If you receive solicitations offering to sell you a copy of your deed, review them carefully. In many areas, deed copies can be obtained directly from the county recorder's office for a small fee.

07

KEEP YOUR CLOSING DOCUMENTS SAFE

Your closing package contains important documents related to your purchase, loan, title insurance, escrow, taxes, and ownership. Keep any digital and physical copies in a secure place.

You may need these documents later for tax preparation, refinancing, insurance claims, home improvements, or when you sell the property.

08

REVIEW YOUR HOMEOWNERS INSURANCE

Confirm that your homeowners insurance policy is active and that your lender, if applicable, has the correct policy information. After moving in, you may also want to review coverage for personal property, valuables, flood, earthquake, or other optional coverage depending on your location and needs.

09

UPDATE HOME SAFETY AND SECURITY

Once you move in, take time to review key safety items throughout the property. Consider replacing smoke detector and carbon monoxide detector batteries, locating the main water shutoff valve, checking fire extinguishers, testing security systems, and updating smart home devices or passwords.

10

KNOW WHO TO CONTACT AFTER CLOSING

Even after closing, questions can come up. You may need to contact your real estate agent, lender, insurance provider, local tax office, utility providers, or title and escrow team.

We appreciate the opportunity to be part of your homebuying journey. If you have questions after closing, we are here to help point you in the right direction.

Watch for Property Monitoring Emails from us!

Watch for property monitoring emails from your title company after closing. This complimentary service provides informational alerts when certain public record or MLS activity is identified for your property, helping you stay aware of activity that may need your attention.

HELPFUL HOMEOWNER TIP:

After closing, you may receive mail that looks official or urgent. Some items may be legitimate, while others may be solicitations for optional services. Review carefully before paying for anything, and contact the appropriate provider if you are unsure.

QUICK POST-CLOSING CHECKLIST

- ☐ Rekey locks and update access codes
- ☐ Transfer utilities and services
- ☐ Update mailing address
- ☐ Calendar first mortgage payment
- ☐ Confirm property tax payment method
- ☐ Save closing documents
- ☐ Review homeowners insurance
- ☐ Locate main water shutoff and breaker panel
- ☐ Watch for recorded deed
- ☐ Contact your real estate, lending, or title team with questions

TITLE AND ESCROW ARE MORE THAN CLOSING DAY.

Our role is to help facilitate a smooth transfer of ownership, coordinate key documents and funds, and provide guidance throughout the closing process. Thank you for trusting us with this important milestone.

CHICAGO TITLE®