

# Congratulations, New Homeowner!



## You have the keys. What's next?

You've jumped through all the hoops to achieve homeownership, from choosing your home, getting approved, and dealing with inspections to packing and signing the closing paperwork. So, now what? There's a light at the end of the tunnel! Follow these steps make sure you don't forget anything.

### Post-Closing Checklist

- ✓ **Save your closing packet with all the necessary documents.**  
Upon closing on your home, you will receive a closing packet with multiple documents. Save them as they were received. Make sure your packet includes the following:
  - A closing disclosure
  - A promissory note
  - Mortgage, security instrument, and deed of trust
  - The deed (a document that transfers property ownership to you)
  - The right to cancel (if you're refinancing)
- ✓ **Change your address.**  
Make sure you've changed your permanent address and provided a temporary forwarding address wherever needed, including:
  - Bank accounts, investment accounts, and credit card companies
  - The Department of Motor Vehicles and car insurance companies
  - Cell phone providers, health and life insurance providers, and other regular bills
  - The U.S. Postal Service
  - Voting registry
- ✓ **Update your budget and future expense plans.**  
Make sure you know what expenses are coming up, including:
  - Homeowners' Association fees
  - Escrow balance, property taxes, and homeowner's insurance
  - Plan for any home repairs or renovations if necessary
- ✓ **Cancel and review your homeowner's insurance.**  
Contact your insurance company to cancel or make changes to your policy.
  - Make sure your new policy covers the necessities (floods, earthquakes, fire, hail damage, etc)
  - Check for discount opportunities if you have smoke alarms, a security system, bundle multiple insurance policies with one company, etc.
- ✓ **Sign up for your Caliber Home Loans, Inc. account.**
  - Create your Caliber account so you can set up monthly payments, monitor your balance and expenses, and get access to personalized support
  - Manage the servicing for the lifetime of your loan in one place

**We're here to help you make the most of owning your new home. Contact us anytime!**



#First\_Last Name#  
#user\_title#  
#NMLS\_ID# #License\_number#  
#user\_address1#  
#user\_address2#  
#City#, #State# #Zip#  
#user\_Phone#  
#E\_mail#  
#Web\_address#

#First\_Last Name#  
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