



BUYER CHECKLIST

BEFORE CLOSING

STAY IN TOUCH WITH YOUR LOAN OFFICER

While I will be in constant communication with your loan officer to ensure a smooth closing, it is imperative that you provide them with the required documents as soon as possible.

SET UP HOMEOWNERS INSURANCE

It is important (and often required by your loan officer) to determine your Homeowners Insurance before closing.

Start by contacting your car insurance representative as you can often bundle your homeowners with car insurance for a better deal.

Below is an additional recommendation (and who I use personally!):

Ben Payne | HN Insurance | 678-553-5285 | BPayne@hninsurance.com

SET UP UTILITIES

I will request current utility companies from the seller approximately two weeks before closing. You will be able to set up internet/cable, gas, and electricity all before closing.

If in the city of Atlanta, water is a bit trickier, but you will be given clear instructions from your closing attorney as to how to set this up post-closing.

Post-closing, you can also set-up security, lawn care, pest-control, and termite treatment.

GATHER FUNDS FOR CLOSING

Before closing, you will need to wire your funds to the closing attorney.

Beware of wire fraud and remember, you will **NEVER RECEIVE WIRING INSTRUCTIONS FROM ANYONE BUT THE CLOSING ATTORNEY**. I always recommend calling the closing attorney directly to confirm any emails you receive regarding wiring funds.

CHANGE YOUR MAILING ADDRESS

Go online to www.usps.com to forward your mail and change your mailing address.



BUYER CHECKLIST

AFTER CLOSING

SET UP REMAINING UTILITIES

Set up all remaining utilities including water. Certain cities and counties require you to fax or email the settlement statement. Your closing attorney will give clear instructions to ensure no interruptions occur.

UPDATE YOUR DRIVER'S LICENSE & CAR REGISTRATION

Update your driver's license and car registration with your new home address. You will also need to do this prior to applying for the Homestead Exemption.

LOOK OUT FOR YOUR DEED

If the property you purchased was in Fulton, Forsyth, Dekalb, Cobb, or Cherokee Counties, you will receive an emailed copy of your deed within 2 weeks of closing (rather than a physical deed in the mail). The recorded Deed is needed to apply for the Homestead Exemption.

APPLY FOR THE HOMESTEAD EXEMPTION

The Homestead Exemption gives a tax break to owner-occupied residences. You must apply by April 1st of the year following your closing date. Visit www.campbellandbrannon.com/homestead for more information.

KEEP TRACK OF YOUR TAXES

Your closing attorney will provide you information on your taxes, when they are mailed, and how to appeal (if necessary). The most important thing to remember is that if you escrowed, you need to confirm that your lender has received the tax bill and will pay in a timely manner. If you did not escrow or you had a cash closing, you will need to pay the bill upon receipt. For more information, check out your county's tax commissioner website.

TRANSFER ALL WARRANTIES

Review documents provided by previous homeowners and transfer any warranties on the home into your name. This can include pest control, crawl space waterproofing, roof, appliances, etc.

REVISIT YOUR INSPECTION REPORT

Dig up your inspection report from Due Diligence and complete any necessary repairs that were not fixed by the previous homeowners. Focus on safety issues or anything that would damage the property long-term.

REFERRALS

The biggest compliment I can receive is your referral! Please send any friend my way who is looking to buy or sell. It would be my pleasure to assist them!