



# AFTER THE CLOSING

## “Welcome to Your New Home”



Now that the closing is complete and you are officially a homeowner, it is recommended that you keep records of all paperwork pertaining to your new home in a safe place. This may include all purchase documents, insurance forms, title insurance policy, and maintenance/improvement records.

### ✓ KEY EXCHANGE

Your realtor will coordinate the transfer of the keys to your new home. To ensure security, change the locks upon move-in.

### ✓ OWNER'S TITLE INSURANCE POLICY

You should receive your owner's title policy by mail within four weeks of the closing.

### ✓ RECORDED DEED

The warranty deed will be recorded at the county recorder's office, and the original deed will be mailed to you from the title company along with the policy.

### ✓ LOAN PAYMENTS

At closing, written instructions were provided with details for making your first loan payment. You should receive from your lender a payment program before your first payment is due. If you do not receive it or if you have questions, contact your lender.

### ✓ UTILITIES

If you have not already done so, the close of escrow is the perfect time to contact the local utility providers - water, electricity, gas, phone and cable services - to set up new accounts. While some providers may need as little as 24 hours' notice to activate services, it's a good idea to give them a few weeks' notice.

### ✓ POSTAL SERVICE

The local post office can provide the necessary change of address forms to expedite mail delivery to your new home. You can make the change of address process faster and easier by notifying everyone who sends you mail of your new address and the date of your move approximately two weeks in advance of your moving day.

### ✓ FILING FOR HOMESTEAD

Because Florida is a homestead state, you may be required to declare homestead or file a homestead exemption. This can reduce the taxable value of your home for property tax purposes. Check with the local county recorder's office to determine eligibility, filing requirements, and deadlines.

### ✓ PROPERTY TAXES

Homestead tax exemptions may be available for your home if it is your primary residence, and provide a discount on the amount of real property taxes you pay. Please contact the county tax collector to learn more and to file for homestead tax exemption.

### ✓ DRIVER'S LICENSE AND VEHICLE REGISTRATION

Florida law requires you to notify the Department of Motor Vehicles (DMV) after any relocation so a new driver's license can be issued. You will also need to transfer your vehicle registration to reflect your new address. Check with the DMV for additional requirements.



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