

The First 10 Things to Do After Closing

Make Copies of your Closing Documents. If you're a first time buyer, the documents handed to you at closing are probably the most expensive pieces of paper that you have ever encountered in your life. The first stop you make after closing should be your local copy shop. While all the documents are still together and in order, take at least one copy of everything. Chances are that copies will also be filed with your county's record of deeds, but all it takes is one clerical error for that safety net to vanish. Cover your ass and make the copies.

Get a Safe Deposit Box and Put the Original Documents in It. Keep your photocopies on hand at the house in case you need them in a pinch, but store the originals of your mortgage loan docs and your title certificate in a secure, off-site location. That means a safe deposit box at the bank, or on file with your attorney.

Change the Locks. The keys to your home passed through a lot of hands while it was on the market. Even if it was only listed for a day, chances are good that someone besides you still has copies of the old keys. Change the locks on day one. While you're at it, look into securing your windows and sliding doors as well as outdoor trash cans, electrical outlets and water spigots.

Put your Name on the Mailbox & Buzzer. If you're living in a multi-unit complex, like a condo building, you'll want to get your name on the mailbox as quickly as possible, since the post office won't deliver to nameless boxes. People are of mixed opinions on whether you should also label your intercom buzzer. It can compromise your privacy, but if you're expecting a lot of guests or deliveries it will make things easier.

Check the Temperature on the Water Heater. If you control your own hot water, you'll want to check the temperature pretty early on during your first day in the house. Developers of new homes have a bad habit of turning water heaters to "vacation" mode just before closing. This saves their utility bills but will result in a cold surprise when you go to take a shower. The temperature dial on your water heater should have a tick mark at the best setting. You don't have to turn it all the way to the hottest point unless you need near-boiling water at all times.

Cover the Windows. The residents of your new neighborhood are about to watch you parade all your belongings into the house. Don't let them figure out what you've done with them so easily. Chances are, your new home did not come with window treatments. Make sure you've got something in the windows of each room – it can be towels, shower curtains, cardboard – doesn't matter what for now. Just make sure your privacy is safeguarded so your windows don't become a walking advertisement for burglars and peeping toms.

Meet Your closest neighbors. You'll want to meet the people who live immediately next to you in all directions. In a multi-unit building, this means everyone whose floor, ceiling or walls are touching yours, and your neighbors across the hall for good measure. You'll also want to track down the President of the Condo Association if they're not included in the prior group. If you're living in a single family home, start with your eight immediate neighbors in a circle around your property. Get their contact info and learn what they and their cars look like so that you can be aware of suspicious activity. Make sure they can also reach you if they see anything out of line.

Measure everything. Unless you received the developer's plans for your home at closing, you're going to have to recreate them yourself. Get every dimension you could possibly need. Once furniture is in place this gets more difficult. Measure room sizes, window sizes, different lengths of walls, space between electric outlets. While you're at it, also make sure that your circuit breakers are properly labeled.

Photograph everything. You'll eventually want to take an inventory of everything you move into your house, but before you do so it's a good idea to take pictures of your house in its native state. Once furniture is in place it will be difficult to remember where outlets are and what your home looked like when it was brand new. In the event of a catastrophic loss, you'll need to refer back to those pictures in order to restore your home, so make sure you store them offsite, email them to yourself at a webmail address, or upload them to a cloud-based server.

Add 3 numbers to your phone. If everything goes pear-shaped, chances are you'll need one of the following three numbers in your phone: your insurance company, your warranty company, or a locksmith. If you are in a situation where you need any of those three, chances are you will not be in a position or mindset to be looking up phone numbers.

These steps may seem excessive to you. However, buying a house is a major purchase. Once you close, there's no walking away from it without a major investment of time and effort. Yes, it's normally a happy time for most buyers and probably quite a relief to have the whole purchase over with. It's far easier to establish safe and secure habits if you step into them on the very first day, while things are still in transition. It's tougher to remember things like deposit boxes and measurements once you're all settled in. Besides, the last thing you want is for a major crime to occur or for your neighbors to report you for suspicious activity during your first week in your new house!