Fidelity National Title®

After the Closing

WHAT TO EXPECT AFTER THE CLOSING OF YOUR PROPERTY

Congratulations! As you close on your property, you may be thinking... "Now what?" Your team at Fidelity National Title is here to ensure your exceptional experience throughout all stages of your ownership. Please see the following list of considerations at the close of your successful escrow:

TRANSFERING OF UTILITIES

An important consideration at closing is the transfer of your utilities. Be sure to contact your local service providers for transfer of service for such items as electricity, gas, phone, water, cable/satellite, internet, and garbage services. The various service providers have different timelines and requirements. Be sure to have your closing statement available, as needed, and feel free to contact us for a copy.

POSTAL DELIVERY SERVICES

Contact your local post office for your change of address forms to ensure proper delivery of mail to your new home. You may also wish to proactively alert those that regularly send you mail, such as current service providers and personal contacts, to ensure that you are receiving your mail promptly.

THE KEYS TO YOUR HOME

Upon receipt of the keys to your property, be sure to schedule to have your locks changed. This would also be a great opportunity to pursue the purchase of a new locking system such as a SmartHome lock that will integrate with your SmartHome system for remote management of your door locks.

YOUR RECORDED DEED

You can expect to receive a copy of your original deed from the county recorder's office upon official recording. This will generally be mailed to you within four to six weeks. Contact your recorder's office for questions or to follow up on delivery timeframes.

LOAN PAYMENTS

In your closing documentation, you will find written instructions containing your new payment information and deadline for your first loan payment. Make a note of the date so that you may be sure to submit your payment on time in the event that you don't receive further information from your current lender. Please contact your lender directly with any questions about your payment, deadline, taxes or insurance.

You may also find that your loan is sold to another company shortly after your closing. For your protection, be sure to contact your lender from the time of closing to confirm the transfer of the loan before making the payment to the new lender.

PROPERTY TAXES

At the time of your closing, all property taxes are calculated based on the closing date and current assessment value. While you may not receive a tax statement for the current year on the property, it is the obligation of the current property owner to ensure that all taxes are paid when they are due. Be sure to check with your lender to determine if your tax payment will be paid from an escrow account or directly by the property owner. You may also incur a "supplemental tax" statement depending on the current assessed value. Check with your local tax assessors office for details.