THE SUN CITY AGENT

After Closing

El Paso Home Buyer Checklist

Get set up in your new home, organize your records, and stay ahead of your first bills.

File your closing documents

- ☐ Save your signed closing documents, including your settlement statement and any Closing Disclosure you received. Keep your recorded deed and, if an owner's title insurance policy was issued, save that too. Follow up with your agent or the title company if you're unsure how to get a copy.

Set up your first mortgage payment

- ☐ If you financed the purchase, check your first payment due date and confirm who will collect it before setting up autopay. If you receive a servicing transfer notice, verify the new payment details with your current servicer using a number from your existing records.

Secure the home and update your address

- ☐ Rekey or replace exterior locks and reset garage, alarm, and smart-home access codes. Confirm utility accounts and update your mailing address with USPS, your insurer, and other important accounts.

Plan for taxes, insurance, and upkeep

- ☐ Check whether property taxes and homeowners insurance are paid through escrow. Set reminders for anything you pay directly. If this will be your primary residence, check with the El Paso Central Appraisal District about residence homestead exemption eligibility and filing.

Keep a home maintenance folder

- ☐ Record filter sizes, shutoff locations, warranty contacts, and upcoming maintenance. Save contractor receipts and take photos of major improvements.

First mortgage payment due _____ **Servicer** _____
Utilities confirmed _____ **Address updated** _____
Tax and insurance reminders _____

CFPB After Closing Guide

The Consumer Financial Protection Bureau explains how to organize your closing documents and manage your mortgage after closing.

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