



POST CLOSING CHECKLIST

USE THIS AS A GUIDE FOR A SMOOTH CLOSING

- **Address** – File your change of address with the United States Postal Service. If your home purchase is a second home or an investment, make sure all parties are aware of your correct forwarding address.
- **Locks** – Get the locks changed or re-keyed. You never know who has a key out there.
- **Mortgage** – Be on the lookout for a letter from your mortgage company about the change in servicing on your loan. This typically happens 4-6 weeks after you have closed on the home, you will get a “good-bye” letter from the originating lender and a “Hello” letter from the new servicer. This will have important information on where to submit your payments.
- **Security System** – If you choose to have your home security system monitored by an alarm company, you will want to get a certificate from them to show proof of the monitoring. Once you have the certificate, provide it to the company that you have your homeowners insurance policy with.
- **Utilities** – Make sure that you have the utilities lined up. If you are purchasing from someone, it is best to have the utilities transferred into your name instead of disconnected and reconnected. This will avoid a delay in service. Some companies will even waive the connection fee, if they do not have to send someone out to the home twice. Builders can even make this arrangement, if you let them know before closing.
- **Tax Roll** – About six to ten weeks after closing, verify with the Central Appraisal District in your county that your name is on the tax roll. Depending on their workload, it may take longer for them to update their records. If 90 days have elapsed and you are still not on the tax roll, call us!
- **Driver’s License** – Remember to change your address on your driver’s license and motor vehicle registration.
- **Title Policy & Deed** – Your Owner’s Title Policy and Original Deed will be mailed to the address you specified to the Title Company within 1-2 weeks. If you do not receive it, please contact us. If you have an alternate mailing address, please make sure we have that information.
- **Appraisal** – If you have not received your appraisal, please contact your loan officer. The lenders only keep them on file for a specific amount of time.
- **Tax Value** – Assessed values of properties come out in April/May. If you are sent something in the mail asking you what you paid for the property, it is not necessary to disclose that information. Texas is a non-disclosure state. To dispute the tax value, you may use your closing statement and contact the Central Appraisal District in the County in which you reside to possibly get it lowered.
- **Income Tax** – You will need your closing statement for income tax purposes. Please keep this document handy for your CPA or for your records.
- **Homestead Exemption** – If this property will be your Homestead, you will need to file your homestead exemption to receive a reduction in your taxes. The forms are on your Central Appraisal District’s website. This is a one-time exemption. No need to file more than once.
- **Over 65 Exemption** – Please see the form on the Central Appraisal District’s Website. You must follow the instructions when completing the paperwork. This exemption can be filed at any time.
- **Voter Registration** – Go to www.usa.gov/change-voter-registration to update your voter registration profile with your new address.

For more information, contact your HSTX Title Escrow Officer or visit hstxtitle.com.