

After Closing



Congratulations on your new home!

Here are just a few tips that you may find useful as you transition into your new home.

Keys to Your Home

You may want to consider changing the locks after you have moved in. If your garage has a keypad, you should change the code.

Utilities

Be sure to contact your local providers for electricity, water, gas, phone, trash, and cable/satellite services to let them know the date you will be moving in. Notify them as early as you can to help ensure a smooth transition.

Your Title Insurance Policy

You should receive your policy in the mail within 4-6 weeks. Store your policy with your other important documents.

Deed to Your Home

The original deed transferring title will be recorded in the appropriate county and then mailed to you. Store the deed with your other important documents.

Mortgage/Loan Payments

You should receive your loan payment statement before your first payment is due. If you don't receive it, be sure and contact your lender.

Property Taxes

Property taxes in Colorado are paid in arrears. You will receive a tax bill for year-of-closing taxes in January of the year after closing. Always remember – it is your obligation to make sure the taxes are paid when due. Check with your lender to find out if taxes will be paid by the lender from escrowed funds.

Change of Address

Your local post office can assist you with your address change and the delivery of mail to your new home. Be sure and notify everyone who sends you mail (family, friends, work, credit cards, auto insurance, health insurance, car registration, etc.) of your new address and the date of your upcoming move. **

Driver's License

Contact Colorado's Department of Motor Vehicles about your address change and update your records with them. Don't forget to make note of your new address on your current driver's license card.



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