

### • What Happens After Signing?

Your loan documents are sent back to your lender for review. Once your lender authorizes us to close escrow, we will contact you or your real estate agent with the great news!

#### · How Do I Get My Keys?

Your agent will handle the key exchange. Typically, this occurs after your lender allows us to record your transaction.

## • What You Get in the Mail After Closing

After closing you will receive your final Settlement Statement - keep in a safe place for your taxes. Also you will receive your Title Policy and your recorded deed showing you as Owner. Lastly, you will receive a packet of information from your Lender.

#### Transfer Utilities

Before you move in you will want to contact the utility company to transfer utilities into your name. The final bill is not handled in escrow so be sure to work directly with the utility company so you are not billed for those services.

### Making Your First Payment

You should receive your coupon booklet directly from your Lender in a few weeks. In the meantime, you can use the temporary payment coupon you received with your loan documents at closing.

# Congratulations on your new home!

We have enjoyed working with you. Please reach out to us with any questions and remember us for your future property title needs.

