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Dear Buyer,

Now that we have straightened out the things that must be avoided before closing, we want to reach out to you to also let you know these few things that are just as important.

- Don't arrange any deliveries to be sent to your new home on the day of closing, sometimes the closing might get delayed and you won't get the keys that same day. Also wire transfers might clear the next business day, which might also delay you from getting the keys until the following day.
- Obtain homeowners insurance. As a condition of a mortgage, almost all lenders will require a home buyer to purchase homeowners insurance. The homeowner's insurance policy should list the buyers as insured, as well as the lender. You can choose any insurance company that meets the requirements set forth by your lender.
- Utilities should be sent to be transferred. There are two important reasons to arrange utilities to be transferred. One, you do not want to be left with the seller's unpaid bill and a potential cancellation of service. Two, you want to make sure that the service is active when you move in. The utilities that you need to be most concerned about in this regard are water, electricity and gas. Set them to be turned on for the day of closing.
- Once you move in remember to change your permanent address at the post office, doctor's offices, bank as well as all your credit cards, bills and other correspondence.

If you have any questions please feel free to contact us.

Best Regards,

**The Levy Group**