

Updating Your Address Checklist

The post office

Start here, since notifying the post office of your change of address will get any mail sent to your old place forwarded to your new one for 12 months. You can easily [make the address update online](#) and set it for a specific start date.

When: 7+ days before closing (or following loan approval)

Tax agencies

Both the federal revenue agency and your state tax agency should be notified of your change of address. The IRS provides a [simple online form](#) where you can notify them of your new address. For your state tax agency, go to your specific state's government website and look for directions. In most states you can easily handle this online as well.

Social Security Administration

If you receive any sort of social security benefits, don't forget to let the SSA know where you're moving to. Fill out their change of address [application](#) online or give them a call at (800) 772-1213.

Gas and electric

This is one you'll want to get done as soon as you know what your new address will be and the date that you'll be moving, lest you risk a day or more without heat or electricity. When transferring your electric service, arrange for shut off at your current place to happen at the end of moving day and for service at your new location to start either the morning of your move in or the evening before. That way, there will be no moving in the dark.

Phone, cable, and internet

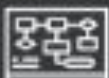
Heavy is the heart of the person who moves in to a new home and doesn't have internet set up yet. Just like with the electric company, call your phone, cable, and internet providers to let them know of your change of address as early as you can. This includes your cell phone provider, since they'll need to know where to send your bill.

Other utilities

Depending on what sorts of utilities you're responsible for at your new home (and it may very well be all of them) you'll also need to notify the water department, sewer utility company, and garbage/recycling company. In Peoria, the sewer company will update with the water bill and the garbage bill is incorporated into the real estate tax bill.

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Updating Your Address Checklist (Continued)

Home or renters' insurance

Be sure to let your home or renters' insurance agency know where they need to transfer your policy to. With renters' insurance, some landlords or management companies will want proof of transfer prior to your move-in date, so get this taken care of early. And while you've got your policy provider on the phone, ask if they cover items in transit so you'll know if your belongings are protected during the moving process (if not, you may want to look into moving insurance).

Your employer

Even if your paychecks are directly deposited into your bank account you'll want to let your employer know about your change of address to make sure pay stubs, tax forms, and the like go to the right place.

Your bank and credit card company

Give your bank and credit card company a call or see if you can make the change online. Don't forget about any loyalty programs or credit cards you may have with specific stores.

Loan providers

Yes, we all wish our student loans couldn't find us, but if you move, you have to let any loan providers know.

Insurance providers

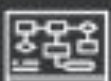
Notify the agencies that provide you with health insurance, dental insurance, car insurance, and life insurance. If you have health insurance through the federal marketplace, visit [Healthcare.gov](https://www.healthcare.gov) and follow the directions for reporting a life change.

Other financial agencies

If you receive services from other financial agencies, including a credit union, a credit reporting agency, PayPal, an IRA/401k administrator, and/or an investment account holder, give them a heads up about your new address so you don't miss anything important.

Magazines and subscription services

If you're signed up for any magazines or other subscription boxes/services, change your address by emailing or calling their customer service department.



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Updating Your Address Checklist (Promise Last One)

Online shopping sites

Make a list of the online stores you shop at most frequently and take some time to go in and change your address with each of them. With sites like Amazon and eBay, it's easy to place orders without looking closely at the shipping details, and if you fail to change your address early on you might forget to make the change during your first purchase at your new place. Save yourself the time and the headache by switching your address now.

Clubs and organizations

Notify any clubs, organizations, and charities you're involved with of your new address so that they know where to reach you with mailers. This includes your memberships to places like Costco or Sam's Club.

Individual service providers

Let your doctor, dentist, veterinarian, etc. know about your new address. If you're going to be staying in the area they'll need to know for mailing and billing purposes. If you're moving further away, they may be able to assist you with referrals.

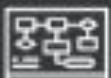
Friends and family

Don't forget this all important group! People used to (and some still do, we can help) send out change of address cards, but you can also just send out a mass email with your new information and BCC everyone on it.

Changing your address does take time, but it's much easier to take care of it *before* any problems arise from missing mail. Keep in mind that once you change your address with your bank, you'll also need to update your billing address for any stores or services that bill you through that account. And remember: while it is work to change your address everywhere, it's even more work to track down lost items. So update your address now (and just hope you don't have to do it again any time soon).

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MOVING CHECKLIST

When selling a home there's a lot to do. This checklist will help you make sense of the big (and small) things that will help you with a smooth and less-stressful move.

6-8 WEEKS BEFORE MOVE

- Get estimates for movers or rental truck
- Schedule movers or rental truck
- Determine furniture layout for new home
- Make inventory of household items
- Arrange for school transfer
- Ask for doctor/dental referrals & arrange for transfer of records
- Clean out all closets & drawers

4-6 WEEKS BEFORE MOVE

- Get packing supplies: boxes, packing paper, tape, markers
- Dispose of hazardous materials
- Have garage sale/donate unwanted items
- Arrange for carpet, drapery cleaning, house cleaning
- Arrange for move of pets, plants
- Arrange for utilities (cancel old; start new)
- Arrange for transfer of homeowner's/renter's insurance
- Begin to use up existing groceries
- Begin packing
- Make travel arrangements

1-5 DAYS BEFORE

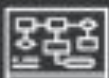
- Set aside critical documents
- Defrost freezer
- Clean refrigerator, stove, oven
- Disconnect and drain appliances for move
- Drain fuel from power equipment
- Clean out safe deposit box
- Confirm travel arrangements
- Confirm arrival time of movers/pick up time of rental truck
- Gather & clean outdoor furniture
- Return cable box, cable modem, DSL modem if necessary
- Organize keys
- Fill out change of address with post office
- Clean house
- Finish packing

MOVING DAY

- Disassemble beds
- Double check all cupboards, closets, dishwasher are empty

WITHIN 30 DAYS OF MOVE

- Change address with Department of Motor Vehicles
- Transfer prescriptions
- Enjoy new home!



PREPARING FOR CLOSING CHECKLIST

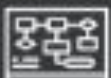
- Complete a change of address form with the post office and your various subscriptions and accounts (often overlooked is scheduled Amazon shipments)
- Verify that all repairs have been completed a minimum of 5 days prior to closing.
- Transfer utilities from your name effective the day of closing.
- Broom sweep and clean your home to leave it in respectable shape for the buyers.
- Do a final walk through the home to make sure that all personal property items have been removed.
- We will pick up the lockbox and sign prior to closing and we will provide the key inside the lockbox to the buyer at closing.

AT THE CLOSING

- Closing is the last step in selling your home.
- A number of people attend closing. They usually include you, the buyer, the buyer's lender, the real estate agents involved, and the title company closing agent. In some cases, either party can choose to have attorneys involved and when that occurs either party's attorney may attend closing.
- You will sign the closing documents. Expect closing to take about 30-45 minutes. At the end, you will receive your the proceeds from your sale.
- Bring your checkbook in the unlikely event that there are unexpected incidental expenses not reflected on the closing statement.
- Bring all keys and garage door openers to the home or communicate where they are left at the home.

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CLOSING CHECKLIST

I have received my closing disclosure at least three days before closing.

I have read through it, compared it to the loan estimate sent to me by my lender.

You can use <https://www.consumerfinance.gov/owning-a-home/closing-disclosure/> for help

I know where and when closing will take place.

Address: _____

Time: _____

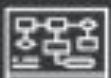
I have my driver's license or other form of government issued ID.

It is not expired

My spouse or co-signer (if applicable) will be attending closing with me.

He/She has their driver's license or other form of government issued ID.

It is not expired



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