

TIPS FOR NEW HOMEOWNERS

FROM NEW JERSEY REALTORS®

INSURANCE

In addition to mortgage insurance, there are some other steps you should take. Photograph your home as well as its contents in case you have a catastrophic event or in suffer loss or theft. Also keep a list of values for certain items and any associated receipts, and get insurance riders if necessary for certain possessions.

UTILITIES

Before you move in, alert your utility companies of your move date to ensure water, electricity, cable service, etc. are ready for you.

NEW LOCKS

Make sure you change your external locks when you move in. If you have a security system, be sure to change the codes and make sure the service is transferred to your name.

A WILL

It's not a topic many people like to discuss, but an attorney can help you create a will since you now have a brand new asset — your home.

A SAFE

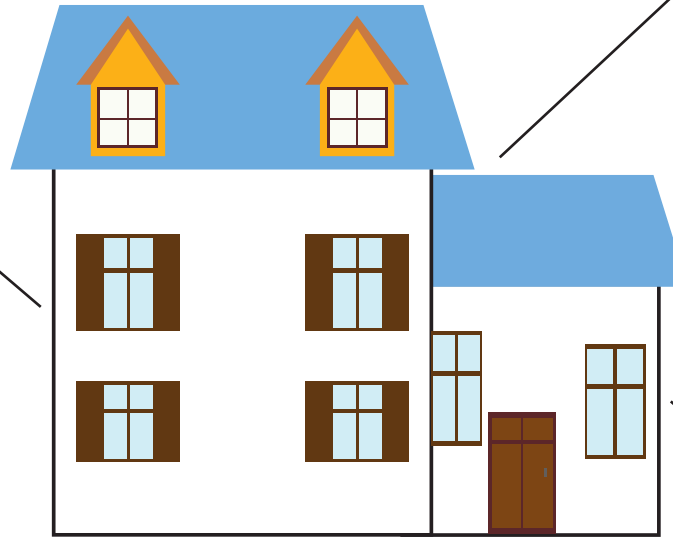
Purchase a fireproof safe to protect documents, like your home's contract of sale, passports, wills, etc.

DISASTER PREP

FEMA has a great list of supplies you should have in an emergency kit and recommends that you have enough for every member of your household - including pets - for at least 72 hours.

WINDOW TREATMENTS

If the seller isn't leaving window treatments up for you — and you should settle this ahead of time — you'll need to have something ready to go when you move in.



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