



Buyer's Post Closing Information

Congratulations on your new home purchase! We are happy to have helped and will continue to be here for anything you need going forward. In addition to your full set of loan documents, here are some additional items we thought you might find helpful. Otherwise, best wishes in your new home!

Loan:

- Keep an eye out for payment information from the Lender pertaining to payment coupons, automatic draft, etc.
- Keep in mind your loan might be sold to another lender, so be aware that you might be contacted with new servicing information.
- Your loan officer is a great contact for any questions that might arise. Contact information can be found at the end of the final Buyer Closing Disclosure you signed at Closing.
- Don't forget to make your first payment!

Warranty Deed:

- If you purchased a home or transferred title on your existing home into an additional name (or example, adding a spouse) then a Warranty Deed was executed at closing. We will send this Deed to the County Clerk's office for recording after Closing, and it will be returned to you within an estimated 60 days.
- Once you receive it, put it in a safe place: This is the only original!

Taxes:

- Unless we were specifically given another mailing address prior to closing, tax bills will be mailed to the property address and will be addressed to the owner on record as of January 1st of that year. This means that if you purchase your home in the beginning of the year prior to the tax bills being mailed, it will be addressed to the former owner. Even if the bill is addressed to the former owner, it is the *current* owner's responsibility (you!) to pay the taxes.
- If your mortgage was set up with an escrow account, your taxes will automatically be paid out of your mortgage escrow account as they become due. It is always a good idea to follow up with your mortgage company to confirm amounts and payment.
- If you qualify for the Homestead Exemption, don't forget to file after January 1st of the year *following* your Closing. Homestead Information will be mailed to you along with the recorded Warranty Deed.

Other Questions:

- You can always reach out to your loan officer, our office, or your real estate agent for any questions you might have...just because your closing is over doesn't mean these relationships end. And keep in mind to refer the people who helped you with your purchase!

Hodge & Temple, P.C.

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