Dear CLIENT,

As we approach the closing for your new home, I have compiled a mini-checklist of items that should be compiled prior to closing. Let me know if you have any questions.

1.  Contact an insurance agent of your choice for homeowner's insurance.

2.  Contact Central Maine Power to establish the date electrical power billing should be put in your name.  You should give them the name of the Sellers.   That number is 1-800-750-4000.

3.  Contact Portland Water District to establish date water/sewerage billing should be put in your name.  That number is (207) 761-8310.

4.  If you will be using a landline, contact a telephone service provider to establish telephone service.  A few of the more commonly used providers are listed below:

AT&T - 800-288-2747 or [www.att.com/econtactus/](http://www.att.com/econtactus/)

Fairpoint Communication - 866-984-2001

Spectrum -  1-866-874-2389

Earthlink Telephone & Internet - 800-383-3080

5.  Establish cable service, if desired. We recommend Spectrum and they can be reached at 800-874-2389.

6.  If natural gas is used in your new property, Unitil needs to be contacted at 1-866-933-3821 to establish gas service in your name.

7.  If home heating oil is used in your new home, contact an oil delivery company of your choice to arrange for oil delivery service and the servicing of your boiler. I can give you a list of local services if you would like.

8.  **Order a change of address through the United States Postal Service.** You can go to [www.usps.com/moversnet](http://www.usps.com/moversnet) and do a change of address online. This site also gives you much more helpful information on moving.

9.  A home warranty policy is available to you for purchase at closing. If you want the coverage, please let me know in advance of closing so we can have the premium included in your closing costs. Call me and we'll go over it more carefully if you would like.

10.  There are two title insurance policies offered at closing. **Lender's title insurance is required** by the lender (coverage that protects the lender's interest in the propert**y**.  **Owner's title insurance is not required,** so it is optional to you (coverage for the equity you have in the property).  Please discuss the latter with me so that we can make sure the title company doesn't assume that you want the Owner's Policy.

11.  Trash pick-up at your new home. You can refer to your town’s online website for curbside trash and recycling pick-up information.

12.  Please come to the closing with a **photo I. D**. and your personal check for payment of fuel prorations, if any!

Your closing is tentatively scheduled for XXXXX. Typically, I receive your settlement statement a few days prior to closing upon which we will call you to discuss all the charges and let you know the amount you will need to bring to closing in the form of a **bank cashier's check payable to the title company.**

We will do a final walk-through just before closing, I will be in communication about this.

Let me take this time to say how much I have enjoyed working for you. I would be most appreciative if you would refer my name to anyone you know who may be thinking of buying or selling real estate now or in the near future.  Referrals are the heart of our business, and you can be sure that your referrals can***expect excellence!***

That's it for now!  See you at closing!

Sincerely,