FREE HOMEOWNER CHECKLIST

# Your home. Don't forget.

Small reminders for the home and life you have built.



## A few minutes now. Fewer surprises later.

Check the boxes as you go.

### 01 Loan & property taxes

- ☐ Confirm who pays property taxes and insurance: you or escrow. Review your annual escrow statement for payment changes.
- ☐ Calendar county tax notices and deadlines. Ask the assessor whether local exemption or relief programs apply to you.

### 02 Insurance that still fits

- ☐ Review rebuild coverage and deductibles at renewal and after improvements. Your home's sale price is not its rebuild cost.
- ☐ Ask about flood and earthquake coverage. Standard homeowners policies generally exclude both.

### 03 Small maintenance matters

- ☐ Locate your main water shutoff. Check for leaks under sinks, around toilets and near the water heater.
- ☐ Keep gutters and downspouts clear. Calendar HVAC filters and service using the manufacturer's guidance.

### 04 Safety for your household

- ☐ Test smoke alarms monthly. Check CO alarms and replace batteries and alarms as the manufacturer directs.
- ☐ Practice two ways out and choose an outdoor meeting spot. Include pets in your emergency plan.

### 05 Records you can actually find

- ☐ Create a room-by-room photo or video inventory. Save receipts and serial numbers for valuable items.
- ☐ Back up insurance contacts, closing documents, warranties and repair receipts securely, with a copy accessible away from home.

### 06 Payments & unexpected notices

- ☐ If your mortgage servicer changes, verify where payments go, update autopay and confirm payments are credited correctly.
- ☐ Verify unexpected payment or 'urgent mortgage help' requests using a trusted number from your statement, not the message.

**MAKE IT A HABIT** Monthly alarm checks. Seasonal upkeep. Annual insurance and escrow reviews.

## Still your mortgage advisor after closing.


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kevinfreyloans.com | Licensed in WA, ID, AZ, UT & IL


NEXA Lending

SOURCES & MORE GUIDANCE (CLICK): Escrow | Servicer changes | Insurance & inventory | Smoke alarms | Escape plans | Local tax office | Gutters | Water shutoff

Reviewed October 29, 2026

General reminders. Follow manufacturer guidance and verify local requirements with the relevant professional.


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