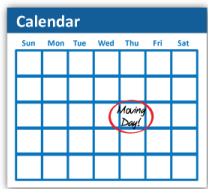


YOUR NEW HOMEOWNER TO-DO LIST

Congratulations on your new home! Now that you're a homeowner, here's a list of essential tasks and tools you'll need to make the transition into homeownership:



Moving Day:

Give your employer two weeks' notice of your move, and take the day off to supervise the process.

Clean:

Before move-in day, clean the walls and flooring so you don't have to worry about cleaning around furniture and furnishing when you're unpacked.



Arrange for movers:

Start shopping moving companies two months before your move. If you're not hiring a moving company, ask your friends and family for help well in advance.

Change your address:

File a change of address with the post office about a month before you move for each person in your household. Notify banks, utilities, the IRS, your employer and family and friends of your new address.



Moving supplies:

Six weeks before your move, purchase boxes, tape, bubble wrap and other packing materials and begin packing your belongings.

Utilities:

Contact your new provider two weeks in advance of your move to ensure the utilities are turned on by the time you move in.

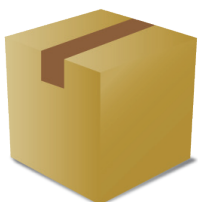


Change the locks and keys:

You can visit your local hardware store or call a locksmith to re-key your locks.

Buy your appliances:

Do some comparison shopping to ensure you get the best deal. You could also ask people you know if they have one to spare.



Essentials box:

You want to pack this box last and open it first. Essentials include extra change of clothes for each family member, paper plates and napkins, snacks, toilet paper, all-purpose cleaner, bedding, toys and blankets. You wouldn't need to search for these items when you need them most.