



buyers
closed contract

KPR
KEY PREMIER
Realty

Congratulations on Your New Home!

Congratulations on purchasing your new home! It's a lovely feeling to finally have your own space, and I'm grateful to have shared this journey with you. As you settle into your new home, I wanted to provide some critical do's and don'ts to help you get the most out of your homeownership experience.



<p>Celebrate</p> <p>Celebrate this milestone achievement, whether with friends and family or a cozy night in, cherish this special moment.</p>	<p>Neglect Maintenance</p> <p>Promptly address minor issues to avoid costly repairs later on.</p>
<p>Inspect Regularly</p> <p>Maintain your new home's value and comfort with regular inspections of HVAC, plumbing, electrical, and essential components.</p>	<p>Overspend on Furnishings</p> <p>Prioritize essential furniture before splurging on decor for your home. Gradually add decorative elements later.</p>
<p>Stay Organized</p> <p>Store vital documents like mortgages, insurance, warranties in a safe, accessible place for time and stress savings.</p>	<p>Forget Insurance</p> <p>Having sufficient home insurance is vital to safeguard against natural disasters, theft, and accidents and protect your investment.</p>
<p>Secure Your Home</p> <p>Invest in quality locks, security system, and smoke detectors for home safety.</p>	<p>Overlook Energy Efficiency</p> <p>Implementing energy-efficient practices reduces bills and carbon footprint. Installing LED bulbs and sealing drafts can help.</p>
<p>Get to Know Your Neighbors</p> <p>Establishing good relationships with neighbors enhances community spirit and boosts security, with the bonus of having friendly faces nearby.</p>	<p>Isolate Yourself</p> <p>Engage in local events to build relationships and create support networks, enriching your living experience.</p>

NEW HOME OWNER CHECKLIST

Take closing documents to the Property tax office to file for **Homestead.**

(for primary residence only)

You will receive deed information in the mail from solicitors, **DO NOT TURN ANY FUNDS TO THESE SOLICITORS.**

All the information you need was given at closing.

Set up **online payments** if you decide to pay your mortgage online with your lender.

Look into **budget billing** with your electric provider to have consistent payments:

Note there is annual evaluation with usage yearly depending on the company.

Have mail forwarded to your **new address**

Set up a **sprinkler system** that fits your City schedules if it's a house.

You can Google the schedules for your area according to the city.

If you're a **VA Buyer with a Permanent Disability Rating of 100%**, make sure you have a certified copy of your housing document. *This can be picked up at the **Regional Hospital in St. Petersburg** or you can request for it online at **VA benefits/1800 Customer Care Number**. Once you have this document take this document to the property tax office for them to file your exemption.*

If you did not get a **home warranty** at the time of contract for a resale home. Look into a few home warranty companies. *One that is commonly used is American Home Shield. (888) 682-1043*

For New Construction Only: Take note of any additional repairs that you didn't see during the first walk through and send them to your Builder Manager.



Vendor List



Please keep in mind that the vendors listed below are merely suggestions; as a buyer, you have a choice to select any vendor you like, including those not listed.



GENERAL CONTRACTORS

PM Contractors	Ibsen Garcia 813) 328-6358
<u>All State Homes</u>	813) 931-8952
<u>Cogdill Home Builders</u>	Mike Cogdill cogdill.builders@gmail.com (813) 486-9099



TITLE COMPANIES

<u>Hillsborough Title Company</u>	Jenna Monnie jenna.monnie@htitle.com 813-750-1004
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PROPERTY MANAGEMENT

<u>Lakeland Properties & Management</u>	(863) 665-8575
<u>Evernest Property Management</u> <u>Tampa</u>	(813) 200-0081



POOL COMPANIES

<u>Hive Outdoor Living</u>	(813) 510-6676
<u>Cody Pools</u>	(813) 317-6776

HOME WARRANTY

Home warranties offer coverage for repairs or replacements of home systems and appliances under contract. Costs vary, including plumbing, electrical, HVAC, and major appliances. Before buying, review coverage, exclusions, claims, and renewals.

COVERAGE DETAILS

Home warranties cover systems like plumbing, electrical, heating, cooling, plus major appliances, but coverage varies by plan.

COSTS

Buyers should consider the upfront cost of the home warranty and possible service call fees, which vary by provider and plan.

CLAIMS PROCESS

Buyers should know how to file a claim by contacting the warranty provider and sharing issue details.

EXCLUSIONS

Buyers should thoroughly check the warranty contract for coverage details and exclusions to understand its limitations.

RENEWAL OPTIONS

Buyers should ask about renewing the home warranty to protect the home's systems and appliances after the initial coverage ends.

PROVIDER REPUTATION:

It's crucial to research the warranty provider's reputation for reliability and responsiveness in handling claims and providing service.

TRANSFERABILITY

Home warranties may be transferred to new owners during the coverage period, which is a selling point for buyers.

ADDITIONAL COVERAGE

Buyers can opt for extra coverage for specific items not covered in the standard warranty, such as pool/spa equipment or garage door openers, to ensure extra protection.

PRE-EXISTING CONDITIONS

It's crucial to know how warranties handle pre-existing conditions; some may exclude known issues from coverage.

CANCELLATION POLICY

Buyers should review the warranty provider's cancellation policy before deciding to cancel coverage.

AMERICAN HOME SHIELD

American Home Shield (AHS) offers warranty plans for buyers that provide coverage for the major systems and appliances in their new homes. Here's how these plans typically work:

COMPREHENSIVE COVERAGE

AHS warranty plans cover home systems (heating, AC, plumbing, electrical) and major appliances (fridges, ovens, dishwashers). Coverage varies by plan.

PROTECTION AGAINST UNEXPECTED REPAIR COSTS

AHS warranty shields buyers from unexpected repair costs. If covered items break down, AHS sends a qualified technician for diagnosis and repair upon request from the homeowner.

CONVENIENT SERVICE PROCESS

Homeowners can request service from AHS online or by phone when a covered item fails. A service technician will assess and repair the problem, with homeowners paying a modest service call fee for each covered repair.

FLEXIBILITY AND CUSTOMIZATION

AHS provides a variety of warranty plans with different coverage levels and prices for buyers to select based on their needs and budget. Some plans offer extra coverage for items such as pool equipment, well pumps, and guest units.



Click this link to know more about their plans & pricing: [AMERICAN HOME SHIELD](#)

At **Key Premier Realty**, we strive to provide exceptional service to our clients, and your feedback is invaluable in helping us achieve that goal.

We genuinely want to hear about your experience working with us and we are devoted to always improving our services to meet your needs and surpass your expectations.

Your honest feedback not only helps us understand what we're doing thoroughly but also where we can improve to better serve our clients in the future. Click the link: [Review](#)

Once again, congratulations on this significant milestone, and thank you for choosing **Key Premier Realty** for entrusting me with the sale of your home. We look forward to hearing from you and wish you many years of happiness in your new home.


Broker
Key Premier Realty

Experience is everything in this market!



Over 200+ closed, and 4.9 reviews across
Realtor.com, Zillow Google, and etc!

