

WHAT DO I DO NEXT?

- 1. Start the mortgage application process, if you haven't already. Typically your contract specifies the number of days that you have to start this process and the number of days before you must present confirmation that you have been approved.**
- 2. Contact your insurance company. If you are borrowing money to purchase this home, the bank or mortgage company will require you to have insurance at closing and you will pay your first year's premium at closing. Your insurance company may have questions about your new home that I would be happy to answer if needed.**
- 3. Start thinking about what inspections you would like done on your new home. Your contract (#8 page 3) gives you a specific number of days to perform any inspections and to then present information to the seller requesting any repairs.**
- 4. A week or two prior to closing, contact the utility companies to transfer and/or start service at your new home.**
 - Progress/CP&L - 1-800-452-2777**
 - Black River Electric - 469-8060**
 - SCE&G Gas - 773-7365**
 - City of Sumter Water Dept. - 436-2541**
 - Verizon Telephone - 1-800-483-4000**
 - Farmer's Telephone - 469-5224**
 - Time Warner Cable - 469-2200**
 - High Hills Water - 499-4118**
 - Allied Waste Mgmt - 803-428-2400**

City Trash Container – 436-2558

- 5. Make plans to visit the tax assessor's office after you have closed and moved into the house. Take a copy of your closing statement with you and tell the tax assessor you are applying for your 4% rate. (Your property will be taxed at 6% unless you apply for the 4% rate.) The tax assessor is located at 13 E. Canal Street. This is downtown, right by the County Courthouse. Make sure you keep the receipt that shows you have applied.**

- 6. It's also a good idea to be prepared to do some cleaning in your new home before you move in. No one else will clean the home the way you like!**

- 7. If you need suggestions about mortgage companies, insurance agencies, inspectors, etc., call me and I will give you a list of names.**

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