

SETTLE IN WELL / 01

Your First 90 Days as a Homeowner

DAYS 1-30 · Set up the essentials. Use your actual closing documents and verified servicer information for payment dates and instructions.

Your first-month checklist

- ☐ Save the Closing Disclosure, note, security instrument and deed securely.
- ☐ Verify the first payment due date, amount and payment destination.
- ☐ If using autopay, confirm it is active and watch the first payment post.
- ☐ Confirm utilities and insurance are active on the needed dates.
- ☐ Locate water shut-offs and review smoke / carbon monoxide alarms.
- ☐ Record repairs, warranties and questions from the move-in period.

Keep the right details handy

Verified mortgage servicer / phone

First payment due date / amount

Where my closing documents are stored

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NMLS #131435 | Loan Factory, Inc. NMLS #320841

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Revised: Sep 10, 2026 | 1/2



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SETTLE IN WELL / 02

Your First 90 Days as a Homeowner

DAYS 31-90 · Build routines that fit your home. A familiar lender name on mail does not prove it came from your lender or servicer.

Set your next routines

- ☐ Review the first statement and confirm payments were applied.
- ☐ List taxes, insurance and HOA bills that are not paid through escrow.
- ☐ Set reminders for bills, maintenance and insurance renewals.
- ☐ Compare actual household costs with the budget you planned.
- ☐ Choose a sustainable amount to save for repairs and emergencies.
- ☐ Verify servicing changes directly before changing where you pay.

My home care plan

Next maintenance task / target date

Bill or renewal to remember / due date

Monthly repair reserve / next budget review

Sources:

CFPB · After closing

CFPB · Closing Disclosure explainer

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