

HOME BUYERS

Things you need to do in preparation for closing.

- 1) Determine actual closing date (it may be different than the date on your offer to purchase).
- 2) Determine closing time (you may need to take time off from work).
- 3) Determine closing location (it may not be at the bank).
- 4) Ask your Loan Officer what documents (if any) you will need for closing.
- 5) Ask your Loan Officer about the exact amount of money you will need at closing and IF IT NEEDS TO BE A CERTIFIED CHECK.
- 6) Ask your Broker if there will be money needed for other items such as heating fuel remaining, firewood, appliances or other personal property purchased separately from seller and if a personal check is O.K.
- 7) Prior to closing, contact an insurance agent to secure homeowners insurance. The bank will not close without this being done. (Note: You may want to find out the name of the sellers present insurance agent).
- 8) Utilities and services:
 - a) In the City of Rice Lake Call 234-7004 for sewer, water and electric.
You will be required to sign for these at 320 West Coleman Ave. in Rice Lake.
 - b) Xcel Energy 1-800-895-4999
 - c) We energies: 1-800-242-9137
 - d) Phone service: CenturyTel is 1-800-872-4016
Chibardun is 434-4282
 - e) Garbage: Brenda at 234-1989
 - f) Cable TV: Charter Communications is 1-800-924-3503
Chibardun is 734-4282
 - g) Rice Lake Post Office: Change of address form at 14 E. Eau Claire St.
 - h) If the home you are purchasing is not in the City of Rice Lake or is serviced by an oil or LP gas company, please ask your Broker for assistance in changing the billing to your name.
- 9) If you have children that will be attending school, please contact the Administration Office at these numbers:
 - a) Rice Lake = 234-9007
 - b) Cameron = 458-4560
 - c) Barron = 537-5612
 - d) Chetek = 924-2226
 - e) Birchwood = 354-3471
- 10) Prior to closing, please make an arrangement with you Broker to do a final inspection on the house you're purchasing. At that inspection remember to:
 - a) Get the keys for the home
 - b) Get the remote controls for the garage door openers

If you have any other questions, please call your Broker at Alliance Realty LLC 736-3600.