

MOVE IN

Once you have closed on your loan, you will be eager to move into your home right away. Planning ahead can help you avoid some of the stress associated with moving. Before you move, take stock of the possessions you have that you don't really want or need. You can throw them out, donate them, or have a yard sale and make a little bit of profit. Once you have discarded or sold items you do not want to keep, you can begin packing your possessions by tackling one room at a time. Start with items you won't need right away. Immediately label any packed boxes so that after you move, you will be able to easily locate all of your things. Towels and blankets can be used as padding around breakable items. See "Moving Tips."

BEFORE YOU MOVE: TIPS TO MAKE MOVING EASIER

1. Check the condition of the new property (including basement, attic and yard) to make sure the previous owner's things have been removed.
2. Give your current landlord plenty of notice, preferably in writing.
3. Clean your current apartment for the landlord's inspection.
4. Make arrangements to return keys to the landlord.
5. Arrange to get your security deposit back.
6. Notify all utility companies of your moving date. Transfer the utilities in the new rental into your name before shut-off occurs in order to avoid a reconnect charge.
7. Fill out change of address cards from the Post Office. Pick up your free copy of the Post Office Mover's Guide.
8. Notify your employer, credit card companies, and magazine subscriptions of your move.
9. Notify the Division of Motor vehicles and Board of Elections of your change of address.
10. Notify your children's school or day care center. Make arrangements for your children for the day of the move.
11. Confirm your moving date with the movers or truck rental truck company. Get an advance estimate of the cost.
12. Confirm with friends or family who will help with the move.
13. Make a list and mark all items you are going to move yourself.
14. Make a list of items to be moved first (dishes, beds, linens, clothes, rugs).
15. Make sure you have all the keys to your new home and that they work.

PACKING TIPS

1. Have plenty of boxes, rope, and packing tape available.
2. Wrap all breakable items in newspaper or other packaging.
3. Don't overload boxes (liquor cartons are strong and not too large).
4. Label ALL cartons and include contents, and where in the rental they should be placed.

If using a moving company:

- Get a written estimate before the move.
- Write down a list of all items the company will move.
- Make sure all items being moved are insured against loss or damage by the company.
- Double check the pick-up and delivery items.

If moving yourself:

- Plan the move ahead of time: who is going to help, what to move first, etc.
- Get as many people to help as possible
- Reserve the truck or trailer ahead of time, with a cash deposit
- Move first things first
- Get a hand truck with a strap for moving the heavy items (sofa, refrigerator, washer)