

NOW WHAT???

CONGRATULATIONS ! YOU'VE SOLD YOUR HOME, THE PAPERS ARE SIGNED *í* ..**NOW WHAT DO YOU DO?**

WE'VE GATHERED THESE TIPS FROM OUR OWN EXPERIENCES AND FROM INFORMATION PASSED ALONG TO US FROM OUR CLIENTS. WE'RE PASSING THEM ALONG TO YOU IN HOPES THAT IT CAN ASSIST YOU WITH MAKING YOUR MOVE AS SMOOTH AND STRESS FREE AS POSSIBLE. IF YOU LEARN ANYTHING FROM YOUR EXPERIENCE THAT IS NOT MENTIONED HERE, PLEASE LET US KNOW AND WE'LL ADD IT TO THE LIST.

1. **SELECT YOUR SOLICITOR** AND ADVISE US AS SOON AS YOU CAN PLEASE. WE WILL HAVE OUR SECRETARY FORWARD THE APPROPRIATE DOCUMENTATION.
2. **CALL UTILITIES** WITH YOUR NEW ADDRESS. SOME SOLICITORS SEND LETTERS ON YOUR BEHALF, HOWEVER, IN MOST CASES THIS IS NOT DONE UNTIL JUST BEFORE CLOSING SO IT CAN BE FASTER TO CALL YOURSELF.

IF YOU ARE CURRENTLY AN ACCOUNT HOLDER, DUE TO THE NEW PRIVACY ACT, THE PERSON NAMED ON YOUR CURRENT ACCOUNT IS THE ONLY ONE THAT THEY WILL TAKE INFORMATION FROM. THEY WON'T TAKE THE INFORMATION EVEN IF IT'S YOUR SPOUSE. THIS CAN BE A REAL INCONVENIENCE BUT THERE'S NO GETTING AROUND IT.

IF YOU ARE OPENING A NEW ACCOUNT, BOTH GAS AND HYDRO CAN ASK FOR A SECURITY DEPOSIT OF APPROXIMATELY \$250.00 WHICH CAN BE HELD FOR ONE YEAR. IF YOU ARE AN EXISTING ACCOUNT HOLDER FOR OVER ONE YEAR, WITH A GOOD PAYMENT HISTORY, THERE SHOULD BE NO SECURITY DEPOSIT REQUIRED. EVEN IF YOU'RE NOT A CURRENT ACCOUNT HOLDER, IF YOU HAVE A GOOD CREDIT RATING, YOU SHOULD ASK (DEMAND) THAT THERE BE NO SECURITY HELD.

PHONE - MAKE SURE YOU SPECIFY THAT YOU WOULD LIKE TO KEEP THE SAME NUMBER IF YOU ARE MOVING LOCALLY. IF YOU ARE UNABLE TO KEEP IT, MAKE SURE YOU ASK THEM TO FORWARD YOUR CALLS TO THE NEW NUMBER. THIS IS NOT DONE AUTOMATICALLY (AS I FOUND OUT). CALL YOUR OLD NUMBER AFTER YOU MOVE AND MAKE SURE THE CALLS ARE BEING FORWARDED. THERE IS A \$15.00 CHARGE FOR THREE MONTHS FOR THIS SERVICE.

WITH SOME OF THE UTILITIES, YOU WILL ALSO NEED TO SUPPLY YOUR SOLICITOR'S NAME / PHONE NUMBER AND ALSO THE NAMES OF THE PEOPLE WHO PURCHASED YOUR HOME OR FROM WHOM YOU ARE PURCHASING.

MAKE THESE CALLS WHEN YOU HAVE SOME TIME AND BE PATIENT. IT CAN TAKE AWHILE. HERE ARE JUST SOME OF THE PHONE NUMBERS YOU'LL NEED.

HYDRO ONE (Brampton) 905 840-6300
ENERSOURCE MISSISSAUGA HYDRO 905 273-9050
HALTON HILLS HYDRO - 519 853-3700/3701

ENBRIDGE CONSUMERS GAS 416-492-5100
UNION GAS GEORGETOWN 1 888 774-3111

ROGERS 1 888 899 1188

REGION OF PEEL WATER 905 791-8711

BELL CANADA 416 310-2355 (310-BELL)

YOUR BANK

VISA / MASTER CARD / AMERICAN EXPRESS ETC.

AIR MILES

DEPARTMENT STORE CARDS ó IE: THE BAY, SEARS, ZELLERS

3. **CALL YOUR INSURANCE COMPANY** TO ARRANGE A HOME OWNERS POLICY. YOUR LAWYER WILL NEED PROOF OF INSURANCE PRIOR TO CLOSING. THIS SHOULD BE DONE DURING THE OFFER STAGE BUT IF NOT, DO IT AS SOON AS POSSIBLE AND HAVE YOUR INSURER SEND A BINDER LETTER TO YOUR SOLICITOR. START WITH YOUR CURRENT CAR INSURANCE BROKER AND GET A QUOTE FROM THEM AND THEN GET OTHER QUOTES AS WELL. YOU WILL PROBABLY QUALIFY FOR A DISCOUNT IF THEY INSURE BOTH YOUR CAR(S) AND YOUR HOME. IF YOU WOULD LIKE SOME ADDITIONAL BROKERS NAMES AND NUMBERS, PLEASE JUST ASK US.
4. DON'T FORGET TO **CHANGE YOUR ADDRESS** ON YOUR DRIVER'S LICENSE AND HEALTH CARD. YOU CAN DO THIS AT THE MOTOR VEHICLE OFFICE OR ON-LINE. GO TO WWW.SERVICEONTARIO.CA THEN CLICK ON "CHANGE OF ADDRESS" AND FOLLOW THE INSTRUCTIONS. IF I REMEMBER CORRECTLY, YOU ONLY HAVE A FEW DAYS TO CHANGE YOUR DRIVERS LICENSE.

5. VISIT YOUR LOCAL **POST OFFICE**. FOR A FEE OF \$35.00, THEY WILL FORWARD YOUR MAIL TO YOUR NEW ADDRESS FOR 6 MONTHS. ALSO, IF YOU ARE MOVING TO AN AREA WHERE THERE IS NO DOOR TO DOOR MAIL DELIVERY, YOU CAN GO TO YOUR NEAREST POST OFFICE AND THEY WILL DIRECT YOU TO YOUR MAIL BOX AND YOU CAN GET THE KEY HERE IF YOU DIDNØT GET ONE.. THE PREVIOUS HOME OWNERS SHOULD LEAVE THE KEYS EITHER WITH THE LAWYER OR IN THE HOUSE.

6. **ARRANGE FOR A MOVER**. SELECT YOUR MOVER CAREFULLY AND GET RECOMMENDATIONS. CALL SEVERAL REPUTABLE COMPANIES AND ASK THEM TO VISIT WITH YOU AND GET A QUOTE FROM EACH. CHEAPEST ISNØT ALWAYS BEST WITH MOVERS. REPUTATION IS KEY HERE. ASK YOUR FAMILY/FRIENDS/CO-WORKERS FOR RECOMMENDATIONS. DONØT WAIT UNTIL THE LAST MOMENT TO DO THIS EITHER. MOVERS ARE VERY BUSY AND GET BOOKED FAST.

TRY TO ARRANGE SOMEONE TO LOOK AFTER YOUR PETS ON MOVING DAY. ITØS VERY STRESSFUL ON THEM.

7. **START COLLECTING BOXES** AND START PACKING. IF YOU HAVE A MOVER, THEY CAN SUPPLY YOU WITH BOXES AND PACKING MATERIAL. THIS IS A GREAT TIME TO GET RID OF JUNK!!

8. IF YOU PAY YOUR MONTHLY BILLS BY **TELEPHONE BANKING**, MAKE SURE YOU CHANGE YOUR ACCOUNT NUMBER WITH THE BANK. I ALSO FOUND THIS OUT THE HARD WAY.

WE HOPE THAT SOME OF THESE TIPS WILL HELP MAKE YOUR MOVE A PLEASANT ONE. PLEASE REMEMBER THAT WE ARE HERE TO ANSWER ANY OF YOUR QUESTIONS AT ANY TIME. PLEASE DON'T HESITATE TO CALL.



JOHN AND KELLY