THE EASON BROKERAGE

HOMEOWNER PROTECTION CHECKLIST

A Step-by-Step Guide for New Buyers to Secure and Maintain Their Investment

PHASE 1: IMMEDIATE SAFETY & PROPERTY SECURITY (WEEK 1)

[ ]	**Change Exterior Locks**	Replace cylinders or rekey all entry doors to ensure past owners, agents, or contractors no longer hold valid keys.
[ ]	**Reset Garage & Smart Codes**	Clear pre-existing factory or user codes from automatic garage door openers, smart keypad deadbolts, and gates.
[ ]	**Test Safety Alarms**	Test every smoke and carbon monoxide detector. Replace batteries immediately or upgrade to full 10-year sealed units.
[ ]	**Locate Main Water Shut-Off**	Locate and tag the primary interior water valve. Verify it turns completely to safeguard against catastrophic leaks or bursts.
[ ]	**Map Circuit Breaker Box**	Identify the electrical panel, test the main breaker flip, and accurately label individual switches to specific zones.

PHASE 2: FINANCIAL & ASSET PROTECTION (MONTH 1)

[ ]	**Review Insurance Limits**	Verify your replacement cost values on the homeowners insurance binder match current localized material and building rates.
[ ]	**Evaluate Mortgage Protection**	Assess tailored life or disability protection policies to secure coverage capable of completely paying off the remaining loan balance.
[ ]	**Build Cloud Inventory**	Document rooms, high-value personal property, serial numbers, and receipts via a secure video or cloud database for claim safety.
[ ]	**File Homestead Exemptions**	Submit your official residential property deed details to the local assessor's office to claim primary residence tax exemptions.
[ ]	**Update Estate Distribution**	Integrate the real estate purchase asset formalizations directly into your family's personal will, living trust, or healthcare proxies.

PHASE 3: PREVENTATIVE MAINTENANCE & OPERATIONS (MONTHS 2-3)

[ ]	**Service HVAC Systems**	Schedule professional certifications for your heat pumps, AC compressors, and furnaces. Swap out air filters immediately.
[ ]	**Clear Gutters & Drainage**	Clean out leaves and debris while verifying downspout extensions funnel water at least 6 feet away from your foundation wall.
[ ]	**Test Sump Pump Systems**	Pour water directly into the basin to manually trigger the float switch, verifying proper drainage before localized heavy storms hit.
[ ]	**Inspect Roof & Attic Spacing**	Check high shingles and attic rafters for clear signs of water entry, mold, missing flashing, or wildlife intrusions.
[ ]	**Establish Seasonal Calendars**	Create monthly electronic calendar alerts for deep maintenance routines, including flushing water heaters and testing GFCI outlets.