

Moving to EastLake: A Checklist

Practical steps for a move, from three to six months out to your first 30 days.

Three to six months out

- ☐ Get a pre-approval in hand first, so every home you see is one you know you can afford.
- ☐ Add up the whole monthly cost, not only the loan payment: tax, insurance, HOA dues and special taxes.
- ☐ **Coming from another state:** Talk to a CPA about California income tax before you arrive, particularly if your current state has none.
- ☐ **Coming from another country:** Start gathering the identification, income and bank records a U.S. lender will want, and ask how money from another country is documented.
- ☐ **If you are selling; Coming from elsewhere in California:** Find out what your current home would net, and decide whether the sale has to close before you buy.
- ☐ **If you are selling; Coming from elsewhere in California:** Ask the assessor about Proposition 19 before you list, if you are 55 or older, severely disabled or a disaster victim.
- ☐ **If you are renting:** Decide what you can pay in rent and when to revisit buying, with the rent-versus-buy tool.
- ☐ Visit at different times of day and in different seasons, and test the commute at rush hour.
- ☐ **Coming from another state:** Ask how the home is heated and cooled; some older coastal homes have no air conditioning.

One to three months out

- ☐ Work out how much cash you need at closing, using the closing cost tool, and keep a cushion.
- ☐ Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- ☐ **If you are selling:** Collect permits, HOA papers and repair records so buyers see a complete file.
- ☐ **If you are selling:** Ask for a personal market report, then plan repairs, staging and photos.
- ☐ Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

Once you are under contract

- ☐ Read the seller's disclosure package closely, including the Transfer Disclosure Statement and the hazard report, and list your questions for your agent.
- ☐ Ask for the HOA's CC&Rs, budget, reserves and meeting minutes, and read them before your contingencies end.
- ☐ Ask an independent broker for homeowners quotes on the exact address, and price earthquake or flood cover if you want it, before contingencies end.
- ☐ At escrow you will sign the loan papers and a Preliminary Change of Ownership Report, which goes to the county assessor.
- ☐ Book a general home inspection and a wood-destroying pest inspection; both are customary in California.
- ☐ Ask the seller about alarms and water-heater bracing, which California requires to be in place at closing.

Move week

- ☐ Forward your mail with the postal service and update your address with your bank, employer, insurers and subscriptions.
- ☐ Walk the home one last time before closing to check repairs, appliances and condition.
- ☐ Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- ☐ Keep the essentials in one box you open first: chargers, medications, important papers and sheets.

Your first 30 days

- ☐ After closing, watch the mail for a supplemental tax bill; it is separate from the regular one.
- ☐ **Coming from another state:** Look up the California DMV rules for new residents: a license within 10 days and vehicle registration within 20 are the general expectations.
- ☐ Update your voter registration to your new address.
- ☐ **Coming from another country:** Open a U.S. bank account, keep copies of your documents, and ask a lender how a U.S. credit history is built.
- ☐ **If you are renting:** Keep a copy of your lease and note the notice period, deposit terms and renewal dates.
- ☐ Change or re-key the locks, test the alarms and find the water shut-off and the electrical panel.
- ☐ Set up utilities and internet ahead of move day and find out what a typical year of bills looks like.
- ☐ Find local health care providers and a vet and move your records over.
- ☐ **Coming from elsewhere in California:** Look up the pet license, trash, organics recycling and street-sweeping rules for your new address.

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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.