

Step 4

Call your insurance and your mortgage company

Do this after we email you your filed deed. Make these 3 calls. The words to say are written out for you.

☐ Tick it when you finish it.

☐ Only for some people.

● Good to know.

☐ Call your home insurance agent

Call 1 of 3

Say

“My home is now owned by my living trust. Please add my trust to my policy.”

☐ Ask them to send you the change **in writing**.

☐ Do the same for an **umbrella policy or a flood policy**, if you have one.

I spoke to _____ Date _____

☐ Still have the **title insurance papers** from when you bought your home?
Call that company and ask:

Ask

“Does my policy still cover my home now that it is in my living trust?”

I spoke to _____ Date _____

☐ **Call your mortgage company**

Call 2 of 3

Skip this if your home is paid off.

Say

"I moved my home into my living trust. I still live there. Please note it on my loan."

- Keep making your payments **the same way**.

I spoke to _____ Date _____

☐ **Call your county tax office**

Call 3 of 3

Say

"My home is now in my living trust. What do you need from me to keep my homestead exemption?"

- Some counties ask for a short form.

I spoke to _____ Date _____

Only read this if it fits you

☐ **I own a rental property**

After the deed is filed, call the insurance agent **for that rental**.

Say

"This property is now owned by my living trust. Please add my trust to the policy."

I spoke to _____ Date _____