# Backman Title Services After Settlement Checklist - Buyer www.backmantitle.com

Note: Utah State Law (Section 59-2-103-5) requires a property owner to declare the proper classification of their property whenever a deed records to obtain a primary residential tax exemption. Similar filings are also necessary to maintain or receive greenbelt property tax exemptions. Please consult the applicable County Assessor's Office to determine whether this exemption applies to this transaction.

- Verify the wiring instructions provided by the title company and confirm them directly with your bank or a trusted contact to prevent wire fraud.
- If applicable, complete the water right or water share transfer after closing with the state or with the irrigation company and ensuring that all necessary documentation and fees are properly submitted.
- File for a primary residence exemption with the county assessor to potentially qualify for property tax savings.
- Sign up for "Property Watch" from your county recorder (if available)
- Arrange for payment of HOA/Association dues and ensure that you are aware of the payment schedule and any specific requirements.
- Coordinate with the seller to transfer the utilities into your name and set up any desired automatic payments or billing preferences.
- Arrange for the changing of locks either through a locksmith or your home warranty company.
- Identify the garbage and recycling pick-up days in your new neighborhood to properly dispose of waste and recycling materials.
- Set up or transfer TV/internet services and gym memberships according to your preferences and needs.
- Familiarize yourself with the location of shut-off valves for water and gas in case of emergency situations.
- Forward your mail using the United States Postal Service (USPS) online forwarding service.
- Take pictures of receipts for any deductible expenses related to the purchase of the property or potential reimbursements.
- Prepare for moving day by fully charging your cell phones, having essentials like paper towels, bathroom tissue, and plastic cups/utensils readily available. Also, keep some cash on hand for unexpected expenses.
- Inform your insurance agent about your new home and ensure that your homeowner's insurance policy is active and covers the correct property.
- Consider creating a home maintenance checklist to keep track of regular tasks such as changing air filters, servicing HVAC systems, or scheduling lawn care.
- Research local service providers, such as plumbers, electricians, and landscapers, and keep their contact information handy for any future needs or emergencies.
- Familiarize yourself with any homeowner association (HOA) rules, regulations, and restrictions, and ensure compliance with their guidelines.
- Take the time to explore your new neighborhood and introduce yourself to neighbors, making connections and getting to know the community.

### Several companies & service providers may require notice of your new address.

- Auto, life, & health insurance companies. (Ensure your policies reflect the correct information and coverage).
- HR department at your workplace for payroll and benefits purposes.
- Transfer your prescriptions to a new pharmacy and notify your healthcare providers, including doctors, dentists, & other specialists.
- Banks, credit unions and credit card companies, especially those that mail monthly statements.
- Subscription services, such as streaming platforms, online shopping accounts, or meal delivery.
- Any professional associations or fraternal organizations you are a member of.
- Driver's license & other state/professional licenses and permits. Remember other government agencies, such as the Department of Motor Vehicles (DMV), Medicare, Medicaid, and the Social Security Administration.
- Schools, educational institutions, and student financial aid lenders.
- Magazine & newspaper subscriptions.

# Backman Title Services

**Utility List – Iron County** 

https://eagleweb.ironcounty.net/eaglesoftwa

re/web/

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## Iron County Assessor: https://www.ironcounty.net/government/departments/assessor/about

#### https://www.ironcounty.net/government/Cities-and-Towns Iron County Assessor Karsten Reed, County Assessor **Cedar City Enoch City** PO Box 537 https://www.cedarcity.org/ https://www.citvofenoch.org/ Parowan, UT 84761 10 N Main Street 900 East Midvalley Road Phone: (435) 477-8310 Cedar City, UT 84720 ENOCH, UTAH 84721 Application for Residential Property Phone: 435-586-2953 Phone: (435) 586-1119 Exemption: https://forms.gle/8kxWwZSK5yG5pdBLA Parowan City **Brian Head** http://brianheadtown.utah.gov/ https://www.parowan.org/ P.O. Box 576 | 35 E 100 N PO Box 190068 School District Parowan, Utah 84761 56 North Hwy 143 **Iron County School District** Phone (435)874-2323 Brian Head, UT 84719 https://www.irondistrict.org/ Phone: 435-677-2029 2077 W Royal Hunte Drive Kanarraville Cedar City, Utah 84720 https://kanarraville.org/ Phone: (435) 586-2804 40 S. Main St. HC 65 Box 148 Kanarraville, UT 84742 Iron County **Iron County Sheriff's Office** Phone: (435) 867-1852 Office Phone: (435) 867-7500 **Post Office Locations** Dispatch: (435) 867-7550 https://www.usps.com/ https://ironsheriff.net/introduction Cedar City Post Office **Brian Head Post Office** (435) 586-6701 (435) 677-2040 333 N Main St **Iron County Main Website** 90 Circle Dr https://www.ironcounty.net/ Brian Head, UT 84719 Cedar City, UT 84720 Newcastle Post Office Paragonah Post Office Iron County Systems & Websites (435) 439-5330 (435) 477-3043 Interactive Web & GIS Maps 205 N Main St 50 N 100 W https://www.ironcounty.net/government/de Newcastle, UT 84756 Paragonah, UT 84760 partments/IT/GIS Iron County Treasurer Parowan Post Office Summit Post Office https://www.ironcounty.net/government/de (435) 477-8609 (435) 865-0803 partments/treasurer/about 127 E Main St 58 S 100 W **Treasurer Account Search** Parowan, UT 84761 Summit, UT 84772 https://eagleweb.ironcounty.net/treasurer/w eb/ Iron County Recorder https://www.ironcounty.net/government/de Blue Stakes **Poison Control** partments/recorder/about www.bluestakes.org www.uuhsc.utah.edu/poison Recorder Data Search Phone: (800) 222-1222 Phone: (801) 622-4111

## New Resident and Service Provider information from Cedar City:

https://www.cedarcity.org/178/New-Resident-Information

Electricity	Rocky Mountain Power	888-221-7070		
Telephone	InfoWest	435-233-2525		
	TDS	844-322-8832		
	CenturyLink	833-278-4331		
	<u>Sprint</u>	844-835-73662		
	<u>SC Broadband</u>	435-865-6645 or 888-826-4211		
		856 Sage Drive, Cedar City		
	<u>Vonage</u>	844-617-0783		
Gas	Dominion Energy	800-323-5517		
Cable or Satellite	TDS	844-322-8832		
Television	DirectTV	855-227-4769		
	Live Wire Communications	925-846-1750		
	SC Broadband	435-865-6645 or 888-826-4211		
	Dish Network	844-225-6289		
	ISP	844-407-0510		
Internet Access	TDS	844-322-8832		
Providers	<u>Infowest</u>	435-865-0606, 435-233-2525		
	<u>SC Broadband</u>	435-865-6645 or 888-826-4211		
	Century Link	833-278-4331		
	Viasat Satellite Internet	844-725-5606		
	<u>HughesNet</u>	855-636-3877		
	Satellite Internet	844-288-3607		
	Vivint High-speed Internet	855-881-3385		
	AT&T Internet Plans	855-231-4513		
Recycling	Robinson Supply & Recycling	•435-590-6990 / 358 N. 200 W., Cedar City		
	Wheels for Wishes	855-417-9474		
Home Security	ADT Security	855-305-1865		
	Frontpoint Home Security	844-251-5450		
	VIO	855-408-3861		



# Backman Title Services

Corporate (801) 288-8818 Bountiful (801) 295-7676

Layton (801) 774-8818 Ogden (801) 475-6100 Midvale (801) 263-1500 Lehi

(385) 336-8390

**Provo** (801) 224-9020

**St. George** (435) 688-8808

# Five County Resource Guide

United Way 2-1-1 is a free and confidential number that individuals and families can call or text to find local community resources, programs and services based

on their needs.

#### ABUSE, NEGLECT, & SEXUAL ASSULT

Adult Protective Services helps prevent or stop abuse, neglect and exploitation of vulnerable adults; 800-371-7897.

**Child Abuse and Neglect Reporting Line** is a 24-hour hotline to report suspected child abuse; 855-323-3237.

**Domestic Violence Information Line** provides a 24-hour information and referral on domestic violence issues; 800-897-5465.

Child and Family Services investigates child abuse and neglect cases and offers family and youth services; 855-374-7005.

**Children's Justice Center** Provides a safe environment for children while being interviewed regarding alleged abuse.

North (Salt Lake City); 385-468-4560 South Valley (West Jordan); 385-468-4580

#### COUNSELING & MENTAL HEALTH

Southwest Behavioral Health helps clients and community members recover mental illness.

Washington County; 435-634-5600 Iron County; 435-867-7654 Beaver County; 435-438-5537 Kane County; 435-644-4520 Garfield County; 435-676-8176

#### CRISIS/SUICIDE PREVENTION

**Southwest Behavioral Health** provides a 24-hour emergency mental health intervention line for callers in crisis; 800-574-6763.

National Suicide Prevention Lifeline; 800-273-8255

EDUCATIONAL SERVICES FOR ADULTS Utah Adult Education Services provides programs to adults to further education; 801-538-7500.

EMPLOYMENT SERVICES Department of Workforce Services provides employment help, training and general application for welfare; 866-435-7414 x3.

**LDS Employment Center** assists with job referral and training for all community members regardless of their faith.

Cedar City; 435-586-0684

**Utah State Rehabilitation Services** provides vocational rehabilitation and employment services for individuals with a disability. Cedar City; 435-865-6531 St George; 435-673-5091

#### FOOD ASSISTANCE

**Department of Workforce Services** offers the SNAP nutrition assistance program to eligible low-income individuals and families; 866435-7414 x3 or jobs.utah.gov.

**Care and Share** provides emergency food assistance for needy persons without other resources.

Cedar City (Iron County); 435-586-4962 Hurricane (Washington County); 435-635-0995 Kanab (Kane County); 435-644-4327 Escalante (Garfield County); 435-690-0592 Panguitch (Garfield County); 435-676-2509

**Switchpoint** - St. George a community resource center that assists with temporary food assistance to help individuals on the road to independence; 435-767-1201. Daily hot meals are served at Grace Episcopal Church; 435-767-1201.

**Women, Infants and Children (WIC)** offers nutritional counseling and food assistance for families; 877-942-5437.

#### HEALTHCARE

**Medicaid** provides low-income families and individuals access to healthcare; 866435-7414 x3. or jobs.utah.gov.

**Doctor's Volunteer Clinic** of St. George offers general medical care, mental health services, optometry, and dental services for the uninsured, low income or homeless; 435-656-0022.

Family Healthcare provides general medical, mental health and dental care; visit familyhc.org for more information. Cedar City; 435-865-1387 Saint George & Hurricane; 435-986-2565

Garfield Memorial Clinic provides general medical care for Garfield County residents; 435-676-8842.

**NeedyMeds** is an online information resource that provides assistance to people who are unable to afford their medications; 800-503-6897 or visit needymeds.org

Utah Health Policy Project helps people find understand their options for affordable healthcare coverage; 801-433-2299

Medicare; 800-633-4227

#### PARENTING & FAMILY SERVICES

Head Start Program increase social competence of prekindergarten children in low income families.

Beaver City; 800-796-6070 Cedar City; 435-586-6070 Enoch; 435-865-6959 Hurricane Valley; 435-635-5603 Parowan; 435-477-1715 St George; 800-796-5070





**Help Me Grow Utah** provides an information and referral line to connect families to resources. They also provide developmental screenings; 2-1-1 or 801-691-5322.

**Family Support Center** helps parents and guardians as they strive to provide a healthy, happy environment for their children.

Washington County; 435-674-5133

**Hope Pregnancy Care Center** provides free and confidential services to women and men experiencing an unplanned pregnancy. Services include pregnancy tests, adoption and abortion information, mentoring support, parenting programs and material resources; 435-652-8343.

#### SHELTER & HOUSING SERVICES

**Housing Authority** provides affordable, safe housing for low-income families, elderly, and disables persons.

Beaver City (Beaver County); 435-438-2935 Cedar City (Iron County); 435-586-8462 Saint George (Washington County); 435-628-3648

**Iron County Care and Share Provides** programs and services which help homeless and low-income individuals and families work toward self-sufficiency. Programs include food pantries, homeless shelter, laundry and bathing facilities, and other forms of assistance; 435-586-4962.

**Switchpoint Community Resource Center** in Saint George provides services for individuals who are homeless including shelter, and housing search assistance; 435-628-9310.

**Community Action** provides rental assistance and a rapid rehousing program through Five County Association of Governments.

Cedar City; 435-867-8384 Saint George; 435-674-5757

**Community Housing Services** provides information about affordable rentals; 801328-1050.

**Weatherization** provides helps households reduce energy costs through the Five County Association of Governments; 435-586-0585.

**Habitat for Humanity of Southwest Utah** offers a sweat equity program to help families build a home; 435-674-7669 x3.

#### **Disability Services**

**Red Rock Center for Independence** empowers people with disabilities to live independently through education, personalized services, and technology.

Cedar City; 435-704-4798 St George; 435-673-7501

**Southern Utah Autism Support Group** provides support to families of persons with autism and related conditions; southernutahasg.org.

**TURN Community Services** helps people with developmental disabilities through community-based programs.

Cedar City; 435-586-1128 Saint George; 435-673-5251

#### SENIOR CITIZEN SERVICES

Five County Area Agency on Aging provides in-home services and advocacy for the elderly; 435-673-3548.

**Easter Seals Employment Program** provides employment and job training opportunities to persons 55 years or older who are low income.

Saint George; 435-986-3576

#### SUBSTANCE USE DISORDER & ADDICTION TREATMENT

Alcoholics Anonymous helps alcoholics and their families overcome alcoholism; 801-484-7871.

**Southwest Behavioral Health Center** helps individuals to prevent and recover from severe and persistent mental illness and addiction.

Washington County; 435-634-5600 Iron County; 435-867-7654 Beaver County; 435-438-5537 Kane County; 435-644-4520 Garfield County; 435-676-8176

#### UTILITY ASSISTANCE

**H.E.A.T.** provides winter home heating assistance and year-round energy crisis intervention for eligible low-income households.

Beaver County; 435-438-3584 Garfield County; call 435-826-4410 Iron County; 435-586-0858 Kane County; 435-644-3803 Washington County; 435-652-9643

#### LEGAL SERVICES

**Utah Legal Services** in Saint George represents low-income individuals in domestic, civil and public issues; 800-662-4245.

#### FINANCIAL ASSISTANCE

Office of Recovery Services helps collect child support and alimony; 801-536-8500.

**Money Management International** offers a 24-hour hotline for free individualized financial counseling; 866-889-9347.

Fair Credit Foundation helps individuals achieve lasting financial stability through education; 801-483-0999.

**VITA** provides tax preparation assistance for low-income families and individuals from January - April; visit utahtaxhelp.org for more information.

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211utah.org

Access 2-1-1 Utah by downloading the app, Instagram, our website, or by texting 898-211 For more information and assistance, call 2-1-1 or text your zip code to 898211. www.backmantitle.com

Backman Title Services Title Insurance & Property Watch

# Are Title Thieves Really Stealing Utah Homes?



If you've come across those infomercials touting services that promise to protect homeowners from fraudulent title theft, you might be wondering about the actual likelihood of such an event occurring. Rest assured, while title fraud is indeed a possibility, it's an exceptionally rare and unlikely occurrence.

QR for KSL-TV Story

In fact, earlier this year, several reputable local media outlets delved into the subject, seeking insights from experts. A notable example is KSL-TV's Matt Gephardt and Sloan Schrage, who explored the truth behind claims of title thieves in this eye-opening piece:

www.ksl.com/article/50334898/ads-claim-title-thieves-can-steal-your-home-but-can-you-really-lose-your-house

## Benefits of Title Insurance – Built in coverage for marketable title, fraud & forgery

While the news coverage shed light on this issue, it's worth noting that numerous homeowners are already safeguarded by their title insurance policies, often acquired at the time of property purchase. An Owner's policy encompasses protection against unmarketable titles, and many policies obtained since 2008 have extended coverage that includes safeguarding against post-policy forgery, fraud, and title-related complications. The specifics of coverage can vary, and deductibles might apply depending on the policy type. Remarkably, many policyholders could potentially have coverage that reaches up to 150% of their property's original purchase price.

# Property Watch - Free service in some counties

For homeowners seeking a proactive approach to staying informed about their property's status, the Property Watch service is a remarkable resource available in select Utah counties. This service allows residents to stay in the loop about any recorded changes affecting their property. Once you enroll, you'll receive email notifications whenever a document is recorded that impacts your property's status. Currently, this service is available in the following Utah counties:

Washington: https://www.washco.utah.gov/2021/11/04/sign-up-for-property-watch/ Salt Lake: https://slco.org/data-services/PropertyWatch/PropertyWatch.aspx Uintah: https://co.uintah.ut.us:8443/ords/ucdev/r/property-watch-signup/home Weber: https://www.webercountyutah.gov/forms/property\_watch/ Cache: https://www.cachecounty.org/recorder/propertywatch/faq.html Utah: https://property-watch.utahcounty.gov/ Daggett: https://www.daggettcounty.org/CivicAlerts.aspx?AID=1324

While the fear of title theft might be a headline-grabbing concern, the reality is that this type of fraud is an anomaly rather than the norm. Existing title insurance policies offer significant protection for homeowners, and the Property Watch service provides a valuable tool for staying informed about changes to your property.

# **Corporate Fraud Watch**

The Utah Division of Corporations and Commercial Code provides a service to assist businesses in monitoring and receiving notifications regarding changes to their corporate information. These changes may be indicative of identity theft or fraudulent activities. The State promptly sends an email within 24 hours of any modification to a Business Address, Registered Agent, or Registered Principal. The cost for this service is \$3.00 per year. https://secure.utah.gov/fraudalert/

Corporate	Layton	Midvale	Provo
(801) 288-8818	(801) 774-8818	(801) 263-1500	(801) 224-9020
Bountiful	Ogden	Lehi	St. George
(801) 295-7676	(801) 475-6100	(385) 336-8390	(435) 688-8808