

# DUE DILIGENCE CHECKLIST

## CONTINGENCY PERIOD

Once you have successfully negotiated the offer on the chosen house, you have time to investigate the home to determine if it meets your needs. Beyond the inspection of the house, you will also want to investigate the neighborhood, neighbors, financials, and your commute.

## INSPECTIONS

### Home Inspections

General Home      Radon  
Termite (WDO)      Lead

### Insurance Reports

Wind Mitigation  
4 Point Inspections

### Required Inspections (VA Loans)

Wood Destroying Organism  
Water Quality (for wells)

### Rural Home Inspections

Septic      Well  
Drain Field      Water

### \*\* Specialty Reports

Sometimes your inspector will find something outside their expertise. They may suggest you hire a roofer, electrician, or foundation specialist to investigate further

## READ THESE:

Sellers Property Disclosures  
HOA Documents & Disclosures  
Covenants & Restrictions  
Pet Restrictions

## REALTOR REPORTS:

School Report  
Neighborhood Report  
Comparative Market Analysis

## Public Records

Review posted permits for work done.  
Review survey for any encroachments.  
If a flood zone, may need an elevation study.  
Check zoning, especially if you have a home business.  
Check average utility bill. Talgov is public.

## Insurance Quote

The insurance premium is part of your monthly payment. Getting this quote will let you know what you will pay monthly. The agent will likely ask for one or both of the insurance reports above. These reports can save you money if the house is updated.

## Appraisal

If you have a loan, your bank will order an appraisal of the home. While you will not be able to pick your appraiser, you will receive a report copy. The lender will collect the fee within the contingency period.

## Tax Estimate

Like the insurance, taxes also are part of your monthly payment. Call the tax office for an estimate of your new tax bill.

## Survey

The survey will let you know where the boundaries for your property are located.

## Talk to the Neighbors

People are afraid to bother strangers. Don't let that stop you from meeting your neighbors before you move in. Neighbors can make or break a place.

## Sex Offender Registry

Check the Florida Department of Law Enforcement's Sex Offender registry.

You can also check local law enforcement's records for the address.

## Drive the commute

We have terminated the contract because buyers realized it was impossible to turn across traffic to get to the office in the morning. Try the drive before you are stuck with it!

## Title Search

This is vital to making sure there are no claims on the home other than the ones you agree to with the loan.