

Complete Property Due Diligence Checklist

Property Ownership Records

- ☐ Current vesting deed
- ☐ Complete chain of title (minimum 30-year history)
- ☐ Owner name verification (matching government ID)
- ☐ Property transfer history with dates and amounts
- ☐ Missing deed research and documentation

Financial Encumbrances

- ☐ Active mortgage liens
- ☐ Home equity lines of credit (HELOCs)
- ☐ Tax liens (federal, state, and local)
- ☐ Mechanic's liens
- ☐ Homeowners Association (HOA) liens
- ☐ Judgment liens against current owner
- ☐ Child support liens
- ☐ Utility liens or outstanding balances
- ☐ Special assessment liens

Tax Information

- ☐ Current property tax status (paid/unpaid)
- ☐ Property tax history (5 years)
- ☐ Tax assessment value
- ☐ Tax rate and jurisdiction
- ☐ Special tax districts
- ☐ Future planned tax assessments
- ☐ Tax exemptions in place

Property Physical Details

- ☐ Lot size and dimensions
- ☐ Building square footage verification
- ☐ Number of bedrooms and bathrooms
- ☐ Property boundaries and survey
- ☐ Easements and rights of way
- ☐ Encroachments (structures crossing property lines)
- ☐ Shared driveways or access points

Zoning and Land Use

- ☐ Current zoning classification
- ☐ Permitted uses under zoning
- ☐ Zoning restrictions and limitations
- ☐ Building setback requirements
- ☐ Height restrictions
- ☐ Parking requirements
- ☐ Potential zoning changes in process
- ☐ Nonconforming use status (if applicable)

Legal Issues and Restrictions

- ☐ Deed restrictions and covenants

- [] Homeowners Association (HOA) rules and restrictions
- [] Conservation easements
- [] Historic property designations
- [] Pending legal actions against the property
- [] Building code violations
- [] Environmental restrictions

Environmental Concerns

- [] Flood zone status and flood insurance requirements
- [] Wetlands designation
- [] Environmental contamination history
- [] Underground storage tanks
- [] Radon testing results
- [] Lead-based paint (for homes built before 1978)
- [] Asbestos concerns (for older properties)
- [] Phase I environmental assessment (for commercial properties)

Utilities and Infrastructure

- [] Water source (municipal or well)
- [] Sewer connection or septic system status
- [] Electrical service capacity
- [] Natural gas availability
- [] Internet and telecommunications options
- [] Road access (public or private)
- [] Utility easements on property

For Investment Properties

- [] Rental income verification
- [] Expense history (minimum 2 years)
- [] Current lease agreements
- [] Tenant payment history
- [] Security deposits held
- [] Occupancy rate history
- [] Comparable rental rates in area
- [] Property management history

Title Insurance

- [] Preliminary title report review
- [] Title exceptions and exclusions
- [] Prior title insurance policies
- [] Title company reputation check
- [] Extended coverage options
- [] Endorsements needed for special situations

Financial Analysis

- [] Recent property appraisal
- [] Comparable sales analysis
- [] Price per square foot calculation
- [] Estimated property appreciation rate
- [] Property tax increase projections

- [] Insurance cost estimates
- [] Maintenance cost projections
- [] Return on investment calculation (for investors)

Community and Location Factors

- [] School district quality and boundaries
- [] Crime statistics for neighborhood
- [] Walkability score
- [] Proximity to amenities
- [] Future development plans in area
- [] Neighborhood property value trends
- [] Natural disaster risks (wildfires, hurricanes, etc.)

Additional Documentation

- [] Building permits history
- [] Certificate of occupancy
- [] Property disclosure statement
- [] Home inspection report
- [] Major systems inspection (HVAC, roof, electrical, plumbing)
- [] Homeowners insurance claims history (CLUE report)
- [] Warranty information for recent improvements
- [] Utility bills (12-month history)

For Commercial Properties

- [] Zoning compliance for business use
- [] Americans with Disabilities Act (ADA) compliance
- [] Environmental compliance history
- [] Traffic counts and access analysis
- [] Tenant estoppel certificates
- [] Triple net lease terms
- [] Common area maintenance records
- [] Property condition assessment

Final Pre-Closing Verification

- [] Updated title search (day of closing)
- [] Liens and encumbrances satisfied
- [] Final property walkthrough
- [] Permits closed/finalized
- [] HOA estoppel certificate
- [] Utility transfer arrangements
- [] Property insurance binder
- [] Recording instructions prepared

Post-Purchase Documentation

- [] Recorded deed
- [] Final title policy
- [] Property tax reassessment notification
- [] Updated property insurance
- [] HOA registration (if applicable)
- [] Utility account transfers confirmed

- ☐ Property management agreement (if applicable)
- ☐ Home warranty documentation (if purchased)