

# The last hurdle in buying a home

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for TRIB TOTAL MEDIA



## YOUR "PRE-CLOSING WALK THROUGH" INSPECTION LIST

- Determine if repairs that were noted in the inspection or occupancy reports and requested from the seller are completed. Obtain and review available receipts and work orders prior to the walk through.
- Look for any active or new signs of roof, foundation or plumbing leaks.
- Check all appliances to determine if they are in working order.
- Run water in sink drains, check for hot water, flush toilets, and check under sinks.
- Run the air conditioning and heating systems. Check air flow and temperature in all rooms.
- Observe the areas and items that were covered or inaccessible during the inspection due to limited access, furniture and finishes.
- Check intercoms, burglar alarms, lawn sprinklers, timers, and smoke detectors.
- Check windows, doors, screens, and screened enclosures.
- Look for evidence of sewer backups. Check for stains and lift the cover of floor drains to check for paper or waste under those lids.
- Use your senses. Almost everything that does not smell, feel or look good is not good for you or your pocketbook.
- Review the occupancy inspection and completed work. One example of potential problems, removing the downspouts from the existing drains could cause leaks in the foundation.

You have made it to the pre-closing walk through. It seems like getting there should be a celebration. Maybe it even feels like a victory stroll as you hum the theme from Rocky. You really want the walk through to be your "Welcome to your new home party".

There is nothing fun or entertaining about the process of purchasing a home. It is not a sprint, it is a long marathon where your privacy, integrity, life history, prior purchases, past educational expenses and a host of other personal matters are viewed and judged by strangers.

Your Realtor has worked hard for you. They have earned the spot of trusted friends of the family who have worked tirelessly to help you obtain the American Dream. Up until now, they have worked without a penny compensation. Commission time is within sight for the agent, and you want them rewarded for their help.

Everyone is waiting for you to take that victory stroll and utter the words: "yep...everything is beautiful. Give me a pen to sign those closing papers." The last thing you need or want is for something to be wrong.

Understand one important thing: You own the problems in the home the moment of closing. With that in mind, be diligent and aware during the walk through. For the last couple of months, the seller has had the perspective and advantage of knowing that soon the problems of this house will be behind them.

A pre-settlement walk through is very important even though you have had a professional inspection. "REMEMBER" things can and do change between the time you sign the contract and the time of possession.

Be diligent If you believe the conditions of the home have changed. Your comfort with the purchase is the purpose of the "Pre-Closing Walk Through." Most sellers are careful and honorable, but a few are not.

## FINAL WORDS OF ADVICE

Call and ask your home inspector any questions you have about the sellers' repairs.

Ask if there have been any changes to the questions on the disclosure. Obtain assurances in writing, the faintest of ink is stronger than the strongest of words.

Request information about contractors that have completed previous work in the home. Sometimes this will help you to find the best person for future jobs. Other times it will tell you the company to never let set foot in that home again.

Consider how important a problem discovered at the walk through really is. If it is a minor item, it may be an irritation, but not worth the stress of conflict or risking the sale. You are not buying the sellers or their integrity, you are buying their house, and some battles are not worth the fight.

Do not despair even if there is a major problem. There are not many problems that money can't fix. Last minute repairs, escrow of money and hold back agreements are some of the tools available to resolve pre-closing problems. Your Realtor, closing officer and mortgage professional are a team that can help get things back on track in time for closing.

For a downloadable list to take to a "Pre Closing Walk Through" or for additional information, go to: [www.EnviroSpect.info/PreClosingWalkThrough](http://www.EnviroSpect.info/PreClosingWalkThrough).

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