**House Due Diligence Documents**

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| **Financing** | | | |
| Document Title | Source | Reason | Fees |
| Original Uniform Residential Loan Application | Bank or Mortgage Company who financed your home | Verify who is on the mortgage | Free |
| Loan Estimate / Truth in Lending Disclosure | Bank or Mortgage Company who financed your home | Verify terms of loan | Free |
| Last two mortgage statements | Bank or Mortgage Company you currently send your payments to. | Verify current status of loan (current, past due, etc) | Free |
| Written mortgage Pre- Qualification or Pre-Approval from a mortgage lender | Mortgage lender agreeing to refinance the home. | Verify person keeping the home has qualified for a loan to do so. | Free |
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| **Title** | | | |
| Title Search | Any title company | Verify who is on title to the home | Varies – Approx $250 |
| Lien Search | Any Title Company | Identify any liens against the home | Free or nomial fee |
| Legal Description | RCS-D™ or title company | Complete description | Free |
| Deed or other conveyance Instrument | Any Title Company | Show who is on the deed | Free |
| Property Tax Statement | County Recorder or RCS-D™ | Verifies if taxes are current | Free |
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| **Insurance** | | | |
| C.L.U.E. Report | FREE C.L.U.E. Report: 1-866-312-8076 http://www.lexisnexis.com/risk/factact | Verify insurance score | Free |
| Homeowners Insurance Declaration page | Current home owners insurance agent | Verify who is primary on the homeowners insurance policy | Free |
| Homeowners Insurance Policy | Current home owners insurance agent | Verify policy coverage | Free |
|  | | | |
| **Home Condition** | | | |
| Home & Termite inspection | Any Reputable Home Inspector | Verify condition of the home and identify any potential costly defects. | Varies – Approx $350. |
| Photographs of the property | Taken as needed by your and/or the home inspector | Verify condition of the property and document problem areas. | Included with home inspection. Free if you do them yourself. |
| **Home Value** | | | |
| Appraisal | Licensed appraiser | Establish market value of the home | Varies – Approx $400 |
| Comparative Market Analysis | Licensed real estate agent | Establish market value of the home | Free |