

Due Diligence Checklist

Inspections, disclosures & contingencies — what to check before you commit

After your offer is accepted, you enter the due diligence period. This is your opportunity to thoroughly investigate the property before your purchase becomes final.

GENERAL HOME INSPECTION

- Schedule a licensed general home inspector within 3–5 days of acceptance
- Attend the inspection in person — ask questions and take notes
- Review written inspection report within 24 hours
- Identify major vs. minor items in the report
Major: structural, safety, systems. Minor: cosmetic items.
- Request seller repairs or closing cost credit for major items
- Get repair estimates from licensed contractors if needed

SPECIALTY INSPECTIONS TO CONSIDER

- Radon test — highly recommended in Virginia
Mitigation systems are effective and affordable if needed.
- Termite / WDI (Wood Destroying Insect) inspection
Often required by lenders. Check for active infestation.
- Sewer scope — especially for homes 20+ years old
Camera inspection of main sewer line to street.
- Roof inspection — if general inspector flags concerns
Get a roofer's assessment and remaining life estimate.
- HVAC service — verify system age, condition, service records
- Chimney inspection — if home has fireplace
- Mold / air quality test — if moisture issues are visible
- Pool / spa inspection — if applicable
- Structural engineer — if foundation cracks or concerns noted

SELLER DISCLOSURES — REVIEW CAREFULLY

- Virginia Residential Property Disclosure Statement received and reviewed
- Ask about: flood zone, past repairs, insurance claims, HOA violations
- Review any known material defects disclosed by seller
- Verify age of major systems: roof, HVAC, water heater, windows
- Confirm permits were pulled for all known additions/renovations

Due Diligence Checklist

Title, Financing & Final Verification

TITLE & LEGAL REVIEW

- Title search ordered through title company or real estate attorney
- Review title commitment for any liens, easements, or encumbrances
- Confirm HOA documents received: bylaws, rules, financials, meeting minutes
Virginia law requires HOA disclosure packet delivery.
- Verify HOA dues, special assessments, and transfer fees
- Review deed restrictions and any covenants affecting the property
- Confirm survey is on file or order new survey if boundaries unclear
- Title insurance binder reviewed and approved

FINANCING & APPRAISAL

- Loan application fully submitted and in underwriting
- Respond to all lender document requests within 24 hours
- Appraisal ordered — provide access to appraiser as needed
- Review appraisal report when received
- Appraisal gap strategy confirmed if appraisal comes in low
Discuss options with your Plata & Co. agent.
- Avoid new credit applications or large purchases during this period
- Lock your interest rate at the right time — ask your lender

FINAL WALK-THROUGH (DAY BEFORE / DAY OF CLOSING)

- Confirm all agreed-upon repairs were completed
- Verify all items included in sale are still present (appliances, fixtures)
- Test all switches, outlets, plumbing, and HVAC
- Look for any new damage not present during inspection
- Check garage door openers, remotes, and security codes
- Confirm property is in broom-clean condition
- Document any concerns in writing to share before closing

MAJOR RED FLAGS — Consider walking away or major renegotiation:

Foundation failure or major structural issues | Active mold infestation | Unpermitted additions
Active pest infestation | Failing septic system | Environmental contamination on property

Your Plata & Co. agent will guide you through every step of due diligence.

We have trusted inspector and contractor referrals ready for you · plataandco.com