



Homeowner Checklist

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We're here to help you get your home ready for the market!

There are several things you can do to prepare your home for listing that go beyond adding a fresh coat of paint or new flooring. Follow the tips below to increase your chances of receiving excellent offers and enjoying a seamless transaction. Get ready to make your home shine and attract more loan offers!

Use this checklist to be ready for FHA, USDA & VA offers this season:

- ☐ Confirm that the property is habitable, with electricity, water, heating, and cooling systems all functioning properly.
- ☐ Ensure that all structures on the property are free of peeling and chipping paint.
- ☐ Verify that the roof is in good condition and free of damage or leaks.
- ☐ Ensure that the attic shows no evidence of moisture or mold.
- ☐ Confirm that the electrical panel cover is securely attached to the panel.
- ☐ Repair or install any missing or loose hand railings on stairs, as well as safety railings on decks and porches.
- ☐ Check for evidence of rodent and small animal infestations and address them promptly.
- ☐ Check for any evidence of wood-destroying pest infestations and address them.
- ☐ Replace any broken or damaged windows or doors to ensure proper functionality.
- ☐ Install smoke detectors and carbon monoxide detectors if they are not already present.
- ☐ Ensure that any appliances included with the home, such as the refrigerator, stove, dishwasher, and dryer, are in good working condition.
- ☐ Have the water tested before listing the property and rectify any issues identified by the results.
- ☐ Know the general location of the well, septic tank

This list is not a guarantee of VA or FHA approval but meant to be a helpful guide in preparing a house for what FHA and VA look for.

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