



Massachusetts Due Diligence Checklist

All items must be completed. Any item that doesn't apply, mark "N/A". ** Denotes Items Required for File.

Property Address: _____

General

_____ Lead Paint <https://www.mass.gov/info-details/find-your-homes-lead-history>

_____ Environmental <https://eeaonline.eea.state.ma.us/portal#!/search/wastesite>

_____ Flood Zone (check insurance requirements) <https://msc.fema.gov/portal> ; <https://www.fema.gov/national-flood-insurance-program>

Obtain information from various sources (Registry of Deeds, Tax Collector, Assessor, Water, Building, Health, Fire, Conservation Departments, HOA, Seller, etc.)

_____ ** Copy of Recorded Deed _____
Deed restrictions, restrictive covenants, easements, rights of way, liens, registered land, etc.

_____ **Title V Report: (private sewer only. number of actual bedrooms should match report)

_____ Field card and tax map _____

_____ Mortgage Survey or Plot Plan (if available) _____

_____ Most recent Tax Bill (if available) _____

_____ Check Building Permits (signed off?) _____

_____ City Water & Sewer (special assessments?) _____

_____ Private Water Supply (water tests? city requirements?) _____

_____ Hot Water Tank (owned or rented?) _____

_____ Comprehensive Loss Underwriting Exchange (Insurance CLUE report) Any insurance claims that may affect premiums/insurability and/or financing? _____

_____ History of Fire/Smoke Damage _____

_____ Smoke and Carbon Monoxide detector certificate requirements _____

_____ City or Town Special disclosures, forms or requirements _____

_____ Signs allowed (is there a fee?) _____

_____ Oil Tank (Underground, Abandoned?) _____

_____ Oil Lines/Heating Systems (MA Chapter 453 of the Acts of 2008) Upgraded?

<https://www.mass.gov/doc/homeowner-oil-heating-system-upgrade-and-insurance-law-0/download>

_____ Leased Land? Obtain applicable documents _____

_____ Conservation Land/Wetlands/Restrictions? _____

_____ Historic District and/or Restrictions _____

_____ Short Sale, Foreclosure and/or Liens Obtain applicable documents _____

_____ Solar Panels (owned or rented, lease info? transfer requirements) _____

_____ Power of Attorney: (original may be required) _____

_____ "In-Law" units (legal & transferrable? Certificate or Permit requirements?) _____

Additional comments/notes

Multi-Unit Properties

_____ Disclaimer for MLS, list sheet & P & S: "All the utilities cannot be guaranteed to be completely separate". _____

_____ Legal use and dwelling units (obtain verification from building department # of approved units & use)

_____ Board of Health/City requirements (certificate of occupancy, certificate of habitability?)

_____ Landlord/Tenant agreements (leases, tenant at will, deposits)

_____ Expenses (Utilities, repairs, maintenance, trash, insurance, etc.)

_____ Property Management agreements (restrictions?) _____

_____ Short Term Rentals (applicable, permitted?) _____

Rentals

_____ Landlord/Tenant agreements (leases, tenant at will, deposits)

_____ Board of Health/City requirements (certificate of occupancy, certificate of habitability?)

_____ Short Term Rentals (applicable, permitted?) _____

Condominiums/Co-Ops

_____ **Recorded Master Deed (with Book & Page) _____

_____ **Recorded Trust & Bylaws (with Book & Page) _____

_____ Condo Fee _____ what it includes _____

_____ Management Co & contact info _____

_____ Name of Complex _____

_____ Rules & Regulations _____

_____ Pet Policy _____

_____ Special Assessments _____

_____ Minutes of Meetings (last two years) _____

_____ Most recent Operating Budget _____

_____ Parking (number of spaces, deeded or assigned, guest parking?) _____

_____ Storage (additional, common or assigned?) _____

_____ # of units in complex & # of owner-occupied units _____

_____ Rentals Permitted? _____

_____ 6D Certificate (required for closing) _____

Additional comments/notes

Completed by outside source _____ **Date** _____

Completed by agent _____ **Date** _____