

BEHIND THE SCENES OF YOUR CLOSING

LIEN & OPEN PERMIT CHECKS:

Finding Potential Issues Before They Become Closing Problems



These searches help protect the buyer and help ensure a smoother closing for everyone.

AN IMPORTANT CLOSING STEP

As part of the closing process, the closing company will arrange for searches to identify potential liens and unresolved permits associated with the property. These searches help protect the buyer from acquiring a property with unresolved issues that could affect ownership or the property after closing.

THE TWO KEY SEARCHES



LIEN SEARCH

Looks for certain outstanding financial obligations, assessments, code enforcement matters, or other issues that may need to be resolved as part of the closing process.



OPEN PERMIT SEARCH

Looks for permits that were opened for work on the property but may not have been properly completed, inspected, or closed.



YOUR HELP MATTERS

Please let me know about significant work completed on the property, particularly work that may have required permits or inspections.

Examples might include:

- HVAC Replacement
- Plumbing Projects
- Roof Work
- Structural Changes
- Pool Installation
- Additions
- Electrical Work
- Major Renovations

If I know about the work, I may be able to do additional preliminary research before the formal closing searches are completed.

WAIT... I HAVE AN OPEN PERMIT?

IT HAPPENS MORE OFTEN THAN YOU MIGHT THINK.

A homeowner hires a contractor. The work gets completed. Everyone assumes the paperwork was handled.

But sometimes:

- A Permit Was Never Obtained
- A Permit Was Opened But Never Closed
- A Final Inspection Was Missed
- Records Were Never Properly Updated
- An Older Issue Is Discovered

The seller may have had no idea there was a problem.



WHY I CHECK EARLY

PROACTIVE NOW CAN MEAN FEWER SURPRISES LATER.

As part of my listing process, I conduct a preliminary review of available online permit records.

This initial review has limitations—particularly with older records—but it may help us identify potential concerns earlier in the process.



WHY DOES TIMING MATTER?

WHAT CAN HAPPEN WITHOUT EARLY DISCOVERY:



LISTING PREPARATION



UNDER CONTRACT



CLOSING SEARCHES COMPLETED



ISSUE DISCOVERED



CLOSING APPROACHING

Less time to find solutions. Potential delays, stress, and last-minute complications.

MY PREFERRED APPROACH:



ASK QUESTIONS EARLY



REVIEW AVAILABLE RECORDS



IDENTIFY POTENTIAL CONCERNS



START WORKING ON SOLUTIONS



MOVE TOWARD CLOSING

More time. Better solutions. Fewer surprises. Smoother closing.

THE EARLIER WE KNOW, THE MORE TIME WE MAY HAVE TO ADDRESS IT.

AN IMPORTANT DISTINCTION



OPEN PERMITS

Generally involve permits that exist in the records but may not have been properly completed or closed.



UNPERMITTED WORK

Involves work that may have required permits but was completed without them.

THESE ARE NOT THE SAME ISSUE.

If you have concerns about work completed without required permits—whether by you or a previous owner—please tell me so we can discuss the situation and determine appropriate next steps.

IF SOMETHING IS FOUND...

DON'T PANIC. LET'S GET TO WORK.

Depending on the issue, resolving it may involve:



RESEARCHING RECORDS



CONTACTING CONTRACTORS



WORKING WITH LOCAL AUTHORITIES



COMPLETING INSPECTIONS



OBTAINING DOCUMENTATION



ADDRESSING THE ISSUE BEFORE CLOSING

I'll keep you informed if an issue arises and help coordinate the process of determining what needs to happen next.

