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## Protecting Yourself After the Deal

by Shivon Patel, Esq.

**Y**ou've found the perfect home, made an offer and it has been accepted. Your next steps are to have the house inspected by a certified home inspector and have a pest and termite inspection. If the inspectors discover any problems or items in need of repair, have all repairs finished prior to closing. Real estate purchase and sale contracts contain a short inspection period and usually you can terminate the contract during that period if the inspection reveals a major problem with the home. It is also a good idea to have a survey done of the property prior to closing.

It is very important to know the answers to some key

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questions, such as: Are there any zoning violations with the property? Are there covenants or restrictions on the property that would limit your use of the property? Will your mortgage change over time? Will you be able to afford the payments over

time? Are there issues with the chain of title to the house that may interfere with your ownership of the property? Are there homeowner's association dues?

Purchasing a home is one of the largest financial transactions of your life and consequently, you need to protect yourself before signing any final documents. To avoid biased opinions, you should not rely on advice from the seller or seller's agent, even if they are attorneys. For your protection, it is important to have your own real estate attorney review all real estate documents for accuracy.

Many people are involved in real estate transactions and any one of them can make a mistake, costing you time, money and, possibly, your home. Because issues can arise at all stages of the home buying process, being well informed can help avert future problems. **S**

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