CEFCU®

Date___

Address_____ Description_

Home Inspection Checklist

Before you turn to a professional inspector, you can do your own — mini — inspection while shopping for a home.

Plumbing

- Test faucets and toilets for:
- □ Water pressure
- □ Good draining
- \Box Visible leaks
- □ Water temperature
- □ Rust and/or lime
- □ Unpleasant odors

Exterior

- Walk around the outside and check for:
- □ Broken windows
- □ Damaged shingles or siding
- □ Landscaping issues
- □ Foundation cracks
- □ Sagging roofs, gutters, or downspouts
- \Box Rotting or sagging porches or decks
- □ Extreme sloping or low areas
- \Box Sidewalk and driveway damage
- \Box Standing water
- \Box Functioning windows and doors
- \Box Garage condition

Interior

Go through rooms and look for:

- □ Functioning appliances
- \Box Cracks or holes in walls and ceilings
- □ Sloping floors or ceilings
- \Box Missing/damaged tiles or flooring
- □ Cracked/chipped countertops
- □ Water spots on ceilings or walls
- \Box Mold or mildew in bathrooms
- \Box Unfinished projects
- \Box Electric switches and outlets (and test them)

When you do have a professional inspection:

- Accompany the inspector.
- Ask questions.
- Read the report the inspector provides.

Notes ____

This checklist is not all inclusive or meant to take the place of a professional inspector.

Special Offers

Interest Rate Lock

Lock your Home Loan interest rate — even while you're shopping for a home. CEFCU's Smart Lock lets you lock your rate for 90 days. All you have to do is:

- Apply for preapproval.
- Pay a non-refundable \$350 application fee (applied to your closing costs).
- Close on your new home within 90 days.

If rates go down between application and closing, re-lock your rate for just a \$350 fee.

For complete details, visit cefcu.com/smart.

Closing Costs Savings

For a limited time, CEFCU will pay select third-party closing fees on Home Loans for first-time home buyers or those who haven't owned a home for the last three years.

Qualifications

At the time you apply for your CEFCU Home Loan you need to:

- 1. Be a CEFCU member in good standing.
- 2. Have an open CEFCU Checking account.
- 3. Be purchasing or constructing a home for use as a primary residence.

In 2015, members saved between \$625-\$1,000+ with this program!* It's just another example of how CEFCU saves you money!

*For complete details, visit cefcu.com/closing.

Contact

309.633.3424 1.800.633.7077, ext. 33424 7:30 a.m. – 6 p.m. (CT) Monday – Friday 9 a.m. – 5 p.m. (CT) Saturday



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Home Info