Property Document Checklist

What every property owner should consider keeping

Property: _____ Review date: _____

For each record, mark: H = Have it N = Need it N/A = Not applicable. Requirements differ by property, jurisdiction, and transaction.

Ownership & acquisition

[ ] H [ ] N [ ] N/A Purchase agreement and amendments

[ ] H [ ] N [ ] N/A Title / deed and registered interests

[ ] H [ ] N [ ] N/A Survey, site plan or legal description

[ ] H [ ] N [ ] N/A Closing statement and acquisition reports

Financing & insurance

[ ] H [ ] N [ ] N/A Mortgage / loan documents

[ ] H [ ] N [ ] N/A Current insurance policy and endorsements

[ ] H [ ] N [ ] N/A Insurance claims and related correspondence

[ ] H [ ] N [ ] N/A Appraisals and lender reports

Permits & approvals

[ ] H [ ] N [ ] N/A Building and trade permits

[ ] H [ ] N [ ] N/A Approved drawings and specifications

[ ] H [ ] N [ ] N/A Inspection sign-offs and occupancy records

[ ] H [ ] N [ ] N/A Zoning, variance or development approvals

Inspections & assessments

[ ] H [ ] N [ ] N/A Home / building inspection reports

[ ] H [ ] N [ ] N/A Roof, envelope or systems assessments

[ ] H [ ] N [ ] N/A Environmental / hazardous materials reports (if applicable)

[ ] H [ ] N [ ] N/A Condition and deficiency follow-up records

Renovations & improvements

[ ] H [ ] N [ ] N/A Contractor agreements and change orders

[ ] H [ ] N [ ] N/A Renovation invoices and receipts

[ ] H [ ] N [ ] N/A Before / during / after photographs

[ ] H [ ] N [ ] N/A Capital improvement scope, dates and costs

Maintenance & repairs

[ ] H [ ] N [ ] N/A Preventive maintenance schedules

[ ] H [ ] N [ ] N/A Service records and invoices

[ ] H [ ] N [ ] N/A Open deficiencies and corrective actions

[ ] H [ ] N [ ] N/A Emergency repair and incident records

Systems & equipment

[ ] H [ ] N [ ] N/A Equipment make, model and serial numbers

[ ] H [ ] N [ ] N/A Installation and commissioning records

[ ] H [ ] N [ ] N/A Warranties and manuals

[ ] H [ ] N [ ] N/A Service contracts and replacement history

Rental & tenancy (if applicable)

[ ] H [ ] N [ ] N/A Leases, amendments and notices

[ ] H [ ] N [ ] N/A Move-in / move-out inspection records

[ ] H [ ] N [ ] N/A Rent roll and permitted payment records

[ ] H [ ] N [ ] N/A Tenant correspondence requiring retention

Tax & assessment

[ ] H [ ] N [ ] N/A Property tax notices and receipts

[ ] H [ ] N [ ] N/A Assessment notices and appeal records

[ ] H [ ] N [ ] N/A Improvement cost basis documentation

[ ] H [ ] N [ ] N/A Applicable rebate and incentive records

Sale & disclosure

[ ] H [ ] N [ ] N/A Listing and sale agreements

[ ] H [ ] N [ ] N/A Seller disclosure forms and supporting records

[ ] H [ ] N [ ] N/A Buyer due diligence requests and responses

[ ] H [ ] N [ ] N/A Final sale and transfer documentation

Next actions: List the most important missing records, who will obtain them, and the deadline in the companion Property Records Inventory workbook.