



## • Purchase Hard Asset

- Inspection
  - Let the House Speak to You.
  - Look for things that should be there but are not.
  - Look for things that are there but shouldn't be.
  - Points of Failure
    - Connections
    - Intersections
    - Windows & Doors
  - Mold
  - Asbestos
  - [Good Neighbor House](#)
- Comparables or Appraisal
  - [MAO](#)
- Title Search
  - Open Permits
  - Pet Violations
- Taxes
  - Back Taxes
  - Tax Certificates
  - List of Lands
    - Quiet Title
- Liens & Violations
  - City of Miami
  - Dade County – Team Metro
- History
  - City of Miami – Micro Film Department, 4<sup>th</sup> Floor
- Zoning
  - City of Miami
  - Dade County
  - Show Miami-Dade County City code spreadsheet.
    - [City Code Spreadsheet](#)
- Mortgage
  - Hard Money Lender
  - Conventional Lender
- Insurance
  - 4 Point Inspection – Required if house is older than 50 years.
  - Hazard & Liability
  - Windstorm & Flood
  - Insurance Loss Consultants
    - Provides Claims Representation to Policyholders
- Survey
  - Official Copies - Minimum 3
    - Make sure has State of Florida seal.
  - Elevation Certificate