

Real Estate Legal Due Diligence Checklist

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Before purchasing real estate, it's crucial **to conduct a comprehensive legal due diligence, including:**

1. Ownership Verification

- **Use online platforms** like Zillow or Realtor.com for preliminary property information.
- **Visit the county office or local administration** where the property is registered to access the property history and verify the legal owner.

2. Land Use Conditions Review

- **Contact the municipal or county planning department** for information on zoning and potential land use restrictions.
- **Check for any public records or plans** that might affect the property's use.

3. Legal Encumbrances Check

- **Search the property registry** for liens, easements, or other encumbrances that might limit ownership rights or usage.
- **Verify whether the property is or was involved in any ongoing or past legal disputes.** This can be done through online databases (e.g., Public Access to Court Electronic Records), local courts, court registrars, and legal firms specialising in real estate.

4. Unpaid Taxes Verification

- **Ensure that all municipal and state property taxes are fully paid** by checking with the county tax office.

5. Area Risk Assessment for Natural Disasters

- **Use local government websites and contact insurance companies** to assess the risk of fires, floods, and other natural events. High insurance premiums may indicate high risk.
- **Be cautious if insurance companies refuse to cover certain risks in the area,** as this suggests a high risk, and you would have to bear the cost of any damages from natural disasters.

6. Professional Services

- **Consider hiring a qualified attorney or real estate agent specialising in property law** to assist with or conduct the legal due diligence if you feel unsure. These professionals can provide a comprehensive report and ensure all aspects are properly checked.