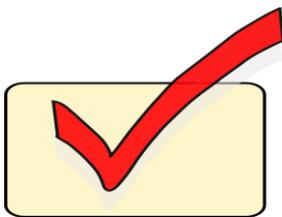




HOUSE BUYING CHECKLIST



The following updated Checklist of what you, as a Buyer, should observe when viewing a property and should ask of the Sales Agent draws on this Firm's experience over the last 25 years in supporting House Buyers and in providing both Legal Services and practical guidance.

At O'Shea Russell Solicitors we have been providing dedicated Conveyancing Services for over 25 years and understand the needs of those buying. Residential Properties and the particular and unique challenges that can be encountered.

For anyone thinking of buying or taking the first tentative steps in the Property Market, we would recommend that you print off this Checklist as your starting point.

The purpose of this Checklist is to encourage Buyers to keep their eyes and ears open when viewing and to know the questions to ask of the Sales Agent.

We have structured the Checklist under separate general headings to help familiarise you in a logical order with the issues that can arise and the questions that may need to be asked.

It is always best to ask any questions of the Sales Agent in person rather than by phone or E-mail and, ideally to do so, during the course of the viewing itself.

AND REMEMBER, try not to see the house as a home when viewing. It is not easy and it can be a challenge to curb your enthusiasm. On initial inspection, try to see the house simply as a building that you are inspecting. Don't let your heart rule your head!

THE PHYSICAL PREMISES

Look and see

- Are the boundaries solid and intact?
- Are there cracks or other blemishes that require further investigation?
- Be imaginative and visualise the house without its furnishings. Will there be space for your needs? Don't be shy about bringing a measuring tape with you.
- Watch for Damp Patches and evidence of recent painting that could be concealing something. Use your 'nose' and ears as well as your eyes.
- Make a note of the fixtures and fittings that are included in the sale.
- Are Seasonal changes (also day versus night) likely to impact on comfort of property?
- Is the property layout such as would allow for further expansion?
- Bring your compass and check out which way the house is facing.
- Check if windows and doors are a snug fit and open easily.
- Check that there are enough power points.
- Check the BROADBAND signal on your phone.
- Check external door locks. Your Insurance Company will want five lever mortice deadlocks.
- Don't be shy about flipping light switches, running taps and flushing toilets!

- Lift and look under mats and rugs particularly if dealing with wooden floors.
- Look over the fence. How are the adjoining properties maintained?
- View without background noise (radio/tv etc) as you will want to audibly check the level of sound proofing.

Questions for Sales Agent

- Has the Seller had the property surveyed in advance of sale?
- Has any previous sale fallen through as a result of survey issues?
- Has the map of the property been checked to see that boundaries are correct on map?
- Who owns the boundary fences and who has to maintain them?
- Has the Sales Agent a written Schedule of fixtures, fittings and contents included in the sale?
- What is the BER Rating on the property?
- Does he/she mind if you take some photos on your mobile phone?
- Ask if there is any issue with Broadband in the area.
- What are the general area and nearby amenities like?
- How many viewings has there been?
- Are there offers on the property?

- Why are Vendors moving and are they committed to selling?
- Is there a 'chain' i.e. Are the Vendors buying another house so that the sale of the current house is linked to them purchasing a replacement one?
- Ask in advance of your viewing that the Central Heating is "on" so that you can check the radiators.
- if not evident ask the Sales Agent to point out or confirm
 - Location of main stopcock (water)
 - Positioning of Electricity Meter
 - Bin collection routine
 - If an old house, is it a 'Listed Building'?

LOCATION

Look and see.....

- Is there a nearby body of water which might suggest a history of or potential for flooding?
- What other buildings/development are nearby and likely to impact negatively on the property?
- Is there any seasonal activity (eg. slurry spreading) that may impact on amenity value of property

Questions for Sales Agent.....

- If there is a nearby body of water, has the property ever flooded?
- Is he/she aware of any forthcoming development in the area?
(your surveyor can check this out independently)

- Is there a history of disharmony between the vendors and a neighbour(s)?
- If there are existing green/amenity areas Nearby, is there a prospect of others building on these?

SERVICES TO PREMISES

Look and See

- What the water source to the property is (if not public mains supply, water testing is advised)
- Is the site well drained?
- If there is a septic tank? Have its location pointed out to you.
- Is the property accessed by a public or private roadway?

Questions to Sales Agent

- How is water supplied? If by private supply, when was water quality last checked?
- When was the septic tank last serviced?
- When was the boiler for the heating system last serviced?
- If the access road is private, is there documentation in place in respect of the Right of Way over that roadway.

BURDENS

Look and see.....

- If there is anything to suggest that Third Parties

have a right to cross over the property

- Is there any evidence of conduits, pipes etc. crossing the property into another property?

Questions for Sales Agent....

- Does he/she know if any other party has rights of Way or otherwise over the property?
- Is there any history of disputes in relation to any such issues?

AVAILABLE FOR OCCUPATION

Look and See....

- Is the house currently occupied?
- What will the house look like when empty?
- If there is anything that a person vacating might abandon behind? (e.g. building refuse, accumulated rubbish etc.). If so make a note of this as you will want to ensure that the house is fully cleared out if you buy.

Questions for Sales Agent

- If there is a current Owner in occupation or a Tenant? What is a realistic timescale for them to vacate in the event of a sale?
- Ask the Sales Agent to confirm that the property will be fully "cleared out" in advance of completion of a purchase.

ANY LEGAL OBSTACLES TO PROCEEDING

Ask the Sales Agent

- Is Bank Consent needed for the Sale or is it a

Bank Sale?

- Is there any other Legal Impediment to a sale?
- Has the Vendor's Solicitor confirmed to the Sales Agent that he/she can issue a Contract immediately in the event that the house sells?

PLANNING

Look and See ...

- Is there evidence of construction beyond the initial house construction e.g. extensions, garage, porch, conservatory etc.?
- Is there any evidence that the original house was modified (eg. addition of dormer)?

Ask the Sales Agent.....

- Has the Vendor's Solicitor confirmed that all Planning Issues are in order?
- If there are dormer bedrooms, are these covered by the Planning Permission?
- Was then garage built under the original Planning?
- If there is a conservatory to the front or side. Was this part of the original build or, if subsequently built, is there Planning Permission?

A parting question for the Sales Agent should be:-

"Is there anything you would want to know about the house if you were buying"?

If you like the property make a call to your Insurance Company to ensure that there will be no issue on taking out house insurance. If the Insurers have a specific query or requirement, your Surveyor

can make further enquiry into if you decide to proceed to formal survey.

Be Guided by the Principle: “*The Day you buy is the day you sell*”.



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“For many more practical tips and advice on house purchase, please visit our Website”