

Georgia Due Diligence Checklist

A step-by-step guide for buyers using the Georgia REALTORS® Purchase and Sale Agreement. Due diligence length is negotiated; in metro Atlanta, 7 to 14 calendar days is common.

Property address: _____

Binding Agreement Date: _____ Due diligence ends: _____ at _____

Closing date: _____ Closing attorney: _____

Day 0: Contract Accepted

- ☐ Confirm Binding Agreement Date and exact due diligence deadline (date and time) in writing
- ☐ Deliver earnest money to escrow holder by the contract deadline
- ☐ Deliver due diligence fee to seller, if one was negotiated
- ☐ Share contract with lender and closing attorney
- ☐ Book general home inspection (aim for Day 1 to 3)

Inspections

- ☐ General home inspection
- ☐ Termite / wood-destroying organism inspection
- ☐ Roof inspection (if age or condition is a concern)
- ☐ HVAC service evaluation
- ☐ Sewer scope (especially older homes or large trees)
- ☐ Structural engineer (if cracks, settling, or water issues noted)
- ☐ Radon test
- ☐ Mold, septic, well, or pool inspections, as applicable
- ☐ Contractor quotes for any major repair items

Disclosures and Documents

- ☐ Review Seller's Property Disclosure Statement, including flood and water-intrusion history
- ☐ Review lead-based paint disclosure (homes built before 1978)
- ☐ Request HOA/condo documents: covenants, bylaws, budget, reserves, leasing rules
- ☐ Ask about pending special assessments and fees due at closing
- ☐ Request average utility bills and service warranties

Title, Survey and Use

- ☐ Review title search / commitment with closing attorney (liens, easements, restrictions)
- ☐ Order or review survey; check boundaries and encroachments
- ☐ Confirm zoning and any plans (fence, pool, addition) with the local jurisdiction
- ☐ Check permit history for past renovations
- ☐ Confirm current property taxes; note taxes can change after a sale

Insurance and Financing

- ☐ Check FEMA flood map and flood zone status
- ☐ Get homeowners (and flood, if needed) insurance quotes
- ☐ Submit all lender documents; confirm appraisal is ordered
- ☐ Resolve financing questions before due diligence ends where possible

Before the Deadline

- ☐ Decide: proceed, request repairs/credits, or terminate
- ☐ Send repair or credit request early, with a clear response deadline
- ☐ Get any agreement in a signed amendment
- ☐ If terminating, deliver written notice before the deadline expires
- ☐ If more time is needed, negotiate a written extension before the deadline

This checklist is general information, not legal advice, and is not a substitute for reading your contract. Deadlines and rights depend on the specific terms you sign. Consult a Georgia real estate attorney with questions about your transaction.