



Craig's "Cover Your Ass" CheckList

Note: I am not a lawyer and this should not be construed as legal advice nor does this constitute a full and exhaustive list.

1. Upon settling on house. Take a ton of "Before" pictures of every room. Pay close attention to utilities, electric panels, furnace, H2O heater, AC unit, framing, insulation (or lack thereof)...etc. Take pictures of windows, roof, doors and all other exterior features. Don't forget the parking areas, garage, sidewalks..etc. Your "before" pictures should paint a horrible story!
2. Take pictures of the demo. Be sure to get pictures of all the dust and mounds of debris.
3. Take pictures of mold and/or mold remediation.
4. If you waterproof the basement, take pics of that process before you cover it over with new cement and carpet.
5. Video, Video, Video. It doesn't have to be Spielberg! Just save a brief video for proof later!
6. Be sure to hire licensed contractors who can show proof of insurance, and if they have an LLC or Corporation, get their Articles of Incorporation. I know it sounds crazy, but I was forced to provide contractor's Articles on a deal I recently closed.
7. Write up a Scope of Work and Draw Schedule. Be as PRECISE as possible in your detail! I use one Excel document for both the scope and draw. I also have my contractor sign and date the document. This is EXTREMELY important!
8. Catalog all expenses (down to the penny) with QuickBooks or even a simple handwritten ledger.
9. Make copies of all checks, receipts and expenses for the job. THIS IS SO IMPORTANT!
10. Take "after" pictures. Try to take them from the same angle as the before pics.
11. Have your contractor sign a "release" that basically states that you paid him and/or his subcontractors in full (specify the exact amount in the release) for the work listed in the attached scope of work and draw schedule. You should also have this doc witnessed or notarized.

Good Luck!