

Investor Offer Checklist

What to Verify Before You Buy (Charlotte County, FL)

FINANCIAL VERIFICATION

- Actual rent comps (not Zillow estimates): \$ _____ /month
- Current occupancy rate in the area: _____ %
- Average days on market for rentals: _____ days
- Seasonal vs annual rental demand verified: Seasonal Annual Both viable
- Property tax amount confirmed (TRIM notice or tax bill): \$ _____
- Insurance quote obtained (wind/flood if applicable): \$ _____
- HOA/COA fees confirmed in writing: \$ _____ /month
- Special assessments: None Pending: \$ _____

PROPERTY CONDITION

- Roof age: _____ years | Remaining useful life: _____ years
- HVAC age: _____ years | Service records: Yes No
- Water heater age: _____ years
- Plumbing type: PEX Copper Polybutylene (red flag) Cast iron (check condition)
- Electrical panel: Updated Original | Amps: _____
- Foundation: Slab Crawl | Condition: _____
- Termite history: None Prior treatment Active (get treatment estimate)

RENTAL HISTORY (If Currently Rented)

- Current lease terms reviewed: Expires: _____
- Current rent: \$ _____ | Market rent: \$ _____
- Tenant payment history: Excellent Issues noted
- Security deposit amount: \$ _____
- Lease assignment at closing: Yes No

REGULATORY & COMPLIANCE

- Zoning allows rentals: Yes No Restrictions: _____
- HOA allows rentals: Yes Minimum lease term: _____ days
- Business tax receipt required: Yes No (Check Charlotte County)

- Vacation rental license needed: Yes No (If short-term rental)
- Permits for all improvements on file: Yes No Unknown

EXIT STRATEGY

- Comparable sales (last 6 months): \$ _____ - \$ _____
- Appreciation trend: Increasing Stable Declining
- Target hold period: _____ years
- Estimated sale price in [X] years: \$ _____

TEAM VERIFICATION

- Property manager identified: Yes | Fee: _____ %
- Contractor for repairs: Yes
- Insurance agent (landlord policy): Yes
- CPA familiar with FL rental rules: Yes