

Home Records Checklist

Every document a homeowner should keep — by BuildTrust AI

Closing & ownership

- Settlement statement (HUD-1 / Closing Disclosure)
- Deed and title insurance policy
- Survey or plat map
- Mortgage documents and payoff letters
- Property tax bills (current and historic)
- HOA bylaws, CC&Rs, and dues history

Permits, inspections & code

- Every permit ever pulled on the property
- Final inspection sign-offs
- Pre-purchase home inspection report
- Termite / pest inspections and treatments
- Radon, asbestos, lead-paint, mold reports
- Septic or well inspection records

Renovations & improvements

- Contracts and scope of work for every project
- Itemized receipts (capital-improvement basis)
- Change orders and lien waivers
- Contractor license #, COI, and contact info
- Before/during/after photos (including in-wall)
- Paint brand/color/code/finish by room
- Flooring, tile, hardware, fixture SKUs

Appliances & systems

- Make, model, serial, install date, warranty for every appliance
- HVAC service records, filter sizes
- Water heater age and warranty
- Roof age, materials, and warranty
- Plumbing and electrical service history
- Smoke / CO detector replacement log

Insurance & valuables

- Homeowner's insurance policy and declarations
- Photo or video inventory of belongings (updated yearly)
- Appraisals for jewelry, art, collectibles
- Receipts for high-value items
- Flood, earthquake, umbrella policies

Utilities & vendors

- Utility account numbers and historic bills
- Lawn / pool / pest service contracts
- Cleaning, snow removal, gutter contacts
- Security system codes and monitoring contract

Store and search all of this in the vault — buildtrustai.com/vault