ABANDONED PROPERTY INSPECTION SURVEY

A bank walkaway occurs when a bank decides to not foreclose on a defaulted mortgage or to not complete a foreclosure. Fearing foreclosure and inaccurately assuming the bank has taken control of the property, the owner moves out of the house. This leaves homes in a state of limbo and the houses may be vacant and in dilapidated condition.

When neither the borrower nor the lender takes responsibility for a house, the community is left with the costs. In short, everybody says it’s not their problem, and neighborhoods are left with the fact that it is their problem. This instrument is designed to help identify those properties that are abandoned so that steps can be taken to address them before they become an even bigger problem for the community.

Tips:

1) Locate the property using Google Maps and Google Street View. Print copies of each and attach them to this survey.

2) Complete Part 1 regarding background information on the property before starting Part 2, which requires a physical survey of the property.

3) Number any photographs you take with the corresponding section of the survey.

4) Add relevant notes to the survey when applicable.

5) Carry identification and business cards to give to others if asked.

6) This inspection survey is intended to be a review of certain records related to a house and a visual inspection of its exterior. Be careful not to trespass when conducting this survey. Please do not enter onto any lot that is posted for trespassing, and you should never enter the home through any open or locked door or window. Otherwise, please exercise caution and good judgment.

Part 1: Background & Summary Information

Inspector: _____________________________________________________________

Address: __________________________________________
________________________________________________
City: ______________________________________________
County: ___________________________________________
Jurisdiction for code enforcement: ______________________

Type of Property:
☐ Single Family  ☐ Multifamily  ☐ Vacant Lot [Note: If vacant, end investigation]

Special Proceedings case number: ______________________

Has a Substitution of Trustee (SOT) been recorded?  ☐ Yes  ☐ No

Foreclosure case file opened on: _________________________

Length of time in foreclosure: _____ years and/or _____ months

Current phase of the foreclosure: _______________________

Date of the last action: _____/_____/_____

Utilities Connected:

Water:  ☐ Yes  ☐ No

Power:  ☐ Yes  ☐ No

Neighborhood:
☐ Urban  ☐ Rural  ☐ Suburban

☐ Low  ☐ Middle  ☐ High Income

☐ Minority  ☐ Non-Minority  ☐ Unknown

☐ Maintained  ☐ Deteriorating  ☐ Deteriorated
### PART 2: On Site Survey

1. **Yard**
   - Lawn Mowed
     - □ Yes  □ No  □ N/A
   - Overgrown Plants
     - □ Yes  □ No  □ N/A
   - Accumulated trash/debris
     - □ Yes  □ No  □ N/A
   - Accumulated mail in mailbox
     - □ Yes  □ No  □ N/A

2. **Windows & Doors**
   - Broken windows
     - □ Yes  □ No  □ N/A
   - Front windows boarded
     - □ Yes  □ No  □ N/A
   - Side or back windows boarded
     - □ Yes  □ No  □ N/A
   - Doors closed and locked
     - □ Yes  □ No  □ N/A
   - Doors padlocked
     - □ Yes  □ No  □ N/A
   - Missing / Broken Shutters
     - □ Yes  □ No  □ N/A

3. **Structure**
   - House noticeably damaged
     - □ Yes  □ No  □ N/A
   - Deck or Porch Damage
     - □ Yes  □ No  □ N/A
   - Damaged roof
     - □ Yes  □ No  □ N/A
   - Utilities meter(s) tampered with or exposed
     - □ Yes  □ No  □ N/A
   - Gutters
     - □ Missing  □ Broken
   - Paint / Siding
     - □ Chipping /Peeling  □ Siding Damage
   - □ Out of place  □ Obstructed
   - □ Graffiti
Visible water damage

- Minor
- Moderate
- Severe

Improper rainwater drainage (from house)

- Minor
- Moderate
- Severe

Mold

- Minor
- Moderate
- Severe

Erosion

- Minor
- Moderate
- Severe

4. **Notices**

“No trespassing” or “Warning” signs

- Yes
- No
- N/A

For Sale Sign

- Yes
- No
- N/A

Notices on door from servicer / owner

- Yes
- No
- N/A

[Last date posted: ___/___/___]

Comments (describe the most significant characteristics of the property):

______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

[Take Picture from the road]

[Take picture of front door close enough to read any notices posted]

**PART 3: Neighbor Contact (If Possible)**

______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

 Neighbor’s Signature: __________________________
 Neighbor’s Printed Name: _______________________
 Address: ______________________________________

Date: _____/_____/_____
PART 4: Evidence of Occupancy

☐ Lights on  ☐ Cars in driveway / in front of house

☐ Pets  ☐ Furniture in the house / yard

Other Signs of Occupancy:
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

PART 5: Conclusion

Overall Property Condition Score
☐ Excellent  ☐ Good  ☐ Average  ☐ Poor  ☐ Uninhabitable

Conclusion:  ☐ Abandoned (No power or water, boarded up and blighted, no evidence of occupancy or residency)

☐ Unoccupied and Vacant (No power or water, boarded up, but notices are posted and the property has little evidence of blight)

☐ Unoccupied but not Vacant (No power or water but has furniture, yard items or other evidence of residency)

☐ Occupied (Utilities connected. Indicators of residency)

I prepared this report form and attest by my signature below that it is, to the best of my recollection, a true and accurate description of the property based on an investigation which I personally conducted.

Investigator's Signature: _______________________
Investigator’s Printed Name:___________________
Date completed: _____________________________
Time completed:_____________________________