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Sound Off: Why are disclosures important?

Updated 5:28 pm, Friday, January 25, 2013



Shaban Shakoori from TRI Coldwell Banker.

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Q: Why are disclosures so important?

A: I had an interesting transaction recently that centered on the issue of disclosures. The sellers had owned the home for two years. During that time it remained essentially as they bought it. When they bought the home, the sellers had professional inspections done. These inspections showed a list of problems.

The listing agent explained the disclosure documents to the sellers and guided them through the various disclosure items. There are very specific questions on both the transfer disclosure statement and the supplemental disclosure statement regarding material defects to the home.

These sellers disclosed the home had no material defects, even though they had included their original inspection reports showing numerous material defects that were never addressed. There were also several defects (ungrounded outlets and broken window seals) that were not disclosed in either the inspection reports or the seller disclosure documents; it was an honest mistake.

The sellers believed that they had disclosed the defects in their inspection report, but the language of the disclosure documents created a substantial liability for them. Lawyers

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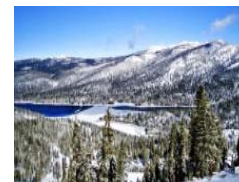
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From Around the Web

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often file non-disclosure lawsuits on behalf of home buyers who claim that proper disclosures were not made at the time of sale.

Dozens of buyers had walked through the home, five of whom delivered offers to purchase the home based on their understanding of the home's defects. If their understanding of the home is not as complete as it should be because of a lack of full disclosure, then the prices written in the purchase offers are also inaccurate.

Thankfully, the parties resolved the issues during the transaction, but this is not always the case. Often, sellers are exposed to substantial liability because they are not diligent enough in their disclosures, or, worse yet, they are afraid of devaluing their home by disclosing all the relevant details.

Shaban Shakoory, TRI Coldwell Banker, (415) 229-1313, shaban@residentialsf.com.

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Maximizing value of home remodel projects

Published 5:41 p.m., Friday, December 7, 2012



Shaban Shakoori / SF

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Q: What remodeling projects add the most value to your home?

A: The most important part of a home to remodel is typically the kitchen. That's where the owners and their guests spend the most time and where you have the freedom to be creative with the design and functionality. It is also the most complicated part of the home to remodel because there are so

many variables.

Make sure that the construction quality fits the value of the home and the neighborhood in general. Some of your money may be wasted if you over-build. If you under-build, you run the risk of having an inferior home for the neighborhood.

That being said, improving a home can be fun and is one of the few investments that you can fully control.

Despite the complications, it is worth doing because buyers are willing to pay for kitchens that are well done.

Next on the list are bathrooms. These are simpler to do than kitchens and have a big effect on the overall style of the home. A well-done bathroom will really improve how the home feels to owners and future buyers.

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From Around the Web

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There are some valuable features that I would recommend homeowners consider when remodeling kitchens or bathrooms, including radiant heating, natural stone and good quality cabinetry and hardware.

Lastly, I would suggest homeowners consider doing some general cosmetic improvements like replacing doors, lighting and hardware to produce a consistent theme throughout the home. Creating great curb appeal outside is very important too. Choosing designer paint colors and landscaping the home will add a lot of value to the home and make it very inviting to guests and future buyers.

- *Shaban Shakoori, TRI Coldwell Banker, (415) 518-9269 or shaban@residentialsf.com*

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Fixer-uppers need a strong foundation

Published 3:07 p.m., Friday, September 28, 2012



Shaban Shakoori Photo: Shaban Shakoori / SF

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Q: I want to buy a fixer-upper. What are some warning signs to look for?

A: Structural issues are the most important. You want to make sure the foundation and the type of construction are sound. We typically bring in inspectors who are professionals in the field - contractors and engineers - to confirm that the property is in good shape and is a good investment

that is not going to have a lot of hidden costs down the line.

Next are probably the finishes, such as stone and tile and plumbing fixtures. Check the floor coverings and appliances, too.

You also need to be aware of the property value, both right now as it stands and after the remodeling is done. Be really careful about that calculation. It's important not to put in more money than the property is worth.

The neighborhood is very important. You want a neighborhood that is appreciating and has a strong record of appreciation. Work with a **real estate** agent who knows the area and look at sales over the past few years to get a sense of how the area has done. Then look at the past 90 days to get a sense of the current market.

That's going to help you understand what the current value is. Definitely work with an agent who has experience with fixer-uppers.

- *Shaban Shakoori, TRI Coldwell Banker, (415) 518-9269 or shaban@residentialsf.com*

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