**The Buyer/Borrower:**

1- Does not tell the truth on loan application.

2- Has recent late payments on credit report.

3- Finds out about additional debt after loan application.

4- Borrower loses job.

5- Co-Borrower loses job.

6- Income verification lower than what was stated on loan application.

7- Overtime income not allowed by underwriter for qualifying.

8- Applicant makes large purchase on credit before closing.

9- Illness, injury, divorce or other financial setback during escrow.

10- Lacks motivation.

11- Gift donor changes mind.

12- Cannot locate divorce decree.

13- Cannot locate petition or discharge of bankruptcy.

14- Cannot locate tax returns.

15- Cannot locate bank statements.

16- Difficulty in obtaining verification of rent.

17- Interest rate increases and borrower no longer qualifies.

18- Loan program changes with higher rates, points, and fees.

19- Child support not disclosed on application.

20- Bankruptcy within the last two years.

21- Mortgage payment is double the previous housing payment.

22- Borrower/Co-borrower does not have a steady two-year employment history.

23- Borrower brings in handwritten pay stubs

24- Borrow switches to a job with a probation period.

25- Borrower switches from job with salary to 100% commission income.

26- Borrower/Co-Borrower/Seller dies.

27. Buyer is too picky about property in price range they can afford.

28- Buyer feels the house is misrepresented.

29- Veterans DD214 form not available.

30- Buyer comes up short of money at closing.

31- Buyer does not properly “paper trail” additional money that comes from gifts, loans, etc.

32- Buyer does not bring cashier’s check to title company for closing costs and down payment.

33- Buyer is not who buyer represents themselves to be.

34- Buyer is mentally ill.

35- Buyer is not aware of entire process.

36-Buyer doesn’t text/email.

37- Buyer lies to wife about what he really makes.

38-Bankruptcy or Foreclosure not disclosed.

39- Buyer cannot document source of down payment (mattress money).

40- Buyer goes to prison.

41- Buyer didn’t know they had to bring money to closing.

42- Buyer has no bank history.

43- Buyer using overdraft regularly.

44- Buyer withdraws offer due to power lines.

45- Buyer did DIL on another property (hadn’t shown up on credit).

46- Buyer had agreement to pay IRS.

47- Buyer fires agent because agent reminded him of his ex-wife.

48- Checks out neighbors and finds enemies.

49- International buyer – bank cannot convert currency.

50- Insurance much Higher than anticipated.

51- Doesn’t understand they need to put down earnest money.

52- Doesn’t expect to have to pay closing costs.

53- Buyers wife attempts suicide 3 days before closing.

54- Buyer forgets to bring ID to closing.

55- Buyer not paying bills to save for down payment.

56- Buyer walks at closing because utilities weren’t included in mortgage payment.

**The Seller:**

57- Loses motivation to sell (job transfer does not go through, reconciles marriage, etc.).

58- Cannot find a suitable replacement property.

59- Will not allow appraiser inside home.

60- Will not allow inspectors inside home in a timely manner.

61- Removes property from the premises the buyer believed was included.

62- Cannot clear up liens – is short on cash to close.

63-Did not own 100% of property as previously disclosed.

64- Encounters problems getting partners’ signatures.

65- Leaves town without giving anyone Power of Attorney.

66- Delays the projected move-out date.

67- Did not complete the repairs agreed to in contract.

68- Seller’s home goes into foreclosure during escrow.

69- Misrepresents information about home and neighborhood.

70- Does not disclose all hidden and unknown defects and they are subsequently discovered.

71- Seller backs out.

72- Seller is not aware of entire process.

73- Seller isn’t really the seller (ID theft).

74- Seller doesn’t have scanner.

75- Seller won’t text/email.

76- Seller had never occupied home – on SPCP- Not addendum.

77-Seller thought that he could miss multiple payments.

78- Seller has pre-payment penalty they didn’t know about.

79-Seller dies after signing and before closing.

80- Seller shoots buyers dog.

81- Sellers fail to move out.

82- Renter greets agent and buyer with gun.

83- Sellers shuts off gas in winter and tells no one.

84- Seller used forged deed to try to sell property.

85-Tenant sabotages transaction.

86- Language barriers.

87- Says house is in trust, but there is no trust.

88- Buyer demands Seller weed yard right before closing

89- Seller forgets to bring ID to settlement

90- Seller ignores disclosure deadline.

**The Realtor(s):**

91- Has no client control over buyers or sellers.

92- Delays access to property for inspection and appraisals.

93- Does not get completed paperwork to the Lender in time.

94- Inexperienced in this type of property transaction.

95- Takes unexpected time off during transaction and can’t be reached.

96- Misleads other parties to the transaction – has huge ego.

97- Does not do sufficient homework on their clients or the property and wastes everyone’s time.

98- Other agent is not competent.

99- Agent attached home inspection to offer.

100- Agent ran away with construction deposit ($20,000).

101- Doesn’t return calls

102- Assumes things.

103- Is Rude or inappropriate.

104- Tries to select buyer’s title company.

105- Lies.

106- Fails to get fully signed paperwork to all parties.

107- Prospects at other agents open houses.

108- Agent refuses to text/email.

109- Agent doesn’t have a scanner.

110- Other Agents license expires during transaction.

**The Lender(s):**

111- Does not properly pre-qualify the borrower.

112- Wants property repaired prior to closing.

113- The market raises rates, points or costs.

114- Borrower does not qualify because of late addition of information.

115- Lender requires a last-minute second appraisal or other documents.

116- Lender loses a form or misplaces entire file.

117- Lender doesn’t simultaneously ask for all needed information.

118- Lender doesn’t fund loan in time for close.

119- Doesn’t get documents to title company in time for signing.

120- Lender is incompetent.

121- Lender goes bankrupt between settlement and closing.

122- Lender holds off ordering appraisal.

123- Lender doesn’t know USDA.

124- Fannie Mae thinks that buyer is a terrorist.

125- Chain of buying failure to close.

126- Loan officer forged Notary Signatures.

127- Loan officer tells Realtor that everything is fine until day of closing.

**The Property**

128- County will not approve septic system or wall.

129- Termite report reveals substantial damage and seller is not willing to fix.

130- Home was misrepresented as to size and condition.

131- Home is destroyed prior to closing.

132- Home is not structurally sound.

133- Home is uninsurable

134- Property incorrectly zoned.

135- Portion of home sits on neighbor’s property.

136- Unique home and comparable properties for appraisal difficult to find.

137- Property is winterized improperly and pipes burst causing extensive damage to property.

138- Mold is discovered.

139- Meth is discovered.

140- Roof doesn’t have a 3 year life span.

141- Squatter moves in.

142- Dead body in home.

143- Home raided by DEA.

144- Home is crime site.

145- Pet damage.

146- Abandoned pets.

147- House built on water company land.

148- House on fire.

149- Property refinanced and not put back into trust.

150- Ghosts.

151- Can’t get through design review.

152- School boundary Issues.

153- Historic property restrictions.

154- Seasonal flood disclosure.

155- Radon discovered.

156- Water issues.

157- Soil ordinance.

158- Flood insurance is required.

159- Utilities not to lot lines.

160- No water to property.

161- Wildlife on or near property.

162- Varmints on or near property (Snakes, scorpions, raccoons.

163- Pending zoning changes.

164- Special assessments (from city etc)

**The Escrow/Title Company:**

165- Fails to notify lender/agents of unsigned or unreturned documents.

166- Fails to obtain information from beneficiaries, lien holders, insurance companies, or Lenders in a timely manner.

167- Lets principals leave town without getting all necessary signatures.

168- Loses or incorrectly prepares paperwork.

169- Does not pass on valuable information quickly enough.

170- Does not coordinate well, so that many items can be done simultaneously.

171- Does not bend the rules on small problems.

172- Finds liens or other title problems at the last minute.

173- Finds child support lien on title.

174- Finds mechanics lien day before closing.

175- Finds IRS lien day before closing.

176- Wire doesn’t come in

177- Underwriter from He#\*.

178- Lost wire.

179- Wire not sent properly.

180- COE doesn’t come.

181- Recording on wrong property.

182- Title Company was seized by the State and moved all records.

183- Broker commits felony.

184- Broker loses license.

185- Broker’s relative embezzles EM trust fund.

**The Appraiser:**

186- Is not local and misunderstands the market.

187- Is too busy to complete the appraisal on schedule.

188- No comparable sales are available.

189- Is not on the Lender’s “approved list”.

190- Makes important mistakes on appraisal and brings value to low.

191- Lender requires a second or “review” appraisal.

192- Doesn’t use the best comps.

193- Appraisals are wildly off.

194- Appraisal doesn’t get signed/accepted.

**Inspectors:**

195- Pest inspector not available when needed.

196- Pest inspector too picky about condition of property.

197- Home inspector not available when needed.

198- Inspection reports alarm buyer and sale is cancelled.

**HOA:**

199-HOA is being sued.

200- HOA is suing another party.

201- HOA won’t return calls.

202- HOA in financial ruin.

203- Cannot get HOA to disclose transfer fee

204- HOA CC&R’s too restrictive.

205- HOA fees to high.

**Builder/Developer:**

206- Undocumented work done without permit.

207- Developer forges 4 way signature

208- Developer goes bankrupt

209-Builder takes off with clients’ construction deposit.

Other:

210- Short Sale Negotiator nearly kills deal.

211- Insurance claim hits property between settlement and funding – Huge storm damage incites major fight between insurances companies as to who should pay.