

Imagine taking possession of your newly purchased home and finding that every light bulb has been removed, the place is filthy, and the dining room light fixture that was to have been included in the sale is gone. Not only frustrating and disappointing, it's natural to wonder what else might be missing and what to do next.

First, call your real estate agent and report the general condition of the property. The purchase contract should specify what condition the property should be in when the sellers turn it over to you. The contract might specify that sellers' personal property that isn't specifically included in the sale and debris must be removed. If an item like a dining room chandelier that is permanently attached to the house is not included in the sale, this should be spelled out in the contract.

If you're unable to resolve the issue directly with the seller or with the help of the agents involved, check your purchase contract for the section that deals with dispute resolution. Then call a knowledgeable residential real estate attorney for advice.

Situations like this rarely occur. That is, unless you're buying a foreclosure property on the courthouse steps. These buyers rarely have a chance to preview the property before it's purchased. These properties are often stripped free of appliances, bath fixtures -- anything that has salvage value. This sort of purchase should be left to savvy investors and avoided by inexperienced home buyers.

In a conventional home sale, the buyers' contract should include a provision for the buyers to take a final walkthrough of the property within five days or so before closing. This is not a contract contingency. It gives the buyers an opportunity to confirm that the property is in substantially the same condition it was when they entered into contract to buy the home.

Also, if the sellers completed any repairs on the property between contract acceptance and closing, like fixing a leaking plumbing pipe, the buyers can confirm that this work has been done. Sellers should document in writing any such repairs, and the buyers should sign that they received this information.

HOUSE HUNTING TIP: Unless you've made numerous visits to the property to take measurements or figure out furniture arrangement and are confident the sellers will leave the property in good condition, you should not forgo your right to do a final walkthrough. Many sellers won't vacate until closing takes place. So, you may not be able to see the property vacant on your final walkthrough. But, you should have an indication if there are any red flags, like the sellers haven't even started packing.

You should not take possession of a tenant-occupied property unless you're buying the property as a rental and have made arrangements with the tenant to stay on. Otherwise, you could have difficulty evicting an obstinate tenant, which can be costly and time consuming.

Ideally, the sellers will plan to meet with you at some point during or after your walkthrough to point out anything about the house that you might have difficulty figuring out on your own: the location of a light switch that isn't obvious; how often certain systems -- furnace, water heater, roof gutters, drainage systems -- need maintenance; and how to operate the irrigation system, to name a few. This will save you time.

If the sellers moved out early, ask them to leave a list of items you should be aware of. This should not include new disclosure information, merely operating manuals for appliances and utilities and copies of all transferable warranties.

THE CLOSING: Ask for a list of contractors, and their contact information, who have worked at the property that the sellers recommend. This is invaluable information.

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