PROCESS & CHECKLIST

Buying a Waterfront Home on Sebago Lake

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PROPERTY _____ DATE _____

How to Buy a Waterfront Home on Sebago Lake

1. **Define your priorities.** Decide whether you need owned frontage, swimming access, a dock for a particular boat, year-round use, or space for guests. Set your budget and preferred drive times.
2. **Review financing early.** Discuss seasonal use, property condition, private systems, and any other lender requirements before making an offer.
3. **Compare the shoreline and the house.** Evaluate water access, low-water usability, exposure, and road conditions alongside the floor plan.
4. **Request the property records.** Review the deed, survey, easements, permits, association documents, road agreements, septic design, and water records with the appropriate professionals.
5. **Plan inspections and feasibility checks.** Allow time in the purchase agreement for the inspections and reviews your property needs. Investigate proposed renovations before relying on them.
6. **Use findings to make decisions.** Obtain estimates and understand approval requirements before negotiating repairs or deciding whether to proceed.
7. **Prepare for ownership.** Confirm insurance, utilities, service providers, seasonal maintenance, and delivery of relevant records before closing.

Sebago Lake Waterfront Home Showing Checklist

Use these questions at each showing and keep a list of items that need documentation.

- ☐ What frontage or recorded lake access comes with the property?
- ☐ Are the dock, lift, beach, parking, and mooring rights included?
- ☐ Can you swim here, and does the shoreline work for your needs?
- ☐ What happens to boat access when the water is lower?
- ☐ Are permits and records available for structures and shoreline work?
- ☐ Does septic capacity match your intended use?
- ☐ Are well test results and system records available?
- ☐ What would make this home practical for winter use?
- ☐ Who maintains the road, and what are the annual charges?
- ☐ Do association rules or covenants affect docks, guests, rentals, or improvements?
- ☐ Are there unresolved inspection, erosion, boundary, or enforcement concerns?

Missing records, unclear access rights, or unexplained changes are reasons to investigate. They do not all lead to the same answer. The goal is to understand the property well enough to make a confident decision.

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