

Examining the Contract (Before Signing)

Tip: Never pay for the entire job up-front or allow a contractor to get paid directly from a loan without your specific approval. Your contract should allow the contractor to get partial payments as work progresses. Make the final payment only after you and appropriate local regulators have inspected the work and are satisfied.

When you are ready to sign a contract, be sure it includes:	In Contract	Missing From Contract
Contractor's name, address, telephone number		
License number		
Detailed description of work, itemizing materials		
Specifics of materials including manufacturer, model, grade (quality)		
Starting and finishing dates		
Contractor to get all permits		
Warranties on materials and workmanship		
Costs for labor and materials		
Total cost		
Your right to cancel in three business days if the contract is signed at your home		