

CERTIFICATE OF COMPLETION

INSTRUCTIONS FOR USE

(These instructions are not to be given to customers.)

DISCLAIMER: This product is for general information purposes only and is not a substitute for the advice of an attorney. Non-lawyers should seek the advice of a licensed attorney in all legal matters, including verification of the fitness of this material for your particular purpose. Edward H. Cross is licensed to practice law only in the State of California.

Introduction: This Certificate is short and simple but very powerful, although it is not required by law. It is for use at the conclusion of the final walk-through of all projects, residential or otherwise. It provides an opportunity for the parties to discuss any outstanding issues. As a general rule, it good practice to continue working on a job (within reasonable limits) until the customer or customer's agent will sign a Certificate of Completion and Satisfaction.

A Powerful Collection Tool: These Certificates have meant the difference between victory and defeat in legal actions involving cleaning and restoration companies. Although the Certificate does not constitute a waiver of claims for latent (hidden) defects, it prevents customers from claiming they were dissatisfied with the work, at least as of the date they signed the Certificate. The Certificate can also help discourage an insurance adjuster from claiming deficiencies in the work.

The Bank Cares: When mortgage companies are withholding insurance proceeds, send them a copy of the signed Certificate and arrange an inspection so the mortgage company can inspect the work. When combined with a properly-executed Service Agreement and a clear invoice, the Certificate is an important component toward achieving the release of insurance funds (especially when sent with a Mechanics Lien). Our systematic approach to encourage banks to release insurance funds is spelled out in *The Book on Restoration Collections* available at www.TheRestorationLawyer.com.

Execution: Fill in every blank on the form (use "n/a" where the subject matter is truly inapplicable). Ask the customer to read the Certificate (see the Script for more information). Be sure to check the box for "Customer" or "Customer's Agent" *before* requesting the signature. Do not expect the customer or agent to check one of the boxes. Give the customer or customer's agent a copy of the completed, signed form. You have a number of options if the customer or agent refuses to sign, based on the circumstances; contact a qualified attorney to discuss your options.