

# PROPERTY INSPECTION:

## AN IMPORTANT PART OF THE HOME-BUYING PROCESS.

### Why should I have a property inspection?

You have finally found the ideal home...now is the time to safeguard your potential investment against hidden imperfections. Hire a certified home inspector to give the home a thorough once over to identify any lurking problems that may have not been exposed in the disclosure statement. Any significant issues can be addressed with the seller prior to closing. In the case of non-occupied homes, including foreclosures and new constructions where disclosure statements are not available, it is even more important to invest in a quality inspection.

#### An inspection should include:

- |   |  |
|---|--|
| <input type="checkbox"/> Roof                         | <input type="checkbox"/> Walls                     |
| <input type="checkbox"/> Attic and visible insulation | <input type="checkbox"/> Ceilings                  |
| <input type="checkbox"/> Plumbing                     | <input type="checkbox"/> Floors                    |
| <input type="checkbox"/> Electrical                   | <input type="checkbox"/> Windows                   |
| <input type="checkbox"/> Heating and cooling systems  | <input type="checkbox"/> Doors                     |
| <input type="checkbox"/> Kitchen                      | <input type="checkbox"/> Basement and foundation   |
| <input type="checkbox"/> Bathrooms                    | <input type="checkbox"/> All structural components |

**Ready to apply?** Call a mortgage loan expert today at **800.353.4449**.



### What should I know about inspections?



Although a home warranty or protection plan may be offered to you as part of a home's sale, it is no substitute for a quality inspection conducted by a certified agent. Beware of sellers who market these plans in lieu of inspections.



To protect your initial investment (earnest money) in the home, ensure that your offer is contingent upon inspection results acceptable to you. A contingency clause will provide you with the opportunity to negotiate the sales price or walk away from the deal should issues arise.



A qualified home inspector will educate you about the condition of the dwelling, alerting you to potential problems and defects which may impact your investment. Inspections will give you much needed knowledge to make an informed and confident decision as to whether the home is the right one for you.



Although there is an up-front fee for the inspection, which varies depending on the size of the property, it will be well worth the cost if it saves you from expensive repairs in the future.



To locate a qualified inspector in your area, contact the National Association of Home Inspectors or the American Society of Home Inspectors.