

Get Ahead of Inspection Issues

As either a buyer or seller, the home inspection is a critical part of a real estate transaction.

The findings of the inspector can decrease a home's value or require sellers to spend cash up front to repair problems before the sale. For buyers, it's imperative to choose a reliable, thorough home inspector who will ferret out both existing and potential future issues that could lead to expensive repairs later.

CHOOSING AN INSPECTOR

Some home inspectors offer a warranty on their work, but many do not. Even if you do have a warranty and the inspector misses a big issue with the home, proving the issue existed at the time of the inspection can be difficult, and your chances of recovering your costs to fix the problem aren't good.

This means it's very important to work with a professional you can trust to find issues in a home into which you're considering investing a large amount of money. Start with your real estate agent's recommendations for inspectors.



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Also check with family and friends to see if they have an inspector they recommend.

If you can't start from a personal recommendation, visit the American Society of Home Inspectors' website (www.homeinspector.org), to find certified inspectors who have met training requirements and must adhere to a professional code of ethics. Check Angies List, Yelp and Google for reviews.

You should plan to be present for the inspection so you can ask questions and be sure

all areas are inspected.

POTENTIAL PROBLEM AREAS

Some seemingly minor problems could be missed on inspection and cost the future owners a pile of cash. Here are some areas of which to be mindful.

Basement moisture. Do not let your inspector gloss over any musty odors in the basement. These odors likely mean that water has gotten into the basement causing mildew and mold, and will likely continue

to be a problem in the future.

In an unfinished basement, problems could be easier to spot than in a finished basement, where trouble could lurk behind the walls, in the ceiling and under flooring. Peeling paint or wallpaper, water stains, swollen baseboards or lifted floor tiles in a basement all can signal issues with water. The use of air fresheners in a basement should be concerning as it could be intended to mask odors. Also be on alert for poor drainage around the out-

side of the home. A grade that slopes toward the home can lead to water collecting around the foundation and leaking into the basement.

Window droplets. Droplets hanging out between panes of double-paned windows often let you know that the seals on the windows have stopped functioning properly. Don't overlook this issue, as it will absolutely cost you money down the road when the home gets drafty and you have to repair the seals or replace the windows.

THE LIMITS OF AN INSPECTION

Some areas may not be accessible during an inspection. A driveway, deck or patio that can't be accessed during the inspection due to rain or snow could harbor problems that will manifest themselves later. Consider either delaying the inspection until the area is accessible, or ask the seller to pay for a home warranty to address issues that might pop up later.

Also be on the lookout for areas outside your inspector's expertise, such as roofs and chimneys, septic tanks, geological issues if the property is on a steep grade, asbestos and swimming pools, to name a few. Ask your real estate agent or attorney if he recommends any additional inspections.



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REAL ESTATE 101



State Licensing

Some states require home inspectors to be licensed. Be sure to check your state's professional licensing office to see if your inspector is licensed. Requirements usually include education, training, practical experience and passing an exam. Inspectors also typically need to show proof of liability insurance.

HOMEWISSE GLOSSARY

Marketable title: a title that a court of equity considers to be so free of material defects and liens that it will force the title's acceptance by questioning purchaser.

SOURCE: Homeclosing101.org

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