



5540 Stone Crossing Drive Winston-Salem, NC 27104

triad@hometeam.com

(336) 645-5112

John Doe

**123 Main St
Anywhere, NC**



Dear John,

On 11/16/2015, HomeTeam Inspection Service made a visual inspection of the property referenced above. Enclosed please find a written, narrative report of our findings in accordance with the terms of our Home Inspection Agreement. Although maintenance items may have been addressed verbally at the time of the inspection, they may not be included in the enclosed report.

I trust the enclosed information will help you make an informed decision. If I can be of any assistance, please feel free to call me at (336) 645-5112. Enjoy your new home!

Sincerely,

Kyle Branyon, License # 3292

Derwin Dodson, License #3482



HomeTeam[®]

INSPECTION SERVICE

HOME INSPECTION REPORT



Home. Safe. Home.



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WHAT IS A HOME INSPECTION?

The purpose of a home inspection is to visually examine the readily accessible systems and components of the home. The inspectors are not required to move personal property, materials or any other objects that may impede access or limit visibility. Items that are unsafe or not functioning, in the opinion of the inspector, will be described in accordance with the standards of practice by which inspectors abide.

WHAT DOES THIS REPORT MEAN TO YOU?

This inspection report is not intended as a guarantee, warranty or an insurance policy. Because your home is one of the largest investments you will ever make, use the information provided in this report and discuss the findings with your real estate agent and family to understand the current condition of the home.

OUR INSPECTIONS EXCEED THE HIGHEST INDUSTRY STANDARDS.

Because we use a team of inspectors, each an expert in his or her field, our inspections are performed with greater efficiency and more expertise and therefore exceed the highest industry standards. We are pleased to provide this detailed report as a service to you, our client.

WE BELIEVE IN YOUR DREAM OF HOME OWNERSHIP.

We want to help you get into your dream home. Therefore, we take great pride in assisting you with this decision making process. This is certainly a major achievement in your life. We are happy to be part of this important occasion and we appreciate the opportunity to help you realize your dream.

WE EXCEED YOUR EXPECTATIONS.

Buying your new home is a major decision. Much hinges on the current condition of the home you have chosen. That is why we have developed the HomeTeam Inspection Report. Backed by HomeTeam's experience with hundreds of thousands of home inspections over the years, the report in your hand has been uniquely designed to meet and exceed the expectations of today's homebuyers. We are proud to deliver this high-quality document for your peace of mind. If you have any questions while reviewing this report, please contact us immediately.

Thank you for allowing us the opportunity to serve you.



FAST



TRUSTED



ACCURATE

File Number: **655439**

Address of Inspection: **123 Main St**

HomeTeam Inspection Service

PREFACE:

This report is intended for the sole, confidential, and exclusive use and benefit of the Client(s) under a written HomeTeam Inspection Agreement. This report is not intended for the benefit of, and may not be relied upon by, any other party. The disclosure or distribution of this report to the current owner(s) of the property inspected or to any real estate agent will not make those persons intended beneficiaries of this report. The HomeTeam Inspection Service has no liability to any party (other than the HomeTeam client named above, for whom this report was expressly prepared) for any loss, damage or expense (including, without limitation, attorney fees) arising from any claim relating to this report.

A home inspection is intended to assist in evaluation of the overall condition of the dwelling. The inspection is based on observation of the visible and apparent condition of the structure and its components on the date of the inspection. We will not render an opinion as to the condition of any systems or components of the structure that are concealed by walls, floors, drywall, paneling, suspended ceiling tiles, insulation, carpeting, furniture or any other items stored in or on the property at the time of the inspection.

The results of this home inspection are not intended to make any representation regarding the presence or absence of latent or concealed defects that are not reasonably ascertainable in a competently performed home inspection. No warranty or guaranty is expressed or implied.

If the person conducting your home inspection is not a licensed structural engineer or other professional whose license authorizes the rendering of an opinion as to the structural integrity of a building or its other component parts, you may be advised to seek professional opinion as to any defects or concerns mentioned in the report. If the age, condition or operation of any system, structure or component of the property is of a concern to you, it is recommended that a specialist in the respective field be consulted for a more technically exhaustive evaluation.

This home inspection report is not to be construed as an appraisal and may not be used as such for any purpose.

This inspection report includes a description of any **material defects*** noted during the inspection, along with any recommendation that certain experts be retained to determine the extent of the defects and any corrective action that should be taken. Any material defect that poses an unreasonable risk to people on the property will be conspicuously defined as such. Any recommendations made to consult with other specialists for further evaluation as a result of our findings should be complete prior to the conclusion of the inspection contingency period. The Client warrants they will read the entire Inspection Report when received and shall promptly contact HomeTeam regarding any questions or concerns the Client may have regarding the inspection or the Inspection Report.

Material Defect: A problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to the people on the property. The fact that a structural element, system or subsystem is near, at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a material defect.

The majority of home inspections are performed on pre-existing structures. These structures range in age from new construction to historic century homes. Building techniques have changed dramatically over the decades. The age and method of construction affects the character of individual homes and entire neighborhoods, and often affect a buyer's decision to purchase one home over another.

We will not determine the cause of any condition or deficiency, determine future conditions that may occur including the failure of systems and components or consequential damage or components or determine the operating costs of systems or components.

It is not uncommon to observe cracks or for cracks to occur in concrete slabs or exterior and interior walls. Cracks may be caused by curing of building materials, temperature variations and soil movement such as: settlement, uneven moisture content in the soil, shock waves, vibrations, etc. While cracks may not necessarily affect the structural integrity of a building, cracks should be monitored so that appropriate maintenance can be performed if movement continues at an abnormal rate. Proper foundation maintenance is key to the prevention of initial cracks or cracks enlarging. This includes, but not limited to proper watering, foundation drainage and removal of vegetation growth near the foundation.

SUMMARY PAGE

This summary is not the entire report. The full report may include additional information of interest or concern to the client. It is strongly recommended that the client promptly read the complete report. For information regarding the negotiability of any item in this report under a real estate purchase contract, contact your North Carolina real estate agent or an attorney.

Exterior

1. *There is a flat/negative slope at rear right of the house. This is a water penetration concern. Recommend regrading to drain water away from home.*
2. *Vegetation touching front side of the house. It is recommended to have an 18-24 inch clearance between vegetation and siding to minimize moisture/pest concerns. Recommend repairs by qualified person.*
3. *Unsealed penetrations through brickwork in areas at but not limited to right side around dryer vent, and left side around HVAC piping and water spigot. This is a water penetration concern. Recommend repairs as necessary.*
4. *Open mortar joints observed at right side porch/patio. This is a water penetration/settlement concern. Recommend repairs by a qualified person.*

Roof

1. *1. Raised shingles at but not limited to the front and rear roof of the house. This is a water penetration/wind lift/nail wear through concern.*
 2. *Damaged shingles observed on areas at but not limited to the front, rear right, and rear roof. This is a water penetration/substrate damage concern.**Recommend review and repairs as directed by qualified contractor.*

Garage

1. *The rear most garage door did not reverse when met with reasonable resistance (as tested with a 2x4 block). This is a safety concern. Recommend repairs/adjustments by qualified person and verifying proper operation prior to closing.*

Attic

1. *Observed damaged roof decking at the right rear of the attic. This is a support concern. Recommend repairs by a qualified contractor.*
2. *Exhaust vent stack in the right rear attic space had light visible around boot area and stained OSB decking below indicating possible leak. This is a possible leakage/damage concern. Recommend review and repairs as directed by qualified contractor.*
3. *LVL framing at the front right of house is not fully bearing at the heel cut. This is a support/installation/damage concern. Recommend repairs as directed by qualified contractor.*

Interiors

1. *Window pane above rear entry door of the home was cracked at the time of the inspection. This is a damage concern. Recommend repairs by a qualified contractor.*

Bathrooms

1. ***Unsealed areas at bath surrounds in the master and upstairs bathrooms. This is a water penetration/ substrate damage concern. Recommend repairs by qualified person.***
2. ***Gap observed between bottom of jetted tub and subfloor. This is a support/damage concern. Recommend repairs by a qualified contractor.***
3. ***Observed loose shower stems in the upstairs and downstairs hallway bathrooms. This is a movement concern. Recommend repairs by a qualified person.***

Water Heater

1. ***Water heater exhaust vent is contacting combustibles near unit. There is typically a 1 inch gap to combustibles to minimize safety/damage concerns. Recommend repairs.***

Electrical

1. ***Open junction box observed at but not limited to the rear left of crawlspace. This is a damage/shock concern. Recommend repairs by a qualified person.***

Plumbing

1. ***Water lines in areas at but not limited to the center of the crawlspace are not fully supported. This is a movement/damage concern. Recommend repairs by qualified person.***
2.
 1. ***Staining/elevated moisture underneath master bath stall shower. This is a leakage/substrate damage concern.***
 2. ***Leaking observed around master bath jetted tub into the crawlspace. This is a leakage/substrate damage concern.******Recommend evaluation and repairs as directed by qualified contractor.***

Foundation/Structural

1.
 1. ***Staining on foundation wall, and around vent openings at areas around the house. This is a water penetration/adverse moisture concern.***
 2. ***Foundation vents have been blocked/covered up at the right and rear of house. This may not allow for proper air flow/ventilation.******Recommend repairs as necessary by qualified person.***

GENERAL DESCRIPTION

The intent of this report is to provide the client with an understanding of the property conditions at the time of the home inspection. Unless otherwise listed as a limitation, this inspection covers all readily visible and readily accessible installed systems and components described in the North Carolina Home Inspector Licensure Act Standards of Practice.

The primary purpose for a home inspection is to identify defects and safety concerns. The condition of paint, wall coverings, carpeting, window treatments, etc., are not addressed. Routine maintenance items are not within the scope of this inspection unless they otherwise constitute visually observable defects.

Where defects or safety concerns are observed, this report strives to 1) describe the system or component, 2) state how the condition is defective 3) explain the implications of the defect and 4) direct the client to a course of action for repair, further investigation by a specialist, or subsequent observation.

Throughout this report, the terms "right" and "left" are used to describe the home as viewed from the street.

At the time of the inspection, the approximate outdoor temperature was 50 to 60 degrees Fahrenheit, and the weather was sunny and clear. The buyer and the buyers agent were present. The utilities were on. According to the sellers disclosure the home was built in 2006.

EXTERIOR

The inspected property's siding consisted of brick veneer and vinyl

Trim materials at the home consisted of vinyl.

There were concerns observed on the visible portions of the siding, trim, eaves, soffits, and/or fascias.

Unsealed penetrations through brickwork in areas at but not limited to right side around dryer vent, and left side around HVAC piping and water spigot. This is a water penetration concern. Recommend repairs as necessary.



Unsealed-Right

All accessible exterior doors were operated during the inspection. There were concerns observed on one or more of the exterior/entry doors and windows. See Interior comments below.

HomeTeam visually looks at the lot and grading around the home to make sure the soil is sloped away from the house to prevent water penetration. There were concerns observed with the vegetation/grading around the home.

There is a flat/negative slope at rear right of the house. This is a water penetration concern. Recommend regrading to drain water away from home.

Vegetation touching front side of the house. It is recommended to have an 18-24 inch clearance between vegetation and siding to minimize moisture/pest concerns. Recommend repairs by qualified person.



Vegetation at house-Front

There were concerns observed on the porch of the home.

Open mortar joints observed at right side porch/patio. This is a water penetration/settlement concern. Recommend repairs by a qualified person.



Open joints-Right

The deck of the home was attached to the house and was supported by columns/piers. There were no concerns observed on deck(s).

DRIVEWAY

Walkways and driveways are inspected for potential trip hazards and major cracking/spalling. Minor cracking and spalling in walkways and driveways develop and progress with age and are considered normal as long as they do not create a safety hazard. There were no concerns observed in the walkway and/or driveway.

ROOF

The roof was a gable, hip and shed design covered with asphalt/fiberglass shingles. Observation of the roof surfaces, flashing, skylights and penetrations through the roof was performed from a ladder at the base and from the ground with the aid of binoculars. Inspectors are not required to get on the roof, and will only walk on surfaces that are determined by the inspector to be safe and accessible.

Roof flashings are not fully visible and may be concealed in areas. Client may wish to review further if adverse conditions are observed. This visual roof inspection is not intended as a warranty or an estimate on the remaining life of the roof. Any roof metal, especially the flashing and valleys, must be maintained for the life of the roof.

There were concerns observed on the roof and/or roof penetrations.

1. ***Raised shingles at but not limited to the front and rear roof of the house. This is a water penetration/wind lift/nail wear through concern.***
2. ***Damaged shingles observed on areas at but not limited to the front, rear right, and rear roof. This is a water penetration/substrate damage concern.***

Recommend review and repairs as directed by qualified contractor.



Damage-Front



Damage-Rear



Damage-Rear



Damage-Front right

Gutters and downspouts are visually inspected. HomeTeam cannot determine the draining capabilities of gutter systems, but will look for visible signs of any issues. Gutters and downspouts should receive routine maintenance to prevent premature failure. There were no concerns observed on the visible portions of the gutters or downspouts.

GARAGE

There was an attached garage at the house. Any detached garages are not inspected as they are outside the scope of a home inspection. The garage door is tested using installed controls, and tested for safety devices including reversal when met with reasonable resistance with a 2x4 block or by another method as required by manufacturer. The functionality of remote transmitters, keyless entry, or other opening devices are not tested during the home inspection. There were concerns observed in the garage.

The rear most garage door did not reverse when met with reasonable resistance (as tested with a 2x4 block). This is a safety concern. Recommend repairs/adjustments by qualified person and verifying proper operation prior to closing.



Did not reverse

ATTIC STRUCTURE

As with all aspects of the home inspection, attic and roof inspections are limited in scope to the visible and readily accessible areas. Many areas of the roof are not visible from the attic especially near the base, where the largest volume of water drains. The presence of or active status of roof leaks cannot be determined unless the conditions which allow leaks to occur are present at the time of the inspection. Please be aware that rain alone is not always a condition that causes a leak to reveal itself. The conditions that cause leaks to occur can often involve wind direction, the length of time it rains, etc. The inspection does not offer or imply an opinion or warranty as to the past, present or future possibility of roof, skylight, flashing or vent leaks.

The attic was inspected from installed decking, with a camera and flashlight. The attic above the living space was insulated with batted and loose fill insulation. Ventilation throughout the attic was provided by ridge and soffit vents. An attic fan was not installed. The roof was framed with LVLs, rafters and OSB sheathing.

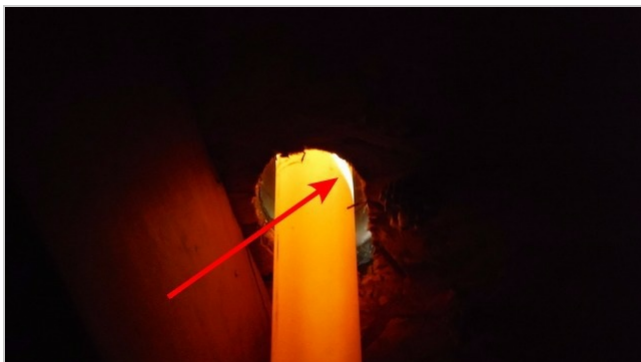
There were concerns observed in the attic or roof structure.

Observed damaged roof decking at the right rear of the attic. This is a support concern. Recommend repairs by a qualified contractor.



Damaged

Exhaust vent stack in the right rear attic space had light visible around boot area and stained OSB decking below indicating possible leak. This is a possible leakage/damage concern. Recommend review and repairs as directed by qualified contractor.



Penetrating daylight-attic



Deck staining below exhaust vent-attic

LVL framing at the front right of house is not fully bearing at the heel cut. This is a

support/installation/damage concern. Recommend repairs as directed by qualified contractor.



Not fully bearing

KITCHEN

Built-in appliances only were operated for functionality in kitchen. Inspector did not check the functionality of any clocks or timers, and did not inspect any refrigerators as they are considered personal property. No consideration is given regarding the age or components that may be worn or otherwise affected by wear and tear or use. No warranty, express or implied, is given for the continued operational integrity of the appliances or their components.

The installed dishwasher was run through a normal cycle during the inspection.

The installed disposal was inspected and operated during the inspection. The efficiency rating and chopping / grinding ability of the unit is not within the scope of the inspection.

There was a gas cooktop and electric oven installed in the kitchen.

Kitchen was found to have a recirculating exhaust source. The exhaust capacity is not within the scope of this inspection. Cleaning the fan and filter may increase the exhaust capability.

There was a microwave permanently installed in the kitchen. Only permanently installed microwaves are tested during inspection.

There was not a trash compactor installed in the kitchen.

INTERIORS

HomeTeam inspects for visible areas of concern and safety. The condition of cosmetic items such as: paint, wall coverings, carpeting, window treatments, blinds, etc., are not addressed. Possible problem areas may not be identified if the interior wall and ceiling surfaces have been recently painted/covered. Inspections are often limited in the interiors by storage/belongings/furniture, wall paper, area rugs, and any occupied rooms.

HomeTeam does not move any personal belongings during the inspection. The structural components of the walls and ceilings were not inspected as they were not visible due to wall coverings. Washer and dryer units are not inspected or operated as part of a standard home inspection. A visual inspection of connections, vents, and visible leaks are made when visible. There were concerns observed in the interior of the home.

Window pane above rear entry door of the home was cracked at the time of the inspection. This is a damage concern. Recommend repairs by a qualified contractor.



Cracked window pane-rear entry door

FIREPLACE

The inspection of fireplaces inside the house is not technically exhaustive. The fireplace inspection is visual and does not include the interior of flues or chimneys, draft characteristics, chimney or firebox integrity or the adequacy of draft, or airflow. Consult with a reputable chimney and fireplace professional if a full evaluation is desired. For safety reasons, a fireplace and the chimney or pipe to which it is vented should be cleaned and checked again for any visible concerns. The conditions of the fireplace(s) found in the home are as follows:

The gas fireplace(s) were visually inspected and operated if possible. Many of these units are controlled by a wall mounted switch. Some operate by remote control, while others are controlled from the base of the unit. These units usually come with an instruction plate that is attached to the unit inside the control access panel. Be sure to read and understand the operating procedures prior to operating the unit. HomeTeam does not light any pilot lights during inspection. There were no concerns observed on the gas fireplace.

BATHROOMS

The bathroom(s) of the home were inspected for functional flow and drainage, presence of hot/cold water, installation of piping/fixtures, and visible leaks. This report is not intended to be an exhaustive list of minor plumbing issues. Concealed, latent, or intermittent plumbing issues may not be apparent during the testing period.

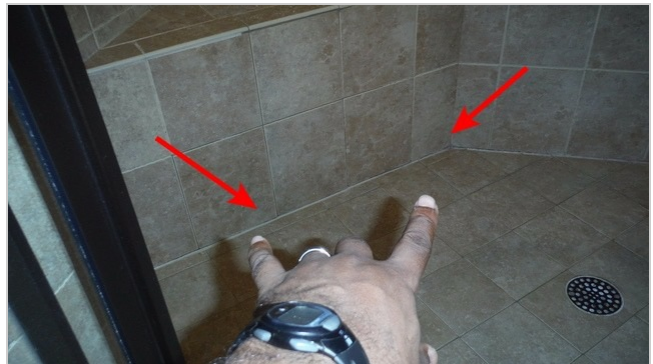
The bathroom(s) were exhausted by fan.

There were issues of concern in the bathroom(s).

Unsealed areas at bath surrounds in the master and upstairs bathrooms. This is a water penetration/substrate damage concern. Recommend repairs by qualified person.



Upstairs bathroom surrounds



Master bathroom shower surrounds

Observed loose shower stems in the upstairs and downstairs hallway bathrooms. This is a movement concern. Recommend repairs by a qualified person.



Downstairs hallway bathroom shower stem



Upstairs bathroom shower stem

The jetted tub was tested by filling the tub above the jets and engaging the on/off switch. The operation of the tub was done by verifying that water was coming out of each of the jets. Tool less panels are removed when possible to inspect underneath tub. Panels requiring tools were not removed during inspection. There were concerns observed with the jetted tub.

Gap observed between bottom of jetted tub and subfloor. This is a support/damage concern. Recommend repairs by a qualified contractor.



Jetted tub-master bathroom

WATER HEATER

There was a 50 gallon capacity, natural gas water heater located in the garage. The water heater was manufactured by A. O. Smith, and appeared to be manufactured in 2006. Client should note that water temperature greater than 120 degrees presents a scalding/burn concern.

A temperature and pressure relief valve (TPRV) is not tested as part of a standard home inspection as leakage from valve can occur from testing.

There were concerns observed with the hot water heater.

Water heater exhaust vent is contacting combustibles near unit. There is typically a 1 inch gap to combustibles to minimize safety/damage concerns. Recommend repairs.



Contacting combustibles

ELECTRICAL SYSTEM

Inspection of the electrical system of the house includes: service entrance conductors and equipment, grounding equipment, main and distribution panels, amperage and voltage ratings of the service, branch circuit conductors and compatibility of their ampacities, operation of a representative number of lighting fixtures/switches/outlets inside house, garage, and exterior walls, polarity and grounding of all receptacles within 6 feet of plumbing fixtures, operation of GFCI devices, and presence of smoke and carbon monoxide detectors.

The underground electric service wire entered outside of the home on the right side wall. The service entrance cable consisted of stranded copper with an estimated amperage of 200 amps. Typical grounding methods where visible. Grounding wires/rods are concealed and not visible in areas.

The main service panel is located on the garage wall with a 200 amp and 110/220 volt rated capacity. The main service disconnect switch was located in the main panel. The 110v branch circuits within the panel were copper. The 220v branch circuits were copper. These branch circuits were attached to breakers. There were no concerns observed within the main panel.

A representative number of installed lighting fixtures, switches, and receptacles located throughout the home were tested. The grounding and polarity of receptacles within six feet of plumbing fixtures, and those attached to ground fault circuit interrupters (GFCI), if present, were also tested. If house is occupied, outside and garage outlets may not be tested for GFCI protection as the reset may be concealed by storage and belongings. The installation of GFCI protected circuits and/or outlets located within six feet of water, in unfinished basement areas, garage and the exterior of the home is a commonly accepted practice and required by many municipalities. All GFCI receptacles and GFCI circuit breakers should be tested monthly. There were concerns observed with the lighting fixtures, switches, and/or receptacles.

Open junction box observed at but not limited to the rear left of crawlspace. This is a damage/shock concern. Recommend repairs by a qualified person.



Open junction box-Crawlspace

SMOKE/CARBON MONOXIDE DETECTORS

All smoke and carbon monoxide detectors found in house were tested during the inspection. For safety reasons, the alarms should be tested again upon occupancy. The batteries should be replaced with new ones when you move into the house, and tested on a monthly basis thereafter. Detectors tied in to security systems are not tested during the home inspection. There were no concerns found in the smoke and/or carbon monoxide detectors in the house.

PLUMBING

The visible water supply line into the home was PVC. The visible water lines throughout the home were PEX. Water valves are not tested as part of the home inspection. Water valves that have not been operated for an extended period of time often leak after being operated. We would not be able to repair a leaking valve during the home inspection. There were concerns observed in the plumbing supply and distribution.

Water lines in areas at but not limited to the center of the crawlspace are not fully supported. This is a movement/damage concern. Recommend repairs by qualified person.



Water line not fully supported

The visible waste lines throughout the home were PVC. Some areas of the waste plumbing may not have been visible during the inspection. There were concerns observed in the plumbing waste, drain, and/or vent systems.

1. ***Staining/elevated moisture underneath master bath stall shower. This is a leakage/substrate damage concern.***
2. ***Leaking observed around master bath jetted tub into the crawlspace. This is a leakage/substrate damage concern.***

Recommend evaluation and repairs as directed by qualified contractor.



Staining/elevated moisture-Stall shower



Leaking-Jetted tub

The main water shutoff valve for the home was located in the crawlspace. Water shutoff valves are visually inspected only. No attempt is made to operate the main or any other water supply shutoff valves during the inspection. These valves are infrequently used and could leak after being operated. This is for your information.



Water shut off-Crawlspace

GAS METER

The gas meter was located in the left side yard. The main gas valve is usually located at the gas meter and requires a wrench to operate.

FOUNDATION

The house was built on a crawl space style foundation. Conditions of the foundation are as follows:

CRAWL SPACE

The inspector entered the crawl space at the access point. Crawl space was visually inspected with a flashlight, probe, moisture meter, and camera in all accessible areas. Areas around HVAC units and ductwork are generally not visible/accessible during the inspection. The crawl space was accessible. In areas that were not accessible, inspector viewed as best he could from a distance with a flashlight.

A vapor retarder is installed. Crawl space was insulated with blanket/batt insulation. There were concerns observed noted in the crawl space.

Moisture levels were checked during the inspection using a moisture meter. High moisture levels can generate conditions that are ideal for wood destroying insects, fungal like growth, and wood damage/rot. Client should note that moisture levels could be high one day and dry the next as conditions change throughout the year. Client may wish to take measures to ensure foundation areas are as dry as possible. There were concerns observed with the moisture in the foundation.

1. ***Staining on foundation wall, and around vent openings at areas around the house. This is a water penetration/adverse moisture concern.***
2. ***Foundation vents have been blocked/covered up at the right and rear of house. This may not allow for proper air flow/ventilation.***

Recommend repairs as necessary by qualified person.



Blocked vent

FLOOR STRUCTURE

The floor structure was visible from crawl space. Flooring was supported by dimensional lumber on top of foundation wall and piers constructed of brick and concrete. There were no concerns observed in the visible portions of the flooring and/or the supports.

HVAC SYSTEM

The HVAC system was evaluated by Air Treatment. Heat and air conditioning were distributed through the home by duct system. Evaluation of the operations of the unit(s) was performed by Air Treatment Inc.. Please refer to their report for any concerns observed with the system(s).

REASONABLE EXPECTATIONS REGARDING A PROFESSIONAL HOME INSPECTION:

There may come a time when you discover something wrong with the house, and you may be upset or disappointed with your home inspection. There are some things we'd like you to keep in mind.

Intermittent or concealed problems: Some problems can only be discovered by living in a house. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when people are in the shower, but do not leak when you simply turn on the tap. Some roofs and basements only leak when specific conditions exist. Some problems will only be discovered when carpets are lifted, furniture is moved or finishes are removed.

No clues: These problems may have existed at the time of the inspection, but there were no clues as to their existence. Our inspections are based on the past performance of the house. If there are no clues of a past problem, it is unfair to assume we should foresee a future problem.

We always miss some minor things: Some say we are inconsistent because our reports identify some minor problems but not others. The minor problems that are identified were discovered while looking for more significant problems. We note them simply as a courtesy. The intent of the inspection is not to find the \$200 problems; it is to find the \$1000 problems. These are the things that affect people's decisions to purchase.

Contractor's advice: A common source of dissatisfaction with home inspectors comes from comments made by contractors. Contractors' opinions often differ from ours. Don't be surprised when three roofers all say the roof needs replacement, when we said that the roof would last a few more years with some minor repairs.

"Last man in" theory: While our advice represents the most prudent thing to do, many contractors are reluctant to undertake these repairs. This is because of the "last man in" theory. The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, regardless of whether or not the roof leak is his fault. Consequently, he won't want to do a minor repair with high liability, when he could re-roof the entire house for more money and reduce the likelihood of a callback. This is understandable.

Most recent advice is best: There is more to the "last man in" theory. It suggests that it is human nature for homeowners to believe the last bit of expert advice they receive, even if it is contrary to previous advice. As home inspectors, we unfortunately find ourselves in the position of "first man in" and consequently it is our advice that is often disbelieved.

Why didn't we see it?: Contractors may say, "I can't believe you had this house inspected, and they didn't find this problem." There are several reasons for these apparent oversights:

- **Conditions during inspection:** It is difficult for homeowners to remember the circumstances in the house at the time of the inspection. Homeowners seldom remember that it was snowing, there was storage everywhere or that the furnace could not be turned on because the air conditioning was operating, etc. It's impossible for contractors to know what the circumstances were when the inspection was performed.
- **This wisdom of hindsight:** When the problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the basement is wet when there is 2" of water on the floor. Predicting the problem is a different story.
- **A long look;** If we spent half an hour under the kitchen sink or 45 minutes disassembling the furnace, we'd find more problems, too. Unfortunately, the inspection would take several days and would cost considerably more.
- **We're generalists:** We are generalists; we are not specialists. The heating contractor may indeed have more heating expertise than we do. This is because we are expected to have heating expertise and plumbing expertise, structural expertise, electrical expertise, etc.
- **An invasive look:** Problems often become apparent when carpets or plaster are removed, when fixtures or cabinets are pulled out, and so on. A home inspection is a visual examination. We don't perform invasive or destructive tests.

Not insurance: In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. The premium that an insurance company would have to charge for a policy with no deductible, no limit and an indefinite policy period would be considerably more than the fee we charge. It would also not include the value added by the inspection.

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