



HomeTeam[®]

INSPECTION SERVICE

HOME INSPECTION REPORT



Home. Safe. Home.



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: 0000 - 0000

Address of Inspection: 123 Sample Drive

4360 Thompson Parkway Johnstown, CO 80534

970-215-5995

E-mail: fortcollins@hometeam.com



HomeTeam[®]
INSPECTION SERVICE

Monday, April 16, 2018

**123 Sample Drive
Anytown, CO 55555
Inspection #: 0000- 0000**



Dear Bill Smith,

On 4/16/2018 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 is helpful and I hope you enjoy every aspect of your new home. If I can be of any assistance, please feel free to call me at the above telephone number.

Sincerely,

A handwritten signature in black ink that reads "Nicklaus P. Diede".

**Nicklaus Diede
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 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 major visual 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 major visual 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.

* Major Visual 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 major visual defect provided the component is functioning as intended.

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 is not limited to proper watering, foundation drainage and removal of vegetation growth near the foundation.

SUMMARY:

The following is a summary of our findings. The purpose of this summary is to provide a 'quick view' of the results of the home inspection and is not intended to be comprehensive. Many of the findings presented below do not rise to the level of a major or material defect but are listed as a service to the client in order to give a fuller picture of the state of the property. Please be sure to read the entire inspection report as it contains much more detail about the property and its systems and components. Any recommendations in the inspection report for additional evaluation, should you chose to have that done, should be completed prior to the expiration of the home inspection contingency period listed in your contract with the seller.

Further Evaluation Recommended

1. CSST gas piping (Corrugated Stainless Steel Tubing) was in use in this home. The potential exists for lightning strikes to cause arcing at the CSST gas piping that may result in perforation of the pipe, gas leaks and fire. Proper adherence to the manufacturer's bonding instructions should lower the risk of electrical arcing and related damage. Proper bonding and grounding of the product can only be determined by a licensed electrical contractor. More information is available at <http://www.csstsafty.com>. If this is a concern to you I recommend this installation be further evaluated and corrective action taken as needed.

Major Defects

1. None

Minor Defects

1. None

Safety Concerns

1. An overflow leg should be attached to the T&P valve on the water heater and it should terminate within a few inches of the floor.
2. There were no carbon monoxide detectors installed in the home. Carbon monoxide detectors should be installed within 15-feet of any sleeping area.

Environmental Concerns

1. None

Maintenance Issues

1. Some of the exterior siding and trim is in need of a coat of paint.
2. The furnace is dirty and it should be cleaned and serviced.

Other Observations or Recommendations

1. The addition of downspout extensions, where missing, should be considered to help direct rain water away from the foundation.
2. Due to the low ambient temperature the air conditioner could not be tested. Compressor damage can occur if air conditioner condensers are operated when the outdoor air temperature has been less than 60 degrees during the previous 24 hour period.

NOTE: This summary is presented to assist in the presentation of information and should never be solely relied upon. The report should be read and understood in its entirety. The inclusion or omission of certain items in the summary does not indicate any relative importance or special significance. It is important for clients to work closely with their Realtor in developing any repair requests. Please contact HomeTeam for clarification of any items in this report.

GENERAL CONDITIONS

Throughout this report, the terms "right" and "left" are used to describe the home as viewed from the street. The term "material defect" is defined in the Home Inspection Agreement as "any single defect in a system or component of the property that cannot be corrected, repaired or replaced for \$1,000.00 or less", the terms of which are incorporated into this report. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., are generally not addressed. All conditions are reported as they existed at the time of the inspection.

Routine maintenance and safety items are not within the scope of this inspection unless they otherwise constitute major, visually observable defects as defined in the Home Inspection Agreement. Although some maintenance and/or safety items may be disclosed as a courtesy to the client, this report does not include all maintenance or safety items, and it should not be relied upon for such items.

Any defect noted in the body of the report should be evaluated by a professional in that field within the due diligence period. Additional assessments may uncover more extensive damage or needed repairs. Our recommendations for repair may, in the opinion of another professional, require replacement of the part, component or item. In some cases replacement is the more feasible option given various other factors such as component and labor costs and depreciated value.

The photographs included in this report are representative only and they should not be construed as a comprehensive pictorial representation of the components and/or defects in the home. Items that have pictures included should not be construed as having more or less significance than items with no pictures included.

The approximate temperature at the time of the inspection was 40 to 45 degrees Fahrenheit, and the weather was partly cloudy. The utilities were on at the time of the inspection, and the home was occupied. The buyer was not present during the inspection. The age of the home, as reported on the MLS sheet, was said to be fifteen years old.

WALKWAY & PORCH

There was a covered concrete porch in the front of the home. Surface defects in walkways and entryways develop and progress with age and are considered normal as long as they do not create a safety hazard. There were no material defects observed in the visible portions of the porch.

Photo 1



Photo 2



EXTERIOR

The inspected property consisted of a two story wood-framed structure. The exterior of the home was covered with brick and hardboard siding. There were no material defects on the visible portions of the exterior.

- **Some of the exterior siding and trim is in need of a coat of paint.** All exterior siding and trim should be kept well caulked and painted to prolong its useful life.

Photo 3



Photo 4



Photo 5



Photo 6



GRADE & DRAINAGE

The home was situated on a lightly sloped lot. The general grade of the property appeared to be adequate to direct rainwater away from the home.

DRIVEWAY

There was a concrete driveway in the front of the home, which led to the garage. Minor cracking, settling and other surface defects are common as concrete ages and are considered normal as long as the driveway is in useable condition. There were no material defects observed in the visible portions of the driveway.

Photo 7



GARAGE

The attached garage was designed for two cars with access provided by one overhead-style door. The Genie brand electric garage door opener was tested and found to be functional. The automatic safety reverse on the garage door opener was also tested and was functional. The concrete garage floor was in good condition. There were no material defects observed in the visible portions of the garage or the door mechanisms.

Photo 8



PATIO

There was a flagstone patio located in the back of the home. There were no material defects observed in the visible portions of the patio.

Photo 9



Photo 10



ROOF STRUCTURE

The roof was a gable and hip design covered with asphalt/fiberglass shingles. Observation of the roof surfaces and flashing was performed while on the roof and from ground level with the aid of binoculars. The age of the roof covering was unknown. There was one layer of shingles on the roof at the time of the inspection.

Photo 11



Photo 12



Photo 13



Photo 14



Photo 15



Photo 16



Photo 17



Photo 18



Photo 19



There was no curling and no significant surface wear observed on the roof shingles at the time of the inspection. These conditions indicate the roof shingles were in the first half of their useful life. All roof penetrations appeared to be flashed properly, and no missing shingles were 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 exposed flashing, should be kept well painted with a paint specially formulated for the use. There were no material defects detected on the visible portions of the exterior of the roof.

ROOF DRAINAGE

The roof drainage system consisted of galvanized metal gutters and downspouts which appeared to be functional at the time of the inspection. Gutters and downspouts should receive routine maintenance to prevent premature failure. There were no material defects observed on the visible portions of the gutters or downspouts.

- **NOTE:** *The addition of downspout extensions, where missing, should be considered to help direct rain water away from the foundation.*

Photo 20



Photo 21



FOUNDATION

The foundation was constructed of poured concrete. The interior foundation walls were covered with insulation and they could not be fully inspected. No visual evidence exists in the home to suggest any significant past foundation

movement. Any foundation cracks should be sealed and monitored regularly. There were no material defects observed on the visible portions of the foundation.

CRAWL SPACE

The crawl space was accessible at the time of the inspection and was dry. The surface of the crawl space was covered with poured concrete. The foundation walls were insulated. There were no material defects observed in the accessible portions of the crawl space.

Photo 22



Photo 23



Photo 24



Photo 25



FLOOR STRUCTURE

The visible floor structure consisted of an OSB (wafer board) subfloor, supported by two-inch by ten-inch TJI joists spaced nineteen inches on center. There was a 5x8-inch steel flange center beam and 3.5-inch steel posts set on poured concrete footers for load bearing support. The floors in the home were level and sound and the floor structure appeared to be adequate. There were no material defects observed in the visible portions of the floor structure.

Photo 26



Photo 27



PLUMBING

The visible water supply lines throughout the home were copper and Aquapex brand plastic pipe. The water was supplied by a public water supply. The visible waste lines consisted of ABS plastic pipe. The home was connected to a public sewer system.

All plumbing fixtures not permanently attached to a household appliance were operated and inspected for visible leaks. Water flow throughout the home was average. Water pressure was tested at an exterior hose bib and found to be 50 to 60 pounds per square inch. There were no material defects observed in the visible portions of the plumbing system.

Photo 28



NOTE: The under-floor drain lines and main sewer line are considered underground utilities and are specifically excluded from this visual home inspection. If there is a history of sewer backups, or other concerns with the sewer system draining properly, consideration should be given to having a Licensed Plumber 'scope' the main sewer line (from home to city connect) prior to closing to ensure it is in good working condition.

WATER METER - SHUTOFF

The main water shutoff valve for the home was located adjacent to the water service entry point in the crawlspace. The shutoff valve was tagged for your future reference.

Photo 29



Main water shutoff valve

GAS METER

The natural gas meter was located on the left exterior wall. Although no actual testing was performed to detect the presence of gas fumes, there was no noticeable odor of gas detected at the time of the inspection.

Photo 30



- *CSST gas piping (Corrugated Stainless Steel Tubing) was in use in this home. The potential exists for lightning strikes to cause arcing at the CSST gas piping that may result in perforation of the pipe, gas leaks and fire. Proper adherence to the manufacturer's bonding instructions should lower the risk of electrical arcing and related damage. Proper bonding and grounding of the product can only be determined by a licensed electrical contractor. More information is available at <http://www.csstsafety.com>. If this is a concern to you I recommend this installation be further evaluated and corrective action taken as needed.*

Photo 31



CSST gas pipe

Photo 32



SUMP PIT

There was a sump pit located in the crawl space. The sump pit was dry. A pump has not been installed in the pit.

Photo 33



Photo 34



WATER HEATER

There was a 48 gallon capacity, natural gas water heater located in the mechanical closet. The water heater was manufactured by Bradford White, Model Number PDX250T6BN10 and Serial Number ZJ3665435. Information on the water heater indicated that it was manufactured fifteen years ago.

A temperature and pressure relief valve (T&P) was present on the water heater. Because of the lime build-up typical of T&P valves, we do not test them. The water temperature at the tap was 130-135 degrees. The water heater was functional.

Photo 35



Photo 36



Photo 37



Thermal image

- For safety reasons an overflow leg should be attached to the T&P valve and it should terminate within a few inches of the floor.

Photo 38



SPRINKLER SYSTEM

An underground sprinkler system has been installed to assist with lawn irrigation. The sprinkler system and any underground components, including valves, pipes and fittings, and electrical connections are beyond the scope of this inspection and the system was not tested or operated.

Photo 39



ELECTRIC SERVICE

The underground electric service wire entered the home on the right side wall. The electric meter was located on the exterior wall. The main service disconnect was rated for 100 amps.

Photo 40



Photo 41



Main service disconnect

The service wire entered a Square D service panel, located on the garage wall with a 125 amp and 120/240 volt rated capacity.

Photo 42

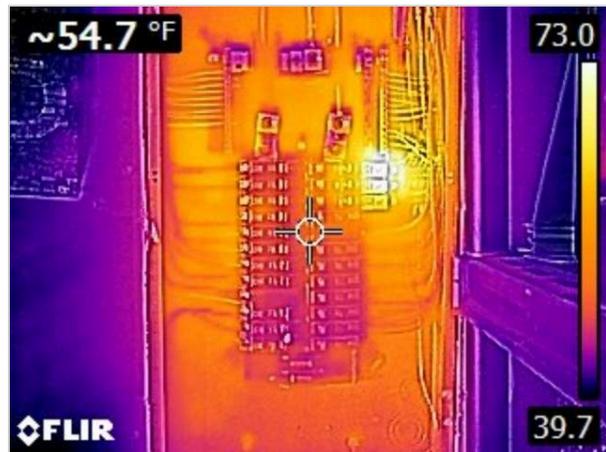


The branch circuits within the panel were copper. These branch circuits and the circuit breakers to which they were attached appeared to be appropriately matched. The visible house wiring consisted primarily of Romex. All visible wiring appeared to be in good condition.

Photo 43



Photo 44



Thermal image

A representative number of installed lighting fixtures, switches, and receptacles located throughout the home were inspected. The grounding and polarity of receptacles were also tested. There were ground fault circuit interrupter (GFCI) protected circuits located in the home. The GFCI's were functional. All GFCI receptacles and GFCI circuit breakers should be tested monthly. For safety reasons, a non-functional GFCI should be replaced immediately.

The electrical service appeared to be adequate. Alarms, electronic keypads, remote control devices, landscape lighting, telephone and television, and all electric company equipment were beyond the scope of this inspection. There were no material defects observed in the electrical system.

SMOKE ALARMS

There were smoke alarms found in the house. For safety reasons, the smoke alarms should be tested upon occupancy. The batteries (if any) should be replaced with new ones when you move into the house, and tested on a monthly basis thereafter. Do not assume they will work if you need them! Change the batteries and test them.

- **There were no carbon monoxide detectors installed in the home.** Carbon monoxide detectors should be installed within 15-feet of any sleeping area.

WINDOWS

The primary windows were constructed of vinyl, sliding and single hung style, with double pane glass. A representative number of accessible windows were tested for proper operation. There were no material defects observed in the windows.

DOORS

All exterior doors were operated and found to be functional. For security reasons, the exterior door locks should be changed or rekeyed upon occupancy. There were no material defects observed in the doors.

WINDOW & DOOR GLASS

The window and patio door glass seals were inspected. A defective glass seal is identified by a cloudy and/or misty appearance between the panes of glass. A defective seal indicates the vacuum has been lost and the energy efficiency of the window may be compromised as a result. There were no material defects observed with the window and glass door seals.

NOTE: Changing temperature and humidity can cause defective seal conditions to appear and disappear throughout the day, and dirty windows can make identifying defective glass seals almost impossible. We attempt to determine that the glass seals are intact on all accessible windows and doors, but we are not glass specialists. If you are concerned about the seals in any of the windows in the home I suggest they be further evaluated by a qualified glass company.

WALLS AND CEILINGS

The interior wall and ceiling surfaces were finished with drywall. Possible problem areas may not be identified if the interior wall and ceiling surfaces have been recently painted. There were no material defects observed in the interior walls or ceilings.

FIRST LEVEL

The first level consisted of a living room, dining room, kitchen, mechanical closet and a bathroom. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., are not addressed. There were no material defects observed on the first level.

CABINETS AND COUNTERTOPS

The visible portions of the cabinets and counter tops were in good condition. The kitchen and bathroom sinks or basins, bathtubs, and toilets were in good condition.

APPLIANCES

The appliances were turned on to check operational function only. No warranty, express or implied, is given for the continued operational integrity of the appliances or their components. The kitchen contained the following appliances:

The Whirlpool electric range was inspected and did appear to be functional. The accuracy of the clock, timers and settings on ovens are not within the scope of this inspection.

Photo 45



Photo 46



Thermal image

The General Electric range hood and microwave combination was inspected and did appear to be functional. The exhaust capacity is not within the scope of this inspection. Cleaning the fan and filter may increase the exhaust capability.

Photo 47



The LG refrigerator was inspected and did appear to be functional. The temperature setting and icemaker, if present, are not within the scope of the inspection.

The Whirlpool dishwasher was observed through a complete cycle and did appear to be functional when set on the "wash" and "drain" cycle.

The In-Sink-Erator garbage disposal was inspected and did appear to be functional. The efficiency rating is not within the scope of the inspection.

Water hookups and a drain for the clothes washing machine were present in the laundry area. A 240-volt receptacle for an electric clothes dryer was installed. A clothes dryer vent was present. *(This note is included for informational purposes only.)*

SECOND LEVEL

The second level of the home consisted of three bedrooms, one bathrooms and a laundry closet. There were no material defects observed on the second level.

ATTIC STRUCTURE

The attic was accessed through a scuttle in the upper level bedroom. The attic above the living space was insulated with blown insulation, approximately 8 to 10-inches in depth. Ventilation throughout the attic was provided by soffit and roof vents. The roof structure consisted of two-inch by four-inch wood trusses spaced 24 inches on center and OSB (waferboard) sheathing.

Photo 48



Photo 49



Photo 50

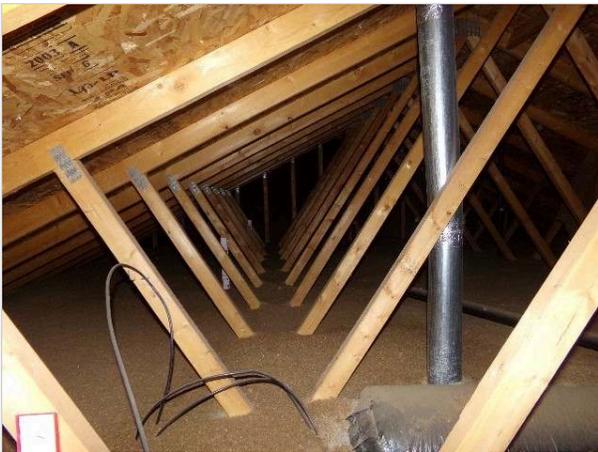


Photo 51



Photo 52



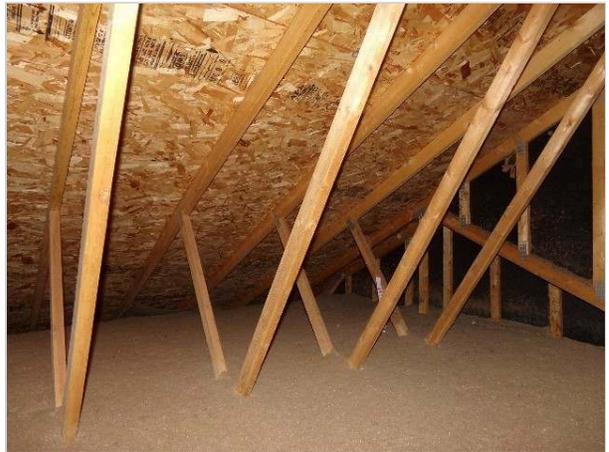
Photo 53



Photo 54



Photo 55



Because of the configuration of the framing and absence of a catwalk, which limited access, it was not possible to inspect all areas of the attic. There was no moisture visible in the attic space. The absence of visible indications of moisture is not necessarily conclusive evidence that the roof is free from leaks. The only way to be sure a roof does not leak is to inspect the underside of the roof during a heavy rain. There were no material defects observed in the attic or roof structure.

FURNACE

The home was heated by a Goodman natural gas forced air furnace, Model Number GMNT060-3B and Serial Number 0310981324, which is fifteen years old. The unit was located in the crawl space of the home. It has an approximate gross heating capacity of 60,000 BTUH's and is rated for 90+ percent efficiency.

Photo 56



The heating system was operated and inspected by the HomeTeam. A carbon monoxide test was conducted at the supply registers. The test recorded 0 ppm. No active gas leaks were detected at the gas line fittings. The heating system was found to be functional. There were no material defects observed in the visible portions of the furnace.

Photo 57



Photo 58



Photo 59



- The furnace is dirty and it should be cleaned and serviced.

Photo 60



NOTE: The average life of a gas-fired furnace is 18 to 24 years, but heat exchangers can fail at any time. The interior of a furnace heat exchanger is not visible and its condition is beyond the scope of this visual home inspection. Without disassembling this furnace, a thorough inspection of the heat exchanger is not possible. The absence of detectable carbon monoxide is not conclusive evidence the heat exchanger is intact. If this is a concern to you I recommend this furnace, including the heat exchanger, be further inspected by a licensed HVAC contractor prior to closing to ensure safe operation.

AIR CONDITIONER

The electric outdoor air conditioner condensing unit was an Amana, Model Number GSX130241BA and Serial Number 1012642565. The condenser is located on the left side of the home. This unit is approximately eight years old and is rated for 2 tons. There were no material defects observed in the visible portions of the air conditioner.

Photo 61



- **NOTE:** Due to the low ambient temperature the air conditioner could not be tested. Compressor damage can occur if air conditioner condensers are operated when the outdoor air temperature has been less than 60 degrees during the previous 24 hour period.

NOTE: Cleaning and servicing of the heating and cooling equipment is essential for safe and efficient operation and should be performed annually. Recommendations to have the heating and/or cooling equipment repaired or cleaned and serviced should include a complete assessment of the equipment. Servicing generally includes cleaning and evaluating the components, checking and replenishing refrigerant, and performing more detailed analysis which may reveal further needed repairs. If this heating and cooling equipment has not been cleaned and serviced in the past 12 months I recommend it be completed prior to closing to ensure safe operation

THERMOSTAT

The control for the heating and air conditioning system was a 24-volt programmable thermostat located on the main level hallway wall. The thermostat was manufactured by Honeywell and was found to be in working order.

Photo 62



FURNACE FILTER

The 14x25x1-inch disposable filter was located in the ductwork adjacent to the furnace. The furnace filter should be checked and replaced on a regular basis to maintain the efficiency of the system. The efficiency rating of the filter is not within the scope of this inspection.

Photo 63



Filter rack

Photo 64



DUCTWORK

The supply and return air ductwork in the home appeared to be adequate. However, there will be normal temperature variations from room to room and level to level, most noticeable between levels. The efficiency, capacity or ability of the ductwork to move conditioned air uniformly is beyond the scope of this visual home inspection. Airflow throughout the house may be balanced by adjusting any dampers in the supply ducts or by adjusting the supply registers.

Photo 65



Rear elevation

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.

Reprinted from ASHI Reporter, By Permission of Alan Carson, Carson Dunlop & Assoc.