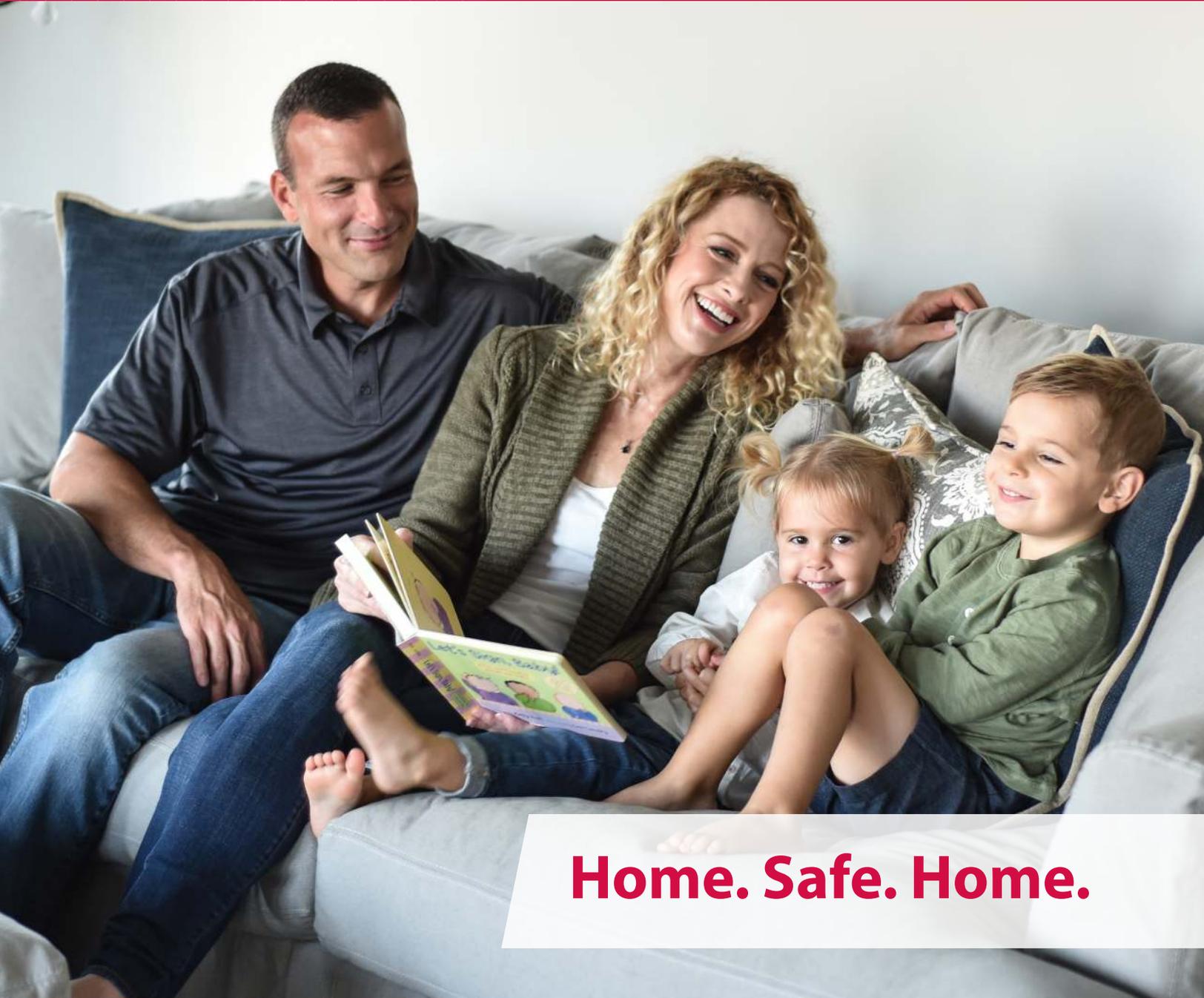




HomeTeam[®]

INSPECTION SERVICE

HOME INSPECTION REPORT



Home. Safe. Home.



Welcome To Your New Home!



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 **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 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.

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 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

File Number: **6549**

Address of Inspection: **123 Sample Drive**

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.

GENERAL DESCRIPTION

Throughout this report, the terms "right" and "left" are used to describe the home as viewed from the street. The term "major visual defect" is defined in the Home Inspection Agreement, 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., is 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, this report does not include all maintenance or safety items, and should not be relied upon for such items.

The inspected property consisted of a two story wood-framed structure with brick exterior that was occupied at the time of the inspection. There were no major visual defects on the visible portions of the siding. The approximate temperature at the time of the inspection was 55 to 60 degrees Fahrenheit, and the weather was cloudy. The utilities were on at the time of the inspection. The buyer and their agent were present during the inspection, as was the listing agent. The home was situated on a lightly sloped lot. The general grade around the home appeared to be adequate to direct rain water away from the foundation. The age of the home, as reported by the MLS sheet was said to be three years old. There was a concrete walkway leading to a concrete entry way in the front of the home. There were no major visual defects observed in the walkway or the front entry way.



- ***We recommend monitoring the area in back by the house, between the sections of deck, to ensure water does not pool in this area.***



There was an asphalt driveway on the left side of the home which led to the garage. There were no major visual defects observed in the driveway.

GARAGE

The attached garage was designed for two cars with access provided by two overhead-style doors. The Chamberlain brand electric garage door opener was tested and found to be functional. The automatic safety reverse on the garage door was tested and found to be functional. The concrete garage floor was in good condition. There were no major visual defects observed in the garage or the door mechanisms.

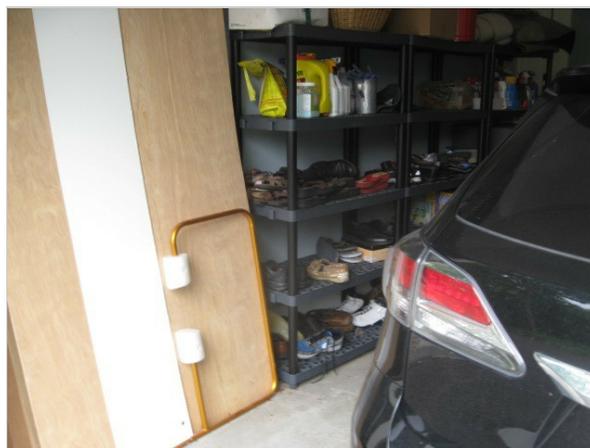
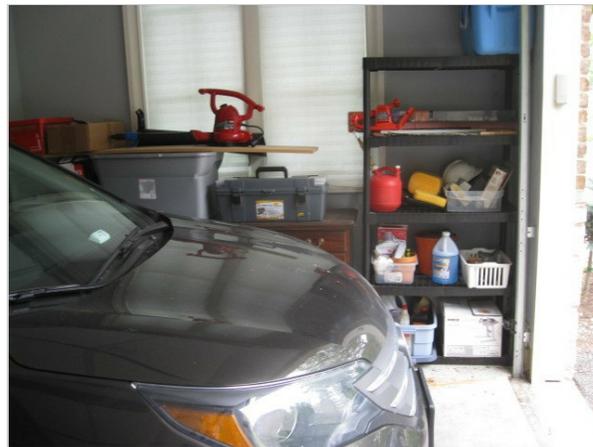
The detached garage was designed for one car with access provided by one overhead-style door. The Chamberlain brand electric garage door opener was tested and found to be functional. The automatic safety reverse on the garage door was tested and found to be functional. The concrete garage floor was in good condition. There were no major visual defects observed in the garage or the door mechanisms.



- *There was a car and storage in the detached garage that obscured some areas from visual inspection.*



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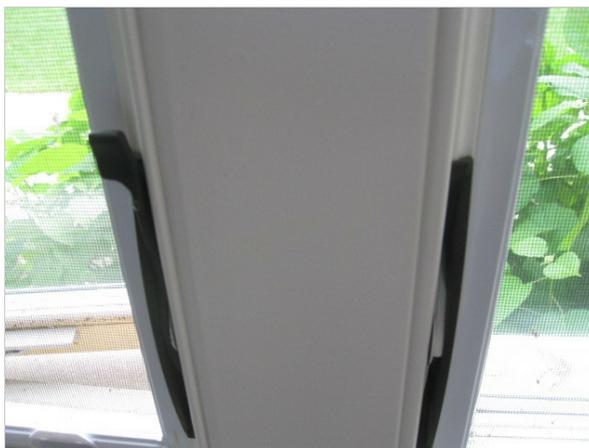
- ***There was some darkened roof sheathing, with some possible light mold growth, on the left side of the detached garage that should be monitored and treated.***



- ***There was a pile of bricks and stone, as well as a ladder, on the left side of the detached garage that should be removed.***



- *The attached garage front window lever, for the second window from the right, was missing and this needs to be monitored and repaired as necessary.*



- *The attached garage front window edges were bare wood that should be treated to prevent eventual wood rot.*



DECKS

There was a wood deck located in the back of the home. There did not appear to be significant deterioration of the wood. A wood deck should be cleaned and sealed regularly to prevent deterioration. There were no major visual defects observed on the visible portions of the deck or support structure.

- ***There were signs of animal activity under the deck that should be corrected.***



- ***There was no railing for the deck and we recommend that one be installed.***



- ***We were unable to view the support structure under the deck due to the wood deck skirt around the outside perimeter of the deck.***



- ***There was movement and gaps along the outside trim boards for the deck that should be monitored for action.***



ROOF STRUCTURE

The roof was a hip design covered with asphalt/fiberglass shingles. Observation of the roof surfaces and flashing was performed from ground level with the aid of binoculars. The age of the roof covering, as reported by the MLS sheet, was approximately three years. There was one layer of shingles on the roof at the time of the inspection. There was light curling and light 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. 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 kept well painted with a paint specially formulated for the use. There were no major visual defects detected on the exterior of the roof.

The roof drainage system consisted of aluminum 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 major visual defects observed on the visible portions of the gutters or downspouts.

- ***There was debris in the gutters that should be removed to allow proper drainage.***

There was one chimney. Observation of the chimney exterior was made from the ground, with the aid of binoculars. There were no major visual defects observed on the exterior.

FOUNDATION

The foundation was constructed of poured concrete. A single inspection cannot determine whether movement of a foundation has ceased. Any cracks should be monitored regularly. There were no major visual defects observed on the visible portions of the foundation.

BASEMENT (LOWER LEVEL)

The full basement was finished, and contained the following mechanical systems: furnace, water heater, sump pump and ejector pump.

FINISHED BASEMENT/LOWER LEVEL WAIVER

The interior walls of the basement/lower level were finished; therefore, a complete inspection of the poured concrete foundation was not possible. There were no major visual defects observed on the visible portions of the foundation.

The basement was dry at the time of the inspection. Because the basement is below grade, there exists a vulnerability to moisture penetration after heavy rains. There were no major visual defects observed in the basement.

- ***There was storage throughout the utility room in the basement that obscured some areas from visual inspection.***



FLOOR STRUCTURE

The visible floor structure consisted of a plywood subfloor, supported by two-inch by twelve-inch wood joists spaced sixteen inches on center. There was a 8x8 -inch steel center beam and four-inch steel posts or piers for load bearing support. There were no major visual defects observed in the visible portions of the floor structure.

- ***There was a cracked floor joist in the front center section of the basement utility room that should be monitored and repaired as necessary.***



- ***Most of the basement ceiling was finished, which restricts a clear view of the floor joists. As a result, we were not able to see the entire floor structure during the inspection.***



PLUMBING

The visible water supply lines throughout the home were copper pipe. The water was supplied by a public water supply. The visible waste lines consisted of PVC 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 and found to be 50 to 60 pounds per square inch. There were no major visual defects observed in the visible portions of the plumbing system.

WHIRLPOOL TUB

There was a whirlpool tub located in the master bathroom. The whirlpool tub was tested and found to be in working order. The performance of the filtering system is beyond the scope of this inspection.

- ***There was no visible access to the motor for the whirlpool tub and this should be corrected.***

The water meter was located beside the home. The main water shutoff valve for the home was located adjacent to the water service entry point in the basement.

The gas meter was located on the exterior wall. The main shutoff valve was located at the meter. Testing was not performed to detect the presence of gas fumes, but none were detected at the time of the inspection.

There was a sump pump located in the basement. The sump pump was not tested as there was no check plug or manual float to activate the pump.

- ***The sump pump could not be tested as there was no test plug present. The pump should, therefore, be monitored for proper operation.***

There were two 50 gallon capacity, natural gas water heaters located in the basement. Each water heater was manufactured by Bradford White, model number M1TW5056FBN and serial numbers JA16050268 and JA1605026. Information on each water heater indicated that it was manufactured three years ago. A temperature and pressure relief valve (T & P) was present. Because of the lime build-up typical of T & P valves, we do not test them. An overflow leg was present. It did terminate close to the floor. Your safety depends on the presence of a T & P valve and an overflow leg terminating close to the floor. Each water heater was functional.

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 service wire entered two Siemens service panels, located on the basement wall each with a 200 amp and 120/240 volt rated capacity. The main disconnect was located inside each service panel. The branch circuits within the panels 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 the rigid conduit type and appeared to be in good condition.



A representative number of installed lighting fixtures, switches, and receptacles located throughout the home were inspected and were found to be functional. 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. All GFCI receptacles and GFCI circuit breakers should be tested monthly. There were GFCI protected circuits located in the home. The present and tested GFCI's were functional. A non-functional GFCI should be replaced with a functional GFCI outlet.

- ***There were several lights out throughout the home. The bulbs should be replaced and the fixtures tested to ensure proper operation. This was observed in the following locations:***
 - ***master bathroom***
 - ***outside entry and garage lights***
- ***We could not locate the remote device for the ceiling fan in the front right bedroom. This should be located and the fan tested to ensure proper operation.***

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 major visual defects observed in the electrical system.

SMOKE ALARMS / CARBON MONOXIDE DETECTORS

There were smoke alarms and carbon monoxide detectors 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. It should be noted that there are natural gas mechanical systems located in the home, therefore the potential exists for the units to malfunction causing the release of an odorless, colorless, poisonous gas called Carbon Monoxide. In addition to having these mechanical systems serviced on a regular basis to maintain their proper operation, Carbon Monoxide detectors are required within 15 feet of every bedroom in the home. The manufacturer's directions should be followed for correct placement and installation of the detectors.

INTERIOR - WINDOWS, DOORS, WALLS AND CEILINGS

A representative number of accessible windows and doors were operated and found to be functional. The primary windows were constructed of wood, casement style, with double pane glass. Most interior and exterior doors were operated and found to be functional. The exterior door locks should be changed or re-keyed upon occupancy. Possible problem areas may not be identified if the windows or doors have been recently painted. There were no major defects observed in the windows or doors.

- ***Many of the windows were tight to operate and need to be opened regularly to ensure proper operation.***
- ***Some of the interior entry doors would not latch and need to be adjusted. This was observed in the following locations:***
 - ***left rear bedroom***
 - ***right side bedroom***
 - ***right front bedroom***
- ***There was a small gap and daylight observed at the bottom of the front entry doors that should be sealed to prevent drafts.***
- ***The right-side guest bathroom sky light was wet and dirty and should be monitored to determine if further action is required.***
- ***The basement window screens were all missing and should be located or replaced.***

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 major visual defects observed in the interior walls or ceilings.

- ***There was a small possible moisture stain on the master bedroom closet left-side wall, near the floor, that should be monitored to determine if further action is required.***

LIVING LEVEL

The first level consisted of a living room, dining room, family room, sun room, kitchen, bathroom, laundry room, and den. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., is not addressed. The stairs and landings throughout the home were tested and inspected. There were no major visual defects observed on the first level.

The visible portions of the cabinets and counter tops were in good condition. 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 Electrolux electric oven was inspected and did appear to be functional. The Dacor natural-gas cooktop was inspected and did appear to be functional. The clock, timers and settings on ovens are not within the scope of this inspection.

The vented range hood 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.

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

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

The Electrolux dishwashers were observed through a complete cycle and did appear to be functional when set on the "wash" and "drain" cycle.

The Maytag washer and Maytag dryer were tested and found to be functional.

- ***We recommend installing an overflow pan under the washing machine.***

SECOND LEVEL

The second level of the home consisted of four bedrooms and four bathrooms. There were no major visual defects observed on the second level.

- ***There was quite a bit of mildew on the master bathroom shower floor that should be cleaned and corrected.***



FIREPLACE

There were four fireplaces in the home. The visual condition at the time of the inspection is indicated as follows.

A gas-log fireplace was located in the master bedroom. The damper did appear to be functional. There was no visual evidence of creosote buildup in the firebox and/or chimney. There were no cracks observed in the firebox or visible portions of the chimney.

A gas-log fireplace was located in the family room. The damper did appear to be functional. There was no visual evidence of creosote buildup in the firebox and/or chimney. There were no cracks observed in the firebox or visible portions of the chimney.

A gas-log fireplace was located in the basement. The damper did appear to be functional. There was no visual evidence of creosote buildup in the firebox and/or chimney. There were no cracks observed in the firebox or visible portions of the chimney.

There was also a direct vent gas fireplace in the sun room. This fireplace was tested using the remote device in the room and was found to be functional.

For safety reasons, a fireplace and the chimney or pipe to which it is vented should be cleaned and re-inspected as there may be hidden defects, not fully visible at the time of the inspection. Each flue vented fireplace was not tested for operation or function.

ATTIC STRUCTURE

The attic was accessed through a scuttle in the bedroom closet. The attic above the living space was insulated with batted and loose-fill insulation, approximately 10-12-inches in depth. Ventilation throughout the attic was provided by soffit and ridge vents. The roof structure consisted of two-inch by twelve-inch wood rafters spaced 16 inches on center and plywood sheathing. Because of the configuration of the framing, 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 visual defects observed in the attic or roof structure.



- ***There was darkened sheathing, with possible light mold growth, in the right front section of the attic that should be further evaluated and treated as necessary.***





- ***One of the support columns on the far left side of the attic space was completely loose and needs to be secured.***



HVAC INSPECTION REPORT

The heating, ventilating and air conditioning systems were inspected by Teutonic Temperature Control (847) 354-8526. Annual maintenance of the heating and cooling equipment is essential for safe and efficient performance, which will maximize the system's useful life. The results of our visual and operational inspection of the heating and air conditioning system are described below. Periodic preventive maintenance is recommended to keep this unit in good working condition. The home was heated by an American Standard natural gas forced air furnace, model number AUC1C100A9481AD and serial number 11292UD57Y, which is four years old. The unit was located in the basement of the home. It has an approximate net heating capacity of 100,000 BTUH. NOTE: Without removing the burners to gain complete access, and with the limited viewing area of the heat exchanger, a thorough inspection is not possible. The heating system was tested and found to be functional.

The home was also heated by an American Standard natural gas forced air furnace, model number AUC1C100A9481AD and serial number 114835RXG7, which is four years old. The unit was located in the upstairs closet of the home. It has an approximate net heating capacity of 100,000 BTUH. NOTE: Without removing the burners to gain complete access, and with the limited viewing area of the heat exchanger, a thorough inspection is not possible. The heating system was tested and found to be functional.

- ***The furnaces should be cleaned and serviced by an HVAC technician.***

The electric outdoor air conditioner condensing unit was an American Standard, model number 4TTB3036D1000BA and serial number 1213LRX4F. The unit is located on the left side of the home. This unit is approximately three years old. Periodic preventive maintenance is recommended to keep this unit in good working condition. The cooling system was tested and found to be functional.

The second electric outdoor air conditioner condensing unit was an American Standard, model number 4TTB3042D1000BA and serial number 121543983F. The unit is located on the left side of the home. This unit is approximately three years old. Periodic preventive maintenance is recommended to keep this unit in good working condition. The cooling system was tested and found to be functional.

- ***The condensers should be cleaned and serviced by an HVAC technician.***

There will be normal temperature variations from room to room and level to level, most noticeable between levels.

DUCTWORK

Airflow throughout the house may be balanced by adjusting any dampers in the supply ducts, or by adjusting the supply registers.

FILTER TYPE

The disposable filters should be replaced on a regular basis to maintain the efficiency of the system. The efficiency rating is not within the scope of this inspection.

CONTROLS

The controls for the heating and air conditioning system were 24 volt thermostats located on the interior walls of the home. Each thermostat was manufactured by Honeywell and was found to be in working order.

RADON INSPECTION

Radon gas is a colorless and odorless gas released into the ground as a result of uranium decay. This invisible gas can be hazardous to your health in an enclosed structure. The radon test you requested was performed by The HomeTeam Inspection Service. Their radon inspection report will be forwarded upon completion.

The purpose of this summary is to provide a "quick view" of the key points of the home inspection. Please be sure to read the full body of the inspection report, as it contains much more detail about your new home. Any recommendations for additional evaluation must be performed prior to the conclusion of the inspection contingency period. The following is a summary of the inspection performed at

123 Sample Drive, Glenview, IL 60025:

Exterior

- *We recommend monitoring the area in back by the house between the sections of deck to ensure water does not pool in this area.*
- *There was a car and storage in the detached garage that obscured some areas from visual inspection.*
- *There was a car and storage in the garage that obscured some areas from visual inspection.*
- *There was a pile of bricks and stone, as well as a ladder, on the left side of the detached garage that should be removed.*
- *The attached garage front window lever, for the second window from the right, was missing and this needs to be monitored and repaired as necessary.*
- *There was some darkened roof sheathing, with some possible light mold growth, on the left side of the detached garage that should be monitored and treated.*
- *The attached garage front window edges were bare wood that should be treated to prevent eventual wood rot.*
- *There were signs of animal activity under the deck that should be corrected.*
- *There was no railing for the deck and we recommend that one be installed.*
- *We were unable to view the support structure under the deck due to the wood deck skirt around the outside perimeter of the deck.*
- *There was movement and gaps along the outside trim boards for the deck that should be monitored for action.*
- *There was debris in the gutters that should be removed to allow proper drainage.*

Basement

- *There was storage throughout the utility room in the basement that obscured some areas from visual inspection.*

Floor Structure

- *There was a cracked floor joist in the front center section of the basement utility room that should be monitored and repaired as necessary.*
- *Most of the basement ceiling was finished, which restricts a clear view of the floor joists. As a result, we were not able to see the entire floor structure during the inspection.*

Plumbing

- *There was no visible access to the motor for the whirlpool tub and this should be corrected.*
- *The sump pump could not be tested as there was no test plug present. The pump should, therefore, be monitored for proper operation.*

Electric

- *There were several lights out throughout the home. The bulbs should be replaced and the fixtures tested to ensure proper operation. This was observed in the following locations:*
 - *master bathroom*
 - *outside entry and garage lights*

- ***We could not locate the remote device for the ceiling fan in the front right bedroom. This should be located and the fan tested to ensure proper operation.***

Interior

- ***Many of the windows were tight to operate and need to be opened regularly to ensure proper operation.***
- ***Some of the interior entry doors would not latch and need to be adjusted. This was observed in the following locations:***
 - ***left rear bedroom***
 - ***right side bedroom***
 - ***right front bedroom***
- ***There was a small gap and daylight observed at the bottom of the front entry doors that should be sealed to prevent drafts.***
- ***There was a small possible moisture stain on the master bedroom closet left-side wall, near the floor, that should be monitored to determine if further action is required.***
- ***The right-side guest bathroom sky light was wet and dirty and should be monitored to determine if further action is required.***
- ***The basement window screens were all missing and should be located or replaced.***

Appliances

- ***We recommend installing an overflow pan under the washing machine.***

Living Areas

- ***There was quite a bit of mildew on the master bathroom shower floor that should be cleaned and corrected.***

Attic

- ***There was darkened sheathing, with possible light mold growth, in the right front section of the attic that should be further evaluated and treated as necessary.***
- ***One of the support columns on the far left side of the attic space was completely loose and needs to be secured.***

HVAC

- ***The furnaces should be cleaned and serviced by an HVAC technician.***
- ***The condensers should be cleaned and serviced by an HVAC technician.***

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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