HomeTeam®

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.







2429 Bella Drive Pingree Grove, IL 60140 (847) 630-6508 Fax:

E-mail: kanecounty@hometeam.com



Monday, March 15, 2021

123 Anywhere Rd Best Town, USA 55555 Inspection #: XXXX

Dear John Doe,

On 3/15/2021 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,

Brian Kathan

Brian Kathan 450.011233 IL LIC EXP 11-30-2022

Kooch Heat/Cool Greg IL LIC EXP 11-30-2022

HomeTeam Inspection Service

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 **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.

GENERAL DESCRIPTION

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, 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 material, 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 single story wood-framed structure with brick and wood siding that was vacant at the time of the inspection. There were material defects on the visible portions of the siding. The approximate temperature at the time of the inspection was 30 to 35 degrees Fahrenheit, and the weather was snowy. The utilities were on at the time of the inspection. The buyer and their agent were present during the inspection. 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 eighty to ninety years old. There was a concrete walkway leading to a concrete porch in the front of the home. There were material defects observed in the walkway or the porch.

• The front and right walkways were cracked and damaged and should be corrected as this is a trip hazard.





• There were sections of the brickwork skim-coat and brickwork throughout the home that were damaged and should be repaired.





• There were sections of the wood siding throughout the home that were damaged and should be repaired or replaced.





• There were some exterior support joists at the front and right side of the home that were rotted and should be replaced.



• The left side retaining wall was damaged and leaning and should be repaired.





• The front fascia board was cracked and should be repaired or replaced.



• The rear gable vent cover was damaged and should be repaired or replaced.



There was an asphalt and concrete driveway on the left side of the home. There were no material defects observed in the driveway.

ROOF STRUCTURE

The roof was a gable and valley 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 was approximately fifteen to twenty years. There were two layers of shingles on the roof at the time of the inspection. There was light curling and moderate surface wear observed on the roof shingles at the time of the inspection. These conditions indicate the roof shingles were in the second 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 material defects detected on the exterior of the roof.

• There were some damaged roof shingles that should be further evaluated by a roofer and repaired.



• The right side roof flashing was damaged and should be repaired or replaced.



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 material defects observed on the visible portions of the gutters or downspouts.

• There were gutters and downspouts missing from the left side of the home. Gutters and downspouts help facilitate proper drainage of roof water away from the foundation of the home and we recommend they be installed.



• One or more gutters were damaged and should be repaired or replaced.



There were two chimneys. Observation of the chimneys exterior was made from the ground, with the aid of binoculars. There were material defects observed on the exterior.



• There was damaged brickwork skim-coat at both chimneys that should be repaired.

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 material defects observed on the visible portions of the foundation.

• There was active seepage at the left foundation that should be further evaluated by a water proofing company.



• There was active seepage at the front basement brickwork that should be further evaluated by a water proofing company.



• There were a few substantial foundation cracks at the front and left walls that should be further evaluated by a foundation company.



• There were signs of efflorescence throughout the basement that should be further evaluated by a waterproofing company.



• There was stair step cracking of the basement brickwork on the front and left sides of the home with shifted bricks that should be further evaluated and repaired by a foundation company.





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 material defects observed on the visible portions of the foundation.

BASEMENT (LOWER LEVEL)

The full basement was partially finished, and contained the following mechanical systems: boiler and water heater.

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 material defects observed in the basement.

- The handrail on the staircase leading to the basement was loose and should be secured for safety reasons.
- There were 9X9 floor tiles in the basement, which have the characteristics of tile that may contain asbestos. The visible tile appeared to be deteriorating or decaying at the time of the inspection. The only way to confirm the possible asbestos content of this material is to have a sample tested by a qualified laboratory. It is advisable to avoid disturbing the substance prior to any testing. These tiles should be tested and handled with care as they may pose a safety concern.



• There was possible mold growth throughout the basement that should be further evaluated and treated as necessary.





• There was water damage with a mold-like substance at the walls in the basement laundry room that should be repaired.



• The basement chimney clean-out door was damaged and should be replaced.



FLOOR STRUCTURE

The visible floor structure consisted of a wood planking subfloor, supported by two-inch by eight-inch wood joists spaced sixteen inches on center. There was a 6x10 -inch wood center beam and 6x6-inch wood posts or piers for load bearing support. There were no material defects observed in the visible portions of the floor structure.

- 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.
- The floors were sloped and slanted throughout the first floor of the home and should be further

evaluated by a floor or structural specialist.



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 copper, cast iron, 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 at the utility tub and found to be 40 to 50 pounds per square inch. There were material defects observed in the visible portions of the plumbing system.

- It was too cold to test the outdoor spigots.
- There were rusted and corroded plumbing pipes in the basement that should be further evaluated and corrected as necessary by a plumber.



• There was active seepage with water damage at the basement utility sink plumbing that should be

further evaluated by a plumber.

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There were no dielectric unions where galvanized and copper pipes connected. A dielectric union is required to prevent corrosion and one should be installed.



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

There was a 40 gallon capacity, natural gas water heater located in the basement. The water heater was manufactured by Bradford White, model number MI40T6FBN and serial number HK15747553. Information on the water heater indicated that it was manufactured 10 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. The water heater was functional.

• Based on the age of the water heater, we recommend budgeting for replacement.

ELECTRIC SERVICE

The overhead electric service wire entered the home on the left side wall. The electric meter was located on the exterior wall. The service wire entered a American Switch Co. service panel, located on the basement wall with a 100 amp and 120/240 volt rated capacity. The main disconnect was located inside the service panel. The branch circuits within the panel were copper. These branch circuits and the fuses to which they were attached did not appear to be appropriately matched. The visible house wiring consisted primarily of the Romex, rigid conduit and flexible conduit type and appeared to be in serviceable condition.

• There were tree branches too close or making contact with the main overhead electrical line and should be further evaluated and trimmed back.



• The service entrance cable on the exterior of the home was weathered and may need to be replaced. We recommend further evaluation by a licensed electrician.



• The main electrical panel contained fuses and we recommend updating to a breakered panel.



• There were double taps observed in the main electrical panel that should be further evaluated and corrected by an electrician.



ELECTRIC SERVICE - SUB PANEL

There was a Bulldog Pushmatic electrical sub-panel, located on the basement wall with a 100 amp and 120/240 volt rated capacity. The sub-panel disconnect was located inside the main panel. 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 wiring consisted primarily of the rigid conduit and flexible conduit type and appeared to be in good condition.



ELECTRIC SERVICE - SUB PANEL

There was a General Switch Co. electrical sub-panel, located on the basement wall with a 100 amp and 120/240 volt

rated capacity. The sub-panel disconnect was located inside the main panel. 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 wiring consisted primarily of the flexible 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 some GFCI protected circuits located in the bathrooms. The present and tested GFCI's were functional. A non-functional GFCI should be replaced with functional GFCI's.

- The front exterior and kitchen outlet(s) were not GFCI protected and should be updated. All exterior outlets and outlets within six feet of a water source should be GFCI protected.
- There were two prong outlets throughout the home that should be updated to grounded, three prong outlets.
- An open ground was observed at the front exterior outlet and this should be corrected by an electrician.
- One or more exterior outlets were not properly covered and this should be corrected.



• Open electrical splices were noted in the attic. All electrical splices should be enclosed in an approved and covered electrical box.





• There were one or more switch plate or outlet covers missing throughout the home that should be replaced.









• There were one or more junction box covers missing throughout the basement that should be replaced.





• The dining room wall light fixtures were missing and should be replaced.



- The hall bathroom exhaust fan was inoperable and should be serviced or replaced.
- Open electrical splices were noted in the basement. All electrical splices should be enclosed in an approved and covered electrical box.



• Exposed or un-terminated live wires were noted in the basement. The wires should either be disconnected at the source or properly terminated in an approved, covered electrical box.



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 / CARBON MONOXIDE DETECTORS

There were smoke alarms but there were no 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.

- There were no carbon monoxide detectors in the home and one should be installed within 15 feet of every bedroom.
- The basement smoke alarm was not functional and should be replaced.

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 aluminum-clad and wood, double hung 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 rekeyed upon occupancy. Possible problem areas may not be identified if the windows or doors have been recently painted. There were defects observed in the windows or doors.

- There were some window screens that were torn and should be replaced.
- The front storm door top closer was detached and should be repaired.



- The left rear bedroom and center left bedroom entry doors would not close and should be repaired.
- Some of the right bedroom windows would not lock. For personal security all windows should properly lock.

The interior wall and ceiling surfaces were finished with drywall, plaster, and paneling. 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.

LIVING LEVEL

The first level consisted of a living room, dining room, kitchen, three bedrooms, and one full 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., is not addressed. The stairs and landings throughout the home were tested and inspected. There were material defects observed on the first level.

• There were signs of rodent activity under the kitchen sink that should be treated.

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 Blo-Fan 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 Kenmore dishwasher was observed through a cycle and did appear to be functional when set on the "wash" and "drain" cycle.

• There was no air gap for the dishwasher drain connection and we recommend that this be corrected.



FIREPLACE

There was one fireplace in the home. The visual condition at the time of the inspection is indicated as follows.

A wood-burning fireplace was located in the living room. The damper did appear to be functional. There was visual evidence of creosote buildup in the firebox and/or chimney. There were cracks observed in the firebox or visible portions of the chimney.

• There was creosote build up in the living room fireplace that should be cleaned by a chimney sweep prior to use.



• There were cracks in the firebox of the fireplace located in the living room. The bricks and mortar inside the firebox are designed to act as a heat and spark shield and should be free of any voids. The fireplace should be serviced and repaired by a chimney sweep prior to use.



• The living room fireplace fan was not functional and should be repaired or replaced.



• The living room fireplace should be cleaned and serviced by a chimney sweep prior to closing.

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. The fireplace was not tested for operation or function.

ATTIC STRUCTURE

The attic was accessed through a fold away ladder in the hallway. The attic above the living space was insulated with batted and vermiculite insulation, approximately 4-10-inches in depth. Ventilation throughout the attic was provided by gable and static vents. The roof structure consisted of two-inch by four-inch wood rafters spaced 16 inches on center and plywood and wood planks sheathing. 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 active 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 material defects observed in the attic or roof structure.



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 There was some insulation in the attic which appeared to be of a material that may contain a small amount of asbestos. The EPA recommends that homeowners make every effort not to disturb the vermiculite insulation in their attics. If you plan to remodel or conduct renovations that would disturb the vermiculite, hire professionals trained and certified to handle asbestos and safely remove the material. More information on vermiculite can be found on the EPA web site; http://www.epa.gov/ asbestos/pubs/verm.html



• There were signs of previous moisture at the right side of the attic that should be further evaluated and corrected.



• The whole house fan was tested and found to be non-functional and should be repaired or replaced.



HVAC INSPECTION REPORT

The heating, ventilating and air conditioning systems were inspected by Kooch Heating & Cooling (630) 232-7700. 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 Iron Fireman natural gas boiler, model number 21WEN and serial number was not legible which is over 30 years old. The unit was located in the basement of the home. It has an approximate net heating capacity of 180,000 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 found to be functional but poor condition.



- There was flame roll-out at the boiler burners at the time of the inspection and should be further evaluated by an HVAC technician. For safety reasons, the boiler was turned off at the thermostat.
- Due to the age and condition of the boiler, we recommend budgeting for replacement.

The electric outdoor air conditioner condensing unit was a Tempstar, model number CA5536VKC1 and serial number L952335228. The unit is located on the right side of the home. This unit is approximately 26 years old. Periodic preventive maintenance is recommended to keep this unit in good working condition. The cooling system was found to be not tested as the outside temperature was below sixty degrees.

- The air conditioner was not tested as the outside temperature was too low.
- The air conditioner air handler in the attic was not level and this should be corrected.



• The insulation on the exterior air conditioning line set was damaged. This could affect the efficiency of the system and should be replaced.



- The condenser should be cleaned and serviced by an HVAC technician in the spring.
- Due to the age of the air conditioner, we recommend budgeting for replacement.

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 20x25x1 inch disposable filter 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 was a 24 volt thermostat located on the living room, right bedroom, hallway, and basement walls of the home. The thermostats were manufactured by Lux and Honeywell and were found to be in working order.

- The hallway thermostat was damaged and should be replaced.
- The right bedroom thermostat batteries need to be replaced.

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.

PLUMBING INSPECTION

The plumbing sewer camera inspection was performed by Top Notch Plumbing (630) 300-8870. The video report was given to the buyer at the time of inspection.

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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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 Anywhere Rd

Best Town, USA 55555:

- ExteriorThere were gutters and downspouts missing from the left side of the home. Gutters and downspouts help facilitate proper drainage of roof water away from the foundation of the home and we recommend they be installed.
 - The front and right walkways were cracked and damaged and should be corrected as this is a trip hazard.
 - One or more gutters were damaged and should be repaired or replaced.
 - There were sections of the brickwork skim-coat and brickwork throughout the home that were damaged and should be repaired.
 - There were sections of the wood siding throughout the home that were damaged and should be repaired or replaced.
 - There were some exterior support joists at the front and right side of the home that were rotted and should be replaced.
 - The left side retaining wall was damaged and leaning and should be repaired.
 - The front fascia board was cracked and should be repaired or replaced.
 - The rear gable vent cover was damaged and should be repaired or replaced.
 - There were some damaged roof shingles that should be further evaluated by a roofer and repaired.
 - The right side roof flashing was damaged and should be repaired or replaced.
 - There was damaged brickwork skim-coat at both chimneys that should be repaired.

Foundation

- There was active seepage at the left foundation that should be further evaluated by a water proofing company.
- There was active seepage at the front basement brickwork that should be further evaluated by a water proofing company.
- There were a few substantial foundation cracks at the front and left walls that should be further evaluated by a foundation company.
- There were signs of efflorescence throughout the basement that should be further evaluated by a waterproofing company.
- There was stair step cracking of the basement brickwork on the front and left sides of the home with shifted bricks that should be further evaluated and repaired by a foundation company.

Basement

- The handrail on the staircase leading to the basement was loose and should be secured for safety reasons.
- There were 9X9 floor tiles in the basement, which have the characteristics of tile that may contain asbestos. The visible tile appeared to be deteriorating or decaying at the time of the inspection. The only way to confirm the possible asbestos content of this material is to have a sample tested by a qualified laboratory. It is advisable to avoid disturbing the substance prior to any testing. These tiles should be tested and handled with care as they may pose a safety concern.
- There was possible mold growth throughout the basement that should be further evaluated and treated as necessary.
- There was water damage with a mold-like substance at the walls in the basement laundry room that should be repaired.
- The basement chimney clean-out door was damaged and should be replaced.

Floor Structure

- 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.
- The floors were sloped and slanted throughout the first floor of the home and should be further evaluated by a floor or structural specialist.

Plumbing

- It was too cold to test the outdoor spigots.
- There were rusted and corroded plumbing pipes in the basement that should be further evaluated and corrected as necessary by a plumber.
- There was active seepage with water damage at the basement utility sink plumbing that should be further evaluated by a plumber.
- There were no dielectric unions where galvanized and copper pipes connected. A dielectric union is required to prevent corrosion and one should be installed.

Water Heater

• Based on the age of the water heater, we recommend budgeting for replacement.

Electric

- There were tree branches too close or making contact with the main overhead electrical line and should be further evaluated and trimmed back.
- The service entrance cable on the exterior of the home was weathered and may need to be replaced. We recommend further evaluation by a licensed electrician.
- The main electrical panel contained fuses and we recommend updating to a breakered panel.
- There were double taps observed in the main electrical panel that should be further evaluated and corrected by an electrician.
- The front exterior and kitchen outlet(s) were not GFCI protected and should be updated. All exterior outlets and outlets within six feet of a water source should be GFCI protected.
- There were two prong outlets throughout the home that should be updated to grounded, three prong outlets.
- An open ground was observed at the front exterior outlet and this should be corrected by an electrician.
- One or more exterior outlets were not properly covered and this should be corrected.
- Open electrical splices were noted in the attic. All electrical splices should be enclosed in an approved and covered electrical box.
- There were one or more switch plate or outlet covers missing throughout the home that should be replaced.
- There were one or more junction box covers missing throughout the basement that should be replaced.
- The dining room wall light fixtures were missing and should be replaced.
- The hall bathroom exhaust fan was inoperable and should be serviced or replaced.
- Open electrical splices were noted in the basement. All electrical splices should be enclosed in an approved and covered electrical box.
- Exposed or un-terminated live wires were noted in the basement. The wires should either be disconnected at the source or properly terminated in an approved, covered electrical box.

Alarms and Detectors

- There were no carbon monoxide detectors in the home and one should be installed within 15 feet of every bedroom.
- The basement smoke alarm was not functional and should be replaced.

Interior

- There were some window screens that were torn and should be replaced.
- The front storm door top closer was detached and should be repaired.
- The left rear bedroom and center left bedroom entry doors would not close and should be repaired.
- Some of the right bedroom windows would not lock. For personal security all windows should properly lock.

Living Areas

• There were signs of rodent activity under the kitchen sink that should be treated.

Appliances

• There was no air gap for the dishwasher drain connection and we recommend that this be corrected.

Fireplace

- There was creosote build up in the living room fireplace that should be cleaned by a chimney sweep prior to use.
- There were cracks in the firebox of the fireplace located in the living room. The bricks and mortar inside the firebox are designed to act as a heat and spark shield and should be free of any voids. The fireplace should be serviced and repaired by a chimney sweep prior to use.
- The living room fireplace fan was not functional and should be repaired or replaced.
- The living room fireplace should be cleaned and serviced by a chimney sweep prior to closing.

Attic

- There was some insulation in the attic which appeared to be of a material that may contain a small amount of asbestos. The EPA recommends that homeowners make every effort not to disturb the vermiculite insulation in their attics. If you plan to remodel or conduct renovations that would disturb the vermiculite, hire professionals trained and certified to handle asbestos and safely remove the material. More information on vermiculite can be found on the EPA web site; http://www.epa.gov/ asbestos/pubs/verm.html
- There were signs of previous moisture at the right side of the attic that should be further evaluated and corrected.
- The whole house fan was tested and found to be non-functional and should be repaired or replaced.

HVAC

- There was flame roll-out at the boiler burners at the time of the inspection and should be further evaluated by an HVAC technician. For safety reasons, the boiler was turned off at the thermostat.
- Due to the age and condition of the boiler, we recommend budgeting for replacement.
- The air conditioner was not tested as the outside temperature was too low.
- The air conditioner air handler in the attic was not level and this should be corrected.
- The insulation on the exterior air conditioning line set was damaged. This could affect the efficiency of the system and should be replaced.
- The condenser should be cleaned and serviced by an HVAC technician in the spring.
- Due to the age of the air conditioner, we recommend budgeting for replacement.
- The hallway thermostat was damaged and should be replaced.
- The right bedroom thermostat batteries need to be replaced.