



HomeTeam[®]

INSPECTION SERVICE

Monday, July 22, 2019

RE: 123 Sample Drive Anytown, FL 12345

Dear Bill Sample,

On 7/22/2019 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 Property 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. If I can be of any assistance, please feel free to call me at the above telephone number.

Regards,

Jeff Ackerman, Owner

Brian Collins, Inspector FL Home Inspector HI8026

HomeTeam Inspection Service





HomeTeam[®]

INSPECTION SERVICE

HOME INSPECTION REPORT



Home. Safe. Home.





SUMMARY:

This summary provides a quick overview of the results of the inspection performed on 7/22/2019 at 123 Sample Drive Anytown, FL 12345.

Read the full body of the inspection report; it contains important details and recommendations that are not included within this summary. Any additional evaluations recommended in the report must be completed prior to the conclusion of the inspection contingency period.

Material Defects

- WATER PONDING ALONG WITH ALLIGATOR CRACKING WAS OBSERVED ON THE FLAT ROOF ON THE LEFT SIDE OF THE HOME. THE REAR SECTION WAS NOT SEALED. THE ROOFING SYSTEM SHOULD BE FURTHER EVALUATED BY A QUALIFIED ROOFING CONTRACTOR TO DETERMINE THE EXTENT AND COST OF REPAIR/REPLACEMENT. A RECEIPT SHOULD BE LEFT FOR YOUR RECORDS AND PROTECTION.

Roof Observations

- CHIMNEY: There was no rain cap on the chimney. This device will help to prevent rainwater from entering the flue and causing water damage.

Exterior Observations

- A SETTLEMENT CRACK WAS OBSERVED ON THE LEFT SIDE OF THE HOME.
- THE FASCIA TRIM WAS DETERIORATED IN A NUMBER OF AREAS AROUND THE HOME
- THE AC CHASE WAS NOT SECURED.
- A GAP WAS OBSERVED IN THE SOFFIT AT THE FRONT RIGHT CORNER OF THE HOME.

Electrical Observations

- NOTE: WHAT APPEARED TO BE AN ABANDONED SERVICE PANEL WAS OBSERVED IN THE EXTERIOR SHED. A VISUAL INSPECTION COULD NOT DETERMINE IF THE POWER HAD BEEN COMPLETELY DISCONNECTED.
- HOT NEUTRAL REVERSE: There were one or more receptacles in the home where the presence of hot and neutral wires were reversed (LANAI). This is a safety concern and should be repaired by a licensed electrician.
- HOT GROUND REVERSE: There were one or more receptacles in the home where the presence of hot and ground wires were reversed (HALLWAY BATHROOM OUTLETS). This is a safety concern and should be repaired by a licensed electrician.
- EXPOSED WIRES WERE OBSERVED IN A NUMBER OF AREAS AROUND THE HOME. THE WIRES SHOULD BE PLACED IN CONDUITS OR JUNCTION BOXES.
- FURTHER EVALUATION TO DETERMINE THE EXTENT AND COST OF REPAIR SHOULD BE PERFORMED BY A QUALIFIED LICENSED ELECTRICIAN. A RECEIPT SHOULD BE LEFT FOR YOUR RECORDS AND PROTECTION.

Pool Observations

- NOTE: There was a water hose in the pool (there was no water running in the hose) at the time of the inspection. This could be an indication that the pool may be losing water somewhere in the pool shell and/or in the plumbing between the pool and the pool equipment. It could not be determined if any leaks were occurring at the time of the inspection. If this concerns you, the pool should be further evaluated by a qualified licensed pool contractor.
- THE PRESSURE GAUGE FOR THE POOL FILTER WAS NOT FUNCTIONAL.

Other Observations

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- Some of the window cranks in the home were broken or otherwise inoperable (FAMILY ROOM). Repair or replacement of the cranks may be required.
- THERE WERE windows in the home that would not stay open due to having sprung springs (KITCHEN WINDOW). Repair or replacement of the springs may be required.
- THE DOOR FOR THE CLOSET IN THE HALLWAY WAS MISSING.
- THE DISHWASHER WAS NOT SECURED TO THE COUNTER.

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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. A "material defect" is any single defect in a system or component of the property that cannot be corrected, repaired or replaced for \$1,000 or less.

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.

INTRODUCTION

Throughout this report, the terms "right" and "left" are used to describe areas of the structure as viewed from the street. A system or component has a material defect if it is either unsafe or not functioning and cannot be replaced or rendered safe or functional for less than \$1,000. The cosmetic condition of the paint, wall covering, carpeting, window coverings, to include drywall damage, 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. 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. When material defects are observed or minor repairs need to be made, we recommend you consult a qualified licensed professional. Cost estimates are advised prior to closing. All contractors should work for you, as their evaluation/observation may make you aware of findings not listed in this report.

A home inspection is not a home warranty, and HomeTeam strongly recommends purchasing a home warranty from a reputable company to cover items that will fail in the course of time.

CONDITIONS

The approximate temperature at the time of the inspection was 85 to 90 degrees Fahrenheit, and the weather was partly

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cloudy. The utilities were on at the time of the inspection. The age of the structure appeared to be 52 years.

The buyers and their agent were present during the inspection.

LOT AND GRADE

The structure was situated on a level lot. The general grade around the structure appeared to be adequate to direct rain water away from the foundation, assuming normal drainage and downspout, gutter, and other systems are functioning properly.

STRUCTURE AND CLADDING

The inspected property consisted of a single story block and frame structure with stucco, brick and wood cladding that was vacant at the time of the inspection. THE FOLLOWING DEFECTS WERE observed:

There was a concrete walkway leading to the concrete entry way in the front of the home. There were no material defects observed in the visible portions of the walkway and the entry way BUT, NORMAL SETTLEMENT WAS OBSERVED.



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SETTLEMENT CRACK



NORMAL SETTLEMENT

A SETTLEMENT CRACK WAS OBSERVED ON THE LEFT SIDE OF THE HOME.

THE FASCIA TRIM WAS DETERIORATED IN A NUMBER OF AREAS AROUND THE HOME



DETERIORATED FASCIA



THE AC LINE CHASE WAS NOT SECURED.

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NOT SECURED

A GAP WAS OBSERVED IN THE SOFFIT AT THE FRONT RIGHT CORNER OF THE HOME.



SEAL GAP

There was a concrete driveway in the front of the home which led to the garage . There was moderate settlement and expansion cracking in the concrete. There were no material defects observed in the visible portions of the driveway .



SLAB ON GRADE

The full slab was not visible at the time of the inspection because of carpet or other floor coverings. There were no indications of moisture present. Hairline and settlement cracking, if not excessive under existing flooring, is considered normal. There were no material defects observed in the visible portions of the slab .

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FOUNDATION

The foundation was constructed of concrete. A single inspection cannot determine whether movement of a foundation or wall structure has ceased. Any exterior cracks should be patched and monitored regularly for movement. There were no material defects observed in the visible portions of the foundation .

PATIO/LANAI

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



PATIO/LANAI COVER

There was a screened enclosure around the patio. There were no material defects observed in the visible portions of the patio cover or its supports BUT, RIPS WERE OBSERVED.



RIPS

ROOF STRUCTURE

The roof was a gable design covered with asphalt/fiberglass shingles. There also was a section of flat roofing covered with rolled roofing.. Observation of the roof surfaces and flashing was performed from ground level with the aid of binoculars and a walk on inspection. The age of the roof covering was unknown .

There was one layer 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 nearing the end of their useful life.

THERE WERE MATERIAL DEFECTS observed in the visible portions of the roof:

This visual roof inspection is not intended as a warranty or an estimate on the remaining life of the roof. Any roof

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metal, especially the flashing and valleys, must be kept well painted with a paint specially formulated for the use. Please note that the water proofing membrane on top of the roof sheathing cannot be viewed from a visual inspection.



WATER PONDING ALONG WITH ALLIGATOR CRACKING WAS OBSERVED ON THE FLAT ROOF ON THE LEFT SIDE OF THE HOME. THE REAR SECTION WAS NOT SEALED.

THE ROOFING SYSTEM SHOULD BE FURTHER EVALUATED BY A QUALIFIED ROOFING CONTRACTOR TO DETERMINE THE EXTENT AND COST OF REPAIR/REPLACEMENT. A RECEIPT SHOULD BE LEFT FOR YOUR RECORDS AND PROTECTION.



PONDING



ALLIGATOR CRACKING

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NOT SEALED

There was one chimney. Observation of the chimney exterior was made during our roof inspection. There were no material defects observed on the exterior of the chimney .



CHIMNEY: There was no rain cap on the chimney. This device will help to prevent rainwater from entering the flue and causing water damage.



MISSING CAP

ATTIC STRUCTURE

The attic was viewed through a scuttle in the hallway. The attic above the living space was insulated with blown-batted insulation, approximately 4-6-inches in depth. Ventilation throughout the attic was provided by gable, soffit and ridge vents. The roof structure consisted of two-inch by four-inch wood trusses spaced 24 inches on center and plywood sheathing. There was no moisture visible in the attic space. The absence of visible indications of moisture is not necessarily conclusive evidence

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that the roof is free from leaks. There were no material defects observed in the visible portions of the attic and roof structure .



Because of the configuration of the framing it was not possible to enter the attic. The absence of visible indications of moisture is not necessarily conclusive evidence that the roof is free from leaks. There were no material defects observed in the attic or roof structure that was observed.

ELECTRIC SERVICE

The overhead electric service wire entered the home on the exterior wall. The electric meter was located on the exterior wall. The service wire entered a Square D service panel, located on the exterior wall with a 200 amp and 120/240 volt rated capacity along with a 100 amp sub panel located in the hallway.. The branch circuits within the panel were copper. These branch circuits and the circuit breakers to which they were attached did appear to be appropriately matched. The visible wiring consisted primarily of the romex and cloth covered type and appeared to be in good condition.



NOTE: WHAT APPEARED TO BE AN ABANDONED SERVICE PANEL WAS OBSERVED IN THE EXTERIOR SHED. A

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VISUAL INSPECTION COULD NOT DETERMINE IF POWER HAD BEEN COMPLETELY DISCONNECTED.



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 kitchen and bathrooms.

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. THE FOLLOWING DEFECTS WERE observed in the visible portions of the electrical system:

HOT NEUTRAL REVERSE: There were one or more receptacles in the home where the presence of hot and neutral wires were reversed (LANAI). This is a safety concern and should be repaired by a licensed electrician.

HOT GROUND REVERSE: There were one or more receptacles in the home where the presence of hot and ground wires were reversed (HALL BATHROOM OUTLETS). This is a safety concern and should be repaired by a licensed electrician.

EXPOSED WIRES WERE OBSERVED IN A NUMBER OF AREAS AROUND THE HOME. THE WIRES SHOULD BE PLACED IN CONDUITS OR JUNCTION BOXES.



EXPOSED WIRES AT POOL EQUIPMENT



EXTERIOR LIGHT

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POOL PUMP

FURTHER EVALUATION TO DETERMINE THE EXTENT AND COST OF REPAIR SHOULD BE PERFORMED BY A QUALIFIED LICENSED ELECTRICIAN. A RECEIPT SHOULD BE LEFT FOR YOUR RECORDS AND PROTECTION.

PLUMBING

The visible water supply lines throughout the home were copper, CPVC and galvanized pipe. The water was supplied by a public water supply. The visible waste lines consisted of PVC pipe. The home was reported to be connected to a public sewer system. The HomeTeam does not test for the presence of a septic tank, HomeTeam recommends that buyers of homes verify that the home is connected to a public sewer system or septic tank. All plumbing fixtures (sinks, toilets, showers etc) were operated and inspected for visible leaks. The condition of any pipes (in slabs, under insulation, and behind walls etc.) that can not be observed is not within the scope of the home inspection. Water flow throughout the home was average. Water pressure was tested on the exterior wall and found to be 60-65 pounds per square inch. No water quality or biological testing was performed. There were no material defects observed in the visible portions of the plumbing system .

Bathrooms were inspected using various techniques to help identify any areas of leakage or damage. Please note that bathtubs and showers are tested without the weight of a person in the enclosure. We attempt to identify areas of potential leakage, but some problem areas may not be visible without the weight of a person in the enclosure, ie, a person taking a shower or bath. Any latent deficiencies noted under these conditions once the structure is occupied should be sealed to prevent water intrusion and damage.

There was a 40 gallon capacity, electric water heater located in the utility room. The water heater was manufactured by Rheem, model number XE40M06ST45U1 and serial number A121902452. Information on the water heater indicated that it was manufactured in 2019 . The water heater was functional.



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 visible portions of the interior walls and ceilings BUT, A MOISTURE STAIN WAS OBSERVED ON THE CEILING OF THE MASTER BEDROOM. A moisture meter was inserted into the water stained area and registered no moisture at the time of the inspection.

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MOISTURE STAINS (DRY).

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, single hung and crank style, with single and double pane glass. All exterior doors were operated and found to be functional.

The exterior door locks should be changed or re-keyed upon occupancy. Periodic caulk maintenance is recommended around the exterior window frames to prevent water intrusion. Possible problem areas may not be identified if the windows or doors have been recently painted.

THE FOLLOWING DEFECTS WERE observed in the visible portions of the windows and doors:

- Some of the window cranks in the home were broken or otherwise inoperable (FAMILY ROOM). Repair or replacement of the cranks may be required.
- THERE WERE windows in the home that would not stay open due to having sprung springs (KITCHEN WINDOW). Repair or replacement of the springs may be required.

THE DOOR FOR THE CLOSET IN THE HALLWAY WAS MISSING.

FLOOR PLAN

The basic floor plan consisted of the kitchen, living room, dining room, family room, master bedroom/bath, two bedrooms, one bathroom, and utility room. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, blinds, etc., are not addressed. There were no material defects observed in the living area .

FIREPLACE

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

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SMOKE ALARMS

There WERE NO smoke alarms found in the property. Safety experts recommend that there be a detector in each room and recommend having a fire evacuation plan and periodic fire drills. Smoke alarms should be replaced every 7 years per most industry experts. For safety reasons, the smoke alarms should be tested, replaced or installed upon occupancy. The batteries (if any) should be replaced on an annual basis and the smoke alarms should be tested on a monthly basis.

The visible portions of the cabinets and counter tops were in good condition.

In keeping with the State of Florida Standards of Practice for Home Inspectors, HomeTeam uses the normal controls to verify the primary function of connected appliances. No warranty, express or implied, is given for the continued operational integrity of the appliances or their components.

The kitchen contained the following appliances:



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The Whirlpool electric oven/range was inspected and did activate at the time of the inspection. The accuracy of the clock, timers and settings on ovens are not within the scope of this inspection.



The Frigidaire refrigerator was inspected and was functional. The temperature setting and ice maker, if present, and performance testing of the refrigerator are not within the scope of the inspection.



The Frigidaire dishwasher did activate. Performance testing, accessories, the condition of the interior and the operation of the timer and controls are not within the scope of our inspection.



THE DISHWASHER WAS NOT SECURED TO THE COUNTER.

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NOT SECURED

POOL INSPECTION

This report is based upon a visual inspection and does not constitute a guarantee or warranty of any kind. This inspection does not eliminate the need for routine maintenance, or purport to evaluate the system design. The condition of the pool system is listed below.



The in-ground pool was constructed of gunite. The deck surrounding the pool was constructed of kool Deck. There were some cracks (which should be monitored) in the pool decking. There were no material defects observed in the visible portions of the pool .



SETTLEMENT CRACKS

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NOTE: There was a water hose in the pool (there was no water running in the hose) at the time of the inspection. This could be an indication that the pool may be losing water somewhere in the pool shell and/or in the plumbing between the pool and the pool equipment. It could not be determined if any leaks were occurring at the time of the inspection. If this concerns you, the pool should be further evaluated by a qualified licensed pool contractor.



There was pitting, wear and staining in the pool surfaces. This indicates that the marcite pool surface is **AT THE END OF ITS LIFE AND WILL REQUIRE RESURFACING. Further evaluation and consultation will be required by a pool contractor.**

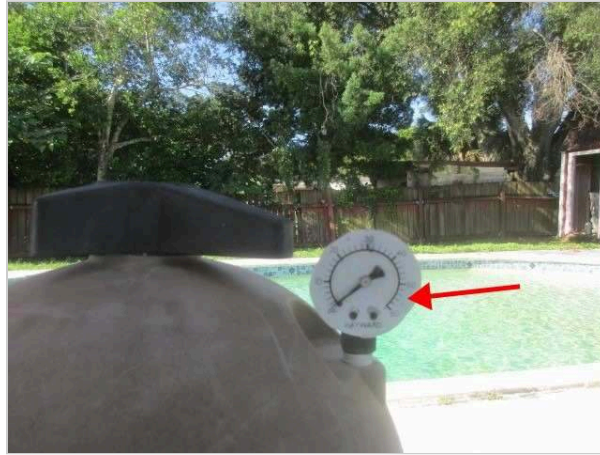
The Century pool circulating pump was operational at the time of the inspection.



The Hayward pool cartridge filter was operational at the time of the inspection. The efficiency of the filtration system is not within the scope of the inspection.

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THE PRESSURE GAUGE FOR THE POOL FILTER WAS NOT FUNCTIONAL.



NOT FUNCTIONAL

HEATING AND AIR CONDITIONING

This report is based upon a visual inspection and does not constitute a guarantee or warranty of any kind or an estimate on the remaining life of the system. This inspection does not eliminate the need for routine maintenance, or purport to evaluate the system design or air flow balance. **No indoor air quality or mold testing was performed.**

The heating, and air conditioning system was working within industry standards at the time of our inspection. For your information and use our HVAC inspectors field report is attached along with any maintenance issues or recommendations that may have been visually observed. No components are taken apart or panels opened per State of Florida Standard of Practice for Home Inspectors. A full maintenance and cleaning service (air handler coils) with a check of the refrigerant charge is recommended after you move in for maximum energy efficiency and sanitation.



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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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