

## The Importance of thorough Home Inspections

**E**arly in the house hunting process, it is crucial to think about the types of inspections you will want to have performed. It is a good idea to ask your Realtor to familiarize you with what is covered in the Sales Contract, *before* you find make an offer on the house of your dreams. Written into the standard NABOR (Naples Area Board of Realtors) contract are provisions for Systems & Structural, and Termite Inspection contingencies. Your Realtor will, however, need to add addendums to the standard contract if you want to make the purchase of the new home contingent on it passing Radon or Mold tests. Therefore you must make your decisions about which inspections are vital to you *before* you put the pen to the paper.

As the Buyer, you will pay for all of the chosen inspections, but the negotiating power and peace of mind these will bring you, will make this money well-spent. Your willingness to complete a property purchase should be contingent upon the results of all the professional inspections your Realtor writes into the Sales Contract.

If you are arranging financing for your new home, your lender will require termite clearance from a certified pest control company. The purpose of these inspections is to find if there is damage done by termites or other invasive pests. If the infestation is active, the pests will need to be treated and the damage they have done will need to be repaired before closing on the house. Generally these expenses will be paid by

the seller (unless the home has been advertised "As Is.") because if the seller does not fix the problem, he will be obligated under law to disclose the damage to the next potential buyer, even if he sells the property For Sale by Owner.

A System and Structural Inspection involves the visual examination of a property's structure and components. Those components should include:

- Roof & General Structure
- Central Cooling & Heating
- Plumbing, Bathroom & Laundry
- Electrical & Common Safety Devices
- Kitchen & all appliances
- General Interior
- Roof, Attic, Insulation & Ventilation
- Garage, Exterior & Grounds
- Pool, Pool Deck, Sea Walls

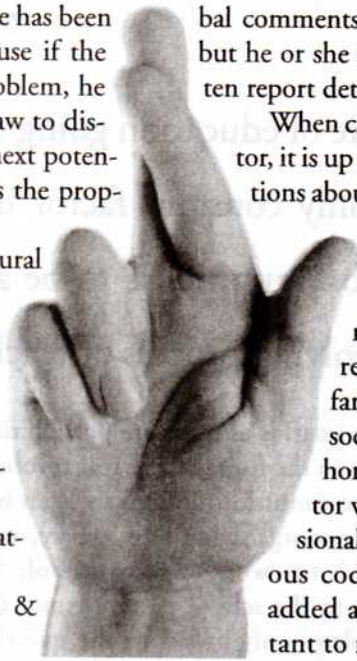
During an inspection, it is highly recommended that you and/or your Realtor be present. The majority of inspectors will allow you to go through

the home with them and ask questions during or after the inspection. Most inspectors will also point out to you areas that are potential problems. This fact is important, because you will be able to see firsthand the extent of problems that are sometimes hard for an inspector to convey in a written report. The inspector may give ver-

bal comments during the inspection, but he or she will also prepare a written report detailing any findings.

When choosing a Home Inspector, it is up to the buyer to ask questions about the Inspector's experience and knowledge and length of time in the business in order to make a wise choice. Get recommendations from family, friends, and/or associates who have hired a home inspector. An inspector who belongs to a professional association with a serious code of ethics may offer added assurance. It is important to remember that a home inspector is not required to

guarantee any installed systems which have been inspected, and will most likely have disclaimer on their written report, so your best defense is asking as many questions as possible. Just remember, no home, not even a brand new one, is perfect, so the more thoroughly it is inspected, the fewer unhappy surprises you will have down the road.



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