YOUR **INSPECTION REPORT**

"Providing Great Home Inspections for Every Client Every Time"

FOR THE PROPERTY LOCATED AT:

456 Castle Avenue , Fargo, ND

PREPARED FOR:
Ms. Mary Brown

INSPECTION DATE:
April 20, 2012

PREPARED BY: Craig A. Manock representing Northern States Inspection

Summary of Inspection Findings

April 20, 2012

Client:
Ms. Mary Brown

Report No:
123D0420

Property Address:
456 Castle Avenue
Fargo, ND

Dear Mary,

At your request, a visual inspection of the above referenced property was conducted on . An earnest effort was made on your behalf to discover all visible defects. The following is an opinion report, reflecting the visual conditions of the property at the time of the inspection only. Hidden or concealed defects cannot be included in this report. No warranty is either expressed or implied. This report is not an insurance policy, nor a warranty service.

SUMMARY OF AREAS REQUIRING FURTHER EVALUATION

IMPORTANT: The Summary is not the entire report. The complete report may include additional information of concern to the client. The entire Inspection Report, Scope of Inspection and the Inspection Agreement must be carefully read to fully assess the findings of the inspection. This list is not intended to determine which items may need to be addressed per the contractual requirements of the sale of the property. If trades people are hired to complete any repairs it is advised that you obtain competitive estimates from them prior to contracting for work.

ROOF SYSTEM - PART A

ROOFING MATERIAL:

5.1 Composition Shingles:

There are shingles that are clawing/curling/not laying flat (3C.02). There are shingles that are eroded/pitting/have granules missing (3C.03). Evidence of repairs may indicate past/current leakage (3C.12). Roof appears to be at/near the end of its useful life. Anticipate the need to replace the roof covering in the not too distant future.

ATTIC & INSULATION:

5.5 Attic:

Bathroom vent should not discharge into the attic (8C.16, 9D & 3C.12).

CHIMNEY:

5.6

Chimney shows evidence of spalling - surface deterioration of the bricks. This condition should be monitored because if spalling continues, rebuilding the chimney will ultimately be necessary (1B.02).

KITCHEN/BATH/LAUNDRY - PART A

MAIN FLOOR HALL BATH

7.6 Toilets:

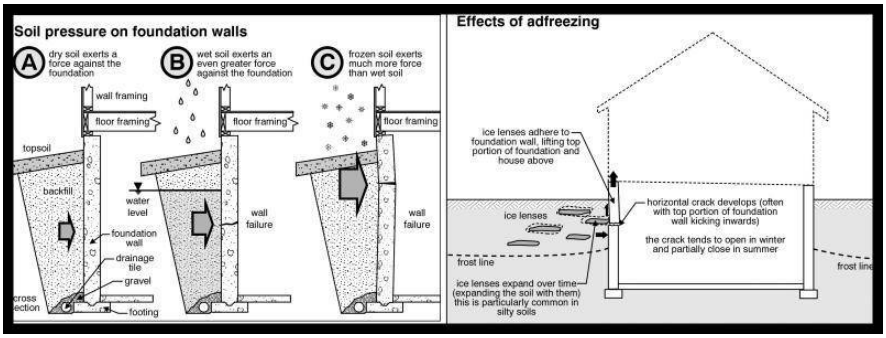
Toilet is loose at floor (4C.04). NOTE: Loose toilets are prone to leakage. Past moisture damage to the surrounding floor, that was not detected during the inspection unless otherwise noted, may be present. Loose toilets should be removed, the wax ring replaced and then resecured. Any moisture damage to the floor should also be corrected.

FOUNDATION & STRUCTURAL FRAMING - PART A

FOUNDATION:

8.1

Horizontal cracking was observed in the foundation. Cracks of this nature are usually the result of soil pressures on the exterior of the foundation wall, or Adfreezing, frozen soil attaching itself to the foundation wall and causing uplift. In either case, attempts should be made to reduce moisture content in the soil adjacent to the foundation . Horizontal cracking should be further evaluated by a qualified foundation contractor (1C.21 & 1C.22).



ELECTRICAL - PART A

ELECTRICAL SERVICE & GROUNDING:

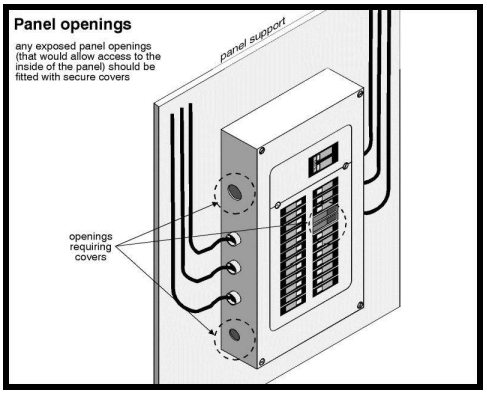
9.1

The overhead service entrance weather head is not properly oriented and/or there is not a sufficient drip loop (5C.74).

MAIN ELECTRICAL PANEL:

9.3

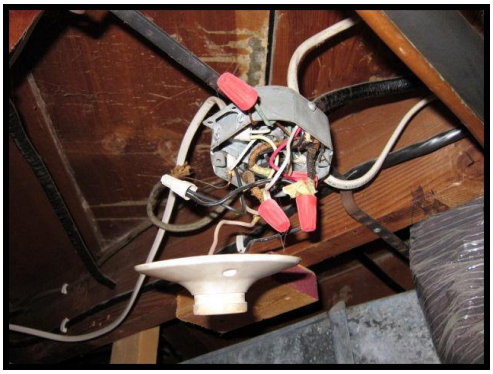
Any openings in the main panel should be covered (5C.06).



SWITCHES/OUTLETS/LIGHTS:(excluding kitchen, bath & exterior)

9.7

Hanging light fixture in basement needs to be secured. NOTE: The current electrical box may be exceeding the cable fill requirements. Please have an electrician verify this during the repair.



PLUMBING - PART A

SUPPLY LINES:

10.1

Copper/Galvanized piping contact is noted. Correction is recommended (4C.06).

WATER HEATER (4C.02):

10.4

Pressure relief valve drain pipe is missing. This drain pipe is intended to safely vent excess pressure in the event water heater becomes over pressurized or overheated. This is a safety concern. It is important to have this drain line extended to within 6 inches of the floor, in order to protect persons from the sudden escape of steam which may occur if this valve is ever called into play.

Other minor items may also be noted in the complete inspection report and should receive eventual attention, but do not affect the habitability of the house and the majority are the result of normal wear and tear.

Thank you for selecting our firm to do your pre-purchase home inspection. Please call our office at 701-282-5501 for any clarifications or further questions regarding the inspection report or the home.

Sincerely,

Craig A. Manock

Craig A. Manock
Northern States Inspection

Northern States Inspection
P.O. Box 343
West Fargo ND 58078
701-282-5501
craig@northernstatesinspection.com

PLEASE READ FIRST

The inspection report that follows is a statement of conditions present at the time of the inspection only.

There is usually several weeks if not months between the time of the inspection and when you move into the house. During this time many things can occur to the house and its components.

It is not uncommon for damage to occur to the property and its components during this time frame. It is extremely important that you do a complete walkthrough with your Realtor prior to closing. This is a time to make sure that there are no new defects in the property, that items you requested to be repaired have been completed and to check any items that could not be inspected during the home inspection because of access restrictions or because personal property restricted viewing.

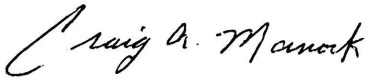
Reading the entire report important. Do not rely on what was verbally discussed during the inspection. It is difficult to remember all of the items that we discussed and you do not want to forget any items of concern. Remember, once you close on the house, the house and its associated defects are now yours to deal with. It is very difficult to get a seller or anyone else to pay for repairs to an item after you close. *Ultimately it is your responsibility to be satisfied with the property, as it is, prior to closing.*

On the final walkthrough; operate all windows and doors (during the inspection we only check a representative number of windows), operate all kitchen appliances, run water in all of the sinks, tubs, toilets etc., operate all light switches, purchase an inexpensive outlet checker at the hardware store and make sure all outlets are working (during the inspection we only check a representative number of outlets), check all doors on both sides for damage, look for any new water stains or damage on the ceilings, walls etc., operate the furnace and air conditioner, make sure there is hot water at the fixtures, look for any new foundation cracks or leakage. Essentially you are looking for anything that may not have been noticed during the inspection or that may have changed since the inspection. This may seem like a lot to look for but in reality it is a simple and quick process.

It is also important to remember that there is no such thing as a perfect house. Every house has or will have problems. If you are buying a used home you must accept the fact that there may be problems present that no one informed you about, including us, because they were not known about by the seller or were not visible to us or present at the time of the inspection.

Overall, home ownership is a pleasure and it is my goal that it is a process with no surprises. It is my promise that I did the best job possible on your behalf and wish you the best with your new home.

Sincerely,



INSPECTION REPORT INDEX

SCOPE OF INSPECTION

REPORT LIMITATIONS

1.1

PLEASE READ CAREFULLY!

This report is intended only as a general guide to help the client make his own evaluation of the overall condition of the home, and is not intended to reflect the value of the premises, nor make any representation as to the advisability of purchase. The report expresses the personal opinions of the inspector, based upon his visual impressions of the conditions that existed at the time of the inspection only. The inspection and report are not intended to be technically exhaustive, or to imply that every component was inspected, or that every possible defect was discovered. No disassembly of equipment, opening of walls, moving of furniture, appliances or stored items, or excavation was performed. All components and conditions which by the nature of their location are concealed, camouflaged or difficult to inspect are excluded from the report. Systems and conditions which are not within the scope of the building inspection include, but are not limited to: formaldehyde, lead paint, asbestos, toxic or flammable materials, and other environmental hazards; pest infestation, playground equipment, efficiency measurement of insulation or heating and cooling equipment, internal or underground drainage or plumbing, any systems which are shut down or otherwise secured; water wells (water quality and quantity) zoning ordinances; intercoms; security systems; heat sensors; cosmetics or building code conformity. Any general comments about these systems and conditions are informational only and do not represent an inspection.The inspection report should not be construed as a compliance inspection of any governmental or non governmental codes or regulations. The report is not intended to be a warranty or guarantee of the present or future adequacy or performance of the structure, its systems, or their component parts. This report does not constitute any express or implied warranty of merchantability or fitness for use regarding the condition of the property and it should not be relied upon as such. Any opinions expressed regarding adequacy, capacity, or expected life of components are general estimates based on information about similar components and occasional wide variations are to be expected between such estimates and actual experience. We certify that our inspectors have no interest, present or contemplated, in this property or its improvement and no involvement with tradespeople or benefits derived from any sales or improvements. To the best of our knowledge and belief, all statements and information in this report are true and correct. Should any disagreement or dispute arise as a result of this inspection or report, it shall be decided by arbitration and shall be submitted for binding, non-appealable arbitration to the American Arbitration Association in accordance with its Construction Industry Arbitration Rules then obtaining, unless the parties mutually agree otherwise. In the event of a claim, the Client will allow the Inspection Company to inspect the claim prior to any repairs or waive the right to make the claim. Client agrees not to disturb or repair or have repaired anything which may constitute evidence relating to the complaint, except in the case of an emergency.

INSPECTION CONDITIONS

CLIENT & SITE INFORMATION:

2.1 File #:	123D0420.
2.2 Date of Inspection:	04/20/2012.
2.3 Time of Inspection:	2:30pm.
2.4 Client Name:	Ms. Mary Brown.
2.5 Inspection Address:	456 Castle Avenue.
2.6 City, State:	Fargo , ND.
2.7 Real Estate Agent:	Mr. Wounderful Real Estate Agent.

CLIMATIC CONDITIONS:

2.8 Weather:	Partly Cloudy.
2.9 Soil Conditions:	Dry.
2.10 Approximate Outside Temperature: Within 5 degrees	65.

BUILDING CHARACTERISTICS:

2.11 Main Entry Faces:	South.
2.12 Estimated Age of House (1G.00):	1919.
2.13 Building Type:	One family.
2.14 Stories:	2
2.15 Space Below Grade:	Basement.

UTILITY SERVICES:

2.16 Water Source:	Public (4A.06)
2.17 Sewage Disposal:	Public (4A.07)
2.18 Utilities Status:	All utilities on.

OTHER INFORMATION:

2.19 Area:	City.
2.20 House Occupied:	Yes.
2.21 Client Present:	Yes.

GROUNDS - PART A

PART A: GROUNDS COMPONENT OBSERVATIONS

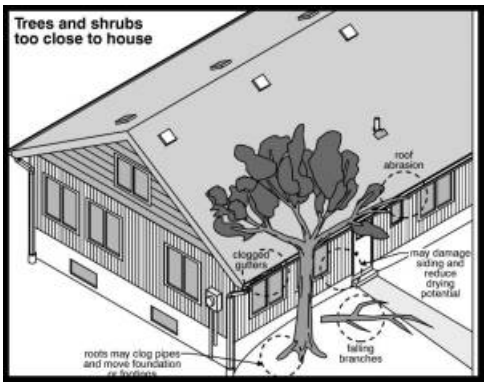
The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

The following components were inspected, if present: Landscaping, Grading, Soils, Driveway, Sidewalks, Deck, Patio, Fences & Gates.

LANDSCAPING:

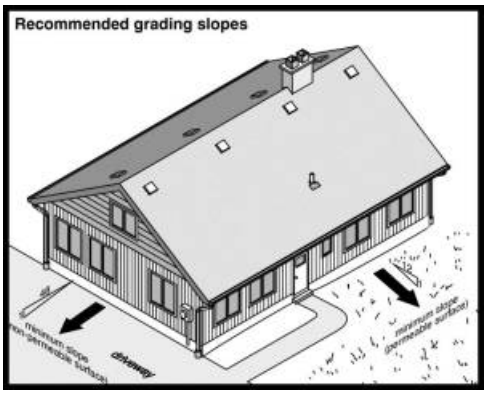
3.1



The proximity of a tree at the rear of the house on the NE corner could disrupt drainage pipes, cause mechanical damage to the exterior of the house, or influence the foundation over time. It would be wise to consider the removal of the tree.

GRADING:

3.2



Advisory: Proper drainage should be a high priority. Most water problems in a house can be linked to improper surface and roof drainage. Read Article (1D).

DRIVEWAY:

3.3 Cracks (other than shrinkage cracks) were observed in the driveway. Repairs should be done as needed (1C.24).

PATIO:

3.4 The pavers are raised/settled leaving an uneven surface. Repairs should be done. NOTE: Leveling patio pavers can be a labor intensive job.

LIMITATIONS OF GROUNDS COMPONENT INSPECTION

3.5 This inspection is not intended to address or include any geological conditions or site stability information. For information concerning these conditions, a geologist or soils engineer should be consulted. Any reference to grade is limited to only areas around the exterior of the exposed areas of foundation or exterior walls. This inspection is visual in nature and does not attempt to determine drainage performance of the site or the condition of any underground piping, including municipal water and sewer service piping or septic systems. Decks and porches are often built close to the ground, where no viewing or access is possible. These areas as well as others too low to enter, or in some other manner not accessible, are excluded from the inspection and are not addressed in the report.

EXTERIOR - PART A

PART A: EXTERIOR COMPONENT OBSERVATIONS
The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

Please read PART B for component descriptions and additional information including possible defects which may effect your purchase decision.

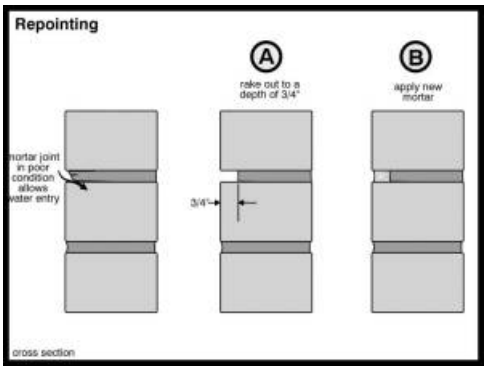
The following components were inspected, if present: Wall Siding, Veneer, Trim, Windows, Doors, Exterior Steps, Garage, Exterior Electrical, Hose Faucets & Exterior Foundation

SIDING, VENEER & TRIM:

4.1 Wood Siding:

Moisture has penetrated the siding in areas causing rot. All rotted siding should be replaced or repaired with a patching material designed for wood repair (1C.06).

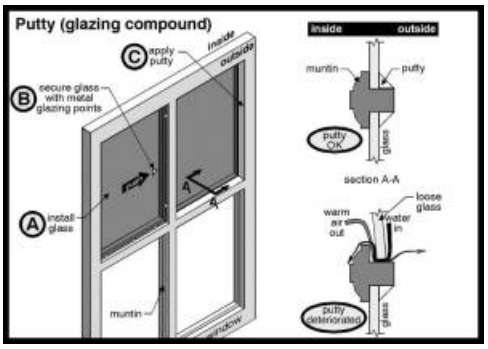
4.2 Veneer:



The masonry mortar joints at the front of the house show signs of deterioration and should be repointed (1B.07).

WINDOWS:

4.3



The glazing compound was cracked and deteriorated with some pieces of glazing compound missing. Replacing the bad glazing compound is recommended (2C.01).

4.4

The peeling window frame(s) and trim should be scraped and painted (2P).

DOORS:

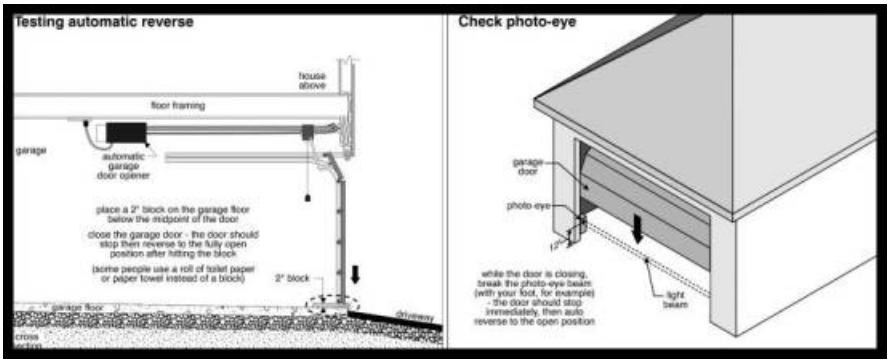
4.5

Advisory: For security reasons, it is advised that all exterior door locks be changed when you move into the property.

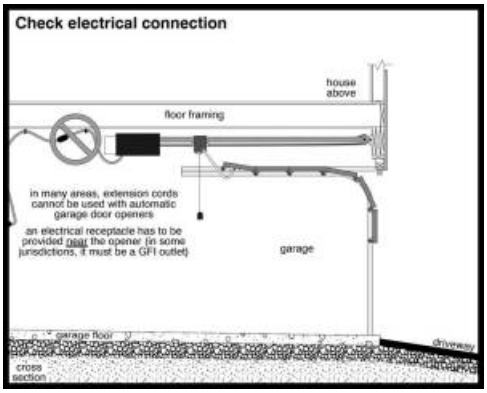
GARAGE:

4.6 Detached Garage:

Advisory: The garage door opener is equipped with a safety reverse device which operated when tested at the time of the inspection. The U.S. Product Safety Commission recommends these devices be checked monthly to ensure safety (7C.09).



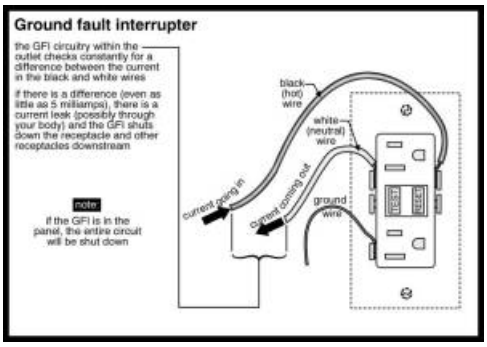
4.7 Distribution Wiring:



The door opener was wired with an extension cord. While a permanent outlet may not have been required when the home was built, ideally garage door openers should be powered by a dedicated outlet (5C.63).

ELECTRICAL:

4.8



Advisory: Ground Fault Circuit Interrupter G.F.C.I. outlets are recommended for installation (5C.41).

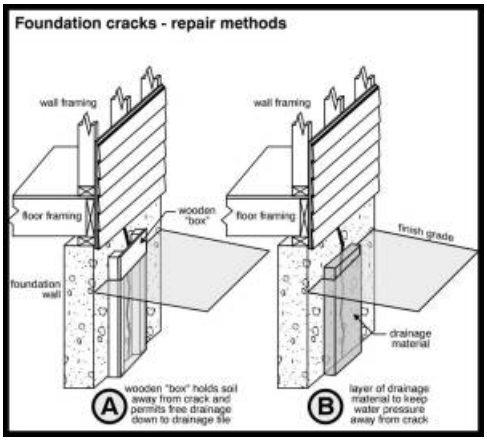
HOSE FAUCETS:

4.9

Missing/Broken handles noted (4C.24).

EXTERIOR FOUNDATION:

4.10



Foundation cracking was observed on the center of the East foundation wall. All cracks in the exterior foundation should be kept sealed to prevent moisture/insect entry. See Foundation & Structural Framing section of this report for more information about the foundation.

LIMITATIONS OF EXTERIOR COMPONENT INSPECTION

4.11 We routinely recommend that inquiry be made with the seller about knowledge of any prior foundation or structural repairs. Conditions of the exterior wall framing/sheathing behind the siding material cannot be determined during a visual inspection and are not part of this report. Placement and set back requirements for detached garages are not determined during a cursory home inspection. Detached buildings, excluding garages, are not inspected nor reported on during a cursory home inspection.

ROOF SYSTEM - PART A

PART A: ROOF SYSTEM OBSERVATIONS

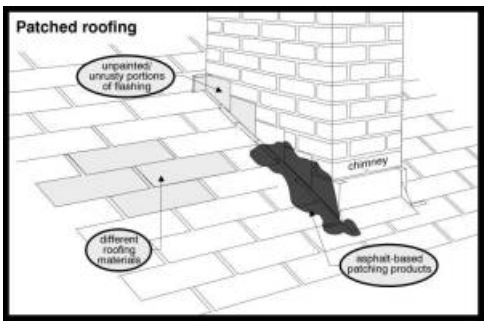
The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

The following components were inspected, if present: Roof Coverings, Flashings, Soffits, Fascia, Gutters, Downspouts, Roof Ventilation, Attic, Insulation & Chimney

ROOFING MATERIAL:

5.1 Composition Shingles:



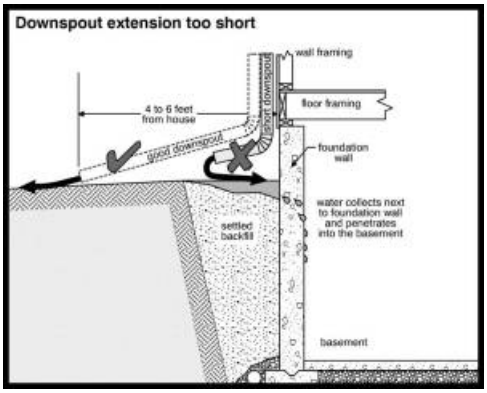
There are shingles that are clawing/curling/not laying flat (3C.02). There are shingles that are eroded/pitting/have granules missing (3C.03). Evidence of repairs may indicate past/current leakage (3C.12). Roof appears to be at/near the end of its useful life. Anticipate the need to replace the roof covering in the not too distant future.

FLASHINGS:

5.2 Advisory: The flashings on the roof are older and should be monitored. If leakage occurs, patching could be attempted (Note: patching flashings is only a temporary fix). If patching is unsuccessful, replacement may be necessary (2C.18).

GUTTERS & DOWNSPOUTS:

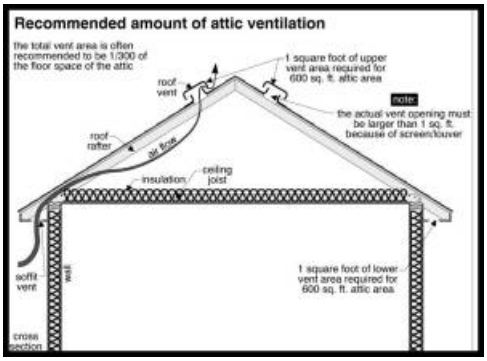
5.3



The downspouts should extend further from the house. Storm water should be encouraged to flow away from the building at the point of discharge (3C.06).

VENTILATION:

5.4



The level of ventilation could be improved. Proper ventilation will help to keep the house cooler during warm weather and extend the life of the roofing materials. In cold weather, it will help reduce the potential for ice dams on the roof and condensation within the attic (3C.17).

ATTIC & INSULATION:

5.5 Attic:

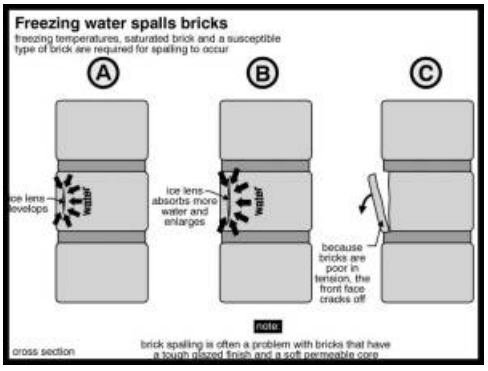
Bathroom vent should not discharge into the attic (8C.16, 9D & 3C.12).

CHIMNEY:

5.6

Chimney shows evidence of spalling - surface deterioration of the bricks. This condition should be monitored because if spalling continues, rebuilding the chimney will ultimately be necessary (1B.02).

5.7



ROOF STRUCTURE:

5.8 See "FOUNDATION & STRUCTURAL FRAMING" section of this report for any concerns, if noted, about the roof structure.

LIMITATIONS OF ROOF SYSTEM INSPECTION

5.9 The foregoing is an opinion of the general quality and condition of the roofing material. The inspector cannot and does not offer an opinion or warranty as to whether the roof leaks or may be subject to future leakage. This report is issued in consideration of the foregoing disclaimer. The only way to determine whether a roof is absolutely water tight is to observe it during a prolonged rainfall. Many times, this situation is not present during the inspection.

INTERIOR - PART A

PART A: INTERIOR OBSERVATIONS

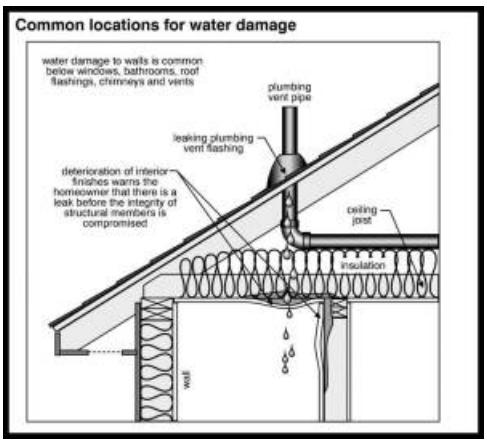
The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

The following components were inspected, if present: Walls, Ceilings, Floors, Doors, Windows, Stairs, Handrails, Fireplaces & Wood stoves

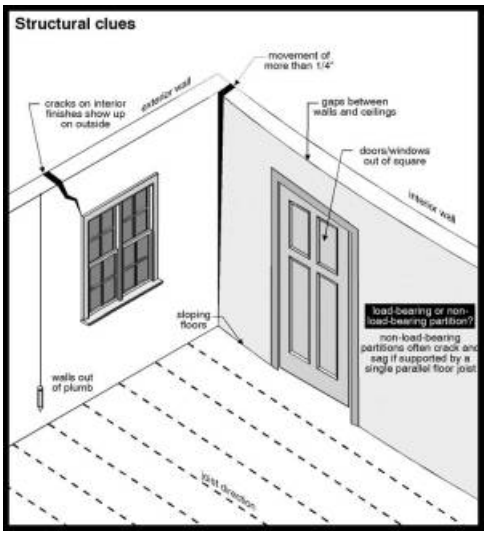
WALLS:

6.1



Moisture damage was observed below the window in the upstairs SE bedroom.

CEILINGS:

6.2 

Larger than typical cracks were observed (7C.01).

FLOORS:

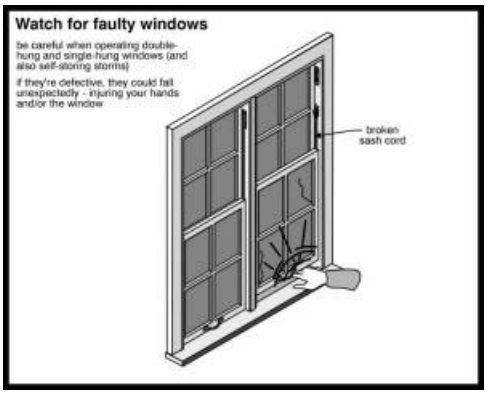
6.3 Uneven/unlevel floors were noted (1C.14).

DOORS:

6.4 A few doors need to be trimmed and adjusted as necessary to work properly (7C.02).

WINDOWS:

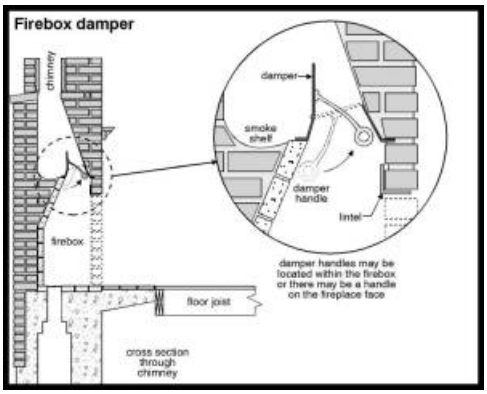
6.5



Damaged/broken sash cords, ropes, or balances viewed (7C.14).

FIREPLACES:

6.6



Damper is not operational (6W).

INTERIOR MISCELLANEOUS:

6.7 A licensed pest control expert should be consulted to examine interior (9I).

LIMITATIONS OF INTERIOR INSPECTION

6.8 The condition of walls behind wall coverings, paneling and furnishings cannot be judged. Only the general condition of visible portions of floors is included in this inspection. As a general rule, cosmetic deficiencies are considered normal wear and tear and are not reported. Determining the source of odors or like conditions is not a part of this inspection. Floor covering damage or stains may be hidden by furniture. The condition of floors underlying floor coverings is not inspected. Determining the condition of insulated glass windows is not always possible due to temperature, weather and lighting conditions. Check with owners for further information. All fireplaces should be cleaned and inspected on a regular basis to make sure that no cracks have developed. Large fires in the firebox can overheat the firebox and flue liners, sometimes resulting in internal damage.

KITCHEN/BATH/LAUNDRY - PART A

PART A: KITCHEN, BATH & LAUNDRY OBSERVATIONS

The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

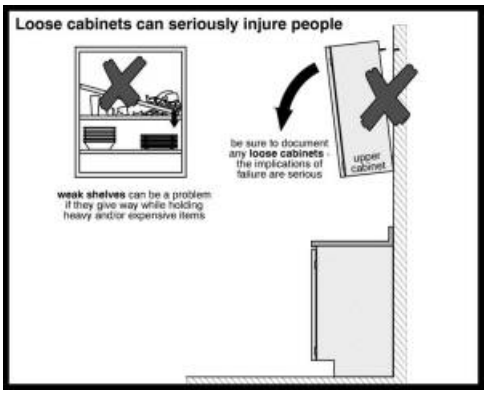
The following components were inspected, if present: Sinks, Counters, Cabinets, Ventilation, Electrical, Laundry, Vanities, Toilets, Tubs, Showers, Flooring, Whirlpools

KITCHEN

7.1 Sinks (8C.06):

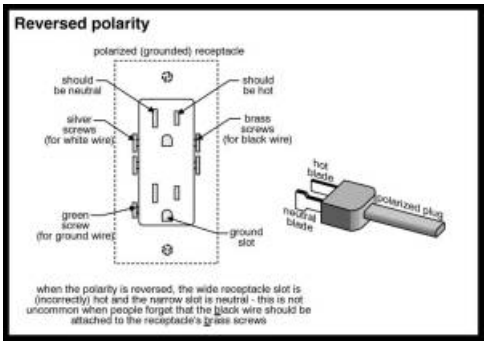
An S Trap has been used. Ideally, S traps should be replaced as they are subject to siphoning problems. S traps are common in older homes. Replacement is sometimes difficult and thus the S traps are usually tolerated. Care should be taken to keep the trap primed. Fixtures should be monitored for sewer odor (4A.08).

7.2 Counters & Cabinets:



Cabinets are not firmly attached to wall.

7.3 Electrical:



An outlet has reversed polarity, wired backwards, ALL outlets and their circuits should be investigated and improved as necessary (5C.65).

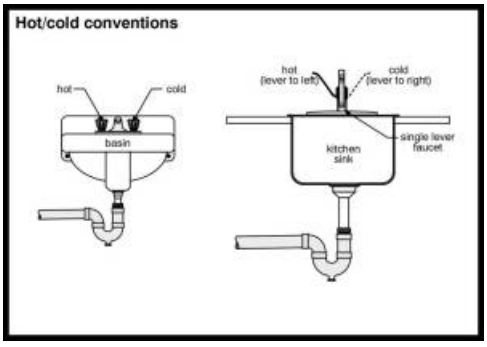
LAUNDRY

7.4

The flexible plastic dryer vent presents a fire hazard and should be changed to a metal duct.

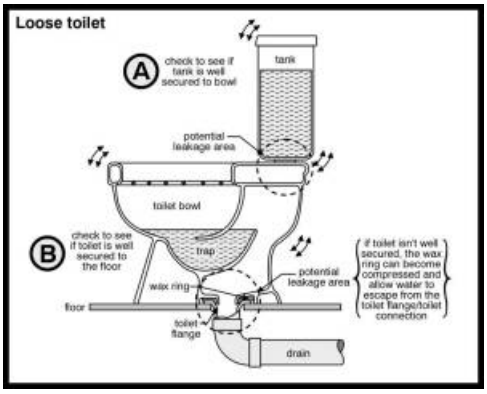
MAIN FLOOR HALL BATH

7.5 Sinks:



Faucet had reversed hot and cold flow: Faucets with incorrect positioning of hot and cold water control often have their control cartridge or plastic insert for attachment of the handle installed upside down.

7.6 Toilets:



Toilet is loose at floor (4C.04). NOTE: Loose toilets are prone to leakage. Past moisture damage to the surrounding floor, that was not detected during the inspection unless otherwise noted, may be present. Loose toilets should be removed, the wax ring replaced and then resecured. Any moisture damage to the floor should also be corrected.

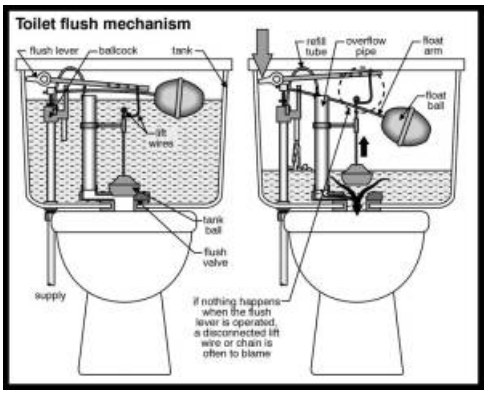
7.7 Tub/Shower & Walls: Pop-up drain hardware does not function properly (4C.38).

7.8 Electrical: Ground Fault Circuit Interrupter G.F.C.I. outlets are recommended for installation (5C.41).

7.9 Ventilation - (5C.36 & 8C.16): No mechanical ventilation noted. Adding a bath vent is recommended. Be sure to vent the bathroom to the exterior.

UPSTAIRS HALL BATH

7.10 Toilets:



Fill valve is worn and needs replacement (4C.04).

7.11 Tub/Shower & Walls: The escutcheon on the faucet was loose and should be secured and sealed to prevent water from entering behind the wall.

LIMITATIONS OF KITCHEN, BATH & LAUNDRY INSPECTION

7.12 Shower pans are visually checked for leakage, but leaks often do not show except when the shower is in actual use. Determining whether shower pans, tub/shower surrounds are water tight is beyond the scope of this inspection. It is very important to maintain all grouting and caulking in the bath areas. Very minor imperfections can allow water to get into the wall or floor areas and cause damage. Proper ongoing maintenance will be required in the future. Inspection of stand alone freezers and built-in ice makers are outside the scope of the inspection. No opinion is offered to the adequacy of dishwasher operation. Ovens, self or continuous cleaning operations, cooking functions, clocks, timing devices, lights and thermostat accuracy are not tested during this inspection. Appliances are not moved during the inspection. Laundry appliances are not tested or moved during the inspection and the condition of any walls or flooring hidden by them cannot be judged. Drain lines and water supply valves serving washing machines are not operated.

FOUNDATION & STRUCTURAL FRAMING - PART A

PART A: FOUNDATION & STRUCTURAL OBSERVATIONS

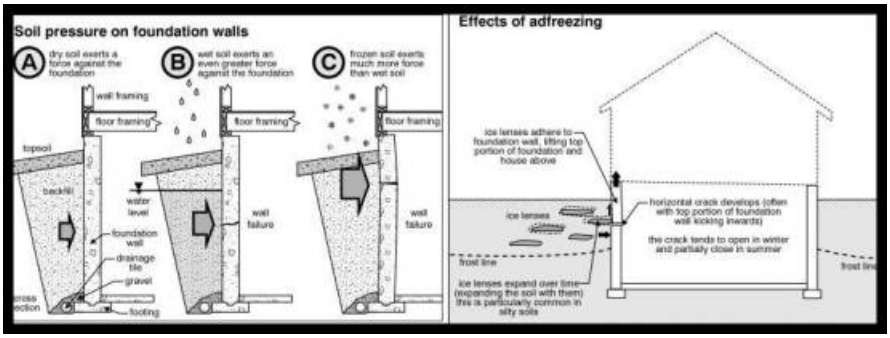
The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

The following components were inspected, if present: Foundation, Basement Floor, Floor Structure including floor trusses, joists, beams, columns, supports, Exterior Wall Structure, Roof & Ceiling Structure, Sump Pump

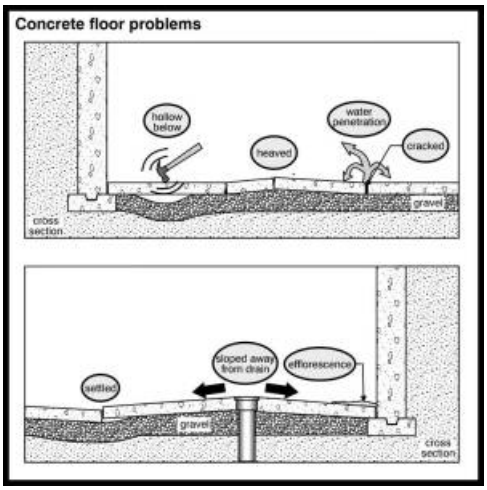
FOUNDATION:

8.1 Horizontal cracking was observed in the foundation. Cracks of this nature are usually the result of soil pressures on the exterior of the foundation wall, or Adfreezing, frozen soil attaching itself to the foundation wall and causing uplift. In either case, attempts should be made to reduce moisture content in the soil adjacent to the foundation . Horizontal cracking should be further evaluated by a qualified foundation contractor (1C.21 & 1C.22).



BASEMENT FLOOR:

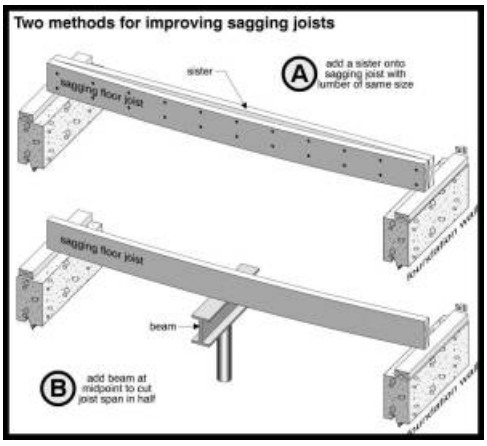
8.2



There are cracks in the concrete basement floor (1C.24).

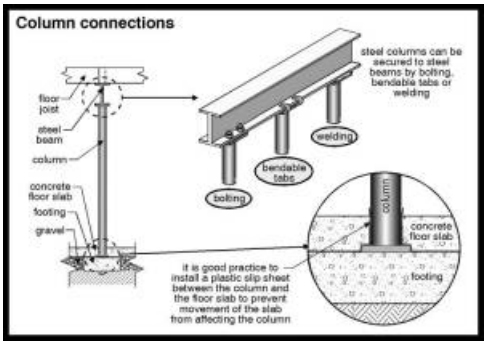
FLOOR STRUCTURE:

8.3 Floor Joists:



The floor structure has experienced some sagging and movement (1C.12).

8.4 Columns/Supports:



A column is not properly secured (1C.47).

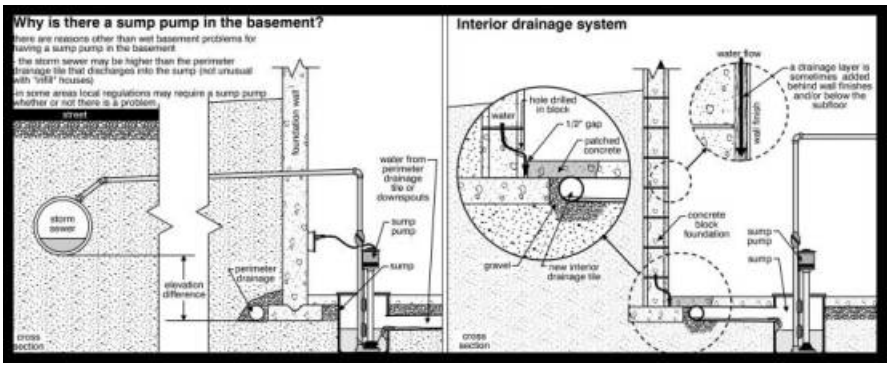
DRAINAGE SYSTEM:

8.5 Drain Tile:

The presence of and the adequacy of basement drainage or de-watering systems are not determined due to the underground nature of the system. Basement leakage problems can sometimes develop as a result of damaged, congested or ineffective perimeter foundation drainage tiles. It is impossible to predict the condition of drainage tiles during a visual inspection of the basement.

8.6 Why is there is a sump pump?

Why is there a sump pump in your basement?



8.7 Sump Pump - (1C.17 & 4A.00):

It is recommended that you purchase a backup sump pump. Sump pumps usually fail during the heaviest rain storm of the year, just when you need them. Consider buying one that operates with a battery back up attachment.

BASEMENT MOISTURE

Determining past water penetration in the basement during a cursory home inspection can be difficult if proper repair methods were undertaken. All attempts were made during the inspection to determine if water penetration has occurred in the past. Future occurences of water penetration is impossible to predict. It is suggested that you confer with the current owners regarding proper disclosure about past water penetration in the basement.

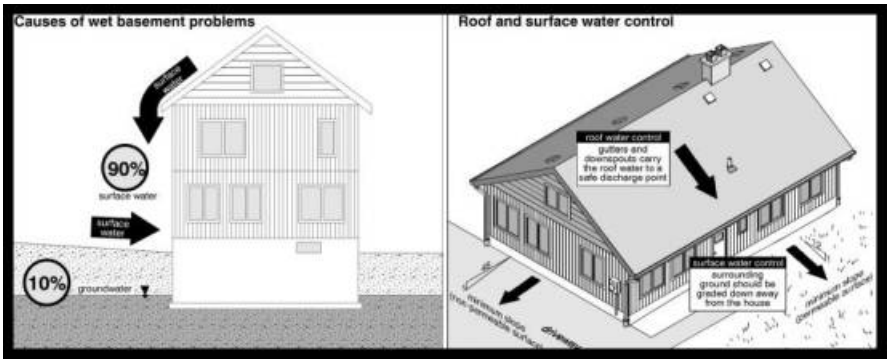
BASEMENT MOISTURE:

8.8 Indications of Leakage/Seepage (1C.18 & 1D):

Seller disclosed past water in the basement. Efflorescence, Stains.

8.9 Severity of Leakage:

The basement shows evidence of moisture penetration in the form of one or a combination of efflorescence, peeling paint, stains, wet areas, mold, interior finish damage, or prior attempts to repair/seal the basement. It should be understood that it is impossible to predict the severity or frequency of moisture penetration on a one-time visit to a home. Virtually all basements exhibit signs of moisture penetration and virtually all basements will indeed leak at some point in time. The visible evidence is not considered unusual for a home of this age, construction, and location. Further monitoring of the foundations will be required to determine what improvements, if any, will be required. Basement leakage rarely affects the structural integrity of a home. The vast majority of basement leakage problems are the result of insufficient control of storm water at the surface. The ground around the house should be sloped to encourage water to flow away from the foundations. Gutters and downspouts should act to collect roof water and drain the water at least five (5) feet from the foundation, or into a functional storm sewer. Downspouts that are clogged or broken below grade level, or that discharge too close to the foundation are the most common source of basement leakage. In the event that basement leakage problems are experienced, lot and roof drainage improvements should be undertaken as a first step. Please beware of contractors who recommend expensive solutions. Excavation, damp proofing and/or the installation of drainage tiles should be considered a last resort. In some cases, however, it is necessary. Your plans for using the basement may also influence the approach taken to curing any dampness that is experienced.



8.10 Other Moisture Factors: Proper performance of the sump pump is critical to preventing basement leakage. Sump pumps usually serve to discharge storm water from the perimeter foundation drainage tiles. If the sump pump becomes inoperative, or if the discharge line is broken, damaged or improperly sloped, basement leakage can result. The operation of the sump pump should be carefully monitored. It is recommended that you purchase a backup sump pump. Sump pumps usually fail during the heaviest rain storm of the year, just when you need them. Consider buying one that operates with a battery back up attachment.

LIMITATIONS OF FOUNDATION & STRUCTURAL INSPECTION

8.11 Areas hidden from view by finished walls or stored items can not be judged and are not a part of this inspection. Minor cracks are typical in many foundations and most do not represent a structural problem. If major cracks are present along with bowing, we routinely recommend further evaluation be made by a qualified contractor or structural engineer. All exterior grades should allow for surface and roof water to flow away from the foundation. All concrete floor slabs experience some degree of cracking due to shrinkage in the drying process. In most instances floor coverings prevent recognition of cracks or settlement in all but the most severe cases. Where carpeting and other floor coverings are installed, the materials and condition of the flooring underneath cannot be determined.

ELECTRICAL - PART A

PART A: ELECTRICAL OBSERVATIONS

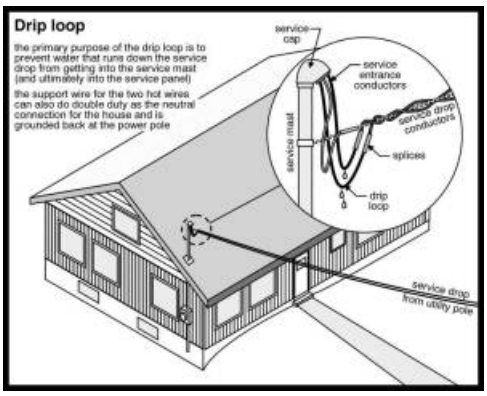
The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

The following components were inspected, if present: Main Electrical Service, Grounding System, Main Electrical Panel, Auxiliary Electrical Panels, Distribution Wiring, Switches, Outlets, Lights, Smoke Detectors

ELECTRICAL SERVICE & GROUNDING:

9.1

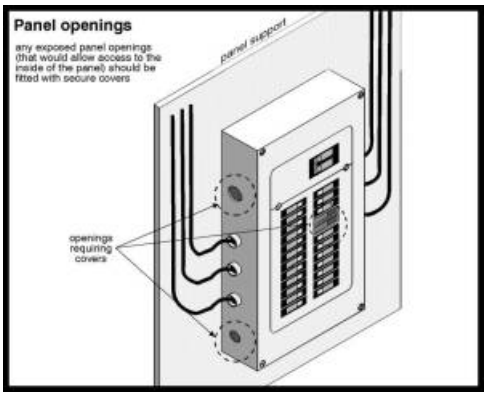


The overhead service entrance weather head is not properly oriented and/or there is not a sufficient drip loop (5C.74).

9.2

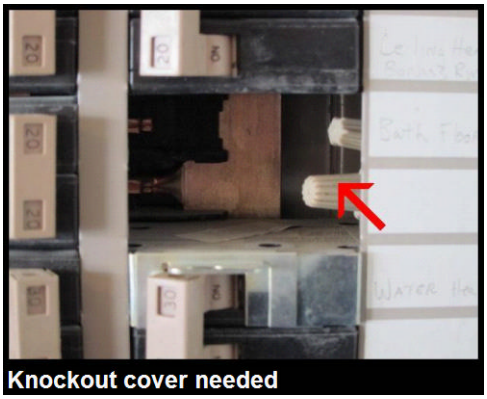
MAIN ELECTRICAL PANEL:

9.3



Any openings in the main panel should be covered (5C.06).

9.4

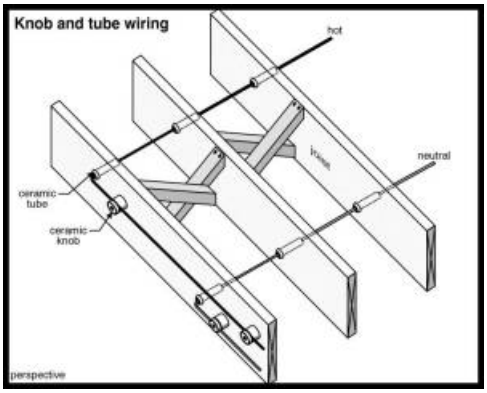


DISTRIBUTION WIRING:

9.5

All junction boxes should be fitted with cover plates, in order to protect the wire connections (5C.06).

9.6



There is knob & tube wiring present in the home. It should be pointed out that, although this wiring is old, it is typically not necessary to replace all of the wiring, however updating the wiring is highly recommended. Whenever knob & tube wiring is present in a home we strongly encourage you to hire a qualified licensed electrician to inspect the complete electrical system and make any recommendations and/or repairs (5A.10).

SWITCHES/OUTLETS/LIGHTS:(excluding kitchen, bath & exterior)

9.7

Hanging light fixture in basement needs to be secured. NOTE: The current electrical box may be exceeding the cable fill requirements. Please have an electrician verify this during the repair.

ELECTRICAL MISCELLANEOUS:

9.8 Door bell did not function at time of inspection (5C.34).

BRANCH CIRCUIT ANALYSIS

During the inspection procedure we performed a" Branch Circuit Analysis" on random circuits. This testing is beyond the scope of the inspection, however, we feel that these tests are important to determine the overall condition and compliance of the electrical system. The tests reported on are: G.F.C.I. Trip Points, Percentage of Voltage Drop and False/Bootleg Grounds. The G.F.C.I. Trip Point test is done to determine at what point, measured in milliamps, the G.F.C.I. outlet trips. The acceptable range is from 3-6 milliamps. If a G.F.C.I. outlet trips at less that 3 milliamps, nuisance tripping is likely. If the G.F.C.I. outlet trips at 7-10 milliamps, the outlet may not provide enough protection. The Voltage Drop test is done to determine how much voltage drop there is when a circuit is put under a 15 amp load. If the drop is above 10 percent, potential hazards exist. For additional information about excessive voltage drop read Article 5E. False/Bootleg Grounds are a potential hazard. For additional information read 5A.05. Please remember that these tests are only a screening. If undesirable conditions are reported, have them investigated by a qualified licensed electrician. Be sure to give them copies of the information presented in ***Article 5E.***

9.9 G.F.C.I. Outlet Trip Points:	The highest trip point observed during testing was, 4 milliamps. The trip point is considered to be within recommended range. No improvements needed at this time.
9.10 Percentage of Voltage Drop:	The largest voltage drop observed when tested circuits were put under a 15 amp load was between, 3-4 percent. The N.E.C., National Electrical Code, recommends that circuits have 5% or less voltage drop when put under a 15 amp load. When voltage drop exceeds 10% the circuit should be investigated and corrected. All tested circuits were within these limits.
9.11 False/Bootleg Grounds:	There were no false/bootleg grounds detected during our random circuit testing.

LIMITATIONS OF ELECTRICAL INSPECTION:

9.12	Any electrical repairs attempted by anyone other than a licensed electrician should be approached with caution. The power to the entire house should be turned off prior to beginning any repair efforts, no matter how trivial the repair may seen. Aluminum wiring requires periodic inspection and maintenance by a licensed electrician. Operation of time clock motors is not verified. Inoperative light fixtures often lack bulbs or have dead bulbs installed. Light bulbs are not changed during the inspection, due to time constraints. Smoke Alarms should be installed within 15 feet of all bedroom doors, and tested regularly.

PLUMBING - PART A

PART A: PLUMBING OBSERVATIONS

The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

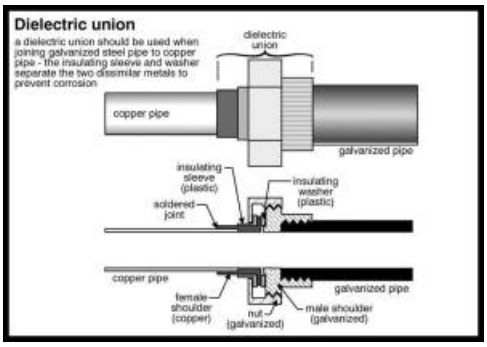
The following components were inspected, if present: Main Water System, Supply Lines, Waste Lines, Water Heater, Fuel System

SUPPLY LINES:

10.1

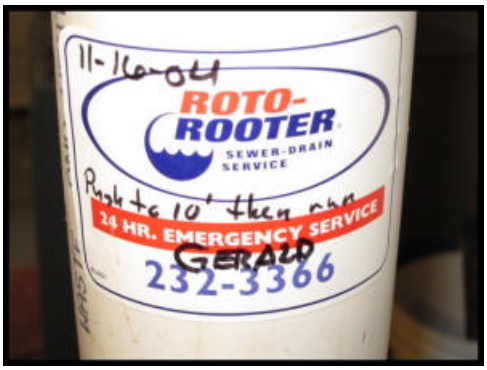
Copper/Galvanized piping contact is noted. Correction is recommended (4C.06).

10.2



WASTE LINES:

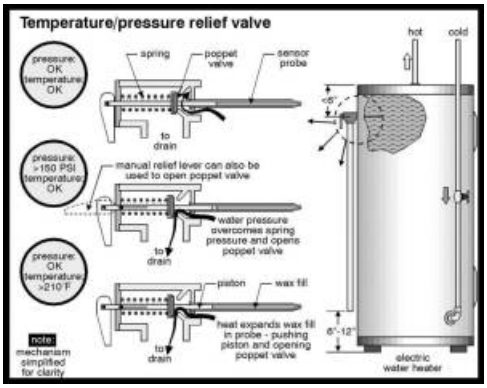
10.3



A Roto-Rooter sticker was present.This normally indicates drainage problems, caused by tree roots? crushed piping? etc. You should inquire with seller about this situation.

WATER HEATER (4C.02):

10.4



Pressure relief valve drain pipe is missing. This drain pipe is intended to safely vent excess pressure in the event water heater becomes over pressurized or overheated. This is a safety concern. It is important to have this drain line extended to within 6 inches of the floor, in order to protect persons from the sudden escape of steam which may occur if this valve is ever called into play.

10.5

LIMITATIONS OF PLUMBING INSPECTION

10.6

Water quality or hazardous materials (lead) testing is available from local testing labs. All underground piping related to water supply, waste, or sprinkler use are excluded from this inspection. Leakage or corrosion in underground piping cannot be detected by a visual inspection. The temperature pressure relief valve, at the upper portion of the water heater, is a required safety valve which should be connected to a drain line of proper size terminating just above floor elevation. If no drain is located in the floor a catch pan should be installed with a drain extending to a safe location. The steam caused by a blow-off can cause scalding. Improper installations should be corrected.

HEATING & COOLING - PART A

PART A: HEATING & COOLING OBSERVATIONS

The components stated below had defects, deficiencies or age related concerns which may effect your purchase decision. Advisory statements may also be provided. Other components that were inspected but were "functioning adequately" with only normal wear and tear for their age are not included in the following statements.

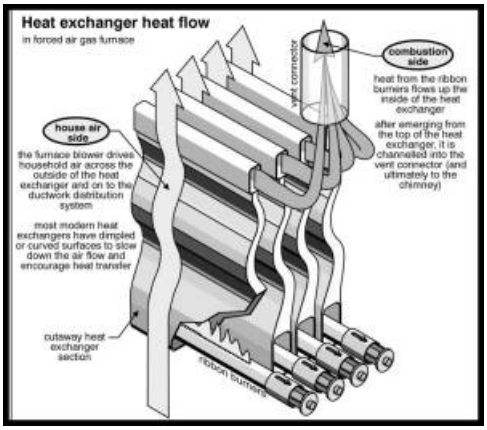
*Please read **PART B** for component descriptions and additional information including possible defects which may effect your purchase decision.*

The following components were inspected, if present: Furnaces & Boilers including burners, blowers, combustion air, venting, air plenum, ductwork, filters, controls, circulation pumps, Electric Heaters, Air Conditioners including compressor, condenser, evaporator, air handler, condensation line, ductwork, air supply, controls.

PRIMARY HOT-AIR HEATING SYSTEM CONDITION:

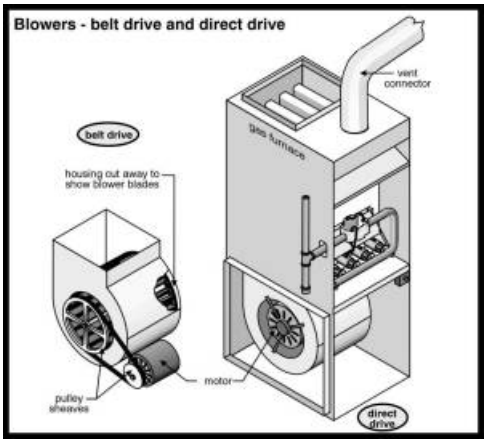
11.1 Main Unit: The furnace should be professionally serviced and cleaned now and every 1-2 years thereafter.

11.2 Burners/Heat Exchanger:



The heat exchanger portion of a gas or oil fired heater is difficult to access without disassembly, and cannot be adequately checked during a visual inspection.

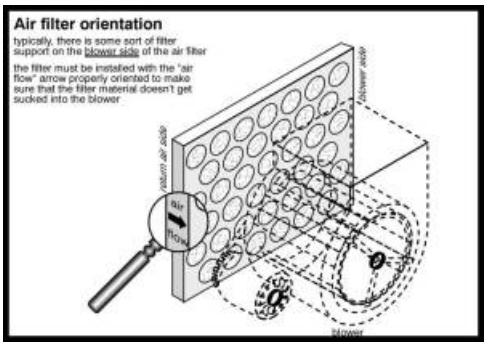
11.3 Blower Fan:



Unusual sounds and/or vibration was noted (6C.03).

11.4 Air Plenum/Ductwork: Low air volume was noted (6C.61).

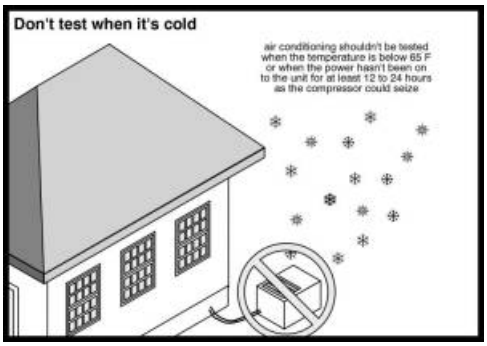
11.5 Air Filter:



Suggest cleaning/changing filter (6C.01).

AIR CONDITIONING:

11.6 System Condition:



Outside temperature did not allow testing of equipment. To safely operate an air conditioner the overnight temperatures should be 65 degrees or higher. UNIT WAS NOT INSPECTED.

HEATING & COOLING INSPECTION LIMITATIONS

11.7 The inspector is not equipped to inspect furnace heat exchangers for evidence of cracks or holes, as this can only be done by dismantling the unit. This is beyond the scope of this inspection. Some furnaces are designed in such a way that inspection is almost impossible. The inspector can not light pilot lights. Safety devices are not tested by the inspector. NOTE: Asbestos materials have been commonly used in heating systems. Determining the presence of asbestos can ONLY be preformed by laboratory testing and is beyond the scope of this inspection. Thermostats are not checked for calibration or timed functions. Adequacy, efficiency or the even distribution of air throughout a building cannot be addressed by a visual inspection. Electronic air cleaners, humidifiers and de-humidifiers are beyond the scope of this inspection. Have these systems evaluated by a qualified individual. The inspector does not perform pressure tests on coolant systems, therefore no representation is made regarding coolant charge or line integrity. Subjective judgment of system capacity is not a part of the inspection. Normal service and maintenance is recommended on a yearly basis. Determining the condition of oil tanks, whether exposed or buried, is beyond the scope of this inspection. Leaking oil tanks represent an environmental hazard which is sometimes costly to remedy.

PART B - COMPONENT DESCRIPTIONS

PART B: COMPONENT DESCRIPTIONS

*The following is a description of the components that were present at the time of the inspection. The listed components were considered to be "functioning adequately" with normal wear and tear UNLESS noted in **PART A**. Important information including possible defects that could effect your purchase decision may be contained in these statements.*

GROUNDS COMPONENTS:

12.1 Driveway Material:	Concrete (2A.03). NOTE: Minor cracking from shrinkage and settlement is normal, especially in our climate, and should be expected (1C.24).
12.2 Sidewalk Material:	Concrete (2A.03). NOTE: Minor cracking from shrinkage and settlement is normal, especially in our climate, and should be expected (1C.24).
12.3 Patio Material:	Pavers.

EXTERIOR COMPONENTS:

12.4 Wall Siding Material:	Wood Siding (2A.02)
12.5 Veneer Material:	Brick (2A.02)
12.6 Window Material:	Wood.
12.7 Door Material:	Wood.

12.8 Type of garage: Detached (7A.04).

ROOF COMPONENTS:

12.9 Style of Roof: Gable (3A.01).

12.10 Roofing Material: Composition shingles (3A.02). NOTICE: Asphalt or fiberglass roofing shingles generally have service lives of 15 to 20 years in this area of the country. Heavy duty shingles will often last 20 to 25 years before replacement is needed. Early signs of aging include brittleness, minor curling, and loss of mineral granules, while signs of advanced aging are severe curling, broken or split shingles, and exposed felts. The useful life of a roof can be extended by patching and coating eroded or worn areas as they become evident. As a roof approaches the end of its economic life expectancy, patching becomes increasingly necessary, due to an increased likelihood of leakage in the last few years of roof life. As with all roofing material, leakage is always a possibility. Regular monitoring should be done, especially during or after a heavy/prolonged rain.

12.11 Roof Access: Roof was visually inspected from accessible points on the exterior and/or interior. If the roof is too high (higher than a 12' ladder will reach), is too steep, is wet, is frosted, is snow covered, or is composed of materials which can be damaged if walked upon, the roof is not mounted. Therefore, the client is advised that this is a limited review and a licensed roofer should be contacted if a more detailed report is desired (3A.20).

12.12 Estimated Age of Roofing Material: 20+ years, as reported by the Realtor/listing information.

12.13 Flashing Material: Metal. NOTICE: As with all flashings, the potential for water entry is present. NOTE: Some flashings on the roof are not visible as they are beneath the roof coverings.

12.14 Soffit & Fascia Material: Metal.

12.15 Gutter & Downspout Material:	Metal.
12.16 Type of Roof Vents:	Roof Vents (3A.00). Soffit vents (3A.00).
12.17 Attic Access:	Viewing of the attic space was limited to the access hatch. Either there were no walk boards provided or the depth of insulation did not allow safe access.
12.18 Insulation Material:	Fiberglass- Blown (9E.02). Insulation is installed between floor joists.
12.19 Insulation Depth:	10-12 inches.
12.20 Chimney Material:	Brick.

INTERIOR COMPONENTS:

12.21 Wall Material:	Plaster (7A.03). Typical cracks (1/16" wiide and smaller) from shrinkage or normal structural movement are typical and should be expected (7C.01).
12.22 Ceiling Material:	Plaster. Typical cracks (1/16" wide and smaller) from shrinkage or normal structural movement are typical and should be expected.
12.23 Flooring Material:	Carpet (7C.16). Vinyl (7C.16). Wood (7C.16).
12.24 Window Material & Style:	Wood, Single/Double Hung.
12.25 Type of Fireplace/Wood Stove:	Wood Burning. Fireplace/Wood stove draw it not tested during a home inspection. It is recommended that you have the unit and chimney fully inspected and cleaned by an expert prior to use (6W).

KITCHEN/BATH/LAUNDRY COMPONENTS:

12.26 Kitchen Sink Material (8C.06):	Stainless Steel.
12.27 Kitchen Counter Material (8C.02 & 8C.06):	Formica.
12.28 Kitchen Appliances Present (8A.01):	Refrigerator (8C.14). Stove (8C.14). Garbage Disposal (8C.08). Dishwasher (8C.07).
12.29 Laundry Details:	220 Volt service is provided for dryer. Dryer venting is provided.

FOUNDATION & STRUCTURAL COMPONENTS:

12.30 Foundation Configuration:	Basement (1A.00, 1A.01, 1G.00).
12.31 Predominant Foundation Material:	Masonry Block (1A.03).
12.32 Floor Framing Method:	Conventional framing (1G.03).
12.33 Exterior Wall Framing Method:	Conventional wood framing (1G.01).
12.34 Roof & Ceiling Framing Method:	Conventional Framing (1G.04).

ELECTRICAL COMPONENTS:

12.35 Service Entrance Wires:	Overhead.
12.36 Size of Electrical Service:	120/240 Volt Main Service, 100 Amps.
12.37 Main Disconnect:	Breakers (5A.02), The MAIN DISCONNECT is located, in the basement.
12.38 Electrical Grounding System:	The ground wire is connected to the main water supply pipe (5A.05).
12.39 Main Electrical Panel:	The main distribution panel consists of breakers located in the basement (5A.03).
12.40 Distribution Wiring Type:	Copper. Knob and Tube (5A.10).

PLUMBING COMPONENTS:

12.41 Main Line Material & Location:	Copper (4A.01). The water main and cut-off valve are located, in the basement. NOTE: Water main cut-off valves are not tested during a cursory inspection (4A.05).
12.42 Supply Line Material:	Copper (4A.02). Galvanized (4A.02).
12.43 Waste Line Material:	Plastic (4A.03). Galvanized (4A.03). Cast Iron (4A.03).
12.44 Water Heater Manufacturer:	Rheem.
12.45 Type of Water Heater:	Electric (4A.12).

12.46 Size of Water Heater:	50 Gallons.
12.47 Age of Water Heater:	2009.
12.48 Water Softner:	Water softners are not inspected during a cursory inspection. Inquire with seller about proper operation, age, etc.
12.49 Fuel System Plumbing Material:	Steel (4C.31).

HEATING & COOLING COMPONENTS:

12.50 Primary Heating System Type:	Furnace (6A.05).
12.51 Primary Heating Energy Source:	Gas (6A.09) NOTE: Be sure to place Carbon Monoxide detectors according to the manufacturers directions.
12.52 Manufacturer:	Carrier.
12.53 Age:	2008.
12.54 Capacity (6A.10):	60,000 btu's.
12.55 Additional Heating Sources:	Electric baseboard heaters (6R).
12.56 A.C. Manufacturer:	Carrier.
12.57 A.C. Age:	2008.

12.58 Energy Source of Air Conditioner:	Electric (6H).

Northern States Inspection - Inspection Agreement

The following Terms and Conditions limit your rights. Please read both pages carefully. If you question any item, reschedule so you can consult your attorney before signing. If you have no questions, sign and initial before the survey/inspection begins.

This contract specifies inspection terms and conditions and defines the agreement between **Northern States Inspection** (referred to as COMPANY) and **Ms. Mary Brown** (referred to as CLIENT). In consideration of the conditions and terms of this agreement, the parties agree as follows:

1. Company agrees to conduct a visual inspection of the *readily accessible and visible areas of* the building and to provide a written Inspection Report CONCERNING THE CONDITIONS AT THE TIME OF THE INSPECTION ONLY. Reports are furnished on an "opinion only" basis. No cursory examination can reveal all faults of the property, but the standard inspection meets or exceeds the Standards of The American Society of Home Inspectors. This inspection is not intended to be technically exhaustive nor is it considered to be a GUARANTY OR WARRANTY, EXPRESSED OR IMPLIED, REGARDING THE CONDITIONS OF THE PROPERTY, ITEMS AND SYSTEMS INSPECTED AND IT SHOULD NOT BE RELIED ON AS SUCH. Neither COMPANY nor its inspectors shall be held responsible or liable for any repairs or replacements with regard to this property, systems, components, or the contents therein. COMPANY is neither a guarantor or insurer. The inspection and report is also not a certification of any kind. The parties Further agree that the maximum liability of the COMPANY, and its employees, for any loss or damage resulting from a failure to perform any of its obligations, including but not limited to negligence, breach of contract, or otherwise, shall be limited to a sum equal to the COMPANY's fee for the inspection.

2. Company will perform a visual inspection of the readily *accessible and visible* areas of the major systems and components of the building. A building is a collection of systems, each serviced by specialists. Inspectors are generalists, and information provided by them typically is incomplete or erroneous. Therefore, faults found during the survey should be reinspected/corrected by specialists who should presume that each fault is a tell-tale sign of a larger problem. Customers who seek greater certainty should arrange for a Technically Exhaustive Study (the first step of which is performance of a cursory examination). Reports allow for reasonable wear and tear. Evaluations are based upon apparent functioning at the time of the survey, as revealed primarily by visual examination. Reports are only intended to describe the property and are not intended to provide advice regarding the advisability of purchase.

3. Systems and conditions NOT within the scope of this survey, include, but are not limited to: detached buildings (except automobile garages); security systems; appliances; playground equipment; swimming pools; spas; energy efficiency measurements; recreational equipment; concealed or underground electric or plumbing; systems which are shut down or otherwise secured; private sewer systems; water wells; heating system accessories; solar heating systems. Other faults, such as some defects in heat exchangers, flues, leaks (basement, roof, or those that are covered or treated cosmetically), also may not be detected by the inspector. The Client understands that these systems and conditions and information about them are excluded from this Inspection and Report. Any general comments which may appear about these systems and conditions are provided as a courtesy only and do not represent or form a part of the inspection. Furthermore, conditions which change after the time of the inspection are not included in the Report. The inspection and report is NOT a conformity or compliance inspection for governmental codes or regulations. Latent and concealed defects and deficiencies are excluded from the inspection. Equipment, items and systems will not be dismantled. The inspector is not required to move personal property, debris, furniture, equipment, carpeting or like materials which may impede access or limit visibility. Recent and existing weather conditions may also limit or restrict the results of the inspection. Company also urges the Client to contact the owner of the inspected property to learn the age of such items as the roof and any recent problems or known defects in the property.

4. THE INSPECTION AND REPORT DO NOT ADDRESS AND ARE NOT INTENDED TO ADDRESS THE POSSIBLE PRESENCE OF OR DANGER FROM ASBESTOS, RADON GAS, LEAD PAINT, UREA FORMALDEHYDE, SOIL CONTAMINATION AND OTHER INDOOR AND OUTDOOR POLLUTANTS, TOXIC OR FLAMMABLE CHEMICALS, WATER OR AIRBORNE RELATED ILLNESS OR DISEASE, AND ALL OTHER SIMILAR OR POTENTIALLY HARMFUL SUBSTANCES. THE CLIENT IS URGED TO CONTACT A COMPETENT SPECIALIST IF INFORMATION, IDENTIFICATION OR TESTING OF THE ABOVE IS DESIRED. In addition, the presence or absence of rodents, termites and other insects are also not covered by this inspection.

5. The inspection and report are performed and prepared for the sole, confidential and exclusive use and possession of the above signed client only. Neither the report, the contents of this report, nor any representation made herein are assignable or transferable without the express written permission of Company. The Client agrees to indemnify and hold harmless the Company and the Inspector for all costs, expenses and legal fees incurred and arising out of any legal proceedings brought by any third party who claims he/she relied on representations made in this inspection report and was damaged thereby.

6. Any matter concerning interpretation of this Agreement, of the Inspection Report, or any claim based upon either of them shall be subject to mediation between parties or failing such mediation both parties agree to binding arbitration conducted by the American Arbitration Association. The standard against which the Standard Inspection will be judged is the "Standards of Practice" as published by The American Society of Home Inspectors, Inc. All surveys will be judged against the performance of a reasonably fair and diligent inspection and not against results or occurrences. Any such claim shall be waived unless the demand for arbitration shall be made within one year from the inspection date.

7. Attorney Fees: If I make a claim against the inspector/surveyor or company for an alleged error, omission or other act arising out of this work and fail to prove such claim, I will pay all attorney's fees, arbitrator's fees, legal expenses and costs incurred by the inspector or COMPANY in the defense of the claim.

When Things Go Wrong

There may come a time when you discover something wrong with the house you purchased, 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 **$2,000 problems**. These are the things that affect people's decisions to purchase.

Advice About Contractors:
A common source of dissatisfaction with home inspectors comes from comments made by contractors. Contractor's 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 often say, "I can't believe you had this house inspected, and the inspector didn't find this problem". There are several reasons for these **apparent** oversights:

1. **Most Contractors Have No Clue What's Inside or Outside The Scope Of A Standard Home Inspection:** All of our inspections are conducted in accordance with the Standards of Practice of interNACHI. The Standards of Practice specifically state what's included and excluded from the standard home inspection. Most contractors have no clue this document exists and many of them have a tendency to "blame the Home Inspector" for any issue found, regardless of whether the issue is within the "scope" of the standard home inspection.

2. Conditions During The 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.

3. The 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 feet of water on the floor. Predicting the problem is a different story.

4. 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.

5. 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.

6. 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 of not purchasing a "money pit". 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.

We Hope This Is Food For Thought!