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Inspection, Appraisal, and Insurance

The Importance of Home Inspections

It's common for buyers to make an offer contingent upon one or more home inspections, which the buyer arranges and pays for with the seller's consent. If the inspection findings are acceptable to you, the closing process can begin. If the inspection uncovers problems, your agent can provide valuable suggestions on how you might work with the seller toward a mutually acceptable resolution.

A home inspection should be conducted by a qualified professional. We recommend that buyers be present when an inspection is performed so that the inspector can describe the process and findings to you personally.

The Inspector Should:

- Look for any structural, mechanical, and/or other defects in the property.
- Examine all systems, including heating, air conditioning, electrical wiring, and plumbing.
- Spend time checking the exterior of the house, including the roof, foundation, and chimney.
- Check the attic and interior for proper venting, insulation, and electrical outlets.
- Test all appliances and plumbing fixtures to verify working condition.
- Check all bathrooms to see if moisture has affected the areas around the tub or shower.
- Inspect for other items such as insects, termites, and other pests.

Appraisal – The Value of Your New Home

An appraisal is a professional evaluation of a property's monetary value, usually completed at the request of the lender and for the lender's benefit. Appraisers consider numerous factors such as square footage, construction quality, design, floor plan, amenities, energy efficiency, lot size, topography, view, and landscaping. Other issues appraisers take into account are neighborhood quality and a property's proximity to transportation, shopping, and schools.

Homeowners' Insurance – Protect Your Investment

Once you have found a home to purchase, you'll want to protect your investment with insurance. Most buyers invest in a comprehensive homeowner's insurance policy, which provides coverage for fire damage, water damage, personal possessions, personal liability, vandalism, theft, and loss of use of the house. If you are financing your home purchase, your lender will require you to buy at least basic hazard insurance, which will fund the cost of rebuilding your home. It is important to contact your insurance professional early in the buying process. They will be able to advise you of their ability to provide coverage as well as to quote the rates and terms of the policy.

THE WAY
home.

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