

## Before you buy or sign that contract.

You should always hire an independent professional home inspection service before you buy a house.

You may think you'll be able to find any flaws yourself that are serious enough to make you decide not to buy a house, but don't kid yourself.

**A Better Home Inspection** will carefully inspect the house as a condition of your purchase. You will be given a detailed report that will allow you to make an intelligent decision. It is also better to have an independent third party find any problems since a seller is less likely to try to challenge you on them.

Your earnest money agreement should contain an express condition that gives you the right to have an inspection, and the refund of your earnest money if you don't approve it.

### Hiring An Inspector

Friends who have recently purchased homes should be able to give you the names of reputable house inspectors. If you are looking to buy an home in and around the Enid, Oklahoma area **A Better Home Inspection** is a local independent licensed home inspector that will serve you with a quality report.

Your real estate agent may also be able to give you a referral, but be sensitive here to the potential conflict of a referral to an inspector who may overlook problems in an effort to close the deal quickly.

Many inspectors belong to an association of Home Inspectors, although membership in this organization doesn't assure competence.

Depending on the location of your home, you may also want to get specialized inspections for insect damage, floods and other natural disasters, as well as toxic chemical inspections.

### During the Inspection

Your inspector will no doubt ask you to sign some paperwork that outlines what the inspection will entail. It standard for there to be language to limit the inspector's liability for things that he or she may fail to disclose. This may be negotiable, but don't count on it. Ultimately, you will have to go with your

own judgment on whether you have a reputable inspector – and that is why good referrals are important.

It's important to be with the inspector during the inspection, so that you can take careful notes and ask questions about how any problems can be repaired. Think ahead about possible concerns (that may include horror stories that you have heard from other people). Don't be afraid to speak up.

The inspector should carefully look over the house's operating systems, including:

- Electrical
- Heating and air conditioning
- Plumbing
- Foundations
- Roofs

An inspector will be looking for evidence of:

- Water seepage
- Toxic Chemicals
- Insect or Rodent Infestations
- Code violations
- Construction defects

The inspector should be able to tell you what's necessary to repair any problems, and the approximate price range of repairs or improvements.

It's unethical for inspectors who are contractors or architects to offer to do the repairs on any problems they uncover.

### **Covering Expensive Repairs**

If the inspection uncovers defects that will be expensive to repair, some of your options may include:

- Deciding not to purchase the house and getting your earnest money refunded, under your earnest money agreement
- Making another offer to purchase the house, factoring in the cost of repairs
- Asking the seller to make the repairs or to adjust the purchase price
- Making the repairs yourself after you buy the house, if the house appraises above the amount you've offered

Pursuing any of these options, though, will depend upon what you were able to negotiate in your agreement with the seller prior to the inspection.

Taking the time for a careful inspection of a house before you buy can save you a lot of money and aggravation.

Good luck with your purchase.