



Real Estate Connection

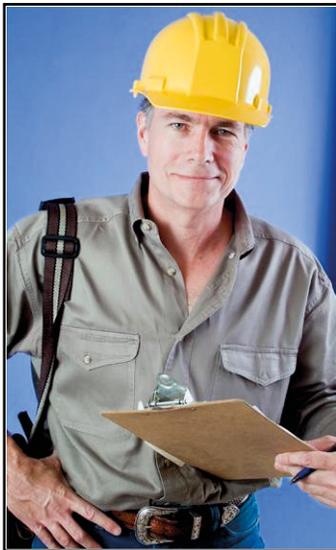
News from your neighborhood and the world.



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Before You Buy Inspect!

Buying a home is one of the most important purchases you will make in your lifetime, so you should be sure that the home you want to buy is in good condition. A home inspection is an evaluation



of a home's condition by a trained expert. During a home inspection, a qualified inspector takes an in-depth and impartial look at the property you plan to buy. The inspector will review the readily accessible exposed portions of the structure of the home, including the roof, attic, walls, ceilings, floors, windows, doors, basement and foundation, as well as the heating/air conditioning systems, interior plumbing, and electrical systems for potential problems. Home inspections are not intended to point out every small

problem or any latent defect in a home. Most minor or cosmetic flaws, for example, should be apparent to the buyer without the aid of a professional.

During the Home Inspection

While not necessary, it is recommended that the buyer be present for the inspection. This allows the buyer to observe the inspector, ask questions directly, and obtain a better understanding of the condition of the home, how its systems work, and how to maintain it. The written report may be easier to understand if the buyer was present during the inspection. It is important that safe access and sufficient lighting is provided so that the inspector can inspect the property. At the conclusion of the home inspection, the buyer should be well informed of the condition of the home. It should be known if there are visible, apparent problems, if repairs need to be made, or whether or not there are any risks

of concealed damage, and whether further investigation is recommended and/or required. After the inspection is complete, you will receive a written report of the findings, usually within five to seven days.

Spending Hundreds May Save You Thousands

When you make a written offer on a home, you should insist that the contract state that the offer is contingent on a home inspection conducted by a qualified inspector. You will have to pay for the inspection yourself, but it could keep you from buying a house that will cost you far more in repairs down the road. If you are satisfied with the results of the inspection, then your offer can proceed.

It should be clearly understood that a home inspection is not to be confused with an appraisal, a building code inspection, a guarantee of any kind, and/or an insurance policy on the condition of the property.

Selecting a Home Inspector

As the homebuyer, it is your responsibility to carefully select a qualified inspector and pay for the inspection. The following sources may help you find a home inspector:

- State regulatory authorities. Some states require licensing of home inspectors.
- Professional organizations. Professional organizations may require home inspectors to pass tests and meet minimum qualifications before becoming a member.
- The Internet or phone book. Search under "Building Inspection Service" or "Home Inspection Service."
- Your real estate agent. Most real estate professionals have a list of home inspectors they recommend.

Other Inspections & Tests to Consider

It is strongly recommended that potential buyers consider having the following inspections and/or tests performed prior to signing the final purchase agreement:

lead paint, pests, wood destroying insects, and air quality, including radon gas. While some home inspectors are qualified to offer these services, these inspections and tests are not part of the basic home inspection and should be contracted through qualified licensed professionals in those fields.

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Smart Questions to Ask Your Home Inspector

What does your inspection cover?

The inspector should ensure that the inspection and report will meet all applicable requirements in your state and will comply with a well-recognized standard of practice and code of ethics.

How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals.

Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection.



How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection.

How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and

other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made.

What type of inspection report do you provide and how long will it take to receive the report?

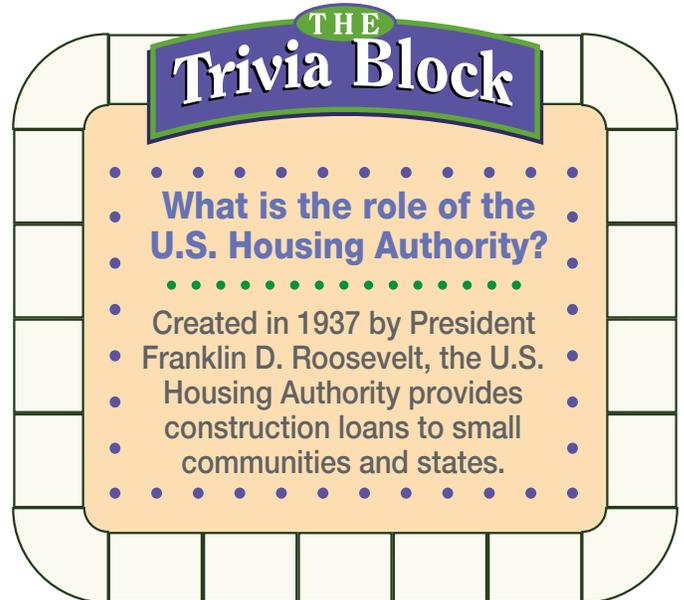
Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs.

Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer.



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