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HomeTeam[®]

INSPECTION SERVICE

5947 Wallace Ave

RE: Bethel Park, PA 15102

Inspection #: 527-102025-6589

Dear Casey Kluczkowski,

On 10/15/2025 HomeTeam Inspection Service made a visual inspection of the property referenced above. Enclosed please find a written, narrative report of our findings in accordance with the terms of our Home Inspection Agreement. Although maintenance items may have been addressed verbally at the time of the inspection, they may not be included in the enclosed report.

I trust the enclosed information is helpful and I hope you enjoy every aspect of your new home. If I can be of any assistance, please feel free to call me at the above telephone number.

Sincerely,

HomeTeam Inspection Service
Mike Pucci

PA Radon Firm Certification #2915





HomeTeam[®]

INSPECTION SERVICE

HOME INSPECTION REPORT



Home. Safe. Home.



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FAST REPORTS

WHAT IS A HOME INSPECTION?

The purpose of a home inspection is to visually examine the readily accessible systems and components of the home. The inspectors are not required to move personal property, materials or any other objects that may impede access or limit visibility. Items that are unsafe or not functioning, in the opinion of the inspector, will be described in accordance with the standards of practice by which inspectors abide.

WHAT DOES THIS REPORT MEAN TO YOU?

This inspection report is not intended as a guarantee, warranty or an insurance policy. Because your home is one of the largest investments you will ever make, use the information provided in this report and discuss the findings with your real estate agent and family to understand the current condition of the home.

OUR INSPECTIONS EXCEED THE HIGHEST INDUSTRY STANDARDS.

Because we use a team of inspectors, each an expert in his or her field, our inspections are performed with greater efficiency and more expertise and therefore exceed the highest industry standards. We are pleased to provide this detailed report as a service to you, our client.

WE BELIEVE IN YOUR DREAM OF HOME OWNERSHIP.

We want to help you get into your dream home. Therefore, we take great pride in assisting you with this decision making process. This is certainly a major achievement in your life. We are happy to be part of this important occasion and we appreciate the opportunity to help you realize your dream.

WE EXCEED YOUR EXPECTATIONS.

Buying your new home is a major decision. Much hinges on the current condition of the home you have chosen. That is why we have developed the HomeTeam Inspection Report. Backed by HomeTeam's experience with hundreds of thousands of home inspections over the years, the report in your hand has been uniquely designed to meet and exceed the expectations of today's homebuyers. We are proud to deliver this high-quality document for your peace of mind. If you have any questions while reviewing this report, please contact us immediately.

Thank you for allowing us the opportunity to serve you.



FAST



TRUSTED



ACCURATE

PREFACE:

This report is intended for the sole, confidential, and exclusive use and benefit of the Client(s) under a written HomeTeam Inspection Agreement. This report is not intended for the benefit of, and may not be relied upon by, any other party. The disclosure or distribution of this report to the current owner(s) of the property inspected or to any real estate agent will not make those persons intended beneficiaries of this report. HomeTeam Inspection Service has no liability to any party (other than the HomeTeam client named above, for whom this report was expressly prepared) for any loss, damage or expense (including, without limitation, attorney fees) arising from any claim relating to this report.

A home inspection is intended to assist in evaluation of the overall condition of the dwelling. The inspection is based on observation of the visible and apparent condition of the structure and its components on the date of the inspection. We will not render an opinion as to the condition of any systems or components of the structure that are concealed by walls, floors, drywall, paneling, suspended ceiling tiles, insulation, carpeting, furniture or any other items stored in or on the property at the time of the inspection.

The results of this home inspection are not intended to make any representation regarding the presence or absence of latent or concealed defects that are not reasonably ascertainable in a competently performed home inspection. No warranty or guaranty is expressed or implied.

If the person conducting your home inspection is not a licensed structural engineer or other professional whose license authorizes the rendering of an opinion as to the structural integrity of a building or its other component parts, you may be advised to seek professional opinion as to any defects or concerns mentioned in the report. If the age, condition or operation of any system, structure or component of the property is of a concern to you, it is recommended that a specialist in the respective field be consulted for a more technically exhaustive evaluation.

This home inspection report is not to be construed as an appraisal and may not be used as such for any purpose.

This inspection report includes a description of any material defects (*) noted during the inspection, along with any recommendation that certain experts be retained to determine the extent of the defects and any corrective action that should be taken. Any material defect that poses an unreasonable risk to people on the property will be conspicuously defined as such. Any recommendations made to consult with other specialists for further evaluation as a result of our findings should be complete prior to the conclusion of the inspection contingency period. The Client warrants they will read the entire Inspection Report when received and shall promptly contact HomeTeam regarding any questions or concerns the Client may have regarding the inspection or the Inspection Report.

The majority of home inspections are performed on pre-existing structures. The age of these structures vary from just a few years to over 99 years old. Building techniques have changed dramatically over the years. These changes are what bring character to the neighborhoods of Western Pennsylvania, and affect a buyer's decision to purchase one home over another. Therefore, the age and method of construction will affect the individual character of a home.

We will not determine the cause of any condition or deficiency, determine future conditions that may occur including the failure of systems and components or consequential damage or components or determine the operating costs of systems or components.

It is not uncommon to observe cracks or for cracks to occur in concrete slabs or exterior and interior walls. Cracks may be caused by curing of building materials, temperature variations and soil movement such as: settlement, uneven moisture content in the soil, shock waves, vibrations, etc. While cracks may not necessarily affect the structural integrity of a building, cracks should be monitored so that appropriate maintenance can be performed if movement continues at an abnormal rate. Proper foundation maintenance is key to the prevention of initial cracks or cracks enlarging. This includes, but not limited to proper watering, foundation drainage and removal of vegetation growth near the foundation.

* Material Defect: A problem with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to the people on the property. The fact that a structural element, system or subsystem is near, at or beyond the end of the normal useful life of such a structural element, system or subsystem is not by itself a material defect.

SUMMARY: The purpose of this summary is to provide a "quick view" of the results of the home inspection. Please be sure to read the full body of the inspection report, as it contains much more detail about your new home. Any recommendations for additional evaluation must be performed prior to the conclusion of the inspection contingency period. You should ask the seller to provide receipts or other suitable documentation as evidence that items requested as part of the reply to home inspection were complete by qualified individuals.

The following notable items were observed during the inspection performed at 5947 Wallace Ave, Bethel Park, PA 15102:

PLEASE NOTE each summary bullet point is a link. Simple click on the bullet point to drop down into that section of the report.

Safety Concerns

- There were several trip hazards found on the walkways around the house.
- There is no barrier installed on the right retaining wall.
- There is no barrier installed on the back porch.
- There is no barrier installed on the rear retaining wall.
- The ledger board for the deck is bolted to the main structure of the home with carriage bolts. Carriage bolts are not recommended for a ledger board.
- A loose outlet was noted in the exterior.
- The GFCI outlet located on the exterior is defective
- A broken outlet was noted in the bedroom.
- One or more electrical fixture knockout(s) was noted in the electric service panel.
- Corrosion was observed in the main electric panel.
- One or more openings were noted in the garage ceiling.
- There was no handrail on the stairs leading to the basement.
- There was no handrail on the stairs leading to the second floor.
- There was no apparent bonding on the interior gas line at the time of the inspection.
- The water heater flue was direct vented out of the rear exterior wall. This does not appear to be an approved method of venting for this type of water heater.

General Description

- The right retaining wall is leaning inward.
- Loose siding was noted on the back of the home.
- Rotted wood was noted on the wood trim .
- There were no handrails on the steps on the deck.
- Optimal fastener support requires the joists to be flush with the sub structure. There are joists not making contact with the substructure.
- Settlement was noted on the front driveway slab.
- The vertical deck posts support on the left are not plumb.
- The deck support post(s) are making direct contact with the landscaping.
- Extensive plant growth was observed against the home, in the left side area of the house.
- Moss growth was noted on the right . While cleaning products are available for moss removal, simply cutting back trees can remove the conditions that cause moss growth.

Roof Structure

- Several shingles were damaged above the gutter mounts of the roof at the time of the inspection.

Floor Structure

- The floor joists and sub floor are water marked below the kitchen basement floor structure.

Plumbing

- Minor plumbing issues were noted during the inspection.
- One or more unused gas lines were noted in the basement .
- There is no expansion tank installed on the water heater.

Electric Service

- The sealant at the top of the electric meter box is cracked and decayed.
- One or more exterior outlets were not properly covered.
- Open electrical splices were noted behind the ac unit.
- One or more uncovered junction boxes were noted on the exterior.
- One or more missing switch or outlet covers were noted in the master bedroom.
- There was evidence of water intrusion in the main service panel.

Windows, Doors, Walls and Ceilings:

- One or more of the insulated window panes throughout the home had a defective thermal seal.

Attic Structure

- A substance with the characteristics of mold is visible in the attic.
- The attic ventilation appears to be inadequate. There were not enough vents.
- The roof deck as viewed from the attic is water marked.
- There are areas of missing insulation installed above the second floor.

Fireplaces

- A buildup of soot and / or creosote was noted in the chimney of the family room fireplace.

GENERAL DESCRIPTION

Throughout this report, the terms "right" and "left" are used to describe the home as viewed from the street. A system or component has a material defect if it has a significant impact on the value or safety of the property. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., are not addressed. All conditions are reported as they existed at the time of the inspection. Routine maintenance and safety items are not within the scope of this inspection unless they otherwise constitute material visually observable defects. Although some maintenance and/or safety items may be disclosed, this report does not include all maintenance or safety items, and should not be relied upon for such items.

The inspected property consisted of a two story wood-framed structure with brick veneer and vinyl siding that was occupied at the time of the inspection. There were no material defects on the visible portions of the siding.

NOTE: MOSS GROWTH :

Moss growth was noted on the right . While cleaning products are available for moss removal, simply cutting back trees can remove the conditions that cause moss growth. Consult with a qualified contractor for further evaluation if desired.



NOTE: OVER GROWTH:

Extensive plant growth was observed against the home, in the left side area of the house. Recommend removing this growth away from the siding to prevent possible damage including insect infestation.



MAINTENANCE NOTE: SPALLING:

Some spalling was noted on the brick of the home. Spalling is usually caused by moisture accumulation behind the surface. In cold weather, the moisture freezes and pushes the face off. In some cases the condition can be controlled by sealing the face with an appropriate masonry sealer. Consult with a qualified masonry contractor for recommendations.



NOTE: LOOSE SIDING:

Loose siding was noted on the back of the home. The siding should be reattached.



NOTE: EXTERIOR WOOD ROT:

Rotted wood was noted on the wood trim . The areas should be repaired and sealed by a qualified contractor.



Rear door frame

The approximate temperature at the time of the inspection was 60 to 65 degrees Fahrenheit, and the weather was partly clear. The owner was present at the time of the inspection. All of the utilities were on at the time of the inspection.

LOT AND GRADE

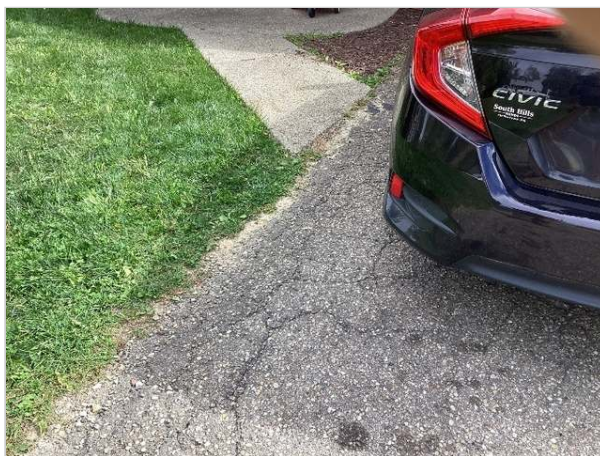
The home was situated on a moderately sloped lot. The general grade around the home appeared to be questionable on the front to direct rain water away from the foundation. The age of the home, as reported by the MLS sheet was said to be thirty to forty years old. The inspection does not include any geological surveys, soil compaction surveys, ground testing, or evaluation of the effects of, or potential for earth movement such as earthquakes, landslides, sinking, rising or shifting for any reason. Information on local soil conditions and issues should be obtained from local officials and/or a qualified specialist. Additionally, the inspection does not include evaluation of elements such as underground drainage systems, site lighting, irrigation systems, barbecues, sheds, detached structures, fencing, privacy walls, pools, spas and other recreational items.

WALKWAY AND PORCHES

There was a concrete walkway leading to a concrete stoop in the front of the home. Surface defects in walkways develop and progress with age and are considered normal as long as they do not create a safety hazard. There were no material defects observed in the walkway or the stoop.

SAFETY NOTE: TRIP HAZARDS:

There were several trip hazards found on the walkways around the house. The hazards can be repaired using a suitable or similar surfacing material to "feather" the out-of-level condition to make a smooth transition.



There was a concrete patio located in the back of the home. There were no material defects observed to the patio.



DECK

There was a composition wood deck located in the back of the home. The deck appeared to be properly anchored to the main structure of the home. The vertical supports on the deck appear to be adequate to support the outer load of the deck. Construction methods, attachment requirements and supporting load specifications have changed dramatically over the years. The deck inspection provides a general condition report and is not meant to imply that the

construction meets current standards. Consult with the local municipality for current deck construction requirements. There did not appear to be significant deterioration of the deck surface. The handrails on the deck was not secured. A wood deck should be cleaned and sealed regularly to prevent deterioration. There were no material defects observed on the visible portions of the deck or support structure.

SAFETY NOTE: FALL HAZARD:

There is no barrier installed on the back porch. The absence of a proper rail or barrier constitutes a fall hazard and should be corrected. Consult with a qualified contractor for installation of a proper barrier.



SAFETY NOTE: DECK ANCHORING:

The ledger board for the deck is bolted to the main structure of the home with carriage bolts. Carriage bolts are not recommended for a ledger board. Carriage bolts are not as strong as hex bolts and their smaller head surface can damage the ledger. Generally accepted deck construction techniques require the deck to be bolted to the main structure of the home at regular intervals. We recommend the bolts also include a washer to add support. Consult with a qualified contractor to anchor the deck to the home with bolts.

NOTE: HANGER FASTENERS:

Optimal fastener support requires the joists to be flush with the sub structure. There are joists not making contact with the substructure. Consult with a qualified contractor for repair.



NOTE: EXTERIOR HANDRAILS:

There were no handrails on the steps on the deck. Local codes may require the installation of handrails in location where three or more steps are present.



NOTE: DECK SUPPORT POST:

The rear vertical support post on the deck are not plumb. The post is an important structural component and should be repaired. Consult with a qualified contractor for recommendations.



Vertical post do not appear plumb



Outside beam separation



Header not plumb

NOTE: DECK SUPPORT POST:

The deck support post(s) are making direct contact with the landscaping. Common practice is to mount support posts on concrete piers. The post is an important structural component and should be monitored for deterioration. A qualified contractor should be contacted for further evaluation and recommendations if desired.



RETAINING WALL

There was one retaining wall constructed of treated wood. The wall was in fair condition. There were no material defects observed in the wall. We do not inspect or comment on retaining walls that are detached from the main structure of the home unless the walls function has an impact on the structure.

SAFETY NOTE: FALL HAZARD:

There is no barrier installed on the right retaining wall. The absence of a proper rail or barrier constitutes a fall hazard and should be corrected. Consult with a qualified contractor for installation of a proper barrier.



NOTE: RETAINING WALL:

The right retaining wall is leaning inward. There were significant vertical earth pressure type cracks observed in the wall. This condition is most often associated with soil and /or water pressure. The displacement occurs incrementally as the wall yields to horizontal earth pressure. The wall was stable at the time of the inspection. Repairs to the wall may be required. Consult with a qualified contractor for repair estimates



RETAINING WALL REAR

There was one retaining wall constructed of wall block. The wall was in good condition. There were no material defects observed in the wall. We do not inspect or comment on retaining walls that are detached from the main structure of the home unless the walls function has an impact on the structure.



SAFETY NOTE: FALL HAZARD:

There is no barrier installed on the rear retaining wall. The absence of a proper rail or barrier constitutes a fall hazard and should be corrected. Consult with a qualified contractor for installation of a proper barrier.



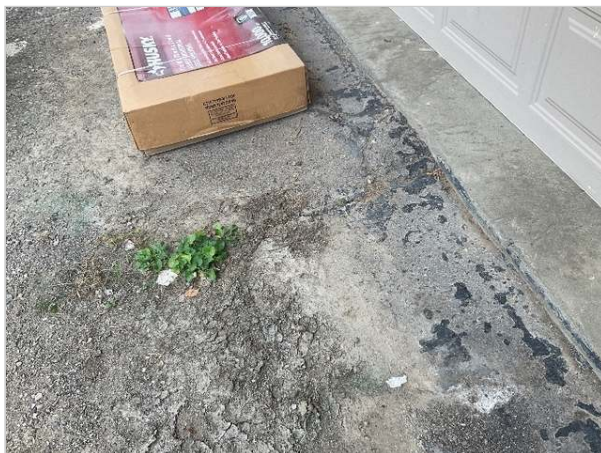
DRIVEWAY

There was an asphalt driveway in the back of the home which led to the attached garage. There were many cracks and

spalled areas noted on the driveway. Surface defects in driveways develop and progress with age and are considered normal as long as they do not create a safety hazard. There were no material defects observed in the driveway.

NOTE: SETTLEMENT:

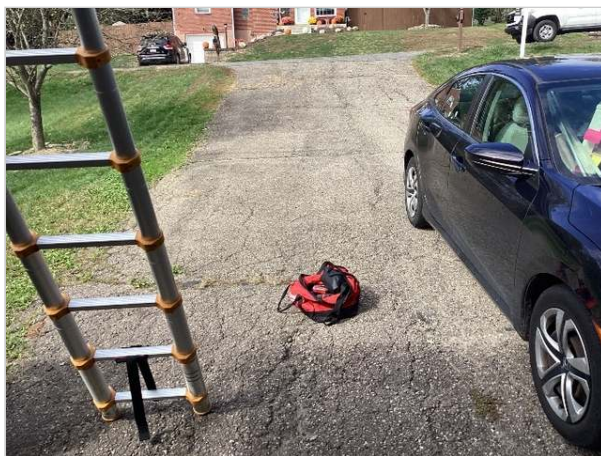
Settlement was noted on the front driveway . The settlement does not appear to be active. Settlement of is common and is usually not a problem. If the settlement causes the slab to pitch toward the foundation of the home, it is possible that water will drain into the basement. In this case the slab was not pitched toward the foundation. It is not possible for us to positively determine if active settlement is occurring during a home inspection. The area should be monitored for evidence of new or continued settlement. Consult with a qualified contractor for further evaluation if required.



Depression in driveway

MAINTENANCE NOTE: SPALLING:

Some spalling was noted on the driveway of the home. Spalling is usually caused by moisture accumulation behind the surface. In cold weather, the moisture freezes and pushes the face off. In some cases the condition can be controlled by sealing the face with an appropriate sealer. Consult with a qualified masonry contractor for recommendations.



ROOF STRUCTURE

The roof was a gable design covered with asphalt/fiberglass shingles. Observation of the roof surfaces, flashing, skylights and penetrations through the roof was performed by walking on the roof and with a drone. We will access the roof as long as it is dry, has a pitch that can be safely walked and accessible with the 16 foot ladder we carry. The age of the roof covering, as reported by the MLS sheet, was unknown. There was one layer of shingles on the roof at the time of the inspection. There was light curling and substantial surface wear observed on the roof shingles at the time of the inspection. These conditions indicate the roof shingles were in the late second half of their useful life.



Signs of wear and age



NOTE: ROOF SHINGLES:

Several shingles were damaged above the gutter mounts of the roof at the time of the inspection. While this condition is not necessarily an indication of a leak, repairs should be made. Consult with a qualified roofer for repair.



The aluminum soffit and fascia was inspected and was in fair condition.

This visual roof inspection is not intended as a warranty or an estimate on the remaining life of the roof. Any roof metal, especially the flashing and valleys, must be kept well painted with a paint specially formulated for the use. All roof penetrations require maintenance and can crack, loosen or leak during or after significant weather events such as wind or rain. These areas should be monitored for changes in characteristic and repaired as required by a qualified roofer. There were no material defects detected on the exterior of the roof.

The roof drainage system consisted of aluminum gutters and downspouts which appeared to be functional but in need of repair at the time of the inspection. Gutters and downspouts should receive routine maintenance to prevent premature failure. There were no material defects observed on the visible portions of the gutters or downspouts.

MAINTENANCE NOTE: GUTTER CLEANING:

All of the gutters were in need of cleaning at the time of the inspection. Clogged gutters can cause roof drainage water to drain at the base of the foundation, causing basement water problems. The gutters should be cleaned.



shingle aggregate debris noted in gutters

There was one chimney. Observation of the chimney exterior was made from with a drone. A rain hat was installed on the chimney. Flue chases should always have some type of rain hat. In this case rain hats are not applicable since there are no flue chases. There were no material defects observed on the exterior.

MAINTENANCE NOTE: CHIMNEY:

Some spalling of the brick was noted on the chimney. Spalling of the brick is usually caused by moisture accumulation behind the brick. In cold weather, the moisture freezes and pushes the face off the brick. Additional spalling can be controlled by ensuring that the mortar cap around the top of the chimney is intact and sealed.



GARAGE WITH OPENER

The integral garage was designed for two cars with access provided by one overhead-style doors. Safety cables were not required on this type of door. The Lift Master brand electric garage door opener was tested and found to be non-functional. The automatic safety reverse on the garage door was not tested. The functionality of remote transmitters, keyless entry or other opening devices is not tested during the home inspection. The fire separation walls and ceiling were inspected and did not appear to be adequate. The concrete garage floor was in not visible There were no material defects observed in the garage or the door mechanisms.

SAFETY NOTE: GARAGE WALL / CEILING:

The finish on the garage ceiling and any partition walls between the garage and basement or living space is designed to provide a barrier between the garage and living space in the event of a fire. One or more openings were noted in the garage ceiling. Repairs should be made to the ceiling to maintain the integrity of this important safety feature.



INFORMATIONAL NOTE: GARAGE STORED ITEMS:

The garage was cluttered with many stored items and/or shelves at the time of inspection, therefore many areas were unable to be inspected.



FOUNDATION

The foundation was constructed of concrete block. A single inspection cannot determine whether movement of a foundation has ceased. Any cracks should be monitored regularly. There were no material defects observed on the visible portions of the foundation.

There were several minor, settlement cracks observed on the foundation. The cracks were 1/16-inch or less in width. These cracks are common and usually insignificant. All buildings experience some settlement. Settlement cracks most often occur within the first few years after construction as the soil under the structure accommodates itself to the load of the structure. However, the significance of cracks cannot always be judged by a single inspection. All cracks should be monitored for significant changes in characteristics. Consult with a company specializing in foundation repair if there is a marked change in the size or dimension of a crack.

BASEMENT

The full basement was finished, and contained the following mechanical systems: furnace and water heater. The concrete basement floor was in satisfactory condition. Minor cracks within any concrete slab are common and are most often due to shrinkage and settlement. Concrete floors are poured after the structure is built and serve no purpose with regard to structural support.

MAINTENANCE NOTE: BATHROOM CAULKING:

Failure to keep walls sealed can cause deterioration and extensive moisture damage including mold growth to the interior walls, which is not always visible at the time of the inspection. Some of the caulk was missing from around the sink top. These areas should be caulked to help prevent moisture penetration.

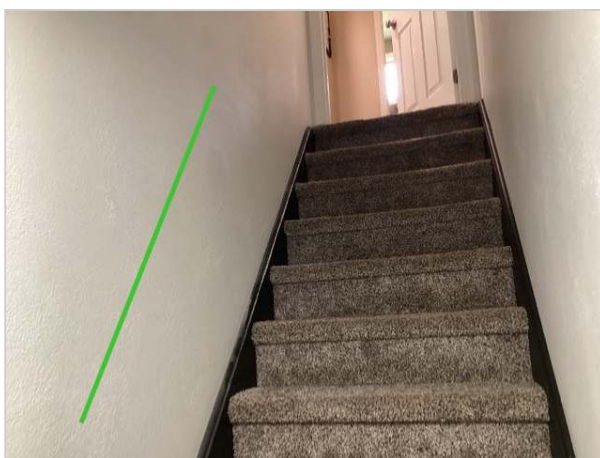


Basement

The basement stairway was inspected and there were no material defects observed with the steps, stairways or handrails.

SAFETY NOTE: MISSING HANDRAIL:

There was no handrail on the stairs leading to the basement. This can be a safety concern. Local building codes may also require the installation of a handrail.



The finished basement area included laundry/utility, family room to the left, family room to the right, half bath.

INFORMATIONAL NOTE: BASEMENT WALLS:

The interior walls of the basement were finished/covered; therefore, a complete inspection of the concrete block foundation was not possible. There were not material defects observed on the visible portions of the foundation.

The basement was dry at the time of the inspection. Because the basement is below grade, there exists a vulnerability to moisture penetration after heavy rains.

There was no evidence of an interior french drain system in the home. French drains are not required, but are often installed to control or prevent water intrusion. Some french drains discharge into a sump, while others do not. If a sump is present, there is a separate section of this report with details on the sump and pump, if present. Most french drain systems are concealed below the floor. As a result, it is typically not possible for us to determine the type of installation, the coverage of the system or if the system is operable. Consult with the current property owner for more information.

There were no material defects observed in the basement.

INFORMATIONAL NOTE: BASEMENT STORED ITEMS:

The basement was cluttered with many stored items and/or shelves at the time of inspection, therefore several areas were unable to be inspected.



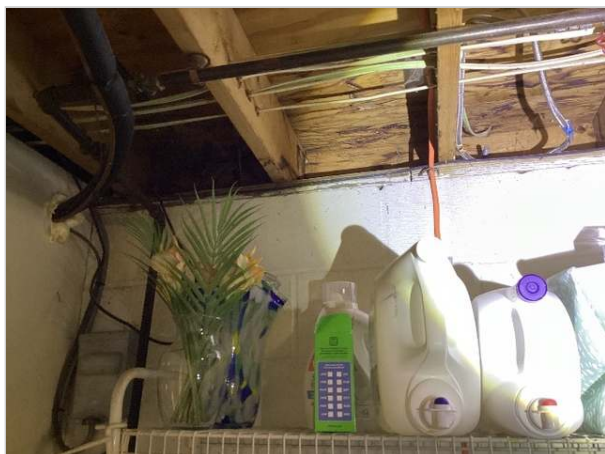
Please note that it is not within the scope of this inspection to determine or predict the amount or frequency of past or future water intrusion into the basement. HomeTeam will make its best effort in accordance with the ASHI Standards of Practice to determine, based solely on visible conditions at the time of the inspection, whether there is any evidence of ongoing water penetration in the property. You should use all available resources including the seller disclosure and information from the current owner to determine if any water issues exist. Consult with a company specializing in water proofing if you require a guarantee of a 100 percent dry basement.

FLOOR-STRUCTURE

The visible floor structure consisted of a plywood subfloor, supported by two-inch by sixteen -inch wood joists spaced sixteen inches on center. There was a 6x10 -inch I Beam center beam and 4x4 -inch steel posts or piers for load bearing support. There were no material defects observed in the visible portions of the floor structure.

NOTE: WATER MARKED FLOOR STRUCTURE:

The floor joists and sub floor are water marked below the kitchen basement floor structure. The area was dry at the time of the inspection. The wood on the affected area was not rotted. Repairs to the affected area does not appear to be necessary.No immediate action is required.



WATER-METER

The water meter was located in the basement. The main water shutoff valve for the home was located adjacent to the water service entry point NA. Water shutoff valves are visually inspected only. No attempt is made to operate the main or any other water supply shutoff valves during the inspection. These valves are infrequently used and could leak after being operated. The only exception to this policy is made when the main water supply valve is off upon arrival at the inspection. Since it is the buyers right to have all utilities operable for the home inspection, we will attempt to turn the main water valve on for the inspection. The HomeTeam is not responsible for leaks caused by operating the valve.



Shutoff

PLUMBING

The visible water supply lines throughout the home were copper and PEX pipe. The water was supplied by a public water supply. Water valves are not tested as part of the home inspection. Water valves that have not been operated for an extended period of time often leak after being operated. We would not be able to repair a leaking valve during the home inspection. The visible waste lines consisted of ABS and PVC pipe. The functional drainage of the drain waste lines appeared to be adequate at the time of the inspection. The home was connected to a public sewer system. The under-floor drain lines are considered underground utilities and are specifically excluded from the inspection. The lines are not visible or accessible and their condition cannot be verified during a visual home inspection. Simply running water into plumbing fixtures or floor drains will not verify the condition of the waste line infrastructure under the home. Consult with a qualified plumber for a video camera inspection of the sewer laterals if there is any concern as to the condition of the waste lines under the home. A video scan is the only way to confirm the condition of the drain system. Our inspection of the plumbing system is a functional inspection only. We make no attempt to validate that the plumbing system complies with any codes. Additionally, we cannot validate the workmanship of the plumbing system to be up to standard. We are generalists and do not claim to know everything about any trade. Any concern about the quality or adequacy of the plumbing system should be referred to a qualified, reputable plumber. All plumbing fixtures not permanently attached to a household appliance were operated and inspected for visible leaks. Water flow throughout the home was above average. Water pressure was tested at a hose bib and found to be 100 to 110 pounds per square inch. There were no material defects observed in the visible portions of the plumbing system.

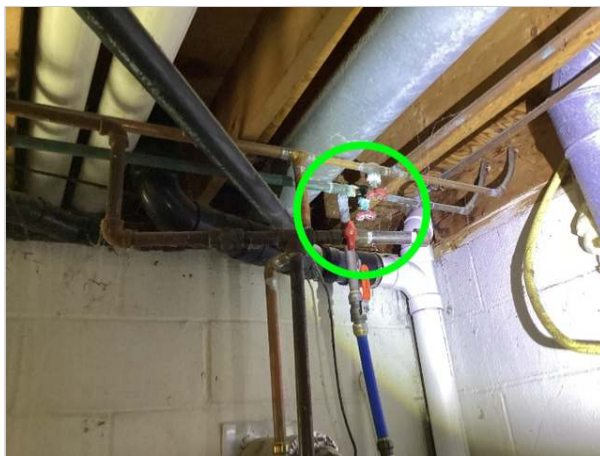
NOTE: MINOR PLUMBING ISSUES:

Minor plumbing issues were noted during the inspection. This is not intended to be an all inclusive list. Concealed, latent or intermittent plumbing issues may not be apparent during the testing period. Consult with a qualified plumber for further evaluation and repairs as required.

- 1/2 bath toilet does not flush properly.
- 1/2 bath toilet is loose on its mounts.

INFORMATIONAL NOTE: OLDER, CORRODED WATER SUPPLY VALVES:

Older and/or corroded water supply valves were noted in the home. Water supply valves are infrequently used and often corrode on the inside and outside of the valve. This condition is common and often renders the valve inoperable. We make no attempt to test any water valves in the home regardless of their condition, because doing so could result in a leak. If this is a concern, you should consult with a qualified plumber for further evaluation and testing.



GAS METER

The gas meter was located in the left side yard. The gas supplier for the home based on the identification tag on the meter is Columbia. The main gas valve is usually located at the gas meter and requires a wrench to operate. All visible and readily accessible valves and fittings are tested for leaks using an electronic gas leak detector. No leaks were detected. There was no noticeable odor of gas detected at the time of the inspection. The exterior gas line is below grade, classified as underground utilities and cannot be inspected. HomeTeam recommends enrolling in the gas company's line protection program. The program is available for a low monthly fee, and will cover the majority, if not all of the replacement cost of the main exterior gas line in the event it fails.

INFORMATIONAL NOTE: GAS APPLIANCES THAT ARE OFF:

In the interest of the safety of the inspector and everyone involved, we will not make any attempt to light pilots that are extinguished. It is possible that the gas used to keep a flame lit will continue to flow. If this continues, its concentration may reach a point where a spark or flame will cause a flare up or flashback. We suggest that if it is noted in this report that a gas appliance was not tested because the pilot or gas was off, that you consult with the property owner to have the appliance placed back in to service and tested by a qualified contractor.

SAFETY NOTE: GAS LINE BONDING:

There was no apparent bonding on the interior gas line at the time of the inspection. Direct bonding is required for all yellow corrugated stainless steel gas-piping systems. More information is available at www.csstsafty.com .Consult with a qualified electrician to ensure that the gas lines are appropriately bonded.

NOTE: UNUSED GAS LINE:

One or more unused gas lines were noted in the basement . The ends of the line (s) were open rather than capped. All unused gas lines should be capped so that gas will not leak into the home if a valve is mistakenly turned on.



WATER HEATER

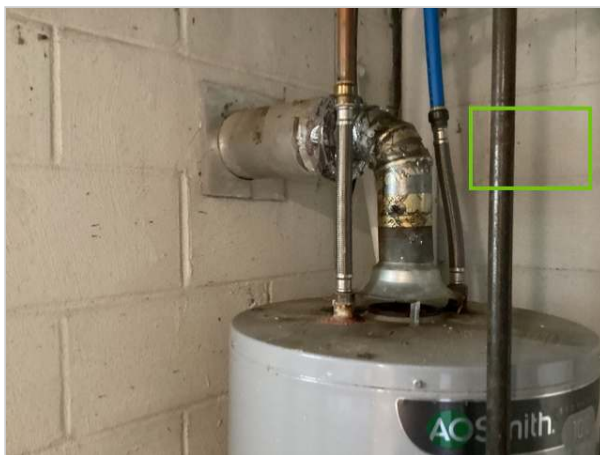
There was a 40 gallon capacity, natural gas water heater located in the laundry / utility room. The water heater was manufactured by A. O. Smith, model number G6-T4035NVR 400 and serial number 2142126633923. Information on the water heater indicated that it was manufactured approximately 4 years ago. A temperature and pressure relief valve (T & P) was present. Because of the lime build-up typical of T & P valves, we do not test them. An overflow leg was present. It did terminate close to the floor. Your safety depends on the presence of a T & P valve and an overflow leg terminating close to the floor. There was an questionable venting system from the water heater to the exterior of the home. The water heater was on and functional. In cases where the water heater is not on at the time of the inspection, it is not possible for us to verify that hot water is present at all plumbing fixtures, nor can we ensure that mixing hot and cold water to achieve a comfortable water temperature works at the fixtures.

SAFETY NOTE: FURNACE FLUE:

The water heater flue was direct vented out of the rear exterior wall. This does not appear to be an approved method of venting for this type of water heater. Consult with a qualified plumber for further evaluation and recommendations.

NOTE: MISSING EXPANSION TANK:

There is no expansion tank installed on the water heater. Expansion tanks relieve excessive pressure in the plumbing system and help lengthen the life of the water heater. These devices are installed on most newer water heaters. We recommend consulting with a qualified plumber for installation of an expansion tank. Depending on the terms, the lack of an expansion tank could affect any remaining manufacturer's warranty on the water heater.



INFORMATIONAL NOTE: OLDER, CORRODED WATER SUPPLY VALVES:

Older and/or corroded water supply valves were noted in the home. Water supply valves are infrequently used and often corrode on the inside and outside of the valve. This condition is common and often renders the valve inoperable. We make no attempt to test any water valves in the home regardless of their condition, because doing so could result in a leak. If this is a concern, you should consult with a qualified plumber for further evaluation and testing.



Evidence of corrosion

ELECTRIC SERVICE

The overhead electric service wire entered the home on the left front wall. The electric meter was located on the exterior wall. The service entrance cable consisted of stranded aluminum rated for 150 amps. The service wire entered a General Electric service panel, located on the basement wall with a 150 amp and 120/240 volt rated capacity. The main service disconnect switch was located in the main panel. The branch circuits within the panel were copper. These branch circuits and the circuit breaker to which they were attached appeared to be appropriately matched. The internal components of the service panel, i.e. main lugs, bus bars, etc were in rusted condition. The visible house wiring consisted primarily of the Romex type and appeared to be in fair to good condition. An electric service grounding system was installed. Service grounding requirements have changed many times over the years. The grounding system for a 30-year-old electric service is different from that of a 10-year-old service. The inspection does not attempt to verify that the grounding system or any other part of the electric service complies with current codes.

SAFETY NOTE: OPEN KNOCKOUT IN MAIN SERVICE PANEL:

One or more electrical fixture knockout(s) was noted in the electric service panel. All service panel openings should be covered to prevent access to high voltage and risk of electrical shock. Electrical related repairs should be performed by a qualified electrician.



SAFETY NOTE: CORROSION IN THE MAIN SERVICE PANEL:

Corrosion was observed in the main electric panel. Corrosion on terminal screws can result in overheating of terminals and possible arcing problems in the panel. It is recommended that a licensed electrician evaluate the condition of the service panel.



Rusted lugs

NOTE: SERVICE CABLE SEALANT:

The sealant at the top of the electric meter box is cracked and decayed. The sealant should be replaced to ensure that water does not enter the electric service panel.



NOTE: WATER EVIDENCE IN PANEL:

There was evidence of water intrusion in the main service panel. The interior of the panel was dry at the time of the inspection. Moisture in the service panel can lead to corrosion of the electrical connections, a safety concern. Consult with a qualified electrician to evaluate the exterior seals on the electrical service and repair as required.



A representative number of installed lighting fixtures, switches, and receptacles located throughout the home were

tested. Please note that it is not always possible for us to identify the purpose of every switch in the home. Switches may appear to be inoperable or serve no purpose for a variety of reasons, some of which include switches installed for future use, abandoned switches as part of renovation activities or those that operate a device under special conditions such as the heating of gutters in the winter. Specific questions about the purpose of unidentifiable switch uses should be directed to the current property owner. The grounding and polarity of receptacles within six feet of plumbing fixtures, and those attached to ground fault circuit interrupters (GFCI), if present, were also tested. The installation of GFCI protected circuits and/or outlets located within six feet of water, in unfinished basement areas, garage and the exterior of the home is a commonly accepted practice and required by many municipalities. All GFCI receptacles and GFCI circuit breakers should be tested monthly. There were GFCI protected circuits in the home. Some of the present and tested GFCIs were tested and found to be functional. Some were tested and found to be non-functional and marked with a blue dot. A non-functional GFCI should be replaced by a qualified electrician.

SAFETY NOTE: LOOSE OUTLET:

A loose outlet was noted in the exterior. This could be a shock hazard due to exposed electrical contacts. The affected outlet(s) should be secured by a qualified contractor.



SAFETY NOTE: DEFECTIVE GFCI:

The GFCI outlet located on the exterior is defective and should be replaced by a qualified electrician.



SAFETY NOTE: BROKEN OUTLET:

A broken outlet was noted in the bedroom. This could be a shock hazard due to exposed electrical contacts. The affected outlet(s) should be replaced by a qualified contractor.



Live outlet noted in master bedroom

NOTE: MISSING EXTERIOR OUTLET COVER:

One or more exterior outlets were not properly covered. Outlet covers designed for use in wet locations should be installed on all exterior outlets.



NOTE: OPEN ELECTRICAL SPLICES:

Open electrical splices were noted behind the ac unit. All electrical splices should be enclosed in an approved and covered electrical box. Electrical related repairs should be performed by a qualified electrician.



NOTE: UNCOVERED ELECTRICAL JUNCTION BOX:

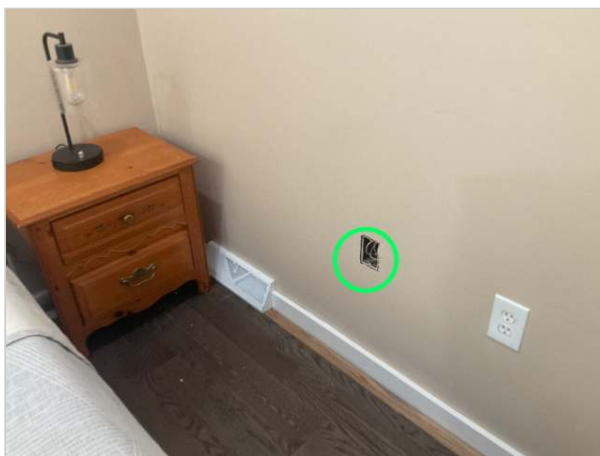
One or more uncovered junction boxes were noted on the exterior. All electrical boxes should be covered to avoid a

shock hazard. Electrical related repairs should be performed by a qualified electrician.



SAFETY NOTE: MISSING SWITCH OR OUTLET COVERS:

One or more missing switch or outlet covers were noted in the master bedroom. All switch and outlet boxes should be properly covered to avoid a shock hazard. Electrical related repairs should be performed by a qualified electrician.



The electrical service appeared to be adequate. Alarms, electronic keypads, remote control devices, landscape lighting, telephone and television, and all electric company equipment were beyond the scope of this inspection. An electrical inspection sticker placed by an independent firm certified to do electrical inspections was present. Some jurisdictions require an independent electrical inspection and sticker within the last 5 years as a requirement to obtain an occupancy permit. While the requirement to obtain an occupancy permit is usually the sellers, HomeTeam is providing information on the presence of the electrical inspection sticker as a courtesy. There were no material defects observed in the electrical system.

SMOKE-ALARMS

There were smoke alarms found in the house. Property maintenance codes vary from area to area. Some municipalities require smoke alarms in every bedroom, while others only require them on each floor. Check with the local code enforcement officer for the requirements in your area. For safety reasons, the smoke alarms should be tested upon occupancy. The batteries (if any) should be replaced with new ones when you move into the house, and tested on a monthly basis thereafter.

CARBON MONOXIDE DETECTOR

HomeTeam recommends installing carbon monoxide detectors in the home. The detector will alert the occupants of the home to the presence of dangerous carbon monoxide caused by a malfunctioning gas appliance. Multi-function devices exist that provide protection for carbon monoxide, smoke and fire. We are not always able to determine if these types of devices are installed. Many carbon monoxide alarms plug into a standard outlet and can easily be removed by the previous owner. You should verify the types of devices installed in your home, replace the batteries and test

immediately after closing.

WINDOWS, DOORS, WALLS AND CEILINGS

A representative number of accessible windows and doors were operated and found to be functional. The primary windows were constructed of vinyl-clad, double hung style, with insulated glass. We test all operable windows with unobstructed access. We do not comment on the presence or condition of window screens or storm windows. Additionally, windows with access blocked by furniture or personal affects, or those covered with plastic or other stationary interior storm windows are not operated. All exterior doors were operated and found to be functional. The exterior door locks should be changed or rekeyed upon occupancy. Possible problem areas may not be identified if the windows or doors have been recently painted. We do not comment on the presence or condition of storm doors, weather stripping or door insulating materials unless their condition represents a safety concern. There were no material defects observed in the windows or doors.

NOTE: THERMAL SEALS:

One or more of the insulated window panes throughout the home had a defective thermal seal. The window (s) were located in the kitchen. A defective thermal seal can be identified when fogging is observed between the panes of glass. This statement should not be considered all inclusive. Our ability to identify defective thermal seals is affected by dirty glass, the angle by which we can view the windows, window coverings and the direction of the sun. It is not possible to identify mild cases of fogging between glass panes given the conditions that affect our view. Repair of the thermal seal can be accomplished by replacing the affected glass panel.



The interior wall and ceiling surfaces were finished with drywall. The interior wall and ceiling structure consisted of wood framing. Possible problem areas may not be identified if the interior wall and ceiling surfaces have been recently painted. Since the finished wall material and framing are different materials, they expand and contract at different rates. As a result, it is common to see cracks on the finished surface especially around door and window openings and ceilings. These cracks are cosmetic and generally have no structural significance. There were no material defects observed in the interior walls or ceilings.

FIRST LEVEL

The first level consisted of a living / dining room, kitchen and 1/2 bath. The HomeTeam inspects for evidence of structural failure and safety concerns only. The cosmetic condition of the paint, wall covering, carpeting, window coverings, etc., are not addressed. There were no material defects observed on the first level.

The visible portions of the cabinets and counter tops were in fair condition. The appliances were turned on to check operational function only. No consideration is given regarding the age or components that may be worn or otherwise affected by wear and tear or use. No warranty, express or implied, is given for the continued operational integrity of the appliances or their components.

The kitchen contained the following appliances:

The General Electric natural gas free standing range was inspected and did appear to be functional. The accuracy of the clock, timers and settings on ovens are not within the scope of this inspection. Please note that many new ranges

come with an anti-tilt bracket that is supposed to be attached to the wall and to the back of the range. The purpose of the bracket is to ensure that the range does not tilt forward when the oven door is open and racks are pulled out. We do not verify that the bracket is or is not installed at the inspection. Doing so would require us to pull the range away from the wall, risking scratching or other damage to the finished floor. consult with an appliance service for further evaluation if you want to be sure the bracket is installed.

INFORMATIONAL NOTE: RANGE ANTI TIP BRACKET:

Newer ranges include an anti-tip bracket designed to provide protection when excess force or weight is applied to an open oven door. The bracket is not visible or readily accessible since it is usually installed beneath a rear foot. Applying excessive force on the oven door can damage the hinge or spring so, we do not confirm the presence of a bracket. HomeTeam recommends that anti-tip brackets be installed on all free-standing ranges.

The Frigidarire range hood and microwave combination was inspected and did appear to be functional. The exhaust capacity is not within the scope of this inspection. Cleaning the fan and filter may increase the exhaust capability.

The Frigidaire refrigerator was inspected and did appear to be functional. The temperature setting and ice maker, if present, are not within the scope of the inspection.

The Maytag dishwasher was tested and did appear to be functional.

The Edgestar refrigerator was inspected and did appear to be functional. The temperature setting and ice maker, if present, are not within the scope of the inspection.

The Newwair refrigerator was inspected and did appear to be functional. The temperature setting and ice maker, if present, are not within the scope of the inspection.

The In-Sink-Erator disposal was inspected and did appear to be functional. The efficiency rating and chopping / grinding ability of the unit is not within the scope of the inspection.

The Frigidare microwave oven was inspected and did appear to be functional. The accuracy of the clocks, timers and settings are not within the scope of this inspection.

INFORMATIONAL NOTE: CLOTHES DRYER CONNECTIONS:

This note is supplied for informational purposes only, as many clients want to know the type of dryer connections available to them. The absence of either type dryer connection is not a problem. A 240 volt outlet for an electric clothes dryer was installed in the laundry area. If an outlet is present, no attempt was made to verify that the outlet is properly wired or that power is present. A gas connection was available for a gas clothes dryer. For safety reasons, no attempt was made to verify the presence of gas service at the visible gas dryer connection. Consult with a qualified contractor if the desired type of connection is not available.

A dryer vent was installed. The visible portions of the dryer vent was inspected and did appear to be functional. The venting was adequate to vent the dryer to the exterior of the home.

SECOND LEVEL

The second level of the home consisted of three bedrooms and one full bath. There were no material defects observed on the second level.

MAINTENANCE NOTE: BATHROOM CAULKING:

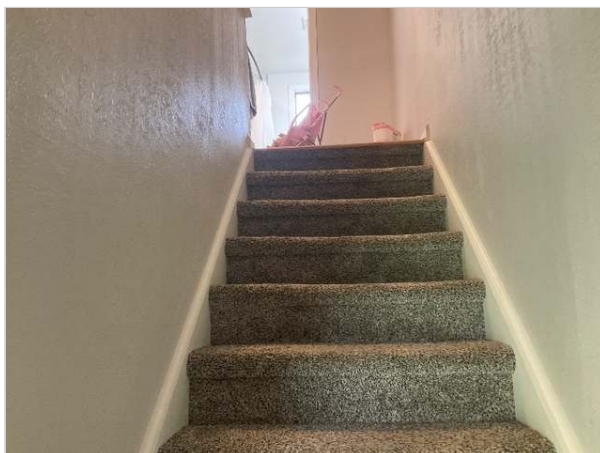
Failure to keep walls sealed can cause deterioration and extensive moisture damage including mold growth to the interior walls, which is not always visible at the time of the inspection. Some of the caulk was missing from around the sink top . These areas should be caulked to help prevent moisture penetration.



The second floor stairway was inspected and there were no material defects observed with the steps, stairways or handrails.

SAFETY NOTE: MISSING HANDRAIL:

There was no handrail on the stairs leading to the second floor. This can be a safety concern. Local building codes may also require the installation of a handrail.



FIREPLACE

There was one fireplace in the home. The visual condition at the time of the inspection is indicated as follows.

A wood-burning fireplace was located in the basement. The damper did appear to be functional. There was visible evidence of creosote buildup in the firebox and/or chimney. There were no cracks observed in the firebox or visible portions of the chimney.

NOTE: CHIMNEY CLEANING:

A buildup of soot and / or creosote was noted in the chimney of the family room fireplace. The chimney should be cleaned by a qualified, reputable chimney and fireplace service prior to using the unit.

ATTIC STRUCTURE

The attic was accessed through a scuttle in the 2nd floor closet. The attic above the living space was insulated with batted insulation, approximately 4 -inches in depth. We do not disturb insulation. As a result any issues concealed by insulation will not be identified.

Ventilation throughout the attic was provided by ridge vents. The attic ventilation appeared to be inadequate. A thermostatically controlled attic fan was not installed. Attic fans are not tested as part of the home inspection.

The roof structure consisted of two-inch by four -inch wood trusses spaced 24 inches on center and plywood sheathing. The ceiling structure consisted of two-inch by four-inch bottom truss cord spaced 24-inches on center.

Because of the configuration of the catwalk or lack thereof, which limited access, it was not possible to inspect all areas of the attic. We will not walk on un-floored areas of the attic.

There was moisture visible in the attic space.

As with all aspects of the home inspection, attic and roof inspections are limited in scope to the visible and readily accessible areas. Many areas of the roof are not visible from the attic especially near the base, where the largest volume of water drains. The presence of or active status of roof leaks cannot be determined unless the conditions which allow leaks to occur are present at the time of the inspection. Please be aware that rain alone is not always a condition that causes a leak to reveal itself. The conditions that cause leaks to occur can often involve wind direction, the length of time it rains, etc. The inspection does not offer or imply an opinion or warranty as to the past, present or future possibility of roof, skylight, flashing or vent leaks. There were no material defects observed in the attic or roof structure.

GENERAL STATEMENT ON MOLD :

The presence of certain mold and mold spores in housing can result in mild to severe health effects in humans and can deteriorate the structure of the dwelling resulting in structural damage. Health effects include, but are not limited to: asthma, allergy symptoms, watery eyes, sneezing, wheezing, difficulty breathing, sinus congestion, blurry vision, sore throat, dry cough, aches and pains, skin irritation, bleeding of the lungs, headaches, memory loss and fever. As humans vary greatly in their chemical make-up, so does the individual's reaction to mold exposure. For some people, a small number of mold spores can cause ill effects. In others it may take many more. A substance with the characteristics of mold is visible in the attic. Since the attic is not a part of the living space, the condition may not have any affect on those that are sensitive to mold. The EPA (<http://www.epa.gov/mold/moldresources.html>) advises consumers that areas less than ten square feet of coverage can usually be controlled using readily available household products. In the event the substance cannot be controlled, a certified mold testing and remediation firm should be contacted for a recommended course of action.

NOTE: ATTIC VENTILATION:

The attic ventilation appears to be inadequate. There were not enough vents. Proper ventilation in the summer helps extend the life of asphalt / fiberglass roofing, as well as reducing radiated heat from the attic to the living space. Proper ventilation in the winter allows heat loss from the living area to exit the home, preventing the possibility of condensation forming in the attic, which could create mold conditions. There was visual evidence of ventilation related issues in the attic at the time of the inspection. Proper attic ventilation requires creation of natural convection by not just the number of vents installed, but also the location of the vents. It is beyond the scope of the home inspection to determine the adequacy of attic ventilation. Consult with a qualified roofer for further recommendations.





NOTE: ROOF DECK:

The roof deck as viewed from the attic is water marked. The cause of condition appears to be the result of questionable ventilation. Repairs to the affected areas are required. Consult with a qualified contractor for repair.



NOTE: MISSING INSULATION:

There are areas of missing insulation installed above the second floor. This could affect the overall comfort level in the affected area. Insulation should be installed.



HEATING SYSTEM

The heating system was inspected by HomeTeam. Annual maintenance of the heating and cooling equipment is essential for safe and efficient performance, which will maximize the system's useful life. The results of our visual and

operational inspection of the heating system is described below. Periodic preventive maintenance is recommended to keep this unit in good working condition. The home was heated by an American Standard natural gas forced air furnace, Serial Number 10175L2K70, Model Number AUH1C100A0481AA which is approximately 15 years old. The unit was located in the basement of the home. It has an approximate net heating capacity of 97,000 BTUH. A carbon monoxide detector with probe was inserted into the main plenum just above the heat exchanger. There was no measurable level of carbon monoxide detected at the time of the inspection. LIMITATION: Examination of heating systems is mechanically limited since the unit cannot be dismantled to examine all of the interior components. Without removing the burners to gain complete access, and with the limited viewing area of the heat exchanger, a thorough inspection is not possible. The inspection does not include a heat-loss analysis, heating design or adequacy evaluation, energy efficiency assessment, installation compliance check, chimney flue inspection, draft test or buried fuel tank inspection. Termination of HVAC condensate lines was raised above the floor drain or drain inlet. The condensate lines were trapped. HVAC condensate lines must be trapped and not in contact with wet drain inlets to prevent the possible migration of bacteria and mold into the air-handling system. The PVC venting system was adequate to exhaust the spent gases to the exterior of the home and was in fair condition. The system was on and the ignition source enabled.. The heating system was functional. The unit does not appear to have been recently serviced. It is recommended that the furnace be cleaned and serviced by a qualified contractor upon taking ownership of the property. The furnace should be serviced annually to maintain safe and efficient operation.

A condensate pump was installed on the HVAC system. A condensate pump drains the water produced by the furnace, air conditioner and humidifier overhead to another location in the home. The condensate pump drained to the laundry tub.

AIR CONDITIONING

The electric outdoor air conditioner condensing unit was a Trane, Model Number 4TTB3036B1000BA and Serial Number 10222JPX3F. The unit is located in the back of the home. This unit is approximately 15 years old. Periodic preventive maintenance is recommended to keep this unit in good working condition. The forced air cooling system was not tested because the outside temperature was below sixty degrees within the last twenty four hours.. The home inspection does not include a heat-gain analysis, cooling design or adequacy evaluation, energy efficiency assessment, installation compliance check or refrigerant evaluation.

There will be normal temperature variations from room to room and level to level, most noticeable between levels.

Airflow throughout the house may be balanced by adjusting any dampers in the supply ducts, or by adjusting the supply registers. Inspection of air and duct supply system for adequacy, efficiency, capacity or uniformity of the conditioned air to the various parts of the structure is beyond the scope of the home inspection.

The disposable filter should be replaced on a regular basis to maintain the efficiency of the system. The efficiency rating is not within the scope of this inspection.

CONTROLS

The control for the heating and air conditioning system was a 24 volt thermostat located on the dining room wall of the home. The thermostat was manufactured by American Standard and was found to be in working order.

REASONABLE EXPECTATIONS REGARDING A PROFESSIONAL HOME INSPECTION:

There may come a time when you discover something wrong with the house, 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 \$1000 problems. These are the things that affect people's decisions to purchase.

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

- **Conditions during 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.
- **This 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" of water on the floor. Predicting the problem is a different story.
- **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.
- **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.
- **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. 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.

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