

# — THE — BUYER'S & SELLER'S GUIDE TO THE HOME INSPECTION

*BROUGHT TO YOU BY YOUR AGENT AND*



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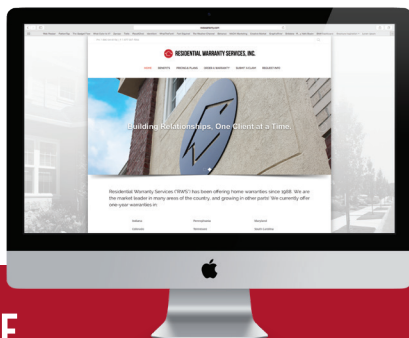
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**RESIDENTIAL WARRANTY SERVICES, INC.**

# — THE — BUYER'S & SELLER'S GUIDE TO THE HOME INSPECTION

## | WHATS INSIDE?

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RESIDENTIAL WARRANTY SERVICES, INC.



RESIDENTIAL WARRANTY HOME PROTECTION OF CALIFORNIA

Home Inspections are an integral part of nearly every residential real estate transaction. Knowing what to expect and how to deal with the results, from both the buying and selling side, can mean the difference between having a great experience and a frustrating (and potentially expensive) one. This guide will help you choose an inspector, understand the process, negotiate repairs like a pro, and ensure buyers get the protection they expect from future repair costs.

**IMPORTANT:** Not all inspectors and not all inspections are the same. Throughout the U.S. and Canada, there are licensing standards in many areas. Even in unlicensed areas there are several trade groups that do a great job of establishing minimum standards, but these standards fall short of truly protecting buyers from the unknown. These standards are really meant to reduce an inspector's liability and that is not what you want as a home buyer. With that being said, there's only one Certification in the industry that requires inspectors to provide a 100% satisfaction guarantee. An inspection that goes beyond minimum standards, providing true protection for buyers and sellers alike, and quality service that is continuously monitored by a third party; that would be the Certified Inspection Expert. Look for these logos:



For example, if you move in and discover that a pipe is leaking under a sink, what do you do? This guide will show you how to get that repair done for free...just by choosing the right home inspector. In fact, this guide will

explain how to be covered against literally hundreds of potential failures at no cost to you, giving buyers a true peace of mind, while in many regards, reducing liability for a seller as well, and it is something that is offered by the leading home inspection companies in North America.

You'll also find a list of things inspectors should be checking and a list of questions to ask an inspector before you hire them. While price is always a consideration in anything you do, pricing variation in home inspection is rarely substantial.

Sincerely,

*The White Glove Team*

(630) 428-4555

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## WHAT IS A HOME INSPECTION?

A home inspection is performed typically for the buyer of a property, although more and more sellers are opting to have the home inspected prior to listing their home in order to expedite the inspection process and perform repairs before they become an issue right before closing. In general, your inspection report will state conditions (defects) in the structural components of a home visible to the inspector or evident during normal operation of mechanical components.

Your Inspector Should:

- Enter all accessible attics and crawl spaces
- Operate appliances, furnaces, air conditioners, and water heaters
- Open windows and doors
- Run all plumbing, as accessible
- Inspect all interior spaces, as accessible
- Remove electrical panel cover, check lights, and receptacles
- Inspect the roof and foundation, where practical, and safety permitting

In many areas of the U.S. and Canada where there are licensing requirements, your inspector should be licensed. Outside of those areas, and even in licensed areas to ensure quality, look for the Certified Inspection Expert logo, as well as things they offer as a part of their inspection such as a RecallChek report, a 90 Day Warranty, and SewerGard protection- all free of charge from qualified inspectors.



Buyers are encouraged to attend the inspection and agents are welcome as well. Please, ask as many questions as you would like of your inspector. They will generally get a written report to you and your agent either the same day or next day in digital form complete with pictures of issues you might not have been able to see or that require a photo to explain fully. It is generally not a good idea to attend as a seller (outside of a pre-listing inspection). There are a few reasons for this:

1. If you give input as a seller at the inspection, it might be seen as a disclosure and create potential legal issues later on.
2. It is easy to take comments about the condition of your home personally and inject emotion into the process.
3. It is a courtesy to the buyer to give them this time and the less interference there is in the inspection the faster the process will go.

Depending on the size and the age of the home, the inspection could go very quickly or could take several hours. For buyers with time constraints that still want to be involved in the process, it is perfectly acceptable to show up toward the end and have your inspector summarize their findings with you.



## WHAT SHOULD I EXPECT FROM A HOME INSPECTOR?

Each of the following is an important component of a home inspection. Over 5,000 of the top home inspection companies throughout the U.S. and Canada deliver this level of service every day to their clients.



Ask your inspector if they are a Certified Inspection Expert – the highest qualification in home inspection, and the only qualification that guarantees your satisfaction with a 100% money back guarantee.



Ask your inspector if they inspect structural and mechanical components, including the roof, foundation, heating and cooling systems, electrical, plumbing components, the interior, attics, appliances, and exterior components and if they back their work with a 100 Day Warranty from Residential Warranty Services at no additional charge.



Ask your inspector if they check for Recalls and deliver free repairs with RecallChek, the only audited, automated, and guaranteed accurate lifetime service. If your inspector does not provide a RecallChek report, you are responsible for any costs associated with failures caused by recalled components including consequential damages.



Ask your inspector if they offer a 5 year Roof Leak Protection plan. During the inspection, weather conditions (lack of recent rain) may prevent roof leaks from being noticed and future leaks cannot be predicted by a home inspector. A Roof Protection Plan will cover future leaks as well as any that could not be found due to weather conditions at the time of inspection.



Ask your inspector if they offer sewer line camera inspections if you have a particular concern, and otherwise make sure they provide SewerGard coverage for underground sewer and water lines in case a backup occurs shortly after move in and a repair is needed. These lines are not visible during the course of an inspection and the only way to ensure you don't have an expensive issue after move in is to have coverage for failures.





**MoldSAFE**

Inspectors generally exclude mold from their scope of inspection, but some will look for visible signs of mold and moisture issues. These exceptional inspectors back their inspection with MoldSafe, which covers the removal of visible mold in the living space that wasn't discovered in the course of the inspection. If you do not get a MoldSafe policy with your inspection, you are fully responsible for the cost of mold remediation after closing.



HOME INSPECTION  
UNIVERSITY

Your inspector should have ongoing, continuing education from industry experts like those found at Home Inspection University. In licensed areas, it is required.



**HOMEOWNERS  
RESOURCE**

After the sale, getting advice on repairs is quick and easy (and totally objective) from the Homeowners Resource, brought to you as a free service from qualifying home inspectors.

## WHAT IS INSPECTED?

The structural and mechanical inspection covers the following:

**Basement Structure:** Water penetration, water damage, moisture intrusion, structural integrity of walls, structural integrity of support system for first floor, window condition, floor condition, finished wall, and ceiling condition.

**Crawl Space Structure:** Water penetration, water damage, moisture intrusion, ventilation, structural integrity of walls, insect damage, structural integrity of support system for first floor, and insulation.

**Slab Structure:** Water seepage into ducts (under slab), settlement, and cracks, where visible and accessible.

**Furnace:** Burners/elements, blower fan, ducts, filter, flue pipe, humidifier, and thermostat.

**Electrical System:** Amp rating, volts, breakers, fuses, main panel, sub-panel(s), main service wire, branch wire, switches and receptacles, light fixtures, doorbell, smoke detectors, and CO2 detectors.

**Plumbing System:** Water lines, waste pipes, vent pipes, fixtures and faucets, caulking and grouting, drainage, sump pump, water pressure, water heater, and gas pipes, where visible and accessible.

**Interior:** Walls, ceilings, floors, steps/stairs, railings, fireplace, hearth damper firebox, doors, and windows.

**Attic:** Structure, roof decking, insulation, water penetration, and ventilation, where visible and accessible.

**Appliances:** (Not all companies inspect appliances.) Range, oven, exhaust fan, refrigerator, dishwasher, disposal, and trash compactor.

**Exterior:** Walls, soffits and fascia, gutters, roof, flashing, skylights, and chimney(s), and the cap mortar.

**Grounds:** Walkways/steps, driveway, patio, porch, retaining walls, railings, balconies, grading, and drainage.

*Please note that all inspections are visual and this list is not all-inclusive, but is designed to give a general understanding of the scope of an inspection.*

## WHAT TO ORDER FROM YOUR HOME INSPECTION COMPANY

Every inspection company offers a variety of services. What each Buyer orders depends upon the house purchased. Below is a typical menu of a full-service home inspection company:

- Full Structural and Mechanical Inspections.
- Radon Testing.
- Roof Inspections.
- Partial Inspections.
- Mold Inspections/Testing.
- 203k and Specialty Draw Inspections.
- EIFS Synthetic Exterior Inspections.
- Indoor Air Quality and Volatile Organic Compounds (VOC) Testing
- Thermal Infrared Inspections.

## SHOULD I HAVE MY NEW CONSTRUCTION HOME INSPECTED?

Yes, you should! The process is slightly different for new construction, and involves three phases or more separate inspections. An Inspection at each phase is recommended.

1. The first phase would be the “foundation” inspection. A foundation inspection is an inspection of the footings, foundations, and concrete floors. This should be scheduled to occur after these items have been poured, but before backfill (where dirt is pushed back into place) has taken place.

A recommended but optional phase is a “framing” inspection.  
1B. This is the period where the inspector is confirming that framing is going in correctly and accounting for where mechanicals will be placed. The inspector will also confirm that the structure is built to the correct specifications of a solid building for years to come.

The second phase would be the “pre-drywall” inspection or  
2A. otherwise known as a “rough-in” inspection. A pre-drywall inspection covers the items that are normally inaccessible due to drywall. The Inspector will examine and report on electrical, plumbing, framing, and heating runs that will not be visible once the drywall is in place. This should be scheduled to occur immediately after all mechanicals have been installed and prior to drywall.

- 2B. An additional optional phase is an “Insulation” inspection. This inspection confirms that the insulation in the home has been installed in the stud cavities, laid down, blown, sprayed in, etc. in a manner that offers the best energy and cost savings for the property with no thermal bypass.
- 3A. The third phase would be the “final” inspection. The final inspection is the full mechanical and structural inspection. This should be performed prior to closing.
- 3B. After the traditional third phase is completed you still must close on your property. It is highly recommended that you consider a “closing”, or commonly referred to as a “final walk through” or “Punch List” inspection. This inspection is a key tool in doing a final check that all the requested and agreed upon repairs, adjustments, and corrections have been completed to your satisfaction. That way if any issues remain, they are addressed before you sit down at the closing table.

## **AFTER THE HOME INSPECTION**

**Consulting your Home Inspector** After you receive your home inspection report and before you respond to the Seller, you may want to ask questions of your Inspector. Additionally, verify with your Real Estate Agent and your Attorney on what you can and can not ask for from the inspection findings.

**Consulting your Agent** What defects are the responsibility of the Seller? What should the Buyer be asking for? These are questions that the Inspector does not answer. The Inspector’s job is to point out visible defects. What is appropriate to be asked for varies based on a number of factors. For instance, on a new construction phase inspection, any defect discovered should be remedied at the builder’s expense. For a bank-owned home or a property being sold “as is”, the inspection plays more into the buying decision and a purchaser may be looking only for substantial deficiencies or to ensure the repairs needed aren’t too extensive. In a typical transaction between two parties, some minor defects may be acceptable to the purchaser while more significant ones may be remedied by the seller or negotiated in the form of an allowance at closing. Each transaction is different.

Once the inspection has been performed and a report generated, the Buyer meets with his/her agent and creates a Buyer's Response to the inspection report. The Buyer's Agent will then present the Buyer's Response to the Seller's Agent, often utilizing the inspection report as part of that submission.

Once the Seller has signed the Buyer's Response and repairs have been made, the Buyer will want to see receipts of repairs made and then has the option to order a re-inspection, to verify that repairs were made.

## CONSIDER A HOME WARRANTY

Home Warranties are available through your real estate agent and through [www.RWSwarranty.com](http://www.RWSwarranty.com) ([www.HomeWarrantyCalifornia.net](http://www.HomeWarrantyCalifornia.net) in California) and can be a part of the transaction where the seller pays for the warranty at closing or paid for directly by the buyer.

**PLEASE NOTE:** Warranties generally last 12 months unless a Certified Inspection Expert offering the protections described in this guide was used for the inspection- in that case, a home warranty from Residential Warranty Services is 18 months for the same price.

### Here Are a Few Reasons You Might Consider Getting a Home Warranty:

1. The cost is fairly minimal, depending on the size of the home. It can be as little as \$400, and oftentimes the Seller will provide this service to the Buyer as a part of the sale.
2. The home is 5-10 years old or older, and repair needs are likely to be needed in the home's mechanical systems.
3. One or more major appliances or heating and cooling systems are over 10 years old and will likely have a significant repair or replacement need in the near future.

It is important to note that outside of the 90 Day Warranty Protection, SewerGard Coverage, the MoldSafe Policy, and the 5 year Platinum Roof Leak Protection Plan offered by the leading home inspectors in the industry, other inspectors offer no protections at all, and after your coverage runs out on inspection policies, any further repair costs are on the buyer.

## **Why We Recommend a Policy with Residential Warranty Services:**

1. No Pre-Existing Conditions Clauses (all claims decisions are based on the findings of your Certified Inspection Expert).
2. Underground Sewer and Water Line Coverage is Included.
3. Termite Protection is included.

The policy also has the best coverage package in the industry, and the price is in line with competing policies offering lesser coverage.

## **Recommended Warranty Inspection**

If you do select a warranty, no matter the company, be sure to consider and schedule a one year warranty inspection. This is a great tool to confirm upkeep and possible repairs are taken care of before your warranty expires for both new construction and any property you've purchased. A one year follow up inspection is also a great tool even if you opted out of a warranty.

## **BEFORE CLOSING**

After all of your inspection issues have been negotiated and resolved, many home buyers will take the opportunity to visit the property with their agent prior to closing for what is referred to as a "Final Walk Through". During this visit, make sure to observe the following:

- Check the heating and cooling system. Turn the thermostat to heat mode and turn the temperature setting up. Confirm that the heating system is running and making heat. Turn the thermostat to off and wait 20 minutes. Turn the thermostat to cool mode and turn the temperature setting down. Confirm the condenser is spinning and the system is making cool air. The cooling system should NOT be checked if the temperature is below 60 degrees or if the temperature was below freezing the night before the walk-through. And you should NOT operate a heat pump in the heating mode when it is over 75 degrees outside. Look at the equipment running.
- Operate all appliances. Verify that these are the appliances that were at the home when the inspection took place.
- Run water at all fixtures and flush toilets. Check the water heater, Look for plumbing leaks.
- Operate all exterior doors, windows, and locks.

- Ask for all remote controls to any garage door openers, fans, gas fireplaces, etc.
- Test smoke and carbon monoxide detectors.
- Inspect areas that may have been restricted at the time of the inspection.
- Ask seller questions about anything that was not covered during the home inspection.
- Ask seller about prior infestation treatment and warranties that may be transferable.
- Check the garage door opener.
- Check the basement and crawl space.
- Read the seller's disclosure, again.

## AFTER CLOSING

After closing is when utilizing the right home inspector and covering your home mechanical systems with a home warranty makes the biggest difference. We hope your home ownership experience is absolutely trouble-free, but when a failure occurs there are a few things you need to know. This guide will tell you exactly how to deal with them!

### ***If you have a problem with...***

**Plumbing, Electrical, Appliances, or HVAC Systems** contact your one year warranty provider first to report the issue and request service. Mechanical failures, for the most part, are covered with your deductible or service call fee charge that ranges from \$60-\$150.

If... you utilized a Certified Inspection Expert offering a 90 Day Warranty, follow the procedures to make a claim listed on the policy. If you have a one year warranty, your claim will be for the deductible amount.

### ***If you utilized an inspector that offers no warranty coverage...***

You are on your own for future failures. There is no need to contact your inspector unless you believe that the issue you are experiencing is something that was existing at the time of inspection and visible to the home inspector.

### ***If you have a problem with...***

**Your underground Sewer and Water lines including collapses, root intrusions, or other line failures...**

This issue is only a covered issue after the inspection if you used a Certified Inspection Expert offering SewerGard coverage, and only

covered thereafter by Residential Warranty Services. All other warranty companies and inspection companies are not responsible for failures of this system, the repair of which may be as little as \$1000 and as much as \$10,000.

***If you have a problem with...***

**Visible mold growth.**

This is not an issue covered by one year warranties, but it would be covered by your homeowner's insurance if it was associated with a water intrusion event.

If the visible mold growth was not associated with a water intrusion event, and you utilized a Certified Inspection Expert offering MoldSafe coverage, simply follow the instructions to make a claim for covered treatment of visible mold issues.

If you utilized an inspector that does not offer MoldSafe coverage, they generally exclude mold completely, including visible molds, from their inspection process by contract and would not be responsible for any such occurrence.

***If you have a problem with...***

**A roof leak.**

Roof leak repair coverage is generally an add-on service for home warranty policies, other than the SIMPLE plan from Residential Warranty Services that is included, free of charge.

Roof leaks can happen at any time. If it was not raining and visibly leaking on the day of inspection your inspector will not be responsible for any costs associated with repairs unless you utilized a Certified Inspection Expert that provided a Platinum 5 Year Roof Leak Protection Plan. In that case, simply follow the instructions on the policy to make a claim.

***If you have a problem with...***

**A structural failure.**

Follow the instructions on your 90 Day Warranty provided by your Certified Inspection Expert to make a claim. If you were not provided with a 90 Day Warranty by your inspector, they will generally not be responsive to requests to reimburse for repair costs. In that case you will need to determine if the issue was existing and visible at the time of inspection, and whether it is worth pursuing.



## **BEFORE YOU HAVE ANY WORK DONE**

Whether an issue is covered by a one year warranty from Residential Warranty Services or another provider, covered by a 90 Day Warranty from your inspector, SewerGard, MoldSafe, the Termite Protection Plan, or a 5 year Platinum Roof Leak Protection Plan, or if you believe the issue may be something an inspector should have caught, please be advised:

### **DO NOT PROCEED WITH WORK PRIOR TO AUTHORIZATION**

Many warranty policies require authorization and may even provide for use of contractors in their network. Likewise, your inspector has the right to be notified about the issue and review prior to repairs being made.

Generally speaking, issues that fall within warranty and protection plans are easily resolved.

If you hire a contractor to do work after you purchase your home, always:

1. Check their references.
2. Make sure they are properly licensed and insured.
3. Understand that they are not home inspectors and do make money from performing repairs and replacements.

Keeping this in mind, make sure you do not allow a contractor to push you to make a repair prior to authorization and/or review from your warranty provider and/or inspector. This will ensure you don't miss out on coverage. Also, your inspector is not responsible for work done prior to allowing for review even if you think the issue was missed.



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## MAKING YOUR INSPECTION EXPERIENCE A GREAT ONE STARTS HERE!

Inside this guide you will learn how to choose the right inspector, decide what services to have performed, and how to ensure that when you move in...you don't have unexpected expenses. This book is brought to you by your local Certified Inspection Expert and Residential Warranty Services, and together we make transactions smoother over 140,000 times per month with warranties, guarantees, and services that give home buyers (and sometimes sellers as well) true Peace of Mind.

Have a question? Need an answer? Call White Glove Building Inspections at 630-428-4555 or visit us online at [WhiteGloveInspections.com](http://WhiteGloveInspections.com)!

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