

## CAMEO HOME INSPECTION SERVICES

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Hello!

**And thank you for scheduling your home inspection with Cameo!**

I suspect that by now the last thing you want is something more to read, but it's really important that you know exactly what to expect from the inspection. Most all inspections are done for people buying homes and also involve a Realtor, so this introduction is written with that bias. If the inspection is being performed for other reasons or there is no Realtor involved, just ignore those portions.

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If you are like most people, you have been referred by a Realtor who will be working with you during the transaction. If so, I certainly appreciate such referrals and they mean a lot to me, but let us be very clear at the onset that I am working for you. I will call it as I see it, good, bad, or indifferent, to the very best of my knowledge and ability, period. The last thing I want to do is identify conditions which make your Realtor's job difficult or cause you to terminate the transaction, but if that is what happens, then that is what happens.

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By definition, a home inspection is a *limited visual examination* which looks at all the major installed systems and components: i.e. Exterior; Roofing; Heating; Plumbing; Electrical; Bathrooms; Kitchens; Utility Areas; Garages; Sub Structure; and Attic. Non built in things such as clothes washers, clothes dryers and refrigerators are excluded. Sprinkler systems, septic systems and well related equipment are also excluded. However, septic systems and wells are generally addressed by a separate inspection which your Realtor can tell you more about. Outbuildings and sheds are also generally excluded unless specifically agreed upon to be included in the inspection, generally for an additional fee. Be sure to review the contract as it also lists other items which may be excluded from the home inspection.

The inspection is *limited* because there are limitations and barriers that keep me from seeing some things and I can't see inside the walls or underneath floor coverings any more than anybody else. These limitations and barriers may conceal hidden conditions that I might not be able to identify, especially with older homes. Further, conditions change, so in essence, an inspection is really a snapshot in time of what is visible on the day it is performed. To put it into simpler words, I will try to see everything I can see without damaging things, moving things around or getting hurt.

When it comes to inspecting used homes, there will always be cosmetic "bumps and blemishes" just like a used car will have door dings. I generally don't spend time documenting such things, partly because they are to be expected and partly because it just isn't reasonable during the time allowed for the inspection. If there is something cosmetic or otherwise unusual that you want to

have documented on the home inspection report, be sure to let me know so that we can address it. If the house is new, the time to identify cosmetic issues will be during the builder's walk through at which time the builder typically marks defects with a piece of blue tape so that the crew can identify the area in need of repairs.

It is also important to recognize that a home inspection is not a code inspection. I must assume older houses were built to the code of the time and I understand they will not meet today's code. Unless there is a health or safety issue, then, "it is what it is". There is no mandate or law requiring anything be brought up to code as part of the home inspection. With older homes, code issues may exist which I put into two other categories: *Disclosure* is when I see something and simply point it out, explaining how things would be done differently now. *Improvement* is when I point out things in the home that you may wish to upgrade or improve, perhaps for enhanced safety or function. Again, there is no requirement to correct any code related conditions. In fact, there is no requirement to correct or repair anything on the home or pest inspection. Certainly code issues identified on new construction will fall under a different light, but that aside, the report findings are simply informational for you. I should mention that if this property will be used in a commercial or rental capacity, you should review any code *disclosure* or *improvement* issues with a lawyer, as they could represent a liability for you as a landlord.

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Lastly, I will be performing a pest inspection, (*WDO or Wood Destroying Organism*), as part of the home inspection. There are three basic parts to this inspection:

First is any sign of *infestation* of Wood Destroying Organisms. That includes carpenter ants, termites, wood boring beetles, wood rot decay, (dry rot), moisture ants and velvety tree ants. Other things such a roaches, rats, fleas, bats, birds, squirrels, mice and so on are not part of the WDO inspection, although related issues may be documented in the home inspection report.

Second is any *damage* from Wood Destroying Organisms, such as siding decay or rot to the bathroom floor.

Third are *conducive conditions*. Things which would attack the structure generally require some degree of moisture. Conducive conditions are usually things which promote moisture or infestation such a plumbing leaks, foliage against the house, downspouts that don't drain away, wood debris in the crawl space and so on. In fact moisture issues are critical and I spend a lot of time looking for water related conditions. I will also use a moisture meter as explained in the contract.

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Depending on the size of the home, allow 2 to 2 1/2 hours for a typical inspection. Obviously the time needed to inspect a commercial structure may vary considerably. Assuming the layout is also typical, I generally do the exterior first, then the roof, garage, interior, attic and finally the sub structure. If you are present at the inspection, you are welcome to follow me around, but I

am fairly task oriented and you will likely find your time better spent doing a more detailed personal walk through, measuring rooms and so on. We can then gather at intervals to review and look at all the conditions I have identified and I will do my best to make sure you don't miss anything. Be aware that if the seller is present, I would rather not discuss findings in front of them and we may need to find a more private way to review the findings. The same holds true if there are renters on the premises. If your Realtor is present, they can help should this become an issue.

The full report is fairly lengthy as it contains a lot of descriptive information and an appendix which also has some local resources for your future reference. From the full report I will distill a summary and combine it with the WDO report as these are the "meat" of what you will need for negotiating. I will then e-mail the summary and WDO report to you and your Realtor that same day. I do not share the report with the seller, your lender, or your insurance agency. The full report is in PDF format and can be delivered to you in one of three ways: I can send it via e-mail, which is typically a 1MB to 3MB file; I can copy it to a CD and mail it; or I can print it, bind it and mail it. The choice is yours, just let me know.

Like most home inspectors I prefer not to do re-inspections on work performed as it places me in the high liability position of being a code enforcement inspector, which is something I am not and something which my insurance company does not cover. It also makes no sense for me as a home inspector and a generalist, to come back to re-inspect the work of the expert I may have referred to. The best way to ensure conditions are corrected properly is to have a licensed professional perform any work or repairs. Certainly there are exceptions and I know there may be occasions where one of my clients simply needs me to look to see if work has been performed. So if this should come up as an issue, please don't hesitate to call.

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Please be sure to take the time to read and complete the contract. If you can make a copy of the contract for yourself, please do so and bring the *original* with you to the inspection so I can have it for my records. If you can't make a copy, just bring the original and I'll get a copy made for you. If you cannot attend the inspection, you can either mail or fax the signed original to me. Either way, **DON'T FORGET** I need the original signed contract for my records.

Payment is due upon completion of the inspection unless otherwise arranged in advance. We accept cash or check. Sorry, no charge cards.

Be sure to call me if you have any questions. My cell phone is 360.507.8680, or the office number is 360.459.1632. My fax number is 360.491.6040, no cover sheet needed.

My thanks in advance and I'll look forward to meeting you!

Larry Stamp Cameo Home Inspection Services

