

Tips for Scheduling Your home Inspection

Real estate transactions are all about legalities and time lines. The moment you sign on the dotted line the clock starts ticking and it doesn't stop until the deal is done. Among these legalities and time lines is the home inspection contingency. More simply put, this is where the home buyer can decide to have a home inspection performed and then agree to a certain number of days in which to have that inspection completed. Needless to say, time now becomes the critical element in scheduling the inspection.

For a buyer seeking to schedule an inspection in this stressful market, being well prepared is essential. A few tips about scheduling will go a long way when it comes to setting up that that inspection, so here are some things to consider before you make the call:

Do you have loan approval? It is not uncommon for buyers to make last minute cancellations because their loan approval did not go through. Having secured a time slot with an inspector is not the time to find out you can't get a loan.

Do you have mutual acceptance? Mutual acceptance means the seller has accepted your offer in writing. If you have made that offer subject to an inspection, **now** is the time to call and schedule.

Do you have all the information? The inspector will need to know size, age, type of structure, if it is occupied, whether there are any outbuildings and so on. Be clear about address and directions, especially in rural areas. I once spent an hour looking for an address that was actually in a different town than I was led to believe.

Are the utilities are on? In today's market with short sales and repos, this can be a challenge. Be aware that because of liability issues, inspectors will not turn on utilities. Unfortunately, inspecting homes with no power or water increases the odds that some conditions may not be discovered. Hopefully your Realtor can make arrangements for the utilities to be on.

Make sure the seller knows. Typically, your real estate agent will handle this. They will also try to make sure the seller is gone during the inspection. If you are not working with an agent, which I strongly advise against, this will fall on you.

Be flexible. Many times buyers request weekend or evening appointments because of their work schedule. An established inspector knows he must look out for number one. Making a habit out of scheduling inspections on the weekends or evenings *and* working a full week during the day is a recipe for burnout, injury and illness. And when that happens, those who referred to him will just move on to another inspector. That's the way of the world. If you're a home buyer looking for an inspector, it pays to be flexible. After all, it may mean the difference between choosing the inspector you want, or letting your schedule make that choice for you.

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