

Professional Home Inspection

Most lenders require that you have the home inspected by a professional before closing. You can avoid — or at least anticipate — costly repairs to structural or mechanical systems by having an inspection. The sales contract usually specifies that the inspection will take place soon after the offer is accepted and that settlement is contingent upon a satisfactory inspection.

The inspection requires specific technical skills. You can become familiar with common problems, but a professional home inspector can give you a better overview of the entire structure of a house and its potential problems. If possible, accompany the inspector who examines your house. He or she can point out potential problems and help you locate special devices like the items listed below.

- *On/off switch on furnaces, air conditioners, etc.*
- *Pilot light on hot water heaters, ovens, etc*
- *Fuse boxes.*
- *Main water shut-off controls.*
- *Foundation.*
- *Floors.*
- *Walls and partitions.*
- *Roof.*
- *Windows and doors.*
- *Plumbing system.*
- *Electrical system.*
- *Heating, ventilating, and air conditioning systems.*
- *Septic tanks, wells, or sewer lines.*
- *Common areas (at condominiums or cooperatives.)*