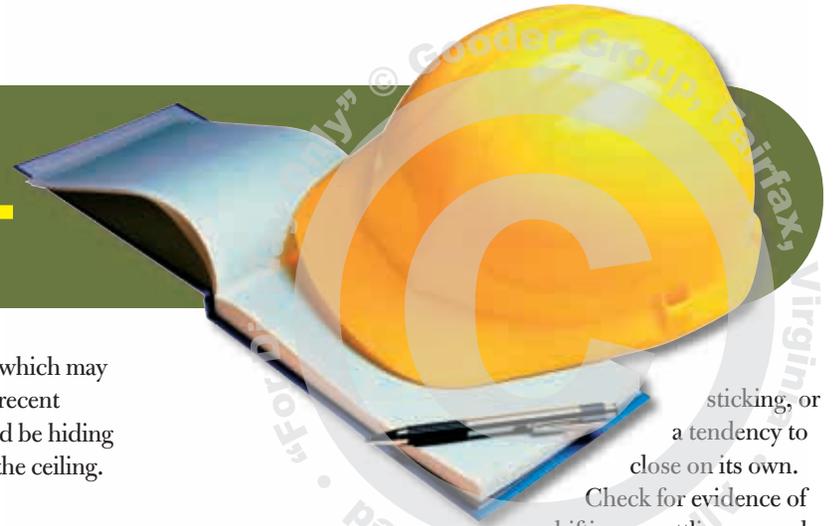


Don't Risk Buying A Lemon

TAKE A CLOSER LOOK BOTH INSIDE AND OUT



Ready to make an offer on that home your heart's set on? Before you do, consider taking another serious look at the home — you might call it an informal inspection (the professional inspection comes later).

Doing your own assessment before making an offer could save you considerable time, money and heartache. Be sure to bring along your room-by-room list of must-have features to check as you inspect.

Ask the owner to accompany you (some will decline) so you can see their facial expressions and tone of voice as they answer your questions. Besides gaining valuable insight into the property, having the owner present may dampen their expectation of a top-dollar price. Simply say “Hmmm” or “Oh Boy” while writing a note, and gauge the seller's reaction. Stay focused on the property's condition, but be careful not to insult the seller.

Remember, a self-inspection cannot ever replace a professional home inspection. And be sure to look for the property's possibilities, not just its problems. Here's what you'll want to look for:

Crawl The Walls

Use a systematic approach to checking each and every wall. A good strategy would be to start to the left of the front door, then move to the right and keep moving in that direction room by room. Follow the same strategy on every floor. As you check the walls, look for settlement cracks, separating joints, defective plaster or other signs of stress or damage. Check

wallpapered areas for crinkling or gathering, which may mean walls are settling or shifting. Watch for recent redecorating, repairs or remodeling that could be hiding a problem. Before leaving each room, check the ceiling.

Look For Leaks

Loose or wrinkled wallpaper could indicate a water leak somewhere. Look for water stains on the ceiling and walls. Use a flashlight to ensure you see everything.

Spend time in the bathrooms, kitchen and in every area with pipes, checking for leaks and drips. Also, run the shower and basin, then flush the toilet to check water pressure. If the toilet appears to be the original, turn the tank cover over to find the manufacture date. Look for cracked or loose tiles and missing grout or mildew stains on the walls or floor, which could indicate a behind-the-wall leak.

Plug Into The Electrical System

Check every electric socket or outlet. Use a plug-in night-light and turn every switch on and off. Look for extension cords and multiple plugs in sockets, which could mean insufficient or poorly placed sockets. Also check every appliance to be sure it works well. Don't forget to inspect the utility bills for the last 12 months or more, if available.

Focus On Condition

Open and close every door and window. Look and listen for squeaking,

sticking, or a tendency to close on its own.

Check for evidence of shifting or settling around

the front stoop, chimney and walks, and places where the driveway, retaining walls and fence meet the house. Look for rotted wood around window and door frames. Also check the deck for sturdiness. Go into the garage and check the walls, floors and doors — inside and out. While there, check the garage door opener and tracks for smooth operation.

Pay Attention To Pests

Look for signs of termites and ants. Especially look along the foundation, around doors and entry points of wiring and pipes. Check the gutters, soffits, downspouts and grading of the yard to be sure water runs away from the home. Binoculars could prove useful.

If everything looks good to you and you decide to purchase the home, consider a home inspection by a professional inspector before settlement or closing. In addition to the items you've inspected, your professional should also carefully inspect the major systems — roof, electrical, gas, plumbing and heating/air conditioning. Be sure to give the inspector your checklist, and make arrangements to accompany the inspector so you can ask questions along the way.

You can and should insist on a written report from the inspector detailing what the problems are with the home and how important each one is. You may want to consult a contractor to estimate repair costs on any problems found.

7 Most Costly Defects To Avoid

The most expensive home problems involve:

- ✗ Foundation
- ✗ Roof
- ✗ Heating/cooling
- ✗ Pests/termites
- ✗ Mold
- ✗ Electrical wiring
- ✗ Plumbing

Remember, though, everything can be fixed. We'll help you negotiate any issues to get the best contract.

To Purchase Call (703) 698-7750