

**SPECIAL CONFIDENTIAL REPORT  
FOR HOMEBUYERS\***

***"What Every Homebuyer Must  
Know Before Hiring A  
Home Inspector!"***

**Discover In This Report How To Avoid Making  
The Biggest Mistake That More Than 70% Of  
Homebuyers Make Today!**

## ***Accurate Inspections, Inc.***

**We have put our clients first since 1993**

***Michael Del Greco New Jersey Home Inspector License # GI 121***

**56 Woodland Drive, West Paterson, N. J. 07424**

**(973) 812-5100 FAX (973) 812-6342**

**Web Site: <http://AccurateInspections.com>**

Dear Friend:

Please read this report all the way through as it could easily be the most important thing you've read in a long time!

### **Discover How To Avoid Losing Thousands Of Dollars In The Purchase Of Your Next House! Stay Clear Of The Biggest Mistake Buyers Make Today When Purchasing Home Inspection Services!**

You are considering (or in the process of) buying a new house! Congratulations! Purchasing a new home is a very exciting thing for anyone ... and I'm sure that you are no exception!

Perhaps you are moving because you have been promoted and can afford something bigger and nicer, or you are planning to have kids and need more space, or you are retiring and want to a new place to call home that reflects your new lifestyle.

Or maybe you just want to be closer to a relative or friend or the city.

Whatever it is ... you must be filled with hopes and dreams of a very happy future in the new home to-be! And you don't want anything to get in the way of purchasing that perfect home that will be the center of your life for at least the next few years!

To this end, you have to hire the right people to guide you through the purchasing process so that you aren't surprised later by things that you did not know about or did not know enough to ask about!

### **All Of Your Hopes And Dreams For Your New House Can Be Quickly And FOREVER Squashed If You Don't Have The Right Consultants And Advisors On Your Side During The Purchasing Process!**

Now, while advisors and consultants may take many forms, I urge you to hire at least two people to help you through the purchase of your new home.

#### **Get A Lawyer!**

The first person is a lawyer. There is really no way of getting around this.

A good lawyer will review your purchase contract and advise you as to what your rights and obligations are before and after the closing. In particular, he will explain to you how you can get out of the contract, if necessary, and try to negotiate better exit terms if he believes that they are unfair.

And, you will want to be able to get out of your contract if too many problems are found with the home you are looking at, right? So, you don't want to mess around with this!

The lawyer will also point out any unusual things in the contract or any other points that may be weighted too heavily in the seller's favor, that should be the subject of further discussions.

Believe me ... the few hundred dollars you spend will be worth the peace of mind that you signed a contract with terms that you truly understand and agree with!

### **And Who Else? A Home Inspector!**

A home inspector is the other person that I URGE you to hire. And, as a homebuyer, there really is no way to get around this either! (You actually may be required to hire an inspector by your bank, insurance company or appraiser! Check your purchase documents if you're not sure.)

After all, this is likely to be the largest investment that you have ever made and perhaps will ever make ... and you (and your bank, etc) can't afford for you to approach it blindly.

It's the home inspector who will physically go through the home and give you feedback that will help you negotiate a better purchase price! No one else will or can do this for you!

A thorough inspection is the ONLY way that you can uncover the less-than-obvious problems that your new home may have ... those which may eventually haunt you (either financially or personally) down the road.

Only a properly executed inspection will provide you with the most peace of mind and confidence in your purchase decision.

But I think that you know all this already. You know that a home inspection is a necessary part of the home buying process ... otherwise you would never have requested this report. Right?

So I am not going to try and convince you that you should have one done. I think that we are beyond that!

What I am going to talk about here is ...

### **How To Retain A Home Inspector Who Is INDEPENDENT And QUALIFIED!**

You absolutely MUST hire a home inspector who's INDEPENDENT ... or you are opening the doors to being ripped off!

But what's an "independent" home inspector?

Well, consider this.

Would you ever go to the seller of the house that you are interested in and ask for him to recommend a home inspector to represent you and help you find lots of problems with his house?

I don't think so ... unless you want to get a recommendation for the worst inspector in town.

Why would the seller want to help you find reasons for him to lower the price of his house?

No way! You would never go the seller for help!

You must hire an inspector who will look out for YOU ... 100% ... without any biases or conflicts with the seller!

Seems pretty obvious, right?

Well, maybe not!

**Did You Know That Over 70% Of The Buying Public Get  
Their Home Inspections Done By A Person Referred  
By A Real Estate Agent?**

That's right!

And whom does the Real Estate agent represent?

And there is the problem.

You see, you want to get the house at the lowest (if not fairest) price possible ... therefore you need to hire a good home inspector to find as many things wrong as possible with the house ... to help you negotiate a better and fairer purchase price or otherwise convince you to walk away.

But Real Estate agents and brokers are in the sales business ... closing deals determines their level of success.

Their commissions will only be paid if the deal goes through and will be reduced if your home inspector turns up anything that may lower the sale price of the home or sale commission amount.

So, agents really don't want you to hire a good home inspector who may get in their way!

No! They would be very happy to know that you have a lousy inspector!

And the big problem here is that some may go so far as to help you retain that lousy inspector ... without you even knowing it!

## **There Is No Better Way For A Real Estate Agent To Ensure That His Sales Are Not Jeopardized Than To Feed An Unsuspecting, Trusting Homebuyer A Choice Of Poor Inspectors!**

Now, I am not saying that all realtors are incompetent or dishonest ... this is just not the case. But there are some who tend to gravitate toward home inspectors who are less likely to threaten their sale.

And those are the realtors that you really have to watch out for.

Some of the unscrupulous practices that agents have undertaken to manipulate the inspector-retaining process include the following:

- Telling buyers that, "We're not supposed to refer home inspectors to potential buyers, but here are 3 names ... you decide." (That is, of course, three inspectors that they wouldn't mind you hiring)! The list will likely be long enough to protect the agent from any referral liability. Should you later have a problem with the property, the agent can simply say, "Well, you chose the home inspector" or simply deny ever having given you the home inspector's name.
- Making a bunch of brochures or cards from their select group of 3 inspectors available at the reception area in their office ... in full view. And brochures and cards of the inspectors that the agent is less sympathetic to (and who probably would represent you better) are located in a less obvious place.
- Telling buyers to look up some names of inspectors in the Yellow Pages and then saying, "But a lot of my clients have used 'so and so' and were very satisfied," or "But don't use that guy because he's too picky, too slow, too expensive, or he's a 'deal killer' etc...." (Of course, trying to steer you to one of their approved inspectors!)
- Telling buyers that they should expect a home inspector to charge around \$150 or \$200. By advising homebuyers to expect such low and unrealistic fees, agents may steer homebuyers to search only for inspectors that will charge that low, which will likely be those inspectors approved by the agent, or too inexperienced to know what problems look like.
- In the case of particularly aggressive agents, saying that, "I'll look after the inspection for you. Don't worry, I know just the inspector to call..." (Stay clear of any inspector chosen by this guy!)
- Pretending to call a well-qualified inspector chosen by the buyer, and telling the buyer that they were unable to reach the inspector or say that the inspector is unavailable.

Pretty scary stuff, huh! If you see any of this type of behavior, you should without hesitation contact your attorney ... and obviously not take any of their referrals.

### **The Culpability Does Not End With The Agents!**

There are many home inspectors that rely on real estate agents and brokers for business. These inspectors want to get on (or are on) the agent's short list of preferred inspectors, which are referred to homebuyers.

But, to get on (and stay on) this list, inspectors have to “play ball.” And they will not bite the hand that feeds them!

Now, you might be thinking ... “No self-respecting inspector would purposefully make a delinquent report just to get in good with a real estate agent or otherwise to help get the sale through. After all, I hired him! He is supposed to represent me.”

Well, you’re right. No self-respecting inspector would do this. But ... what I am trying to emphasize here is that not all home inspectors are self-respecting!

There are inspectors out there who will do whatever is necessary to ensure future referrals from agents ... including doing an inferior inspection that uncovers little to affect the agent’s commission.

### **Now, Is This A Risk That You Really Want To Take?**

Given this artificial marketplace of inept inspectors created by Real Estate agents, do you really want to rely on them for advice on good inspectors?

If a real problem is discovered with the house after the sale ... a problem that the inspector should or could have caught, but missed due to his conflicts or because he really is a lousy inspector ... you will be left high and dry!

Only one state, thus far, has enacted a law prohibiting this kind of behavior.

Others have used the courts to crack down on it. (I have attached a recent New Jersey case that ruled against such unscrupulous tactics by a home inspector ... so that you can see for yourself what I’m talking about. It’s pretty interesting!)

### **You Don’t Need To End Up In Court!**

### **You Can Easily Avoid This Risk By Just Seeking Out Your Own Independent Home Inspector!**

The obvious thing to do to avoid becoming a victim is just not to retain a home inspector through a Real Estate agent. That’s the easiest way to avoid hiring a less than independent inspector.

To be clear ... if you do hire an inspector through an agent, it does not mean that you are necessarily going to have a problem. But you really do open yourself up to the risk!

I market my inspection services to homebuyers directly ... and not through any of my real estate agents, brokers, etc. so as to avoid this conflict of interest problem.

It is really the only ethical way for me to perform my job. And any home inspector that you hire should do the same!

But you may be asking, “If I have to go out on my own and find a home inspector, how can I be sure that he is independent ... or even qualified?”

Well, after telling you some of the horrible things that go on with home inspectors and Real Estate agents, I’m not going to leave you stranded now!

The rest of this report outlines the steps necessary for hiring a qualified, independent home inspector. It also identifies things that you should do on the date of the inspection and afterwards.

I hope you find this helpful! Should you have any questions about this or wish to obtain additional information, please do not hesitate to call me. I feel very passionate about this problem and am happy to talk to you about it and your new home purchase.

## **How To Get Your Home Inspected The Right Way In 10 Easy Steps!**

### **Hiring An Independent & Qualified Inspector**

#### **1) Find names of home inspectors with sources that do NOT have a vested interest in the sale!**

You can find a bunch of home inspectors on your own by asking your attorney, going through the Yellow Pages or based on referrals from your friends or family ... basically any source that does not have a vested interest in the sale!

Now, just because you get the name from an “independent” source does not necessarily mean that the inspector is truly independent!

One way to protect yourself is to ask the Real Estate agent for a list of home inspectors and see if the name referred to you is on it. Then you’ll know that he plays on both teams!

#### **2) Once you have gathered some names and checked them for independence, you should then get on the phone and “interview” them!**

The following questions are those that I think are good gauges for determining whether the inspector is qualified and should be someone worth considering.

These questions could be asked over the phone.

Now, if an inspector refuses to be “interviewed,” drop him like an old shoe!

And I mean this! Good home inspectors like to help new homebuyers through this process and are very open to discussions about themselves, their abilities, their certifications, their services, etc.

Refusal to want to be interviewed is likely indicative of you having found an inspector who really does not have much backing up his ads!

CAUTION: Because many inspectors are “one-man” operations, don’t mistake a comment like “I don’t have time now” with a refusal to answer your questions over the phone. Just ask him when would be a good time to call and schedule an appointment for the “interview.”

Now, following each question, I have provided answers that reflect the home inspection services that I provide which you can use as a basis for comparing services offered by other home inspectors. You can ask the questions in any order.

**a) What kind of formal INSPECTION training have you had?**

You should never assume that a background in construction trades, engineering or other building fields is a substitute for training as a home inspector.

But, you shouldn’t completely rule out an inspector who doesn't belong to a professional association, if you know that the inspector has a good reputation and has been in business for a number of years.

I have been a full time home inspector since 1993. I have been certified by and a Member of the American Society of Home Inspectors (ASHI). In order to become a Member of ASHI, I had to pass the National Home Inspector Examination and ASHI's Standards of Practice and Ethics Examination. I also had my inspection reports successfully verified for compliance with ASHI's Standards of Practice and submitted valid proof of performance to demonstrate that my home inspections and reports meet or exceed the ASHI Standards of Practice.

My ASHI Membership number is 102273. You can call ASHI and verify this or go to their website. Their phone number is (800) 743-ASHI and their website address is [www.ashi.org](http://www.ashi.org).

I hold State of New Jersey Home Inspectors License # GI121. It is very important that you determine if the inspector is licensed in New Jersey, many inspectors do not even meet the minimal qualifications necessary to have a home inspectors license. Ask to see the inspectors License and State Issued Home Inspectors Identification Card at the inspection. If you want to know if an inspector is licensed go to: <http://www.accurateinspections.com/lic.htm>

My outstanding qualifications allow me to serve as an instructor for the State of New Jersey Home Inspectors Licensing class ... where I train students, to prepare for the National Home Inspector Licensing Examination, in all areas of home inspection, including roofing, air conditioning, heating, plumbing, structure, electric, interior, exterior, reporting, professional ethics, standards of practice and New Jersey State Regulations.

I am licensed to perform wood-destroying insect inspections and radon measurement. I am bonded and insured for your protection. For more information about my inspection training and background, please visit: <http://www.mdelgreco.com> to see my resume.

**b) How long have you performed inspections and how many inspections have you completed?**

The more inspections that the inspector has performed, the better. Inspections in excess of 1,000 are a pretty good indication that he has been around the block bit.

I started Accurate Inspections Inc. over 10 years ago (1993), and have completed over 5,500 inspections during that time. Before 1993, I was a construction project manager for 7 years.

**c) What geographic areas do you cover? What types of homes do you generally look at?**

I cover all of Bergen and Passaic counties and portions of Essex and Morris counties in New Jersey. I limit my coverage to these areas so that I can provide my clients with better services. I also typically limit my inspection services to residential properties representing homebuyers in home purchases, but also have experience with commercial buildings.

Watch out for inspectors that cover too large of an area, like an entire state. There is no way that these inspectors could have a feel for the community that you are trying to move into and the local codes or ordinances that the property may be subject to.

**d) What do you charge? Do you offer any other services besides home inspection services?**

The costs are an obvious question that you have to ask. But remember ... the cheapest is not necessarily the best deal. Consider costs along with the other factors identified in this report.

If you want a cheap inspection, we do not offer one! We used to when we were trying to gain experience, now we offer the best value for your money! Short term we cost more, amortized over the time you are in your home, the extra cost will be perceived as a great value.

Some homebuyers will also need a PWTA well test, which costs about \$500, and an open pit septic inspection, which costs about \$ 425.

In addition to the traditional home inspection services, I also can perform radon measurement, carbon monoxide measurement, well-water testing in conformance with PWTA requirements, wood destroying insect inspections and schedule asbestos, septic and lead testing.

**e) Can you make repairs if they are needed?**

If the inspector says "yes" -- LOOK OUT! This raises the same conflict of interest problems that I talked about before. If he can make money on you after the sale transaction is closed, he will have a vested interest in the outcome of his report and may overestimate the problems with the house.

I don't do any repairs and I refuse to make estimates. In fact, I am bound by ASHI's Code of Ethics, which forbids any actions by me that could be viewed as a conflict of interest.

**f) How long does your inspection take?**

You should be careful if the inspector sets any fixed time limit on the inspection. An inspection can only be considered complete when you are fully informed as to what the inspector has found.

I will take whatever time is necessary to tell you all there is to know about the home ... and only at that point will my inspection be done.

But, to provide you with a general estimate, my inspections usually take about 2 hours to complete, depending on the size, age and components of the home. This is consistent with the standards required by State of New Jersey law as well as ASHI and ensures that you will receive a thorough and high-quality inspection from me.

**g) Can I walk with you through and ask questions during the inspection?**

Some inspectors may not permit this. It is really a question of style.

It's no problem with me! I want you to see what I see and discuss it as we go! I am proud of the service I provide and I insist you tag along and ask me anything that's on your mind! I am there only to serve YOU!

**h) Will you go over the report in person with me?**

Be skeptical of any inspector who will not the time and discuss his report with you!

I always go over the entire inspection process and report with homebuyers. I have found that the best way to do this is to discuss issues as we walk you through the home together so that you can see firsthand anything that I discovered during the inspection and will report on.

I will fax, email or mail the report to you (at your option) ... and mail a copy to your attorney. If you wish I will also send a copy to the Real Estate agent, all at no additional charge.

**i) What kind of report do you use?**

Much of what the inspector will tell you at the inspection may be forgotten afterward.

That is why I will issue a comprehensive narrative report to describe the issues uncovered, how they may harm the house if not corrected and provides recommendations for a course of action. I will also provide check sheets indexed to the Home Inspection Book that you will be provided with at the end of the inspection, the book provides back up information as well as useful diagrams. Many of our clients find the Home Inspection Book alone to be worth the price of the inspection.

I use a software program that takes the information that I discover at the house and it helps me generate a nice, easy-to-read report, customized for you. Illustrated, narrative pages in the Home Inspection Book back up the report describing any referenced problems and potential repairs. In addition energy saving recommendations are provided in the report.

Four copies of the report are generated to facilitate timely and complete information dissemination to sellers, agents, attorneys, etc.

**j) When do I get the report?**

Depending on how technologically proficient the inspector is, he should be able to get his report to you very quickly.

The program I use to generate my reports enable me to either e-mail, fax or mail the report to you (at your option) the evening of the inspection! Fast enough for you?

**k) Does the inspection company have an efficient office staff or just an answering machine?**

How does the company handle initial inquires? If the person who answers the phone cannot answer simple questions or worse yet the phone is answered by a machine, what will you do if you need an urgent answer to a question later? Personal service costs more because it is worth it!

People who are trained to assist you answer my office phones. My office staff does not just take messages; they assist clients or arrange for me to call clients back when necessary. If your call requires a call back I will call you back as soon as I finish my next inspection! Fast enough for you?

**l) Other questions?**

Feel free to call my office; we have qualified people who answer the phones. We do not ever hide behind voice mail.

**3) Once you have finished your interviews, boil down your selections to a short list and then contact your local Better Business Bureau (BBB).**

You should check to see if any consumer complaints have ever been filed against one or more of your candidates. The Council of the BBB can be reached:

**U.S. Council of Better Business Bureaus**  
**4200 Wilson Blvd.**  
**Suite 800,**  
**Arlington, VA**  
**22203-1838**  
**(703) 276-0100 (phone)                      (703) 525-8277 (fax)**

It's website is: <http://www.bbb.org/>

You can use that website to contact your local BBB or go to <http://lookup.bbb.org>.

**4) As soon as you choose the house you want and all documents are signed by all parties, you should contact the inspectors left on your list and determine which will be available to do the inspection within the anticipated time frame.**

**Scheduling an appointment before all parties sign all documents is a waste of time, you would not want to pay for an inspection on a house that you do not buy, would you?**

If available, ask the inspection company to reserve the necessary time. Then, ask the inspection company to fax you and your Realtor written confirmation as to the date, day, time and address of the inspection so you can be sure the information is correct.

### **What To Do On Day Of Inspection**

**5) Make sure that the inspector has access to the entire home.**

This is very important so as not hinder the inspector from being able to his job completely. You should always confirm the inspector's total access to the property before arriving on site.

**6) Be there when the inspection is performed, and accompany the inspector during the inspection as much as possible.**

The importance of this also cannot be understated. There is nothing like being present and seeing for yourself any deficiency that the inspector finds.

He can also walk you through all of the systems and controls of the house so you will know where everything is when you move in. It's always good to know where the fuses are, electric switches, water valves, etc.

I encourage my clients to walk through the house with me so that I can show them everything that I found and will discuss in my report.

**7) Ask questions during the inspection.**

This will depend on the inspector's style. I am happy to answer any questions that you may have about the home during our inspection appointment and for the period of time that you own the home without any additional charge.

**8) Don't let the real estate agent push you around!**

Sometimes Real Estate agents will want to interrupt me if I start telling you too many negative things about the home.

One tactic often used is where the agent will try and distract you away from me by saying, "Oh, excuse me for interrupting. I just remembered, we have to sign some papers before we're done here today. Do you think we could do that right now? I'm sure the inspector won't mind if you catch up with him later."

You have to ignore him ... you are paying the inspector for his time to be there with you on that day ... and probably by the hour. It's foolish to let this self-serving agent get you to squander your money like that.

Just remember to keep your wits about you on inspection day!

### **What To Do After Receiving The Report**

#### **9) Make sure that you understand what is written in the report, and determine whether any problems listed are material defects or cosmetic issues.**

If there is anything that you do not understand, contact the home inspector. He should be happy to go over anything that does not make sense to you.

You should also discuss with the inspector whether the problems he listed are big or merely cosmetic. As the material defects are the ones that concern you, you should try to get as best an understanding about these before entering into the negotiation process with your lawyer!

#### **10) Compare the inspection report to the seller's and the real estate agent's disclosure statements.**

To the extent that there are any items not described or listed in the seller's and the real estate agent's disclosure statements, you may be able to show that the purchase price requested is not realistic given the negative items that your inspector found.

You may have a bona fide argument to have the purchase price reduced or walk away from the contract. Or you may be able to get the seller to fix the problem.

It really depends on how your purchase contract was written and what rights you may have in the event that the inspection process reveals problems. (This is why having a lawyer review your contract is so important!)

### **So This Is It!**

If you follow these steps, you should reduce the risk tremendously of getting a bad home inspector! A little bit of diligence can make a HUGE difference in this area.

And given the magnitude of your investment, you have to make sure that you have people around you that are truly looking out for you.

If you are ready to hire a home inspector now, I think that you will find that my prices are very competitive!

And, as your inspector, I will give you:

- An inspection that reflects anything that I could find to help you argue for a lower a price of the house or otherwise walk away! No real estate agent will spoil the results of my inspection!

- Complete dedication to you and ONLY you! Your needs will have my undivided attention during the inspection! Feel free to ask me anything during the inspection or about my written report.
- A comprehensive report describing in detail my findings and recommendations, written in a manner that is easy to understand and use for subsequent negotiations!
- And most important of all ... **PEACE OF MIND!!!**

When I'm done inspecting your house, I believe that you will be very satisfied with my inspection and you will know that you got your money's worth!

And isn't this what it's all about?

I hope that this report has provided you with useful guidance and that you will contact me if you need any further information! I would be glad to talk to you about anything addressed in this report or answer any other questions that you may have!

Sincerely,

*Michael Del Greco*

*Michael Del Greco, President*  
Accurate Inspections Inc.  
56 Woodland Drive  
West Paterson, NJ 07424  
**(973) 812-5100**

\* This report is not a source of legal advice and should not be regarded as such. If legal advice is needed, the services of a qualified professional should be sought.