

# Certified Home Inspections of Northern Indiana, LLC

EDUCATION AND DISCOVERY OF MAINTENANCE IN HOMES™

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Welcome Packet *for*:

Thank you for choosing *Certified Home Inspections*. We are committed to providing you the most thorough home inspection possible. Our inspectors are licensed in the State of Indiana and are dedicated to educating you about the condition of the home you are buying. This welcome packet will help you understand what to expect from a home inspection.

**(please return signed Real Estate Inspection Agreement included at the end of this welcome packet)**

**Appointment:** Your home inspection is scheduled for: \_\_\_\_\_  
**Please meet the inspector at the time indicated**, we have arranged for access to the home. We encourage all buyers to attend the appointment in order to get the most out of the home inspection. **Your appointment will last approximately 2 and a half hours.**

**Definitions:** Real Estate Inspections are performed by licensed Home Inspectors. The Indiana Professional Licensing Agency handles the licensing and also establishes guidelines for conducting home inspections. These guidelines are available on the web @ State of Indiana Home Inspection Licensing Board IC 25-1-11. A home inspection is normally of the items specified in the guidelines, but may include other items or systems at the discretion of Certified Home Inspections. The following items are checked in most home inspections...

<b>Foundation</b>	<b>Roof</b>	<b>Built-in Kitchen Appliances</b>
<b>Fireplace, Chimney</b>	<b>Basement</b>	<b>Plumbing systems</b>
<b>Electrical System</b>	<b>Heating &amp; Air Cond</b>	<b>Smoke Detectors</b>
<b>Ceiling, floor, walls</b>		

Certified Home Inspections will perform a limited visual inspection of the condition of these items at the time of inspection. Of course, there are some places that are not visible, and we cannot predict future conditions. Many of the systems in a home are like a light bulb – it may look good when checked, but there is no way the Inspector will be able to predict when the bulb will burn out. We are like a general practitioner, we give the home a physical examination, looking for symptoms of problems. If we see an indication of a problem, we may recommend that you **have it checked further by a specialist**, one that can determine the specific problems and recommend any necessary corrections. This would be similar to a doctor suggesting you see a specialist if he discovered a problem during a physical.

Items listed below are **not normally included** in a home inspection. Items such as Radon Testing and Termite Inspections are available as added services. If you would like to add these services, please phone our office. Items listed below are usually not considered a part of the structure or mechanical systems of the home, or are systems that should be checked by a specialist. Some of the more common items not included in an inspection are listed below. Also, you should not rely on

the Inspector to report defects in cosmetic items such as floor coverings, paint, and decorative trim.

<b>Solar heating</b>	<b>Water softeners or filters</b>	<b>Phone lines</b>	<b>Asbestos</b>
<b>Security alarms</b>	<b>Window air conditioners</b>	<b>Cable TV wire</b>	
<b>Gas Leaks</b>	<b>Code Compliance</b>	<b>Insects and Pests</b>	
<b>Washer and dryer</b>	<b>Fences</b>	<b>Termites</b>	
<b>Water wells</b>	<b>Septic systems</b>	<b>Sidewalks/driveway</b>	
<b>Radon</b>	<b>Lead Paint</b>	<b>Sewer Lines</b>	
<b>Pools/Hot tubs</b>	<b>Sprinkler</b>	<b>Hazardous material</b>	
<b>Cosmetic Items</b>	<b>Mold</b>	<b>Outbuildings</b>	

**Agreement:** We have attached **The Real Estate Inspection Agreement** to this document. Please print it out, read and sign it. **The Real Estate Inspection Agreement must be received no later than the time of inspection or in the office prior to your scheduled appointment time or we cannot release the inspection report.** You may email the Agreement to:  
[info@inspectmichiana.com](mailto:info@inspectmichiana.com)

**Radon:** Information on radon testing is included with this packet. **Most buyers choose to have a radon test conducted because Michiana is located in one of the EPA's highest radon zones.** Certified Home Inspections offers testing with a continuous radon monitor and testing can be coordinated during your home inspection appointment. For more information on radon gas and its effects, please refer to the attached sheet or visit our website at [www.inspectmichiana.com](http://www.inspectmichiana.com) or the EPA's website at [www.epa.gov/radon](http://www.epa.gov/radon)

**Payment:** **Payment for inspection services are due at the time of inspection** and can be paid for by check, money order, cash or credit card. If you are paying by credit card, please call the office with your credit card information. Please know that if you are escrowing your fees through closing, there is a \$25 charge for not paying at the time of service which will be added to your unpaid balance.

**Reports:** Your home inspection will be available online to view or print the next business day following your inspection appointment. Reports are posted to our website generally within 24 hours and are password protected. You will receive an email with your ID and password along with viewing instructions when your report is ready.

All reports include a summary of the most important items that need attention at this time along with a full description of all items in the home that were inspected. We also include digital photos of problem areas for reference.

The home inspection report is automatically forwarded to your realtor as well as the title company handling your real estate transaction. Your permission for this release is included in the Real Estate Inspection Agreement. **For some reason you do not want the report released to these parties, please notify our office immediately.**

**Warranty:** Your home inspection includes a FREE 90-Day Limited Warranty at no deductible to you. A copy of the warranty will be included with your home inspection report.

### **BUYER PROTECTION PLAN**

**Plan:** When protected your 2nd home inspection is FREE! That's right, no matter the reason, if the house doesn't close, and you were covered under our **Buyer Protection Plan**, when you find another home, your 2nd home inspection is Free. **The Buyer Protection Plan is \$39.** Call our office to put your protection in place today - this is a limited time offer.

Again, it is our goal to help you through the inspection process any way we can. Please do not hesitate to contact us with questions you may have. It is our pleasure to serve you and we wish you the best in your new home!

Certified Home Inspections of Northern Indiana, LLC  
Phone: 574-231-5000  
Email: [info@inspectmichiana.com](mailto:info@inspectmichiana.com)  
Website: [www.inspectmichiana.com](http://www.inspectmichiana.com)

## Selling Your Home?

You May Sell Your Home Faster with a Pre-Listing Inspection and for MORE MONEY

- No re-negotiations because results of the inspection will be presented ahead of time
- Your potential buyer will be reassured about the condition of the home from the detailed inspection report
- A pre-inspected listing will also give you the ability to fix any problems and deal with any issues ahead of time, so there won't be any surprises

Order a Pre-Listing Home Inspection today, even if your house is already on the market. Call today and ask for your \$45 multi-inspection discount!

Certified Home Inspections of Northern Indiana, LLC  
(574)231-5000 [www.inspectmichiana.com](http://www.inspectmichiana.com)

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# RADON

## WHAT EVERY HOME BUYER SHOULD KNOW

Radon is a naturally occurring, odorless and colorless gas which is a byproduct of the nuclear decay of Uranium entrapped in the earth's soil and rock formation. In Indiana this is typically Limestone. Radon Gas is in the environment throughout the world and has a tendency to collect within building structures. Radon Gas can collect in homes of any foundation design (Basement, Crawlspace & Slab) regardless of the age of the construction. The EPA recommends that all homes be tested for Radon Concentration Levels. This is typically performed at the time of sale.

The decay products of Radon Gas are radioactive particles which, when inhaled over a period of time, can induce Lung Cancer. The World Health Organization believes that in 2003 alone, over 22,000 people within the United States died of Lung Cancer related to Radon Gas. This makes it the second leading cause of Lung Cancer after smoking (which includes second hand smoke).

The Environmental Protection Agency (EPA) rates the Saint Joseph County area as a Level 1, which has the potential for some of the highest levels of Radon Gas within the United States. High concentrations of Radon Gas can be found throughout North Central Indiana.

The EPA states the average outdoor level of radon is .4 pCi/l while the preferred indoor average is 1.3 pCi/l. The EPA has stated an action limit at 4.0 pCi/l. This means that if your radon levels test at above the 4.0 pCi/l, remediation is recommended. Testing is recommended every two years.

An elevated level of Radon Gas can typically be brought to an acceptable level within a very short timeframe when the mitigation is properly performed by a National Environmental Health Association (NEHA) Certified Mitigation Company.

For more information concerning radon and mitigation programs visit:

<http://www.epa.gov/radon/pubs/hmbyguid.html>

# Certified Home Inspections

of Northern Indiana LLC

725 E Jefferson Blvd

South Bend, IN 46614

[www.inspectmichiana.com](http://www.inspectmichiana.com)

574-231-5000 ph

## REAL ESTATE INSPECTION AGREEMENT

Client Name: \_\_\_\_\_ Address of Inspection: \_\_\_\_\_

Email: \_\_\_\_\_

**TOTAL INSPECTION FEES: \$ \_\_\_\_\_**

The above parties agree to the following on consideration for the fee received below, Certified Home Inspections of Northern Indiana LLC, shall provide a licensed Home Inspector to perform a "Real Estate Inspection" on the address listed above. The total fee below may include additional services that are not part of the "Real Estate Inspection".

**SCOPE:** The inspection is a "limited visual inspection(s)" of the "Readily Accessible Items Agreed to be Inspected" of the real estate property at the above address. We follow the Inspection standards put forth by the State of Indiana Home Inspection Licensing Board IC 25-1-11. These are the agreed standards of practice for the performance of this inspection. (A copy of which is available @ [www.in.gov/pla/files/HILB.2011\\_EDITION.pdf](http://www.in.gov/pla/files/HILB.2011_EDITION.pdf)). The inspection is intended to be a practical, non-destructive examination of the functions of the structure, its components and equipment. The examination is limited to visual, audible and operational techniques. **We do not inspect for building codes, cosmetic defects, heat exchangers, soil analysis, design, adequacy, capacity, efficiency, sizing, value, floodplain location, presence of PESTS, LEAD BASED PAINT, MOLD, ASBESTOS, OR OTHER HAZARDOUS MATERIALS.** Furthermore, **MOLD, WOOD DESTROYING INSECTS (Termite) and RADON are not included in this whole house inspection and are separate services.** We are not inspecting or testing for **MOLD, WOOD DESTROYING INSECTS (Termite) and/or RADON unless we are contracted separately to do so.** Code compliance inspection of existing structures is specifically excluded from the inspection, although some code may be used as a reference and basis for the Inspector's opinions. Please refer to the attached **WELCOME PACKET** to obtain a better understanding of what an inspection includes and does not include. Customer agrees that items not included in the inspection report are specifically excluded from the inspection and should be performed by other inspectors or technicians more qualified and knowledgeable in those areas.

**EXCLUSIVITY:** The Inspection is performed for the exclusive use of the customer and is subject to the terms and conditions of this document and specific terms and conditions noted in the inspection report, which may include additional clarification of definitions, limitations, and exclusion.

**REPORT: "Unless otherwise specified, no warranties or guarantees expressed or implied," including any implied warranties, or fitness of merchantability** is included as part of the inspection or the report unless specifically stated. The inspection report will contain the opinion of the Inspector on the need for repair or replacement of the items inspected on the day of the inspection only. The inspection or the report will not include opinions as to the **adequacy, efficiency, quality, durability, or future life performance** of any item inspected. Those opinions are specifically excluded from the inspection and the report.

It is agreed that opinions expressed by the Inspector are only opinions and shall not constitute a basis for any claim of negligence or breach of contract. For the **purpose of the inspection, the report, and this agreement, negligence and breach of contract is defined** by both parties as failure to inspect items agreed to be inspected. No other interpretation shall apply.

**Distribution of Report and Contact Information:** Client authorizes distribution of the Inspection Report to those directly involved in this transaction, unless otherwise instructed in writing. This includes, but is not limited to, client's realtor(s), title company. Furthermore, your inspector may have an affiliation with a third party service provider ("TPSP") in order to offer you additional value-added services. By entering into this agreement you (a) authorize your inspector to provide your contact information (including telephone number) to the TPSP, (b) waive and release any restrictions that may prevent the TPSP from contacting you (including by telephone), and (c) authorize the TPSP to contact you (including by telephone) regarding special home alarm system offers.

**Before completion of any contractual agreements** on the property inspected, client agrees to obtain **second opinions** on items where performance may be reported as questionable, and to hold Certified Home Inspections and the Inspector free from any liability regarding those and/or related items.

**DISCLAIMER OF WARRANTIES: CERTIFIED HOME INSPECTIONS MAKES NO GUARANTEE OR WARRANTY AS TO ANY OF THE FOLLOWING:**

- 1. That all defects have been found or that Certified Home Inspections will pay for repair of undisclosed defects.**
- 2. That any of the items inspected are designed or constructed in good and workmanlike manner.**
- 3. That any of the items inspected will continue to perform in the future as they are performing at the time of inspection.**

**The client agrees** and understands that the **maximum liability** incurred by Certified Home Inspections for **errors and omissions** in the inspection, including any liability, of any Inspector, Owner, or Employee of Certified Home Inspections, if any, to the client shall be **limited to the amount of the fee paid for the inspection, not to exceed \$500.00**. The client further agrees to a one-year statute of limitations to make any and all claims. The client agrees to pay all legal expenses incurred by Certified Home Inspections and reasonable compensation as a result of any legal and/or arbitrary action by the client where the client does not prevail.

**The client agrees** to notify Certified Home Inspections by telephone and in writing with (2) business days of discovery of any item in question and to allow Certified Home Inspections (5) business days to respond. Inspector must be allowed to access the property to evaluate these items before any corrective action is taken. The customer agrees and understands that any repairs or corrective action taken without consultation with Certified Home Inspections relieves Certified Home Inspections of any and all liability.

**DISPUTE RESOLUTION: Any dispute, controversy or claim arising out of, or relating to, this agreement or the breach of contract thereof shall be submitted to final binding arbitration under the Expedited Arbitration Rules of the National Academy of Conciliators. The decision of the Arbitrator appointed thereunder shall be final and binding, and judgment on the award may be entered in to any court of competent jurisdiction.**

**ACKNOWLEDGMENT:** I, the undersigned have reviewed this document, understand its contents and agree to the terms and conditions contained herein. In the absence of the client to sign this agreement prior to or at the time of inspection, scheduling of the inspection, acceptance of the report, and/or payment for the inspection is an acknowledgment, acceptance, and agreement by the client to the terms of this agreement, and acknowledges that "Readily Accessible Items Agreed to be Inspected" are defined as only those items listed, mentioned and specified in the inspection report. Client agrees that If any portion of this Agreement is found to be invalid or unenforceable by any court and/or arbitrator the remaining terms shall remain in force between the parties.

**ADDITIONAL SERVICES:** *(above and beyond the scope of a whole house inspection)*

**\*BUYER PROTECTION PLAN** *\* see details in welcome packet*

**RADON TESTING**

**WOOD DESTROYING INSECT (TERMITE) INSPECTION**

TESTING IS THE ONLY WAY TO FIND OUT THE LEVELS OF RADON IN YOUR HOME.  
I UNDERSTAND THAT THE ONLY WAY TO DETERMINE IF THE HOME I AM PURCHASING HAS ELEVATED RADON LEVELS IS BY TESTING AND SAMPLING.

I am requesting the following inspection(s) and/or test(s):

**Whole House Inspection** \_\_\_\_\_ **Wood Destroying Insect Inspection** \_\_\_\_\_  
**Radon Testing** \_\_\_\_\_ **\*Buyer Protection Plan** \_\_\_\_\_ *\* see details in welcome packet*

**PAYMENT and LATE FEES:** Payment is due in full at the time of inspection \$ \_\_\_\_\_ for services listed above and limited to visible and readily accessible areas at the time of inspection. If we do not receive payment in full prior to, or at the time of service, a \$25 late payment charge will be applied to Client's total unpaid balance. We may also charge you any costs we pay to a collection agency to collect unpaid balances from you and/or attorney's fees and court costs. There is a \$25 fee for returned checks.

CUSTOMER: X \_\_\_\_\_  
(If joint purchase, signer represents actual authority to sign for all parties)

INSPECTOR: X \_\_\_\_\_  
John W. Hatfield, IN Lic# HI00500305 or Will D. Miller, IN Lic# HI00700073