

Inspections protect both buyer, seller

Can you tell the buyer which inspector to hire? You have the right to be sure the person inspecting your home is competent . . .

"A competent inspector won't miss anything major," says John Cramer, Indian Rocks Beach, Fla., broker. "And two competent inspectors could come up with the same findings."

If the inspection report is for the buyer doesn't pay for the one you paid for? In a standard contract, it clarifies what happens if the seller disagrees, he pays for a second inspection at his cost. And if the buyer and seller can't agree, they split the cost of a third inspection, which acts as a tie breaker.

"It should pretty much solve the problem," said Christine Kroll Realty, in Plantation.

Another way to combat night-

mare inspections is to require that the buyer pay for the first \$500 to \$1,000 worth of repairs. That way, you'll eliminate all the nit-picking items and be able to concentrate on whatever serious flaws are discovered.

There's always a certain amount of horse trading that goes on as each side jockey for position.

"Okay," said Mr. Buyer, "I'll overlook items two, seven and 12, but you have to fix the rest."

"I'll take care of one, three, six and 11, you counter, but the other things are wear and tear items that are normal for a 12-year-old house."

In most cases, buyer and seller come to an agreement and a deal is struck. But in too many in-

stances, buyers use the home inspection to beat up the seller. Even ASHI president Cramer admits too many buyers "treat our reports as a repair list."

Everybody wants a recount these days. But that's not what an inspection is for, according to agents and inspectors alike. Rather, it's to determine the physical condition of the property and find material, "big ticket" defects — the things sellers would have to fix if they were not moving.

"A home inspection is done to insure that the buyer is getting what he thinks he's getting," said Lynda Bloom of Wiechert Realtors in Rockville, Md. "It is reasonable to assume the stove works and the basement doesn't leak. If this is not the case, it is reasonable to ask the seller to address these issues."

"However, it is not reasonable for a buyer to ask the seller for a new roof when it doesn't leak and the fact sheet said the roof is 15 years old. And it is not reasonable for the buyer to ask for

things they would see when they wrote their offer."

Even agents who represent only buyers agree with that last point.

"I explain to my clients that the inspection is not to get the seller to fix things they are aware of," said Columbus, Ohio, broker Tom Early, a past president of the National Association of Exclusive Buyers Agents.

"The inspection is for structural and mechanical integrity. All things known should be reflected in the offering price."

What about those little things? Welcome to homeownership.

When selling your home, some improvements pay off more than others. "How to Get Top Dollar for Your Home" lists them and other ways to impress a buyer. Send \$2 for each copy to Lew Sichelman, in care of the Houston Chronicle, Murray Hill Station, P.O. Box 1758, New York, NY 10150. Include a self-addressed, stamped envelope and the title of the newsletter.