

Doug Reeb ERA American Realty & Investments

call me toll free at 800-843-4391

"Beauty is only skin deep" is especially true for houses. A fresh coat of paint or new carpeting may disguise serious flaws. That's why you want to make sure a professional inspects your new home. And to protect your most valuable investment, be sure to have homeowner's insurance.

Homeowner's Insurance

Your home typically is the single biggest investment you'll ever make and by protecting it with homeowner's insurance you'll have financial protection against the unexpected. Aside from protecting your home and your possessions, it provides you with liability coverage.

Obtaining quotes for homeowner's insurance can be time consuming and frustrating, so allow me help you with a list of providers who typically provide good service and competitive rates

Home Inspection

A professional home inspector surveys the foundation and structure, roof, exterior, major systems (electrical, heating, cooling and plumbing), and appliances that will stay with the home.

Tour the house with the inspector, who will point out potential trouble areas, as well as what's "sound." If the inspection does turn up some flaws, a seller is often willing to make repairs, but it may depend on market conditions.

Take notes as you tour. Get the inspection report in writing. This document will support or deny the contingency addendum to your agreement.

You can add a home inspection contingency to your purchase agreement. This requires the seller to make legitimate repairs - or if the seller is unwilling to do so, it allows you to cancel your agreement.

An inspection may take a few hours and cost a few hundred dollars, but it can save you time and headaches in the long run. I can recommend a professional inspector or you may want to look into homes that are inspected prior to sale and are warranted through ERA Home Warranty Services