



Your Best & Safest Choice

Disclosures and Reference Materials

After you close escrow and move in, you will discover problems with your home, even if it's brand new and no one has ever lived in it before. Not "might discover" or "possibly discover," but "WILL DISCOVER." That is because you are buying a real estate, and real estate changes on a daily basis, sometimes even on an hourly basis, in response to changing weather conditions, neglect, daily use, and even lack of daily use. All of those things are called home ownership. Answers about many of those conditions can be found in the [Five Star Library](#).

Some of the verbiage in the following sections of the [Five Star Report](#) might seem harsh, perhaps even rude or inappropriate, you might think. Please believe me that it is not my intent to be harsh or rude; I'm a Southerner and believe very strongly in helping people and standing by my words and actions. However, the home inspection industry is a very litigious industry, particularly here in Illinois and Missouri. And since there is no licensing for home inspectors in Missouri, and no regulations governing the industry—in other words, no protection for me under the law as with licensed professionals—I have to do everything I can to protect myself from unscrupulous attorneys who like to file lawsuits against everyone simply to see who is left standing with the deepest pockets and the most insurance money. When it comes to money, friends turn on friends and family turns on family.

Too many people refuse to take responsibility for their own negligence, their own lack of knowledge, or their own inaction in following the recommendations that I make in the property inspection report. As one nationally respected home inspector told one of his Clients, "I am not responsible for advice not taken." And we always have to remember that the legal system is not a justice system; it is a system for wrongly and inequitably redistributing wealth to attorneys.

So I'm hoping that you will call me if you experience problems after the home inspection and that you and I can discuss your problems reasonably. I'm here to help you, and I will go out of my way to help you. But I won't pay for things that broke or failed simply because they broke or failed. That's not the purpose of a property inspection; that's what insurance is for. I will help you determine why something failed and what you might need to do to ensure that your insurance will honor a claim.

However, if you have any questions or concerns, or if I can help in any way, please [contact me](#). Several times I have been successful in helping my Clients resolve issues with insurance companies, sellers, and Realtors. I like to think outside the box when helping my Clients!