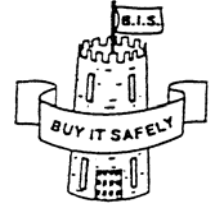




**KEITH PEDDIE**  
**The English Inspector**  
708 East Lake Drive, Greensboro NC 27401

Phone: (336) 378 1514 FAX: (336) 272 2699  
mail: kpeddie@triad.rr.com WEB: [www.kpeddie.com](http://www.kpeddie.com)  
Toll-free: 1 866 668 8102



Dear Customer,

I am sorry to have to ask you to complete this pre-inspection agreement form but I am required to do so by our State Licensure Board. All inspections of more than two items conducted by a North Carolina licensed home inspector require the receipt of a signed agreement form **before** the inspection starts.

**If you will not be bringing this form to the inspection, please get it back to me the day before the inspection. Please note - I will not issue the report until I have received a copy of this agreement form signed by all clients and the complete fee. Please sign pages # 2, 3, 4, & 6 where indicated. If you need to, please call me for guidance in this matter.**

Please complete **ALL** lines of this form and then bring, e-mail, send or fax **ALL PAGES** back to me. Keep a copy for yourself. Circle options as appropriate, adding or excepting items as necessary.

**Cost of the inspection:** Please enter what I told you the range of cost would be. **This may be increased if excessive time for travel, the type of inspection (size and number of buildings) or for writing the report is encountered.**

**NOTE: The written report will ONLY be released if the payment and the pre-inspection agreement form have been received by the inspector.**

**Additional optional tests:** Please complete the second (testing) part of the form. Call for advice.

*Typical costs are shown below - firstly with a full inspection and secondly singly. Bundling tests will save money too.*

Radon: (recommended if any part of the house is built on over a slab, a basement or low crawl-space) \$150 / 200.

Water test: (essential - if your house is on a well system) the cost depends on the tests you want, basic is \$ 125 / 220.

Radon-in-well water test. Radon (if any) is released dangerously **inside** the house when faucets are opened \$125 / 200.

Mold swab testing: \$125 per test – testing viable (living) mold. Additional charge for travel.

Mold in air testing: \$125 per test – two needed at least. Additional charge for travel.

**One way mileage above 25 miles may attract an extra charge.**

**Power of attorney.**

If you will not be attending the inspection, please give your limited power of attorney to whomever you authorize to receive your copy of my book or disk (if applicable), or, alternatively, please advise me how you wish to receive the report. I can use a FAX number or an e-mail address for this too. Alternatively, you can pick up a hard copy from my office; or I can mail it to you.

Thank you for allowing me to help you in this matter,

*Keith*

Issued since 1/17/\_\_\_



# KEITH PEDDIE The English Inspector

708 East Lake Drive, Greensboro NC 27401

Phone: (336) 378 1514 FAX: (336) 272 2699  
e-mail: kpeddie@triad.rr.com WEB: w.kpeddie.com



## PRE-INSPECTION AGREEMENT

The Standards of Practice of the North Carolina Home Inspector Licensure Board require all inspectors to obtain a signed agreement form from their clients **BEFORE** the inspection begins.

Please complete and return both sides of this form to me by the latest **AT THE TIME OF THE INSPECTION.**

I/We, \_\_\_\_\_ ('client(s)') DATE: \_\_\_ / \_\_\_ / \_\_\_

living at: \_\_\_\_\_ City: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ FAX \_\_\_\_\_ E-Mail \_\_\_\_\_

authorize the above inspector to make a home inspection at the address below (in conformity to the Standards of Practice of the N C Home Inspector Licensure Board) and such environmental testing as I require (See also the Testing sheets # 5 - 9).

a) Please inspect the whole house below and report back.

[Pay special attention to \_\_\_\_\_ (if any to note)]

Any alteration to this is itemized below:-

b) as a) above but excluding the following items \_\_\_\_\_

c) the following items only \_\_\_\_\_

I also offer environmental testing of mold and mildew, water and radon gas. Please read and complete the accompanying Testing Sheet (page 6) as appropriate, sign and return along with this form – even if no testing is required. The final decision can always be made on site.

Approximate cost of inspection (my guess, based only on your information): \$ \_\_\_\_\_ / \_\_\_\_\_ plus any testing, mileage etc.

### I agree that all report and testing charges will be paid at the inspection

#### **Address of the house or building to be inspected:**

STREET: \_\_\_\_\_ CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ Zip: \_\_\_\_\_

I/We understand the benefit of attending the whole inspection. I/WE WILL / WILL NOT ATTEND

I/We wish the report to be delivered to me/us via e-mail / fax / US mail / collection from your office

I/we authorize the inspector, if necessary, to give my/our report and book/disk to \_\_\_\_\_  
and I/we give my/our limited power of attorney to: \_\_\_\_\_

### **IMPORTANT - BEFORE SIGNING THIS DOCUMENT, PLEASE READ THE IMPORTANT CONDITIONS PRINTED ON THE NEXT TWO PAGES WHICH WILL GOVERN THIS INSPECTION AND REPORT**

I/We have read, without duress, and agree to this whole document, **ESPECIALLY THE FOLLOWING TWO PAGES.**

Client(s) \_\_\_\_\_ DATE: \_\_\_ / \_\_\_ / \_\_\_

Inspector  
NCHI Lic # 43 NC Gen. Cont General Cont Lic. # 16191

Issued since 1/17/\_\_\_

## **SCOPE OF THIS INSPECTION:**

**The report is designed only to provide a better understanding of the property's condition, observable at the time of the home inspection. There is no guarantee or warranty that all problems will be found or that nothing will fail soon after the inspection.**

**Reportage will be limited to safety items (no matter how slight the cost) and those items which the inspector feels, from his observation, should cost more than \$100 to repair properly. He bears no responsibility for estimates generally.**

I/we understand that:-

This will **NOT** be a Code inspection. Nor will it involve destructive testing, geological/soil investigation, engineering design, adequacy evaluation or related services.

Environmental Protection Agency (EPA) matters are **not** covered in this report unless specifically ordered by me/us above.

**The report cannot cover every aspect of the house** and it must necessarily be a summation of the evidence and conditions seen.

The inspection is totally limited to visual items. Those items hidden (intentionally or not), inaccessible or non-viewable, are not subject to the inspection whether or not this is specifically mentioned in the report. The report is compiled and issued upon this agreement.

## **CLIENT'S/ SELLER'S RESPONSIBILITY BEFORE THIS INSPECTION:**

I/we warrant and promise that all necessities to enable a thorough, full, and unimpeded inspection to be carried out without undue delay or inconvenience (e.g. access, utilities, fuel, door keys, window lock keys etc.) will be provided on site at the said time.

**It is specifically understood that the inspector will not (and will not be required to) switch on utilities or appliances not up and running. The reason is that there may be consequential damage for which he would then be held liable.** The inspector will use his own judgment whether to abort the inspection or go ahead and inspect as much as he can. His decision will be final. The quoted price will still be payable.

## **CLIENT'S/ SELLER'S RESPONSIBILITY DURING THIS INSPECTION:**

You, the client, are strongly urged to attend the whole inspection. You will receive maintenance tips and explanations of reported items that the written report may not give you.

All areas to be inspected (inside and out) must be accessible and uncluttered. All doors should be unlocked and should open easily; if not, said area(s) will not be inspected. You should contact the inspector to clarify or discuss any questionable items or circumstances that may exist.

All animals must be restrained, penned or, better, removed from the house. The presence of animals tends to be disruptive and could easily distract the inspector. The inspector needs no distractions.

## **CLIENT'S/ SELLER'S RESPONSIBILITY AFTER THIS INSPECTION:**

I/we understand that I/we should carry out any and all recommendations for any repairs, improvements, professional inspections or evaluations contained within the report.

The seller, buyer or appraiser is responsible for verifying, and providing copies of, any building permits that may have been required during the life of the house. The inspector will not be held responsible for this.

## **ABORTED OR PARTIAL INSPECTIONS**

I/we agree that, if the inspection cannot be started at the agreed time through no fault of the inspector, then we will pay a cancellation or postponement fee of \$125. (24 hours notice is needed to avoid this payment). I/we understand that, if, for whatever reason, the inspection cannot be completed through no fault of the inspector himself, the report will be limited accordingly but that the full agreed inspection fee is still payable.

I/we agree that I/we will pay an additional fee (\$125 minimum) if a return visit is necessary (except for radon pick-up) through no fault of the inspector. This final fee will be based on the time taken to complete the inspection and report, travel time etc.

The provisions above have been made necessary through experience of both clients and realtors not bothering to ensure that the house is ready for inspection, causing dead time and wasted driving etc. for the inspector. Call me for information as to how you can very simply check that the utilities are connected.

Clients' signatures \_\_\_\_\_

Issued since 1/17/\_\_\_

**REPAIR COSTS**

I/We understand that, if repair costs are given by the inspector, they are general, best-guess estimates only, designed to give me/us an idea only of the severity of the repair. I/We understand that the inspector bears no responsibility for decreased or increased costs. **It is understood that work should only be done by the appropriately licensed, professional tradesman, specializing in the relevant trade and must not be restricted only to work mentioned in the report.** For example, additional damage found upon investigation of the reported damage, must be repaired at the same time.

**CONDUCT OF THE INSPECTION**

Because I/We may not buy the house. I/we understand that destructive/dangerous inspecting is forbidden by the Licensure Board.

I/We understand too that the inspector will not risk injury to himself or damage to the house and property during the inspection. Thus, for example, if roofs are fragile, wet, slippery, too steep or too high, they will not be walked and will be inspected from the ground only; if items are screwed shut, the inspector will not unscrew them. The inspector will not trespass on adjoining property in order to see the subject house better.

**TESTING OF MOLD AND WATER**

If mold is found, you are strongly urged to have such areas and the inside air, tested. If you do not, then the inspector bears no responsibility for subsequent and/or consequent damage. Any well water should be tested at least to the chemical and bacteria level.

**RE-INSPECTION:**

I do not re-inspect the repairs done on a house but will decide on a case-by-case basis. The problem is that I cannot be a final arbiter on Code matters. Only a City or County inspector can do this. Use reliable, reputable contractors and obtain and retain the receipts.

**Make sure that the contractor obtains all required permits for the work he does**

**INSPECTOR'S LIABILITY**

**THE INSPECTOR WILL NOT BE RESPONSIBLE FOR ANY ERRORS AND OMISSIONS, UNLESS PROVEN TO BE THE RESULT OF GROSS NEGLIGENCE OF THE SAID STANDARDS OF PRACTICE OF THE NORTH CAROLINA HOME INSPECTOR LICENSURE BOARD.**

(NOTE: For a copy of these, please see Appendix of the book/disk 'YOUR HOUSE' given to you by the inspector).

**CLIENT'S CLAIMS:**

**THE CLIENT SPECIFICALLY AGREES THAT ANY CLAIM AGAINST THE INSPECTOR WILL BE LIMITED TO THE COST OF THIS INSPECTION (less the cost of any tests provided).**

*NO CLAIM FOR RETURN OF THE FEE WILL BE CONSIDERED IF:-*

- A) *MORE THAN ONE CALENDAR MONTH HAS ELAPSED SINCE THE INSPECTION.*
- B) *THE TOTAL COST OF THE REPAIRS DOES NOT EXCEED \$250.*
- C) *ALL REPORTED REPAIRS WERE NOT DONE PROFESSIONALLY.*
- D) *REPAIRS AT ISSUE HAVE ALREADY BEEN COMPLETED WITHOUT THE INSPECTOR'S PRIOR EXAMINATION AND APPROVAL.*
- E) *IN THE INSPECTOR'S OPINION, THE MATTERS AT ISSUE COULD NOT HAVE BEEN DETECTED BY THE USE OF REASONABLE PRUDENCE OR EXAMINATION.*

**BINDING ARBITRATION:**

**THIS INSPECTION IS CONDUCTED, AND THE REPORT IS ISSUED, ON THE STRICT UNDERSTANDING THAT BOTH PARTIES SHALL SETTLE DISAGREEMENTS OF ANY NATURE BY REFERENCE TO CAMS (CONSTRUCTION ARBITRATION & MEDIATION SERVICES) (704) 573 4704**

If any clause of this agreement is struck down, then all other clauses will remain valid and in force.

Clients' signatures: \_\_\_\_\_

Dates: \_\_\_\_\_

Issued since 1/17/\_\_\_



# KEITH PEDDIE

## The English Inspector

708 East Lake Drive, Greensboro  
North Carolina 27401

Phone: (336) 378 1514 FAX: (336) 272 2699  
e-mail: kpeddie@triad.rr.com WEB: www.kpeddie.com  
Toll-free: 1 866 668 8102



Dear Client,

Recently, there have been court cases and much anecdotal evidence concerning environmental problems causing severe personal illness or property damage. It certainly behooves any buyer at least to consider testing as part of the home inspection, **when the seller is required to pay for remediation**. Testing cannot prove that adverse conditions do not exist, only that they were present at the time of inspection. *However it can help safe-guard your investment, and give you some peace of mind for you and your family.*

Testing catches insidious contaminants which cannot be seen, tasted or smelt. Just because the current owner appears to be healthy, no assumptions concerning the healthy nature of the house can or should be made. Children, for example, are at the greatest risk and individual allergies and living styles vary enormously between people.

To put inspection costs into prospective, a home inspection and reasonable testing costing, say, \$750 on a \$150,000 house is only 0.5 of 1 percent of the price. And the high probability of my inspection is that the report will give you recourse back to the seller for many times (often ten or twenty times) more than the *entire* cost of inspection and testing. Remember too that testing may uncover some unexpected contamination which will alert you to a 'money-pit' that you should not even consider buying.

### **Liability**

Because of my liability which could arise if any client ignores my advice about testing various environmental aspects of the house, I feel that I need to protect my position. Thus, below, I give you certain information and ask you to read it and then acknowledge your considered and definite decision about each test.

Also testing takes more time and so I need to know how long to schedule for your inspection without rushing.

**Molds and mildew** occur naturally and are found everywhere. Most are benign and helpful to us, but some can be deadly or could render the house uninhabitable or very expensive to remediate. High humidity, flooding or poor drainage are the basic culprits. This is where remediation consideration would start.

Health effects range from mild to severe, vary between people and usually affect children worst. General malaise, headaches, sore throats and immune problems are some of the results from mold and mildew allergy. If any of your family suffers from these now, you might just have a problem with your current house. **Insurance companies tend to except mold problems nowadays.**

Obviously not all surfaces can be seen or tested. Necessarily avoiding destructive investigation or disruption of a house, testing must be limited to those areas which exhibit mold. Swab sampling of any affected areas will allow the lab to establish the actual types of mold. As many tests as are necessary should be taken, although one swab per visible occurrence will be enough.

Whether mold is found or not, air-testing is **always** advisable since spores could be air-borne but invisible and non-viable (not growing). Air sampling of the outside air gives the testing agency a base-line against which the subsequent internal samples are compared. The difference between internal and external results is what the house itself is generating. Samples are taken at the time of inspection and results normally come back within a week

Cost - with a home inspection:- per swab or air test \$125.00 Special - two air tests and one swab \$325

**Offer:** A two-cell air mold test and a radon test for \$ 300.

**Wells:** If I myself were buying a house using well-water, I would insist upon chemical and bacteriological, as well as radon, testing. Water can pick-up radon deep within the earth and bring it up to your house. Although radon may not be present within the living area of the house (tested by an air-test) because of a well vented crawl-space, it may well be released into the middle of the house when pressure is reduced (i.e. when water exits a shower-head or faucet).

**To this end I offer a special package: water (chemical and bacteria) and radon-in-water testing, done at the same time as the inspection, for \$ 300 (saving you \$55).**

**Water** testing is *always* recommended when you have a private well and, unless community well water has been tested recently and the results are on hand, it is prudent to analyze such water too.

The basic test covers:- e-coli (fecal contaminates), total coliform (bacteria), nitrates, nitrites, total nitrates-nitrites, Ph, iron, lead and turbidity. The cost of this test is \$175. Additional tests and/or expediting tests cost more. Allow a week for results to come back.

Additional testing (e.g. copper, chlorine, arsenic) can be arranged with advance notice. Call for additional quote.

**Radon** is said to be the second leading cause of lung cancer, cigarette smoking being the first. If the house has had a radon test already, it is *highly unlikely* that you need it again, except for peace of mind.

Radon gasses-off from uranium- or lead-bearing rocks in the substrate. Happenstance dictates whether the ground fissures actually direct this heavy gas underneath a house or not. One house in the street could be affected, the others not; or vice versa. Cracks in any slab will allow the gas to enter the house, where it builds up or gets circulated around the house by normal living, heating, cooling etc. The lowest habitable level must be checked but each floor can be tested.

Testing is highly recommended if any part of the house is built over a slab or basement or if the foundation venting from the crawlspace is inadequate **You should have well-water tested too because, if radon is entrained in the well-water, it is being liberated right at the point of use, within the house.**

Testing for radon in air (two canisters per test) is set during a normal inspection and must be left for at least two days. I usually get results within a week. As part of an inspection, the cost is \$150 per test (either air or water); \$275 for both air and water.

There will be an extra charge (usually \$ 100 – but more for distance) for testing done at times other than at the inspection.

---

I have read the above and have discussed any questions with the above home inspector. I understand that I can alter my decisions at the time of the inspection - if time permits.

I have made the following decisions on testing :- (circle as appropriate)

mold testing (if deemed necessary)	I require this	I do not require this
water testing	I require this	I do not require this
radon testing in air	I require this	I do not require this
radon testing in well water	I require this	I do not require this
asbestos	I require this	I do not require this
lead in paint	I require this	I do not require this

Buyers' signatures:- \_\_\_\_\_

Inspection address:- \_\_\_\_\_

Date:- \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Please contact me for further information or advice.

**Note: I only follow the lab protocols in collecting evidence for these tests. I do not interpret the results, although the lab does. I do no remediation.**

Issued since 1/17/\_\_\_\_

This article came across my desk and highlights succinctly the various environmental risks.

## **HOME SWEET HOME MIGHT BE MAKING YOU GROAN**

**Molds:** One half of American homes contain dangerous molds and mildew. Symptoms of mold related illness range from chronic sinus infections and asthma to nosebleeds, extreme fatigue, severe headaches, and dizziness, rashes and central nervous system problems. Medical studies have found that mold & mildews are the # 1 cause of allergic symptoms. The black mold, *Stachybotrys* found in home, office and school environments has been linked to fatal pulmonary disorders.

**Lead:** Lead poisoning causes brain damage to children from birth to 8 years old. Lead contaminated water lead pipes and fixtures contributed to lead poisoning in over forty million homes. "Every time you drink from the faucet, cook with tap water or brush your teeth, you may be at risk" states McDonnell. Ingesting lead paint and breathing lead dust are the # 1 contributors to lead poisoning, which causes brain damage and affects over 200,000 children each year

**Radon:** It is estimated that radon kills up to 30,000 people each year. Radon is the second leading cause of lung cancer; long term exposure may even cause death. Over 17 million home-owners are affected by water borne radon alone, according to the Environmental Protection Agency (EPA). It is emitted in homes from well water during showering, cleaning or brushing your teeth, and doing laundry. Though you cannot see, smell or taste radon, it is there and may be a problem in your home or office. One out of every 15 homes in the United States has high levels of radon gas, according to the EPA. Radon gas is found all over the United States. HUD recommends ALL homes to be tested for radon before purchase.

**Asbestos:** Asbestos is found in many products in the home such as roofing and flooring materials, wall and pipe insulation, spackling compounds and cement. An estimated 20,000 people will die each year for the next 30 years from asbestos exposure. Breathing high levels of asbestos fibers can lead to an increased risk of lung cancer, mesothelioma ( a cancer of the chest and abdominal linings), and asbestosis (irreversible lung scarring that can be fatal). The risk of lung cancer and mesothelioma increase with the number of fibers inhaled.

**Carbon monoxide:** Carbon monoxide can cause impaired vision and co-ordination, headaches, dizziness, confusion, nausea and possible death at high concentrations. It is estimated that carbon monoxide causes as many as 1,000 deaths per year in the United States. Carbon monoxide is an odorless, tasteless, and colorless gas, which is caused by incomplete combustion of fossil fuels from Gasoline, Kerosene, Natural Gas, Butane, Propane, Fuel Oil, Wood, Coal, and any other fuel.

**Bacteria:** Bacterial contamination in water causes severe digestive problems, fever, nausea, diarrhea and sometimes, even death. One of hundreds of strains of the bacterium *Escherichia coli* (*E. coli* 0157:H7) is an emerging cause of food borne and water borne illness. This strain produces a powerful toxin and can cause severe illness. A recent Bulletin from Ohio State University states that bacteria in drinking water, e.g. coliform, causes human illnesses such as typhoid, dysentery, cholera, and hepatitis.

**Pesticides:** Pesticide ingestion and inhalation can damage internal organs, cause cancer, and eventually death. The World Health Organization estimates that one-half of the ground and well water in the U. S. is contaminated with pesticides, resulting in 20,000 deaths per year.

**STOP PRESS** - **New HUD form promotes inspectors and testing**

June 21, 2004 - The U. S. Dept. of Housing and Urban Development (HUD) began distribution this month of the new Form HUD-0548-E Radon Gas and Mold Notice and Release Agreement. The form notifies prospective purchasers of single-family property that 'radon gas and some molds have the potential to cause serious health problems', and encourages them 'to obtain the services of a qualified and experienced professional to conduct inspections and tests regarding radon and mold prior to closing'. By the end of June, all purchasers [of HUD property, presumably - KP] will be required to sign the release forever discharging HUD, their marketing and management contractor, and the sales agent from any and all claims and liabilities resulting from the presence of radon or mold on the property.

**35 Symptoms Of Toxic Mold Exposure**

=====

1. Chronic Sinus Infections
2. Headaches/Migraines
3. Sensitivity To Light
4. Dizziness
5. Nausea
6. Depression
7. Feelings of Hopelessness
8. Mood Changes
9. Chronic Fatigue
10. Skin Rashes
11. Open Sores
12. Dry Itchy Skin
13. Itchy Granulomous Pimples
14. Frequent Bloody Noses
15. Sudden Onset Asthma
16. Increased Asthma Attacks
17. Heart Palpitations
18. Nervous System Problems
19. Memory Loss
20. Sneezing Fits
21. Difficulty Concentrating
22. Difficulty Breathing
23. Shortness Of Breath Upon Mild Exertion
24. Coughing/Sore Lungs
25. Burning In Mouth
26. Muscle Cramps
27. Serious Edema (swelling of legs, trunk, ankles)
28. Joint Pain
29. Burning and Watering Eyes
30. Sensitivity To Odors
31. Tremors
32. Pregnancy Problems
33. Cancer
34. Miscarriages
35. Wellness When Away From Building

I am so often asked about radon and its possible effects that I thought you might like to read what the lab puts on the back of each radon report. I have extracted some relevant information.

What is radon?

Radon is a cancer-causing, radioactive gas that cannot be seen, smelled or tasted. However, nearly 1 in 15 homes in the US are estimated to have elevated levels of radon, and it may cause a problem in your home. Radon gas comes from the natural decay of uranium in rocks and soil. When this gas escapes into open air, it is harmless, but when radon gas seeps into a home's living or working areas, it can accumulate and become a deadly threat. If you have well water, radon in the water can enter into the living areas by escaping into the air when faucets, showers, etc., are in use.

Radon is the nation's second leading cause of lung cancer, estimated to cause 14,000 deaths per year. The following US Environmental Protection Agency charts show the relative risk of cancer from radon.

**RADON RISK IF YOU SMOKE**

Radon Level pc/la	If 1,000 people who smoked were exposed to this level over a lifetime ..	Risk of cancer from radon compares to ..	What to do: Stop smoking and ..
20	About 135 people could get lung cancer	←100 times the risk of drowning	Fix your home
10	About 71 people could get lung cancer	←100 times the risk of dying in a home fire	Fix your home
8	About 57 people could get lung cancer		Fix your home
4	About 29 people could get lung cancer	←100 times risk of dying in an airplane crash	Fix your home
2	About 15 people could get lung cancer	← 2 times risk of dying in a car crash.	Consider fixing your home between 2 & 4
1.3	About 9 people could get lung cancer	Average indoor radon level	(Reducing the level below 2 is difficult)
0.4	About 3 people could get lung cancer	Average outdoor radon level	

[All radon figures are given as pico-curies per liter of air – KP]

**Check this web-site for further information:- [www.epa.gov/iaq/pubs/](http://www.epa.gov/iaq/pubs/) and select your subject.**