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The Good Psychology of Inspections – For Sellers!

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An inspection report, promotes trust and comfort which helps buyers overcome their fears.

When I sell my home—which I won't be for some time—I will document current problems, past problems, potential problems and especially issues that I don't see as a problem, but someone else may find to be a huge problem. I have found that the more information that is provided by the seller, the less concerned a buyer tends to be.

It is more often the case that a seller provides limited information and the buyer becomes fixated on

one or two items. And if it is the Buyer that uncovers the problem, psychology dictates that the undisclosed matter becomes the central issue. I've seen many deals collapse as a result of non-disclosure.

What about sellers? In the early 2000's some sellers provided a general home inspection report up front, knowing that eager buyers in that hot market would forego any inspections in an effort to secure a particular property. Today the tables are turned and it's the seller who may forego providing an inspection. This is a risky move and here is what I advise my Sellers:

"I am a firm believer that the best thing you can do in today's market is to encourage a Buyer to have any and all inspections of the home. From a liability perspective, the more complete due diligence performed by the Buyer, the less likely it is that an unknown problem will surface later. When a Buyer discovers problems after they have moved into the property, the recourse is more costly and time consuming."

Most sellers are very honest when disclosing known problems in their house. But problems can exist that a seller may not know about, especially for distressed properties that have not been maintained.

The most common suit stemming from a home purchase is when a Buyer sues the Seller for issues discovered after the close of escrow. This includes issues that the Seller was not aware of, and this is why inspections offer valuable liability protection.

As markets change, this protection is more important than ever. A Buyer who bought in a rush during the bull market may now be unhappy in this El Nino year to find that their garage fills with water during every heavy rain or that the roof leaks.

While most will consider the problem a lesson learned and engage a drainage specialist or roofer to fix the problem, some elect to sue the Seller. It's not surprising to learn that the number of such lawsuits increase when the market is sliding downward and home prices are falling.

In closing, my advice to a Seller is to disclose everything. As for Buyers, you should 'Inspect, Inspect, Inspect' (especially if you're looking at a bank-owned foreclosure property).

Whether a Seller or a Buyer, these policies are good psychology. Whether you are leaving the keys for the new owners or you are the new owners in possession of the keys, the condition of the home sold and bought is exactly what it was reported to be.

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