



# ***Home-Buying Process***

## ***Locating an Inspector***

# ***Home-Buying Process: Locating an Inspector***

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It is essential to find reliable and experienced inspectors. Your real estate professional may provide a list of inspectors with whom he or she has worked in the past. Another option is to look in the yellow pages. There are some businesses that have more than one area of expertise. In New Mexico, it is important to know that for some inspections the inspector is NOT required to have a license. Anyone can offer the service of home inspections, so it is important to ask for references and talk to people who have recently worked with the inspector you are considering. Consider using an inspector that is a member of the American Society of Home Inspectors. Visit the American Society of Home Inspectors Web site at [www.ashi.org](http://www.ashi.org) for more information.

*This resource is one in a series on the Home-Buying Process which include:*

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### **Financial Readiness**

What Creditors Look For  
Finding Mortgage Money  
Types of Financial Institutions  
Mortgage Options  
Down Payment and Closing Costs  
Pre-Qualification or Pre-Approval

### **Factors to Consider in Housing Selection**

Personal Needs and Wants  
Location  
Type and Style of House  
Type of Construction  
Interior and Exterior Space  
Special Needs  
Building as an Option

### **Locating a House**

Finding the House  
Using Real Estate Professionals  
Buying Direct From Owner

### **The Sales Contract**

Components  
Acceptance

### **Home Inspections**

Reasons for Home Inspections  
Locating an Inspector  
What Inspections Include  
Limits of Liability

### **The Mortgage Process**

Loan Application Process  
Approval or Rejection  
The Mortgage Payment

### **Purchasing Homeowners Insurance**

Before You Start Looking for a Home  
Stability of the Insurance Company  
Costs and Coverage  
Customer Service

### **Warranties**

### **The Closing**

Preparation for Closing  
Final Walk Through  
Closing Day Procedures

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