

## *Home Inspectors*

### **FACTS FOR CONSUMERS**

Commonwealth of Massachusetts Office of Consumer Affairs Division of Professional Licensure

*Mitt Romney, Governor*

Board of Registration of Home Inspectors

[www.state.ma.us/reg/boards/hi](http://www.state.ma.us/reg/boards/hi)

Board of Registration of Home Inspectors is charged with evaluating the qualifications of applicants and granting licensure to those who qualify. It establishes rules and regulations to ensure the integrity and competence of licenses. The Board protects the public health and welfare through regulation of the profession in accordance with the state statutes and board regulations.

The Board is responsible for insuring that licensed home inspectors have proper training and experience through an education program and meet minimum inspection requirements in each inspection performed. Applicants are required to pass a board approved examination prior to licensure and fulfill continuing education requirements for license renewal.

The Board publishes a Standards of Practice and Code of Ethics for home inspectors.

### **About Home Inspections**

A standard home inspection is a visual examination of the physical structure and major interior systems of a residential building consisting of one to four dwelling units. An inspection can be likened to a physical exam by a physician; however, it should be clearly understood that a home inspection is not to be confused with an appraisal, a building code inspection, a guarantee of any kind, and/or an insurance policy on the condition of the property.

During an inspection, the inspector will review the readily accessible exposed portions of the structure of the home, including the roof, the attic, walls, ceilings, floors, windows, doors, basement, and foundation as well as the heating/air-conditioning systems, interior plumbing and electrical systems for potential problems.

Home inspections are not intended to point out every small problem or any invisible or latent defect in a home. Most minor or cosmetic flaws, for example, should be apparent to the buyer without the aid of a professional.

### **Timing of the Home Inspection**

A home inspector is typically hired by a potential homebuyer right after the offer to purchase contract is signed, prior to executing the final purchase and sale agreement. However, before the potential buyer signs the offer to purchase contract, he/she should be sure that there is an inspection clause in the contract making the purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the terms to which both the buyer and seller are obligated.

A current homeowner may also want to get a home inspection to identify any problems, especially if the owner plans to sell the home in the near future.

### **Selecting a Home Inspector**

Good referral sources for home inspection services are friends, neighbors, or business acquaintances who have been satisfied with a home inspector. In addition, lawyers and mortgage brokers may also recommend a home inspector. The names of local inspectors can be found by searching the Division of Professional Licensure website or in the Yellow Pages where many advertised under "Building Inspection Service" or "Home Inspection Service."

Real estate brokers and salesmen may not directly recommend a specific home inspection company or home inspector unless representing the buyer as a buyer's broker. Brokers, however, may provide assistance to buyers in accessing information on licensed home inspectors.

---

Received by \_\_\_\_\_

Date \_\_\_\_\_



**Patriot**  
 Properties Inc.

USER DEFINED

Prior Id # 1:	
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	09/04/08 16:08:33
Prior Id # 2:	
Prior Id # 3:	
Prior Id # 1:	
Prior Id # 2:	07/16/08 14:01:39
Prior Id # 3:	
ASR Map:	
Fact Dist:	
Reval Dist:	
Year:	
Land Reason:	
Bid Reason:	

**IN PROCESS APPRAISAL SUMMARY**

Use Code	Building Value	Yrd Items	Land Size	Land Value	Total Value	Legal Description	User Acct
102	361,800		0.000		361,800	MASTER DEED - BOOK 18148 PAGE 336	
<b>TOTAL CARD</b> 361,800 0.000 361,800						Entered Lot Size	
<b>TOTAL PARCELS</b> 361,800 0.000 361,800						Total Land:	
Source: Market Ad Cost Total Value per SQ. Unit: Card: 206.15 Parcel: 206.15 Land Unit Type:						Land Unit Type:	
Parcel ID 34-010-605						GIS Ref	
						Insp Date	

**PREVIOUS ASSESSMENT**

Tax Yr	Use	Cal	Blgd Value	Yrd Items	Land Size	Land Value	Total Value	Asses'd Value	Notes	Date
2008	102	FV	361,800	0			361,800	361,800		10/26/2007
2007	102	FV	346,100	0			346,100	346,100		11/3/2007
2006	102	FV	327,100	0			327,100	327,100	YEAR END	12/22/2005
2005	102	FV	307,200	0			307,200	307,200	Annual Reval	12/22/2004
2004	102	FV	284,200	0			284,200	284,200	COMMIT	11/18/2003

**SALES INFORMATION**

Grantor	Legal Ref	Type	Date	Sale Code	Sale Price	V	Tst	Verif	Assoc Pct Value	Notes
BROWN CATHERINE	27884-277	F	6/30/2008	FORCL OSURE	210000	No	No	4		
GROVELAND DEVEL	21675-285	Q	9/3/2003		345357	No	No	4		

**PAT ACCT.**

Date	07/16/08	Time	14:01:39
By	dwebster		
			2506

**BUILDING PERMITS**

Date	Number	Descrp	Amount	C/O	Last Visit	Fed Code	F- Descrp	Comment

**ACTIVITY INFORMATION**

Date	Result	By	Name

Sign: VERIFICATION OF VISIT ACT DATA

**PROPERTY LOCATION**

No	At No	Direction/Street/City
605		DIANE CR, GROVELAND

**OWNERSHIP**

Owner 1:	SALEM FIVE CENTS SAVINGS BANK
Owner 2:	
Owner 3:	
Street 1:	210 ESSEX ST
Street 2:	
Town/City:	SALEM
SUP/Prov:	MA
Postal:	01970

**PREVIOUS OWNER**

Owner 1:	BROWN CATHERINE LINDA
Owner 2:	
Street 1:	605 ALYSSA DR
Town/City:	GROVELAND
SUP/Prov:	MA
Postal:	01834

**NARRATIVE DESCRIPTION**

This Parcel contains .ACRES of land mainly classified as CONDO with a(n) CONDO, TNHS Building Built about 2003, having Primarily CLAPBOARD Exterior and ASPHALT SH Roof Cover, with 1 Units, 1 Baths, 1 HalfBaths, 0 3/4 Baths, 4 3rooms, and 2 Bathms.

**OTHER ASSESSMENTS**

Code	Description	Amount	Com. Inf

**PROPERTY FACTORS**

Item Code	Descrp	%	Item Code	Descrp
Z	RB	RESD B	100	U

**LAND SECTION (First 7 lines only)**

Use Code	Description	LUCC	No of Units	Depth / Priced Units	Unit Type	Land Type
102	CONDO		0		SQUARE FESITE	


Total ACHA: 0	Total SFSM: 0.00	Parcel LUC: 102	CONDO	Prime NB Descr: WHITESTONE
---------------	------------------	-----------------	-------	----------------------------

Appraised Value	Alt Class	% Spec Land	J Code	Fact	Use Value	Notes





H  
125 R2

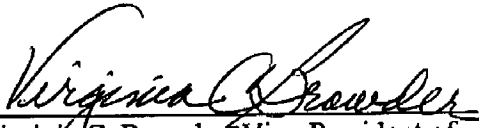
  
2008063000162 Bk:27884 Pg:277  
06/30/2008 10:40 AM DPO Pg 1/4  
MASSACHUSETTS EXCISE TAX  
Southern Essex District R00  
Date: 06/30/2008 10:40 AM  
ID: 637415 Doc# 20080630001620  
Fee: \$957.60 Cons: \$210,000.00

FORECLOSURE DEED

Salem Five Cents Savings Bank, with a business address of 210 Essex Street, Salem, Massachusetts, holder of a mortgage from Catherine L. Brown a/k/a Catherine Linda Brown to Salem Five Mortgage Company, LLC dated October 6, 2006 and recorded with Essex County (South District) Registry of Deeds in Book 26151, Page 473, and as assigned to Salem Five Cents Savings Bank by Assignment of Mortgage recorded with said Deeds in Book 26151, Page 495, by the power conferred by said mortgage and every other power,  
for TWO HUNDRED TEN THOUSAND (\$210,000.00) DOLLARS paid  
grants to Salem Five Cents Savings Bank, of 210 Essex Street, Salem, Massachusetts 01970,  
the premises conveyed by said mortgage and located at 605 Alyssa Drive, Groveland, Massachusetts.

The premises are conveyed subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession, existing encumbrances, and all other claims in the nature of liens, now existing or hereafter arising, having priority over the mortgage, if any there be. The premises are also conveyed subject to the right of redemption of the United States of America, if any there be.

Witness the execution of the Salem Five Cents Savings Bank this 25<sup>th</sup> day of June, 2008.

  
Virginia C. Browder, Vice-President of  
Salem Five Cents Savings Bank

*THE COMMONWEALTH OF MASSACHUSETTS*

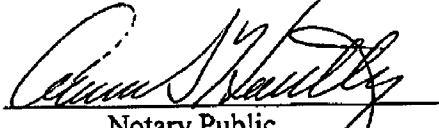
Essex, ss.

June 25, 2008

On this 25th day of June, 2008, before me, the undersigned notary public, personally appeared Virginia C. Browder, proved to me through satisfactory evidence of identification, which was my personal knowledge of her identity, to be the person signed on the proceeding or attached document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of her knowledge and belief.



**AARON G. HARTLEY**  
Notary Public  
Commonwealth of Massachusetts  
My Commission Expires  
May 22, 2009

  
Notary Public  
My Commission Expires: 5/22/09

CHAPTER 183 SEC. 6 AS AMENDED BY CHAPTER 497 OF 1969

Every deed presented for record shall contain or have endorsed upon it the full name, residence and post office address of the grantees and a recital of the amount of the full consideration thereof in dollars or the nature of the other consideration therefor, if not delivered for a specific monetary sum. The full consideration shall mean the total price for the conveyance without deduction for any liens or encumbrances assumed by the grantee or remaining thereon. All such endorsements and recitals shall be recorded as part of the deed. Failure to comply with this section shall not affect the validity of any deed. No register of deeds shall accept a deed for recording unless it is in compliance with the requirement of this section.

AFFIDAVIT

I, Virginia C. Browder, Vice-President of Salem Five Cents Savings Bank named in the foregoing deed, make oath and say that the principal and interest obligations mentioned in the mortgage above referred to were not paid or tendered or performed when due or prior to the sale, and that the Salem Five Cents Savings Bank published on the

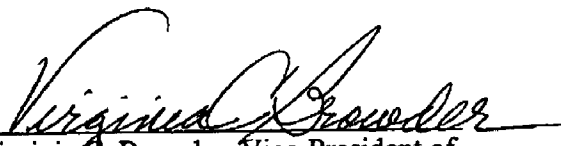
29<sup>th</sup> of May, 2008, the 5<sup>th</sup> day of June, 2008 and the 12<sup>th</sup> day of June, 2008

in The Haverhill Gazette, a newspaper or by its title page purporting to be published in Fall River, and having a circulation therein, a notice of which the following is a true copy

See Exhibit "A" annexed hereto and incorporated herein by reference.

Salem Five Cents Savings Bank complied with Chapter 244, Section 14 of Massachusetts General Laws, as amended, by mailing the required notices by Certified Mail, Return Receipt Requested.


Pursuant to said notice at the time and place therein appointed, June 25, 2008 at 11:00 A.M. upon the mortgaged premises, at which time and place Salem Five Cents Savings Bank sold the mortgaged premises at public auction by Paul Talkowski, an auctioneer with Daniel J. Flynn Auctioneers to Salem Five Cents Savings Bank, for TWO HUNDRED TEN THOUSAND (\$210,000.00) DOLLARS, being the highest bid made therefore at said auction,

  
Virginia C. Browder, Vice-President of  
The Salem Five Cents Savings Bank

COMMONWEALTH OF MASSACHUSETTS

COUNTY OF ESSEX

On this 25th day of June, 2008, before me, the undersigned notary public, personally appeared Virginia C. Browder, proved to me through satisfactory evidence of identification, which was my personal knowledge of her identity, to be the person signed on the proceeding or attached document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of her knowledge and belief.

  
Notary Public  
My Commission Expires: 5/22/09


 AARON G. HARTLEY  
Notary Public  
Commonwealth of Massachusetts  
My Commission Expires  
May 22, 2009

EXHIBIT A

**LEGAL NOTICE LEGAL NOTICE**

**MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE**

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Catherine L. Brown, a/k/a Catherine Linda Brown to Salem Five Mortgage Company, LLC, dated October 2, 2006 and recorded with Essex County (Southern District) Registry of Deeds in Book 26151, Page 473, and now held by Salem Five Cents Savings Bank, of which Mortgage the undersigned is the present holder by assignment, for breach of the conditions of said Mortgage and for the purpose of foreclosing, the same will be sold at public auction at 10:00 a.m. on June 25, 2008 upon the mortgaged premises located at Unit 605, 805 Alyssa Drive, Groveland, Massachusetts, being all and singular the premises described in said Mortgage, to wit:

The condominium unit known as Condominium Unit #605, (hereinafter called the "Subject Unit"), in the condominium known as Whitestone Village Condominium, a Condominium (hereafter called the "Condominium") established by Master Deed (hereinafter called the "Master Deed"), dated January 4, 2002, recorded with Essex County South Registry District in Book 18148, Page 356.

The post office address of the Unit is 605 Alyssa Drive, Groveland, Essex County, Massachusetts. The Deed and the Subject Unit, and the Condominium are subject to the provisions of Chapter 183A.

The Subject Unit is shown on the Master Plans of the Condominium filed in the Essex County South Registry District with the Master Deed as set forth above, and on the Unit Plan of the Subject Unit, which contains the verified statement of a registered architect in the form required by Chapter 183A, Sections 8 and 9, is affixed to the Master Plans and Unit Plan.

The Subject Unit is conveyed together with:

- 1. An undivided 1.17% percent interest in the common areas and facilities of the Condominium described in the Master Deed appertaining to the Subject Unit; and
- 2. An easement as an appurtenance to the Subject Unit, for the exclusive use of driveway adjacent to its garage as shown on the plan recorded with the Master Deed; and

The Subject Unit is hereby conveyed subject to:

- 1. The provisions of the Master Deed and Master Plans of the Condominium recorded on January 4, 2002 in Book 18148, Page 356 with and as part of the Master Deed, and the provisions of the Declaration of Trust recorded on January 4, 2002 in Book 18148, Page 387, the By-Laws and Rules and Regulations recorded in Book 18148, Page 446 thereto, as the same may be further amended from time to time, which provisions, together with any amendments thereto, shall constitute covenants running with the land and shall bind any person having at any time any interest or estate in the Subject Unit; and

- 2. The provisions of the Whitestone Village Condominium Amendments to Master Deed adding Phases III, IV, V and VI, recorded with said Deeds in Book 18491, Page 425, Book 18900, Page 378, Book 18164, Page 148 and Book 19209, Page 179.

The Subject Unit is intended to be used solely for residential purposes.

For title see deed to Catherine Linda Brown, dated August 26, 2003 and recorded with said Deeds in Book 21675, Page 265.

In the event of a typographical error or omission contained in this publication, the description of the property contained in said Mortgage shall control.

**TERMS OF SALE:**

The mortgaged premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens, condominium liens, if any, and assessments, rights of tenants and parties in possession, existing encumbrances, and all other claims in the nature of liens, now existing or hereafter arising, having priority over the Mortgage, if any there be. The mortgaged premises are also sold subject to the right of redemption of the United States of America, if any there are.

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) shall be required to be paid to the mortgagee, by certified or bank's cashier check at the time and place of sale. The balance of the purchase price is to be paid to the mortgagee by certified check or by bank's cashier check in or within thirty (30) days from the date of the sale, with time being of the essence. A Deed will be provided to the purchaser for recording upon receipt in full of the purchase price. The description of the premises contained in said Mortgage shall control in the event of an error in this publication.

Other terms, if any, to be announced at the sale.  
Salem Five Cents Savings Bank,  
By its attorneys,  
Laura White Brandow, Esquire  
Marcus, Emco, Emmer & Brooks, P.C.  
45 Braintree Hill Office Park, Suite 107  
Braintree, Massachusetts 02184  
(781) 843-5000

HG - 5/29, 6/5, 6/12/08