

Welcome to your FREE Report...

The Most Expensive Mistake You Can Make When Buying A New Home, and How to Avoid It...

Inside your exclusive FREE report you will discover...

- ✓ Why YOU are just as vulnerable as Sally & Gregg, read their story and make sure it doesn't happen to you.
- ✓ **The one thing you need to do to protect yourself... and stop this from happening to you**
- ✓ The excuses many people use, and the horror stories that resulted, and caused them to lose thousands of dollars... and how you can **completely eliminate** it.
- ✓ **Why you are at risk of losing thousands and being condemned to a life time of debt and how to avoid this from occurring... and much more!**

Warning: Failure to consider the information revealed in this report could potentially cause you to lose thousands of dollars when you buy your most valuable asset! Your new home!

*Any mistake when buying your new home could cost you dearly...
But there's only one that could be Financially Fatal!*

The Most Expensive Mistake You Can Make When Buying A New Home, and How to Avoid It...

Don't let one of the happiest times of your life become a complete nightmare... Discover how you can save yourself the heartache of a **Major Financial Disaster**, with just one simple step.

The last thing you want when buying your new home is to find yourself facing **Bankruptcy**, and a lifetime of debt and unfulfilled dreams... like newlyweds Sally and Gregg when they sat in my office, and the tears flowed...

From Leon Cupit: Tuesday 9:37am

Dear Friend,

If you want to avoid the one single mistake that could financially devastate you when buying your new home, then this may be the most important letter you ever read.

Let's face it... If you make a small mistake when making one of the **biggest investments of your life...** it could cost you a **LOT** of money, or even send you bankrupt!

...and that's nearly what happened to Sally and Gregg,

They were newlyweds with a 6 month old child, and were very excited about buying their new home.

Although it was a real struggle to get the deposit together, they finally managed it, with financial assistance from family and friends. So with the deposit they went to the bank and got pre approval for a home loan. After searching for over eight months they finally found a property they could afford, close the shops, public transport and schools.

So they had a tick in all the boxes... and were thrilled to have finally found a home, so they made an offer with a building clause that read something like, "subject to receiving a satisfactory structural report".

So at their request, we completed a pre-purchase inspection...

However Sally and Gregg were in for the biggest shock of their lives...

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You see, although the house was structurally sound, which meant that they were contractually obliged to follow through with the purchase... there was a long list of non structural defects in the house

- **The roof was rusted out and leaking in numerous places**
- The guttering was rusted out and down pipes were broken or missing
- **The plumbing was badly corroded and leaking in walls and under the floor**
- The toilet bowl was broken and unusable
- **The plaster walls and doors were badly damaged in many rooms**
- Power points were hanging loose with exposed wiring
- **The electrical wiring was the old lead case wiring and the light switches and power points were cracked & broken with exposed wiring**
- Numerous window panes were broken and exposed to the weather.

As you could imagine Sally and Gregg were devastated!

The day after we delivered the report, they arrived at our office in tears, with both their parents wanting to know how much the repairs would cost... and what they could do.

We estimated about \$30,000 to make the house habitable and safe, but about \$50,000 to restore the house to a reasonable standard similar to properties of the same age that have been reasonably maintained.

More tears flowed when the realization set in that this house will **BANKRUPT** them... before they could even move in!

Both sets of parents were also devastated to see their children in such a predicament and asked what they could do.

There wasn't much that the parents could do, but we still had one trick up our sleeves... that I will reveal shortly, which saved them.

But first, let me explain the mistake that Sally and Gregg made, and just how easy it is for smart people just like you to easily fall into the same trap.

You see... the mistake they made was not ensuring that the contract of sale included a clause requiring a **full pre-purchase inspection.**

On this occasion the **structure** of the house was fine. The devastating problems for Sally and Gregg lay in other parts of the house... and they were stuck in a contract they couldn't get out of!

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But at least they did one thing right...

They got an inspection.

Had they not got an inspection these problems would have revealed themselves over time. They would have been found when completing some cosmetic repairs that they were anticipating anyway. However the financial disaster would creep up on them, one fault at a time, before they were finally overcome by the situation.

Like being buried up to their necks in the sand at the beach... and watching the tide roll in... there would be absolutely nothing they could do about drowning in a sea of debt.

Imagine you were in a similar position...

After saving for years, sacrificing your lifestyle, curtailing your spending, working your fingers to the bone slogging away at your job... doing overtime or extra shift at work to scratch together the deposit.

You might have missed nights out, and holidays... but after years of toil you have finally got the deposit. Then you spend months looking for the right home and after your exhaustive search you find the perfect home and sign the contract.

Only to find that you have bought a complete lemon, with a list of **expensive hidden faults**, that is going to cost thousands to fix!

I don't know about you... but I never want to be in that situation!

You Just Saved Me From Financial Ruin!

Well what a disaster. Just goes to show I'm no judge when it comes to picking a house. If you hadn't found the problem under the house before it was too late. That would have cost me an absolute fortune, I know the bank would not have given me any more money to have it all fixed. The engineers quoted over \$45,000 to underpin the foundations and replace the damaged sections of brickwork. I owe you big time Pete, you just saved me from financial ruin. I'll be getting you to inspect the next one I find even before I make the offer. I still can't believe how thorough your inspection and report is. I'll be in touch soon.

Geoff Longman, East Kew, Victoria.

Let's face it, buying a house is probably going to be one of the biggest purchases of your life... and you need to make sure you do it right.

There are a lot of expensive components to a house... there are lots of things that can go wrong... things that are hidden from view, that you may never find yourselves or even if you did see it... **you may not recognise it to be a problem!**

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Would You Have Seen This Problem?

We noticed in one house inspection that the doors had been recently planed on the edge to stop them from sticking, and there were some cracks in the plaster above some of the doors. Due to our experience we realised that this could indicate a more serious problem.

After further investigation we discovered that some of the piers in the foundations had subsided causing the hallway to sag and affecting the alignment of the house. The cost of repairs was \$800, and without action could have lead to more serious problems, and an even more expensive repair bill.

Imagine you were looking at a house and all you saw was a crack in the plaster...

Would it cause you to be concerned?

Most people would see it and wouldn't think twice!!

They just see a trip to the hardware store, and a ten minute patch job!!

But the real problem is lurking away... hidden under the floorboards, slowly becoming worse and worse, until one day you finally realise that something is wrong... and you realise it is something **BIG and EXPENSIVE!**

Unfortunately that's sometimes what happens... and we see it over and over again when we are called out to do an inspection, because the owners have discovered something is obviously wrong.

It Seems Unbelievable that 70% of People who buy a Home don't get an Inspection!!

Yet when we do an inspection, we find at least one problem that needs to be rectified... let's face it, no house is ever perfect not even a new one!

But the really scary thing is that the average cost of repairs is **\$4,500.00**

Ok... now you don't have to be a genius to do the maths, and realise just **how much you are risking** by not getting a home inspection.

Yet people do it all the time when buying their new home... the thought crosses their minds, but somehow **they find an excuse** for not getting an inspection, and it often costs them dearly.

Heck, if you have an excuse... chances are that we have heard it before!

Have a look at some of the excuses that we have been given in the past...

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The Excuse

The Reality

The Cost

"I didn't think I needed an inspection because the house is not very old"



However when we inspected the home we found the tap penetrations in all the showers had never been sealed and all showers had leaked and caused over \$3,800 in repair cost, The external doors had not been correctly painted and now needed replacing, another \$1,200 and the site drainage had never been installed as per the plans and now caused flooding of the rumpus room another \$7,300 for new carpets and painting after the clean up and \$6,000 to install the site drainage and replace the garden and paving.



\$18,300

"I didn't get an inspection because it has been standing for 60 years now, I thought it must be OK!"



Upon close inspection we found inadequate under floor ventilation, no rising damp protection, and poor drainage had combined to cause rot and fungal attack in timber floor framing, subsidence of numerous internal piers that also caused the uneven floors and plaster cracking throughout the walls, leaving a total repair bill of \$18,270



\$18,270

"I didn't think I needed an inspection because I couldn't see anything wrong with it when I looked at it."



Sure it presented very well, but our professional eye for detail noted the back bedroom window was jammed shut and cracked, plaster and brick cracking under the window confirmed the foundations had failed and repairs cost \$15,200



\$15,200

"I didn't get an inspection because the agent said they wouldn't accept a contract with a building clause in it."



This should have rang alarm bells but on inspection of the under floor area we found signs of past flooding, rising damp throughout the lower room walls and rotten carpets. Cost of repair \$9,770



\$9,770

Please go to next page...

The Excuse

The Reality

The Cost

"I got my dad's mate who is a painter to check it out and he said it looked OK to him!"



As it turned out dad's mate was also the brother in-law of the person selling the house, sure the painting was ok, but he failed to tell them the wiring was old, damaged and needed replacing, and the roofing was rusted out and will need replacing (a new coat of paint on top doesn't hide the rust on the inside) New wiring \$7,800 and New Roof \$8,370



\$16,170

"I didn't get an inspection because I was told the vendor got one when they bought it."



As it turns out the vendor brought the property 7 years ago and had ignored the advice of the previous building report to get a timber pest inspection. The house was condemned due to termite damage and had to be demolished at a total loss of \$385,000.



\$385,000

Can you see just how many things can be wrong with the house you are buying? Things that you may never consider... that have the potential to cost you thousands of dollars.

So what's going to be wrong with the house you are looking to buy?

It might look good... but what nasty surprises are hiding beneath the innocent facade? Is it:

Illegal Wiring?
Undermined Foundations?
Sagging Awning?
Structural Integrity Problems?
Subsided Piers?
Damaged Electrical Cables?
Inadequate ventilation?

Leaking Roof?
Rising Damp?
Unsafe House Alterations?
Rotting Timber?
Site Drainage Problems?
Leaky Plumbing?
Sick House Syndrome?

Or the bogey man of many home buyers... **Termites!!**

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Let's face it, just about anything could be wrong... but the good news is you can **completely eliminate** the possibility that you will end up with a large and expensive repair bill... and all it will take you is a simple 5 minute phone call.

I'm Seriously Impressed...

Thank you again for your work. The report is great!! I'm seriously impressed with the speed in which you took to complete the report – including the design and layout of the document. The report – I feel – is also very thorough and we thank you for that. It's been great to work with you and I trust the job has been completed more than satisfactorily

Thanks, Tamara Desiatov & Rodney W Cheuk.

Now don't think that you can get a bloke you know who knows 'a bit about houses' to have a look at your house, so you can save a couple of bucks!

When we are talking about the **biggest purchase you may ever make**, or the most expensive asset you will ever own, do you really want to leave it up to chance or a mate that really doesn't know what he is doing?

There is only one way to do this properly and that is to get a home inspection and report from a professional, experienced and insured, property and building inspector.

After all, we are not just talking about money here... We are also talking about People's Lives!!

There have been over a dozen occasions when we have discovered faults that had the potential to be FATAL to the people moving into the house!

Things like dangerous wiring that could cause electrocution, or down-lights that generate immense heat, and can cause an undetectable ceiling fire... one of the most dangerous types of house fires... that burns undetected, and leaves very little time for escape when eventually discovered at the last minute.

If the person you get to inspect your home is not an expert, **it would be easy for them to overlook something that could be extremely serious.**

For the safety of yourself and your family, it is essential that you get a complete assessment of your new home by an experienced and insured building professional.

And this is where we can help...

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Independent Home Inspections is the largest home inspection company in Australia, and our professional building inspectors ensure that you get an inspection which **mirrors the Australian Standard**, AS4349.1-2007, for Pre-Purchase inspections for residential buildings.

After working as professional home inspectors for many years we developed a complete and comprehensive checklist that is a precise match for the Australian Standard and had it turned into software that not only mirrors the Australian standard, but it also produces the 5 Star Condition Rating for your home.

So you get a simple and easy to understand, 5 Star Condition Rating on your new home, as a part of the Comprehensive Inspection and Report on the Condition of the Property.

When we do our inspections, we check and test over 350 items (assuming a standard three bedroom home) including everything that opens and closes, including every door, tap, cupboard, window, latch, catch, and hinge, etc, we inspect under the floors, inside and on top of the roof.

We crawl into all of the dark and dusty places in your home, and check the structural integrity of the visible foundations, foundation walls, floor, walls, ceiling and roof framing. We also look at the site drainage, the condition of the driveways, garages, carports, garden shed, fences and gates, even the clothesline.

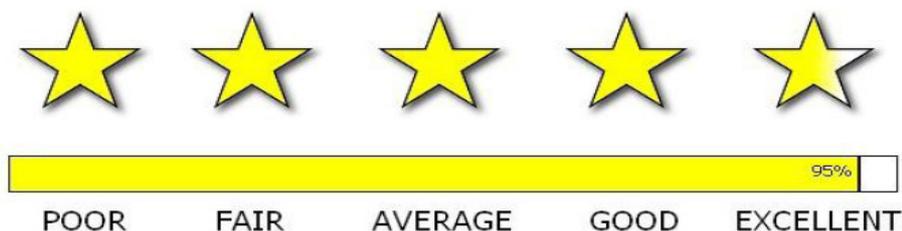
In fact we check for 1296 possible defects... more in larger homes

Then we feed all of this data through our exclusive software which calculates a weighted mathematical formula with each possible defect to give a final overall score for the house...

The end result of all this is that you get a simple and easy to understand Condition Report and a 5 Star Rating for your new home.

IPI CONDITION RATING SYSTEM:

HOW DOES YOUR HOUSE RATE???



This allows you to judge the significance of any repairs and put them in perspective when looking at the house as a whole, in comparison to homes of a similar age.

With such a complete and thorough inspection... nothing is left out. **You can be guaranteed that if there is a problem with the house we will find it for you.**

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They All Told Me How Good You Were... and They Were Right!

You were first recommended to me by the agent, then my bank manager gave me your business card, then I was talking to the tea lady at the office and she told me you did a report for her son last week. Now after seeing what you do first hand I have to agree with them all. Excellent service, the best building report I've ever seen, the verbal report was also great but it was the report detail and the advice you gave me that really saved me thousands and the 5 Star Rating really confirmed it in my own mind. I know we have got a great deal.

Thank you very much and sorry for all the phone calls to get your advice

Bill & Sonya McGregor, Deer Park. Victoria.

However there is one more thing that could go wrong!

What if the condition of the house after settlement, is not the same as you expected it to be?

It's not uncommon to find damage in walls or floor coverings that was previously hidden by furniture, or **removed fixtures and fittings** that you are **expecting to remain with the house.**

Any number of things could be removed by the previous owners that you believed were included in the house, and of course they could easily deny there is a problem... especially after they have your hard earned money... and it's your word against theirs!

But you can be protected from this happening simply by requesting a Photo Package and **Pre-Settlement Inspection.**

Now with the Pre-Settlement Inspection, we come to the house just prior to settlement and complete a further inspection, to verify that the house is still in the same condition that it was in when we completed the Pre Purchase inspection.

Then what we do is compare the condition of the house to the photographs that we took during our initial inspection. (Assuming you order the photo protection package like everyone else)

So if anything is damaged, or has been removed you will have the proof... and you can get it fixed **before** you hand over your final payment

This is the only way you can **guarantee** that you will be protected from any nasty surprises, and expensive losses.

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The Photo Protection Package Great Value

Hi Leon, Just a note to say thank you for a great effort, both Liz and I really appreciated your detailed explanations at the property, but we are overwhelmed by the detail in the report and you were right, the photo protection package was well worth it. We managed to renegotiate \$5,800 off the price to allow for us to make the repairs you highlighted in the report. Thank you again and good luck with your business, you offer a great service.

Don & Liz Fox, Hobart.

Now before you rush to the phone, to call for your inspection, I want to let you know about 2 FREE bonuses that we are going to give you...

FREE Bonus No 1. (Value \$165)

Home Safety Report & Checklist

Each year, about 300 Australian children aged 0 - 14 years of age are killed and 60,000 are hospitalised as a result of unintentional injuries/accidents. Statistics show that over 60 percent of injuries to children occur in the home... and 42.8% of women seeking medical attention for injuries were injured in the home.

These shocking statistics show just how dangerous the average home can be

However, you may not realise that a regular home inspection doesn't include many items critical to the safety of you and your family. This is why we also give you a **FREE Home Safety Report & Checklist...**

...here we look at the things that are ignored by other inspection companies.

You also get a comprehensive checklist to enable you to go through the house yourself and look at it from a completely new perspective.

With the checklist you will be able to critically examine your new home to see if it meets **your personal safety requirements**, and when you move in you will be aware of any important safety items that need immediate action.

FREE Bonus No 2. (Value \$259)

FREE Consulting Until You Purchase Your Home

Please don't underestimate the value of good advice when you are buying your home. It is such a big asset, with so many things that can go wrong... an experienced word of advice can save you a lot of money in the long run.

Remember Sally and Gregg who were in my office in tears, with both their parents, wondering how to get out of the contract that was going to send them bankrupt?

Well we suggested they take our report and show their lender, so they would have an understanding of the actual condition of the property they were lending the money for...

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Upon viewing the Property Condition Report, the lender had no hesitation in withdrawing their offer of finance once they understood the condition of the property.

... so Sally and Gregg were off the hook!!

The \$300 investment they made for an IPI Pre-Purchase Inspection, and the FREE advice they received, saved Sally & Gregg \$50,000 in repairs, and a lifetime of mortgage debt or even possible bankruptcy.

You Helped Me Save \$13,300

Dear Dayle, I had to thank you for your advice. Using the report you did on Tuesday I used it to renegotiate the contract price by \$13,300. Although I tried for \$15,000 I still think I got a good deal. I will take you up on the half price pre-settlement inspection offer, I'll let you know when.

Thanks again for attention to detail and the promptness. I was amazed to get the full report with the photo protection package on Tuesday afternoon, I will be telling everyone I know about you.

Cheers, Robert Johnston. Brighton Tasmania.

Now when it comes to your inspection there are a couple of different choices that you have. So let me show you exactly what they are...

What You Get	Value	Basic Structural Report	STD.	Premium <small>(Recommended)</small>	Premium Plus
Structural Integrity Report: Covers visible foundations and foundation walls, site drainage and framing of the floor, wall, ceiling and roof.	\$300	✓	✓	✓	✓
Consulting Until Settlement: Independent advice from experienced professionals who can help you realise the greatest value from your home	\$259	✓	✓	✓	✓
350 Point inspection: Complete and thorough inspection of your entire house	\$247		✓	✓	✓
Home Safety Report: Full inspection of your home for safety related features and identification of potential safety risks	\$165		✓	✓	✓
5 Star Rating: Your easy to understand 5 Star Condition Rating that demonstrates the overall condition of your home with a focus on all the positive aspects	\$287		✓	✓	✓
Photo Protection Package: Photographic record of all defects, chattels, features and elevations of the property	\$227			✓	✓
Walk through DVD of the whole property inside and out includes views and streetscape:	\$197				✓
Value		\$559	\$1258	\$1485	\$1682
Your Investment		\$300*	\$350*	\$400*	\$450*
You Save		\$259	\$908	\$1085	\$1232

*For a 12 Square (or 110 sqm) House... for larger houses add just \$15 per Square!

Our inspections are very thorough and detailed... and for a bigger house there is a lot more work involved... so for a bigger house you only have to invest a meagre \$15 a square. This helps us keep our prices down for smaller houses, and ensures you get a fair deal!

And if you have a one or two bedroom unit, your investment is even less!

We also **GUARANTEE** to Complete Your Report Ready for Delivery the Same Day, or it's **FREE!**

That's right, we have the report ready on the same day as the inspection and will release it immediately upon payment of your investment... of it's FREE. So if you need your report urgently, we guarantee it will be ready for you.

It is also important to note that we are **professionals**, not like some of the other tradesmen you may have had to deal with... who are late, or don't turn up at all... and are grubby and rude.

We take pride in providing you with exceptional customer service, we undertake to...

- ✓ Arrive at the scheduled time for your inspection, and if we are inadvertently held up by our work from earlier in the day, we will give you a courtesy call to let you know what is happening so you are not inconvenienced
- ✓ **We will be well presented and friendly.**
- ✓ We will answer any of your questions following our inspection, and give you **valuable advice** using simple and easy language, on the best course of action to rectify any problems that we may find

In fact if you are able to... we encourage you to join us on the inspection, **you will find it a valuable learning experience**, and it makes it very easy to show you, and explain any defects and the possible remedies on site, rather than try to explain it to you over the phone or rely on the report and a photo to give you all the information.

Thanks – I Learnt So Much by Joining You on the Inspection

Leon, I must say the inspection was a real eye opener for me, I'm really glad I took your advice and come with you on the inspection, I had no idea it would be so thorough and I learnt so much about the house. I know I would never go into all the places we did ever again. You know the best part was knowing a lot more about the house I was able to explain all the problems we found and get the owner to fix them all before we move in. I would have had to get contractors in to do the repairs and we all know how expensive and unreliable they are. I wanted to thank you and tell you I will be recommending you to everybody I know.

Sam Taskounis, Brent St. Glenorchy.

Please go to next page...

Please understand that we are the biggest and most experienced home inspection company in Australia. We are full time home inspectors... NOT builders and part time inspectors whose only interest in home inspections is to **drum up repair work for their building company!**

**All our Inspectors are Highly Experienced...
Fully Licensed, Trained and Insured... and they also
complete all inspections to the Australian Standard!**

You will find that our experience is invaluable when it comes to providing you with advice that has the potential to save you thousands of dollars.

So you now have 2 choices...

1. You can organise a home inspection to get a full and complete understanding of the condition of the property, so that you don't get caught with any nasty surprises!

or

2. You can keep your fingers crossed, and take your chances that you won't eventually find anything wrong with the property you purchase.

Please understand that your investment to get a home inspection represents about 0.1% of the value of your home. Yes that's right... only zero point one percent is your approximate investment... and yet you will have the potential of saving so much more!

Because not only will you save money... but also the **heartache and stress** that goes along with all the problems that can occur if you take the gamble of not getting your home inspected.

WOW – What a Fantastic Service... and I Saved \$8,000

Dear IPI, WOW, what a fantastic service, I only rang to order the inspection yesterday and not only have you done the job but I've already got the completed report. I've just watched the DVD and it really does everything, I've inspected the unit three times but the DVD showed me stuff I hadn't noticed before. We managed to get them to agree on getting the new roof put on before settlement so that saved us about \$8,000 and we don't have anything else to worry about. Rob was fantastic to talk to and made it easy for us to understand everything. I still can't get over how quick you made it happen. I only made one phone call. I have to say it again, WOW what a great service.

Jimmy Stephens, Huonville Tasmania

So to **protect yourself** from a huge potential repair bill, and protect the safety of your family, there are 3 ways you can contact us...

1. **By Phone:** Call us on 1800 17 88 22, in less that 5 minutes we will take your order then we'll make an appointment to do the inspection at a convenient time in the next 3 days

Please go to next page...

2. **By Fax or Mail:** Return the completed application form to us by either fax or post, and we will contact you within 24 hours and make an appointment for your home inspection.
3. **Online Registration:** Go to our website www.ipi.net.au and complete the application form online and we will contact you within 24 hours and make an appointment for your home inspection.

We look forward to speaking with you so we can help to protect you, to ensure that your biggest investment is also a wise one.

Kind Regards,

Leon Cupit
Independent Property Inspections
Ph 1800 17 88 22

www.ipi.net.au

P.S. Don't forget, we GUARANTEE to complete your report ready for delivery the same day... or it's FREE! You also get your FREE Home Safety Report and FREE Consulting until you purchase the house.

P.P.S. If you fail to get an inspection, just because you want to save a few bucks, then you are stacking the odds in the favour of the seller. Call 1800 17 88 22 to stack the odds in your favour... it's the one five minute call that put's thousands of dollars back into your pocket.

P.P.P.S. Remember that the average cost of repairs to a home is \$4,500. So investing a couple of hundred dollars to protect your hard earned money may just be one of the best decisions you make.