

S MUSI-KNOW TIPS BEFORE BUYING A HOME

Insights from Michael - Petrali Roofing

Buying a home is one of the biggest investments you'll ever make. At Petrali Roofing, we've seen too many buyers overlook critical details that can cost them thousands later. Here are four essential things you need to know before closing on your new home:





DON'T SKIMP ON THE HOME INSPECTION

Many buyers assume sellers will disclose all issues—but the truth is, sellers often aren't aware of everything going on with the home. That's why a thorough, professional inspection is crucial.

- Hire a **licensed home inspector** with a strong reputation for detail. Ask your realtor for local referrals or check online reviews to find inspectors you can trust.
- Ensure they assess the **entire home**—roof, foundation, HVAC, plumbing, attic, and more.
- Review all findings carefully, and don't hesitate to ask for clarification or documentation.
- A thorough inspection can reveal hidden issues and give you leverage in negotiations—or save you from a bad investment.

Where to Find Qualified Inspectors:

Look for professionals certified by:

- ASHI (American Society of Home Inspectors): homeinspector.org
- InterNACHI (International Association of Certified Home Inspectors): nachi.org







GET THE ROOF PROFESSIONALLY INSPECTED BY PETRALI ROOFING

The roof is one of the most expensive components of a home and often the most overlooked. Home inspectors usually give only a surface-level opinion—so it's smart to bring in a roofing expert. Don't inherit someone else's deferred maintenance. Know what you're buying.

- Schedule a free roof inspection with Petrali Roofing for a detailed evaluation.
- If we find damage, the **seller may be able to file a claim** and replace the roof before closing.
- A new roof improves **home value, energy efficiency, insurance premiums,** and long-term peace of mind.



Home insurance can be complicated—and what you choose at closing will determine how protected you really are.

- Learn the difference between RCV (Replacement Cost Value) and ACV (Actual Cash Value). One covers full replacement, the other deducts for depreciation.
- Understand your **deductible**, and whether it's a fixed amount or a percentage of your home value.
- Know what's covered, what's excluded, and how the claims process works—especially for hail, wind, and water damage.

*Pro Tip: Talk to a trusted insurance advisor or reach out to us at Petrali Roofing—we'll help you understand your policy options and make sure you're fully covered.



BONUS TIP: WORK WITH

A KNOWLEDGEABLE REALTOR

Trying to buy a home without a real estate agent might seem like a way to save money, but it often costs more in the long run.

- Realtors act as your **advocate and guide**, helping you navigate inspections, negotiations, and contracts.
- They provide access to exclusive listings, local insights, and expert pricing strategy.
- A great agent connects you with **reliable lenders**, **inspectors**, **and contractors**—saving time and stress.
- In most transactions, the seller pays the agent's commission, so you benefit from expert help at no cost to you.

Pro Tip: Choose a realtor with local experience, great communication, and a strong reputation. Ask for referrals or interview several before making your decision.



