HOME INSPECTION AGREEMENT

Street address	City	ZIP code	Inspection date	Start time
2475 Holly Bush Road	Brandon	39047	09/10/2026	9:00 AM

Client(s)	Phone	Email
Jordan and Ashley Whitfield	(601) 555-0132	ashley.whitfield@magnoliamail.com
Inspection company	Phone	Email
Natchez Trace Home Inspections, LLC	(601) 555-0176	laurabeth@natcheztraceinspect.com
Business address	Licensed home inspector	MHID license number
754 Highland Colony Parkway, Suite 210, Ridgeland, MS 39157	Laura Beth Cumberland	1462(NH)

1 Scope of the inspection

Miss. Code § 73-60-17(1): "A licensed home inspector is required to follow the Standards of Practice and Code of Ethics as adopted and published by the commission."

Mississippi adopted the ASHI Standard of Practice for Home Inspections and the ASHI Code of Ethics. The Mississippi Home Inspection Division posts the 2014 edition (effective March 1, 2014) and lists the 2026 edition with a Mississippi effective date of January 1, 2027.

Edition followed: ☑ 2014 edition ☐ 2026 edition

The inspector will inspect the readily accessible, visible systems and components the Standard names: structure, exterior, decks and balconies, roofing, plumbing, electrical, heating and air conditioning, interior, insulation and ventilation, fireplaces and fuel-burning appliances, and garages and carports.

2 Services and fee

☑ Home inspection of the systems and components named in section 1.

☐ New construction inspection. The inspector holds the New Home (NH) designation that Miss. Code § 73-60-27(4) requires.

☐ Other services: _____

Home inspection fee	Other services	Total fee	Payment due
$425	$0	$425	At the inspection

3 Changes to the scope

The client may ask to leave a system out of the inspection or to add a service. Any change is written here before the inspection starts.

Left out at the client's request: None

Added at the client's request: None

4 What the inspection does not cover

The inspection is a visual check of the house on the inspection date. It will not find problems hidden inside walls, under floors, or behind stored items, and it is not a code inspection, a warranty, or a repair estimate.

Wood destroying insects are not part of a home inspection (ASHI Standard 13.2 in the 2014 edition, 15.2 in the 2026 edition). The inspector may note wood damage or conditions that invite insects, but the Mississippi Official Wood Destroying Insect Report comes from a pest control company licensed by the Mississippi Department of Agriculture and Commerce.

Septic systems, wells, water quality, and lawn and fire sprinklers are not inspected (ASHI Standard 6.2 in the 2014 edition, 7.2 in the 2026 edition). An existing septic system's connection-event inspection is done by an MSDH Certified Installer or a Division of On-Site Wastewater environmentalist (MSDH Rule 1.6.6).

The inspector does not test for mold, radon, asbestos, lead, or other environmental hazards (ASHI Standard 13.2 in the 2014 edition, 15.2 in the 2026 edition), and does not enter areas that are unsafe or not readily accessible.

5 The report

Miss. Code § 73-60-17(2): "A home inspection report must be issued by a home inspector to a client as specified in the Standards of Practice."

The report will describe the systems inspected, list each deficiency with a recommendation to repair, replace, or have it evaluated, and name each system that was present but not inspected, with the reason.

Report delivery date (Mississippi sets no deadline): 09/11/2026

The report is for the client. The client approves sending a copy to:
Kristen Moak, Rankin Realty Group

6 Insurance and conduct

Miss. Code § 73-60-13(1) and (3): "All home inspectors are required to carry general liability insurance and errors and omissions insurance." "Insurance coverage limits shall be no less than Two Hundred Fifty Thousand Dollars ($250,000.00) for general liability and no less than Two Hundred Fifty Thousand Dollars ($250,000.00) for errors and omissions, per occurrence."

General liability insurer: Magnolia Professional Underwriters, policy GL-2026-41873

Errors and omissions insurer: Magnolia Professional Underwriters, policy EO-2026-41874

Miss. Code § 73-60-27(3): "No licensed home inspector may perform repairs on a residential building as part of or result of the home inspection." Under the ASHI Code of Ethics, the inspector also will not repair, replace, or upgrade for pay any system the Standard covers for one year after the inspection.

The inspector has no financial interest in this house, pays no one for the referral, and is not paid based on what the report says or on whether the sale closes.

☑ The client agrees to sign this agreement and receive the report electronically.

7 Signatures

Mississippi does not require a written home inspection agreement. By signing, the client confirms receiving this agreement before the inspection and agrees to its services, fee, and terms.

Jordan Whitfield
Client signature

09/08/2026
Date

Ashley Whitfield
Client signature

09/08/2026
Date

Laura Beth Cumberland
Home inspector signature

09/08/2026
Date