

OCL Real Estate LLC dba

American Home Inspectors Training

Home Inspection Training Courses Academic Catalog

Volume 9

January 1st, 2019 - December 31st, 2019

## Corporate Office

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Brookfield, WI 53045

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800-441-9411 Toll Free

262-347-0776 FAX

**School Location**

N/A

**Postsecondary School Locations**

Arizona, Colorado, Georgia, Kansas, Kentucky, Minnesota,

Ohio, Pennsylvania, Tennessee, Wisconsin

OCL Real Estate LLC dba American Home Inspectors Training (AHIT) is a private (not public) training institution that is registered as an LLC in the state of Delaware.

|  |  |
| --- | --- |
| Kansas Board of Regents  1000 SW Jackson, Suite 520  Topeka, KS 66612  785-430-4240 | *2019 Classes*  No live classes scheduled for 2019 |
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TABLE OF CONTENTS

**Topic Page Number**

AMERICAN HOME INSPECTORS TRAINING 3

ADMISSION REQUIREMENTS 4

KANSAS REQUIREMENTS FOR HOME INSPECTORS 4

MEMBERSHIPS & AFFILIATIONS 5

COURSES 6

REGISTRATION & TUITION 11

ACADEMIC INFORMATION, ATTENDANCE, & STANDARDS OF PROGRESS 12

STUDENT SERVICES 14

RULES OF CONDUCT 15

UNRESOLVED DISPUTES 16

REFUND & CANCELLATION POLICIES 17

ADMINISTRATION & FACULTY 19

ADMINISTRATIVE OFFICE HOURS 19

DISCLOSURES 20

AMERICAN HOME INSPECTORS TRAINING

American Home Inspectors Training is the largest home inspection training company in North America. We continue to expand our presence to serve you and with American Home Inspectors Training’s industry leading, live class room, online and home study courses, we are committed to providing you the fastest way to achieve success in the home inspection industry.

MISSION

Our mission is to train and provide ongoing support to individuals to enable them to start and operate their own successful home inspection business or to be a significant contributor in an established home inspection company. Our step-by-step training, coupled with our marketing and technical support services, deliver immediately applicable business methodologies to perpetuate the growth and continual development of your home inspection business. We strive to assist you in realizing your full potential in the home inspection industry by providing you straightforward, honest and helpful guidance with respect and accountability to your needs. Our Company’s values include purposeful service, innovative offerings, challenging work, personal achievement, value creation, respectful interaction and fun/rewarding work.

WHAT A HOME INSPECTOR DOES

The job of a home inspector is to inspect buildings by walking through each area, sometimes crawling into small spaces such as attics, checking rooftops, and cellars, plumbing, electricity and appliances. Then they write a detailed report outlining the condition of the property, areas where repair or replacement may be needed, and specify any potential safety concerns.

Anyone can train to become a home inspector although typically prospective students are already involved in the real estate or construction fields. The physical ability to navigate through a building is required. In general this means that the prospective student should have the physical abilities to do so.

ADMISSION REQUIREMENTS

Admission is open to any qualified applicant. No qualified person may be excluded from enrollment based on sex, race, ethnic origin or religion.

*APPLICANTS MUST MEET THE FOLLOWING REQUIREMENTS*

1. Submit a signed Enrollment Agreement for classes to be taken through American Home Inspectors Training.
2. Pay appropriate fees. See Tuition and Payment Plans Policy.
3. Be at least 18 years of age.

*Students with Special Needs*

We train a number of students with special needs and/or disabilities. Students should contact their admission counselor for assistance with requests. People who work as a home inspector must have certain physical abilities to visually inspect buildings and structures, navigate throughout the building including on the roof, the ability to write inspection reports, and communicate with clients.

*Language of Training*

All Courses are offered only in English. American Home Inspectors Training does not offer English as a Second Language instruction.

*Transfer of Granting of Credit*

No life experience, credit through challenge exams, or previous training may be applied to any Course.

There is no guarantee that home inspection courses can be transferred to other schools. The receiving institution solely controls transfer decisions.

*Alternative Funding*

American Home Inspectors Training does not participate in federal or state financial aid programs, nor does it offer institutional scholarship aware plan or institutional grants.

*Late Enrollment*

There are no provisions for late enrollment.

KANSAS REQUIREMENTS FOR HOME INSPECTORS

In some states licensing is required to inspect work as a home inspector. States are increasingly introducing legislation regarding the home inspection industry. Prospective home inspectors therefore need to contact the proper state agencies regarding requirements in their states. There are currently no requirements for the state of Kansas.

MEMBERSHIPS & AFFILIATIONS

ASHI®

CREIA

InterNACHI

Professionalism is important and membership in related organizations is encouraged. These organizations have their own requirements. Some administer exams; others require a certain amount of experience.

Membership is voluntary in any professional organization and does not mean state certification or licensure nor does it guarantee employment.

American Home Inspectors Training belongs to the above organizations and offers approved pre and continuing education courses. American Home Inspectors Training is also a member of the Better Business Bureau.

COURSES

*Standards*

All of our courses are taught per ASHI®, CREIA, and state-specific standards of practice. Our students and graduates receive initial support when in the field. An interactive bulletin board is also available to students to communicate with instructors and other students/ inspectors as well.

*Facilities*

American Home Inspectors Training does not currently have live training in Kansas. When live training is offered, facilities include a training room, lounge, and restrooms. All courses are held in designated training areas on pre-scheduled dates.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **COURSE**  **TITLE** | **LENGTH OF**  **COURSE DAYS** | **ACTUAL CONTACT HOURS PER COURSE** | **TOTAL COST OF COURSE** | **CREDENTIAL**  **OFFERED** |
|  |  |
| Professional Home Inspection Online Course | Not more than 12 months | 120 Hours | $695.00 | Certificate of  Completion |
| 3-Day Professional Home Inspection Blended Course | 3 Days + Online | 147 Hours (27 live + 120 online) | $1,495.00 | Certificate of  Completion |

**Professional Home Inspection Online Course 120 Hours**

The Professional Home Inspection Online Course is offered to students in a home study format. This Course provides graduates with the skills necessary to obtain employment as a home inspector, set up a home inspection company or add home inspection services to their current offerings. Students will receive an online user ID and password, study and photo books, a sample inspection report, videos and tools. The Course includes information on marketing and operating a business. The students receive all the learning material in one initial shipment. Students must successfully complete an exam at the end of each unit. There are a total of 3 exams that cover 8 technical topics. These exams may be completed online for instant correction or mailed/faxed in for correction. The student must pass each exam with at least a 75% to proceed to the next unit and complete the Course. Upon successful completion of all of the exams graduates receive a certificate of completion. A toll-free number allows students to call instructional staff to discuss topics, tests, and projects; to request additional learning information; and to talk about the home inspection field.

*Retail Value of Materials Received in* Professional Home Inspection Online Course *[[1]](#footnote-1)*

|  |  |  |  |
| --- | --- | --- | --- |
| *Marketing and Operating a Profitable Home Inspection Business* | $99.00 | Home Maintenance Manual | $4.00 |
| *The Practical Guide to Home Inspection* | $245.00 | Tools | $30.00 | |
| *Professional Home Inspection Online Course Workbook* | $25.00 | Handouts | $10.00 | |
| Standard Inspection Report | $12.50 | TOTAL | $425.50 | |

*Outline*

Introduction to Home Inspection  
A. An Overview  
B. Home Inspection Content  
C. The Home Inspection Process  
D. The Inspection Report  
E. The Real Estate Transaction  
F. Standards of Practice  
G. About the Course

Study Unit One: Inspecting Structures  
A. The Structural Inspection  
B. The Dynamics of Structure  
C. Foundation Construction  
D. Slab Construction  
E. Inspecting Foundations  
F. Inspecting Basements  
G. Inspecting Crawl Spaces  
H. Inspecting Slabs  
I. Above-Grade Construction  
J. Interior Framing  
K. Inspecting Roof Structure  
L. Study Unit One Exam

Study Unit Two: Inspecting Exteriors  
A. The Exterior Inspection  
B. Inspecting the Siding  
C. Trim, Windows, Doors  
D. Around the House  
E. Inspecting the Garage  
F. Study Unit Two Exam

Study Unit Three: Inspecting Roofs  
A. The Roof Inspection  
B. General Information  
C. Structure from the Exterior  
D. Inspecting the Roof Covering  
E. Flashings  
F. Inspecting the Chimney  
G. Other Roof Items  
H. Inspecting Roof Damage  
I. Study Unit Three Examination

Study Unit Four: Inspecting Electrical  
A.The Electrical Inspection  
B. Basic Electricity  
C. Inspecting the Service Entrance

D. Inspecting the Main Panel  
E. Inspecting Branch Circuit Wiring  
F. Inspecting Fixtures, Switches, and Outlets  
G. Study Unit Four Exam

Study Unit Five: Inspecting Plumbing  
A. The Plumbing Inspection  
B. Water Supply Entrance  
C. Water Supply Piping  
D. Drain, Waste, and Vent System  
E. Hot Water System  
F. Fixtures and Faucets  
G. Gas Piping  
H. Study Unit Five Examination

Study Unit Six: Inspecting Heating and Cooling  
A. The Heating Inspection  
B. General Information  
C. Gas-Fired Systems  
D. Oil-Fired Systems  
E. Gravity Warm Air Furnaces  
F. Forced Warm Air Furnaces  
G. Hot Water Boilers  
H. Steam Systems  
I. Other Heating Systems  
J. The Cooling Inspection  
K. Air Cooled Air Conditioning  
L. Other Cooling Systems  
M. The Heat Pump  
N. Study Unit Six Examination

Study Unit Seven: Inspecting Interiors  
A. The Interior Inspection  
B. Walls and Ceilings  
C. Floors  
D. Windows and Doors  
E. Stairs and Balconies  
F. Fireplaces and Wood Stoves  
G. Room-By-Room Inspection  
H. Study Unit Seven Examination

Study Unit Eight: Inspecting Insulation and Ventilation  
A. The Insulation and Ventilation Inspection  
B. Insulation  
C. Ventilation  
D. Inspecting the Attic  
E. Study Unit Eight Examination

**3-Day Professional Home Inspection Blended Course 147 Hours**

*Clock Hours*

One clock hour equals 50 minutes of classroom, lab, or field time.

*Student/ Teacher Ratio*

The maximum students in any class are 25 with one instructor. The average student-teacher ratio for labs and fieldwork is 13:1.

*Classroom Format and Schedule*

Classes start at 8 am and conclude by 6 pm each day. There is one lunch break for 40 minutes and two rest breaks during the day of 10 minutes each. To successfully complete each course students must attend all classes, complete all hours as indicated, attain a minimum grade of 75% on all tests, and satisfactorily complete all projects. Course start dates are listed at the end of this catalog. Courses are short and intense. The nature of the courses encourages students to work collaboratively and study together. No formal study groups are arranged outside of the classroom.

*Overview*

Through a combination of online videos, live lectures, and field training, students are provided with the skills necessary to obtain employment as a home inspector, set up a home inspection company, or add home inspection services to their current offerings. Designed by AHIT’s team of certified and extensively experienced home inspection instructors, students learn about structures, exteriors, roofing, electrical, plumbing, heating and cooling, interiors, and insulation and ventilation. In addition, students will learn what skills it takes to run a business. Teaching techniques include hands-on exercises, live inspections, report writing, and on-site equipment evaluation/testing. Students will learn how to conduct a thorough home inspection from the first contact with the customer to submitting a completed report.

Students will receive all the learning material in one initial shipment. A toll-free number allows students to call instructional staff to discuss topics, tests, and projects, to request additional learning information, and to talk about the home inspection field prior to and after class completion. Students must successfully complete a final examination with at least a score of 75% to receive a certificate of completion.

*Retail Value of Materials Received in 3-Day Professional Home Inspection Blended Course[[2]](#footnote-2)*

|  |  |  |  |
| --- | --- | --- | --- |
| *Marketing and Operating a Profitable Home Inspection Business* | $99.00 | Home Maintenance Manual | $4.00 |
| *The Practical Guide to Home Inspection* | $245.00 | Tools | $30.00 | |
| *Professional Home Inspection Online Course Workbook* | $25.00 | Handouts | $10.00 | |
| Standard Inspection Report | $12.50 | TOTAL | $425.50 | |

*Daily Schedule*

Day 1  
Registration   
Industry Introduction  
Standards of Practice

Lunch  
Inspection Agreement  
State Laws

Day 2

Inspection #1  
Lunch  
Create of Inspection Report   
Report Writing Video and Discussion  
  
Day 3

Inspection #2  
Review of Inspection  
Lunch  
Business & Marketing

REGISTRATION & TUITION

Students may register for class through [www.ahit.com](http://www.ahit.com) for the online course or by phone (800-441-9411) for live training. To complete registration, students must sign an Enrollment Agreement for classes to be taken through American Home Inspectors Training.

A deposit is required at the time of registration as follows:

Professional Home Inspection Online Course: Full Payment

3-Day Professional Home Inspection Blended Course: $695.00

A deposit will hold a space in class. The balance must be paid in full prior to or on the first day of class. Students will not be permitted to attend class unless tuition is paid in full.

*Tuition and Pricing Policies*

Students enrolled in the same program may pay different tuition and fees if a published notice of a program price change specifies an effective date for all students enrolling in the program on or after that date. Students who modify a program or service in a manner which will reduce or increase tuition may also pay a different price than other students.

Students who meet the following qualifications are eligible for tuition discounts:

* Students enrolling as part of a group
* Students enrolling under the same course schedule where discounts are available to all students

American Home Inspectors Training does not offer scholarships, loans, or financing. Financing is available to students through TFC Tuition Financing. Students should contact their admission counselor with questions.

*Payment Schedules*

|  |  |  |
| --- | --- | --- |
| **COURSE**  **TITLE** | **Tuition** | **Payment Options** |
|  |  |
| Professional Home Inspection Online Course | $695.00 | Payment due in full at time of enrollment. |
| 3-Day Professional Home Inspection Blended Course | $1,495.00 | $695 deposit due at enrollment, $800.00 due on or before first day of class. |

ACADEMIC INFORMATION, ATTENDANCE, & STANDARDS OF PROGRESS

*Syllabus*

Students receive a copy of the course outlines with their shipment of texts and materials.

*Attendance*

Attendance is taken twice daily, during the morning session and again in the afternoon. Students are asked to sign/initial for each class attended. Attendance information is recorded and retained in the class files.

Students are expected to attend all of the classes within the time the Course is scheduled in order to receive a certificate of completion. Students may request withdrawal and make up the missed classes during the next scheduled course. Paid tuition will be refunded according to the applicable refund policy less the registration fee.

*Absence*

Students are responsible to attend every hour of each training Course. If personal emergencies occur, students may speak with the instructor to arrange ways to make-up missed sections. Students must satisfactorily complete Course requirements in order to graduate and receive a certificate of completion.

*Late Arrival/Early Departure/Make-up Work*

Students who are absent due to late arrival or early departure should consult with the instructor to schedule required make-up time.

*Leave of Absence/Withdrawal[[3]](#footnote-3)\**

Students may request a leave of absence for extenuating circumstances. Arrangements may be made to re-enter the next available Course or other upcoming classes. Students must complete the live coursework within one year. Students must complete the online training within 12 months. If a student stops attending classes and is placed on a leave of absence in lieu of a withdrawal from school, the school must document the nature of the leave of absence and the date the leave of absence ends. No leave of absence may exceed six months unless otherwise approved in writing by the board. A student who fails to return to school at the end of a leave of absence shall be formally withdrawn from the school and any refund of tuition and fees shall be issued in accordance with the last date of a student's attendance in class or participation in an academic activity

*Re-enrollment/Readmission*

See “Leave of Absence.”

Students who have been absent during class make arrangements for another class.

*Grading*

Students are graded on a pass/fail system. Those who attend the 3-Day Professional Home Inspection Blended Course must be present for all live class time. All students must score a 75% or higher on the exam.

A certificate of completion is issues via U.S. mail following the satisfactory completion of the Course.

*Satisfactory Progress*

Students receive feedback about their skills and knowledge based on in-class participation, fieldwork, and completion of reports.

*Unsatisfactory Progress*

Should a student receive a grade of less than 75% he/she will be notified in writing immediately after the test is taken and graded. Ways to raise the grade will be determined with the manager of school administration and/or instructor. If the student is not able to achieve a score of 75%or higher, he/she will be requested to take the exam at another time.

*Probation*

There are no probationary periods because the lengths of the Courses are short. Students have the choice to withdraw if there is no satisfactory progress or re-enroll the next time the Course is offered. Students are notified in writing of their choices and may consult with the school director about their options.

*Completion*

Students will receive a certificate of completion upon satisfactory completion of all Course requirements including minimum grades and attendance.

*Records*

Student records are maintained at the main corporate offices in Wisconsin. Computer records are backed up frequently. Student records may be requested in writing by the student at any time. Student records are confidential. No records will be made available to employers, prospective employers, or other schools unless a written request has been made by the student.

STUDENT SERVICES

*Housing*

Students are expected to make their own housing arrangements during the class.

*Family Educational Rights and Privacy Act*

American Home Inspectors Training complies with the Family Educational Rights and Privacy Act of the 1974 Buckley Amendment, Public Law 93-380, Section 438. All student records are confidential.

*Placement*

AHIT does not offer placement services. Business and marketing skills are included in some Course curriculum to enable graduates to become self-employed. When requests for building/home inspectors are made to the school, the school director advises graduates.

*Library*

The use of a library is not required to complete any training Courses. Industry texts and journals are available for student use at the training facilities.

RULES OF CONDUCT

It is expected that students will conduct themselves in a professional manner and demonstrate respect for their instructors and fellow classmates. The school administration reserves the right to terminate a student on any of the following grounds. Termination notice will be in writing citing the reasons for termination. Tuition will be refunded according to the applicable refund policy.

1. Not complying with school rules and regulations.
2. Unprofessional conduct.
3. Unsatisfactory academic progress.
4. Excessive absence or lateness.
5. Failure to pay fees when due.
6. Cheating or falsifying records.
7. Breach of enrollment agreement.
8. Entering school site while under the influence or effects of alcohol, drugs, or narcotics of any kind.
9. Carrying a concealed or potentially dangerous weapon.
10. Sexual harassment.
11. Harassment of any kind including intimidation and discrimination.

*Dismissal/Readmission*

Students who have been dismissed or terminated may be readmitted at the school director’s discretion.

*Dress Code*

Dress is casual and neat. Some days include work on actual inspection sites where work clothes are appropriate. Students will need an extra pair of clean shoes to be worn at field training sites.

*Drug Free School and Workplace*

No student, instructor, or employee may be on the school premises or field/lab site under the influence or in the possession of any controlled substance. As a drug and alcohol free environment, individuals under the influence or in the possession of any controlled substance will be subject to immediate dismissal/removal. Individuals may request counseling for substance abuse and will be referred to community resources.

*Smoking*

There is no smoking within the schools, labs, or offices. Smokers may smoke outside. There is no smoking at the field sites. Smokers may smoke during break across from the site.

*Sexual Harassment and Hazing Policy*

The administration of AHIT takes the issue of sexual harassment very seriously. Sexual harassment includes unwelcome sexual advances or offensive comments, gestures, or physical contact of a sexual nature between and/or among students and staff. Sexual harassment or harassment because of age, race, color, religion, national origin, or disability, will not be tolerated. This includes any kind of intimidation or discrimination. Investigation of such concerns will be undertaken promptly and handled confidentially. Behavior that denigrates the integrity of another student (hazing) will not be tolerated. If a student or employee feels that he or she has suffered a form of discrimination or harassment, the individual should immediately contact a supervisor or school director. Students or staff involved may be subject to termination.

UNRESOLVED DISPUTES

*Grievance Procedure*

Students are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication. After this, if there is no satisfactory resolution, the student may set an appointment by phone to see the school director. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student file. Every attempt at a satisfactory resolution will be made. If the complaint cannot be resolved after meeting with the director of the school, the student may contact the licensing board for the state where the school is located. See details below.

*Kansas Unresolved Disputes*

A review of the complaint will be documented in the student file and in the Complaint Log and an attempt at a satisfactory resolution put in place. The results of the meeting will also be documented. Should the student believe the problem(s) was still not satisfactorily resolved, and then s/he may contact the Kansas Board of Regents 1000 SW Jackson, Suite 520 Topeka, KS 66612-1368 or 785-430-4240.

REFUND AND CANCELLATION POLICIES

If your application is rejected, you will receive a full refund of all tuition, fees, and other charges. You will be entitled to a full refund of tuition, fees, and other charges if you give written notice that you are cancelling your contract within five business days after the contract or enrollment agreement is considered effective. A contract or enrollment agreement will be presumed to effective on the date of that the institution notifies you that you have been accepted into the institution and you have signed the contract or enrollment agreement. If the notification of acceptance into the institution is sent by mail, then the effective day of being accepted is the postmark on the acceptance letter.

This five-day refund policy applies regardless of when the program starts. If you give written notice more than five days after you signed the contract, but before the start of the program (or first lesson for an online distance education program), you will receive a refund of all tuition, fees, and other charges minus 15%, up to $50, of the total cost of the program. You will be provided a prorated tuition, fees, and other charges refund minus a 25%, up to $100 administrative if you provide written notice of your withdrawal after your program has begun, but before 75% program has completed. If you withdraw from your program after 75% of the program has completed, you are not entitled to a refund of tuition, fees, and other charges.

You will receive written notice acknowledging your withdraw request within 10 business days after receipt of the notice and you will receive a refund of any tuition, fees, and other charges within 30 business days of receipt of your withdrawal. Written notice is effective of the date of the postmark if sent by mail or the day it has been hand-delivered to the institution. If you do not withdraw in writing or contact the institution about your absence, and you have not attended your program for 21 consecutive days, you will be considered to have withdrawn from the school as of your last date of attendance.

You may be entitled to a refund of your equipment and supplies costs if you return your equipment and supplies within 10 days of withdrawing if your supplies in a condition suitable for resale. If you do not return your equipment and supplies or the supplies are not in a condition suitable for resale, this cost will be deducted from your tuition, fee, and other charge refund that you may be eligible for.

If a student stops attending classes and is placed on a leave of absence in lieu of a withdrawal from school, the school must document the nature of the leave of absence and the date the leave of absence ends. No leave of absence may exceed six months unless otherwise approved in writing by the board. A student who fails to return to school at the end of a leave of absence shall be formally withdrawn from the school and any refund of tuition and fees shall be issued in accordance with the last date of a student's attendance in class or participation in an academic activity

*Extenuating Circumstances*

In the case of extenuating circumstances the school director will consider a settlement that is reasonable and fair to the student and the school.

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:

a) Whether the postponement is for the convenience of the school or student, and:

b) A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within thirty (30) days of the deadline of the new start date set forth in this agreement, determined in accordance with the school’s refund policy.

*Changes Made by the School*

If the school cancels or changes a course of study or location in such a way that the student who has started is unable to complete training, arrangements will be made in a timely manner to accommodate the needs of each student enrolled in the course who is affected by the cancellation or change. If the school is unable to make alternative arrangements that are satisfactory to both parties, the school will refund all monies paid by the student of the course.

ADMINISTRATION AND FACULTY

OCL Real Estate LLC is owner of American Home Inspectors Training (AHIT) and OnCourse Learning Real Estate.

*Leadership*

Brian Swan, CEO

*Instructors School Operations*

Chris Kjeldsen: BS, Univ. of Northern Colorado Brad Tusing – School Director

Steve O’Donnell: BS, Univ of Michigan

James Schumacher: degree pursued, Ill. Central College

ADMINISTRATIVE OFFICE HOURS

Please note that administrative offices are open Monday through Friday and are available to provide full student and graduate support during the hours of 7:30 a.m. to 6:00 p.m. (Central time). The administrative offices are closed Saturdays and Sundays.

Students enrolled in classes held over the weekends and during times not reflected above have access to trainer/trainers for support and other questions that may arise.

American Home Inspectors Training observes the following holidays each year and administrative offices will be closed in observance:

New Year’s Day Memorial Day Fourth of July Labor Day Thanksgiving Day after Thanksgiving

Christmas Eve Day Christmas Day

New Year’s Eve Day

**Disclosures**

American Home Inspectors Training makes no representations except as expressly set forth in this catalog, and under no circumstances does American Home Inspectors Training make any claim, promise, or guarantee for employment or state licensure.

American Home Inspectors Training reserves the right to change Courses, start dates, tuition, and to cancel Courses. Any changes will be made in accordance with State Board rules and regulations and will be attached to this catalog. Not all Courses listed in this catalog are approved or offered in every state. The information contained in this catalog is true and correct to the best of American Home Inspectors Training’s knowledge.

1. All books and learning materials needed for successful completion of each Course are provided to students at no additional charge. A professional home inspector needs tools to be in business for themselves or work for others. [↑](#footnote-ref-1)
2. All books and learning materials needed for successful completion of each Course are provided to students at no additional charge. All tools and equipment needed are available during training. A professional home inspector needs tools to be in business for themselves or work for others. [↑](#footnote-ref-2)
3. \* For students enrolled in 3-Day Professional Home Inspection Blended Course. [↑](#footnote-ref-3)